



Annual Report 2025

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Abbreviations and acronyms

AI:	Artificial intelligence.
Care Fund:	A restricted fund dedicated to supporting the cost of direct benefits to migrant workers such as free meals (TCRP), transport money (FareGo), housing (Project Roof), phone top-ups, medical care and related services.
ECT:	Employment Claims Tribunal, a part of the State Courts that handles employment-related claims.
Exco:	Executive Committee of TWC2.
EMC:	Exco Membership Committee of TWC2.
FareGo:	A programme of TWC2 wherein transport allowances are given to workers who have no income because they have lost their jobs, chiefly because they had filed claims.
IPA:	In-Principle Approval for a Work Pass. This is a document issued by the Ministry of Manpower, approving the entry of a foreigner into a job in Singapore.
MOM:	Ministry of Manpower, Singapore.
Project Roof:	A programme of TWC2 wherein rent subsidies are given to workers who have no income because they lost their jobs, and there is no other party providing accommodation.
PE Team:	Public engagement team of TWC2.
SWAT:	Social Worker Always There portion of Care Fund that pays for case officers.
TADM:	Tripartite Alliance for Dispute Management, a unit linked to the Ministry of Manpower that handles disputes related to employment, mostly salary claims.
TCRP:	The Cuff Road Project, a programme of TWC2 that provides free meals to workers who have filed claims and have lost their jobs.
TEP:	Temporary Employment Pass.
TWC2:	Transient Workers Count Too.
UPR:	Universal Periodic Review.
WICA:	Work Injury Compensation Act, legislation providing protections related to work injury on a no-fault basis.

I About us

Overview of the charity

Transient Workers Count Too (TWC2) is a non-profit organisation registered under the Societies Act of Singapore. We are also registered as a charity organisation under the Charities Act.

The objectives of the organisation are to improve the welfare of transient workers by providing them, and their employers, with services to help them: (i) cope with situations of work-related or personal distress; (ii) develop skills to ensure a harmonious and mutually beneficial employer-employee relationship.

Focused on migrant workers in Singapore, TWC2 primarily assists workers who are facing problems related to their employment that they cannot handle themselves. To a large extent therefore, our work is propelled by calls from workers, and our priorities aligned with the kinds of problems they bring to our attention.



TWC2 caseworker Soon (seated left) and intern (seated right) advising workers on their salary claims at DaySpace on a weekday evening.

Key information

Formal name of organisation	Transient Workers Count Too, also known as TWC2, registered since 12 August 2004 under the Societies Act Unique identity number T04SS0088C (registered as a society since 18 August 2004)
Charity registration number	01971 (registered as a charity since 21 June 2006)
Address	180B Bencoolen Street #09-01 The Bencoolen Office Tower Singapore 189648
Website and social media addresses:	www.twc2.org.sg facebook.com/twc2sg instagram.com/twc2sg
Phone number	+65 6247 7001
Email address	info@twc2.org.sg
Governing instrument	Constitution approved and amended at General Meetings of members
Highest executive authority	Executive Committee (Exco) elected at General Meetings of members
Auditors	S.O.Liang & Co, Chartered Accountants
Banks	DBS, Maybank and Bank of China
Lawyers	N.A.

The most important activity in TWC2 is our casework, helping workers get the best possible resolution of whatever problems they are facing. Along the way, they may need various kinds of livelihood support while the problem remains unresolved, and TWC2 has several programmes to provide such support as a last resort – e.g. meals, healthcare, transport and housing subsidies when neither the State nor their employers provide these. TWC2 believes that however many workers we assist with their problems, Singapore still needs to deal with the root causes of such problems for there to be any meaningful progress towards our vision.

Thus, TWC2 gives equal, if not greater, attention to advocacy with the aim of realising systemic improvements. Activities that revolve around our advocacy mission include research to better understand the issues impacting migrant workers, communications and public engagement. In this area, TWC2 engages with employers, large corporations at the peak of supply chains, the media, academics, other non-profit organisations and policymakers. These activities will be discussed in more detail in this report.

TWC2 is a volunteer-driven organisation, with relatively few paid staff at its core. As at the end of 2025, we had eight paid employees (two of them part-time). The number of volunteers is harder to pin down because volunteers have varying degrees of involvement. Some are working (unpaid) for TWC2 almost full time. At the other end of the spectrum, some come in only when there is a special event or project that needs their expertise (e.g. someone who can translate between English and a language that is rare even among migrant workers). If we use the yardstick of once a month engagement, a rough count would be about 50 volunteers.

Our Vision

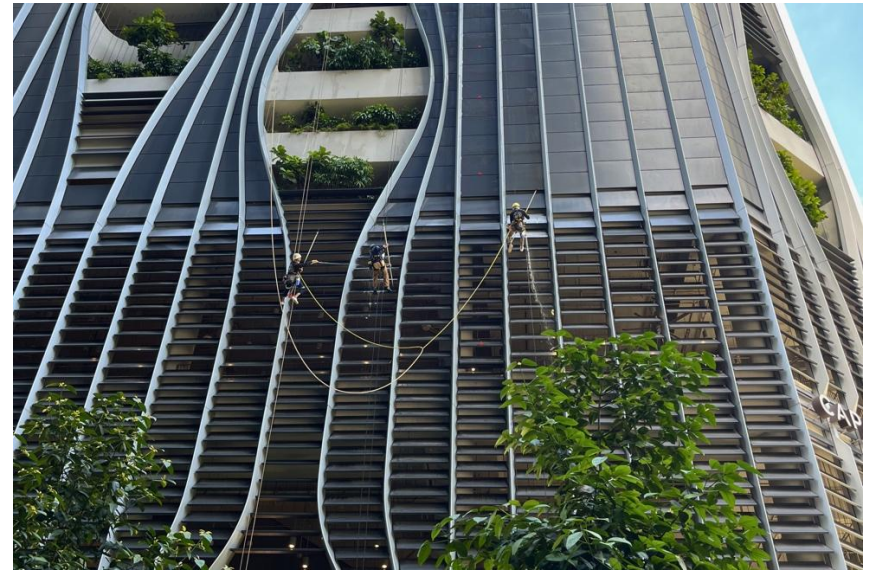
Singapore to be a place where the value and contributions of migrant workers are recognised by all; where it is routine for employers, other stakeholders and the public to treat them with fairness and respect; and where the institutions of State function smoothly to ensure that failings are promptly addressed and justice served.



We regularly engage other stakeholders in the supply-chain because systemic improvements remain a key priority.

Our Mission

We shall extend assistance to workers via our various service programmes when they have difficulties related to employment; advise employers and businesses in supply chains what is needed for more equitable treatment of migrant workers; raise awareness and advocate for systemic improvements so that healthy employer-employee relationships are a norm and migrant workers enjoy rewarding careers, fairness, justice and dignity.



Migrant workers play a critical and valuable role in Singapore.

Our Core Values

In our work, we hold dear our core values of transparency, integrity, equitability, empathy, and respect.

President's message

TWC2 has worked for over two decades to improve the living, working, and recruitment conditions of migrant workers. We remain firm in our commitment to advocating for the rights of low-wage migrant workers by raising concerns with local authorities, engaging the general public, informing the international community, and pushing for meaningful reforms.

Through years of research and direct engagement with transient workers, we have developed a strong understanding of their challenges. The articles and research on our website provide in-depth analysis and propose practical solutions to address violations and injustices. In particular we strive to bring issues affecting migrant workers to the attention of the Ministry of Manpower, whose engagement with our findings we value.

We are proud of our extensive knowledge of migrant workers' lived experiences, our responsiveness to emerging issues, and our capacity to provide financial support to meet workers' immediate needs. We also disseminate our work through digital campaigns, newsletters, public talks, school visits, and international forums to raise awareness of the challenges migrant workers encounter.

When migrant workers require essential assistance—such as food, transport allowances, or mobile phone top-ups—we provide support. While charitable assistance alone does not resolve systemic issues, it remains vital in alleviating hardship and ensuring that workers are not deprived of these basic necessities.

We currently employ three full-time case officers who engage directly with workers. Although our caseload suggests that even additional staff would be insufficient to meet growing demands, we are supported by a team of interns and volunteers. Our case officers possess extensive expertise in analysing workers' concerns and advising on their legal rights. Legal matters continue to be a significant focus of our work. This year, we were pleased to appoint one of our long-standing volunteers as a full-time legal officer. This role strengthens our capacity to address cases involving salary disputes, wrongful dismissal, and criminal charges and supports the systematic collection of data and the development of a coordinated team to advance our legal advocacy.

Our presence on the international stage remains another important aspect of our work. We regularly submit reports to the Universal Periodic Review (UPR) process, contributing to international scrutiny and accountability regarding Singapore's treatment of migrant workers. As a small organisation, we have achieved considerable progress. Although change is slow and incremental, we remain committed to sustained efforts that promote fairness and justice. We believe that Singapore's international standing depends on maintaining a fair and equitable system for migrant workers. Practices that prioritise economic considerations at the expense of workers' rights only serve to undermine Singapore's reputation.



Debbie Fordyce, President of TWC2

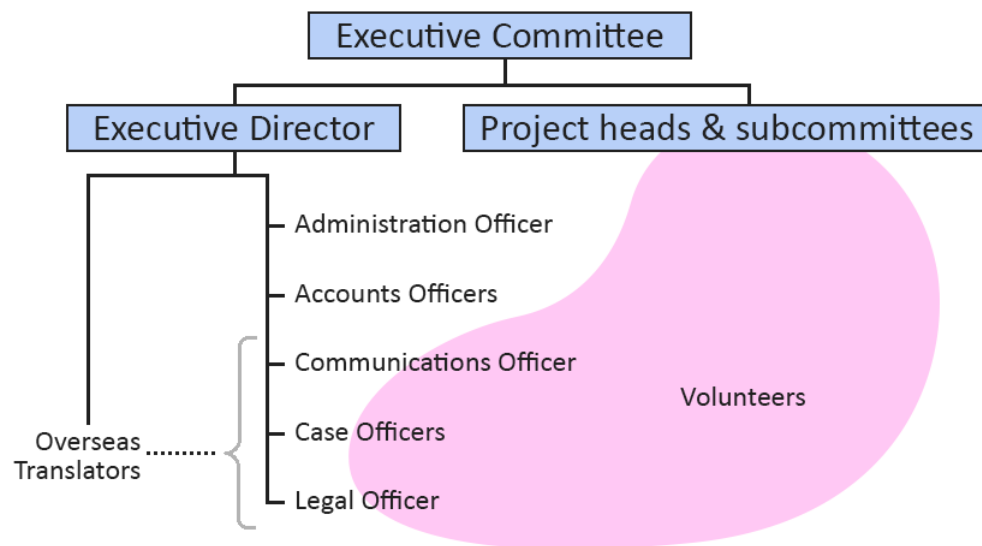
As always, I am honoured to contribute to this important work and to serve alongside such a dedicated team.

Debbie Fordyce
President

Governance, leadership and organisation

TWC2 is a society composed of members and is governed by its Constitution. The supreme authority of the society is vested in a General Meeting of members, held annually in April.

Our organisation structure



Executive Committee

Executive authority is vested in an Exco of up to nine persons, elected by members at alternate general meetings, and holding two-year terms. The Exco meets once every two months. In addition, many members of the Exco volunteer intensively, attending to TWC2 work almost daily throughout the year.

Members of the Exco do not receive any remuneration for their services on the Committee, nor do any of them receive any compensation for other services rendered to the charity. No paid employee sits on the Exco.

TWC2 does not have a Chief Executive Officer (CEO). The Exco functions as the equivalent, being the highest executive authority of the organisation.

The current committee was elected at AGM 2025 to serve a two-year term from April 2025 to AGM 2027.

Executive Committee members, as of 15 March 2026

Name	Current Exco Appointment	Occupation	Past Exco Appointment
Debbie Fordyce	President 13 Apr 2025	Retiree	Member 2011 - 2019 President 2019 – Current
Alex Au Wai Pang	Vice President 13 Apr 2025	Retiree	Treasurer 2011 - 2013 Vice-President 2013 – 2015 Treasurer 2015 -2019 Vice President 2019 - Current
Aryan Sharma	Treasurer 13 Apr 2025	Senior Facility Manager, C&W Services Singapore	NA
Russell Heng Hiang Khng	Secretary 13 Apr 2025	Retiree	Secretary 2005 - 2007 Treasurer 2007 -2009 Vice President 2009 - 2011 President 2011 – 2015 Vice President 2015 - 2019 Treasurer 2019 – 2023 Secretary 2023 - Current
Mizue Sauco	Member 13 Apr 2025 Resigned on 23 Oct 2025	Law student	Member 2019 - 2025
Siew Meng Ee	Member 13 Apr 2025	Executive pastor, Free Community Church	Member 2023 - Current
Sharon Tan Poh Choo	Member 13 Apr 2025	Retiree	Member 2021 - Current
Sandip Talukdar	Member 13 Apr 2025	Board member	Member 2024 - Current
Nicholas Hanley	Member co-opted on 24 Jan 2026 to replace Mizue Sauco	Senior Portfolio Manager, Millenium	NA

Attendance at Exco meetings 2025-2026 (i.e. after AGM 2025 in April 2025)

Exco member	31-May-25	26-Jul-25	20-Sep-25	29-Nov-25	24-Jan-26	28-Mar-26
Debbie Fordyce	√	X	√	√	X	√
Alex Au	X	√	√	X	√	√
Aryan Sharma	√	√	√	X	√	√
Russell Heng	√	√	√	√	√	√
Mizue Sauco (resigned on 24-Oct-25)	√	X	√	√	NA	NA
Sharon Tan	X	√	√	√	√	√
Siew Meng Ee	X	√	√	X	√	X
Ye Junjia	X	X	√	√	√	X
Sandip Talukdar	√	√	X	√	√	√
Nicholas Hanley (co-opted on 24-Jan-26 to replace Mizue Sauco)	NA	NA	NA	NA	√	X

Legend: √ = Present; X = Absent

Presence at Exco meetings for the 2025 – 2026 tenure was satisfactory with all members demonstrating an attendance record of at least half of the six meetings.

The AGM in April 2025 saw Yew Kong Leong stepping down from his two-term stint as Treasurer, as required by the TWC2 Constitution. Leong also stepped down from the Executive Committee after serving on it for 16 years.

Leong was replaced by Aryan Sharma who had started volunteering with TWC2 in 2019. Aryan holds a senior managerial position in the corporate sector but has conscientiously made time to carry out the duties of the Treasurer. TWC2 is grateful that he was game enough to take up this important office when asked even though he did not have any prior experience on the Executive Committee.

Mizue Sauco who had been an Executive Committee member from 2019 asked to step down from the Committee in October 2025. Wanting to seek employment after just completing her legal studies, she intended to apply for TWC2's advertised Legal Officer position. Leaving the Committee was necessary to avoid any potential conflict of interest. To replace Mizue, the Executive Committee co-opted Nicholas Hanley at its January meeting. Nicholas started volunteering with TWC2 in the wake of the COVID-19 pandemic. He contributes his time and expertise to support the organisation's mission of improving conditions and access to justice for foreign workers. As required by Constitution, he will formally seek election to the Executive Committee at the 26 April 2026 AGM.

Incumbents of the current Executive Committee elected in 2025 are not up for election until the 2027 AGM. Finding willing volunteers to sit on the Committee continues to be difficult. To tackle this challenge in a more structured way, TWC2 set up an Exco Membership Committee (EMC) in February 2025 to talent-spot and woo potential candidates. The 3-member EMC is helmed by Executive Committee member Siew Meng Ee. So far the paucity of candidates continues. In this year leading up to the 2027 AGM, the EMC will have to step up its effort.

Audit Committee

Members of the Audit Committee are elected at General Meetings in the years alternate to election of the Exco and serve two-year terms. The current Audit Committee is for the term between the AGMs of 2024 and 2026. Antony Cherian and Cheow Xinyi were elected in 2024. However in April 2025 Xinyi had to step down because of a job she was taking with another charity that may lead to a conflict of interest. At its 31 May 2025 meeting, the Executive Committee officially accepted Chen Liyi as the replacement for Xinyi. The Audit Committee is up for election at the 26 April 2026 AGM. TWC2 thank both Antony and Liyi for agreeing to stay on for another term.

The Audit Committee may review any process of its own choosing, financial or non-financial, and advise the Exco of its findings. Moreover, should any other matter of ethics and integrity arise, the Exco may seek the advice of the Audit Committee for its deliberations.

In August 2025 the Executive Committee requested the Audit Committee to review the former's decision to recruit a Legal Officer so as to ensure that due process and best practice were followed. The matter at hand was a Exco decision to turn an important advocacy role serviced by a volunteer (Executive Committee member Mizue Sauco in her capacity as Head of the Legal Support Subcommittee) into a full-time paid role of a Legal Officer. Mizue had indicated that she wanted to apply for the position. After due deliberation, the Audit Committee wrote back to the Executive Committee to convey the following points:

- expresses comfort in the circumstances within which the decision was made in deciding to turn this volunteer position into a paid one,
- expresses comfort in the actions taken by Exco (to date) after the decision was taken to turn the volunteer position into a paid position,
- with the lengthiness of hiring processes, including screening of candidates, interviews, negotiations around remuneration, and subsequent performance monitoring, the Audit Committee will continue to inquire and observe the process to ensure fair consideration of employment continues to be upheld.

In compliance with TWC2 Constitution clause 10.6, the Audit Committee also held a meeting with the Treasurer and two other Exco members, namely, the President Debbie Fordyce and the Secretary Russell Heng. The meeting took place on 28 March 2026 and discussed the Audit Committee's review of TWC2's compliance with the Code of Governance issued by the

Commissioner of Charity and where improvements can be made. The Audit Committee's report will be presented at the AGM on 26 April 2026.

Conflict of interest policies

All Exco members and staff are required to comply with the organisation's conflict of interest policy. There are documented procedures for Exco members and staff to declare actual or potential conflicts of interests on a regular and need-to basis. Exco members also abstain and do not participate in decision-making on matters where they have a conflict of interest.

Programme leaders and chairs

Two benefit programmes – The Cuff Road Project and Discover Singapore – are each led by an experienced and dedicated leader, aided by a pool of volunteers attached to that programme. Fundraising and Research are another two specialised areas (though these are not service sectors) with programme leaders.

For other services to migrant workers where expenditure can be expected to be significant, TWC2 has in place subcommittees to oversee five service sectors. The role of a subcommittee is to set out eligibility guidelines controlling the benefits we extend to workers and, should there be specific requests for assistance above thresholds established in the guidelines, to deliberate and decide on those requests.

Programme leaders and subcommittees oversee the actual operations related to their area of responsibility with an eye to the budget; they also ensure that execution is equitable, proportionate and safeguarded from abuse.

Operational management

Operationally, the organisation is led by an Executive Director, who reports to the Exco and has seven staff members (five full-time, two part-time) reporting to him. However, as mentioned above, programme leaders, subcommittee chairs and volunteers contribute significantly and carry a good share of the day-to-day workload as well. In addition, TWC2 has interns on board from time to time and we also have overseas translators on monthly retainers.

Since TWC2 is a volunteer-heavy organisation, it is impossible to draw an organisation chart in the traditional sense. Volunteers are not bound by contract; they do not formally report to anyone. They can come and go whenever they please. Any organisational chart with hard lines of reporting will misrepresent the actual way the organisation operates.

This is not to say that the organisation is operationally chaotic; quite the opposite. Volunteers bring passion and dedication and are motivated to be effective. While volunteers are not contractually obligated though they are bound by a Code of Conduct, they stay because they fit in, see value in the contributions they make, and enjoy the collective endeavour that TWC2

is engaged in. The positive side from such self-motivation is that we have a cohesive group, with informal channels of coordination linked in multiple directions to various senior volunteers and staff members even if there are no linear lines of reporting.

Current programme leaders and subcommittee chairs

Programme	Programme leader
The Cuff Road Project	Debbie Fordyce
Discover Singapore	Marcel Bandur
Fundraising	Russell Heng
Research	(Currently vacant)
Subcommittee	Subcommittee chair
Medical	Debbie Fordyce
FareGo	Alex Au
Project Roof	Ethan Guo
Legal Support	Mizue Sauco
Care Fund general	Ethan Guo

II The year in review and ahead

The year in review

In 2025, our case officers and volunteers took up twice the number of cases for consultation, follow-up and management than the year before. It was indeed a busy year and many a day, a visitor to our office would see a line of workers waiting to seek help. Being kept busy is the most honest feedback that TWC2 is doing a good job.

Fortunately, the year started with a third case officer joining our staff. With an extra pair of hands, the quality of service for casework did not suffer. Of the services provided by TWC2 to alleviate the plight of our foreign worker beneficiaries, services such as free meals, subsidized transport and accommodation, and financial assistance for medical emergencies, casework involves the most effort and lies at the heart of seeking justice for a worker weighed down by owed salary, unfair dismissal or mishandled injury claims.

Workers from Bangladesh, India and Myanmar continue to dominate the numbers seeking TWC2's help with the Myanmar group fast overtaking those from India. The civil war in Myanmar is driving Myanmar's young people to seek work overseas and for those already here, to remain in Singapore at all cost. The desperation exposes them to exploitation by rogue employers and agents. The growing Myanmar caseload increases demand for translation currently handled by one paid full-time person assisted by a small number of Burmese-speaking volunteers. There is an urgent need to line up back-up support for this translation service.

TWC2 works hard at digital outreach through its FB pages and Instagram and is happy with the results. Mindful that on-line connections need to be supplemented by physical contact, TWC2 also continues with its series of physical outreach events. In April 2025, we held our largest Outreach event ever by taking 300 workers to Lazarus Island. Apart from the fun and frolic in the sun and sea, our case officers gave talks to raise workers' awareness of possible problems and what they could do about them. That is the primary purpose of an outreach event.

Another major event for the year is the resumption of a case conference with the Singapore Ministry of Manpower (MOM) officers after a one-year hiatus in 2024. Out of this case conference, TWC2 frontline staff developed direct contact with officers in charge of a few departments. TWC2 works hard at being useful to MOM in helping to keep the foreign worker sector of the labour market a healthy one. We look forward to growing these ties.

TWC2's webpage continue its role of highlighting abuses and malpractices in the hiring of foreign workers. A significant event was the whistleblowing impact of a May article telling of an

unusually large number of workers brought into Singapore under the guise of a Training Employment Pass (TEP) when they were in fact deployed as cheap labour doing menial jobs. These workers were duped into thinking this was a regular form of work permit when it would only allow them a temporary stay of three months in Singapore. TWC2 and the MSM published more articles on the subject and questions were asked in Parliament. MOM responded that it was acting to curb the scam.

In the second quarter of 2026, Singapore undergoes its next UPR by the United Nations' Human Rights Council in Geneva. TWC2 participated fully in the UPR consultation sessions that the Ministry of Foreign Affairs held with civil society groups in 2025. The UPR takes place in cycles of four to five years. As in previous review cycles, TWC2 and Humanitarian Organisation for Migration Economics prepared a joint report that was sent to the Geneva-based Office for the High Commissioner of Human Rights in October 2025.



TWC2 caseworker Alfiyan (left) advises a worker from Bangladesh (right).

Attempted misuse of work pass for foreign students or trainees ongoing for years: Industry insiders

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The Straits Times reporting on the misuse of Training Employment Passes, after TWC2 published an article regarding this issue in May 2025.

The year ahead

A Legal Officer joined the TWC2 staff in February 2026. This is a new position that the Executive Committee approved because of the growing awareness that legal support for our foreign worker clients needed a more focused and deliberate approach to propel advocacy that is core to the TWC2 mission. This decision was not taken lightly for the cost adds one more major expenditure to our annual budget. Fortunately a donor stepped in with the necessary funds to enable the project for two years.

Beefing up TWC2's legal support capacity highlights the organization's unremitting concern to grow its services and raise standards through the years. Our development in this regard is something to be proud about. However this record of steady growth in services may have come at a cost of neglecting other key issues. Leadership succession continues to have no

adequate solution. Financial sustainability is the other major challenge. In 2025, donations not meeting target precipitated TWC2's first unplanned budgetary deficit. If this is a new normal, the leadership will have to ponder how to navigate the challenges ahead. Leadership succession and financial sustainability are existential problems.

Coming to grips with the financial challenge requires TWC2 to professionalise fundraising and not just leave it to a solitary volunteer, as it has been through the years. Thus the Executive Committee decided at its January 2026 meeting to approve the hiring of a Advancement Officer to lead our fundraising efforts.

Singapore and indeed the whole world is abuzz with talk about the growth of artificial intelligence (AI) in the workplace. TWC2 has made some early moves in this direction. Beginning in 2025, the bimonthly Executive Committee meetings are recorded and the first draft minutes produced by AI. Experimenting with AI to handle casework via a chatbot is on our work agenda. Led by Executive Director Ethan Guo, some testing has been done and the results good. In effect, the capacity building has reached a stage where a rudimentary service can be rolled out, if needed. However, current human resource comprising case officers and volunteers is still sufficient to handle the case load and nothing is better than face-to-face human interaction. An AI service will probably be deployed when the human resource needed to handle the number of cases breaches a threshold of strain.



TWC2's accounts are carefully handled by two accounts officers (Christina is pictured here).

III Services to migrant workers

At the centre of our services is casework. Help would be incomplete if, even as we provide food, shelter, or other goodwill in response to needs, the cause of a worker's distress is not attended to. Casework assists workers in resolving their salary, injury or other claims as expeditiously as possible so that they can return to gainful employment. In Singapore, unfortunately, most Work Permit holders who have filed claims find their permits cancelled and are put on Special Passes to regularise their continued stay in Singapore, but a condition of Special Passes is that the holders of these passes are not allowed to take up employment. Speedy resolution through advice and assistance from TWC2 case officers and volunteers is therefore of huge importance to workers.

That said, sometimes the wheels of justice grind slowly. Serious injuries also take a long time to heal or, even after they have recovered, the compensation claim remains pending. Without the right to move on to new jobs, Special Pass holders are left without income and support, a particularly acute issue when migrant workers, typically, have no family here.

Other services from TWC2 try to fill in the gap. If a worker has no access to food, we will provide. If a worker is homeless, we will help him or her find a way to a bed. We have programmes to ensure that a destitute worker has the means for transport, urgent medical care and what we call connectivity (having a working phone and data plan so that he or she can stay in touch with family and help providers).

We also attend to the emotional wellbeing of Special Pass workers who are left in limbo because they have filed claims. Discover Singapore is our programme to keep them active and socially engaged.

As a charity, we are always aware that resources are limited. We have to apply eligibility criteria, and sometimes we have to make hard decisions about whom we can afford to help, and whom, however serious their predicament, would be beyond our means to help.

Casework

Migrant workers come to TWC2 for varying degrees of assistance, and through various channels.



A TWC2 client exchanges his meal token for a free dinner at a participating restaurant in Farrer Park.

Call-ins and chats

The majority of contacts we receive come through our digital channels. We have an omni-channel platform that allows our caseworkers and volunteers to chat with clients, aggregating messages from our various communications platforms: our Facebook properties (TWC2 Bangla, TWC2 Tamil, TWC2 Burmese and TWC2 Main), WhatsApp, voice calls and Instagram.

Such call-ins and chats enable workers to get answers to questions they have. A typical example would be when a worker suspects he has been short-paid but needs to understand what rights he has and what he can do, even if he or she may not be ready to launch a claim. Another would be a worker who wants to resign from a job but needs advice on how to craft a resignation letter, and to know what notice period he should give.

TWC2 hotline number of conversations by channel

	2024	2025
FB Bangla	3,695	7,868
FB Tamil	1,263	1,671
FB Burmese (started Apr 2024)	1,924	3,329
FB Main	596	188
Voice call	2,966	2,287
WhatsApp	4,628	10,712
SMS (Send only)	61	1
Total conversations	13,587	26,056
Total number of messages across all conversations	100,887 inbound 68,329 outbound	214,862 inbound 141,921 outbound

We logged a total of 26,056 conversations in 2025, an increase of 92% over 2024. Each conversation denotes a unique client that has reached out to us, but a handful of clients may contact us via more than one channel (e.g. voice call and WhatsApp), and therefore there may be a small degree of double-counting.

Across all conversations in 2025, our caseworkers and volunteers attended to 214,862 inbound messages and generated 141,921 outbound messages in response.

Conversations are labelled by topics, giving us a sense of the common issues encountered by migrant workers. Labels are not mutually exclusive; some conversations have more than one label. The label “Burmese” is not a conversation topic but is there because we wanted to monitor the outcome of our efforts to reach out more to this constituency. In 2025, we witnessed a 63% increase in the number of Burmese nationals reaching out for help.



TWC2 intern Fatimah answers calls and messages from workers on our online helpdesk.

TWC2 hotline breakdown of conversations by selected labels

	2024	2025
Salary	1,117	2,508
Resignation	348	1,307
IPA / Job application issues	491	1,303
General Enquiries	411	1,078
Transfer	772	945
Injury	389	734
FDW	135	390
Illness	92	181
Burmese	2,239	3,650

Although hotline conversations do not necessarily translate to casework, the help dispensed is not restricted to mere consultation and simple advice. In 2025, over a thousand conversations

were logged for issues pertaining to In-Principle Approval for a Work Pass (IPA)/job application and Resignation.

The case work team observed a significant number of workers facing problems with IPA applications made without their consent. Workers cannot apply for another job while an existing IPA is already logged against their name. Possible bad actors in such scenarios are employment agents who ask for money in exchange for cancellation, or employers who want to prevent their former workers from seeking employment elsewhere. We help in such cases by directing workers to the Ministry of Manpower.

Separately, on the topic of resignation, many workers either do not know how to properly resign from their jobs or are unaware of the repercussions when they fail to give notice for terminating their employment. We guide workers through this process and even provide templates they can follow.

A note about AI.

AI is increasingly being adopted to help do work smarter in certain scenarios.

AI is built into the omni-channel platform. It is being used to summarise chats at the end of conversations, so that the next case officer who picks it up can immediately see what the worker's problem is and what advice has been given. It provides immediate translations of messages that are not typed in English. It has also been helpful in certain workflows. For example, when getting signups for an outreach event involving hundreds of workers, the AI chatbot helped save precious manhours by automating the process of asking simple questions to determine an attendee's eligibility (i.e. work permit holder).

The chatbot has also been trained to provide basic information when the case officers or volunteers are offline, responding in the language it is initially spoken to. Initial testing has found the chatbot to be fairly capable. We are however adopting a cautious approach in rolling it out, letting the technology mature over time.

Separately, we have also deployed AI in the detection of IPA documents that have been tempered with (showing salary figures that are not amounts declared to the government).

Registrations

Some of these call-ins and chats eventuate in a worker coming to our office or our meal station at the Cuff Road Project, seeking additional assistance beyond information. The problems these workers raise are then registered in Camans, our case database.

Other workers who had not contacted us via our omni-channel platform can also show up physically at our locations. When they do so, it is almost always because they need more help than an online chat can provide. We then register them into Camans.

We count registering problems rather than registering workers, because some workers have registered with us before when they faced problems in a previous job. Our data refers to new problems that workers bring to us, whether (as individuals) they had been registered before, or whether it's their first time.



TCRP volunteer (left) registering a new worker's (right) problem at TCRP.

In 2025, we registered a total of 2,046 new problems, an almost two-fold increase from 1,152 in 2024. Of these newly registered problems, 277 were by workers who had come to TWC2 before because they had had a problem in an earlier job. The remaining 1,769 newly registered problems were brought in by workers coming to TWC2 for the first time.



Workers from the same company getting an update about their case from TWC2 case officer Soon in our Bencoolen office.

New registrations and handled cases by problem type

	New problems registered		Cases handled	
	2024	2025	2024	2025
Salary claim	499	1,069	345	882
Injury at work	381	466	179	269
Resignation / Change of employer	33	103	23	97
Investigation	52	95	40	75
Wrongful dismissal	14	60	14	56
Recruitment scam	11	43	11	42
Illness	18	24	14	19
Premature termination	34	16	23	14
Injury outside work	9	10	7	8
Illegal deployment	10	4	10	4
Repatriation	2	4	2	4
Kickbacks	0	3	0	3
Work pass revoked by MOM	9	2	9	2
Other classifications	80	147	70	130
Total	1,152	2,046	747	1,605

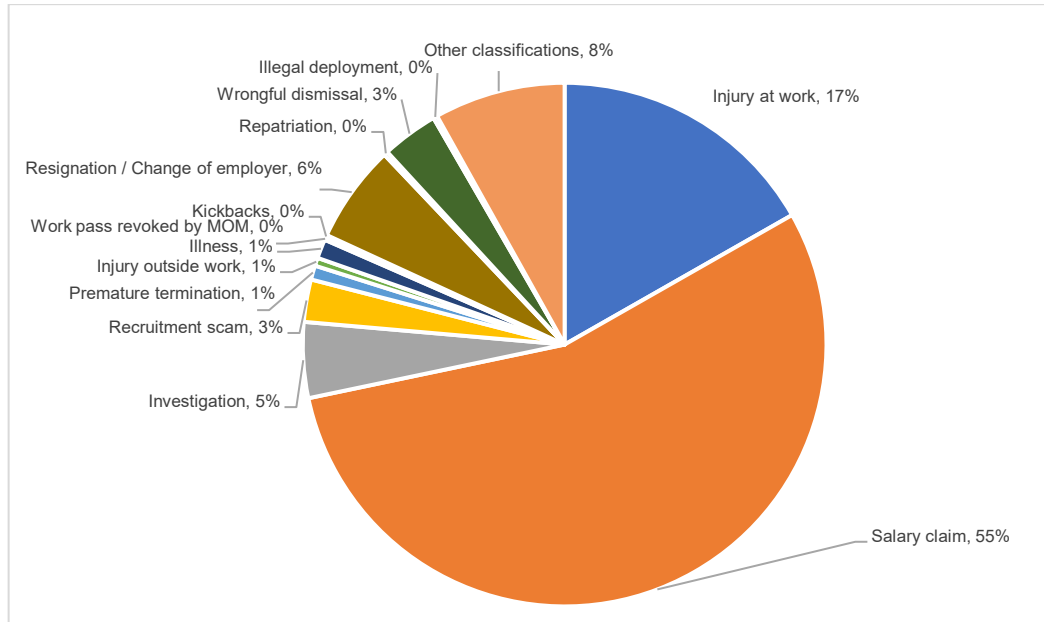
The variety of problems workers face is in fact much more diverse than a table can show. Included under the “other classifications” in the column “Cases handled 2025” are 62 workers with In-Principle Approval applications made without their consent (up from 15 the year before) , 9 workers who had disputes with their employment agency, 7 workers facing denial of medical treatment and 3 workers seeking help for housing.

Case management

A majority of registrations progress to case management. Case management involves intensive consultation and follow up, often with emails sent to the Ministry of Manpower or insurance companies on their behalf. For example, a client might need help putting together his numbers for his salary claim – the formulae for overtime pay or salary-in-lieu-of-notice are complex – or an injured worker might need help interacting with a hospital.

In 2025, 1,605 registrations progressed to case management, a 115% increase over 747 in 2024. These case management cases represented 78% of all registrations as compared to 64% in 2024.

2025 Cases handled by problem type



The bump in the 2025 case work numbers was a result of several factors: 1) The productivity benefits of having a third case officer on board; 2) A record number of interns who were able to effectively help the full-time case officers handle the additional case work load; 3) With the available manpower, a corresponding increase in the amount of social media push online to create awareness and solicit a higher number of messages from workers needing help.

Towards the end of the year, hundreds of construction workers from three related companies were suddenly let go. Many of them approached TWC2 for help, which accounted for a

substantial increase in the number of clients assisted with salary-related problems. To his credit, most of these cases were solely handled by Soon Guan, our newest member of the case work team, as the other case officers were away on leave.

It must be said that it was a big accomplishment for the casework team to have handled 882 salary claims in 2025. Salary claims are inherently time consuming, due to the need to first assist the workers in sorting, requesting and collating evidence (such as timecards). These then need to be properly calculated and may involve having to look back at 12 months' worth of materials, much of which could be handwritten and sometimes illegible. If the claims fail to be resolved at the mediation process, which is the first step, they then proceed to the Employment Claims Tribunal (ECT) at the State Court. Because no legal representation is allowed at the ECT, a lot of work goes into helping the migrant worker clients navigate the court process. This includes uploading of evidence to the court system, preparing witness statements and hearing bundles (which could run into hundreds of pages depending on the amount of documentary evidence submitted), and then finally coaching the clients to have the confidence in speaking up for themselves in front of the tribunal magistrate. Even after there is success at the hearing, further assistance may need to be provided in situations whereby the employers fail to pay despite a court order.

Previously, workers could just walk into the office at any time and expect to be attended to immediately. With the increased workload these days, they are strongly advised to first make an appointment. Kudos to the entire casework team of case officers, casework support volunteers, translators and interns for taking this all in their stride and making sure our clients receive the help they need at every stage of their claim.

While salary claims remained as the top problem type handled in 2025, workplace injury cases were the next largest, and saw an increase compared to the previous year.

New registrations and handled cases by nationality

	New problems registered		Cases handled	
	2024	2025	2024	2025
Sri Lanka	3	0	3	0
Philippines	0	2	0	2
Indonesia	6	5	5	5
Malaysia	4	9	3	8
China	10	15	10	15
Myanmar	21	162	18	156
India	177	364	92	230
Bangladesh	931	1,484	616	1,184
Other	0	5	0	5
Total	1,152	2,046	747	1,605

Under “Other”, there were 3 from Vietnam, 1 from Thailand and 1 from Cambodia.

The number of Bangladeshi clients remained the highest out of all nationalities. What deserves mention is the significant number of Burmese nationals helped, a large jump from 18 to 156 cases handled. This is evidence of how successful our Burmese strategy was (see III Services to migrant workers - Outreach for more details), and which has now borne fruit.

New registrations and handled cases by gender

	New problems registered		Cases handled	
	2024	2025	2024	2025
Male	1,139	1,969	735	1,530
Female	13	77	12	75
Total	1,152	2,046	747	1,605

Among the cases of women workers registered in 2025, only 8 were in domestic work – for the first time, we encountered 2 from Bangladesh. The rest work in manufacturing, healthcare and service industries. Most were from Myanmar, with a handful from India and China.



TWC2 volunteer Peter (middle) advising a Burmese worker (right) on his salary case with the help of a Burmese interpreter (left).

Case outcomes in 2025

How and how many cases are ultimately resolved are notable but difficult statistics to track. The reasons for this include clients becoming out of reach, not responding, or having left the country. The nature of most case work is also such that there may not be a need for follow-up or further communication once the issues are resolved.

Where possible, however, the case work team tracks and logs case outcomes when such information is available.

Non-criminal case milestones

417 cases were logged with successful conclusions in 2025, compared to 87 in 2024. Of these, 52 were work injury cases, 32 resignation cases, 229 salary claims, 41 unauthorised IPA applications and 15 wrongful dismissal claims.

Criminal case milestones

None in 2025.

One major case work accomplishment in 2025 was our discovery of TEP abuses. In the first quarter of the year, the case work team noticed many workers being scammed into taking up supposedly executive-level jobs intended as short-term training positions. They arrive to find themselves doing manual labour instead, with significantly less salary. And many also paid large sums in recruitment fees because they were promised a pathway to a longer permit after the first 6-months. We exposed the mechanics behind this scam on our website, which caught the attention of the media, and subsequently the MOM. In December 2025, MOM subsequently announced measures they took against parties that misused the TEP.

The Cuff Road Project (TCRP)

The Cuff Road Project continues to provide an accessible platform for low-wage workers to seek guidance from TWC2 volunteers regarding their concerns and challenges. Trained volunteers operate from two tables along the five-foot walkway outside a popular restaurant, offering advice and information. Most enquiries come from men who are no longer permitted to work due to ongoing injury or salary claims, while others include workers who remain employed or who seek advice on behalf of others.

Meals are provided every weekday morning and evening, as well as on Saturday afternoons, to workers who are not permitted to work after lodging a claim. Volunteers register each worker, issue a monthly meal card, and upload the worker's details to a shared database. The meal card confirms the client's registration status and eligibility for free meals.

Volunteers do not prepare or serve meals, they distribute tokens that may be redeemed at one of three participating restaurants. Morning meals are valued at \$2.50, and evening meals at \$4.00. The tokens are collected regularly, and the participating restaurants are reimbursed accordingly.

Because TCRP operates in an area with numerous Bangladeshi restaurants and street vendors, the majority of its clients are Bangladeshi nationals, with smaller numbers of Tamil and Punjabi workers from India. Our volunteers help workers with ongoing claims to access

updates through the Ministry of Manpower's website and may assistance in explaining procedures and timelines. More complex cases are referred to the TWC2 helpline or directed to the TWC2 office for consultation with a case officer.

Prior to 2020, most TCRP clients resided outside purpose-built dormitories. During the COVID-19 pandemic, a significant number of workers awaiting claim outcomes were relocated to dormitories, which limited their access to transportation and commercial areas. As restrictions gradually eased after 2021, more workers regained access to commercial districts around Little India and Farrer Park. Over the past six years, TCRP has provided meals to more than 4,000 individuals, supporting some for brief periods and others for several months or years.



Workers consulting our volunteers about their cases at TCRP.

The meals provided by TCRP are particularly valued by workers living in purpose-built dormitories, where the catered food provided is considered substandard. In contrast, restaurant meals offer more nutritious and palatable options. However, travel from remote dormitories can be both challenging and costly.

TCRP also offers a welcoming and informal environment where workers may discuss issues anonymously or share detailed personal experiences and concerns. These interactions

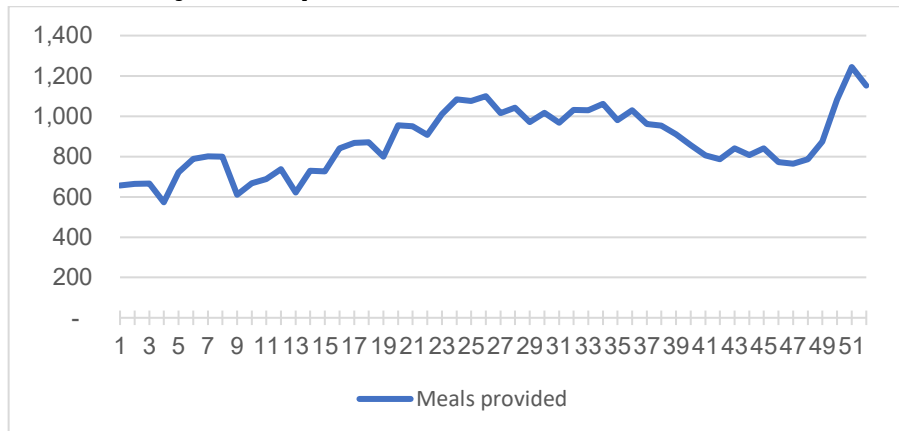
provide emotional support to workers while also serving as valuable learning opportunities for new volunteers, offering insights into recruitment practices, workplace treatment, and challenges in dispute resolution.

Since its establishment in 2008, TCRP has provided over 1.3 million meals, and has become a well-recognised source of food assistance, support, information, and compassionate, non-judgemental engagement.



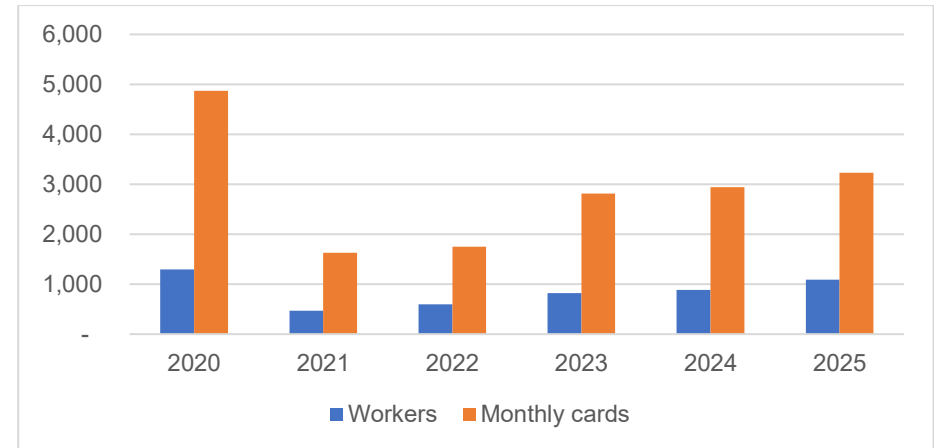
Workers waiting to collect their meal tokens and speak with our volunteers at TCRP.

2025 weekly meals provided



In 2025 a total of 45,498 meals were provided. More individual workers were assisted at TCRP in 2025 than in the three previous years, but far fewer than the numbers prior to Covid-19. Re-housing workers in dormitories in recent years as a result of Covid-19 has made it compulsory for employers to provide food and housing to those not permitted to work, but has also served to further segregate low-wage workers from the resident population and popular public and commercial spaces.

Number of workers at TCRP and meal cards



Outreach

Outreach is aimed at informing the wider migrant-worker community of our mission.

Physical outreach

In the spirit of measuring impact, many of the physical outreach events in 2025 were used to grow our online reach beyond the usual 'loyal' followers.

The year started with a clinic-style event. We were, at that time, educating workers on the importance of having Singpass in order to use government services. More importantly, it also lets workers log into MOM's SGWorkPass app to see what their employer had declared as their salary. Because the casework team noticed that a lot of workers needed help troubleshooting Singpass issues (forgotten passwords, change of mobile numbers etc), we decided it would be good to have a single day in which we could invite everyone needing assistance with Singpass to show up, and to have a team ready to guide them on the spot.

We rented a self-configurable shophouse space along Desker Road on a Sunday in February. TWC2 staff and volunteers were out in full force with their laptops to remedy Singpass

account issues. Along the way, workers who expressed other problems were referred to the case officers for follow up. And POSB even joined in at our invitation, setting up a booth to synergistically help workers with iBanking problems (which often also needs verification using their Singpass digital ID).

Around 150 workers dropped in over a 4-hour period. Impact wise, we observed a number of workers who saw our Facebook ads and showed up early, before we were even ready to open for the day. And there were many “likes” or appreciation for the event by Indian workers, who responded positively to the event’s round-up post.

The next event in April was a massive one, which saw the participation of over 240 workers, who enjoyed an outing to Lazarus island. The team took the opportunity here to grow our followers on TikTok (a long-standing goal) by initially publicising the event on our Facebook pages, but asking them to find a signup code on our TikTok channel. With the large numbers involved, we also adopted AI to help with the sign up process. Workers who texted the signup code to us via Whatsapp will automatically trigger the AI chatbot on our omni-communications platform to ask them questions in order to complete the registration process. Answers provided were automatically output for us as an Excel spreadsheet.

The actual outing was wildly successful and required the help of multiple volunteers. Our out stationed Bangladeshi and Burmese translators were also flown in to help. Impact wise, we gained over 700 followers on TikTok – but more importantly, also unlocked the ability to do ‘live’ broadcasts (which required us to first amass at least 1,000 followers). A large spike in engagement was also observed on our Facebook pages during the sign up process, the event itself, and when we did a post-event recap.

A trip to the Bird Paradise was subsequently organised in August, involving 100 workers. We again adopted a two-part process. As our affiliate migrant worker ambassador group had goodie bags to distribute, we utilised it as a means to garner attraction at a physical location to get in-person sign-ups from workers who may not know of our online presence. We attracted a large crowd of Bangladeshi workers at Lembu Square in Little India, but the Burmese workers at the City Hall area were more cautious about engaging with us. Separately, we also got sign-ups via a newly established Indian ambassador group.

Nevertheless, the Bird Paradise outing saw the lowest dropout rate (nearly all the workers who said they would attend showed up). We rented a large hall at the entrance of the park to do a short briefing and engagement session with the attendees before they went ahead to enjoy the rest of the outing. Impact wise, we captured a fresh crowd of workers by going beyond our usual channels. Our post-event feedback form showed that that the mini talk was effective in educating the attendees on our services and contact methods, and a willingness to recommend their friends to TWC2.

The final outreach event for the year was in October, whereby we again supported Krsna’s Free Meals during their annual Deepavali free meals giveaway. This time, instead of being a part of the activities in the organiser’s tent, we gave out TWC2 paper fans to workers waiting in line under the hot sun and utilised the captive audience to conduct a survey, receiving a very good 391 survey responses, marking a 113 percent increase from our previous attempt the year before.



TWC2 case officer David introducing our services to workers at Bird Paradise.

Digital outreach

Over in the digital space, this year marked the first full-year of operation for the new TWC2 Burmese Facebook page, which was launched in April 2024. Among the top posts for the year was a video highlighting the story of a man who worked 12-hour days with no OT pay and only 2 off days a month, and how TWC2 helped him to successfully lodge a salary claim. It garnered over 72,200 views and resulted in 571 new followers. Other similarly successful

posts on the Burmese page touched on the responsibility of employers to pay for medical treatment, as well as the right to resign.

Over on FB Bangla, the top posts for the year featured information on the right to resign, things to look out for before leaving Singapore, as well as on notice periods. The videos had a reach of between 300,000 and 400,000, so these were clearly topics which many workers paid attention to.

For Indian workers, the top FB Tamil post for the year was again a video on the right to resign. This post had a reach of over 346,000 and thousands of interactions, which is remarkable from a community that is typically more reserved.



Our reach within the Burmese community has grown, as we continue to include them in our outreach activities such as this outing to St John's Island.

Burmese Strategy

There has been much progress since we set out in late in 2023 to reach out to Burmese workers and to accommodate them in our case work assistance.

We gained recognition among the community in 2025 when a Burmese TikTok influencer shared a post about how TWC2 successfully helped a fellow Burmese worker with his

problems. This endorsement from a respected member of the community resulted in many more workers coming forward to seek help from TWC2.

Looking back at our casework numbers for comparison: In 2022, a lone Burmese worker was represented in our statistics that year among 797 workers we helped. This went up to 6 in 2023, then 18 in 2024. But in 2025, we registered 162 workers and provided assistance to 156. Based on our online chat statistics, countless more were given basic advice online, with over 3,300 conversations generated.

Through this significant increase in exposure, we have established credibility in understanding the problems faced by Burmese workers.

This wider reach has also allowed TWC2 to provide useful statistics to the media for news stories regarding Burmese workers. And in return, the media coverage helps create awareness among the Burmese community of TWC2 as an avenue for help.



TWC2 case officer Soon advising a Burmese client.

Discover Singapore

Discover Singapore is a programme that organises excursions, sports and leisure activities for migrant workers. The programme focuses especially on workers holding Special Passes. These are workers who have lost their jobs due to injury or because they filed salary claims.

While their cases are being resolved, they are usually unable to work and often have no income. The long months of waiting can bring isolation, anxiety and boredom. Discover Singapore offers a small but meaningful break from these challenges.



The highlight of Discover Singapore's calendar: the December Open Top Bus outing to see the city's Christmas Lights.

Through outings across the island, migrant workers have the chance to explore Singapore, spend time outdoors and enjoy a day of rest and friendship. For many participants, these moments provide a welcome sense of normalcy and belonging.

In 2025, the programme organised 14 outings, welcoming 815 migrant workers. Each outing includes a shared lunch, games and opportunities to connect with others.

Participants often speak about how much these days mean to them. One worker shared that the outings help him “refresh (his) mind after long work weeks.” Another described the experience as “a chance to relax, enjoy nature and create good memories with our brothers.” For many, the programme creates a feeling of community. As one participant put it, when joining these activities, “it feels like a family.”

The programme also brings together volunteers from schools, universities and the wider community. These encounters often become meaningful learning experiences. Several student volunteers shared that it was their first opportunity to have genuine conversations with migrant workers and to hear about their lives in Singapore. One volunteer reflected that the experience helped him better appreciate the sacrifices migrant workers make while supporting their families back home.

Moments of simple human connection are often the most memorable. Volunteers have spoken about seeing workers video-calling their families to share the places they were visiting, proudly showing them a day of joy and exploration.

The programme is run entirely by volunteers and relies heavily on sponsorships and donations. In 2025, Discover Singapore is grateful for the generous support of organisations including Mandai Wildlife Reserve, Gardens by the Bay, Nanyang Technological University, and National University of Singapore.

Occasionally, a worker who first joins an outing later approaches TWC2 quietly with a question: “Can you help me?” These moments remind us that beyond recreation, Discover Singapore can also serve as a bridge to support for those who need it most.



Singapore's Southern Islands are highly anticipated destinations for workers.

Care Fund

The Care Fund (compassion and relief for emergencies fund) is there to extend assistance to migrant workers who fall through the cracks and have no other means of support. The Fund mostly helps with medical costs, transport subsidies, housing subsidies, disbursements for legal cases, phone and data connections.

Our operating policy is that the Care Fund should only be tapped as a last resort. It should not be seen as an easy substitute for employer, insurance and State obligations. TWC2 will assist workers to realise as much as possible of such obligatory support from other parties before we reach for the Fund.

In 2025, we spent a total of \$103,400 from the Care Fund, compared with \$92,210 in 2024.

Care Fund expenditure by service type

	2024	2025
Medical assistance	24.0%	5.7%
FareGo	2.0%	23.9%
Project Roof	42.7%	27.4%
Legal Support	-5.3%	1.2%
Care Fund General	36.6%	41.8%
Total	100.0%	100.0%

Medical assistance

In 2025, expenditure under the Care Fund for medical costs amounted to \$5,890, a substantial decrease from previous years. The funds supported 25 individual workers, with most payments made directly to hospitals and clinics.

In earlier years, TWC2 funded major surgeries and long-term treatment for medical conditions unrelated to work injuries. In such cases, patients were able to remain in Singapore due to ongoing claims, the employer's lack of awareness of the medical condition (e.g. cancer treatment), or the severity of the patient's condition making them medically unfit for repatriation. For work-related injury cases, medical expenses are legally the responsibility of the employer. However, TWC2 has often needed to notify the MOM to ensure that employers fulfil these obligations.

TWC2 has also provided financial assistance in cases involving injury claims where employers were reluctant or unwilling to provide the documentation required for processing. Non-injury-related assistance involved dental treatment, non-work injuries, and general illnesses. Although employers are required to maintain insurance coverage for non-work-related medical expenses, TWC2 finds that that such insurance is rarely utilised. Employers may instead deduct medical costs from workers' salaries if employment continues.

In 2025, TWC2 also covered treatment at Accident and Emergency departments in public hospitals when prior treatment at private clinics proved inadequate. Some employers insist that workers be seen at private clinics where the treatment minimises the severity of the injury, denies medical leave to the patient, and results in investigation into the validity of injury claim. Additional expenditures included medical documentation to expedite the injury claims process where employers are unwilling or slow to comply with procedural requirements.

Assistance was also provided for non-work-related medical needs, including dental treatment, medication, and treatment for underlying health conditions.

Among the more significant expenditures in 2025 were costs associated with injuries requiring suturing sustained by a worker who was struck by a motor vehicle while cycling, diagnostic imaging (MRI) for an undiagnosed back condition, and hospitalisation for a worker experiencing a panic attack arising from severe stress related to recruitment fee debt, salary non-payment, and family concerns.



Work-related injury

Given the prevalence of massive recruitment debt and salary non-payment encountered in TWC2's casework, the fact that many workers are able to endure sustained psychological stress and maintain resilience is remarkable.

FareGo

The FareGo programme provides workers who qualify (e.g., those with regular appointments at hospital or MOM) up to \$50 every month to help cover their transport cost. In 2025, FareGo

expenditure increased to \$24,744 from \$18,310 in 2024 and benefitted 262 workers versus 162 in the previous year.

Farego expenditure grew in particular to cater for workers from the three-related companies as mentioned earlier in the Casework section. Many of these men had not a penny to their names. Some of them only just arrived and did not even manage to start work or receive a single day's pay. After they lost their jobs, they faced a desperate situation of not only personally having no resources, but also their employer provided upkeep in a manner that was merely in keeping to the letter of the law. Food was provided, but the workers had to travel very far away to obtain the catered meals. And the workers had housing, but they were moved from one accommodation to another every day (checking in at night to sleep and having to vacate the next morning). Often, they were only told where they would be staying very late in the evening. They were also not provided with transport or travel cards. Before TWC2 stepped in to help, the workers were at times even having to walk long distances between housing locations, with their luggage in tow. Farego was therefore a lifesaver for this group of workers.

This increase in Farego expenditure is expected to last into the first quarter of 2026, because the workers' salary claims will take several months to play out and they will need assistance until they are repatriated. The 2026 Farego costs will likely therefore remain elevated.



FareGo ensures that workers can travel to essential appointments.

Project Roof

Project Roof seeks to provide shelter to a handful of most needy clients. As employers are required by law to provide housing for the foreign employees until repatriation, we step in only under extraordinary circumstances. Increasingly, this includes workers facing legal situations (e.g. requested to remain in Singapore as prosecution witnesses in criminal trials).

In 2025, Project Roof spent \$28,290, less than the \$39,390 spent in 2024. It benefitted 15 workers in total, the same as in 2024. The lower cost was due to Project Roof beneficiaries requiring help for shorter durations.

The beneficiaries in 2025 included two TEP workers (see III Services to migrant workers - Casework for more details). Unlike regular work permit holders, TEP workers are accorded no protections when things go wrong, and their employers are not obliged to provide upkeep while they await resolution of their cases.

Assistance was also provided to two Burmese workers who had to endure long waits for their salary claims to be heard in court. Out of gratitude, the two workers volunteered to help out in the TWC2 office as interpreters for other workers coming to seek help.

Legal support

TWC2's legal support team is committed to empowering migrant workers to navigate effectively within a complex and costly legal system. Through direct service and strategic advocacy, we identify "cracks in the system" and pioneer new avenues of legal recourse to strengthen protection for migrant workers. Among the services we offer, we help workers with sourcing pro bono or low-bono lawyers, systematic evidence gathering and collation, the formulation of grounds for their claims, and emotional support.

In 2025, total legal expenses amounted to \$1,252, consisting primarily of filing fees for employment claims. These expenses remained remarkably low thanks to a network of dedicated lawyers who tirelessly represented our migrant worker clients.

TWC2 provided assistance in 12 legal cases:

- 3 civil claims.
- 3 cases of enforcement of ECT orders.
- 2 complaints to the Law Society of Singapore.
- 2 objection proceedings under the Work Injury Compensation Act (WICA).
- 1 criminal cases.
- 1 appeal against an ECT order.

We also assisted with numerous quasi-legal cases, including:

- 25 ECT salary claims.
- 11 ECT wrongful dismissal claims.
- 1 Small Claims Tribunal claim.

Additionally, 12 clients received support from our volunteers who served as Community Courts and Tribunals Friends, offering both administrative and emotional support throughout ECT hearings.

Our focus in 2025: wrongful dismissal

Since the 2019 jurisdictional shift, wrongful dismissal claims have come within the purview of the Tripartite Alliance for Dispute Management (TADM) and ECT.

In 2025, TWC2 implemented a strategic shift to systematically identify and address potential wrongful dismissal claims for migrant worker clients. This proactive approach resulted in 60 recorded cases, a fourfold increase from 2024, and led to 39 claims filed with TWC2's assistance. The steady rate of successful outcomes reflects our team's growing expertise in this area.

Most importantly, this initiative ensures a vital avenue of recourse for migrant workers who may have previously lacked the means or support to challenge unfair dismissals. The common forms of wrongful dismissal cases in 2025 included forced resignation, dismissal for unsubstantiated allegations of misconduct, retaliatory dismissal, and dismissal without notice.

Below is one example:

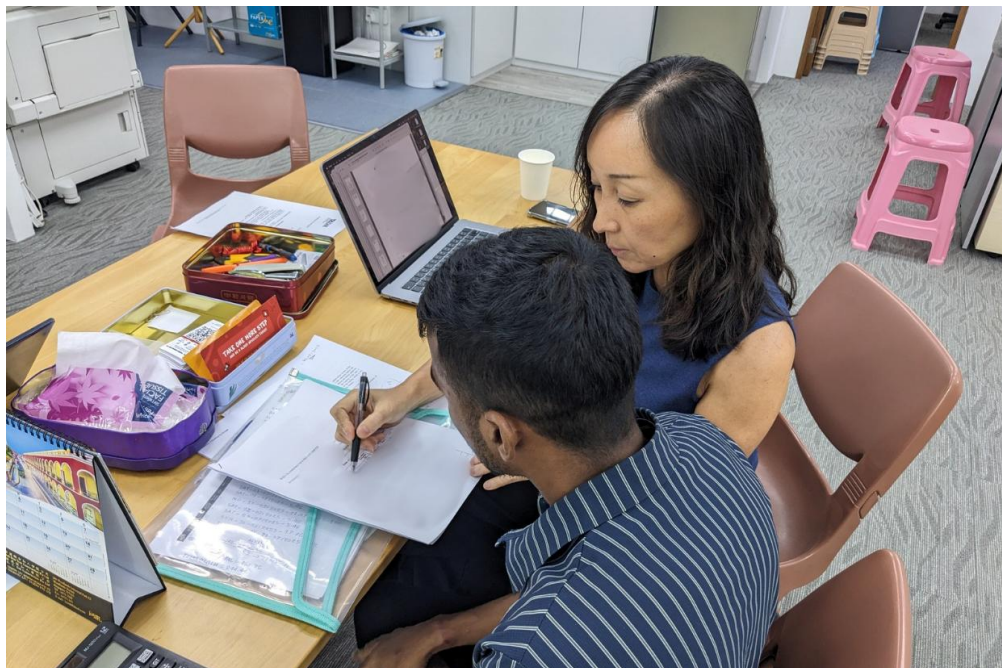
A construction worker, "MR," was misled into signing a resignation letter falsely represented by the employer as a contract renewal. His formal request to withdraw his resignation was ignored. After his work permit cancellation, the employer sent three men to his dormitory at 4 a.m. to intimidate him and search his belongings. This deliberate sequence of deception and harassment formed the basis of MR's wrongful dismissal claim. At TADM, the parties reached an amicable settlement with MR receiving the full compensation claim amount of \$2,250.

In 2026, the team aims to expand our focus on educating migrant workers about wrongful dismissal and to strengthen our casework support by applying the knowledge and insights gained in 2025.

Work injury case: broken ankle, but no medical leave

Wrongful employer influence on the issuance of medical leave remains a persistent challenge in work injury cases. TWC2 filed a complaint to the Singapore Medical Council (SMC) against an orthopaedic surgeon for failing to issue medical leave on six occasions to a migrant worker suffering from a fractured ankle.

While the outcome is confidential, the complaint was addressed and concluded in 2025. This case underscores our commitment to challenging unethical medical practices and our capacity to engage the appropriate authorities to protect the rights of injured workers. Relevant link: <https://twc2.org.sg/2026/01/20/broken-ankle-but-no-medical-leave/>



TWC2 Legal Officer Mizue (right) leads our advocacy around wrongful dismissal claims.

Care Fund General

In helping migrant workers get past a difficult period in their lives, a wide range of assistance is needed, well beyond food, housing and transport. All these additional needs are parked under the term “Care Fund General”. In 2025, we spent \$30,426 in this area.

A subcategory was financial relief for the most heartbreaking cases, which tend to be salary-related. In 2025, financial relief of \$12,800 was extended to 12 workers.

When we observed at the start of the year that there we were assisting many more Bangladeshi workers with owed salary, we put out a call to the public to support these workers through a Ramadan campaign calling for Zakat contributions. This raised just over \$12,000, which allowed us to roll out this one-off financial relief initiative.

Moving ahead, TWC2 will be discontinuing such assistance. This was something we started and could do with the massive donations received during the height of Covid-19, when we received generous support from the public. But now that our finances are back to a regular state, it would also be fiscally prudent to focus on just the critical needs.

Other Care fund General expenditures went towards a range of miscellaneous benefits, such as assisting 91 workers who needed some form of meals assistance when their employers ceased to provide catering upon cancelling their work permits. We would alert MOM in each case, but even so, it takes time for MOM to act and it is not always the case that the neglect of the employer gets corrected.

TWC2 provided bridging allowances so that these 91 workers could get their meals on their own in their places of residence. Our Cuff Road Project would have been too far for them for their daily needs.

Restoring Hope for Migrant Workers

Organized by Transient Workers Count Too (TWC2)

The 2025 Ramadan fundraising campaign aimed to provide financial relief for the most heartbreaking cases. We will be discontinuing this initiative.

IV Advocacy

The issues that affect migrant workers in Singapore do not only spring from individual employers' bad behaviour. They are the result of several vulnerabilities coming together, situated in the way law and regulations are phrased and implemented, economic disadvantage, physical distance at the recruitment stage, and cultural isolation after arrival.

However much we assist individual workers through casework to obtain the best possible outcomes for them under the circumstances, there remains a need to address the circumstances that have created the wider, systemic issues. Otherwise, for every worker we help, another will suffer the same too.

Advocacy is thus a fundamental part of our mission. We need to do what we can to promote systemic change. TWC2 is ready to engage with anybody who can make a difference, from the youngest student to the highest level of the United Nations. We use as many channels as possible: website, social media, talks, media interviews, conferences and face-to-face engagement. We are also conscious that priority issues should be those which, from the perspective of the migrant worker, are the most critical. To this end, we need to have data at our fingertips – and it is a pity that the State publishes very little detailed data. Thus, despite our very limited manpower and time, research is a key aspect of advocacy too. It keeps our fingers on the pulse.

Communications

TWC2's communications work is multifaceted, using several platforms to address different audiences. This would not be possible without a team-wide effort; with the immense support of our volunteers and interpreters, our communications continues to be effective, playing a critical role in our mission.

Our English Facebook, Instagram and LinkedIn pages are aimed at the general public. Over the last two years, we have focussed our attention on Instagram, as it has allowed us to reach the most engaged demographic: millennials and students. We feature little stories that not only report on TWC2's activities but also shine a light on the problems faced by migrant workers. These platforms are also important for fundraising and are the main avenues through which we publicise our online campaigns.

TWC2 also has Facebook pages in Bengali, Tamil and Burmese. These have proven to be very effective in reaching the respective migrant worker communities in Singapore. As a higher number of workers live and work in remote parts of the island after Covid-19, this digital

reach is critical to our work. Workers in difficulty need to know about us and how to get help; many message us through Facebook.



TWC2 Executive Director Ethan on CNA responding to MOM's 2025 Migrant Worker Experience and Employer Survey.

Number of followers on our social media

	Beginning of 2025	End of 2025	Increase/ (Decrease)
Facebook (English)	27,776	27,713	(0.22)%
Facebook (Bengali)	24,234	43,161	78.1%
Facebook (Tamil)	9,778	14,804	51.4%
Facebook (Burmese)	8,485	16,085	89.5%
Instagram	4,983	5,766	15.7%

These Facebook pages are also avenues for worker education. We publish educational videos in the vernacular language of each audience, covering a range of topics such as the right to resign, who should pay for medical bills, and the timing of salary claims. These videos are widely viewed and shared, receiving comments of gratitude and further questions.

By paying to advertise these videos through Facebook, we ensure that thousands of workers see accurate information about their employment rights in Singapore. Our following has thus increased tremendously from year to year, as the ads extend our reach to workers who might not have heard of us before. As a result, the number of workers getting help through TWC2 has climbed from year to year, more than doubling in 2025. The increased reach has also allowed us to sharpen our ground-sensing abilities and blow the whistle on emerging issues, such as the misuse of the Training Employment Pass.

Equally a part of Communications is our engagement with media. In 2025, our President, Vice-president and Executive Director were interviewed over a number of topical issues, such as medical insurance, kickbacks, recruitment fees and the misuse of the Training Employment Pass. For example, Executive Director Ethan Guo was quoted in the Business Times' article about the rising cost of living faced by migrant workers (<https://www.businesstimes.com.sg/opinion-features/singapores-migrant-labour-dilemma-deepens-costs-rise>), 3 October 2025.

Supplementing our social media which strives for a broad reach, our website delivers substantive content, often documenting important cases along with in-depth analysis of the issues the cases represent. In 2025, we published 75 articles on our website, roughly one or two every week. Our articles also make recommendations regarding systemic changes needed to avoid a recurrence of such problems. By consistently updating and building our website, we have become extremely discoverable through search engines like Google, as well as AI models like ChatGPT and Deepseek.



Walking tour of Little India and Farrer Park

Public engagement

The public engagement team (PE Team) is part of the advocacy arm of TWC2. For advocacy to gain broad-based traction, public awareness and understanding of the context of low-wage workers' issues is fundamental and vital. The PE Team comprises volunteers with sufficient experience to raise awareness of the systemic practices, barriers and challenges to the promotion of worker rights, and to activate public support for such workers.

The PE Team responded to about 30 requests for interviews and talks in person or via phone, email or virtually. These came mainly from students in local or international secondary schools, junior colleges, polytechnics, and universities. Foreign students and institutions included those from Australia, EU, India, Japan, Korea, Norway, Thailand and USA. Enquiries were also received from special interest groups, embassies, trade delegations and foreign NGOs. Media enquiries are usually managed by the Communications Team in TWC2.

Worker issues spanned diverse topics such as educational outreach, English proficiency, health and medical access, accommodation, transportation, and human geography and migration trends. There was also interest in getting companies to collaborate with NGOs to improve worker rights and well-being.

Individual students and small student groups in Singapore continue to approach TWC2 to fulfil school projects about migrant workers. In 2025, we received fewer enquiries than the previous year, either due to a reduction of topical interest by educational institutions, or because the topic is seen as potentially controversial. Either way, TWC2 would like students to take on an active role as agents for change either in their schools or after they graduate.



NUS Geography students and faculty at TCRP talk

TWC2 continues to advocate for greater awareness about the role that foreign workers play in building the Singapore economy, and about the risks they face in doing so. This understanding is necessary to push for increased protections, elimination of scams and reduction of recruitment fees.

Research

Research is an important part of TWC2's mission. Through interviews with workers or surveys, we unearth facts on the ground, thus giving power and cogency to our advocacy mission.

However, research in TWC2 is handled by volunteers and interns, resulting in an ebb and flow of resources depending on who is available. While we generally aim to do at least six research reports a year, some years we are able to do more; other years less.

In 2025, we published seven reports on our website, delving into a range of issues. In addition, there were several more articles which were more in the form of commentary, based on our years of in-depth knowledge about migrant labour in Singapore. The seven research reports of 2025 were:

1. Singapore's Stern Warnings: criteria, comparisons and concerns – a review highlighting how Singapore's application of stern warnings lacks sufficient safeguards and can be prejudicial. <https://twc2.org.sg/2025/01/16/singapores-stern-warnings-criteria-comparisons-and-concerns/>
2. Through heat and haze – preparedness for extreme weather events – a look at preparedness for extreme heat and haze among employers and workers especially those working outdoors. <https://twc2.org.sg/2025/03/21/through-heat-and-haze-preparedness-for-extreme-weather-events/>
3. On the margins of marginal labour – an investigation into the effects on workers required to remain in Singapore for police or MOM investigation. <https://twc2.org.sg/2025/04/27/on-the-margins-of-marginal-labour/>
4. Fog and minefields – a study about the vulnerabilities faced by prospective migrant workers while looking for jobs abroad and in the pre-departure phase. <https://twc2.org.sg/2025/08/30/fog-and-minefields/>
5. The rocky road to a transfer – although it has been policy for many years for MOM to allow workers with valid employment claims the option of switching employers, the system is not working as well as it should and this report looks at the issues they bring. <https://twc2.org.sg/2025/09/02/the-rocky-road-to-a-transfer/>

6. Not good anywhere – a review of how Singapore's regulatory system for labour migration compares with other destinations popular with South Asian workers. <https://twc2.org.sg/2025/09/06/not-good-anywhere/>
7. Leaving to save ourselves – a survey of migrant workers from Myanmar to understand their recruitment journeys and how much they had to pay for get jobs in Singapore. <https://twc2.org.sg/2025/11/27/leaving-to-save-ourselves/>

Our website also carries TWC2's responses to TADM's annual report (which has statistics relating to salary claims) and MOM's migrant worker survey. In our responses, we offer our interpretation of the data and highlight the issues that need addressing.

We also follow parliamentary reports and whenever MOM replies to parliamentarians' questions, we often publish a response on our website.

2025 was the 60th anniversary of the International Labour Organisation's Convention No.29 on Forced Labour, to which Singapore is a signatory. We took the opportunity in May 2025 to review how Singapore scores in relation to the established indicators of forced labour, in our article How compliant is Singapore with ILO Convention 29 on forced labour? <https://twc2.org.sg/2025/05/16/how-compliant-is-singapore-with-ilo-convention-29-on-forced-labour/>



TWC2 research volunteer (left) interviewing a Burmese worker (right) on his recruitment journey.

V Backstage

Human resources

Our third case officer Teh Soon Guan started work on 1 January 2025. With that, TWC2's total manpower was eight people: six full-timers and two part-timers. This number remained constant through the year.

Disclosure of Remuneration of the three highest paid staff:

Remuneration Band	Number of staff
\$100,000 to \$200,000	One
\$200,000 to \$300,000	NA

None of the above staff served in the Executive Committee.

The charity has no paid staff, who are close members of the family of the Executive Head or Executive Committee members, who each receives total remuneration of more than \$50,000 during the year.

TWC2 Executive Committee decided to employ a Legal Officer in July 2025. This decision came in the wake of Exco member Mizue Saucó saying that she could no longer commit so much time to helm the Legal Sub-committee because having just completed her law degree, she had to go look for a job. There was no ready volunteer or combination of volunteers that could step into her shoes and do the job efficiently. One way to get round this was to professionalise the position.

With a full-time Legal Officer at its helm, the legal support services can expand its work in the area of strategic litigation, i.e., identifying cases for litigation that cases may have a larger impact of reforming existing laws or improving implementation and enforcement. One convenient option would be to hire Mizue for the job on an agreed salary. However Exco decided that it was best practice to have an open recruitment on the job market. If Mizue wanted the job, she would have to compete for it. When the job was advertised, she resigned from the Exco and applied for the position. The selection of who to hire then takes on a sensitivity that the process must be fair. As an extra precaution, TWC2 called upon its independent Audit Committee to review the recruitment exercise for standards of probity and

best practice (see I About us – Governance, leadership and organisation – Audit Committee for more details).

A total of 160 applications came in. A panel of three (at any one time two Exco members and the ED) interviewed 10 candidates from a shortlist. This was graded to four possible contenders. In the final round deciding between two very closely matched candidates, the panel decided on Mizue. In so doing, the panel was acutely conscious of inherent bias and the problematic optics no matter how TWC2 explains the decision. Ultimately the clinching argument for giving the job to an ex-Exco member who had helmed the Legal Sub-committee for a good four years was that none of the other candidates were outstandingly stellar above her; she was just the safest bet, with no need for any onboarding ramp.

TWC2 ran into an unprecedented financial hitch in 2025 when donations fell short of expectation. This prompted serious reflection on how fundraising has been carried out since the organization's founding in 2004. It was left very much in the hands of one volunteer Russell Heng, the current Secretary, who readily admits to being weary of bearing this responsibility singlehandedly and an increasing failure to tackle the fast changing landscape of fundraising. Continuing like this is not tenable. So the Exco has decided that an Advancement Officer should be recruited in 2026 to lead our fundraising efforts. This role is critical to building sustainable financial support and allow TWC2 to continue serving migrant workers in the long-term.

TWC2 had funding for six interns in 2025 and managed to attract 11. Seven assisted with casework and two each helped with legal support work and communications. Two among the 11 were Australian students from Curtin University. For 2026, the funding quantum remain the same. Once again TWC2 hopes to stretch the budget to sign on more than the six that it pays for.

Physical locations

There was nothing significant affecting our usage of the office location at The Bencoolen.

DaySpace

We continued to maintain a satellite location in Little India known as DaySpace in 2025.

We were notified by the landlord early in the year that the rent will increase. In order to save costs, we set about seriously exploring the possibility of doing without this space that has served us and the community well for so many years. We were however hard pressed to find available or affordable rooms in the vicinity that could still provide emergency shelter for a handful of male workers and also serve as an operational base for volunteers from The Cuff Road Project. With that, we set about negotiating and limiting the new rental fee to an amount

that, even though was more than what we had been paying over the years, was still lower than the going rate in the area.

Storage space

Our affiliate groups continue in 2025 to share rental storage units at a single location. The groups use the space for storing and distributing donations-in-kind to their respective migrant worker communities. This allows them to support us in outreach, such as with the goodie bag giveaway at Little India and City Hall in August.



DaySpace is a critical part of our operations. Beyond acting as an emergency shelter, it has multiple uses, including allowing our case officers to hold case meetings.

Info-tech support

Information technology is critical to TWC2's work. This includes apps that are custom-developed for TWC2 as well as apps that we subscribe to, such as the omni-channel platform which aggregates calls and messages from multiple properties, enabling our staff and volunteers to attend to incoming requests for help within minutes. We subscribe to apps that support remote signing for multiple purposes, permitting us to receive, for example signed Personal Data waiver forms.

We also use paid advertising on Facebook to push out education videos to migrant worker communities, create awareness of TWC2 as an avenue for help, and conduct surveys.

Our custom-designed apps are key to casework. CAMANS is a client database management system, enabling easy handling and long-term storage of case management data. BAHAMAS helps us manage volunteers' schedules to ensure that there are enough human bodies present in the office and at The Cuff Road Project to interact with workers coming in.

All these apps functioned smoothly through 2025; we had no significant technical issues through the year. However, we may need to more intensively engage donors regarding financial support for IT costs. The role of IT may be indirect, but without it, we can neither reach migrant communities, nor offer channels for them to get in touch with us, or provide the services that they need from us.

Going forward, artificial intelligence will play an increasing role. AI is already built into our client-facing chat system and our challenge is how to train a model that can assist with answering workers' queries. Other areas where AI is quietly making a difference is in translation and Communications work, very incrementally boosting productivity. AI is even helping our casework team to detect forgery in official MOM documentation. We foresee a day too when AI helps with the drafting of witness statements for Tribunal cases. For now, we are using free models, but there will come a time when it is justifiable to subscribe to paid models.

Financial management

The FY2025 expenditure of \$1,161,191 was 7.4% higher than that of the year before. Still, it was 7.8% below the budgeted \$1.26 million. However the year's expenditure was still in excess of the total income of \$1,116,133. This gave rise to TWC2's first unplanned deficit in its 21 years of operation, a sum of \$45,058. This deficit might not seem large but it served as a warning sign to the organization that in facing a future of inevitable rising cost (e.g., salary and rental increments) and expanding needs, there should be no assumption that funds would always be enough to cover the increase in expenditure. Financial sustainability is an existential problem that needs to be tackled head on. Going forward, TWC2 is strengthening fundraising capacity by hiring an Advancement Officer in 2026 (see V Backstage - Human resources for more details).

While the overall expenditure was higher, there are some important observations we need to make. We continue to face increasing costs for salaries, rent, a new SWAT staff, casework, TCRP and Care Fund but our expenses were lower in most other areas like outreach and enrichment.

Total expenditure

	Dollars		Percent	
	2024	2025	2024	2025
Charitable activities	991,998	1,072,792	92.3	92.4%
Cost of fundraising	17,477	18,103	1.6	1.6%
Governance cost	65,613	70,296	6.1	6.1%
Total	1,075,088	1,161,191	100.0	100.0

Charitable activities take up 92.4% of the overall expenditure, while the governance cost is 6.1%. This is well within the Commissioner of Charities recommendation of governance cost falling within 30% of the charity's operating expenditure.



TCRP meal card and token.

Expenditure on charitable activities

	Dollars		Percent	
	2024	2025	2024	2025
DaySpace	39,111	42,564	3.9	4.0
Enrichment	34,740	30,166	3.5	2.8
TCRP	132,168	171,107	13.3	15.9
Outreach	126,951	115,988	12.8	10.8
Research	-	6,384	-	0.6
Internship	-	9,595	-	0.9
Care Fund:	92,210	88,096	9.3	9.6
<i>Medical assistance</i>	22,164	5,891	2.2	0.5
<i>FareGo</i>	1,840	24,744	0.2	2.3
<i>Project Roof</i>	39,390	28,290	4.0	2.6
<i>Legal Support</i>	(4,919)	(1,252)	(0.5)	0.1
<i>Care Fund General</i>	33,735	30,423	3.4	4.0
SWAT	170,393	230,995	17.2	21.5
Total Restricted	595,573	710,199	60.0	66.2
Unrestricted	396,425	362,593	40.0	33.8
Total	991,998	1,072,792	100.0	100.0

Restricted funds

TWC2 maintains two types of funding, restricted and unrestricted. As the names imply, the restricted funds are dedicated to six main areas of service and charitable activities: DaySpace, Enrichment, TCRP, Outreach, Research, Internship, Care Fund, and SWAT.

DaySpace

DaySpace is a satellite office of TWC2 in Rowell Road, Little India. It serves as a drop-in centre for migrant workers in the neighbourhood to socialize as well as a venue for their self-enrichment courses. It is sometimes used as an emergency shelter for the occasional worker without housing.

Enrichment

The Enrichment fund supports Discover Singapore and the three TWC2 affiliate groups of the Filipino Family Network, Indonesian Family Network, and Overseas Foreign Workers of Singapore. These are self-help groups that receive an annual subsidy from TWC2 to support their activities.

TCRP

TCRP is our free meals programme for workers who are not permitted to continue working. It also serves as one of our main contact points for workers requiring assistance from matters ranging from salary problems to injury compensations.

Outreach

This fund supports TWC2's programme to inform the wider community about their rights and different ways of addressing problems encountered while living and working in Singapore. It is also our main mode of promoting TWC2 as the entity for them to turn to when they need help.

Research

This fund supports TWC2's research program which is critical to effective and credible advocacy. In the short time that we have been in action, TWC2 has produced or participated in several research projects. Their findings have often taken public discussion forward by highlighting relatively unknown realities and proposing fair and realistic ways of tackling issues. Research at TWC2 is always led by volunteers or staff; we do not pay researchers for their projects. However, in the course of conducting research there may be incidental expenses, e.g. refreshments for focus groups, prizes and gratuities to participants in surveys, for which a Research Fund is important.

Internship

It being customary for organisations to pay a small stipend to interns, the Internship Fund is meant to support such costs, plus any essential expenses (,e.g. transport to event locations) that interns incur. Interns are important to TWC2, providing support for our case officers, and as an avenue to spread greater awareness and a deeper understanding of issues related to migrant labour.

Care Fund

Care Fund is generally a collection of funding and services in five areas:

- Medical assistance
- FareGo
- Project Roof
- Legal Support
- Care Fund General

It is important to note that because donors donate to the specific subcategories of Care Fund and we received donations only for medical assistance and FareGo this year, it means that we were technically in deficit for the other subcategories. The legal support category shows a surplus; this came about when a worker we helped won his case and the defendant had to pay costs, including such costs as TWC2 had put up earlier on behalf of the worker.

Social Worker Always There (SWAT)

The SWAT fund is the category that pays for the three fulltime case officers TWC2 employs to handle its substantial volume of casework. We hired the third case officer in FY2025. We are thankful that we receive consistent support from our donors for this category.



Workers waiting for assistance at our office.

Income and expenditure by restricted fund for 2025

	Income	Expenditure	Surplus/(Deficit)
DaySpace	30,000	42,564	(12,564)
Enrichment	-	30,166	(30,166)
TCRP	64,017	171,107	(107,090)
Research	8,000	6,384	1,616
Internship	12,000	9,595	2,405
Outreach	90,000	115,988	(25,988)
Care Fund:	12,161	103,400	(91,239)
<i>Medical assistance</i>	-	5,891	(5,891)
<i>FareGo</i>	-	24,744	(24,744)
<i>Project Roof</i>	-	28,290	(28,290)
<i>Legal Support</i>	-	1,252	1,252
<i>Care Fund General</i>	-	43,223	(30,423)
SWAT	130,000	230,995	(100,995)
Total	346,178	710,199	(364,021)

Unrestricted funds

Unrestricted funds are used to pay for all other operations not covered by restricted funds. In 2025, our restricted funds expenditure was \$710,199, which made up 66.2% of the total expenditure. The income designated for restricted funds stood at \$346,178 and resulted in an overall deficit for the funds. More specifically 10 of the 12 categories of restricted funds were in deficit as shown in the table above. However, such deficits are usually not a cause for concern. In any given year, most donors do not specify how their money should be deployed and their donations are placed in the unrestricted funds category. Unrestricted funds are then drawn upon to cover for any deficit in the restricted categories.

The unrestricted fund is for all other operations not covered under restricted funding. In 2025, our restricted fund expenditure was \$710,199, which made up 66.2% of the total expenditure. Please note that the income designated for restricted funds stood at \$346,178 and produced an overall deficit for the restricted fund. More specifically 10 of the 12 categories of the restricted fund were in deficit as shown in the table above. However, such deficits are usually not a cause for concern. In any given year, most donors do not specify how their money should be deployed and their donations are placed in the unrestricted fund category. The unrestricted fund is then drawn upon to cover for any deficit in the restricted categories.

Fundraising

TWC2 raised a total of \$1,017,860 in 2025. This was lower than the \$1,206,301 raised in 2024 and was also not enough to cover the total expenditure of \$1,161,191. The main reason for this shortfall was a big reduction in the donation from Lee Foundation. Chen Su Lan Foundation and JC Trust are our other two major funders. The limited number of major funders accounting for a giant share of our budget remain a major problem. Looking to the future, TWC2 hopes the hiring of an Advancement Officer will structure the fundraising effort to stabilize the flow of donation and then grow the quantum to allow for necessary budget expansion in the longer run.

TWC2's on-line fundraising campaign Fuel Our Next Chapter which ran from late August to the end of 2025 surprised us with close to \$360,000 collected. The original target of \$100,000 was stretched twice as donations kept climbing through the four months of the campaign. Fuel Our Next chapter has been approved by the Tote Board for its dollar-for dollar matching grant capped at \$250,000. If everything goes as planned, this large cash injection will be received in 2026. Our traditional Lunch With Heart fundraising event was subsumed into the larger Fuel Our Next Chapter campaign. Four big donations accounted for 85% of the \$360,000 received by Fuel Our Next Chapter. These generous benefactors were Nicholas Hanley, Estate of Siow Fung Wai, Vitol Foundation and Lam Chih Tsung. The funding from the Estate of Siow Fung Wai is meant for hiring a Legal Officer to propel legal advocacy.

TWC2 rolled out two other online fundraising campaigns in 2025. \$36,000 was raised for a Bangladeshi worker who died in a lorry accident. Another campaign held during the month of Ramadan sought \$20,000 for a relief fund to help Muslim workers burdened with unpaid wages and recruitment debt.

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