## SUSS I LAL

# INNOVATION in LEARNING

**ANNUAL REPORT 2024** 

## Advance. Build. Catalyse.





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# About IAL

The Institute for Adult Learning (IAL) is the National Centre of Excellence for Adult Learning (NCAL) and an autonomous institute of the Singapore University of Social Sciences. As NCAL, IAL collaborates with and supports Adult Education professionals, enterprises, human resource developers, and policymakers through its comprehensive suite of programmes and services aimed at enhancing capabilities and catalysing innovations in Continuing Education and Training (CET).

IAL also champions research to sustain economic performance through skills development, shapes employment and CET policies, and fosters innovations through learning technology and pedagogy to enhance adult learning experiences.



### Vision

To empower Singapore's future ready workforce and be the nexus of an internationally recognised adult learning ecosystem

## Mission

Advance adult learning ecosystem **Build** deep research and inspire learning innovation

**Catalyse** workforce transformation



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Section 1:

Training and Adult

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## Leadership

## **IAL Council**

As an autonomous institute of the Singapore University of Social Sciences, IAL is governed by an independent council, which sets the strategic direction for the institute. The IAL Council is made up of members comprising representatives from government bodies, institutes of higher learning and key industry partners.

The members bring with them deep knowledge and expertise in continuing education and training, to lead IAL in achieving its vision as the National Centre of Excellence for Adult Learning, practice and research.



Mr Tan Kok Yam (Chairman)

Chief Executive, SkillsFuture Singapore



Professor Tan Tai Yong

President, Singapore University of Social Sciences



Associate Professor (Practice) Yeo Li Pheow

> Executive Director, IAL



Deputy Dean,

School of Graduate Studies, City University of Hong Kong



Ms Low Peck Kem

Chief HR Officer and Advisor (Workforce Development), Public Service Division, Prime Minister's Office



Mr Jeremy Ong

Chief Executive Officer, NTUC LearningHub



Ms Ang Bee Lian

Senior Adviser, Ministry of Social & Family Development



Mr Kiren Kumar

Deputy Chief Executive (Development), Infocomm Media Development Authority



Mr Gerald Leo

APAC Partner Director (Advisory, Solutions, Services, Channels), Microsoft Asia Pacific



### Mr David Chua

Chief Executive Officer, National Youth Council



Mr David Yeo

Founder & Chief Executive Officer, Kydon Group of Companies





## Leadership

## **IAL Senior Management**



Associate Professor Renee Tan

Assistant Executive Director and Director, Research



Associate Professor Sim Soo Kheng

Director, Centre for Workplace and Learning Innovation



Dr Samson Tan

Director, Learning and Professional Development



### Ms Amy Bey

Director, Corporate Services



### Ms Carol Chen

Director, Partnership and Market Development



### Mr Edwin Tan

Centre Director, Office for Skills-First Practices



2024 is a milestone year for Singapore's lifelong learning system. With the launch of the SkillsFuture Level Up Programme, the Government demonstrates continued commitment to investing in the human capital of our workforce. The SkillsFuture movement is now a key pillar of our social compact, an enabler to keep Singapore and Singaporeans ahead in an increasingly unpredictable world.

2024 also marks the fifth year of IAL's establishment as an autonomous institute in the network of Singapore University of Social Sciences. Over this time, IAL has stepped up in its role as the National Centre of Excellence for Adult Learning, by raising the standards of adult educators and spearheading research and innovation in the Training and Adult Education sector.

IAL does not pursue these endeavours on its own; it does so with a network of partners equally committed to the goal of giving every Singaporean adult learner the best possible learning experience. Collaboration is key. Let me elaborate.

First, working with partners across the ecosystem gives us all a better chance to bridge the gap between theory, ideation and actual deployment of learning solutions to benefit workers. For this reason, we launched the Adult Learning Collaboratory (ALC) in August 2024. The ALC brings together enterprises, educators and policymakers to experiment with future-focused learning solutions that address the needs of different workplaces and different professions. To date, more than 20 organisations are actively involved in the ALC, with more coming in the pipeline.

## Chairman's Message

**Mr Tan Kok Yam** Institute for Adult Learning Council Chief Executive, SkillsFuture Singapore

Second, collaboration enables us to be more responsive to industry trends, and to call upon experts "out there" to transfer new capabilities to the adult educator corps. In particular, IAL has actively responded to the rise of Generative AI by fostering conversations in the Training and Adult Education community and engaging experts through platforms such as the Global Lifelong Learning Summit and workshops focused on AI-driven advancements in education. These initiatives ensure that our educators are not only informed but also actively shaping the future of learning.

Third, collaboration enables innovation, because no single institute or company has a monopoly on good ideas. I saw first-hand the wealth of good edutech ideas, at the showcase segment of the Global Lifelong Learning Summit, held in October 2024. I believe we can push the boundaries even further by incorporating concepts such as gaming, personalisation and adaptivity to enhance and optimise learning.

As we step into an age of unprecedented technological change, equipping our workforce with future-ready skills is more critical than ever. IAL remains committed to raising the standards of adult education in Singapore, driving research and innovation, and shaping the future of learning.

I thank all our partners who have brought us this far and I extend an open invitation to organisations, institutions and companies to join us on our journey. We have more to do and we can do more together.

## President's Message

Professor Tan Tai Yong Singapore University of Social Sciences

The Singapore University of Social Sciences (SUSS) is committed to making lifelong learning more accessible and impactful. This commitment sets the stage for new opportunities in collaboration, innovation and workforce development. IAL with its expertise in adult learning and applied research will be well-positioned to contribute to shaping a dynamic learning environment that meets evolving industry needs.

Marking its fifth year as an autonomous institute within SUSS, IAL has been instrumental in advancing adult learning and training. Its commitment to aligning with Singapore's changing workforce needs has strengthened SUSS's broader efforts in lifelong learning. Through SUSS, IAL has gained access to academic expertise across multiple disciplines, cross-sector partnerships and a network of industry and academic collaborators —resources that will be invaluable as we continue to foster a vibrant hub for knowledge exchange and professional development.



Together, SUSS and IAL have forged a strong vanguard that extends beyond our institutions. Our research initiatives and global conferences on adult education continue to provide valuable insights to policymakers and industry leaders. These efforts ensure that we stay at the forefront of workforce development, equipping Training and Adult Education professionals with the tools and knowledge to navigate a rapidly evolving landscape.

As we look to the future, IAL will play an even greater role in shaping Singapore's learning ecosystem. By adapting to shifting economic demands and technological advancements, we can empower educators and learners alike, strengthening workforce resilience and preparing for the opportunities ahead.

Let us continue working together to inspire, innovate and elevate the future of adult learning.



The rapid rise of digital and AI transformation is reshaping the way we work, learn and train. As industries evolve, the Training and Adult Education (TAE) sector must keep pace—adapting, innovating and ensuring that adult learning remains relevant. At the Institute for Adult Learning (IAL), we are committed to this journey, working alongside enterprises, educators, and policymakers to build a future-ready workforce.

Over the past year, we have taken significant steps to foster deeper collaboration and drive innovation in adult learning. A key milestone at our signature Adult Learning Xchange (ALX) 2024 was where we launched the Adult Learning Collaboratory—a first-of-its-kind initiative bringing together diverse stakeholders to co-create practical solutions for the evolving TAE landscape. The symposium also drew over 450 industry experts and participants, all keen to explore new strategies and tools to empower Singapore's workforce.

Our Learning Enterprise Alliance (LEA) continues to be a strong platform for enterprises to enhance workplace learning and talent development. Beyond improving business performance, these efforts have helped strengthen workforce resilience and adaptability. The impact of LEA was evident at our annual LEA Awards Ceremony, where we recognised enterprises that demonstrated excellence in workplace learning and innovation.

We also welcomed 32 new enterprise members where the alliance now has near to 160 enterprises onboard.

Collaboration remains at the heart of our work. In 2024, we formalised partnerships with key industry players through several Memorandums of Understanding (MOUs):

## Executive Director's Message

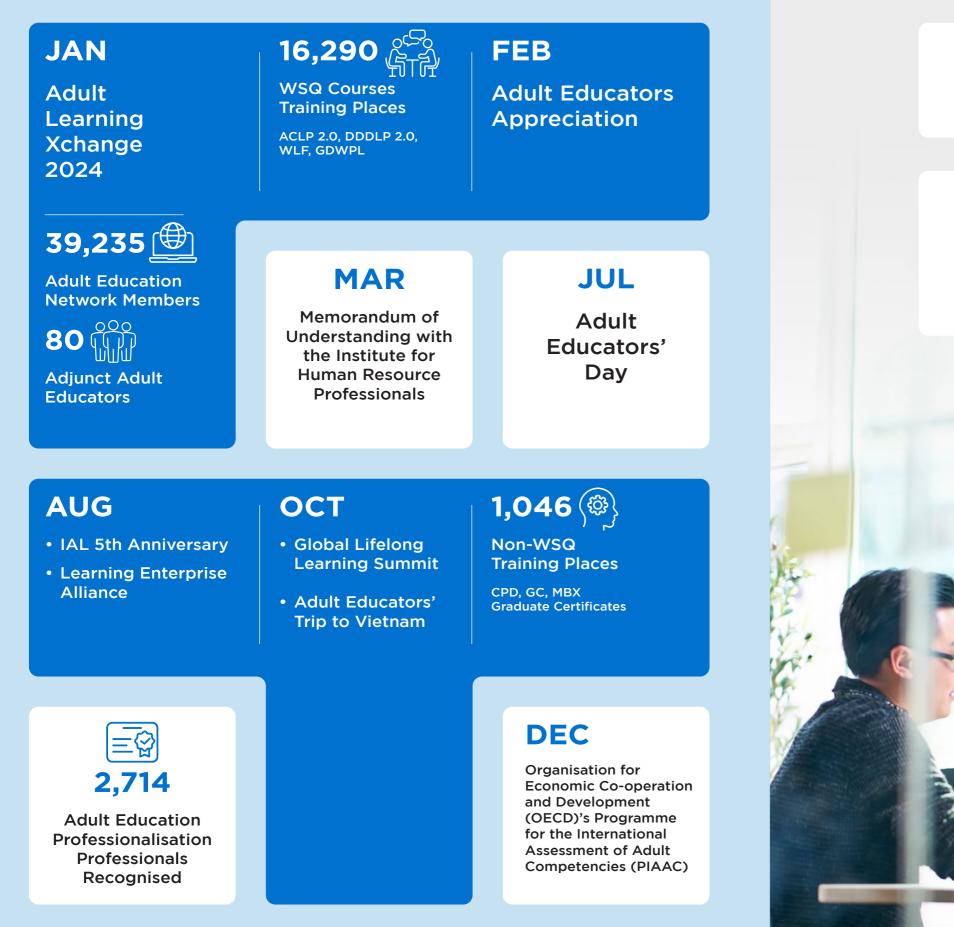
Associate Professor (Practice) Yeo Li Pheow Institute for Adult Learning

- With NTUC's e2i, to create more inclusive workplaces for mature workers;
- With SBS Transit, to enhance leadership development for supervisors and managers through the CARES Leadership Pathway;
- With the Singapore Business Advisors & Consultant Council, to jointly develop assessments, share relevant courses, and recognise standardised credentials; and
- With the Institute of Human Resource Professionals, to launch a role badge recognising the competencies of Workplace Learning Professionals.

We are also extending our reach beyond Singapore. Our first Adult Educator Network's South East Asia learning journey took participants to Vietnam, where they forged new connections and gained deeper insights into the region's business and training landscape. These experiences not only strengthen professional networks but also contribute to the broader development of the TAE sector.

As we navigate an increasingly complex global economy, IAL remains committed to building strong partnerships and delivering impactful programmes to equip Singapore's workforce for the future. With collaboration and continuous learning at the heart of our efforts, we are confident in shaping a resilient and skilled workforce ready to seize emerging opportunities.

# **Highlights of the Year 2024**



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## the Competencies of **Training and Adult Education Professionals**

# Raising



# Innovating Adult Learning through ALX 2024 and the Collaboratory Model

Unveiled at IAL's inaugural Adult Learning Xchange (ALX) 2024, the Collaboratory model seeks to bring together different stakeholders to pioneer new approaches to Singapore's adult education. ALX 2024 gathered over 450 industry experts, professionals, and participants to explore the latest innovations in adult learning, reinforcing IAL's position as a key driver of transformation in this sector.

The Institute for Adult Learning (IAL) continues to spearhead initiatives that strengthen Singapore's workforce through innovative learning solutions. At the heart of these efforts is the launch of the Adult Learning Collaboratory (ALC), a pioneering initiative designed to address evolving industry challenges, enhance workforce capabilities, and shape the future of lifelong learning.

During the year, IAL established the ALC as a dedicated space for research, experimentation, and collaboration among educators, enterprises,

and policymakers. This initiative supports the development of forward-thinking pedagogies, ensuring that adult learners remain adaptable in an increasingly complex work environment.

The ALC fosters partnerships that allow businesses and training providers to co-develop tailored solutions for skills development, digital integration, and enterprise transformation.





One of the key focus areas of the ALC is equipping mature workers with digital competencies to navigate AI-driven disruptions. By leveraging real-world workplace scenarios and industry insights, IAL has introduced targeted training methodologies that empower individuals to take an active role in technological advancements rather than being passive recipients of change. Through immersive learning approaches, workers gain hands-on experience in applying digital tools, enhancing their confidence and employability in the evolving job market.

To further drive industry engagement, IAL has also led initiatives aimed at embedding employees within enterprise transformation strategies. By shifting the focus from traditional top-down corporate change to employee-driven innovation, organisations can better harness the expertise of their workforce. This approach enables businesses to implement skillsbased growth strategies that align with emerging economic demands while fostering a culture of continuous learning.

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# IMF report

# AI to impact 60% of advance economy jobs, says IMF ch

Artificial intelligence (AI) will impact 60 pe of jobs in advanced economies, IMF Man Director Kristalina Georgieva told AFP, she before departing for the World Economic in Davos, Switzerland.

Issued on: 15/01/2024 - 00:21



As Singapore positions itself as a leader in lifelong learning, the ALC is committed to redefining training and adult education through futureoriented pedagogies.

Adaptive learning models and AI-powered educational platforms are being explored to create personalised learning experiences tailored to individual capabilities. This learner-centric approach ensures that professionals across diverse industries can upskill efficiently and remain resilient amid rapid changes in the workplace.

IAL's dedication to innovation in adult education reflects a broader commitment to lifelong learning excellence. By cultivating strategic partnerships and embracing cutting-edge methodologies, IAL is shaping a future where learning is dynamic, accessible, and impactful for every individual.

Through these efforts, IAL continues to build a robust ecosystem that supports Singapore's vision for a future-ready workforce.



# Celebrating our Adult Educators

In January, IAL ushered in the new year by honouring our dedicated adult educators at the Adult Educators Chinese New Year Celebration and Appreciation event. This gathering recognised their invaluable contributions while setting the stage for the future of adult learning.

The celebration was filled with insightful discussions, bringing together passionate educators who play a pivotal role in shaping Singapore's workforce. Their unwavering commitment to excellence ensures that professionals are equipped with the skills needed to thrive in a rapidly evolving landscape. The event concluded with a spirited "Lohei" session, symbolising prosperity and success for the year ahead. It was a moment of camaraderie, reinforcing our shared commitment to advancing lifelong learning.

IAL extends its heartfelt gratitude to all our adult educators for their dedication. As we move forward, we remain committed to supporting a dynamic and impactful adult learning ecosystem.

# Cultivating a Thriving Adult Educators Community

Adult Educators' Day (AE Day) is IAL's annual celebration of its educators, recognising their dedication and inspiring their continued journey in shaping Singapore's workforce. Held on 12 July at the Central Library, this year's theme, "Cultivating a Dynamic and Thriving AE Community, Together!", underscored the importance of collaboration in fostering a strong learning ecosystem.

To further support the Training and Adult Education (TAE) sector, IAL launched its Corporate Membership scheme, expanding the Adult Education Network (AEN) to over 39,000 members. This initiative provides corporate staff with access to preferred learning rates and networking opportunities, strengthening industry connections and development.

A highlight of the day was the "Amazing AE Race", an interactive team challenge that brought educators together to test their skills, knowledge, and collaboration. The event also featured expert panel discussions, where industry leaders shared insights on empowering educators to build confidence and resilience in the TAE sector.

The occasion also marked the signing of a Memorandum of Understanding (MOU) between SUSS-IAL and the National Library Board, granting educators enhanced access to educational resources, workshops, and professional development opportunities.

As Singapore's learning landscape evolves, IAL remains committed to supporting adult educators with opportunities for growth, ensuring a future-ready and thriving TAE community.







# **Exploring Business and Learning Opportunities**

From 20 - 26 October 2024, a delegation of Adult Educators (AEs) and IAL representatives embarked on a learning and business trip to Vietnam, fostering deeper engagement with industry partners and exploring business transformation opportunities.

The trip, themed "Crossing Boundaries: From Adult Learning to Business Transformation," was designed to help AEs transcend traditional training roles and adopt a more strategic approach to business innovation.

Participants engaged with key organisations, including BK Holdings, Kaopiz Holdings, Vietnam-Singapore Industrial Park (VSIP), and TalentNet, gaining insights into Vietnam's evolving economic landscape and workforce development needs.





Key highlights included networking sessions, site visits to leading enterprises, educational institutions, and incubators, and discussions on workplace learning, project innovation, and HR strategies. A networking seminar in Hanoi saw participation from business leaders, policymakers, and the Singapore Embassy, strengthening crossborder collaborations. Reflections from participants underscored the trip's impact in broadening perspectives, forging strategic partnerships, and identifying business opportunities.

Moving forward, IAL remains committed to supporting AEs in their journey towards global engagement and business transformation.

# Strengthening

## the Ecosystem



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# Launch of the Adult Learning Collaboratory

Marking a significant milestone, IAL celebrated its fifth anniversary as an autonomous institute of the Singapore University of Social Sciences (SUSS) with the official launch of the Adult Learning Collaboratory (ALC). Held on 1 August at the Lifelong Learning Institute, the event was graced by Minister of State for Education & Manpower, Ms Gan Siow Huang, and brought together over 20 ecosystem partners dedicated to advancing adult learning.

The ALC is a pioneering initiative, blending 'collaboration' and 'laboratory' to tackle evolving workforce challenges. It serves as a testbed for research and experimentation, uniting enterprises, training institutes, educators, and policymakers to develop future-ready learning solutions. The Collaboratory is designed to accelerate innovation in three key areas: future-oriented pedagogies, digital capability development for an AI-driven economy, and business transformation strategies.

Several groundbreaking projects were unveiled as part of the Collaboratory's initiatives.

Singapore Polytechnic is integrating futureoriented pedagogies into digital marketing training, equipping learners with adaptive skills for a rapidly evolving industry.

The Singapore Academy of Law is enhancing lawyer training with Al-ready methodologies, ensuring junior legal professionals are equipped for modern practice. Meanwhile, Fei Siong Group is nurturing the next generation of hawkers through workplaceintegrated learning, blending traditional culinary expertise with business and digital competencies.



Analytics (beta) Lesson Title: **Retargeting Strategies** 25 July 2024



**Future-Oriented Pedagogies** 

### IAL 5th Anniversary: Launch of the Adult Learning Collaboratory



Located at the Lifelong Learning Institute, the Collaboratory is equipped with cutting-edge technology, including an experimental theatrette, learning analytics tools, and Functional Near-Infrared Spectroscopy (fNIRS) for cognitive research. As a central hub for innovation, it will facilitate collaborative efforts to design scalable, industry-relevant adult learning solutions.

As IAL embarks on the next chapter of its journey, the establishment of the ALC signifies its unwavering commitment to advancing adult education in Singapore. Through strategic partnerships and continuous experimentation, IAL is driving forward-thinking solutions that will shape the workforce of tomorrow.



## IAL x IHRP MOU Signing: **Advancing Workplace Learning**

In a landmark collaboration, IAL and the Institute for Human Resource Professionals (IHRP) signed a Memorandum of Understanding (MOU) to elevate workplace learning capabilities in Singapore. This partnership strengthens IAL's commitment to skills-first talent development, reinforcing the vital role of continuous learning in enterprise growth.

A key initiative under this partnership is the launch of a new Workplace Learning Professional role badge, jointly developed by IAL and IHRP. This credential recognises HR and learning professionals who demonstrate expertise in workplace learning strategies, enhancing their ability to drive workforce development and productivity improvements.

The MOU signing was part of the Enterprise Growth Conference, attended by HR professionals, business leaders, and policymakers.

Minister of State for Education & Manpower, Ms Gan Siow Huang, graced the event, emphasising the importance of a skills-first workforce in navigating Singapore's evolving economic landscape.

As enterprises embrace workplace learning to boost productivity, IAL remains committed to equipping HR professionals with the tools, frameworks, and networks needed to cultivate a culture of continuous learning. This collaboration marks a significant step in building future-ready workforce strategies, ensuring businesses and employees alike are well-prepared for the demands of a changing economy.

## **Learning Enterprise Alliance: Fostering Workplace** Learning Excellence

The Learning Enterprise Alliance (LEA) continues to expand its impact, strengthening Singapore's workforce through workplace learning and innovation. At the LEA Awards Ceremony 2024, IAL welcomed 32 new enterprises into its growing network, bringing the total number of LEA members to nearly 160. These companies have demonstrated a commitment to integrating structured workplace learning practices to boost productivity and workforce resilience.

Recognising the need for businesses to support an ageing workforce, IAL and NTUC's Employment and Employability Institute (e2i) signed a Memorandum of Understanding (MOU) to promote age-inclusive workplaces.

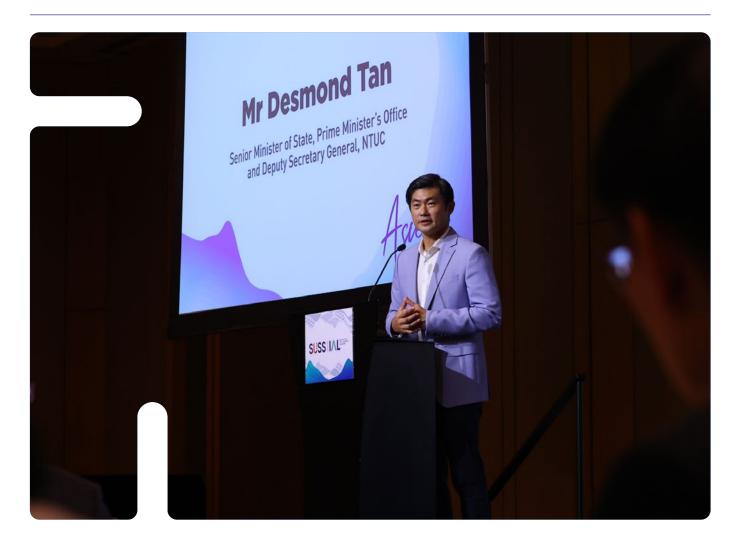
This partnership introduced a Hiring Readiness Assessment tool, enabling companies to evaluate their preparedness for employing mature workers and fostering a multigenerational workforce. To further strengthen workforce capabilities, IAL also formalised MOUs with SBS Transit and



the Singapore Business Advisors & Consultant Council (SBACC). These collaborations focus on workplace learning solutions, leadership development, and professional accreditation to meet evolving industry demands.

SBS Transit, for example, is enhancing its CARES Leadership Pathway to better equip its supervisors and managers with the competencies needed to lead effectively in a dynamic environment.

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Guest-of-Honour Senior Minister of State, Prime Minister's Office, and Deputy Secretary-General of NTUC, Mr Desmond Tan, commended LEA members for their dedication to innovation and continuous learning. He highlighted how companies like Fei Siong Group and Advancer Global Facility have leveraged workplace learning to enhance digital transformation, upskill employees, and improve service standards.

As Singapore's industries undergo rapid transformation, the LEA serves as a vital platform for knowledge sharing, experimentation, and capability-building. IAL remains committed to championing workplace learning, ensuring enterprises are well-equipped to adapt and thrive in an evolving economic landscape.

## Global Lifelong Learning Summit: Al and the Future of Learning

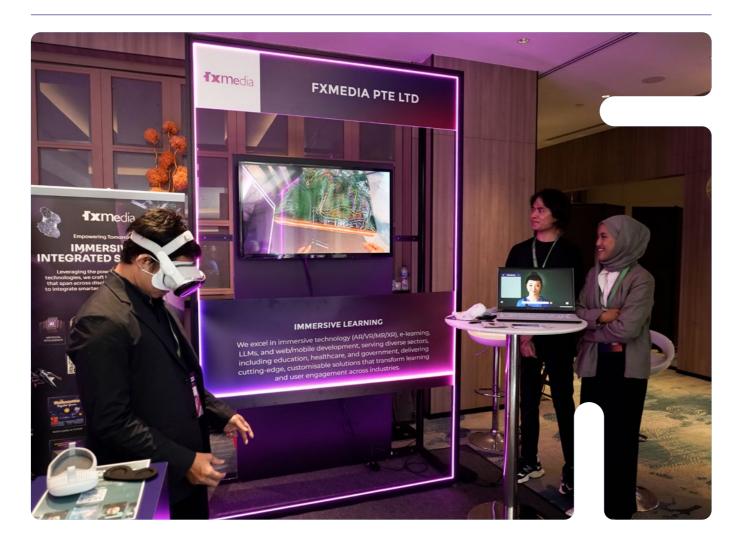
The Global Lifelong Learning Summit (GLLS) 2024 brought together over 400 global industry leaders, policymakers, and technology experts to explore the intersection of Artificial Intelligence (AI), lifelong learning, and human potential. Jointly organised by IAL and SkillsFuture Singapore, this year's theme, "Human Flourishing in an Age of AI: Lifelong Learning Perspectives", underscored the transformative impact of AI on work and education.

Guest-of-Honour Minister for Education, Mr Chan Chun Sing, highlighted the opportunities and challenges AI presents, urging a shift in focus from disruption to empowerment. He emphasised that AI should be a tool for enhancing human judgement, creativity, and productivity, rather than a replacement for human capability.

The Summit featured keynote speeches and panel discussions from thought leaders, including representatives from the Organisation for Economic Co-operation and Development (OECD),



UNESCO Institute for Lifelong Learning, and the International Labour Organisation (ILO). Discussions revolved around how AI can be leveraged to create new learning opportunities, bridge skill gaps, and personalise education to meet the diverse needs of learners worldwide.





A key highlight was the Tech Showcase, where participants engaged with AI-driven learning solutions from innovSpur and innovPlus winners. These cutting-edge EdTech solutions demonstrated how AI can enhance adult education, workplace learning, and training delivery. Notably, the showcased solutions included AI-powered simulations for hands-on learning, personalised learning analytics, and digital coaching tools that improve training effectiveness.

IAL's Executive Director, Associate Professor (Practice) Yeo Li Pheow, reinforced the importance of collaborative global efforts to ensure AI serves as a multiplier of human potential. He stated, "AI is no longer a future concept but a present reality. Our challenge is to harness its power responsibly, ensuring it complements human skills rather than replaces them."

As AI continues to redefine learning and work, IAL remains committed to fostering an ecosystem where technology augments human capabilities, ensuring that learners, enterprises, and educators alike thrive in an AI-driven world.

## innovPlus: Transforming Learning Through Innovation

innovPlus 2024 continues to empower enterprises and training providers to redefine workplace learning through innovation. As part of IAL's innovPlus programme, it provides a platform for enterprises to develop and scale breakthrough learning solutions that drive workforce transformation.

A standout project this year was developed by Kwong Wai Shiu Hospital (KWSH) and Nudgyt, introducing a simulation-based AI platform that enhances training for healthcare screeners. Using generative AI and behavioural science, the platform creates immersive role-play scenarios, helping care staff improve communication skills and confidence when assessing seniors' health.



This innovative approach personalises learning, reduces training time, and enhances competency levels among healthcare professionals.

Recognising its impact, KWSH and Nudgyt secured a spot in the AI Trailblazers Programme, receiving technical guidance from Google engineers. Their rapid progress earned them the Transformation Award 2024, a prestigious recognition for pioneering AI-driven learning solutions.

By fostering industry collaboration and experimentation, innovPlus accelerates the adoption of cutting-edge training approaches, reinforcing IAL's mission to drive workforce development for a future-ready economy.

## innovSpur: Driving EdTech Innovation

Since 2022, the innovSpur programme has supported EdTech innovators in developing transformative learning solutions. Backed by SkillsFuture Singapore, it provides funding of up to \$500,000, helping enterprises bring their ideas to market.

One standout winner this year is Playware Studios' Skin@Go Prime, an AI-powered, gamified platform revolutionising dermoscopy education for healthcare professionals. Having successfully implemented Skin@Go Prime with the innovPlus prototyping fund in Year 2021, Playware Studios successfully moved on to win the accelerator grant, innovSpur in 2024 to scale up their solution further. The core platform is designed to improve skin condition diagnosis, particularly for primary care physicians, by offering an interactive and engaging learning experience. A successful pilot study validated its effectiveness in enhancing diagnostic skills and patient care. With Phase 2 development underway, innovSpur's funding will be instrumental in advancing its AI capabilities and expanding its reach across Southeast Asia and global markets.

By fostering collaboration between EdTech pioneers and industry leaders, innovSpur continues to accelerate digital learning transformation, reinforcing IAL's vision for a future-ready workforce.

# Shaping

## Thought Leadership Through Deep Research





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#### **Developing Future-Oriented Pedagogical Practices in the TAE Sector**

# Developing Future-Oriented Pedagogical Practices in the TAE Sector

As the landscape of work and education evolves, so too must the pedagogical practices that shape lifelong learning. IAL's research on Future-Oriented Pedagogical Practices (FOPP) offers valuable insights into how the Training and Adult Education (TAE) sector can equip learners with the skills, adaptability, and critical thinking needed for an increasingly complex world. This study highlights the importance of shifting from traditional, monologic teaching approaches toward more dynamic, inquiry-based, and dialogic learning experiences that encourage deeper engagement and knowledge-building.

The research identifies a Future-Oriented Pedagogical Practices Framework, which serves as a guide for educators, training providers, and policymakers to rethink how learning is designed and delivered. It emphasises the need for interactive, learner-driven approaches that foster collaboration, critical questioning, and real-world application. By integrating principles of knowledgebuilding, problem-solving, and active learning, the framework enables adult educators to create enriching experiences that prepare learners for emerging job roles, technological advancements, and industry disruptions.

Singapore's TAE sector is well-positioned to lead this transformation, but challenges remain. The study highlights structural and systemic barriers, such as rigid assessment models and funding structures, which often constrain innovation in teaching methodologies. To overcome these limitations, greater flexibility in curriculum design, enhanced professional development for adult educators, and stronger collaboration between education institutions and industries are needed.

By embracing future-oriented pedagogical practices, the TAE sector can evolve beyond content delivery to a more holistic, competency-based approach. The findings underscore the importance of lifelong adaptability, digital integration, and personalised learning pathways, ensuring that education remains relevant and responsive to workforce needs.

As IAL continues to champion research-driven innovation, these insights will serve as a foundation for shaping a progressive, learner-centric TAE ecosystem that empowers individuals and strengthens Singapore's workforce for the future.



### The Future-Oriented Pedagogical Practices Framework

#### Distributed Dynamic (nowing **Generative Knowing** Knowledge is understood • Knowledge emerges and is as distributed over and generated in and through embodied in people, tools dialogue and practice. and other artifacts and environment. • Learners are naturally curious and motivated Knowledge is socially through working on their constructed through using own authentic problems. it (knowing). Learning is collective Learning is embodied, necessarily involving social involving emotions, social cognition, enabling learners cognition and thus, social to make the most of being activity. involved in collective inquiry processes.

- Teaching is about introducing learners to the ways of knowing and practices of relevant communities, involving both canonical and distributed knowledge, ways of being in that community.
- A purpose of teaching is to enculturate learners into the accepted practices, ways of understanding and beliefs.
- Learners are assumed to be natural sense-makers and motivated when working with their own authentic issues.
- Together, educator and learners develop a community of learning that is a safe space.
- Learners are actively engaged.

- Learning is embodied, involving internal and external cognition in expanding cycles.
- A purpose of teaching is to develop learners' ability to thrive in unknown, unexpected circumstances (i.e. to develop futureoriented learners who exercise their own epistemic agency).

- Together, learners and educator(s) build a collective community of dialogic inquiry.
- Learners think, feel, and do with curiosity, are naturally motivated as they engage in authentic activities.

Reproducing

work (apply).

• Learners are not required to put their learning to

• There is usually a focus on summative assessment.

• Evidence of 6PoLD is weak;

limited use of authentic (except for examples or stories provided by educator). The senses most commonly appealed to are hearing and seeing. Learners are not required to make judgements or give feedback. They have little opportunity to learn how to learn or develop deep understanding through actively engaging with the content.

• Focus is on content.

each other.

 Learning design documentation is often expected to be followed with limited or no change.

• Theory and practice are treated as separate, and designed to be taught at different times to

• Standard lesson sequencing structures are often used.

Knowledge

Aspects

Learning Design

of PPs

<ul> <li>Vho is doing the york of learning?</li> <li>Ouestions asked by the ducator often close down placing.</li> <li>Learners develop learn to be arresting aware of how to access knowledge, develop observational skills, and come to know what queestions to ask to understanding different settings.</li> <li>The role of learners is to tisten and make sense of what they are listening to and seeing.</li> <li>Learners seek to give correct responses, individually and in group work.</li> <li>Educator sees to delivery of discussion and facilitates deep understanding.</li> <li>Educator sees to divery on discussion and facilitates deep understanding.</li> <li>Educator sees to the deepen understanding e.g. through seeking extended responses in understanding access to adotter to a gravity of upper learners to uncorrect mergon work.</li> <li>Educator sees to the deepen understanding.</li> <li>Educator sees to the deepen understanding extended responses in understanding access to adotter the sea outcome as a gravity. Out provide more than a different setting.</li> <li>Educator provides scaffolding as required (like a gardener) and practice, etc.!.</li> <li>Educator provides scaffolding service, etc.!.</li> <li>Educator provides scaffolding service and ther's experimes, etc</li> <li>Educator provides access to multiple perspectives, challenges and supports learners to uncover as safe psychological back; emotive experimences, etc</li> <li>Educator provides access to multiple perspectives, challenges and supports learners to uncover as safe psychological back; emotive experimences, etc</li> <li>Educator provides access to multiple perspectives, challenges and supports learners to uncover as safe</li></ul>
data, analyse it to make evidence informed decisions; to provide learners with access to resources and encourage them to access their own resources.

### **Developing Future-Oriented Pedagogical Practices in the TAE Sector**

Distributed Knowing	Dynamic Generative Knowing
<ul> <li>Assessment activities require learners to put their knowledge to work.</li> <li>Assessment requires learners to engage at higher cognitive levels as they move iteratively between theory and practice.</li> </ul>	<ul> <li>All forms of assessment (for, as, and of) plus sustainable assessment are included as and when required.</li> </ul>
<ul> <li>All 6PoLD are evident: Materials and activities are based on authentic experiences and data; theory and practice are integrated, as are generic and technical skills, and activities and materials call on multiple senses and emotions (holistic); learners have opportunities to make judgements about their own and others' performance and feedback is given and received from multiple sources. Additionally, feedback loops are built into the learning design. Learning is designed to develop deep understanding and learning to learn skills. All aspects of the learning design are aligned.</li> <li>Focus is on the process of learning.</li> <li>A variety of teaching and learning activities are designed, contributing to meeting the needs of diverse learners.</li> <li>Learning design documentation can be adapted to some extent to meet specific needs of learners and the context of learning.</li> </ul>	<ul> <li>Learning design is aimed at developing learners' abilities to not only engage in inquiry, but to develop learners in ways that enable them to be comfortable with unexpected, complex challenges that are a feature of our possible futures.</li> <li>The 6PoLD will be strongly evident, as using learners' authentic issues / problems of understanding etc. is a core premise of DGK. Once authentic is strongly met this creates the space for the remaining principles to be in action. In addition, necessary in DGK are plentiful opportunities for learners to make judgements in, for example evaluating others' ideas and giving feedback in constant iterative cycles of dialogue.</li> <li>Learning design needs to include improving learners' collaborative inquiry skills.</li> <li>Focus is on developing learners as future- oriented, human centred practitioners with strong agency.</li> <li>Learning design documentation enables fluidity, while providing clarity on qualities and capabilities required of participants and teaching and learning strategies that evidence DGK.</li> </ul>

# Shaping the Future of Training and Adult Education

IAL's latest research on Singapore's Training and Adult Education (TAE) sector provides valuable insights into how the industry is evolving in response to economic shifts. regulatory developments, and changing workforce needs. By examining trends in training models, career trajectories, and industry collaborations, this study identifies key opportunities and challenges shaping the future of adult education.

### Understanding the Evolving TAE Landscape

IAL released key findings from the second national study on Singapore's Training and Adult Education (TAE) sector, conducted between 2021 and 2023. This research builds on the first TAE Landscape study (TAE1), offering deeper insights into how TAE providers and professionals are adapting to shifting economic demands, regulatory changes, and evolving workforce needs.

The study highlights a growing demand for customised, non-WSQ training, reflecting the need for industry-specific and flexible learning solutions. A rise in business training consultancy and tailored corporate learning services signals a shift away from traditional WSQ-centric training models. However, with 43% of providers reliant on government funding, the sector must explore sustainable revenue streams to maintain long-term growth and resilience.

Singapore's TAE sector remains highly regulated and quality-assured, but findings suggest a need for a more adaptive regulatory model. By striking a balance between quality assurance and flexibility. the sector can better meet the needs of an evolving economy while ensuring continued excellence in adult learning.

### Changing Roles and Career Trajectories for AEs

The study reveals improvements in Adult Educator (AE) jobs, including higher pay, increased professional development opportunities, and stronger collaborative work environments.

However, there has been a decline in task complexity and job discretion, which may impact AEs' sense of professional identity and long-term career engagement.

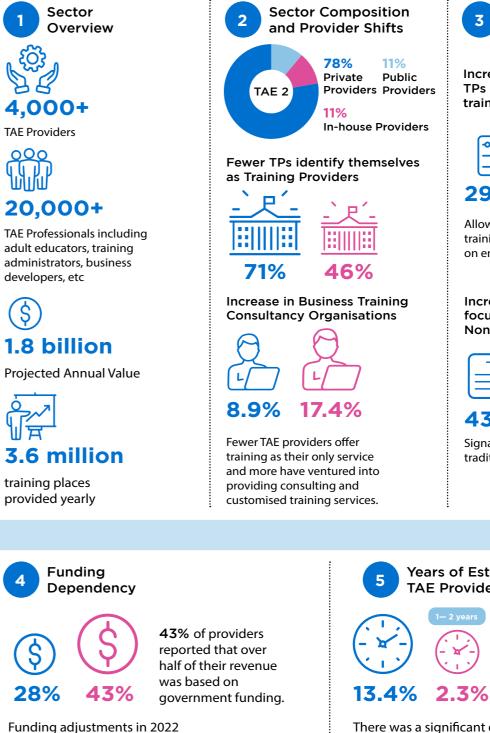
A significant shift is the rise of hybrid job roles, where AEs take on multiple functions such as training, assessment, course development, and consultancy. AEs in hybrid roles report greater job satisfaction, enhanced career progression, and higher engagement in professional learning. This shift highlights the growing need for TAE professionals to diversify their expertise and embrace multidisciplinary roles.

### Strengthening Industry-TAE Collaboration

To enhance the capability development of AEs, stronger collaboration between industry and TAE providers is crucial. A key strategy is fostering 'dual professionals'—industry practitioners who take on training roles, integrating workplace expertise with pedagogical knowledge. Other pathways include knowledge-sharing networks, industry-led workshops, guest speaker initiatives, and industrylinked consultancy projects.

As the TAE sector continues to evolve, IAL remains committed to supporting workforce transformation through research-driven insights, innovation in training models, and stronger industry partnerships. By shaping a more adaptive, resilient, and future-ready TAE ecosystem, IAL continues to drive excellence in adult education and lifelong learning.

## **Key Findings: Training and Adult Education Landscape Study 2**



increasingly favour high-quality, certifiable programmes, influencing provider strategies.





Growth in **Customised and Non-WSQ** Training

Increased number of TPs offfering customised training solutions



Allows for tailored training pathways based on employer needs.

Increase in providers focusing exclusively on Non-WSQ offerings

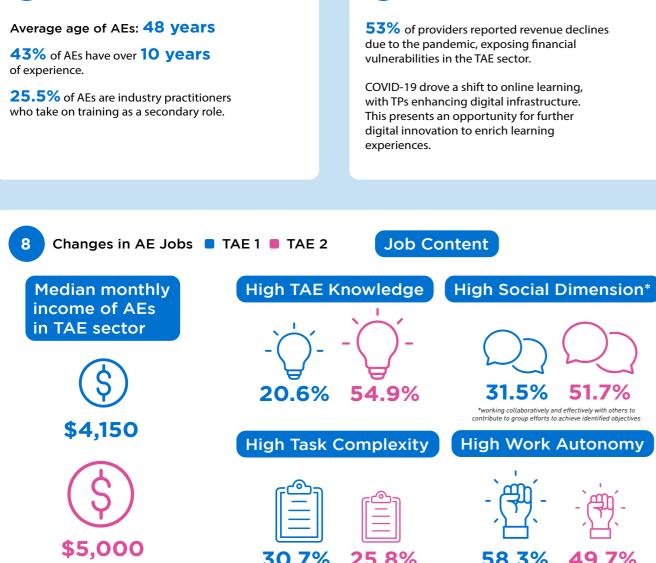


Signals a shift from traditional WSQ models.

Years of Establishment of TAE Providers

> Decrease in the proportion of new entrants to the **TAE** sector

There was a significant drop in the proportion of new entrants to the TAE sector, which may suggest higher barriers to entry.



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Impact of COVID-19

			30.770	23.0/0	30.370	43.7
	Tradition	al TAE Ro	ble		Hybrid Ro	ole
Trainer	Courseware Developer	Trainer and Assessor	Management	Learnir Consulta	•	Polytasker
			<pre></pre>		ິດ ເຈົ້າມີ	Ê
36.9% (n=368)	3.0% (n=30)	13.0% (n=130)	3.9% (n=39)	3.9% (n=39		11.6% (n=116)
functions	s such as training		id roles, combining and course develop		*About half their time is spent on training, and the other half splu across courseware development and	roles and time spen

 Hybrid roles offer greater flexibility but also present challenges in managing job complexity and career stability, highlighting a need for role-specific support and professional development.

s on multiple and time spent spread across rious roles development and management functions

## **Advancing Skills Proficiency: Insights from PIAAC**

Singapore's participation in the Programme for the International Assessment of Adult Competencies (PIAAC) provides a comprehensive view of the nation's skills landscape, highlighting strengths, challenges, and opportunities in workforce development.

As a global study by the OECD, PIAAC measures adults' proficiency in literacy, numeracy, and adaptive problem-solving, offering key insights into how Singapore's workforce is adapting to shifting economic and skills demands. The second cycle of this survey is commissioned by the Ministry of Education and the SkillsFuture Singapore and implemented by the Institute for Adult Learning.

The results indicate notable improvements, with Singapore ranking 10th in numeracy, a significant jump from 25th place in Cycle 1. In literacy, Singapore moved up from 28th to 18th place, while its adaptive problem-solving scores remained on par with the OECD average. Younger adults (16-34 years old) performed above the OECD average across all three domains, reflecting the nation's

### **PIAAC Ranking and Scores for Singapore**

Domain	Cycle	Ranking	Singapore Mean Scores	OECD Mean Scores	Top Mean Scores
Literacy	1	28 of 39	258	268	296 (Japan)
	2	18 of 31	255	260	296 (Finland)
Numeracy	1	25 of 39	257	263	288 (Japan)
	2	10 of 31	274	263	294 (Finland)
Adaptive Problem Solving	2	14 of 31	252	251	276 (Finland and Japan)

6

Workforce Demographics

continued investment in education and training. PIAAC findings reaffirm the strong link between skills proficiency, job performance, and wages. Adults with higher skill levels tend to secure better job opportunities and higher salaries, reinforcing the value of lifelong learning.

Participation in continuing education and training remains steady, with career advancement cited as the primary motivation for upskilling. However, the study also reveals challenges, particularly among older workers, where a significant proportion still scores at lower proficiency levels. This underscores the need for targeted reskilling efforts to help mid-career professionals remain competitive in an evolving job market.

### **PIAAC** scores across different age groups

Age	Domain and Mean Scores		
	Literacy	Numeracy	Adaptive Problem-Solving
16 - 24	285	298	276
25 - 34	280	296	272
35 - 44	261	282	259
45 - 54	242	265	241
55 - 65	219	241	223

As skills demands shift, the Singapore Government, employers, and individuals must collaborate to sustain progress. Programmes such as SkillsFuture Credit and the SkillsFuture Level-Up Initiative continue to empower Singaporeans to take charge of their learning and career growth. Companies also play a vital role in investing in workforce training and recognising skills attainment to drive long-term economic success.

Looking ahead, IAL remains committed to supporting research-driven policymaking, skills innovation, and industry collaboration. By leveraging global insights from PIAAC, Singapore can strengthen its skills ecosystem, ensuring a future-ready workforce that is adaptable and equipped to thrive in a rapidly evolving economy.

# Upholding Excellence in Governance and Risk Management

IAL remains committed to robust governance and risk management to ensure transparency, accountability, and operational excellence. At the core of its governance framework is a strong commitment to maintaining integrity and ethical conduct across all levels of the organisation. The IAL Charter establishes fundamental principles that guide decision-making, ensuring the highest standards of corporate governance are upheld.

As an autonomous institute of the Singapore University of Social Sciences (SUSS), IAL adheres to strict corporate governance policies, including Conflict-of-Interest and Whistle-Blowing Policies, supported by regular internal audits and risk assessments. These measures enhance operational oversight and reinforce financial integrity, ensuring compliance with regulatory requirements while building stakeholder confidence.

Governance at IAL is strengthened through the IAL Council, which provides strategic direction, and the Audit and Risk Committee, which oversees financial and risk management practices. Chaired by Professor Ho Yew Kee, the committee plays a critical role in reviewing internal controls and safeguarding fund management. By ensuring sound financial stewardship and proactive risk mitigation, IAL continues to uphold a strong culture of accountability and resilience.

Risk management is embedded within IAL's Enterprise Risk Management (ERM) Framework, aligned with SUSS' overarching risk strategy. This structured approach enables IAL to systematically



assess and address risks, including strategic, operational, and technology-related challenges. Through quarterly risk reviews, policy compliance audits, and continuous staff training, IAL strengthens its ability to navigate uncertainties while fostering a risk-aware culture.

As the landscape of adult learning evolves, IAL remains steadfast in its commitment to excellence in governance. By reinforcing its risk management frameworks and corporate policies, IAL ensures long-term sustainability and institutional integrity, positioning itself as a trusted leader in adult education and lifelong learning.

The committee in 2024 comprised:

- Professor Ho Yew Kee (Chairman), Deputy Dean, School of Graduate Studies, City University of Hong Kong
- Ms Ang Bee Lian, Senior Advisor, Ministry of Social & Family Development
- Mr Tan Wee Beng, Deputy Chief Executive (Operations & Regulation), SkillsFuture Singapore

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## Making a Difference: IAL's Corporate Social Responsibility 2024

IAL remains committed to giving back to the community, fostering inclusivity, and making a meaningful impact beyond education.

This year's CSR initiative, held on 29 October, saw our dedicated volunteers spending the morning with over 70 clients at the NTUC Senior and Dementia Day Care Centre. Through engaging activities such as guided on-chair yoga and batik painting, our volunteers created moments of joy and connection, bringing warmth and companionship to the elderly.

The event concluded with the distribution of 100 goody bags, a heartfelt gesture to express appreciation and support for the senior community.

Volunteers shared how the experience was both humbling and inspiring, reinforcing the importance of social responsibility and community engagement.

IAL extends its gratitude to everyone who contributed to the success of this initiative. As we continue our journey of lifelong learning and giving, we look forward to more opportunities to create a positive impact on the lives of those around us.

# **Key Publications and Invited Presentations**

## Journal Publications and Book Chapters

Chue, S., Säljö, R., Pang, P., & Lee, Y. J. (2024). Organizational socialization strategies of interns transitioning to telecommuting work in uncertain times. Journal of Workplace Learning.

Sampson, J. P., & Toh, R. (2024). Improving career decision making of highly skilled workers: designing interventions for the unemployed and discouraged. In Decent Work, Inclusion and Sustainability (pp. 102-115). Routledge.

Chen, Z., Margarita, P., & Tangen, C. (2024). Adult educators as lifelong learners in Singapore: factors influencing lifelong learning participation and professional growth. Asia Pacific Education Review, 1-16.

Chen, Z., & Tan, B. Z. (2024). Use of Learning Technologies in Training and Adult Education in Singapore. In Future-oriented Learning and Skills Development for Employability: Insights from Singapore and Some Asia-Pacific Contexts (pp. 131-148). Singapore: Springer Nature Singapore. Keynote and Invited Presentations.

## Keynote and Invited Presentations

Toh, R. (2024, March) Mobility of workers in Singapore: Implications for career practice and policy. Keynote Speaker at the 16th International Conference on Humanities, Psychology, and Social Sciences (HPSCONF), Berlin, Germany. Tan, R. (2024, April) Skills for a Changing World of Work: The Challenges and Opportunities of AI. Invited Panelist on the University of London Alumni Event panel discussion.

Pang, P., & Sadik, S. (2024, April) Grand Challenges for Adult Learning in Singapore. Invited conference track speakers at the inaugural Adult Educator Symposium 2024, organised by NUS School of Continuing and Lifelong Education (SCALE).

Chen, Z. (2024, May) Innovative Corporate Management and Corporate Governance. Invited to speak at the China Business Executives Academy (Dalian) (CBEAD) Study Visit.

Yeo, L.P. (2024, May) Adult Education: The Singapore Approach. Keynote Address for 2024 Global Lifelong Learning Week, organised by the ASEM Lifelong Learning Hub at University College Cork, Ireland.

Sadik, S. (2024, May) RN2 Seminar: Digitalisation: Emergent Issues for Workplace Learning. Invited panelist and speaker for the 2024 Global Lifelong Learning Week, organised by the ASEM Lifelong Learning Hub at University College Cork, Ireland.

Tan, B.Z., & Chen, Z. (2024, May) RN3 Seminar: AI in higher education, training and adult learning: capability development for adult educators. Invited presentation for the ASEM LLL Hub, organised by the ASEM Lifelong Learning (ASEM LLL) Hub, virtual session.

## Keynote and Invited Presentations

Tan, R. (2024, August) BPSS Study Findings. Presentation at the SkillsFuture Human Capital Conference, organised by Singapore Business Federation (SBF) with support from SSG and Lifelong Learning Institute

Chen, Z., & Tan, B.Z. (2024, September) Unlocking Al's Potential to Enhance Adult Learning and Training. Keynote presentation at the Singapore Association for Private Education (SAPE) Annual Conference 2024

Tan, R. (2024, September) Navigating the Dynamics of Worker Well-being. Invited presentation at the Labour Research Conference 2024

Chen, T. (2024, October) Adult Learning Collaboration – Solving Issues at the Work Place. Panel Speaker at the University of London Alumni Singapore Symposium

Chen, T. (2024, October) Workplace learning for business transformation. IAL Speaker at the Business & Learning Trip to Vietnam, Hanoi

Sadik, S. (2024, October) Global Horizons: Navigating Cross-Border Teams in the Digital Age. Panelist at the Plug and Play Founders' Brunch and iN.LAB

Chen, T. (2024 October) Sustainability in Business Transformation. Panel Speaker at the IAL Business & Learning Trip to Vietnam, Ho Chi Minh

Sadik, S. (2204, November) Future of Learning: Is the future always better. Presentation at BLOCK71 Fireside Chat, Education 4.0: What's next for EdTech and Learning? Chen, Z. (2024, November) Invited lecture on Continuous Education and Upskilling for a Future-Ready Workforce, as part of the MTI-SPO Group 6 training programme for a 28-man delegation of high-ranking government officers and CEOs from the Suzhou Industrial Park, under the auspice of the Ministry of Trade and Industry (MTI), organised by Civil Service College

Sadik, S. (2024, November) Singapore's Adult Learning Collaboratory: a novel approach to nonlinear research translation in adult learning through the research-practice nexus. Presentation at SUSS Scholarship of Teaching and Learning Symposium 2024

Tan, R. (2024, November) Enhancing metacognition in adults through a tech-enabled learning programme. Presentation at SUSS Scholarship of Teaching and Learning Symposium 2024 Tan, R. (2024, December) Minds-on, Hands-on: From Research to Practice. Panelist at CRADLE Symposium

### **Conference Presentation**

Bi, X.F. (2024, March) Designing Productive Failure (PF) in Adult Learning: Benefits and Challenges. [Paper Presentation] 10th Asian Conference on Education & International Development (ACEID2024) in Tokyo, Japan

Bi, X.F. (2024, June) Workplace learning for critical core skills development: Empirical evidence from Singapore. [Paper Presentation] 13th Research Work and Learning (RWL) International Conference Series held in Linkoping, Sweden

Chia, Y. (2024, June) The Impact of Digital Technologies on Jobs and Skills: Evidence from Singapore. [Paper Presentation] 13th Research Work and Learning (RWL) International Conference Series held in Linkoping, Sweden

Tan, B.Z., & Choo, A. (2024, June) The Use of Artificial Intelligence in Singapore's Training and Adult Education Landscape. [Paper Presentation] 13th Research Work and Learning (RWL) International Conference Series held in Linkoping, Sweden

Sheng, Y.Z. (2024, June) The relationship between workers' aspirations, learning strategies and training motivation [Paper Presentation] 13th Research Work and Learning (RWL) International Conference Series held in Linkoping, Sweden

Ang, B. (2024, July) Empowering a Dynamic Workforce: Policy-Driven Partnerships Between VET and Industry in Singapore [Paper Presentation] 33rd National Vocational Education and Training (VET) Research (NCVER) Conference held in Perth, Western Australia Toh, R., & Ong, Y.L. (2024, September) The role of personality and gender differences in resignation intention of workplace mistreatment victims. [Paper Presentation] New Trends in Social Sciences (NTSS) Conference, Prague, Czech Republic

Chen, Z. (2024, October) Capability Development of Adult Educators in the Digital Futures: Anticipating Paradigm Shifts and Cultivating Digital Literacy. [Paper Presentation] 5th Global Teacher Education Summit, Beijing, China

### **Media Feature and Interview**

Tan, R. (2024, January 24) Interview as part of International Education Day with CNA938 discussed how Singapore's approach to adult education has made impact on those in Singapore, not only reflected in immediate career progression but also through personal growth and development.

## **Financial Highlights**

### Statement of Comprehensive Income For the Financial Year Ended 31 December 2024

	Note	Jan to Dec 2024	Jan to Dec 2023
		\$'m	\$'m
Income			
Operating income		18.18	17.21
Grant income	А	34.02	26.51
Total operating income		52.20	43.72
Expenditure			
Depreciation expense		-0.55	-0.46
Other operating expenditure		-31.63	-28.87
Total operating expenditure		-32.18	-29.33
Non-operating income	В	0.45	0.23
Net Surplus/ (Deficit)		20.47	14.62

### Notes

A. A. Grant Income includes the SkillsFuture Singapore grants & subsidies

B. Non-operating income includes interest earned from Fixed Deposit & Current Account

The financial information presented here is preliminary, unaudited & subject to revision upon completion of the Institute's closing and audit processes.

IAL is an autonomous Institute of the Singapore University of Social Sciences (SUSS), and its accounts are consolidated within that of SUSS.

### **Statement of Financial Position** As at 31 December 2024

Jan to

Assets	
Non-current Assets	
Plant & Equipment	
Right-of-use Assets	
Total Non-current Assets	
Current Assets	
Receivables & Prepayments	
Cash & Bank Balances	
Total Current Assets	
Total Assets	
Liabilities and Equity	
Non-Current Liabilities	
Provision of Reinstatement	
Lease Liabilities	
Total Non-Current Liabilities	
Current Liabilities	
Payables & Advances	
Lease Liabilities	
Total Current Liabilities	
Total Liabilities	
Fund and Reserves	
Total Liabilities and Equity	

### Financial Highlights

Dec 2024	Jan to Dec 2023
\$'m	\$'m
1.66	0.60
6.98	2.28
8.64	2.88

10.18	21.45
44.86	13.10
55.04	34.55
63.68	37.43

1.03	0.91
4.70	0.60
5.73	1.51

11.14	10.12
2.31	1.77
13.45	11.89
19.18	13.40
44.50	24.03
63.68	37.43

## Statement of Cash Flows For the Financial Year Ended December 2024

	Jan to Dec 2024	Jan to Dec 2023
	\$'m	\$'m
Operating Activities		
Net Surplus/(Deficit) for the year	20.47	14.62
Adjustments for:		
Depreciation Expense	0.55	0.46
Depreciation - ROU	1.87	1.68
Interest Income	0.45	0.23
Interest Expense on Lease Liabilities	0.05	0.10
Operating surplus before changes in working capital	23.39	17.09
Changes in Working Capital		
Receivables & Prepayments	11.27	-12.11
Payables & Advances	1.02	-5.87
Net cash flows generated from operating activities	35.68	-0.89
Investing Activities		
Purchase of Assets	-1.49	-0.23
Interest Income	-0.45	-0.23
Net cash flows used in investing activities	-1.94	-0.46
Cash Flows from Financing Activities		
Payment of principal portion of lease liabilities	-1.98	-1.75
Net cash flows (used in)/generated from financing activities	-1.98	-1.75
Net increase/(decrease) in cash and cash equivalents	31.76	-3.10
Cash and cash equivalents at the beginning of the year	13.10	16.20
Cash and cash equivalents at end of the year	44.86	13.10



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