

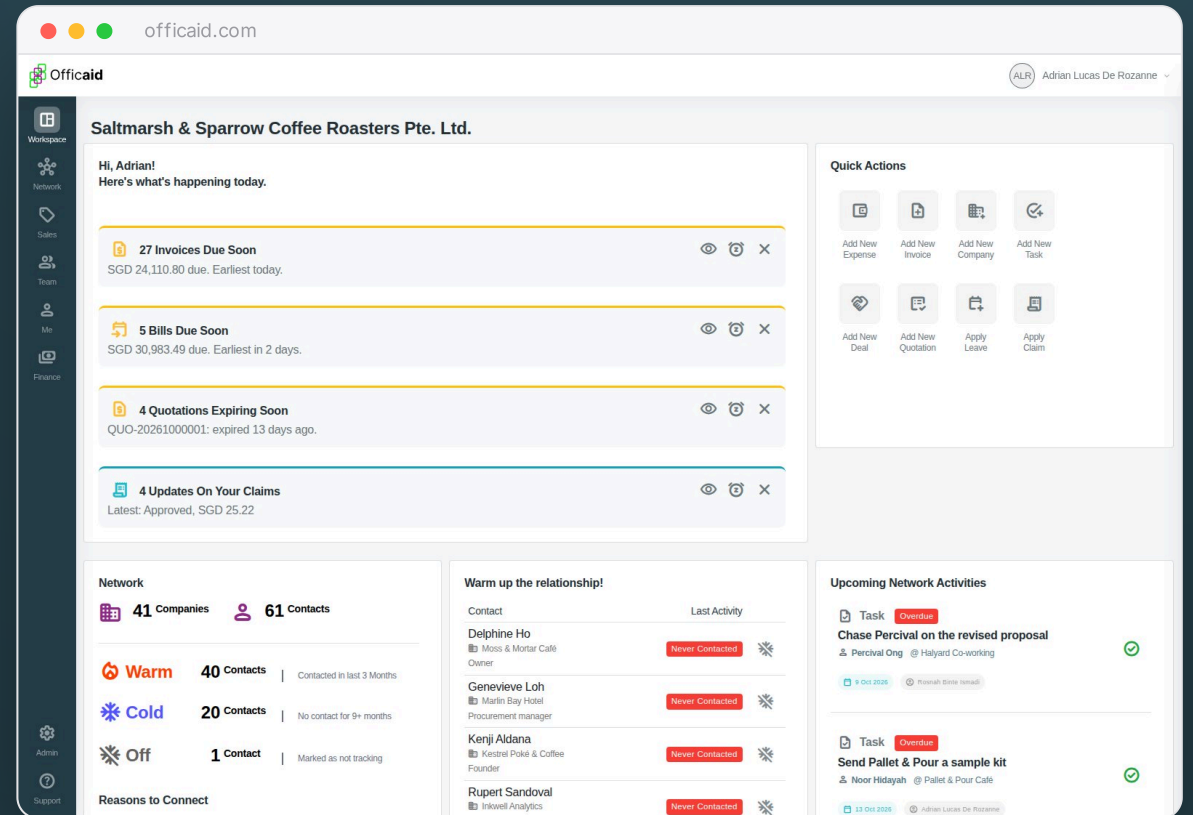


Your whole business. One login.

The money, the people and the customers — run from a single place, with the numbers always agreeing.

Certified One-Stop Payroll Vendor

IRAS · CPF · MOM



A quick tour — officaid.com

EVERYTHING, IN ONE PLACE

Accounting, HR and CRM — not three tools, one.



Due Date	Invoice Number	Status	Client	Amount	Actions
1 Dec 2026	INV-2026100090	Paid	Pebble & Pine Hotels	SGD 833.85	
1 Dec 2026	INV-2026100087	Paid	Pebble & Pine Hotels	SGD 826.55	
29 Nov 2026	INV-2026100076	Paid	Pebble & Pine Hotels	SGD 826.40	
23 Nov 2026	INV-2026100033	Paid	Pebble & Pine Hotels	SGD 745.56	
20 Nov 2026	INV-2026100031	Paid	Pebble & Pine Hotels	SGD 852.38	
19 Nov 2026	INV-20261000108	Paid	Latchkey Brunch Co.	SGD 826.50	
19 Nov 2026	INV-20261000107	Paid	Mangrove Kitchen	SGD 821.86	

Invoices & getting paid

Date	Vendor/Type	Category	Payment Account	Amount	Receipt	Actions
20 Oct 2026	Not Specified	Loan Interest	Operating account (DBS)	SGD 248.57		
19 Oct 2026	LinkLine Telecom	Rent, Utilities & Phone	Operating account (DBS)	SGD 260.00		
17 Oct 2026	SwiftVan Leasing & Fuel	Business Vehicles	Operating account (DBS)	SGD 139.91		
10 Oct 2026	SwiftVan Leasing & Fuel	Business Vehicles	Operating account (DBS)	SGD 125.15		
5 Oct 2026	CloudTill Software	Subscriptions	Operating account (DBS)	SGD 310.00		
3 Oct 2026	SwiftVan Leasing & Fuel	Business Vehicles	Operating account (DBS)	SGD 139.96		
30 Sep 2026	Not Specified	Bank Fees	Operating account (DBS)	SGD 560.85		

Expenses & bills

Status	Amount	Actions
Qualified	SGD 49,000.00 (2 Days)	
Contacted	SGD 30,000.00 (2 Days)	
Meeting Scheduled	SGD 11,000.00 (2 Days)	
Proposal Made	SGD 6,000.00 (2 Days)	
Negotiating	SGD 2,000.00 (2 Days)	

Sales pipeline

Employee Name	Employee Code	Employee Status	Join Date	Designation	Department	Contact
Adrian Lucas de Rozanne	6004	Active	1 Apr 2019	Co-founder & Managing Director	Management	adrian@saltmarshandsparrow.com
Joanna Mae Villacorte	6008	Active	9 Jan 2025	Espresso Machine Technician	Service	joanna@saltmarshandsparrow.com
Kavitha Rajendram	6009	Active	2 Mar 2020	Operations & HR Manager	Operations	kavitha@saltmarshandsparrow.com
Lim Jia Hui	6009	Active	1 Oct 2026	Packaging & Dispatch Assistant	Logistics	jiahui@saltmarshandsparrow.com
Muhammad Hafiz bin Rahmat	6002	Active	5 Feb 2024	Rosastery Assistant	Rosastery	hafiz@saltmarshandsparrow.com
Ong Kah Seng	6005	Active	14 Sep 2019	Delivery Driver	Logistics	kahseng@saltmarshandsparrow.com
Rohan Venkatesh Iyengar	6007	Active	4 Sep 2019	Head Roaster	Rosastery	rohan@saltmarshandsparrow.com
Rosnah binti Ismail	6006	Active	13 Jan 2021	Orders & Customer Service Coordinator	Operations	rosnah@saltmarshandsparrow.com
Tan Wei Ling	6001	Active	2 Aug 2021	Finance & Admin Manager	Finance	tanwei@saltmarshandsparrow.com

Your team

Description	2025	2026
Trading Income		
Sales		\$18,836.00
Total trading income		\$18,836.00
Gross Profit		\$18,836.00
Operating expenses		
Cleaning		1,763.48
Advertising Expenses		9,260.50
Bank Fees		1,540.85
Business Vehicles		1,633.12
CPF & SCL contributions		15,696.00

Live Profit & Loss

Employee Code	Designation	Annual Leave	Sick Leave	Hospitalization Leave	Training Leave	Claims	Payroll
6004	Co-founder & Managing Director	0.00	0.00	0.00	0.00	0.00	0.00

Everyone's own desk

More of the business, now in the same place.



Singapore payroll, worked out

CPF by age band and PR year, the wage ceiling, the right self-help fund and SDL, worked out for each person on every payslip.



Salaries that book themselves

Mark payroll as paid and each salary is already an expense in the books, against the bank account it left from.



GST in one switch

Switch on GST registration and Officaid sets up the 9% and exempt rates, with your GST number from the UEN. Each invoice line then has a Taxable switch.



A year of holidays, one click

Import the year's gazetted Singapore public holidays in one go, each set as a non-working day. Duplicates are skipped.



Claims that pay themselves out

Approve an employee's claim and Finance already has the payable, made out to the right person and ready to settle.



Assets, handover to sale

Hand a laptop over from someone's profile and the register shows who has it. Sell an asset and the gain or loss posts itself.



Eight reports that agree

P&L, Balance Sheet, Cash Flow, AR and AP Aging, General Ledger, Trial Balance and Chart of Accounts — one set of numbers, each a click from Excel or PDF.



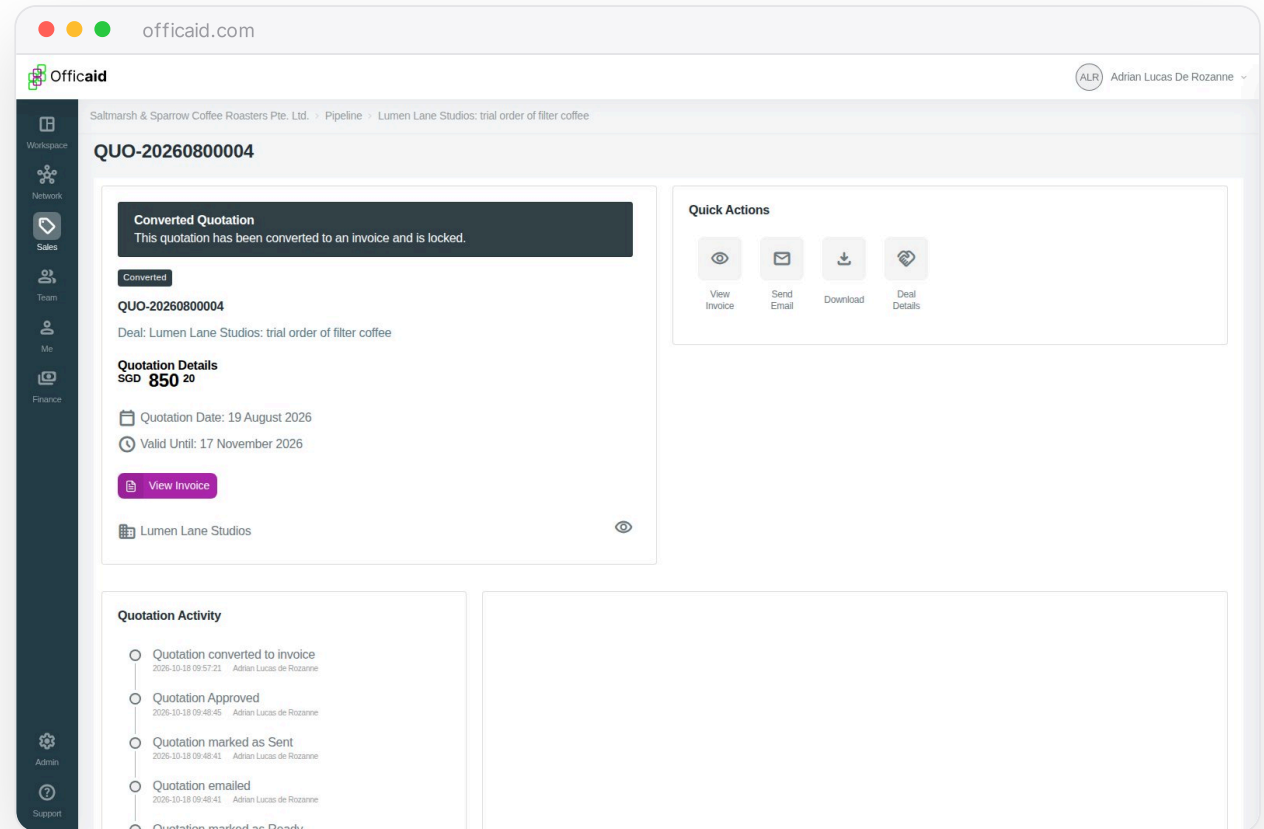
IR8A from your payslips

Draft the whole team's IR8A for an income year in one go: salary, allowances, CPF and self-help contributions, filled in from payroll.

The client says yes. You click once.

Quotations live inside the deal, so the client, dates and number fill themselves in. When the client agrees, one click turns the quote into an invoice and locks the quote, so the price you sent is the price you bill.

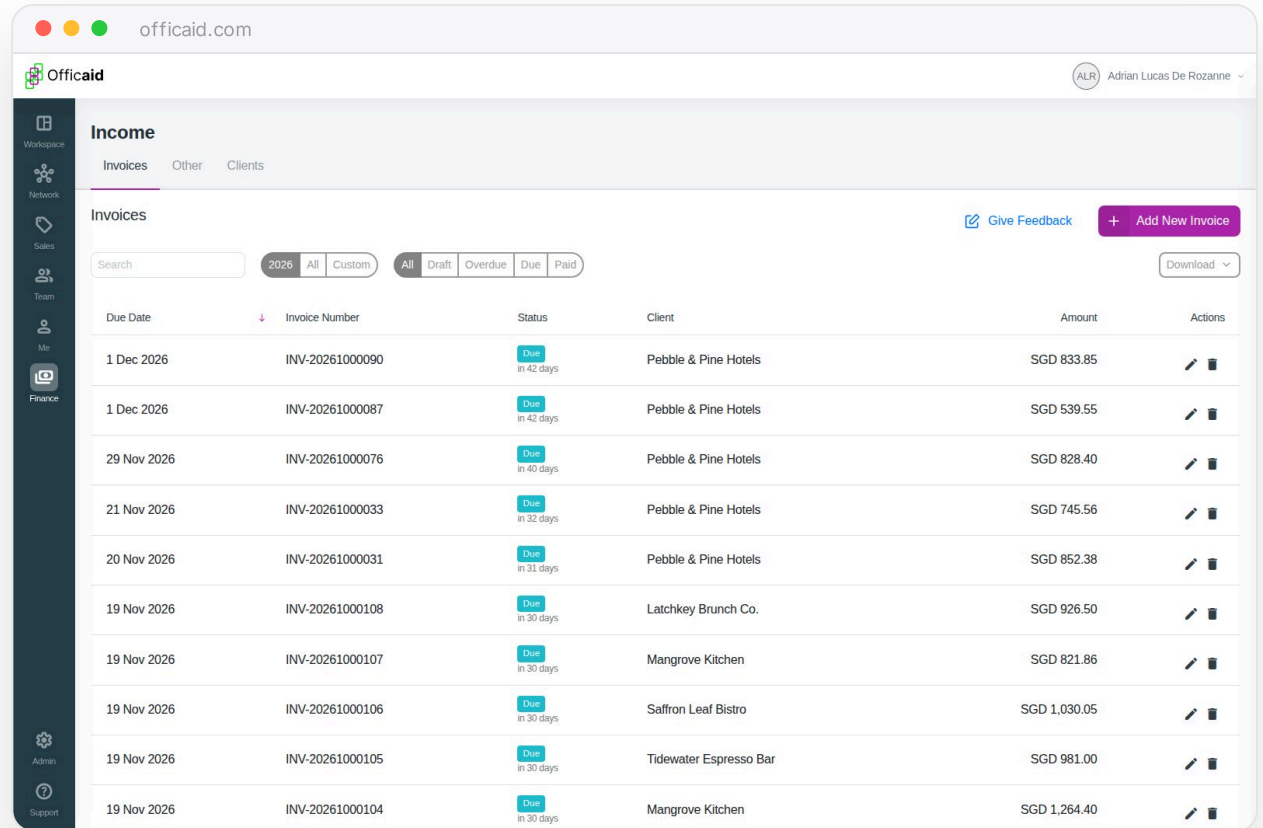
- **No re-typing.** The invoice arrives pre-filled from the approved quote.
- **A pipeline that keeps itself honest.** The deal's value moves to the agreed price on its own.
- **Every step on the record.** Created, ready, approved, converted — logged with who and when.



Billed, sent, and on the books — in one flow.

Raise a professional invoice in under a minute and watch it through to paid. The moment you approve it, your Profit & Loss, cash flow and receivables move with it.

- **Chase the right one first.** Every line shows how overdue it is, so collections look after themselves.
- **One set of numbers.** Nothing is re-typed to make the books agree — they already do.
- **Live, not last month.** Approve an invoice and the reports update instantly.



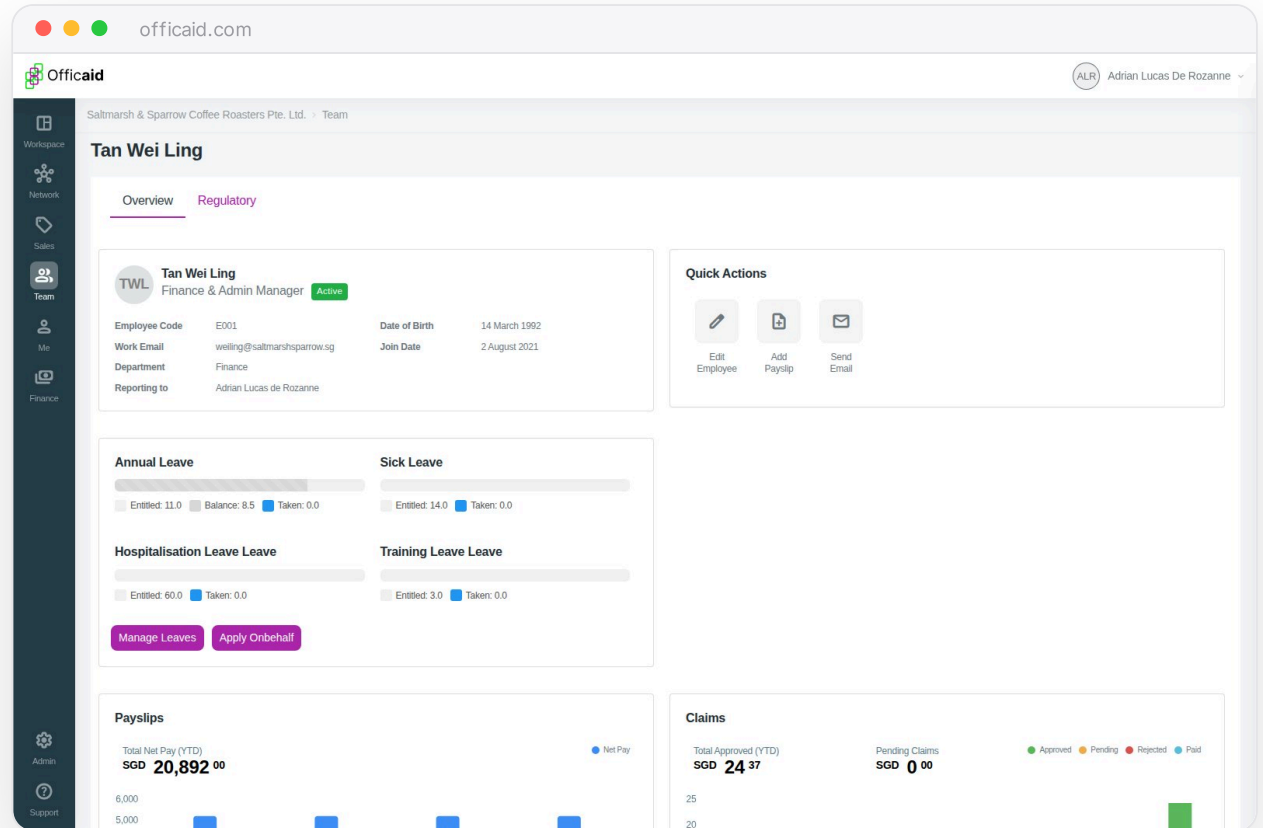
The screenshot shows the Officaid web application interface. The browser address bar displays 'officaid.com'. The user profile 'ALR Adrian Lucas De Rozanne' is in the top right. The left sidebar contains navigation icons for Workspace, Network, Sales, Team, Me, Finance, Admin, and Support. The main content area is titled 'Income' and has tabs for 'Invoices', 'Other', and 'Clients'. The 'Invoices' tab is active, showing a list of invoices. Above the table are filters for '2026', 'All', and 'Custom', and status filters 'All', 'Draft', 'Overdue', 'Due', and 'Paid'. A search bar and a 'Download' button are also present. The table lists 10 invoices with columns for Due Date, Invoice Number, Status, Client, Amount, and Actions.

Due Date	Invoice Number	Status	Client	Amount	Actions
1 Dec 2026	INV-20261000090	Due in 42 days	Pebble & Pine Hotels	SGD 833.85	 
1 Dec 2026	INV-20261000087	Due in 42 days	Pebble & Pine Hotels	SGD 539.55	 
29 Nov 2026	INV-20261000076	Due in 40 days	Pebble & Pine Hotels	SGD 828.40	 
21 Nov 2026	INV-20261000033	Due in 32 days	Pebble & Pine Hotels	SGD 745.56	 
20 Nov 2026	INV-20261000031	Due in 31 days	Pebble & Pine Hotels	SGD 852.38	 
19 Nov 2026	INV-20261000108	Due in 30 days	Latchkey Brunch Co.	SGD 926.50	 
19 Nov 2026	INV-20261000107	Due in 30 days	Mangrove Kitchen	SGD 821.86	 
19 Nov 2026	INV-20261000106	Due in 30 days	Saffron Leaf Bistro	SGD 1,030.05	 
19 Nov 2026	INV-20261000105	Due in 30 days	Tidewater Espresso Bar	SGD 981.00	 
19 Nov 2026	INV-20261000104	Due in 30 days	Mangrove Kitchen	SGD 1,264.40	 

Everything about a person, on one page.

Open anyone from the team directory and their whole working life is there: leave balance, every payslip, every claim and its status, allowances, goals, documents and the equipment they hold. A notes pad saves as you type.

- **Act from the profile.** Adjust leave entitlements, apply leave on someone's behalf, add a one-off payslip.
- **Equipment that tracks itself.** Hand over a laptop here and the asset register shows who has it.
- **Payroll-ready.** Recurring allowances and deductions flow straight into the next payroll run.



The screenshot displays the Officaid web application interface. The top navigation bar includes the Officaid logo, the company name "Saltmarsh & Sparrow Coffee Roasters Pte. Ltd.", and the user profile "Adrian Lucas De Rozanne". The left sidebar contains navigation icons for Workspace, Network, Sales, Team, Me, Finance, Admin, and Support. The main content area is titled "Tan Wei Ling" and shows the "Overview" tab. The profile card for Tan Wei Ling (TWL) includes his title "Finance & Admin Manager" and status "Active". Below this, a table lists his details: Employee Code (E001), Work Email (welling@saltmarshsparrow.sg), Date of Birth (14 March 1992), Department (Finance), and Reporting to (Adrian Lucas de Rozanne). To the right of the profile card is a "Quick Actions" section with buttons for "Edit Employee", "Add Payslip", and "Send Email". Below the profile card are four leave entitlement sections: Annual Leave (Entitled: 11.0, Balance: 8.5, Taken: 0.0), Sick Leave (Entitled: 14.0, Taken: 0.0), Hospitalisation Leave (Entitled: 60.0, Taken: 0.0), and Training Leave (Entitled: 3.0, Taken: 0.0). Each section has a "Manage Leaves" button and an "Apply Onbehalf" button. At the bottom, there are two summary cards: "Payslips" showing "Total Net Pay (YTD) SGD 20,892.00" and "Claims" showing "Total Approved (YTD) SGD 24.37" and "Pending Claims SGD 0.00". A legend for claim status is provided: Approved (green), Pending (orange), Rejected (red), and Paid (blue).

Every payslip, worked out for you.

Run payroll and Officaid applies the rules for each person: the CPF rate for their age and, for a new PR, their year of residence; the wage ceiling; and the right self-help fund. You check the payslip, not the formula.

- **Checked to the cent.** We ran a full month for an eight-person team, aged 26 to 67, from citizens to pass holders. Every CPF, self-help fund and SDL figure matched the 2026 rules.
- **Allowances included.** Recurring allowances from each profile flow into wages and CPF automatically.
- **Paid, and already booked.** Mark the run paid and the salaries are an expense in Finance.

Earnings and Deductions

Earnings

Basic Salary	SGD 5,200.00
Transport allowance	SGD 300.00
Gross Pay	SGD 5,500.00

Deductions

CPF Employee Contribution (PR 1st Year)	SGD 275.00
CDAC Contribution	SGD 2.00
Total Deductions	SGD 277.00

Net Pay	SGD 5,223.00
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IR8A for everyone, from the payslips you already ran.

Choose the income year, load the payslips and generate a draft IR8A for each employee. Officaid fills in what payroll already knows, so you review the forms instead of typing them.

- **Filled from payroll.** Salary, allowances and total income, with CPF and self-help fund contributions on their own lines.
- **No year mix-ups.** Pick the year the income was earned; Officaid explains which Year of Assessment it files under.
- **New joiners handled.** Commencement dates are filled in for anyone who started during the year, and every draft exports to Excel.

Income year
2026

Year the income was earned (1 Jan – 31 Dec). IRAS files it under the following Year of Assessment, e.g. income year 2025 = YA 2026.

From
01 January 2026

To
31 December 2026

Submission Type
Original Submission

Original: The original tax details before any changes or adjustments
Amendment: The updated tax details after changes or corrections were made
Revised: The tax details after review or re-submission of corrected information

Load Payslips

Available Payslips:

☐ Select All

☐	Employee	Basic Salary	Total	Existing Submission
☐	Adrian Lucas de Rozanne *****	SGD 38,000.00 +SGD 0.00 -SGD 5,824.00	SGD 38,000.00	-
☐	Joanna Mae Villacorte *****	SGD 14,400.00 +SGD 0.00 -SGD 0.00	SGD 14,400.00	-
☐	Kavitha d/o Rajendrum *****	SGD 27,200.00 +SGD 0.00 -SGD 5,476.00	SGD 27,200.00	-
☐	Lim Jia Hui *****	SGD 2,600.00 +SGD 0.00 -SGD 521.00	SGD 2,600.00	-
☐	Muhammad Hafiz bin Rahmat *****	SGD 8,800.00 +SGD 0.00 -SGD 1,786.00	SGD 8,800.00	-
☐	Ong Kah Seng *****	SGD 13,000.00 +SGD 0.00 -SGD 0.00	SGD 13,000.00	-

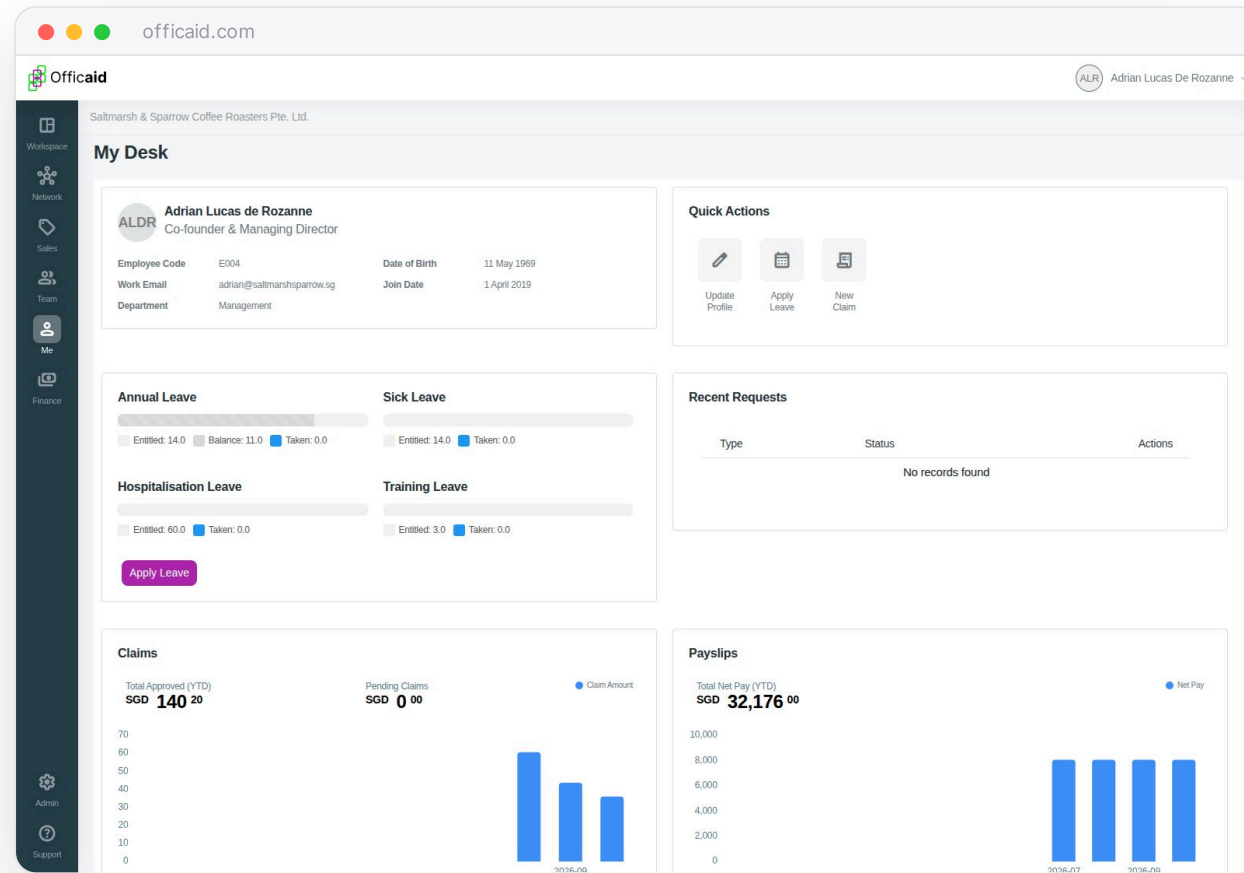
STOP BEING THE HR DEPARTMENT



Give everyone their own desk.

Your team checks their own leave balance, submits their own claims and edits or cancels their own pending requests — so the questions that used to land on you simply stop arriving.

- **Self-service that is.** Leave and claims, served to the person they belong to.
- **Approve, and it is in the accounts.** An approved claim becomes a payable in Finance, and leave shows on the team calendar.
- **Built for Singapore.** Local leave types, CPF and claims, handled.



A certified One-Stop Payroll Vendor: submit CPF, IRAS and MOM information straight from payroll.

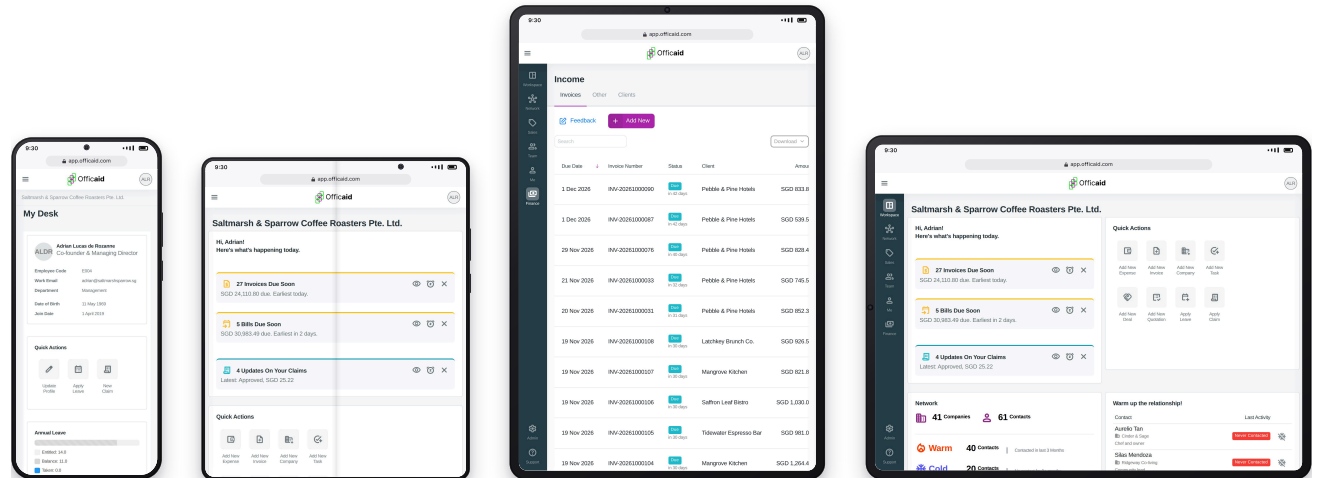
ON YOUR PHONE



Works everywhere. Every time.

Officaid runs in the browser your team already has. Open it on a phone, a foldable or a tablet and each page rearranges itself for the screen, with nothing to install.

- **Leave and claims from anywhere.** Staff apply for leave and claim expenses from their phone, with a photo of the receipt.
- **Approve on the go.** A manager approves a claim between meetings, and it is ready to pay in Finance.
- **Payslips in their pocket.** Everyone checks their own payslips and leave balance, without asking HR.
- **One login, every screen.** The same account and the same numbers on the computer, the phone and the tablet.



THE PART YOUR ACCOUNTANT WILL LOVE



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Account	20 Oct 2026
Assets	
Current Assets	
Cash and Cash Equivalents	406,740.84
Accounts Receivable	585,518.57
Total Current Assets	992,259.41
Fixed Assets	
Fixed Assets	87,135.16
Total Assets	1,079,394.57
Liabilities	
Current Liabilities	
Accounts Payable	160,682.76
Sales Tax Payable	67,951.63
Total Current Liabilities	228,634.39
Long-term Liabilities	
Loans Outstanding	29,550.00

Eight reports. One set of numbers.

Every invoice, bill, claim, asset and loan posts to one ledger, so the Balance Sheet, Trial Balance and General Ledger balance, and cash reads the same on every report.

- **Hand it straight over.** Any report to Excel or PDF in one click.
- **Assets that account for themselves.** Sell one and the proceeds, and the gain or loss, post on their own.
- **Bad news, booked properly.** Write-offs and credit notes land in the P&L the moment you save.



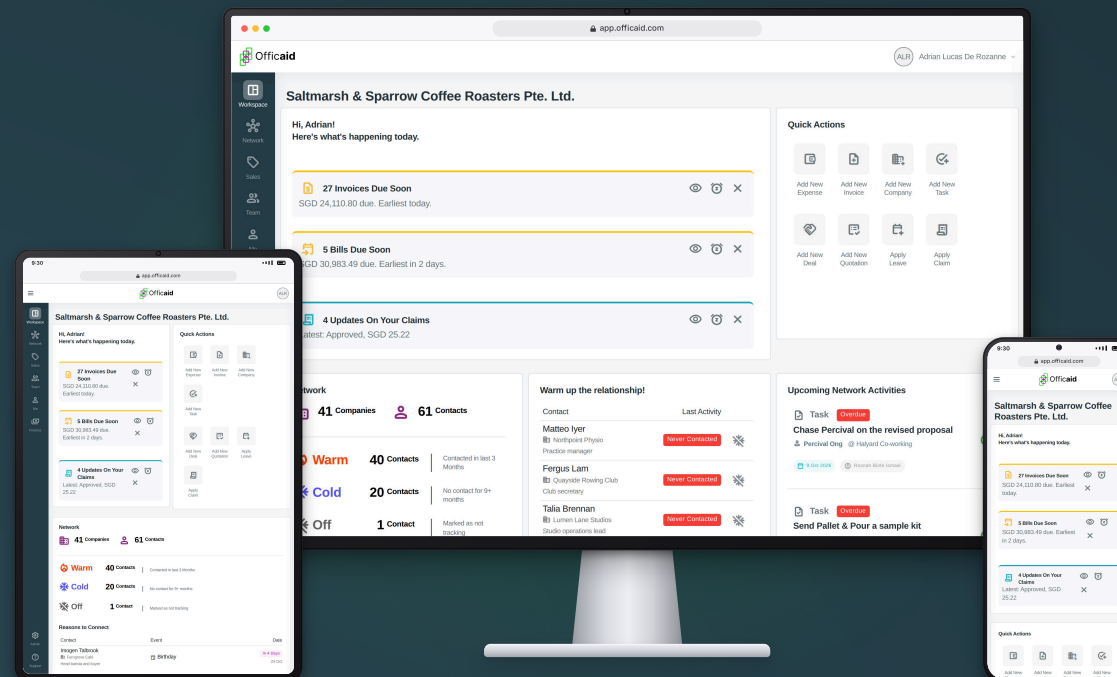
officaid.com

Your Business in Harmony.

The money, the people, and the customers — together.

Officaid replaces the stack of tools a small business stitches together, and the month-end where none of the numbers agree. The same account on the desktop, the tablet and the phone, with nothing to install.

A certified One-Stop Payroll Vendor: CPF, IRAS and MOM submissions from payroll. From **SGD 30 per month** for your first 5 employees. Every feature included.



Quotes to invoices

Invoicing & payments

PayNow bill payments

Expenses & bills

Singapore payroll: CPF, SHG, SDL

IR8A from payslips

GST

Public holidays

Employee profiles

Leave & claims

Team calendar

CRM & pipeline

Eight live financial reports

Fixed assets & loans

Phone, tablet & desktop