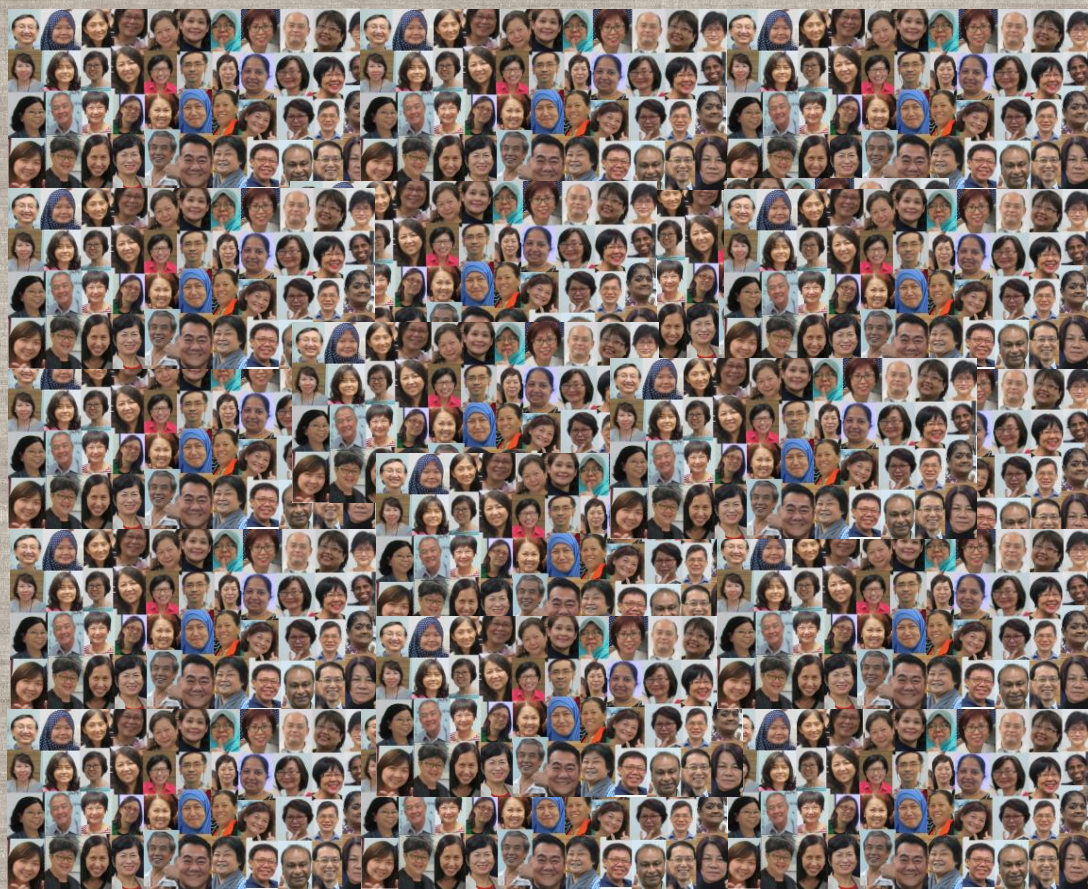


Purposeful Life, Meaningful Work



ANNUAL REPORT 2018

Centre For Seniors



TABLE OF CONTENTS

About CFS _____	3
Board of Directors _____	4
Chairman's Message _____	5
CFS Open House, 2018 _____	7
Launching silverschemes.sg _____	8
The Studio - A Learning Lab _____	9
CFS PLATINUM: silverjobs.sg _____	10
PROGRAMME HIGHLIGHTS _____	11
CFS Courses _____	11
Complementary Talks _____	11
Roadshows _____	11
CHARITIES CODE OF COMPLIANCE CHECKLIST _____	14
Note _____	16

ABOUT CFS

Founded in 2006, Centre For Seniors (CFS) is a non-profit, Voluntary Welfare Organisation (VWO) that is committed to promoting the total well-being of older persons in Singapore, specifically their vocational, financial and psycho-social health

Our Mission

To encourage seniors to be gainfully employed for as long as possible, and to remain actively engaged in the community in order to foster an active ageing mind-set in our seniors

Two Pillars

CFS manages training programmes, activities, and projects that help promote an active ageing culture in Singapore. The main goals are to advocate ageing with dignity, and fostering a society which enables seniors to continue to be gainfully employed.



BOARD OF DIRECTORS

CFS is governed by a Board of Directors that provides strong corporate governance.



Mr Lim Boon Heng
Patron



Mr Kevin Kwok
Advisor

Board Members



Mr Tan Kian Chew
Chairman

CEO
Singapore Labour
Foundation



Mr Laurence Wee
Vice-Chairman



**Mrs Susana
Concorde Harding**
Secretary

Director
Tsao Foundation



Ms Adeline Kee
Treasurer

Head, Finance
NTUC Health Co-operative
Limited



Dr Thang Leng Leng
Director

Associate Professor
NUS



Ms Evelyn Yeo
Director

Assistant Manager
Singapore
Organisation of
Seamen



Ms Lim Sia Hoe
Executive Director

Founder Member

NTUC Health Co-operative Ltd

Institutional Members

Gerontological Society of Singapore	NTUC Club
NTUC Fairprice Co-operative Ltd	NTUC First Campus Co-operative Ltd
NTUC Foodfare Co-operative Ltd	NTUC Income Insurance Co-operative Ltd
NTUC LearningHub Pte Ltd	NTUC Link Pte Ltd
Tsao Foundation	Seacare Co-operative Ltd

CHAIRMAN'S MESSAGE



2018 has been a meaningful and productive year for Centre For Seniors (CFS). We have continued to expand our engagements, reaching out to 5,757 seniors across 40 organisations and communities last year. Through our services and programmes, many have been educated on the knowledge and skillsets needed to manage work life transitions, navigate change, and stay employable and employed through their silver years.

Ageing well is the result of deliberate and active planning. In this uncertain economic climate coupled with our rapidly ageing society, the importance of early preparation cannot be overstated.

We hope to do more this year. We plan to increase our outreach, to give wider and deeper support to our community of seniors and soon-to-be seniors.

To this end, CFS will be expanding our series of workshops and lunch talks on preparing for change. These workshops and talks educate and empower older workers to engage more actively in planning and managing their work-life transition. This is especially important at critical age junctions of 55 years (CPF retirement account), 62 years (minimum retirement age) and 65 / 67 years (CPF pay-outs / re-employment age). We hope to deliver more than 100 of these sessions over 2019.

Most importantly, it has allowed us to touch and transform many lives for the better since our establishment in 2006.

This is where we need your support. Your care, concern, and charity are the reasons why CFS, a small outfit with 7 staff, have been able to go further each year, designing and delivering purposeful programmes for our seniors. It has enabled us to continually punch above our weight as an advocate for active ageing. Most importantly, it has allowed us to touch and transform many lives for the better since our establishment in 2006.

We are therefore reaching out to caring and concerned organisations, to join us as an agent of change by supporting our efforts. It will go a long way.

Just as it takes a village to raise a child, it takes a similar collective effort to care for our seniors. Ageing affects us all, and I believe we will one day be beneficiaries of our contributions to this cause.

Wishing all peace, health and happiness.

Thank you.

Tan Kian Chew

Chairman

Centre For Seniors



CFS OPEN HOUSE, 2018

CFS 2018 Open House, 28 February 2018 – an opportunity to foster closer relationships, renewal of friendships with our friends and partners and at the same time to introduce new CFS initiatives.



(Centre) Guest-of-Honour, Mr Lim Boon Heng, Patron of CFS, Chairman of Temasek Holding & Chairman of NTUC Enterprise and CFS Board of Directors (L) Mr Laurence Wee, Deputy Chairman; Ms Lim Sia Hoe, Executive Director; and Mr Tan Kian Chew, Chairman of CFS, with guests at the CFS Open House 2018

At the occasion, CFS celebrated the Chinese New Year with over 70 friends, partners and guests. CFS was honoured to have Mr Lim Boon Heng to officiate the opening of its new training facility, The Studio – A Learning Lab. At the same event, Mr Lim launched a new website, “SilverSchemes.SG” – a CFS initiative to bring together all government schemes for seniors and to present them in simple language.



Have fun with the tossing of “Yu sheng” for prosperity and luck.



Guests & partners browsing through the training courses offered by CFS

LAUNCHING SILVERSCHEMES.SG



Seniors aged 50 and above will now have easier access to government schemes available to them with the launch of a one-stop website that consolidates and explains these schemes simply.


[Home](#)
[Age 50 – 54](#)
[Age 55 – 67](#)
[Age 68 & above](#)

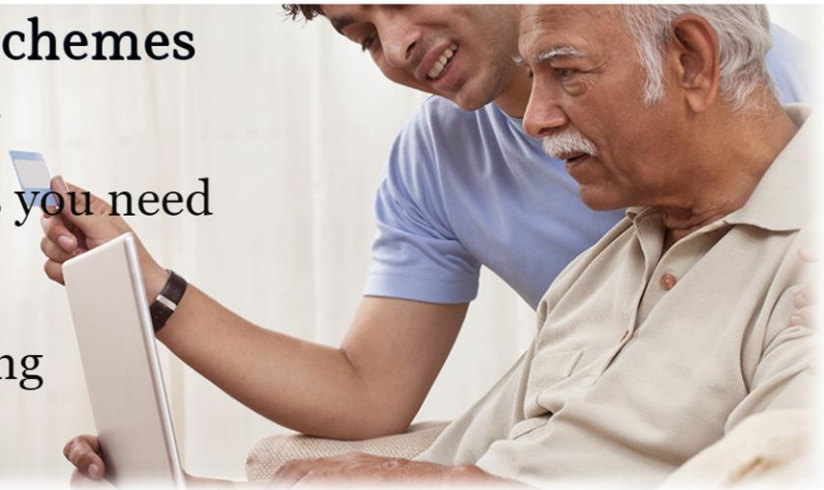



Government Schemes Made Simpler.

Find the schemes you need

In 3 easy steps

Begin by selecting
the Age group



Seniors in Singapore are well provided for by various social support schemes to help them in their silver years. Altogether, there are over 50 government social support schemes for seniors, pushed out by different ministries, the general awareness of government schemes is still lacking and varies across different age groups.

CFS initiated “Government Schemes Made Simpler” designed for seniors to have Simple Access, Simply Speaking through a single portal www.silverschemes.sg which is also mobile optimized.



The website is mobile optimized and accessible on the smartphones

THE STUDIO – A LEARNING LAB



As Singapore's population ages, and at the same time, grapples with manpower shortages, it is important for homes to be 'age-in-place ready'. This will aid seniors in their efforts to live independently in their own homes, and also (help) family and caregivers in their caring duties.

CFS has converted part of the office to model a HDB Studio apartment - and named it "The Studio - a Learning Lab". This is where the elder caregiving training be conducted. It gives a sense of home environment for the learners.

A Future SMART & SAFE Home

The Studio has motion detecting devices installed at strategic places in the home, for example, the living room, kitchen, toilets and at the door entrance. The data is captured and uploaded automatically to the cloud.

Machine learning technology - motion data collected in the home can be translated into intelligent information and for data analysis to identify patterns and deviations. Caregivers can access the information using a smartphone app. The app sends alerts when a trigger point is activated hence caregivers are notified immediately in case of an emergency. This service provides the caregivers a peace-of-mind that all is well at home.

CFS PLATINUM: SILVERJOBS.SG



PLATINUM

JOBS COURSES

EMPLOYER

SIGN IN / REGISTER



A Job Platform for Seniors

We are here to promote seniors to move forward and create new meaning to retirement.

In May 2017, IBM, Singapore Polytechnic and CFS embarked on a journey to develop a platform to facilitate employment opportunities for seniors. CFS hopes that this job portal would complement its aim to develop employment pathways for seniors.

The CFS Platinum: SilverJob.SG was launched by Minister Desmond Lee, Minister for Social and Family Development, Second Minister for National Development and Adviser to Jurong GRC Grassroots Organizations, at an Inclusive Job Fair for Persons with Disability (PWDs), Seniors and Care-givers on 28 August 2018.



By the end of 2018, a total of 16 employers have come on board providing job opportunities and 125 senior job seekers have registered in the portal.



PROGRAMME HIGHLIGHTS

CFS Courses

- CFS Training Programmes:
 - CFS LifeWork Programme
 - Rethink 50: Be Active and Relevant (**New**)
 - Rethink 50: Preparing for Change
 - Essentials of Elder Caregiving Training
 - Basics of Elder Caregiving Skills Training (**New**)
 - Intergenerational Bonding: Build Stronger Relationships (**New**)
 - Financial Management Literacy: Transiting to Retirement
 - Entrepreneurship: Build your business model and deliver a winning pitch (**New**)
 - Senior Employment Guidance (Enhanced)
 - Re-employment: Equipping and Developing Yourself (READY)
 - Serving Senior Customers at the Workplace

CFS courses were well attended with 3,600 training places filled in 2018.

Complimentary Talks

- As part of outreach efforts to educate the public, CFS gave free talks on health and work-life topics at various institutions, companies, communities and roadshows.
- Some of the institutions that have benefitted from our Talks were Blossom Seeds, Chinese Development Assistance Council (CDAC), Community Development Councils (CDC), Comfort Delgro, National Library Board, REACH Community, RSVP, Singtel and School of Science and Technology.

CFS reached an audience of over 2,400 in 2018.

Roadshows

February 9	Liberty Insurance - Field Your Knowledge Learning Fair
March 22 - 23	NSA Roadshow @ Toa Payoh
May 22 - 23	Raffles Country Club Job Fair
July 27 - 28	NSA Roadshow @ Star Vista
November 2 - 3	NSA Roadshow @ Tampines
December 1	Caregiving @ South West (by South-West CDC)



Mdm. Goh, 70 @ Senior Employment Guidance (SEG) - Trainer Lim Sim Hong

Senior Employment Guidance (SEG) helps workers to review ways to manage the life challenges which come with the human ageing process. Updates of the latest workplace trends and gives practical tips to upgrade personal effectiveness as well as to manage personal financial and health matters.

CFS LifeWork and Rethink 50 Programmes enable and encourage productive longevity, helping seniors to manage work and life transitions at critical stages of their lives, may it be working longer, planning for retirement or navigating life transitions to age with confidence



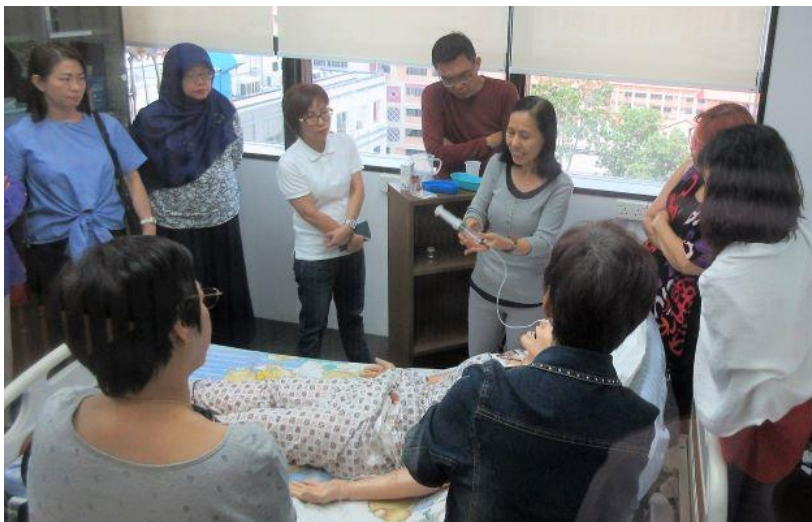
Trainer Susan Tan @ Rethink 50: Preparing for Change



***Essentials of Elder Caregiving Training** equips individual with proper skills and knowledge in the care of the elderly at home. A better understanding of the needs of elderly through better communication and using the right skillsets*



Trainer Sandra Foo @ Essentials of Elder Caregiving Training



Trainer Soo @ Basics of Elder Caregiving Skills Training

***Equipping individuals with the Basics of Elder Caregiving Skills** in delivering proper care of elderly. Learning the correct techniques in assisting elderly in their Activities of Daily Living (ADL) - dressing, mobility, eating and toileting. Other skills like lifting & transferring, tube feeding, and communications.*

***Entrepreneurship** may potentially be a growing segment for senior entrepreneurs. Participants learn to put ideas into action, tap on work experience & knowledge, securing funds, build a team & cultivate teamwork, and develop an “entrepreneurial mindset”.*



Trainer Steven Ong @ Entrepreneurship for seniors

CHARITIES CODE OF COMPLIANCE CHECKLIST

S/No.	Code Description	Code ID	Compliance Response
BOARD GOVERNANCE			
1	Are there Board members holding staff appointments?		Yes
2	If the governing instrument permits staff to become Board members, they should comprise not more than one-third of the Board.	1.1.2	Complied
3	Staff does not chair the Board.	1.1.2	Complied
4	There is a maximum term limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman).	1.1.6	Complied
5	There are Board committees (or designated Board members) with documented terms of reference.	1.2.1	Complied
6	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied
CONFLICT OF INTEREST			
7	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied
8	Board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
STRATEGIC PLANNING			
9	The Board reviews and approves the vision and mission of the charity. They are documented and communicated to its members and the public.	3.1.1	Complied
10	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied

HUMAN RESOURCE MANAGEMENT			
11	The Board approves documented human resource policies for staff.	5.1	Complied
12	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied
FINANCIAL MANAGEMENT AND CONTROLS			
13	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied
14	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied
15	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied
16	The charity discloses its reserves policy in the annual report.	6.4.1	Complied
17	Does the charity invest its reserves?		No
FUNDRAISING PRACTICES			
19	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied
DISCLOSURE AND TRANSPARENCY			
20	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied
21	Are Board members remunerated for their Board services?		No
24	Does the charity employ paid staff?		Yes
25	No staff is involved in setting his or her own remuneration.	2.2	Complied
26	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity discloses this fact.	8.3	Complied
PUBLIC IMAGE			
27	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied

Note


Code ID 6.4.1

CFS's Reserve Policy is to set aside an Operating Reserve totaling '2 to 3' years of current operating expenses. CFS 2018 'Strategic Plan 2019 to 2023' identifies strategies which will assist CFS to continue to contribute to the society based on its commitment to serve and to improve the lives of mature workers and ageing population.

CFS 2018 Reserve Ratio is 3.1x as at 31 Dec 2018. High reserve is result of **SG50** \$1-FOR-\$1 donation drive in 2015. Fund raised aims to leverage on projects to support mature workers in bridging psychological/skill gaps and to help mature workers to stay engage in employment for as long as they can.

Code ID 8.3

This is to confirm that none of CFS's staff receives more than \$100,000 in annual remuneration.



ROS Registration Number: 2108/2006
Charity Registration Number: 002065
IPC Registration Number: IPC 000608
Banker: DBS Bank Ltd Singapore
Auditor: KPMG LLP
Founder Member: NTUC Health Co-operative Ltd

Business Address: 9 Bishan Place, #10-02
Junction 8 Office Tower
Singapore 679837

Corporate website: www.cfs.org.sg

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