



# ANNUAL REPORT 2019

**Centre For Seniors**



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## **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.*

## **Patron, Advisors and Board of Directors**

Mr Lim Boon Heng	Patron
Mr Kevin Kwok	Advisor
Mr Henry Quake	Advisor

## **Board Members**

### **Appointed in 2019**

Mr Tan Kian Chew	Chairman
Mr Laurence Wee	Vice-Chairman
Ms Susana Concorde Harding	Treasurer
Ms Adeline Kee	Director
Dr Thang Leng Leng	Director
Ms Halimahtul Saa'diah Bte Mohd Sadon	Director
Ms Lim Sia Hoe	Secretary / Executive Director

## **Founder Member**

NTUC Health Co-operative Ltd

## **Institutional Members**

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



## MESSAGE FROM

TAN KIAN CHEW  
Chairman, Centre For Seniors



2019 has been a challenging year for the world, not least Singapore.

As summarised by our Deputy Prime Minister in his recent Budget speech, our economy experienced its weakest growth since the 2008 Financial Crisis.

With the COVID-19 situation amplifying uncertainty and fear, we expect even stronger headwinds this year. We will see slower growth with more Singaporeans facing job losses and career transitions. Our seniors are likely to feel these effects more keenly, and they will need more help to navigate these daunting waters.

What is heartening to note in the Budget speech is the government's focus on enabling seniors, by continuing the push on active ageing and providing financial assurance in their retirement years. Initiatives like the SkillsFuture Credit top-ups, the Matched Retirement Savings Scheme, and the enhanced Silver Support go a long way in not just alleviating their stress, but also in empowering them to take action and look ahead with positivity.

Correspondingly, all of us in the sector must also step up during this difficult time, so we can better prepare and support those in need. To this end, Centre for Seniors (CFS) has been stepping up our workshops on work-life transitions to help seniors better plan for their career and life transitions. We ran more than 100 talks and workshops in 2019, a 40% increase over the year before.

In addition, CFS took on the President's Challenge to create a culture of inclusion by advocating the inter-generational work model. This is our way of enhancing the employability and employment of both older workers and young adults with special needs. Under the arrangement, seniors partner mentor young adults with special needs in the workplace. Each pair is provided with targeted training and post-employment support to perform their roles well. Through this, we are proud to create opportunities for these two groups that would otherwise not exist. It also allows employers to appreciate what seniors and persons with disabilities can contribute to the workplace as a team.

The above initiatives will be our focus areas for 2020 as we ramp up our workshops and engagements to get more seniors and employers on board. In this climate, the challenge will be immense. More than ever, we need your generosity and support to make these projects a great success with meaningful impact.

We wish all members good health and resilience, and we look forward to your support and partnership in the year ahead



# President's Challenge 2019 – Empowering for Life Fund



Leveraging on the strengths of seniors and adults with special needs to achieve meaningful employment

**Centre For Seniors' Inclusive and Inter-Generational Work Team** programme aims to develop sustainable employment for people with special needs, supported by trained seniors at workplace settings for targeted job opportunities. By pairing older workers with young adults with special needs in workforce, the programme creates opportunities for these two groups of people that would otherwise not exist by allowing employers to focus on what workers with significant and multiple disabilities can do rather than penalising them for what they can't do.

## Testimony

Magdelene is CFS's senior programme coordinator who has been paired with 21-year-old Chee Yong, who specialises in IT and works at Centre For Seniors. As Chee Yong has difficulties multi-tasking, Magdelene helps him every morning by going through the tasks scheduled for the day. Helping him to prioritise his work and plan his time has helped him feel less overwhelmed about working in the office. Magdelene shared, *"It is certainly a good learning experience for me."*



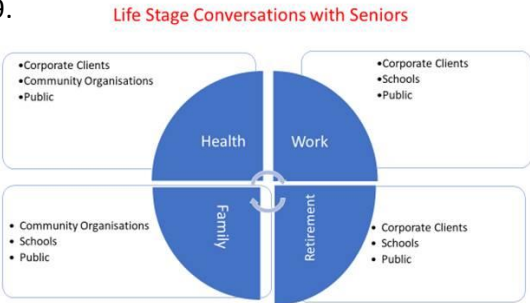
*Overtime, I am able to understand and communicate with him better. Patience and empathy are the key factors."*



# Life Stage Conversations for Seniors



The Life Stage Conversations for Seniors programme offers a series of Lunch and Learn talks covering important life issues of seniors concerning **Work, Retirement, Health and Family**. The objective is to bring these issues to the mature workers and seniors to help them to understand the importance of preparing and managing their life transitions. 63 talks were conducted in 2019.



# Active Ageing By Staying Employed

## Staying positive helped her land new job at 62

Ms Rosalind Tay, 62, spent three months looking for a new job after retired earlier this year from her previous company, which manufactured milk formula.

"I worked different jobs, including service and cleaning in and beverage companies, before finally landing the job of an assistant compliance officer at Singapore, a professional service firm, this month."

"I said she kept positive throughout the job-hunting process, which was a quality she learnt at the Centre for Seniors LifeWork course, which she attended in April."

She said: "I didn't know what to

do after I retired from my previous job. I was a bit lost. But this course taught me to be positive and have a good mindset. It helped me to see what my skills were and how to use them to find another job."

She added that working with technology is part of her job, which includes having to review clients' files, but she is rising to the challenge.

"I want to work as long as my body can do it. I want to be financially independent and keep healthy. I cannot just rely on savings. I also enjoy the social interaction with people," Ms Tay said.

The company allows her the flexibility of going to work earlier on

Thursdays so that she can leave earlier to pick up her two grandchildren, aged five months and three years old, from childcare. "It is also about work-life balance so I can spend time with my grandchildren before they grow up," she said.

TMF Singapore managing director Siaw Kim Leng said the company offers staggered working hours so staff have the flexibility to spend time with grandchildren, for instance.

About 15 per cent of her 170 employees are aged 50 and above.

"In hiring, we don't look at age, but a person's attitude. Older staff are also very responsible, loyal and stay longer with the company."

"It is important to have a balanced workforce with fresh graduates and mature workers so they bring different perspectives and help us make better decisions," she said.

Sue-Ann Tan



"...stay positive throughout the job-hunting process, which was a quality I learnt at the Centre for Seniors LifeWork course."

Rosalind Tay, 62

"Older people say they want to work longer but they do not know how to and what jobs are open to them. There can be mismatches between jobs and older workers because these staff can have certain requests, such as leaving work early. They require life coaching so they know where to go and what resources are available. They also need to know themselves and adjust their expectations."

- Ms Lim Sia Hoe, Executive Director, CFS

Hiring  
Pathway

Skills Matrix  
& Self  
Evaluation



My  
Purpose  
Statement



Interview &  
Employment

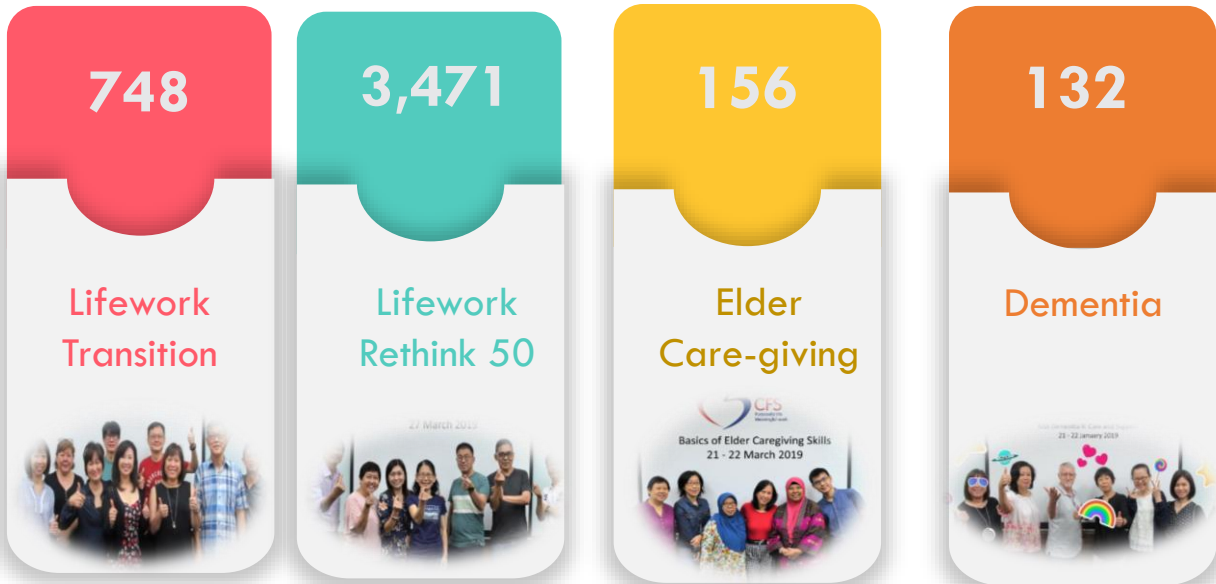


Networking  
with Potential  
Hirer



# CFS Programmes & Training Places

Training Places



Training Places





# CFS Activities



**March**

## NSA Roadshow @ AMK

CFS participates in the NSA Roadshow organized by C3A quarterly. Guest presenter, May Lee, shared on dementia and knowledge of caring for person with dementia.



**April**

## School of Science & Technology

Sia Hoe delivered a thought-provoking and yet interesting topic on the ageing population in Singapore. Challenging the first-year students at SST to remove pre-conceived ideas about seniors and try “putting themselves in the shoes of the elderly”.



**August**

## SPS Low Yen Ling Visit

Senior Parliamentary Secretary for Manpower and Education Low Yen Ling (in pink blazer) observing a LifeWork course for mature workers at Centre For Seniors — at Centre For Seniors.



**September**

## Live on MONEY FM89.3

Adjustment to the retirement age in 2022. Ms Siaw Kim Leng, former MD of TMF Singapore and Ms Lim Sia Hoe share more about the openness towards hiring mature workers and what the Singapore Government can do to encourage companies to hire them.



**September**

## National Senior Volunteer Month

Promote volunteerism among Singaporeans by working with community partners to create volunteering opportunities and to inculcate the spirit of giving back, in particular engaging seniors through purpose-driven volunteerism – Organized by RSVF



**November**

## Korean Senior Welfare Centre Visit

A group of 20 members from the Korean Senior Welfare Centers were in Singapore for a 5-days learning trip to study the facilities and programmes designed for the seniors.



# CHARITIES CODE OF COMPLIANCE CHECKLIST 2019

No.	Code guideline	Code ID	Response (select whichever is applicable)
<b>BOARD GOVERNANCE</b>			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
2	Are there governing board members holding staff* appointments?		Yes
3	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	Complied
4	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	Complied
5	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
7	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
8	Is there any governing board member who has served for more than 10 consecutive years?		Yes
9	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
<b>CONFLICT OF INTEREST</b>			
11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
<b>STRATEGIC PLANNING</b>			
13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
<b>HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT</b>			
14	The Board approves documented human resource policies for staff.	5.1	Complied
15	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
17	Are there volunteers serving in the charity?		No

No.	Code guideline	Code ID	Response (select whichever is applicable)
<b>FINANCIAL MANAGEMENT AND INTERNAL CONTROLS</b>			
19	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
24	Does the charity invest its reserves (e.g. in fixed deposits)?		No
<b>FUNDRAISING PRACTICES</b>			
26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
28	Did the charity receive donations in kind during the financial year?		No
<b>DISCLOSURE AND TRANSPARENCY</b>			
30	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied
31	Are governing board members remunerated for their services to the Board?		No
34	Does the charity employ paid staff?		Yes
35	No staff is involved in setting his own remuneration.	2.2	Complied
36	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied
37	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied
<b>PUBLIC IMAGE</b>			
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied

# NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2019

## 1. Code ID 6.4.1

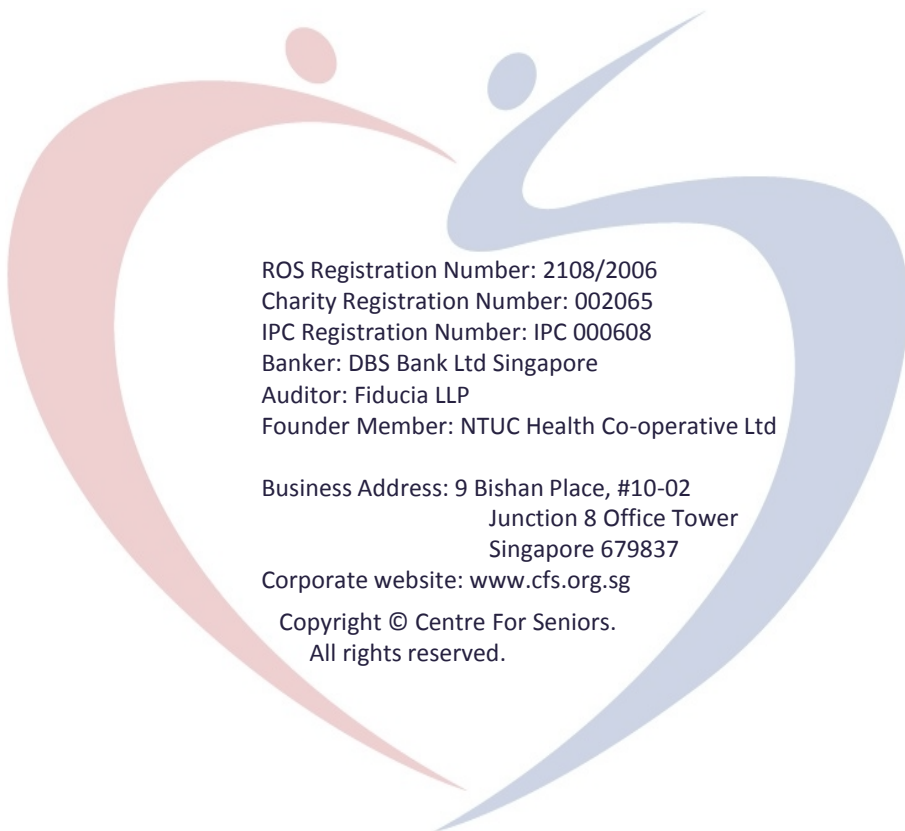
- 1.1 CFS's Reserve Policy is to set aside an Operating Reserve totaling '2 to 3' years of current operating expenses. CFS 2018 'Strategic Plan 2019 to 2023' identifies strategies which will assist CFS to continue to contribute to the society based on its commitment to serve and to improve the lives of mature workers and ageing population.
- 1.2 CFS Reserve Ratio is 3.2x as at 31 Dec 2019. 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.

## 2. Code ID 8.3

- 2.1 This is to confirm that none of CFS's staff receives more than \$100,000 in annual remuneration for 2018.
- 2.2 CFS confirms that there is no paid staff, being a close member of the family\* belonging to the Executive Head\* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.
- 2.3 One staff who is seconded from Founder Member (NTUC Health Co-operative Ltd) is a board member and is in the salary band of \$100,000 - \$200,000.
- 2.4 One of the Board of Directors had served on the board for over 10 years and the reason for retaining is:-
  - 2.4.1 CFS valued Mr Wee's advice and guidance on code of ethics and best practises for non-profit sector. The experience, knowledge and good judgement helps raise the standards of our governance and compliance. He is CFS role model of older person leading a meaningful and purposeful life.

## 2019 BOARD AND AGM MEETING RECORD

Meeting ID No.	Date	Attendance (%)
57 <sup>th</sup> BOD	5-Mar-19	86%
58 <sup>th</sup> BOD	4-Jun-19	71%
59 <sup>th</sup> BOD	29-Aug-19	57%
60 <sup>th</sup> BOD	28-Nov-19	86%
13 <sup>th</sup> AGM	4-Jun-19	71%



ROS Registration Number: 2108/2006  
Charity Registration Number: 002065  
IPC Registration Number: IPC 000608  
Banker: DBS Bank Ltd Singapore  
Auditor: Fiducia 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](http://www.cfs.org.sg)

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