

WE ARE REIMAGINING THE FUTURE

**Centre For Seniors
Annual Report 2020**





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Who We Are

We are a Social Service Agency with Charities Status, dedicated to helping seniors remain meaningfully engaged in work and in life.

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 mindset .

Our Services

Integrating Work and Life

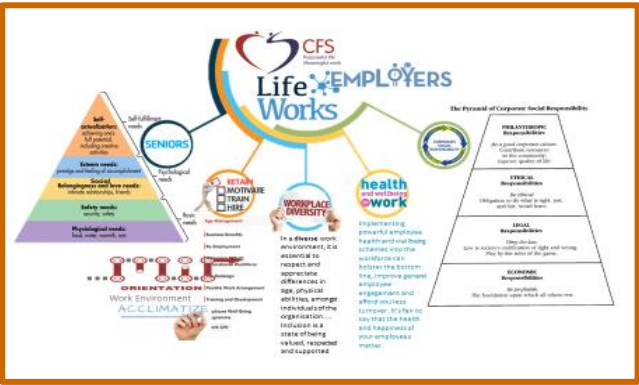
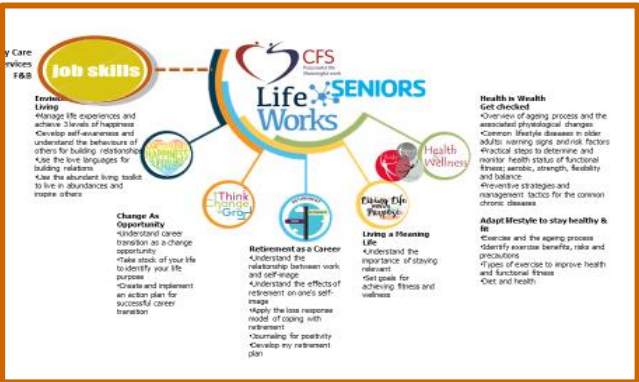
Work-life transitions is challenging and disruptive to many, Early preparation, a good foundation and a positive mindset are important in navigating these transitions. CFS conducts training and workshop focuses on helping seniors build and maintain a healthy work-life balance in areas such as relationships and family, work and career, health and fitness, passion and hobbies.

Planning for Retirement

Most people spend their lives working towards and looking forward to retirement, yet many overlook planning adequately for it. Proper retirement planning goes beyond financial planning. We hold talks and workshops on preparing seniors holistically to confront one of the biggest life transitions with confidence and control.

Matching Jobs

With longer working careers, workplaces must increasingly be age friendly. We do job matching and job placements for seniors, as well as partnering age friendly organisations re-design new roles for seniors where they can work and live as a cohesive and productive team workers.



2020 in Brief



MESSAGE FROM

TAN KIAN CHEW
Chairman, Centre For Seniors



2020 has certainly been an especially eventful and challenging year for the world, not least Singapore. Our economy suffered significant contraction arising from COVID-19. Lives, livelihoods and lifestyles were disrupted. The way we work, travel, and play has also been dramatically altered. Many of us are being asked to adapt and do things differently as we struggle to navigate these turbulent waters.

Centre For Seniors is no exception. As a training institution, our operations were thoroughly impacted by the circuit breaker and post-lockdown measures. We had to move many of our activities online during this period on short notice. For those activities which were unfeasible to do so, we had to make difficult decisions to suspend or cancel them. This experience is relatable to many businesses and individuals, especially our seniors who are likely to feel the effects more keenly.

Notwithstanding the challenges, we prefer to focus on the positives. And there are many reasons to be optimistic. For one, the pandemic is under control in Singapore. Government interventions have also helped protect businesses and jobs over the past year.

Most hearteningly to us, our seniors have continued to train and invest in new skills. Many have enrolled in our online training during the circuit breaker and returned for face-to-face classes as the restrictions are relaxed. In so doing, our seniors have exhibited resilience and hope – which are virtues that CFS shares and which motivate us to do more. This makes us proud of what we have accomplished in 2020, given the challenges. It also gets us excited over what more is to come in the year ahead.

We focused on three key areas in 2020. First, we looked into curating and developing training packages covering core competencies in vitality (i.e. health and well-being), productivity (i.e. skills and knowledge to be employable), and adaptability (i.e. resilience and self-awareness).

The new work-life transition training series is a culmination of these efforts. We have enhanced the training delivery to be more senior-centric - involving practice-based learning formats - to help our seniors learn more effectively. In 2020, we ran over 80 workshops, benefitting more than 1460 seniors.

Secondly, recognising the increased anxieties and uncertainties caused by the pandemic, we have also intensified our engagement with seniors through Life Stage Conversations. We organised customised talks in partnership with employers to advise their seniors on work-life balance, health, family, and financial matters. We reached to more than 3,000 seniors in 2020 through this programme.

Thirdly, we have also strengthened our employment facilitation support in profiling, preparing, and matching able seniors to willing employers. On this front, we have forged a partnership with FastJobs to develop the new SilverJobs portal to make it easy for seniors to search for suitable job opportunities offered by senior-friendly organisations. We have successfully helped 100 seniors to access good jobs.

We will ramp up these efforts over the coming year and build on the good progress thus far. Our message is clear - We want to assure our seniors that CFS has been and will continue to be there for them, and will walk with them through these difficult times.

We hope you can join and support us in this endeavour, as we all strive to stay resilient in the hope of a better and more fulfilling 2021.

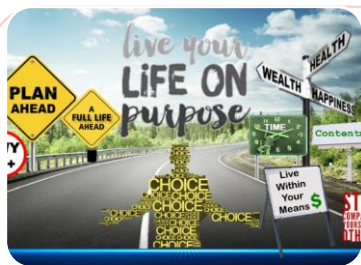
Training

As we are living longer and working longer, we have to move from a three-stage to a multi-stage life. And we need to articulate this life transition or new life-stage between working and retirement more coherently. Turning 55 years, many term as our “Third Age” of our life defines a life stage that focus on intentional reskilling, re-purposing of goals and roles. Now it has both conversations of “work longer because I have to do” AND “because I want to do” !

On this, CFS customised many short trainings and course packages for different profile of seniors focusing on their career, retirement, health and family. The programmes adopt a life-course approach in ageing well and to set goals and action plans for living longer with more purpose and meaning, all delivered using senior-friendly andragogy.

In 2020, CFS reach out to 1461 seniors.

Work-Life Transition



CFS LifeWork

- Rethink 50: Preparing for Change
- Rethink 50: Be Active & Relevant
- LifeWork II: Adapting to New Workplace (New)
- LifeWork II: Back-to-Work Seniors (New)
- Re-employment: Equip and Develop Yourself (READY)
- Senior Employability Guidance (SEG)

WORK-LIFE
TRANSITION
1008pax

Eldercare Giving



Essentials of Elder Caregiving

- Basics of Elder Caregiving Skills
- Basic Eldercare Skills for Care Associates
- WSQ Care Assistance (New)
- Dementia I: Connect & Befriend
- Dementia II: Care & Support
- Medical Escort Concierge
- Training for Befrienders

ELDER
CAREGIVING
290pax

Professional Development



Entrepreneurship: Build Your Business Model and Deliver A Winning Pitch

- Financial Management Literacy for Retirement Planning
- Intergenerational Bonding at the Workplace
- Intergenerational Bonding: Build Stronger Relationships

PROFESSIONAL
DEVELOPMENT
163pax

Training

Embracing Change Head-On

Our constantly changing work environments can be daunting for many of us, but especially so for our senior workers. Senior workers who do not yet have the skills for our new ways of working, and particularly those who do not have significant financial reserves to fall back on when they find themselves needing to change careers, are the most vulnerable category.

In this regard, in September 2020, CFS has initiated a new series of workshops specifically on **adapting to change & uncertainty in the workplace**:

- (1) LifeWork II: Back To Work For Seniors; and
- (2) LifeWork II: Adapting To New Workplaces.

The aim of these workshops is to help our senior workers adjust to the hectic pace and rapidly changing priorities, gain a greater comfort level with technological change and regain a sense of control and balance.

The workshops will train participants on the following competencies:-

1. digital knowledge;
2. working in a multi-generational workplace, using creative problem solving and decision making to deal with familiar problems;
3. building resilience; and
4. resolving conflicts.



**LifeWork II: Adapting To
New Workplaces**
27 participants

“ Expressions - From our participant ”

The workshops especially the **Career Transition** is very useful as it touches on all topics that will help me to improve overall. I will be applying the 5 love languages, a useful tool to help me to connect myself with others. This course has helped me to set my SMART goals – one of which is to sign up for courses to improve my skills in order to have more opportunities of a better future. I will certainly recommend this course to my colleagues and friends.....

By Ms Connie Tan

This **LifeWork; Rethink 50 - Preparing for Change** opened up different avenues for me to consider going forward in my work-life transition. I will look out for more relevant training so that I can explore other areas of work opportunities. I found the sessions on connecting with others, how to stay relevant, financial adequacy and setting SMART goals very useful. I will apply some of the techniques particularly on growing my retirement fund....

By Ms Ng Geok Kheng



**LifeWork & Rethink 50
Programmes
926 participants**

Life Stage Conversations

Structure and initiate a life stage conversation for all seniors at age 55

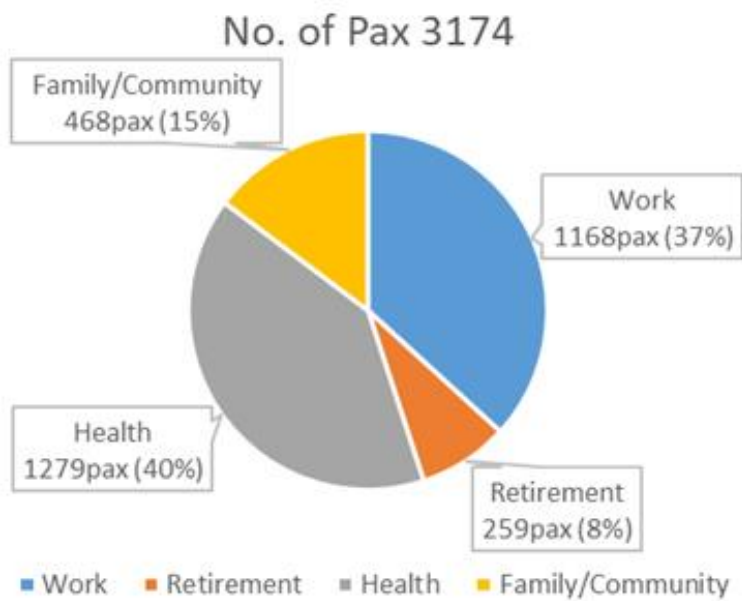
“ *The Lunch and Learn topics conducted by CFS has helped our colleagues obtain some practical and introductory interpersonal skills tips around the topics conducted.*
The short training sessions organised via the virtual platforms had also encouraged our people to experience the use of virtual platforms for training. ”

Margaret Ching, Learning & Organisational Development, MSIG

Turning 55 is a key life stage transition. Seniors need to consider both tangible (financial) and intangible assets such as productivity, vitality and transformational.

CFS in 2020, working in partnership with Ageing Planning Office embarked on this initiative to bring such conversations closer to our seniors, be it in workplaces or communities.

This series of brown bags talks focuses on helping our seniors build and maintain a healthy work-life balance in areas such as relationships and family, work and career, health and fitness, passion and hobbies. In 2020 we conducted 63 conversations reaching out to 3174 senior workers. Many of our seniors aged 55 and above, places in health and fitness (40%) and work-life balance (37%) as important conversations. Many companies, like Ms Margaret Ching from MSIG is one of the many corporate partners, are committed to help their senior workers gain skills and knowledge as they navigate their work and life transitions.



Job Placements

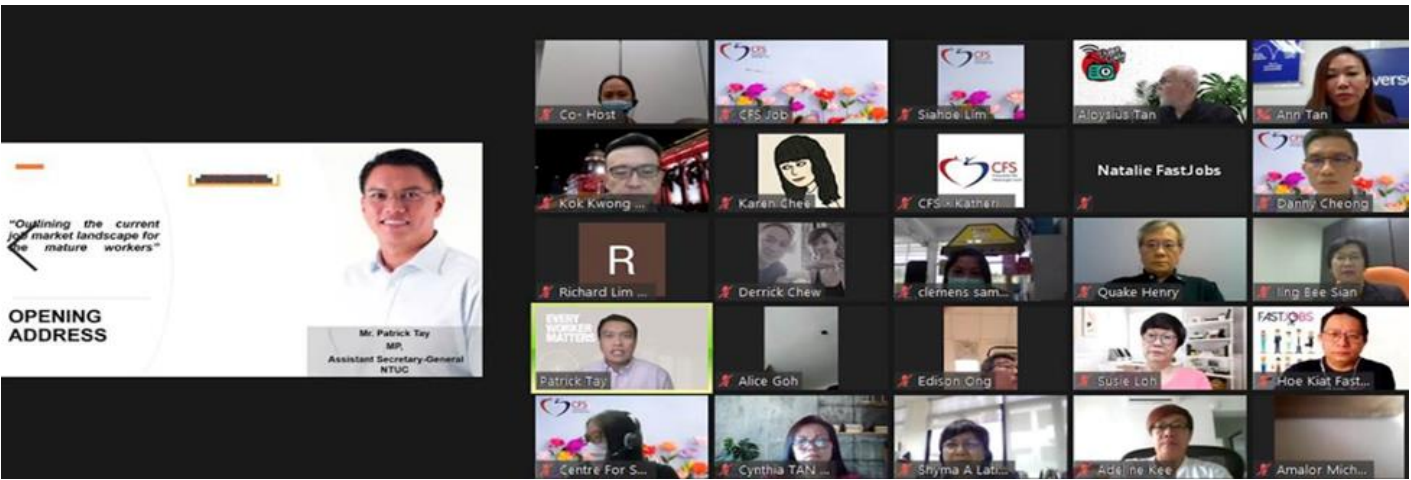
CFS had placed about **100** seniors into community care, corporate services and into gig work such as packers and F&B in 2020 under “Active Ageing by Staying Employed “ programme supported by AIC & Tote Board.

We conducted more than **40** job briefings outreached to more than **3000** seniors who have come to know about us through our training, word of mouth as well as friends and community partners such as Silver Generation Office, Workforce Singapore (WSG) and the various job fairs we have participated in both physically and online.

To-date, we have approached more than **50** employers, of which over 50% of them have supported us by recruiting seniors into their workforce.

In our efforts to continue to support placement of seniors during the COVID-19 Circuit Breaker, we have rolled out online job briefings as well. CFS conducted more than **10** online job briefings. We also relaunched our SilverJobs platform in August 2020 with collaboration with FastJobs. Tagging on FastJobs’ reach of more 300,000 fastjobs subscribers, they are able to access and apply for job positions in SilverJobs without having to create a separate access or to do a new resume. With input from CFS, Fastjobs started a #SeniorsWelcome initiative where seniors have more options to look for jobs that welcome to hiring of older workers.

We are honoured to Mr Patrick Tay to help advocate these 2 programmes for CFS.



“Stories — Embracing Change Head-on”

Christina Koh (61 years old) had never thought that she would be working in a nursing home as a healthcare assistant. Prior to taking a break off work, Christina was working in the community care sector and she was looking forward to returning to the workforce in the day care sector where she could work on office hours and have a lesser workload in consideration of her age.

CFS helped to match her to a job with Orange Valley Nursing Homes (OV) and after a 2-week career trial (funded by Workforce Singapore), she was subsequently offered a position in Orange Valley.

Christina was initially worried that she might not be able to cope with the work due to her age, however OV was very supportive and explored various options to ensure that the working environment would be less physically demanding for her. OV offered her flexi work arrangement (working half days) and re-assigned her to an air-conditioned ward.

Christina is 16 months into the job and she credits her ability to continue in her role to her colleagues who ensure that she is well supported before taking on new tasks including intensive daily activities of living, such as showering and transferring. Her co-workers also reassure her that she can seek help from them whenever she needs.

She further shared that her Reporting Officer is very understanding even though she is not able to work at the same pace as other colleagues' half of her age. OV is supportive to ensure that time was given to learn and assimilate into the new workplace at a gradual pace.

Christina would like to encourage other seniors to join this sector as joy to help others will give you a sense of fulfilment, gratification and happiness. She hopes to continue working and serve the residents in the nursing home as long as she is able to.



Ms Christina Koh(61 years old) with Mdm Chin Yoon Yin (age : 91)
Photo Courtesy: Orange Valley Nursing Home

“

I can continually do good and support the people in need as everyone grow old one day

”

52-year-old Mr Winson Low approached CFS in March 2020 for a job opportunity as a Medical Escort . His work involves accompanying frail seniors to and from their homes for medical appointments and treatments at hospitals or polyclinics. He also helps them navigate the hospital system and takes note of their next appointment.

He has since been working with TOUCH Home Care (THC), a service of TOUCH Community Services for the past nine months. As a medical escort, Winson works closely with THC ‘s trans-disciplinary team of social workers, nurses, therapists and senior care associates.

Each week, Winson has an average of three to four assignments. He enjoys the flexibility of such work arrangements and is grateful that he can earn an income during these challenging times. By building rapport and trust with seniors, Winson has come to better understand their concerns and challenges in life. This person-centric service has enabled him to develop bonds of trust between him and the seniors – and this is what makes the job so fulfilling to Winson.



Mr. Winson Low with Touch Community Services, transport services

Photo : Courtesy of Touch Community Services

CHARITIES CODE OF COMPLIANCE CHECKLIST 2020

No.	Code guideline	Code ID	Response (select whichever is applicable)
BOARD GOVERNANCE			
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
CONFLICT OF INTEREST			
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
STRATEGIC PLANNING			
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
HUMAN RESOURCE AND VOLUNTEER* MANAGEMENT			
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)
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS			
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)?		Yes
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
FUNDRAISING PRACTICES			
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
DISCLOSURE AND TRANSPARENCY			
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
PUBLIC IMAGE			
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 2020

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 3.3x as at 31 Dec 2020. High reserve is result of **SG\$50 \$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 2020.
- 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.

2020 BOARD AND AGM MEETING RECORD

BOARD MEMBERS	TITLE OF OFFICE BEARER	NO OF MEETING IN YEAR 2020	ATTENDANCE	%
TAN KIAN CHEW	CHAIRMAN	6	6	100%
LAURENCE WEE	VICE CHAIRMAN	6	6	100%
JOAN TAY	TREASURER	6	4	67%
SUSANA CONCORDO HARDING	SECRETARY	6	6	100%
THANG LENG LENG	DIRECTOR	6	5	83%
HALIMANTUL SAA'DIAH BINTE MOHAMED SADON	DIRECTOR	6	6	100%
LIM SIA HOE	EXECUTIVE DIRECTOR	6	6	100%

POLICY ON MANAGEMENT AND AVOIDANCE OF CONFLICT OF INTEREST

1. All Board Member will complete, declare and sign on 'CONFLICT OF INTEREST DISCLOSURE FORM' at end of the year in Dec month. Information includes:
 - Disclosure of Actual, Perceived or Potential Conflicts of Interest (if any)
 - Membership in Other Registered Societies

ANY OTHER MATTER


1. CFS does not have any fundraising activity in 2020 and will not have any fundraising plan for 2021
2. MSF Charities has approved the appointment of Auditor, Soo Hon Weng, from Fiducia LLP for Centre For Seniors on 5 Mar 2020

Board of Directors

Our strength lies in having dedicated directors and a team with deep knowledge on active ageing, and an even greater passion to champion the cause and make a difference for our seniors.

Board of Directors

Position	Name
Chairman	Mr Tan Kian Chew
Vice-Chairman	Mr Laurence Wee
Treasurer	Ms Joan Tay
Secretary	Ms Susana Concorde Harding
Director	Dr Thang Leng Leng
Director	Ms Halimahtul Saa’diah Bte Mohd Sadon
Executive Director	Ms Lim Sia Hoe



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

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