

Annual Report 2021

Unlocking the power of **HOPE**
to enhance our resilience and
focus



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Chairman's Message



2021 has been another difficult year for Singapore. We had hoped for a smooth rebound from the uncertainties of 2020. Instead, we continue to be greeted with repeated waves of anxiety and disruption over COVID-19. My heart goes out to the many of us, especially our seniors, who have had to endure a further year of challenge to their physical, emotional, and financial well-being. At Centre for Seniors, we felt these worries too, wondering initially how our operations would be affected and if the level of support for our programmes would change.

However, based on how our seniors responded, myself and the CFS team are now optimistic and excited for what lies ahead in 2022. Why is this so? Despite all the adversity that we experienced last year, our seniors have not only continued to learn and invest in new skills and explore for new job roles, 2780 of them enrolled into our various programmes last year, 90% higher than in 2020.

It is precisely this resilience and dedication by our seniors to active ageing and staying positive that is cause for our optimism. It is also what has been driving us to also go the extra mile in our programmes and services. On the training front, we ramped up our outreach to more seniors, conducted more training classes, and engaged more employers to come onboard our programmes. We rolled out new workshops on mental wellness, and talks on building psychological resilience and coping with change. And in all, we conducted 36 activities in 2021, reaching out to 2400 seniors in 2021.



Chairman's Message

Likewise, we also intensified efforts to place seniors into jobs. We went beyond our job portals and job fairs to also engaging seniors and employers via social media and word of mouth. We even kept our office open to attend to 'walk in' seniors. Through these efforts, we were able to find meaningful job roles for about 100 seniors with 48 age friendly employers. For the rest of some 400 seniors, we were at least able to upskill and motivate them in the hope that they can better secure opportunities down the road. We are sober to their employment challenges. Therefore, every little counts. This is the mindset we will continue to adopt in helping our seniors with their career aspirations.

2021 has also been transformative for CFS. We embraced digitalisation and ventured into online learning in a big way. We converted two signature programmes, namely Financial Planning for Retirement and Preparing for Change, to the C3A online learning platform. We also digitalised our finance system, and adopted cloud-based platforms for our human resource and training management systems. These productivity improvements have enabled us to perform our processes more efficiently and serve our seniors more effectively.

Our many accomplishments in 2021 sets us up nicely for our plans in 2022. We will ride on the positive momentum to scale up our outreach and programmes further, with the aim of benefitting even more seniors. We will also step up our employer engagement and push for more meaningful employment opportunities for our seniors.

Needless to say, the work will be challenging for the CFS team. We will continue to lean heavily on the support of everyone – donors, government agencies, employer partners, and most importantly our seniors – in this endeavour. Let us all showcase the same resilience and positivity that our seniors have exemplified over the past year. Let us come together and support each other to overcome this time of crisis. And let us all look forward to a better and more fulfilling 2022.

Facts & Figures 2021



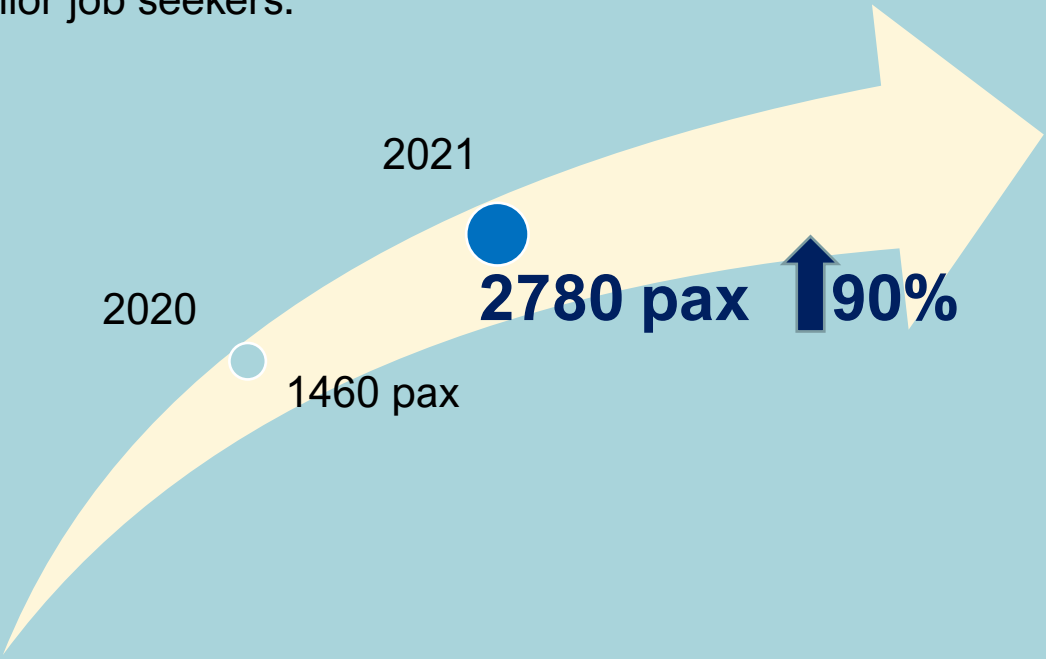
Extraordinary year.
Extraordinary senior workers.
2021 introduced us to a new world
and brought all of us closer
together. Together we worked
tirelessly to ensure that our
programmes reached out to our
senior workers while remaining
focused on safety and sustainability.



Growth by Learning Space

2021 is a year of Hope and Resilience. Riding on the wave of change in this new normal, we strengthened our position in the active ageing learning space for senior learners with new training curriculum as well as converting selected programmes to online learning.

Leveraging on our relationships with partners and clients, we performed better than expected amidst the Covid-19 disruption - contextualising our programmes, particularly the work-life transition programme, pivoting to virtual learning classes whenever possible, developing new courses and conducting employability skills training for senior job seekers.



Training Courses 2021



CFS LifeWork

Rethink 50:

Preparing for Change

Be Active & Relevant

LifeWork II:

Adapting to New Workplace or Job

Back-to-Work Seniors

Re-employment: Equip & Develop Yourself (READY)

Financial Mgmt Literacy for Retirement Planning

Basics of Elder Caregiving Skills

Basic Eldercare Skills for Care Associates

WSQ Care Assistance

Dementia Care & Support

Medical Escort Concierge

Training for Befrienders

C3A Mental Well-Being (new)

Developing A Care Plan (New)

Entrepreneurship: Build Your Business Model and Deliver A Winning Pitch

Intergenerational Bonding at the Workplace

Intergenerational Bonding: Build Stronger Relationships

Resume Writing & Interview Skills (new)

WORK-LIFE TRANSITION
2360 pax

ELDERCARE
360 pax

PROFESSIONAL DEVELOPMENT
60 pax

New courses in 2021

Digitalisation of courses

(collaboration with C3A & SUSS) using Unilearn Online Platform for:

- Financial Management Literacy for Retirement Planning
- Rethink 50: Preparing for Change

Developing a Care Plan

Mental Well-Being – Riding on the Waves of Change Smiling

Resume Writing & Interview Skills



The first Mental Wellbeing class was rolled out on 14 Dec

“ **Liew Gim Fah, 62**
*I have a better understanding of how to deal with
social and mental problems faced by the elderly.* ”

Corporate Training Workshops



LifeWork: Adapting to a New Job

Equipping workers with life skills and resilience at the workplace

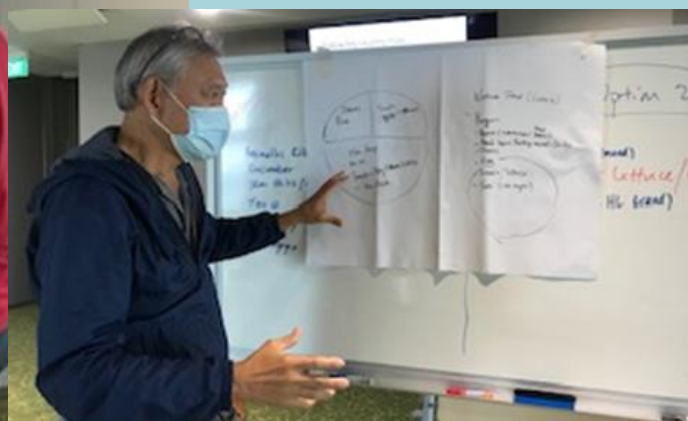
Contextualised Work-Life transition programme “Foundational LifeWork”

“

Emran Bin Yusoff, 59

The course helps me to be aware of future issues that may arise and take actions to maintain a healthy body and mind. I also learnt the importance of financial planning and how to plan my finances so that I have enough savings for old age.

”



“

Sebastian Lai

Assistant Manager, Human Resource
Development
Sengkang General Hospital

The course provided a good overview to prepare staff adequately from the technology to financial aspect which many might have overlooked.

”

“

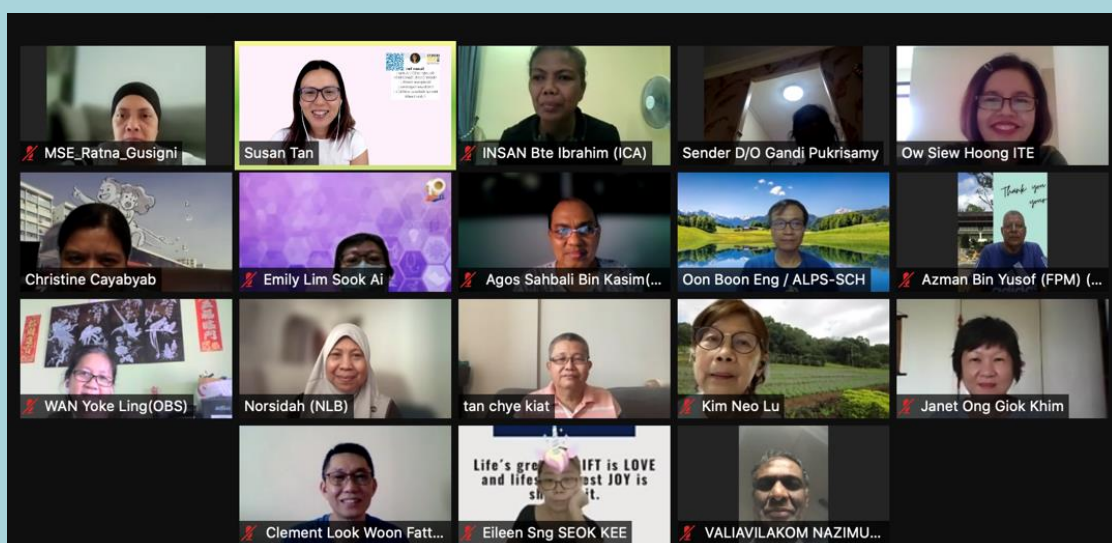
Ng Peck Poh, Jaime

Senior Manager (DXO Learning &
Development Branch)
MINDEF Human Resource Department

We're very glad that all the participants had found the programme beneficial and given very favourable ratings to the programme and trainers. The topics are interesting, the speaker was very engaging and there is no boring moment.

”

Foundational LifeWork (virtual learning class)



“

Michael Chan, 60

I have learnt a lot from the 3 levels of happiness and loss response model in this course. These two models are part of the transition process and with this knowledge, I am able to cope with my own transition better.

”

Eldercare Training Programmes

“ **Tan Check Tiow Ellen, 47**

I want to learn something useful, and this course has given me proper training and guidance to become a Medical Escort Concierge. We were also given hands-on practice in the handling of wheelchair, using of walking aids as well as useful communication and patient management skills and of course handling of wheelchair onto the van.

”



Medical Escort Concierge Training



Basic Elder Caregiving Skills for Care Associates

Activities

36

Talks & Activities

2306

People
Outreached



Talk on ‘Dementia’ for Serangoon Garden Country Club on 13 March



Virtual Talk on “Senior Jobs Opportunities” for Silver Generation Ambassadors, Marsiling on 27 Sep



Virtual Talk on “Wellness” for UWEEI on 6 March

Ready for Life

Digital Festival
4-5 Dec 2021

Get inspired and re-imagine your retirement with CPF. Elderpreneurship Centre for Seniors Steven Ong

It's a wrap! We couldn't have done this without your support. Together, we had 35,700 cumulative sign-ups for the 17 online sessions. Hooray!

Factoring a 60% to 70% weekend attrition rate, your session exceeded expectation!

2,157 registered

1,113 attended

4 out of 5 would recommend your session to others!

Your session was rated 4.1 out of 5. That is fantastic!

★★★★

Here's what some have to say about your session:

"(Would like) to follow up at a more advance level for the course."

"More such programs whenever possible and available. Thanks!"

Webinar on “Elderpreneurship” for CPFEB on 4 Dec

Growth by Placement Space



Outreach 2565 senior job seekers

Outreach channels	No. of pax
Job Fairs	100
Group Job Briefings	150
1 to 1 Job Briefings	350
Silverjobs portal, walk-ins, e-mails, referrals	1965



Employability Skills Workshops

“ Alice Yap, 67

Instructor helped us along the way whenever we got stuck. He is very patient with us, ensuring everyone has no issue before proceeding to the next level. I am happy with CFS for organizing these courses that are relevant to senior job seekers. If there is a course on photo editing, I would like to attend. ”



“ Teoh Hooi Leng, 68

Enjoy the refresher course. Wish it have been longer. Interested in photo editing. ”



“ L K Sheri, 58

A good and comprehensive course. Worth attending. ”



Introduction of GIG Jobs to senior job seekers (a collaboration with FASTJOBS)



“ **Lim Huishan, General Manager
FastJobs Singapore**

We're pleased to partner CFS to enable older workers to benefit from flexible work opportunities via our new platform, FastGig. With FastGig, jobseekers can access flexible shifts to create their own work schedules, allowing them to balance work with other commitments. CFS' holistic approach to train & guide older workers to embrace new ways of working is key in ensuring that our growing population of older workers are able to fully participate in the gig economy.

”

Charities and IPCs Governance Evaluation Checklist

S/N	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
	Are there governing board members holding staff1 appointments? (skip items 2 and 3 if “No”)		Yes
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	Complied
3	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
4	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
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
6	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
Conflict of Interest			
7	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
8	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			
9	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 Volunteer2 Management			
10	The Board approves documented human resource policies for staff.	5.1	Complied
11	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
12	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
Financial Management and Internal Controls			
13	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
14	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
15	The Board ensures that reviews on the charity’s internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
16	The Board ensures that there is a process to identify, and regularly monitor and review the charity’s key risks.	6.1.4	Complied
17	The Board approves an annual budget for the charity’s plans and regularly monitors the charity’s expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 18 if “No”)		Yes
18	The charity has a documented investment policy approved by the Board.	6.4.3	Complied

Charities and IPCs Governance Evaluation Checklist (cont'd)

S/N	Code guideline	Code ID	Response (select whichever is applicable)
	Fundraising Practices		
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 19 if “No”)		Yes
19	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations in kind during the financial year? (skip item 20 if “No”)		No
20	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied
	Disclosure and Transparency		
21	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
	Are governing board members remunerated for their services to the Board? (skip items 22 and 23 if “No”)		No
22	No governing board member is involved in setting his own remuneration.	2.2	Complied
23	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.	8.3	Complied
	Does the charity employ paid staff? (skip items 24 and 25 if “No”)		
24	No staff is involved in setting his own remuneration.	2.2	Complied
25	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

Notes:

- 1 Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.
- 2 Volunteer: A person who willingly serves the charity without expectation of any remuneration.

NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2021

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 **3.5** as at 31 Dec 2021. 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 engaged 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 2021.
- 2.2 CFS confirms that there is one paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member 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.

2021 BOARD AND AGM MEETING RECORD

BOARD MEMBERS	TITLE OF OFFICE BEARER	No of Meeting in Year 2021	Attendance	%
TAN KIAN CHEW	CHAIRMAN	5	5	100%
LAURENCE WEE (RETIRED 15 JUNE 2021)	VICE CHAIRMAN	3	3	100%
JOAN TAY	TREASURER	5	4	80%
SUSANA CONCORDO HARDING	SECRETARY	5	5	100%
DR THANG LENG LENG	DIRECTOR	5	5	100%
HALIMAHTUL SAA'DIAH BINTE MOHAMED SADON	DIRECTOR	5	4	80%
TRISTAN GWEE (APPOINTED 15 JUNE 2021)	DIRECTOR	2	2	100%
LIM SIA HOE	EXECUTIVE DIRECTOR	5	5	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 2021 and will not have any fundraising plan for 2021
2. MSF Charities has approved the appointment of Auditor, Gan Chek Huat, from Fiducia LLP for Centre For Seniors on 27 April 2021

Board of Directors



Mr Tan Kian Chew
Chairman



Ms Joan Tay
Treasurer



Ms Susana Concorde Harding
Honorary Secretary



Ms Lim Sia Hoe
Executive Director



Dr Thang Leng Leng
Director



Ms Halimahtul Saa'diah Bte Mohd Sadon
Director



Mr Tristan Gwee
Director

Patron
Mr Lim Boon Heng

Advisors
Mr Laurence Wee
Mr Henry Quake



Thank you

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 579837

Corporate website: www.cfs.org.sg

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