



# **Annual Report 2022**



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## Message by Chairman

2022 has been an eventful year. The COVID-19 social restrictions had been gradually lifted over the year, and for the most part, we could resume the pre-pandemic lifestyles and routines that we cherished. At the same time, fresh uncertainties emerged with new COVID variants, rising inflation, and potential recession fears looming large.

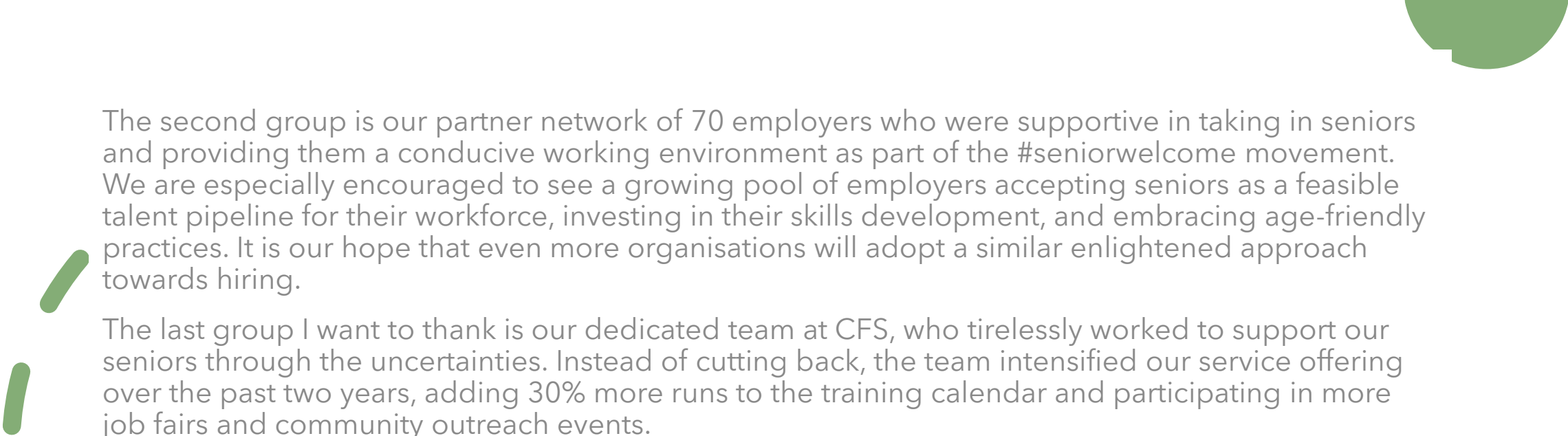


## Serving More Seniors

For the Centre For Seniors (CFS), we had an extraordinary year. Our training and placement numbers remained strong, continuing the upward momentum from 2021. We generated an operating surplus, which puts us in a healthy position to continue our meaningful work. Most importantly, we were able to deliver positive outcomes for our seniors and provide many a renewed sense of hope and optimism.

## We Appreciate You

Looking back at our efforts and achievements, I am particularly thankful to three groups. The first group is our seniors, who continued to keep active and invest in training amid all the disruption. More than 3000 seniors participated in our range of programmes in 2022 while 800 came forward to tap on our job matching services.



The second group is our partner network of 70 employers who were supportive in taking in seniors and providing them a conducive working environment as part of the #seniorwelcome movement. We are especially encouraged to see a growing pool of employers accepting seniors as a feasible talent pipeline for their workforce, investing in their skills development, and embracing age-friendly practices. It is our hope that even more organisations will adopt a similar enlightened approach towards hiring.

The last group I want to thank is our dedicated team at CFS, who tirelessly worked to support our seniors through the uncertainties. Instead of cutting back, the team intensified our service offering over the past two years, adding 30% more runs to the training calendar and participating in more job fairs and community outreach events.

I would like to express my heartfelt gratitude to our ex Chairman Mr Tan Kian Chew, who stepped down in June 2022, for his steadfast leadership. In his tenure, he steered us along a remarkable growth path and helped establish CFS as the leading player in the training and employability of seniors. We will strive to keep up the good work and grow CFS from strength to strength.

## Looking Ahead

It bears repeating that seniors are at the heart of what we do. Our fruitful 2022 exemplifies the many things we can collectively achieve if all of us – seniors, employers, donors, government partners, and the CFS team – come together towards a common goal. Let us sustain this progress into 2023, and look forward to creating even more positive outcomes for our seniors. I wish everyone a fulfilling year ahead.



Ms Tan Hwee Bin  
Chairman



Ms Joan Tay  
Vice Chair



Mr Tristan Gwee  
Honorary Treasurer



Ms Halimahtul Saa'diah  
Bte Mohd Sadon  
Director



Ms Susana Concorde Harding  
Honorary Secretary



Ms Wu Ye-Her  
Director



Ms Lim Sia Hoe  
Executive Director

## Board of Directors

# Year in Review

# More Seniors attending Training and Talks



## CFS LifeWork

Rethink 50: Preparing for Change

Rethink 50: Be Active & Relevant

LifeWork II: Adapting to New Job / Workplace

LifeWork II: Back-to-Work Seniors

Re-employment: Equip & Develop Yourself (READY)

Financial Mgmt. Literacy for Retirement Planning

Intergenerational Bonding @ Workplace

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 Wellbeing

Develop a Care Plan

Entrepreneurship: Build Your Business Model and Deliver A Winning Pitch

Essential Digital Marketing Skills for Seniors

Intergenerational Bonding: Build Stronger Relationships

Resume Writing & Interview Skills

Zoom & MS Teams

MS Office & Google Workspace

233

classes

9

Talks

2618

Training places

284

Attendees

## Learning

# Life Work Series

This work life transition series help to equip mature workers with knowledge and toolkits to prepare and manage their work-life transition, addressing issues of work, retirement, financial planning, health, family & community engagement. We conduct a series of work-life transition courses varying from half-day, 1-day to 3-days.



The programs conducted by CFS were rated positively. Trainers were engaging and knowledgeable in their respective domains, and all the topics presented were insightful and relevant to retirement planning. The participants feedback that they have benefitted from the programs. The more popular segments are health and financial management literacy. There were suggestions by participants to increase the duration for these two segments to have more time for more elaboration on the content or to include other relevant topics.

Quote from Ken Tan, Training Officer, MHA

# Eldercare Series - Befrienders

Befriending workshop was very engaging and meaningful to me. The trainer taught not only theoretical knowledge but shared a lot of her own relevant personal experiences. We also practised on how to interact with the seniors through role-play. I benefitted from the training and felt more equipped to engage

Ms Sherry Tay, 58yrs

The Training for Befrienders allows All Saints Home volunteers to learn the key befriending skills to communicate and engage more effectively with the elderly. With compassion and love, we can better practise and promote volunteerism in eldercare

Mr Edmund Quek, 48



Engaged **797** job seekers

**350**  
Ready For Work

**201**  
attended employability  
Skills Training

**106**  
Placed

**50**  
Age-  
Friendly  
Employers

# Placements

Outreach channels	# pax
Silverjobs portal	2023
Job Fairs	100
Walk-in, referral, e-mail, phone	106
Total	2229

## Job seekers stories.....

Angeline Sng, 62 has various working experiences having spent almost 10 years working at a local primary school as a science lab technician. Prior to this, she had also worked as a customer service officer for 3 years. During the pandemic, Angeline had enrolled in several CFS employability skills training courses to enhance her career transition. Eventually, she was successfully placed by CFS as a Care Associate at Orange Valley Nursing Home.

"The instructor's real-life stories and his advice on how to manage challenging job-seeking situations are very helpful to me!"

.....Ong Gek Kuan, 57

Peter Low, 64 came to CFS for employment assistance in Nov 2022. He wanted a retail job because he was a part-time Retail Executive before. He left the part-time retail job to join a Childcare Centre as a full-time Administrator. Subsequently, he resigned after a few months because he found himself not suitable for the role. After attending CFS preparatory workshop to better understand his interests and strengths, CFS referred him to Craft Care. He started work with the company on 5 December 2022.

1



# 12400 listeners

We delivered six (6) radio podcasts and aired over Vintage Radio to educate seniors on ageing, work and retirement.

<https://www.vintageradio.sg/#/view/audioplaylists/a8df8621b326ba5992d4c6d735547160>

2

## Roadshows and Job Fairs



# Talked to 1500 Active Seniors

We participated in 4 roadshows, 9 job fairs and 2 job sensing exercises.

3

## IT & Software



# 2000 job seekers

We invested in a Clients' Management System (JMS) to keep our job seekers data safe, private and secured.

The background features several abstract green geometric elements: a large olive-green circle on the right, a medium green circle in the upper left, a dashed green line in the top left, a green square outline on the left, and several short green line segments scattered in the lower left.

# Charity Checklist

# Charities and IPCs Governance Evaluation Checklist

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>Board Governance</b>				
1	<b>Induction and orientation</b> are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
	<b>Are there governing board members holding staff<sup>1</sup> appointments? (skip items 2 and 3 if “No”)</b>		Yes	
2	Staff does <b>not chair</b> the Board and does <b>not comprise more than one third</b> 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) <b>can only serve a maximum of 4 consecutive years</b> .  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 <b>re-nomination and re-appointment</b> , at least once every 3 years.	1.1.8	Complied	
6	The Board conducts <b>self evaluation</b> to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	
	<b>Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)</b>		No	
7	The charity discloses in its annual report the <b>reasons for retaining the governing board member who has served for more than 10 consecutive years</b> .	1.1.13		
8	There are <b>documented terms of reference</b> for the Board and each of its committees.	1.2.1	Complied	

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
<b>Conflict of Interest</b>				
9	There are documented procedures for governing board members and staff to declare actual or potential <b>conflicts of interest</b> to the Board at the earliest opportunity.	2.1	Complied	
10	Governing board members <b>do not vote or participate</b> in decision making on matters where they have a conflict of interest.	2.4	Complied	
<b>Strategic Planning</b>				
11	The Board <b>periodically reviews and approves the strategic plan</b> 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<sup>2</sup> Management</b>				
12	The Board approves <b>documented human resource policies</b> for staff.	5.1	Complied	
13	There is a <b>documented Code of Conduct</b> for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	
14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
	<b>Are there volunteers serving in the charity? (skip item 15 if “No”)</b>		No	
15	There are <b>volunteer management policies</b> in place for volunteers.	5.7		
<b>Financial Management and Internal Controls</b>				
16	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	
17	The Board ensures that <b>internal controls for financial matters</b> in key areas are in place with <b>documented procedures</b> .	6.1.2	Complied	

# Charities and IPCs Governance Evaluation Checklist (cont'd)

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
18	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
19	The Board ensures that there is a process to <b>identify, and regularly monitor and review</b> the charity's <b>key risks</b> .	6.1.4	Complied	
20	The Board approves an <b>annual budget</b> for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	
	<b>Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if "No")</b>		Yes	
21	The charity has a <b>documented investment policy</b> approved by the Board.	6.4.3	Complied	
<b>Fundraising Practices</b>				
	<b>Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")</b>		Yes	
22	All collections received (solicited or unsolicited) are <b>properly accounted for</b> and <b>promptly deposited</b> by the charity.	7.2.2	Complied	
	<b>Did the charity receive donations in kind during the financial year? (skip item 23 if "No")</b>		No	
23	All donations in kind received are <b>properly recorded</b> and <b>accounted for</b> by the charity.	7.2.3		
<b>Disclosure and Transparency</b>				
24	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	

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
	<b>Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if "No")</b>		No	
25	<b>No</b> governing board member is involved in setting his own remuneration.	2.2		
26	The charity discloses the <b>exact</b> remuneration and benefits received by each governing board member in its annual report. <u>OR</u> The charity discloses that no governing board member is remunerated.	8.3		
	<b>Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")</b>		Yes	
27	No staff is involved in setting his own remuneration.	2.2	Complied	
28	The charity discloses in its annual report — (a) the total annual remuneration for <b>each of its 3 highest paid staff</b> who each has received remuneration (including remuneration received from the charity's subsidiaries) <b>exceeding \$100,000</b> 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. <u>OR</u> The charity discloses that <b>none</b> of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	

# Charities and IPCs Governance Evaluation Checklist (cont'd)

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
29	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family<sup>3</sup> belonging to the Executive Head<sup>4</sup> or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is <b>no</b> 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.</p>	8.5	Complied	
<b>Public Image</b>				
30	The charity has a <b>documented communication policy</b> on the release of information about the charity and its activities across all media platforms.	9.2	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.

3 Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity –

(a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or

(b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.

A close member of the family may include the following:

(a) the child or spouse of the Executive Head or governing board member;

(b) the stepchild of the Executive Head or governing board member;

(c) the dependant of the Executive Head or governing board member.

(d) the dependant of the Executive Head's or governing board member's spouse.

4 Executive Head: The most senior staff member in charge of the charity's staff.

## NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2022

### 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 2023 'Strategic Plan 2023 to 2025' 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 **3.4** as at 31 Dec 2022. 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 2022.

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.

## 2022 BOARD AND AGM MEETING RECORD

BOARD MEMBERS	TITLE OF OFFICE BEARER	No of Meeting in Year 2022	Attendance	%
TAN KIAN CHEW (RETIRED 16 JUNE 2022)	CHAIRMAN	2	2	100%
TAN HWEE BIN (APPOINTED 16 JUNE 2022)	CHAIRMAN	3	3	100%
JOAN TAY (APPOINTED 16 JUNE 2022)	VICE CHAIRMAN	5	5	100%
TRISTAN GWEE (APPOINTED 16 JUNE 2022)	TREASURER	5	5	100%
SUSANA CONCORDO HARDING	SECRETARY	5	5	100%
HALIMAHTUL SAA'DIAH BINTE MOHAMED SADON	DIRECTOR	5	4	80%
THANG LENG LENG (RETIRED 16 JUNE 2022)	DIRECTOR	2	1	50%
WU YE-HER (APPOINTED 16 JUNE 2022)	DIRECTOR	3	3	100%
LIM SIA HOE	EXCECUTIVE DIRECTOR	5	5	100%

### POLICY ON MANAGEMENT AND AVOIDANCE OF CONFLICT OF INTEREST

- All Board Members have completed, 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

- CFS does not have any fundraising activity in 2022 and will not have any fundraising plan for 2023
- MSF Charities has approved the appointment of Auditor, Gan Chek Huat, from Fiducia LLP for Centre For Seniors on 27 April 2021



**A big Thank You  
to All our  
Partners and  
Friends who  
make it possible  
for us to do the  
work that we do  
everyday**

We are grateful for our partners and friends who have generously contributed to supporting our seniors lead a purposeful life through meaningful work and/or staying relevant active and relevant



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](http://www.cfs.org.sg)

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