



ANNUAL REPORT 2023

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MESSAGE BY CHAIRMAN

Ms Tan Hwee Bin

Amidst the backdrop of challenges and transformation in 2023, our dedication to our senior workers remained unwavering. Collaborating with 50 companies, we embarked on a journey to empower 2000 older workers through our LifeWork series workshops. Each session was crafted to equip our seasoned workforce with the tools and knowledge essential to navigate today's dynamic, multi-generational workplace.



At the core of our mission lies a deep belief in the continuous growth, well-being, and sense of belonging of each member. This goes beyond merely checking corporate responsibility checkboxes; it's about recognizing the invaluable asset our senior workers represent.

Through the LifeWorks workshops, we could see the enthusiasm of our senior workers wanting to adapt and evolve. Covering career transitions, financial planning, health, and workplace dynamics, these training sessions became pivotal moments of empowerment for our seasoned workers.

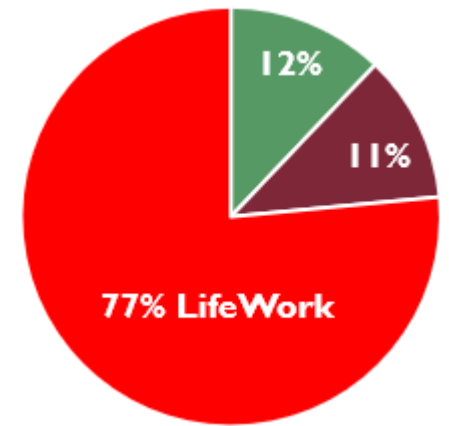
In line with our commitment to meaningful work opportunities, we pioneered an innovative program —Micro-jobs for Seniors—in collaboration with Thye Hua Kwan and Agency of Integrated Care. By redefining community care roles into bite-sized tasks, we unlocked tailored job opportunities for over 100 seniors. From meal deliveries to organizing social activities, these roles not only leverage their expertise but also showcased the untapped potential within our senior workforce.

Looking ahead, CFS is gearing up to further bolster the resilience of our senior workers. We're developing courses to enhance cognitive skills such as critical thinking, enhancing social and emotional proficiency, and fostering adaptability and resilience. Additionally, we're collaborating with employers to identify key skills required in various industries, ensuring our seniors are equipped for success in Finance, Banking, Retail, and Community Care roles.

All of this is made possible through the unwavering support of our employees, partners and stakeholders, propelling us closer to realizing our vision of an age-inclusive workplace.

My heartfelt gratitude to all.

HEARTFELT INSIGHTS FOR 2023



LIFE-WORK SERIES

More than 1500 (77%) trainees attended the Life Works series workshops.

We witnessed firsthand the eagerness of our older workers to **adapt** and **stay relevant**.

These sessions, covering work transition, financial planning, health, and workplace dynamics, have been instrumental in empowering our older workers to thrive in today's dynamic work environment.

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

Total Training Places - 2000

The untapped potential within our ageing workforce

为其他老人送餐或提醒吃药 年长者接小差事既赚外快又保持活跃

乐活乐享培训中心透过护理中心、文康院、长者中心、以及长者协会，推出“微型就业计划”，让长者每完成一件小差事，如送餐或提醒吃药，就可赚取1元。

背景 随着人口老化，长者就业成为社会关注的焦点。乐活乐享培训中心透过护理中心、文康院、长者中心、以及长者协会，推出“微型就业计划”，让长者每完成一件小差事，如送餐或提醒吃药，就可赚取1元。



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MICRO-JOBS FOR SENIORS

We reimagined community care roles by breaking down roles into smaller skills components, together with Thye Huan Kuan.

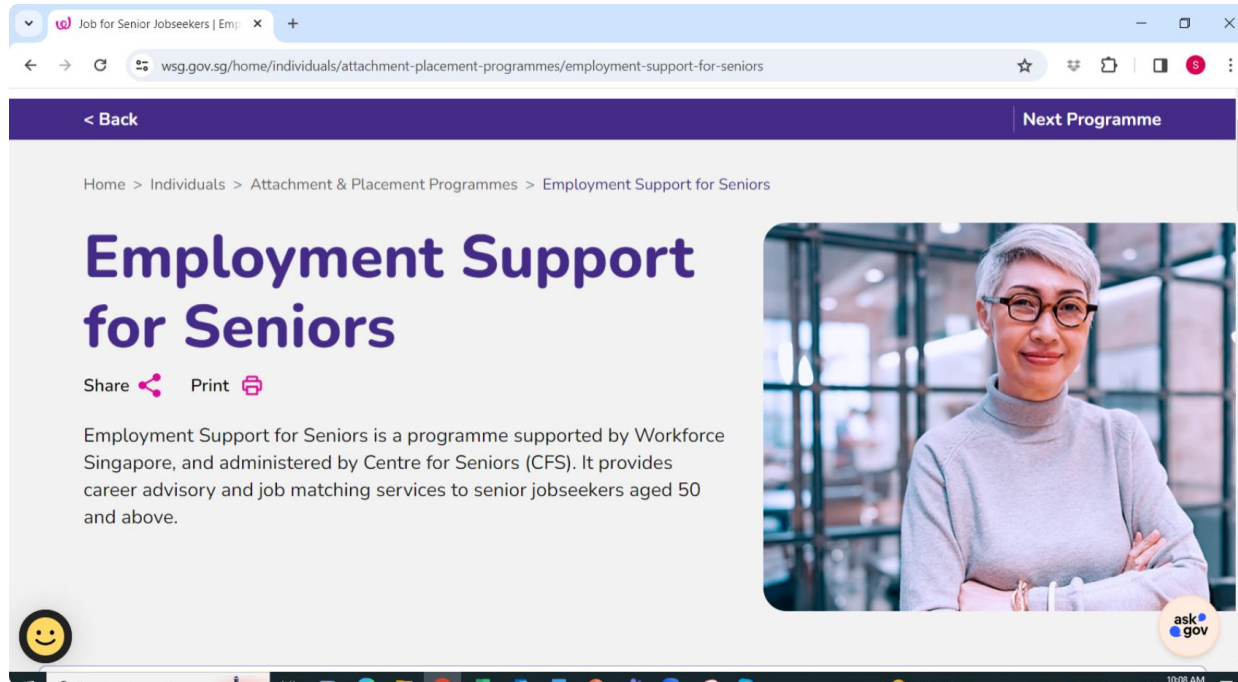
We manage to create more tailored and accessible job opportunities for older workers, maximizing their contributions based on their abilities and interests.

This initiative provided over 150 seniors with opportunities in tasks like meal delivery, medication reminders, and organizing social activities.

It also illuminated the untapped potential within our ageing workforce.

15 Active Ageing Centres and 150 Micro Jobbers

We are proud to be a partner of WSG in helping senior job seekers in their job search journey



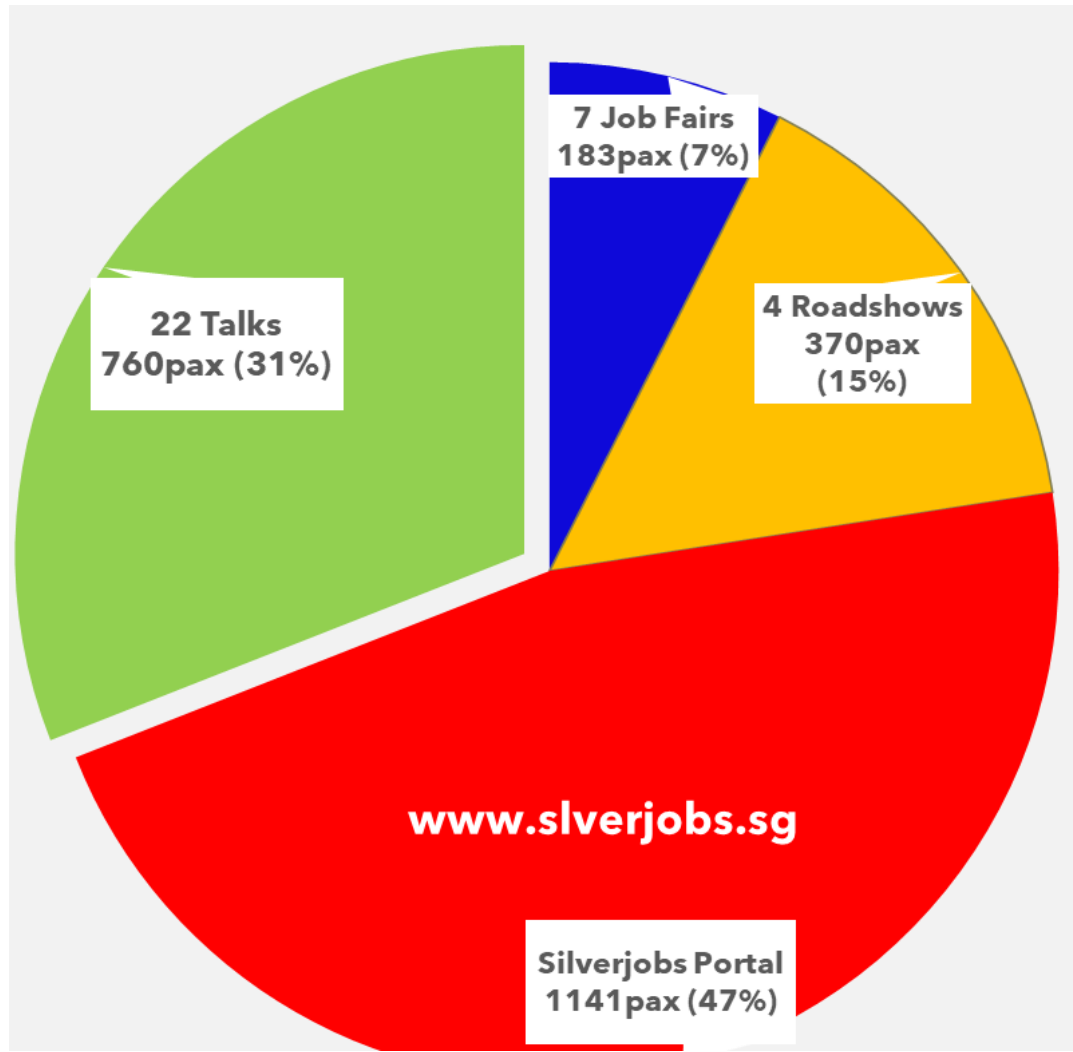
221 now, aiming for 300 placements in 2024

EMPLOYMENT FACILITATION

We plan to design courses that fortify the resilience of our older workers in crucial areas: **cognitive skills encompassing critical thinking and project management, social and emotional proficiency such as interpersonal and communication skills, and adaptability & resilience skill sets** promoting self-awareness, confidence, and reliance.

We are planning to collaborate closely with employers to identify a common set of skills necessary for the industries.

Reaching out to Willing-to-Work Seniors



2500 Seniors

AGE IS NO BARRIER WHEN DETERMINATION AND OPPORTUNITY PAVE THE WAY.

Our dedication remains unyielding in cultivating an **inclusive and supportive environment** where every member of our workforce, regardless of age, feels valued and empowered.

The resilience and adaptability demonstrated by our older workers is the game-changer.



**Cybersecurity Talk
April 2023**



NUHS Job Info Session on Patient Service Associate for CFS Job Seekers - Jan 2023



Nutrition Talk @ REACH Community Services - March 2023



CERTIS Job Info Session on Airport Security Officer for CFS Job Seekers - April 2023

WORDS OF APPRECIATION

Mr Lim 58, was retrenched as a Despatch Coordinator in 2023. Although he had a stroke few years ago and his memory was not very good, he was still determined to look for employment. He came to CFS in August 2023 for help and after career coaching and assessing his interests, CFS advised him to take up a Food Hygiene training course. Upon completion, he was successfully placed with Bom Bom as a temporary Kitchen Assistant to prepare food meals for pets. Due to his good performance, the company converted his employment to a one-year full-time contract.

Mr Lim's nephew wrote to CFS:

"We greatly appreciate the support you have given to my uncle during his entire job-seeking period. I am sure he will treasure this work opportunity and perform to his utmost ability. Thank you so much"... Jamien

Ms Selvi 57, came to CFS in June 2022. She was assisted and referred to various jobs and interviews. She also attended a few training courses offered by CFS to increase her employability skills. After several months, she was still unsuccessfully placed.

CFS was puzzled as to why she was unable to secure any job offer after interviews despite her good disposition to work. Upon further probing, she disclosed that she has anxiety issues. CFS advised her to obtain a certification letter from her doctor that she is fit to work. CFS then referred her a job as Meal Service Associate (MSA) at SGH via UEMS. She used the doctor's certification and was successfully placed in December 2023.

"I signed my contract today and will start job orientation on 11 Dec 2023. Thank you so much for tirelessly working and not giving up on me. I appreciate what CFS has done for me. Thank you so very much" Selvi

FEEDBACK ON CFS TRAINING PROGRAMMES

“I look after my parents and want to know more about dementia vs old age as I worry about my aged parents having dementia. The “Dementia: Care & Support” course is useful and informative, and the trainer is both knowledgeable and engaging, making the class very interesting”... Heng Lee Koon

“Thank you so much CFS for reaching out to me at the job fair and offering your training programmes to upgrade myself. The classes were never boring and the course on “Adapting to New Workplace” was beneficial as what I learnt in class will help me when I start work in a new job” ... Theresa Lim

“The “Financial Management Literacy for Retirement Planning” course is an eye opener for me. It guided me on how to plan and I am now better prepared for the future”... Basrim Misman

“CFS work-life transition series of workshops are good programmes in preparing seniors for job change as well as for the second phase of their lives”... Loke Wing Hon

“The Intergenerational Bonding @ Work instructor was very relatable and kept the atmosphere comfortable for sharing which made me more incline to participate. It's the small details that mattered. Thank you CFS!”... Majella Chua



BOARD MATTERS

BOARD OF DIRECTORS



Ms Tan Hwee Bin
Chairman



Ms Joan Tay
Vice Chair
(till Sep 2023)



Mr Tristan Gwee
Honorary Treasurer



Ms Susana Concorde Harding
Honorary Secretary



Ms Halimahtul Saa'diah
Bte Mohd Sadon
Director



Ms Wu Ye-Her
Director



Ms Kok Ee Lan
Director
(joined Sep 2023)



Ms Lim Sia Hoe
Executive Director

2023 Board and AGM Meeting Record

BOARD MEMBERS	TITLE OF OFFICE BEARER	No of Meeting in Year 2023	Attendance	%
TAN HWEE BIN	CHAIRMAN	5	4	80%
JOAN TAY (RESIGNED 7 SEP 2023)	VICE CHAIRMAN	2	1	50%
TRISTAN GWEE	TREASURER	5	4	80%
SUSANA CONCORDO HARDING	SECRETARY	5	5	100%
HALIMAHTUL SAA'DIAH BINTE MOHAMED SADON	DIRECTOR	5	5	100%
WU YE-HER	DIRECTOR	5	3	60%
KOK EE LAN (JOINED 7 SEP 2023)	DIRECTOR	3	2	67%
LIM SIA HOE	EXCECUTIVE DIRECTOR	5	5	100%

POLICY ON MANAGEMENT AND AVOIDANCE OF CONFLICT OF INTEREST

1. 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

1. CFS does not have any fundraising activity in 2023 and will not have any fundraising plan for 2024
2. MSF Charities has approved the appointment of Auditor, Gan Chek Huat, from Fiducia LLP for Centre For Seniors on 27 April 2021

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)	S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
Board Governance					Conflict of Interest				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied		9	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	
	Are there governing board members holding staff ¹ appointments? (skip items 2 and 3 if “No”)		Yes		10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	Complied		Strategic Planning				
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		11	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	
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		Human Resource and Volunteer² Management				
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied		12	The Board approves documented human resource policies for staff.	5.1	Complied	
6	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		13	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	
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if “No”)		Yes		14	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
7	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				Are there volunteers serving in the charity? (skip item 15 if “No”)		No	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied		15	There are volunteer management policies in place for volunteers.	5.7		
					Financial Management and Internal Controls				
					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 internal controls for financial matters in key areas are in place with documented procedures.	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 identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
20	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 21 if "No")		Yes	
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
Fundraising Practices				
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")		Yes	
22	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 23 if "No")		No	
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3		

S/N	Code guideline	Code ID	Response (select whichever is applicable)	Explanation (if Code guideline is not complied with)
Disclosure and Transparency				
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	
	Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if "No")		No	
25	No governing board member is involved in setting his own remuneration.	2.2		
26	The charity discloses the exact 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		
	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")		Yes	
27	No staff is involved in setting his own remuneration.	2.2	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)
28	<p>The charity discloses in its annual report —</p> <p>(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</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p><u>OR</u></p> <p>The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.</p>	8.4	Complied	
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 family³ belonging to the Executive Head⁴ 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><u>OR</u></p> <p>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.</p>	8.5	Complied	
Public Image				
30	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:

- 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.

Charities and IPCs Governance Evaluation Checklist (cont'd)

NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2023

1. Code ID 1.1.13

1.1 There is one governing board member who has served for more than 10 consecutive years.

1.2 Lim Sia Hoe is the Executive Director. As the current Executive Director, her tenure was extended as our priority is to maintain operational and business stability following the COVID-19 pandemic, while actively engaging in succession planning.

2. Code ID 6.4.1

2.1 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.

2.2 CFS Reserve Ratio is **3.6** as at 31 Dec 2023. 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.

3. Code ID 8.4

2.1 This is to confirm that none of CFS's staff receives more than \$100,000 in annual remuneration for 2023.

2.2 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.

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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