



ANNUAL REPORT 2024

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ABOUT CFS

FOUNDED IN JULY 2006, CENTRE FOR SENIORS IS A NON-PROFIT, 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 Focus Today



Employment Facilitation

We partner with employers to place seniors in meaningful jobs



Training

We prepare seniors for work-life transition and equip them with knowledge and toolkits to support them in active ageing

Chairperson's Message

Dr Mary Ann Tsao



The past year has been pivotal for the Centre for Seniors, with Tsao Foundation assuming leadership in mid-2024 under a new work pillar. We also welcomed our new Executive Director, Ms. Sanchita Singh, whose extensive regional HR experience strengthens our leadership team.

Our focus remains on empowering mature workers through targeted training and placement services, ensuring they stay competitive amid evolving industry demands. We are enhancing employer engagement to expand job opportunities and broadening access to PMET roles while maintaining strong support for non-PMET positions. Additionally, we are facilitating gig and micro jobs to offer greater flexibility and accessibility.

Recognizing longer life expectancy among women, we are developing a pilot program to encourage workforce participation, promoting financial security and well-being. Our advocacy efforts continue to highlight the value of mature workers, and we are leveraging technology to enhance efficiency in serving both jobseekers and employers.

As we move forward, we remain committed to building a resilient, inclusive, and future-ready workforce. We extend our sincere appreciation to our partners, employers, and stakeholders for their continued support in driving meaningful change.

Board of Directors

January to June 2024



Chairperson
Ms Tan Hwee Bin
(Wing Tai)



Honorary Treasurer
Mr Tristan Gwee
(Gerontological Society of Singapore)



Honorary Secretary
Mrs Susana Concorde Harding
(Tsao Foundation)



Executive Director
Ms Lim Sia Hoe



Director
Ms Halimahtul Saa'diah
Bte Mohd Sadon
(Seacare)



Director
Ms Wu Ye-Her
(NUS)



Director
Ms Kok Ee Lan
(NTUC Health)

BOARD OF DIRECTORS

FROM 18 JUNE 2024



Chairperson
Dr Mary Ann Tsao
(Tsao Foundation)



Honorary Secretary
Dr Wayne Freeman Chong
(Gerontological Society of Singapore)



Honorary Treasurer
Mrs Susana Concorde Harding
(Tsao Foundation)



Executive Director
Ms Sanchita Singh



Director
Mr Eddy Chau
(Tsao Foundation)



Director
Ms Sharon Lim
(Seacare Co-operative Ltd)

Institutional Members

Tsao Foundation

Gerontological Society of Singapore

Income Insurance Ltd

NTUC Club

NTUC LearningHub Pte Ltd

NTUC Fairprice Co-operative Ltd

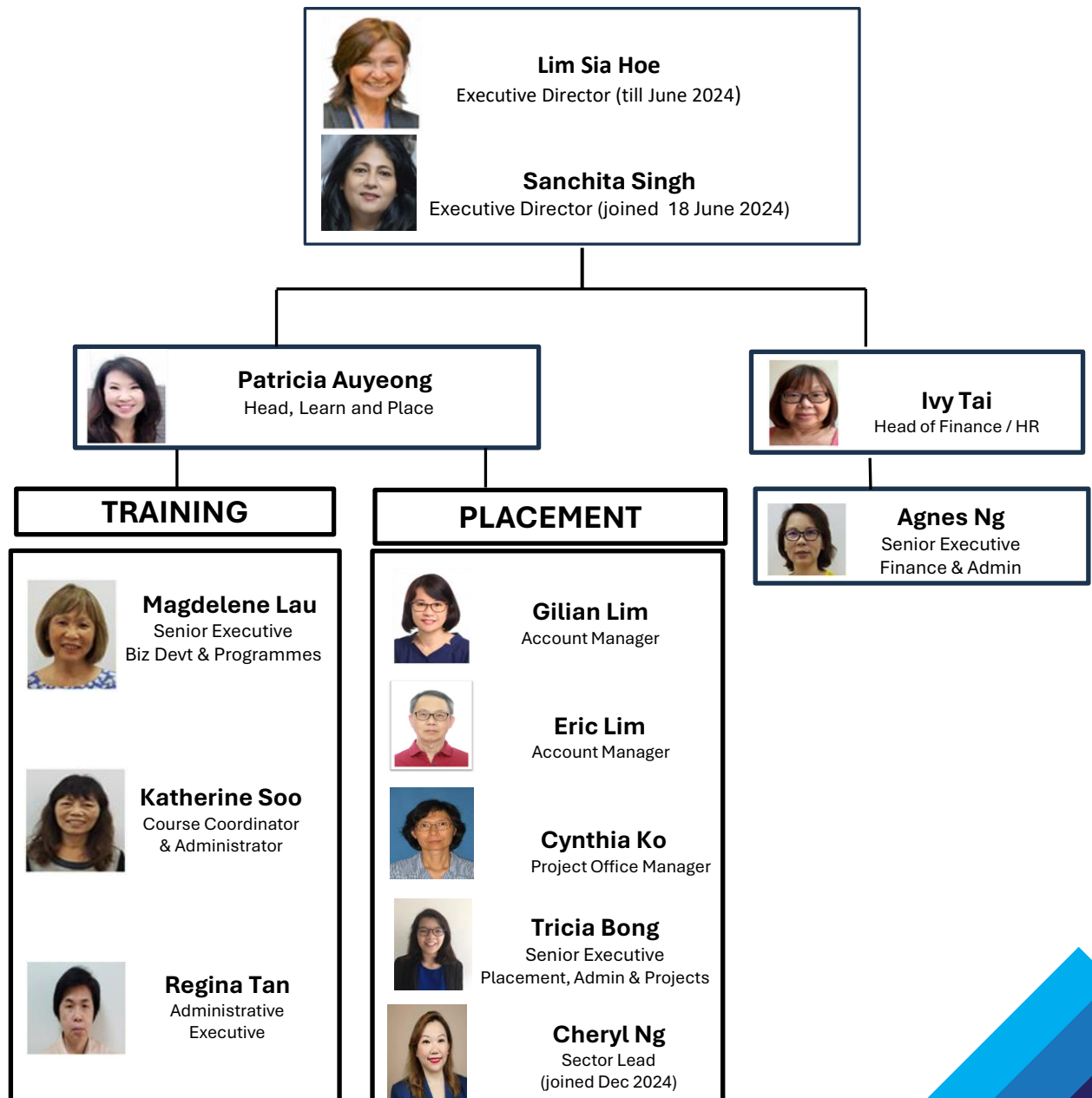
NTUC Link Pte Ltd

NTUC First Campus Ltd

NTUC Foodfare Co-operative Ltd

Seacare Co-operative Ltd

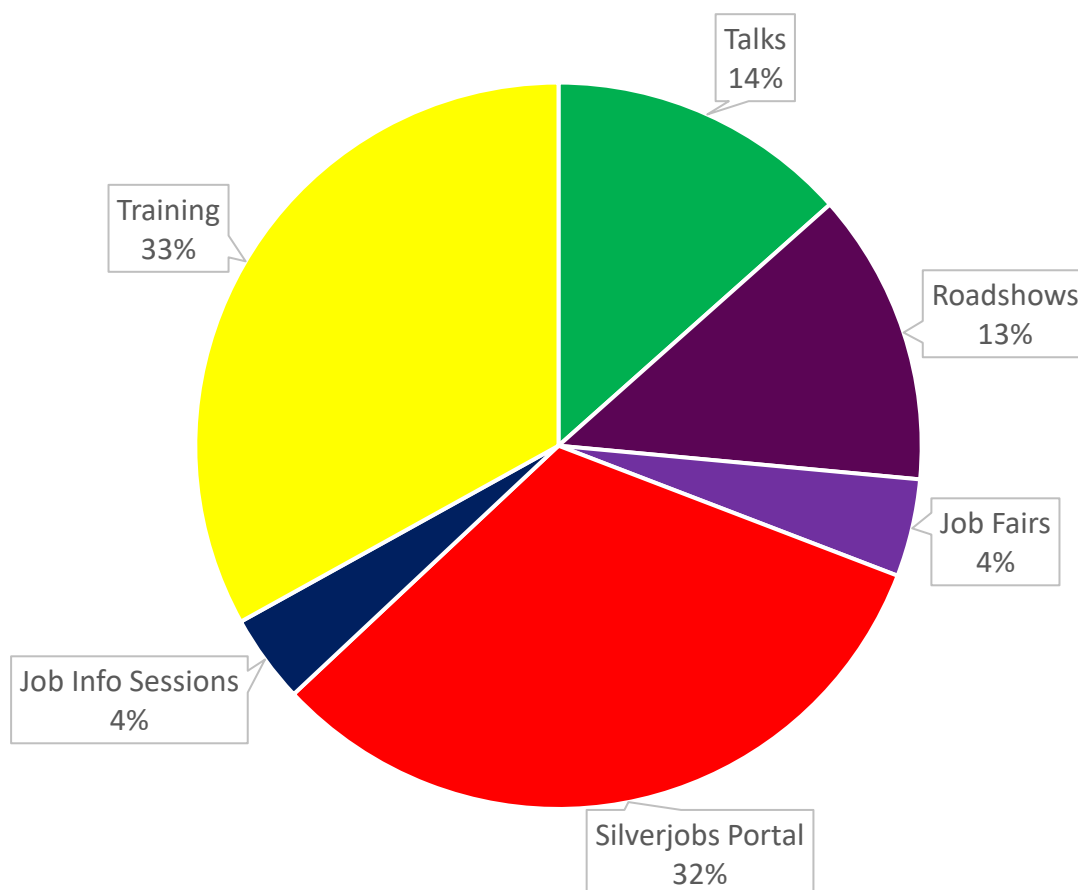
Our strength lies in having a dedicated team with deep knowledge on active ageing, and an even greater passion to champion the cause and make a difference for our seniors.



YEAR IN REVIEW 2024

2024

Reaching out to 6500 seniors



AGE IS NO BARRIER WHEN DETERMINATION
PAVES 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.

Skills Future Roadshow



AIC-MOH Roadshow

NSA Roadshow



Skills for Good Roadshow

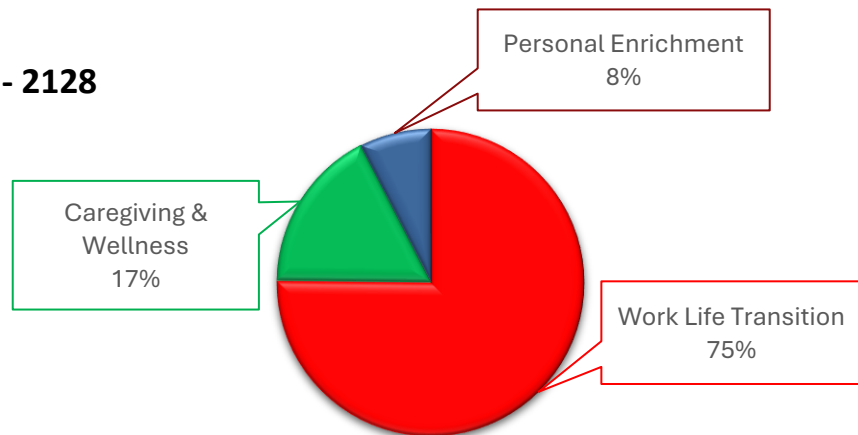


CFS Talk at THK AAC

CFS Talk at SFG Festival



Total Training Places - 2128



75% (1600) senior learners attended work-life transition programmes to stay relevant in jobs and adapt to different stages of life transitions. These workshops cover work and life transitions, financial planning, health and workplace dynamics, and have been instrumental in empowering older workers to thrive in today's dynamic work environment.

17% (368) senior learners attended eldercare and wellness programmes, whilst 8% (160) attended personal enrichment programmes.



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

Work-Life Transition

Eldercare & Wellness

Personal Enrichment

What our some of our senior learners say:

Rajaram Parvathi

"I am glad I attended the Rethink 50 Preparing for Change course. It helped me to better understand how to rethink changes and to be prepared for opportunities" (02 July 2024)

Lee Heng Lua

"This course on mental wellbeing "Unlocking Mental Resilience" is very beneficial to all seniors and even those who go through stress and depression in their life's journey. It created lots of awareness and helped me cope with my daily life and the changes in my body. Personally, I have learnt alot from trainer who made learning conducive and enjoyable in class" (18 Mar 2024)

Yee Chung Yao

"I am hitting 60 soon and keen to know how to keep myself occupied with meaningful activities. The course "LifeWork" has given me the knowledge and available tools on self-awareness and how to apply what I learnt into life skills for forward planning" (19-20 Sep 2024)

Richards Tranley Peter

"As I am now older and has less physical strength. I am afraid that I may injure myself thus affecting my caregiving capabilities. From the CFS course "Basic Eldercare Skills for Care Associates" I learnt the correct way of elder-caregiving. The trainer was very inspiring and shared related experiences that helped give me to better understand caregiving skills" (16-18 Dec 2024)



Dementia Training

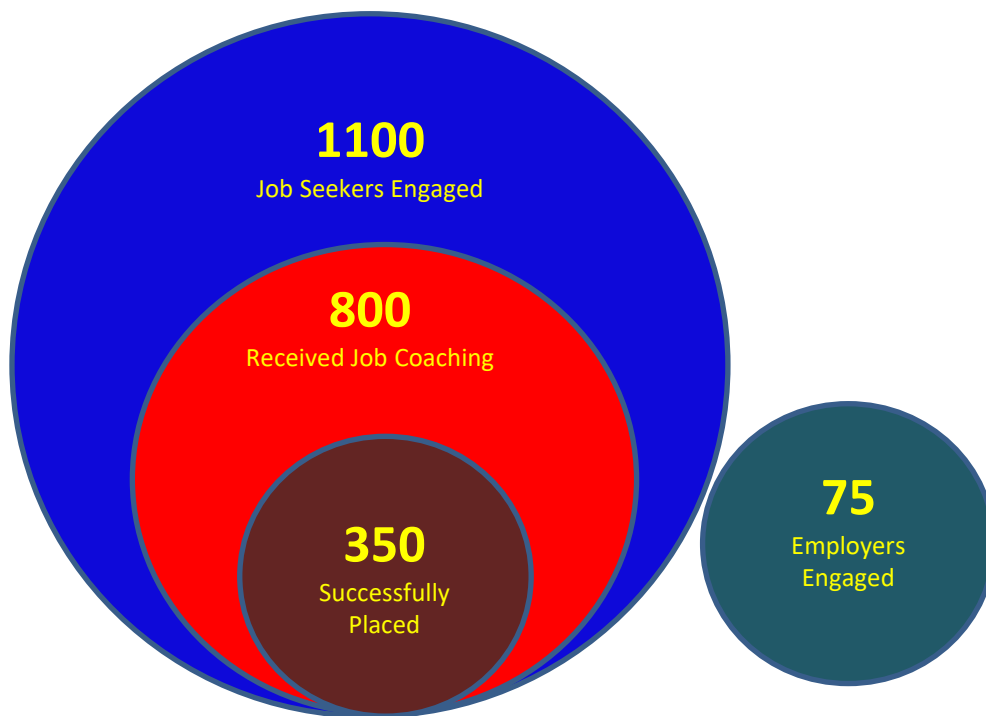
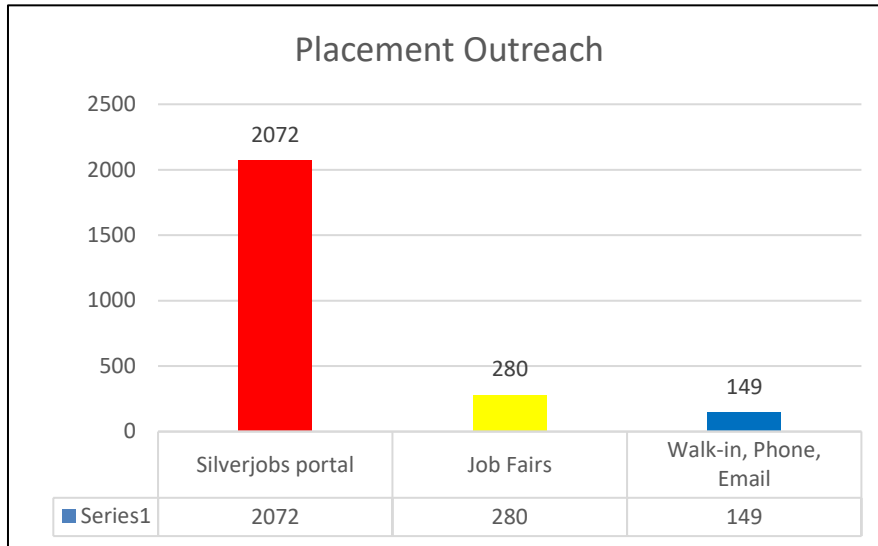


Elder Caregiving Training



CFS LifeWork Workshop

JOB PLACEMENT



Employment Types	No. Placed
Full-Time Jobs	56
Part-Time Jobs	27
Contract Jobs	3
GIG Jobs	21
Micro Job	243
Total Placed	350

JOB PLACEMENT



CFS Talk to Job Seekers @ WSG Job Fair Plaza Singapura



CFS Talk to Job Seekers @ WSG Job Fair Hougang Central



FastGIG Job Briefing



Microjob Briefing @ THK AAC Blk 650 AMK

Charities & IPCs Governance Evaluation Checklist

Charities & IPCS Governance Evaluation Checklist

SN	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 1: The charity serves its mission and achieves its objectives.				
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	Yes	2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	Yes	2
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	Yes	2
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	Yes	2
Principle 2: The charity has an effective Board and Management.				
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	Yes	2
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	Yes	2
7	Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity: a. Audit b. Finance * Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.	2.3	Yes	2
8	Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.	2.4	Yes	2
9	Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.	2.5	Yes	2
10	Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position). For Treasurer (or equivalent position) only: a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversees the finances, the Chairman will take on the role. i. After meeting the maximum term limit for the Treasurer, a Board member's reappointment to the position of Treasurer (or an equivalent position) may be considered after at least a two-year break. ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer's years of service would continue from the time he/she stepped down as Treasurer.	2.6	Yes	2

Charities & IPCS Governance Evaluation Checklist (Cont'd)

SN	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 2: The charity has an effective Board and Management.				
11	Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well. a. No staff should chair the Board and staff should not comprise more than one-third of the Board.	2.7	Yes	2
12	Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well. a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board's decision-making.	2.8	Yes	2
13	The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break. For all Board members: a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member's years of service would continue from the time he/she left the Board. b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers' positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity's term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting). c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.	2.9a 2.9b 2.9c	Yes	2
14	For Treasurer (or equivalent position) only: d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years. i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.	2.9d	Yes	2
Principle 3: The charity acts responsibly, fairly and with integrity.				
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	Yes	2
16	Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise. a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.	3.2	Yes	2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.3	Yes	2
19	Establish a Code of Conduct that reflects the charity's values and ethics and ensure that the Code of Conduct is applied appropriately.	3.4	Yes	2
20	Take into consideration the ESG factors when conducting the charity's activities.	3.5	Yes	2

Charities & IPCS Governance Evaluation Checklist (Cont'd)

SN	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 4: The charity is well-managed and plans for the future.				
21	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. a. Ensure the Board approves the annual budget for the charity's plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).	4.1a	Yes	2
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity's objectives. b. Implement appropriate internal controls to manage and monitor the charity's funds and resources. This includes key processes such as: i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.	4.1b	Yes	2
23	Seek the Board's approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	Yes	2
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity's processes to manage these risks.	4.3	Yes	2
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	Yes	2
26	The charity's audit committee or equivalent should be confident that the charity's operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	Yes	2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	Yes	2

Charities & IPCS Governance Evaluation Checklist (Cont'd)

SN	Call for Action	Code ID	Did the charity put this principle into action?	Score
Principle 5: The charity is accountable and transparent.				
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	Yes	2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity's governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	Yes	2
30	The charity should disclose the following in its annual report: a. Number of Board meetings in the year; and b. Each Board member's attendance.	5.3	Yes	2
31	The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity's subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.	5.4	Yes	2
32	The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.	5.5	Yes	2
33	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.	5.6a	Yes	2
34	Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively. a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity's governing instrument.	5.6b	Yes	2
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	Yes	2
Principle 6: The charity communicates actively to instil public confidence.				
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	Yes	2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	Yes	2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	Yes	2

Total Score **76**

Percentage **100%**

Charities & IPCS Governance Evaluation Checklist (Cont'd)

NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2024

1. Code ID 2.9c

- 1.1 One of the Board of Directors, Susana Concorde Harding had served on the board for more than 10 consecutive years.
- 1.2 Susana Concorde Harding, currently serving as the Honorary Treasurer and previously the Secretary, has been retained for her extensive knowledge of the Company's operations, corporate governance practices and regulatory requirement's advice and guidance as a secretary. Following a change in the Board of Directors in 2024, she remains the only continuing member with in- depth historical knowledge of the Company, providing valuable guidance and continuity to the new Board.

2. Code ID 5.3

BOARD MEMBERS January to June 2024	TITLE OF OFFICE BEARER	No of Meetings in Year 2024	Attendance	Attendance %
TAN HWEE BIN	CHAIRPERSON	2	2	100%
TRISTAN GWEE	TREASURER	2	1	50%
SUSANA CONCORDO HARDING	SECRETARY	2	2	100%
HALIMAHTUL SAA'DIAH BINTE MOHAMED SADON	DIRECTOR	2	2	100%
WU YE-HER	DIRECTOR	2	2	100%
KOK EE LAN	DIRECTOR	2	1	50%
LIM SIA HOE	EXECUTIVE DIRECTOR	2	2	100%

BOARD MEMBERS From 18 June 2024	TITLE OF OFFICE BEARER	No of Meetings in Year 2024	Attendance	Attendance %
MARY ANN TSAO	CHAIRPERSON	3	2	67%
SUSANA CONCORDO HARDING	HONORARY TREASURER	3	2	67%
EDDIE CHAU	DIRECTOR	3	3	100%
WAYNE FREEMAN CHONG	DIRECTOR	3	3	100%
SHARON LIM	DIRECTOR	3	3	100%
SANCHITA SINGH	EXECUTIVE DIRECTOR	3	3	100%

3. Code ID 5.4

- 3.1 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.

4. Code ID 5.5

- 4.1 This is to confirm that none of CFS' staff is a close member of the family of the Executive Head or Board members and received more than \$50,000 in annual remuneration.

Charity Registration Number: 002065
IPC Registration Number: IPC 000608
Banker: DBS Bank Ltd Singapore
Auditor: Fiducia LLP

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Corporate website: www.cfs.org.sg
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