



CENTRE FOR SENIORS

Renewing Purpose, Expanding Impact

2025

ANNUAL
REPORT



Centre for Seniors was founded in 2006, dedicated to helping seniors remain meaningfully engaged in work and life. CFS is a non profit , social service with charities status.

Vision

Empowering **mature workers** to work with fair pay and enabling **organisations** by creating pool of skilled workers

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



Partner with employers to place seniors in meaningful jobs

Training



Train seniors in job-relevant skills to support them in active ageing



CHAIRMAN'S MESSAGE

A Year of Scale, Systems, and Sustainable Impact

2025 has been a defining year for Centre for Seniors (CFS). Building on the strong foundations laid in 2024, we have moved decisively from programme delivery to system-level impact—expanding our reach, deepening employer engagement, and strengthening pathways for seniors to remain active contributors in Singapore's economy and society.

This year, CFS reached **8,850 mature workers**, directly supported **1,565 seniors**, and equipped **2,024 individuals through training and empowerment programmes**. We also engaged **120 employers**, reinforcing our commitment to advancing age-inclusive workplaces.

A key highlight has been our continued leadership in employment facilitation. Through a combination of traditional job placements and innovative gig and microjob pathways, we achieved **777 placements**, with a significant shift toward flexible work models. This reflects both changing workforce dynamics and the need to design opportunities that align with seniors' health, lifestyle, and caregiving responsibilities.

Beyond placements, CFS has strengthened its role as an ecosystem builder. Platforms such as the **World Ageing Festival 2025** and digital channels like SilverJobs have expanded awareness, while partnerships across government, employers, and community organisations have enabled more coordinated and scalable interventions.

Importantly, 2025 also marked a phase of organisational renewal. With refreshed leadership and a sharper strategic focus, CFS is now better positioned to respond to Singapore's rapidly ageing population and evolving workforce needs.

As we look ahead, our priority is clear: to move from impact at scale to impact with systems—shaping policies, influencing employer practices, and building sustainable models that enable seniors to age with dignity, purpose, and economic security.

I extend my deepest appreciation to our Board, management team, staff, partners, and supporters. Your commitment continues to drive meaningful change in the lives of seniors.

Together, we will continue to redefine ageing—not as decline, but as opportunity.

Dr Mary Ann Tsao

Chairperson

Centre for Seniors

BOARD OF DIRECTORS



ORGANISATION CHART



INSTITUTIONAL MEMBERS



- Tsao Foundation
- Income Insurance Ltd
- NTUC Club
- NTUC Learning Hub Pte Ltd
- NTUC Fairprice Co-operative Ltd
- NTUC Link Pte Ltd
- NTUC Finest Campus Ltd
- NTUC Foodfare Co-operative Ltd
- Seacare Co-operative Ltd

ABOUT CENTRE FOR SENIORS

Centre for Seniors (CFS) is a leading social impact organisation dedicated to enabling seniors in Singapore to age with ***dignity, purpose, and economic independence.***

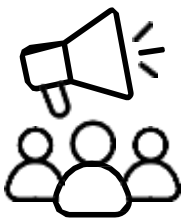
We focus on three core pillars:



- Employment & Employability



- Training & Empowerment



- Ecosystem & Advocacy

Our work bridges seniors, employers, and policymakers—creating a more inclusive and resilient ageing society.

2025

AT A GLANCE

Reach & Engagement



**8,850 mature
workers reached**



**1,565 seniors
directly supported**



**120 employers
engaged**

Employment Outcomes



**777 total
placements**

196 REGULAR JOBS

581 GIG/MICROJOBS

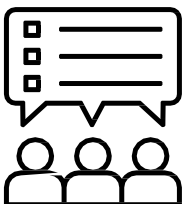
981 SENIORS ENGAGED IN PLACEMENT JOURNEY

774 SENIORS SUPPORTED IN GIG PATHWAYS

600 RECEIVED DIRECT GIG ASSISTANCE

Training & Empowerment

- **2,024 seniors trained in 2025**



- Health & Nutrition
- Digital Literacy & AI Awareness
- Financial & Estate Planning
- Active Ageing & Volunteering

EMPLOYMENT & LIVELIHOODS

Scaling Age-Inclusive Employment

CFS strengthened its position as a key facilitator of senior employment by:

- Expanding employer partnerships (120 employers)
- Designing flexible job pathways
- Supporting both formal employment and gig economy participation

Shift Toward Flexible Work

A notable trend in 2025 was the strong uptake of:

- Gig roles
- Microjobs

Flexible and part-time employment

This reflects:

- Seniors' preference for flexibility
- Health and caregiving considerations
- Changing labour market structures



TRAINING & EMPOWERMENT



CFS continued to invest in holistic capacity-building, enabling seniors to remain:

- Physically healthy
- Digitally confident
- Financially aware
- Socially engaged

Key Programme Areas:



- **Health & Longevity**
 - Immunity, metabolic health, bone health



- **Digital & AI Literacy**



- **Financial Security**
 - Estate planning, income strategies



- **Community & Purpose**
 - Volunteer befriending



- **Work Readiness**
 - Microjob training



These programmes support not just employability—but overall quality of life.

OUTREACH & ECOSYSTEM BUILDING



World Ageing Festival 2025

- Flagship 3-day platform
- Primary awareness driver
- Connected seniors, employers, and partners

Multi-Channel Outreach Strategy



- **Events (most effective for awareness)**



- **Digital platforms (Silverjobs.sg)**



- **Community & partner networks**

This integrated approach expanded reach across different senior segments.

EMPLOYER ENGAGEMENT & ADVOCACY

CFS deepened engagement with 120 employers, focusing on:

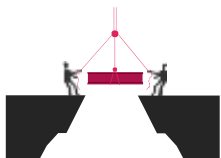
- **Age-inclusive hiring practices**
- **Flexible job design**
- **Awareness of senior workforce value**

Strategic Role

CFS is increasingly positioned as:



- **A thought partner for employers**



- **A bridge between policy and practice**



- **A driver of workforce transformation in ageing societies**

ORGANISATIONAL TRANSFORMATION



2025 marked a shift from programme-led to systems-led impact.

Key Developments:

- Refreshed leadership structure
- Stronger operational alignment
- Clearer strategic priorities

This positions CFS to:

- Scale sustainably
- Influence policy
- Build national-level models

STRATEGIC PRIORITIES FOR 2026



Looking ahead, CFS will focus on:



Scaling Employment Outcomes

- Increase placements (especially quality jobs)
- Expand gig economy frameworks



Strengthening Ecosystem Partnerships

- Government
- Corporates
- Social sector organisations



Building Employer Systems

- Age-ready workplace frameworks
- HR toolkits and policies



Policy & Thought Leadership

- Shape Singapore's ageing workforce strategy



Deepening Training Impact

- AI + digital readiness
- Midlife career transitions

ACKNOWLEDGEMENTS

“Your continued commitment enables us to create meaningful impact.”

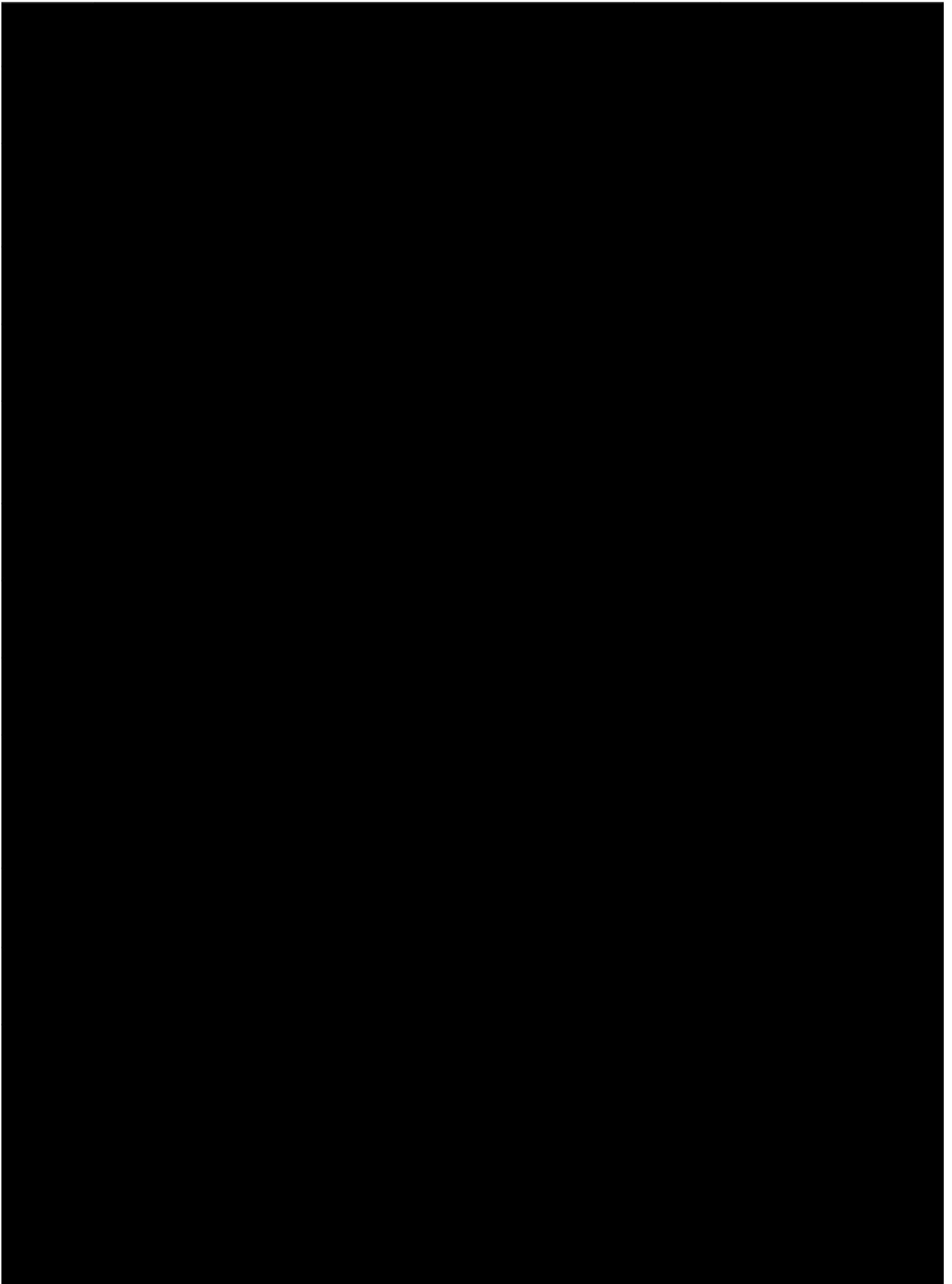
CFS extends its sincere gratitude to:

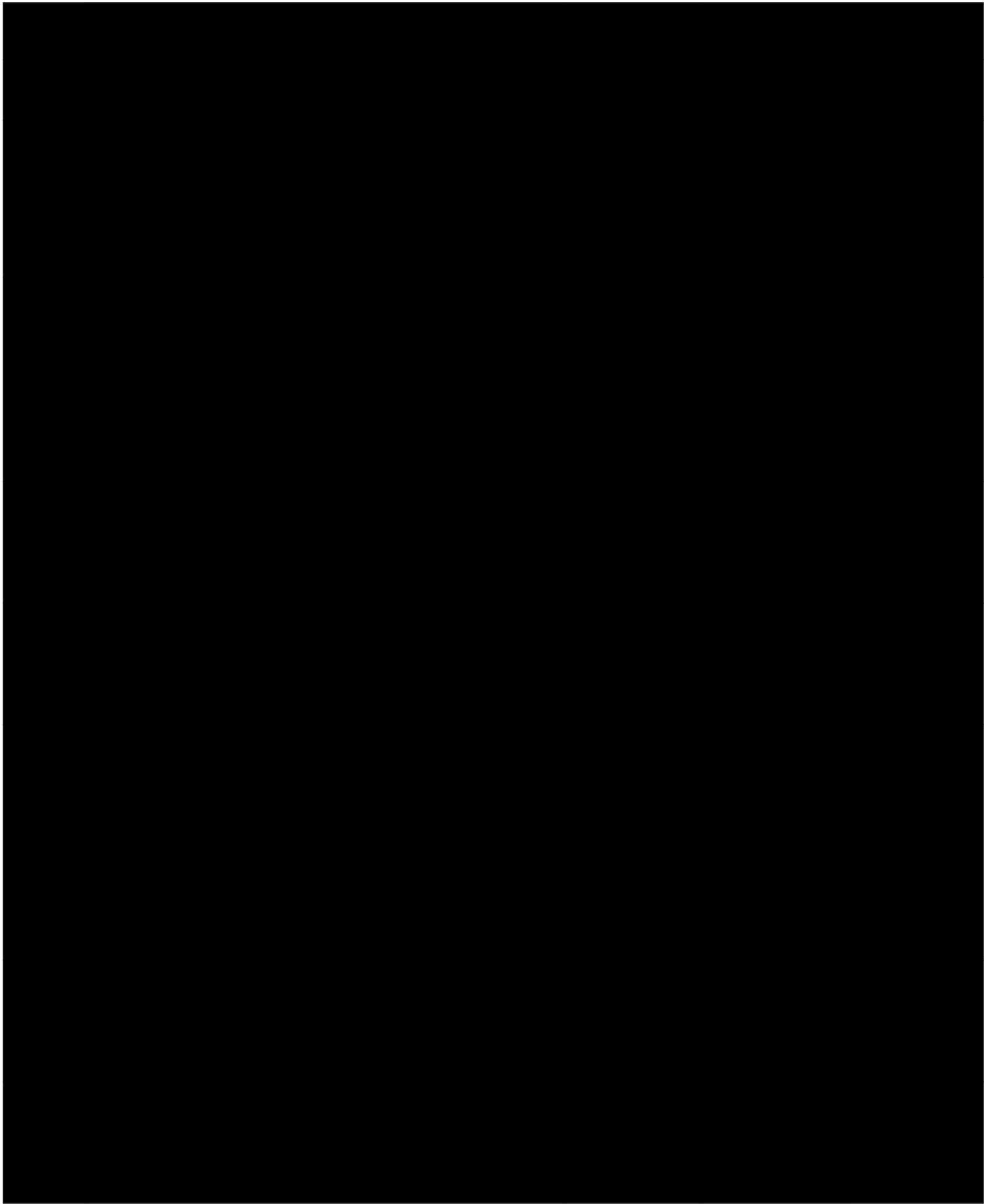
Board members | Management and staff | Government partners |
Corporate partners | Community organisations | Volunteers and
supporters





CHARITIES & IPCS GOVERNANCE EVALUATION CHECKLIST





Patient Information	
Full Name	
Date of Birth	
Gender	
Address	
City	
State	
Zip	
Phone	
Medical History	
Allergies	
Current Medications	
Past Medical History	
Family History	
Social History	
Physical Examination	
Vital Signs	
Laboratory Tests	
Imaging Studies	
Diagnosis	
Treatment Plan	
Follow-up	

Total Score : **76%**
Percentage : **100%**

NOTES TO CHARITIES CODE OF COMPLIANCE CHECKLIST 2025

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 CFS is currently transitioning from a society to a company limited by guarantee (“CLG”), with corresponding governance changes expected to arise from this restructuring. Subject to completion of the transition, Susana Concorde Harding will step down from her role, having given many years of dedicated service and made a valuable contribution to the Company through her continuity, experience and deep historical knowledge.
2. Code ID 5.3
- 2.1 The number of Board meetings and each Board member’s attendance is disclosed in the table below.

BOARD MEMBERS	TITLE OF OFFICE BEARER	No of Meetings in Year 2025	Attendance	Attendance %
MARY ANN TSAO	CHAIRPERSON	4	3	75%
SUSANA CONCORDO HARDING	HONORARY TREASURER	4	4	100%
EDDIE CHAU	DIRECTOR	4	3	75%
WAYNE FREEMAN CHONG	DIRECTOR	4	4	100%
SHARON LIM	DIRECTOR	4	3	75%

3. Code ID 5.4
- 3.1 One staff who is not a board member and is in the salary band of \$200,000 - \$300,000.
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

Business Address:

**9 Bishan Place #10-02 Junction 8 Office Tower
Singapore 579837**

Corporate Website: www.cfs.org.sg

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