

ANNUAL REPORT 2015





CONTENTS

- 5 MISSION AND VISION
- 6 ABLE STORY
- 8 PATRON SAINT OF ABLE
- 9 PRINCIPLES OF SERVICE IN PARTNERING THE POOR
- 10 MESSAGE FROM ARCHBISHOP
- 12 MESSAGE FROM CHAIRMAN, ABLE
- 15 MESSAGE FROM CHAIRMAN, CARITAS SINGAPORE
- 16 HIGHLIGHTS IN 2015
- 20 PEOPLE AT ABLE
- 28 ABLE REHABILITATION AND TRAINING CENTRE
- 38 ABLE RESPITE CENTRE
- 46 ABLE SEAS LTD
- **52** PARTNERSHIP
- **56** FUNDRAISING AND VOLUNTEERISM
- **62** GOVERNANCE AND FINANCIAL REPORT

TO ENABLE TO EMPOWER TO SERVE



TO ENABLE THE PHYSICALLY CHALLENGED TO LIVE WITH DIGNITY AND TO HAVE A PRODUCTIVE, MEANINGFUL AND INDEPENDENT LIFE.

Mission Statement

TO BE A VIBRANT HUB OF THE CATHOLIC CHURCH'S SOCIAL OUTREACH TO THE PHYSICALLY CHALLENGED COMMUNITY.

Vision Statement



ABLE STORY



The story of Abilities Beyond Limitations and Expectations Limited ("ABLE") began in September 2009 when the Chairman of the Catholic Social and Community Council (CSCC), approached Mr. Raymundo A. Yu Jr. to assist Caritas Singapore in the establishment of a charity aligned to the physically challenged community. This resonated strongly with him and he proceeded to recruit a group of like-minded individuals with a calling to serve this segment of society.

ABLE was incorporated on 25 October 2010 and began operations as an affiliate of Caritas Singapore, the official social and community arm of the Catholic Church in Singapore. ABLE obtained certification as an Institution of a Public Character and approval from Ministry of Community Development, Youth and Sports (MCYS) on 24 November 2010.

Prior to incorporation, research was carried out to assess the needs of this special segment of the community. Talks were held with various organisations which were aligned with ABLE's cause and values, to explore the possibility of collaboration. The Centre for the Physically Challenged (CPC) was ABLE's maiden project from December 2010 to May 2015

ABLE is constantly looking at ways to improve the lives of the less privileged. And one area is the demanding tasks of caregivers of persons with muscular dystrophy. To ensure that caregivers are given opportunities to energize and refresh themselves, a soft launch of Agape Respite@ MDAS was held on 15 March 2013. At this centre, while their wards are engaged in activities, caregivers are given respite through organized activities like grooming workshops and cooking lessons, or even just to catch up on some sleep.

IN LINE WITH
OUR MISSION
TO HELP OUR
CLIENTS TO
LIVE WITH
DIGNITY
AND HAVE A
PRODUCTIVE,
MEANINGFUL
AND
INDEPENDENT
LIFF

In line with our mission to help our clients to live with dignity and have a productive, meaningful and independent life. ABLE SEAS Limited was registered on 31 March 2015. It is a social enterprise to train and coach the physically challenged beneficiaries in accounting knowledge and skills with the objective of placing them in gainful employment. ABLE SEAS provides accounting. corporate secretarial and payroll services to corporations and charity organisations.

In late October 2015, ABLE completed the move to the Agape Village with two centres. In the new Rehabilitation and Training Centre, ABLE hopes to provide conventional as well as Pilates rehabilitation therapies, working towards integrating persons with physical disabilities back into society. ABLE's Respite Centre aims to offer centre-based and home-based respite services, with a variety of activities to cater to the physical and mental wellbeing of the caregivers of the physically challenged.

PATRON SAINT OF ABLE

SAINT GILES (C. 650 - C. 710)



He was born a wealthy noble. To avoid followers and adulation, he left Greece c.683 for France where he lived as a hermit in a cave in the diocese of Nimes. He spent many years in solitude conversing only with God, and in the greatest solitude, his sole companion was a deer.

One day after he had lived there for several years in meditation, a royal hunting party chased the deer into Giles' cave. One hunter shot an arrow into the thorn bush, hoping to hit the deer, but instead hit Giles in the leg, crippling him. The king sent doctors to care for the hermit's wound, and though Giles begged to be left alone, the king came often to see him. The French king because of his admiration built a monastery of Saint Giles du Gard, and Giles became its first abbot, establishing his own discipline there.

In medieval art, St Giles is depicted with his symbol, the deer. His emblem is an arrow, and he is the patron saint of cripples. His feast day is September 1.

PRINCIPLES OF SERVICE IN PARTNERING THE POOR

THESE ARE THE PRINCIPLES OF OUR CATHOLIC SOCIAL TEACHING WHICH SHAPE ABLE'S SERVICE WITH OUR CLIENTS AND CAREGIVERS:

SERVING IN
A MANNER
THAT UPHOLDS
DIGNITY

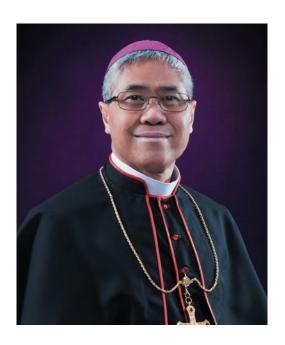
CHOICE AND PARTICIPATION

PERSONAL
AND FAMILY
RESPONSIBILITY

BALANCE BETWEEN LONGER TERM IMPROVEMENT AND SHORTER TERM RELIEF

EMPOWERING RATHER THAN CREATING DEPENDENCY

MESSAGE FROM ARCHBISHOP



DEAR BROTHERS AND SISTERS IN CHRIST.

Once again, I am pleased to pen this message for ABLE - a Caritas charity that has helped many of our physically challenged friends and their caregivers and families.

It has been a year of plentiful blessings and transformation for ABLE. The good works carried out by the ABLE Board, staff and volunteers are well documented in the pages of this Annual Report. It is a story about a diverse group of people, from different walks of life, who are touched by the light of God and the Holy Spirit, building communities to provide love, charity and service to the larger society. I commend them for their hard work and resolve.

However, as I reflect upon the works of ABLE, it calls to my mind the challenges that the poorer of our brothers and sisters often encounter in an affluent and urban city like Singapore. Pope Francis recently reflected in his speech in New York that living in a big city is not always easy. Beneath the roar of traffic and rapid pace of change, many faces pass by unnoticed: they are the foreigners, struggling families, the disabled, the forgotten elderly and the poor. They stand at the edges of society in deafening anonymity. They blend into the urban landscape and become invisible to our eyes and especially in our hearts.

Pope Francis could well have been describing the poor in Singapore, who silently struggle each day in desperate existence neatly hidden away from our sight and from our conscience.

As Saint John Paul II once said: "the ultimate test of your greatness is the way you treat every human being, but especially the weakest and most defenceless ones".

My sisters and brothers, there is much to be done in the communities in our materially wealthy City state. As Christians, we must be united by our brotherly love to care for the weak and the vulnerable, champion the dignity of all and be a voice to those who have no voice.

The Lord calls on us, not to live in isolation but to open our hearts and minds to listen and empathise. He challenges us to remove ourselves from a life of self-absorption and open up new paths of peace. That peace is born out of Christ to look upon those in need with love and selflessness and which grows in our works of mercy and concern for them.

If we respond to that call, the presence and love of our Lord will be fully experienced and felt not only by those marginalised by our society but by each of us personally, who are materially rich but in need of spiritual nourishment.

I am heartened that ABLE is committed to this mission that will strengthen our will and determination, as followers of Christ, to continue to serve all those in need in our community. I encourage you to build on these solid foundations and to foster a sense of collaboration and shared responsibility as part of the AGAPE Village.

May God bless you and our Blessed Mother watch over you!

MOST REV. WILLIAM GOH ARCHBISHOP OF SINGAPORE

MESSAGE FROM CHAIRMAN, ABLE



DEAR FRIENDS,

ABLE and its members look back at 2015 with deep gratitude to God and great humility.

Consistent with our mission of rehabilitating, retraining and reintroducing our members into the work force. 2015 was a year for improving our existing programmes and establishing new and improved facilities for ABLE's members. ABLE has expanded exponentially from its humble beginnings 5 years ago. From a headcount of 3 in 2010 and an operating budget of \$350,000, we will have 26 employees in 2016 and an operating budget of \$1.5 million touching numerous lives in the process.

In ABLE's constant effort to make a difference in the lives of our members, a new Rehabilitation and Training, and Respite Centre with expanded facilities at Agape Village commenced operations in November 2015. ABLE's Rehabilitation and Training centre at Agape Village has cutting edge physiotherapy cum Pilates programmes called 'Heroes in Motion' developed by Elizabeth Larkam. This program specializes in rehabilitating disabled war heroes from the Middle East and ABLE will be a pioneer in this field in Singapore, striving to be the national standard for our physically challenged members as they reintegrate into the work force.

A state of the art Respite Centre has also been established at Agape Village to provide a sanctuary for the caregivers of our members. Together with our home care services which provides a meaningful break for our members' caregivers, and ABLE's Respite centre at Bishan, ABLE will be an oasis for our members' caregivers who have worked 24 by 7 to look after their wards.

ABLE's social enterprise, ABLE SEAS Ltd, was incorporated on 31 March 2015. Our ABLE

SEAS members have since been providing accounting, corporate secretarial, payroll services and human resource services to both charities and private entities.

Together with the unwavering support and generosity of our Catholic community, our benefactors and members who inspire us to continue to be God's instruments of His grace and blessings, the ABLE team will embark onto 2016 on the path of love and compassion for all our clients and their caregivers.

May God's blessings be upon you always.

SINCERELY YOURS,
RAYMUNDO A. YU JR.
FOUNDING CHAIRMAN

IN ABLE'S CONSTANT **EFFORT TO** MAKE A DIFFERENCE IN THE LIVES OF OUR MEMBERS. ANEW REHABILITATION AND TRAINING. AND RESPITE CENTRE WITH EXPANDED **FACILITIES** AT AGAPE VILLAGE COMMENCED **OPERATIONS** IN NOVEMBER 2015.



MESSAGE FROM CHAIRMAN, CARITAS SINGAPORE



DEAR FRIENDS

Caritas Singapore welcomes
ABLE to Agape Village, one of
14 Caritas Singapore member
organisations to move into the
centre, on 28 October 2015.
ABLE is focused in its mission
to help persons with physical
disabilities live dignified,
productive, meaningful and
independent lives.

With bigger premises at Agape Village, ABLE now operates two new centres, namely, ABLE Rehabilitation & Training Centre and ABLE Respite Centre which provide holistic after-care for the physically challenged in the community and their caregivers. One highlight is the offering of Pilates rehabilitation techniques, the first its kind in Singapore, in addition to occupational therapy and physiotherapy at its rehabilitation centre. The ABLE Respite Centre aims to improve the physical and emotional well-being of caregivers through engaging them in social activities, support groups, training programmes and case management, to better equip them as caregivers to their wards.

ABLE also offers a Returnto-Work (RTW) programme that is intended to support the physically challenged to achieve sustainable mainstream employment. Prior to its move to Agape Village, ABLE's maiden project - the Centre for the Physically Challenged (CPC) which operated from December 2010 to May 2015, served 326 clients with a job placement rate of 56 per cent. Four of its physically challenged clients are now employed by ABLE Social Enterprise Accounting Services Limited (ABLE SEAS) as full-time book-keepers.

ABLE continues to run a satellite centre - Agape Respite@MDAS, a collaboration between ABLE and the Muscular Dystrophy Association (Singapore).

I congratulate ABLE on the progress that it has made in a short span of five years since its set-up. I applaud its plans to collaborate and work with other Caritas Singapore member organisations located at Agape Village, Voluntary Welfare Organisations (VWOs), hospitals and government agencies. Finally, I thank the Board and staff of ABLE for being part of Agape Village, and for its continuing efforts to serve the needs of the physically challenged and their caregivers.

Shalom!

JANET ANG
CHAIRMAN
CARITAS SINGAPORE

HIGHLIGHTS IN 2015



31 MARCH 2015

ABLE SEAS Limited was registered with Accounting and Corporate Regulatory Authority (ACRA) as a company limited by guarantee offering accounting, corporate secretarial and payroll services.



MAY 2015

ABLE's maiden project -Centre for the Physically Challenged - was concluded.



29 MAY 2015

Kick-off Charity Dinner in 2015 held at Jade Palace Seafood Restaurant. Over \$\$250,000 was raised through guests' generous donations at the wine and food auctions, and pledged donations.



SEPTEMBER 2015

ABLE purchased its first wheelchair accessible van to shuttle clients from their homes to Agape Village at reasonable rates



27 JULY TO 30 AUGUST 2015

Charity drive by Uma Uma Ramen, which donated \$2.00 from every bowl of ramen sold to its customers. REHABILITATION
AND RESPITE
CENTRE WITH
EXPANDED
FACILITIES
AT AGAPE
VILLAGE
COMMENCED
OPERATIONS
IN NOVEMBER
2015.



28 OCTOBER 2015

Shift to Agape Village, and set up of the Rehabilitation & Training, and Respite Centres.



21 NOVEMBER 2015

Official opening of Agape Village & ABLE Rehabilitation & Training and Respite Centres.



20 NOVEMBER 2015

Second ABLE Charity Dinner at Imperial Treasure Restaurant. Over \$380,000 was raised from the dinner, pledged donations and the energetic and spontaneous wine and dining auctions.



23 NOVEMBER TO 31 DECEMBER 2015

Charity drive by Toast Box which donated 50 cents for every featured set meal or Christmas Edition Kopi Card purchased by its customers.

"YES, A MAN MAY
SAY, YOU HAVE
FAITH, AND I HAVE
WORKS: SHOW
ME YOUR FAITH
WITHOUT YOUR
WORKS, AND I WILL
SHOW YOU MY FAITH
BY MY WORKS."

JAMES 2:18

PEOPLE AT ABLE

BOARD OF DIRECTORS



RAYMUNDO A. YU JR. CHAIRMAN

Asia Pacific Chairman, Columbia Threadneedle Investments



MICHAEL CHOO BOARD MEMBER

Managing Director, UniCredit Bank AG



SOH YEW HOCKDEPUTY CHAIRMAN

Independent Director



QUEK KHOR PINGBOARD MEMBER

Director, IBM ASEAN -Watson Center of Competency



BERNARDUS ANGKAWIDJAJA

BOARD MEMBER

Managing Director, Bank Julius Baer & Co. Ltd



SERENA FAHBOARD MEMBER

Lawyer/Consultant, Advent Law LLC



SIMON WONG BOARD MEMBER Lawyer/Consultant, Lawhub LLC



JOANNE TAN BOARD MEMBER Director, Communications, ONG&ONG Pte Ltd



TRILLION SO BOARD MEMBER Audit Partner, PricewaterhouseCoopers



Senior Consultant, Department of Orthopaedic Surgery, MBBS, FRCS (Edin), FAMS





AMBROSE LAW BOARD MEMBER Senior Advisor, Stamford Advisory



REV FR ROMEO YU CHANG, CCIM

MANAGEMENT TEAM



GENE LEEEXECUTIVE DIRECTOR



GAIL DRAGONSENIOR MANAGER
(Corporate/Admin)



MICHAEL TAN
MANAGER
Rehabilitation & Training Centre/
Operations



SHARON WOO DEPUTY CENTRE MANAGER Respite Centre



RUTH LEE
CASE MANAGER
Return-To-Work (RTW)
Coordinator



SARAH MUN ADMINISTRATION EXECUTIVE





ABLE REHABILITATION TEAM

(Back row) Ruth Lee/Case Manager/RTW Coordinator, Michael Tan/Centre Manager (Front row) Jessica Ng/Deputy Centre Manager (Physiotherapy), Lilian Lim/Deputy Centre Manager (Occupational Therapy) Wallace Tan/Therapy Assistant



ABLE RESPITE TEAM

Irene Lee/Receptionist, Stephanie Yeo/Programme Executive,
Sharon Woo/ Deputy Centre Manager

BOARD INFRASTRUCTURAL COMMITTEES

EXECUTIVE COMMITTEE

CHAIR Raymundo Yu MEMBER Soh Yew Hock

INVESTMENT COMMITTEE

CHAIR Raymundo Yu MEMBER Soh Yew Hock | Ambrose Law | Bernardus Angkawidjaja

FINANCE COMMITTEE

CHAIR Ambrose Law
MEMBER Quek Khor Ping

BENEFACTORS COMMITTEE

CHAIR Bernardus Angkawidjaja MEMBER Trillion So | Ignatius Chan | Gene Lee

NOMINATION COMMITTEE

CHAIR Raymundo Yu MEMBER Soh Yew Hock | Serena Fah

REMUNERATION COMMITTEE

CHAIR Serena Fah MEMBER Trillion So | Simon Wong

AUDIT COMMITTEE

CHAIR Michael Choo MEMBER Bernardus Angkawidjaja

MARKETING & COMMUNICATION COMMITTEE

CHAIR Joanne Tan MEMBER Serena Fah | Mark Lim | Patricia Lee

BOARD PROGRAMMES COMMITTEES

ABLE REHABILITATION COMMITTEE

CHAIR Dr Denny Lie MEMBER Audrey D'Cotta | Eugene Kheng | Kevin Beck | Jennifer Liaw

ABLE RESPITE COMMITTEE

CHAIR Bernardus Angkawidjaja MEMBER Michael Choo | Maureen Ding

VOLUNTEER RESOURCE COMMITTEE

CHAIR Trillion So
MEMBER Fr Romeo Yu Chang |
David Lau |Sandra Wong |
Gene Lee

ABLE CLIENT SERVICES COMMITTEE

CHAIR Simon Wong
MEMBER Bernardus
Angkawidjaja | Anthony Baluyut
Serena Fah | Ambrose Law

AGAPE RESPITE@MDAS COMMITTEE

CHAIR Quek Khor Ping MEMBER Bernardus Angkawidjaja

ABLE SEAS LTD BOARD OF DIRECTORS

CHAIR Ambrose Law
MEMBER Simon Wong
Anthony Baluyut | Harry Tan

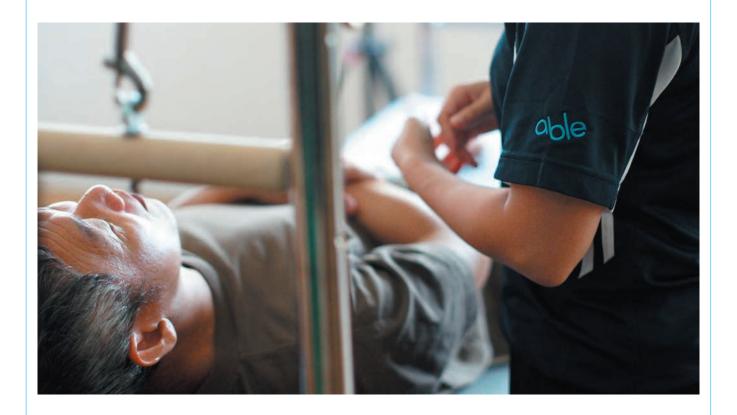
"WE REMEMBER
BEFORE OUR GOD
AND FATHER YOUR
WORK PRODUCED
BY FAITH, YOUR
LABOUR PROMPTED
BY LOVE, AND
YOUR ENDURANCE
INSPIRED BY HOPE
IN OUR LORD JESUS
CHRIST."

1 THESSALONIANS 1:3

ABLE REHABILITATION AND TRAINING CENTRE

- ABLE REHABILITATION CENTRE RETURN TO WORK (RTW) PROGRAMME
 - TRAINING TRANSPORT PROFILE: WALKING THE PATH TO REHAB

ABLE REHABILITATION CENTRE



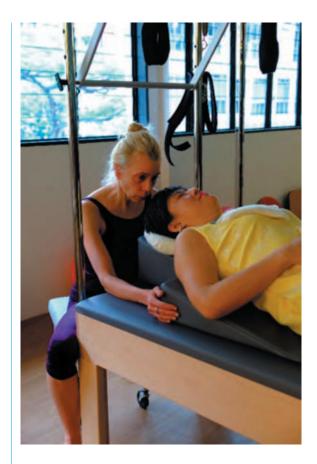
The year in review saw the conclusion of the ABLE's maiden project - the Centre for the Physically Challenged (CPC), which operated from December 2010 to May 2015. In line with ABLE's mission, CPC's operations and various training programmes, workshops and social courses were designed specifically to enable the physically challenged to live with dignity and lead productive, meaningful and independent lives.

As at May 2015, a total of 326 clients had been served in CPC over the years, with 182 of them receiving job placements or projects. This translated to a success rate of 56%.

With the knowledge and experience gained from the CPC project, in November 2015, the new ABLE Rehabilitation Centre was set up in the Agape Village. It occupies 1,300 square feet of space. With its larger facilities and advanced rehabilitation equipment, ABLE will introduce new and increased programmes.

IN PARTICULAR. WE ARF KFFN TO WORK WITH THOSE BETWEEN 18 AND 62 YEARS OF AGE, WITH THE POTENTIAL TO RETURN TO WORK, SUCH AS YOUNG STROKE VICTIMS, AMPUTEES, PERSONS WITH SPINAL CORD INJURY, TRAUMATIC **BRAIN INJURY AND** PROGRESSIVE. DEGENERATIVE NEUROMUSCULAR CONDITIONS.

WE ARE ALSO
PREPARED
TO ASSESS
OUTLIERS ON A
CASE-BY-CASE
BASIS.



In an effort to provide a differentiated approach to assisting Persons with Disabilities (PWDs), ABLE's new Rehabilitation Centre will be offering Pilates rehabilitation techniques (probably the first of its kind in Singapore) amongst other conventional rehabilitation to clients. The Pilates instructors are trained by Pilates Master Instructor Elizabeth Larkam, creator of The Moving Body programme.

In the continuum of care, clients may be given vocational training or work hardening programme to aid them reintegrate back to society through job placement. Vocational pre- and post-placement support will be provided to ensure that clients who secure employment are given support in the initial

period to settle into their work environments.

Rehabilitation is open to clients with physical disabilities who would benefit from physical rehabilitation services. Each rehabilitation session will run for 1.5-hours.

"In particular, we are keen to work with those between 18 and 62 years of age, with the potential to return to work, such as young stroke victims, amputees, persons with spinal cord injury, traumatic brain injury and progressive, degenerative neuromuscular conditions.

We are also prepared to assess outliers on a case-by-case basis."

RAYMUNDO A. YU JR., CHAIRMAN, ABLE

RETURN TO WORK (RTW) PROGRAMME



ABLE Rehabilitation centre will offer a Return-to-Work (RTW) programme that aims to support clients to achieve sustainable mainstream employment. Clients will initially be assessed by a multi-disciplinary team which includes a Case Manager, Occupational Therapist and Physiotherapist to map out the client's needs and goals. Thereafter, an individualized and client centred intervention program will be created to journey with the client. ABLE will initiate crossreferrals when necessary, to partners in the health and social service sectors.

The goal of the program is to Support Positive Vocational Outcomes for our clients.

Positive Vocational Outcomes are defined by:

- Improved and optimized Functional Capacity
- Improved Psycho-Social Well Being
- Received Vocational Counselling
- Received Vocational Training
- Received Vocational Functional Assessments
- Received Pre-Placement Support
- Received Post-Placement Support



THE STRATEGY INVOLVES A 3 FOLD APPROACH CONSISTING OF:

PHYSICAL REHABILITATION includes the provision of Physiotherapy, Occupational Therapy and Pilates to support clients in addressing functional

Therapy and Pilates to support clients in addressing functional barriers and helping them achieve optimal functional capacity within their medical condition and disability.

2 CASE MANAGEMENT

involves the identification of physical and psychosocial barriers which would impact negatively on client's return to work and ensure effective interventions are provided to address these barriers. Referrals and ongoing support will be provided under this area.

3 VOCATIONAL

REHABILITATION consists of the provision of counseling, training and assessments focused on achieving employment goals. Services we offer under our Vocational Rehabilitation include vocation counseling, vocational training and assessment, and pre- and post-placement support.

TRAINING



GOING FORWARD, OTHER SHORT COURSES WILL BE ADDED TO HELP CLIENTS IN THEIR EMPLOYABILITY SUCH AS CRAFTING IMPACTFUL PRESENTATIONS AND DIGITAL MEDIA

To enhance the employability of our clients in the competitive job market, ABLE's training over the years has included:

- In-house courses to deliver relevant office skills such as
 - Basic Computer and Essential Online functions
 - MS Office
 - Adobe Photoshop
- Customer service
- Certificate courses
 e.g. London Chamber of
 Commerce and Industry
 (LCCI) in bookkeeping.

Going forward, other short courses will be added to help clients in their employability such as crafting impactful presentations and digital media.

ABLE will also be collaborating with government agencies like SG Enable and WDA, and local social enterprises to expand the courses that our clients may be keen to take up.

This is to ensure that ABLE's training programmes are tailored to clients' interest, ability, and aptitude.

TRANSPORT



In an effort to ease the transportation challenges faced by persons with disabilities, ABLE will provide wheelchair accessible vans to shuttle clients from their homes to Agape Village at reasonable rates.

Currently, ABLE has one vehicle and will expand with 2 more in the near future.

This is to cater for the growing needs of ABLE's clienteles in rehabilitation and training.

To ensure affordability for ABLE's clients, means testing will be carried out for each individual client and it will be in line with MOH guidelines.

SNAPSHOTS

UP TO MAY 2015



1611

transport trips for rehabilitation and programmes

神神神神神神神神神神神神神神神





8 NEW CLIENTS

CORE CLIENTS: 2

SUPPORT CLIENTS: 6

182 JOB / PROJECT PLACEMENTS



CUSTOMER



OFFICE ADMIN



30 CALL CEN



21



51 OTHERS



"IT HELPS ME STAY POSITIVE" - ALLAN TAN

Due to this illness, Allan is now wheelchair bound and has difficulty getting around on his own.

One of the biggest challenges he faces is going to the toilet. With ABLE's new rehabilitation centre, he has high hopes that the specialised machines will help him improve his back in the long term.

"It's already helped improve my sickness and certain parts of my body are recovering. They're not as weak as before," Allan chimed as he shared how the physiotherapy sessions also give him something to look forward to. "It helps me stay positive", he added.

Allan also shared his desire to become more self-reliant. "I want to become more independent instead of always relying on my wife who's my caregiver. She's always helping me with the things I have trouble doing on my own and I want to relieve some of her stress."

He also expressed his appreciation of the ABLE physiotherapists who are there to help him throughout his rehabilitation sessions. "They are very friendly so it's easy to communicate. They will also take the time to go through the exercises to help improve my back".

Another feature that Allan looks forward to is the new van from ABLE. "One thing good about ABLE is that they provide a van to bring me to and fro for physiotherapy", shares Allan. The van can take up to four persons on wheelchair, and another four accompanying passengers. One van has been made available from September onwards and there are plans to include two more as these vans are a great source of convenience for Allan and others like him.

While the future may seem uncertain, Allan is happy to even have a chance at walking again. "I want to thank ABLE for all their support".

WALKING THE PATH TO REHAB

It started with a seemingly harmless wasp sting. Allan Tan, who was coaching swimming at that time, soon found his left leg numb on that fateful day in October 2009. He collapsed in his toilet the next day and had to be sent to hospital in an unfortunate turn of events.

"I felt a bit lost because it just hit me out of the blue," said Allan when he found out from the doctors that he was now diagnosed with a spinal disorder. '...BUT THOSE
WHO HOPE IN THE
LORD WILL RENEW
THEIR STRENGTH.
THEY WILL SOAR ON
WINGS LIKE EAGLES;
THEY WILL RUN AND
NOT GROW WEARY,
THEY WILL WALK
AND NOT BE FAINT.'

ISAIAH 40:31

ABLE RESPITE CENTRE

- AGAPE RESPITE@MDAS ABLE RESPITE CENTRE
- PROFILE: OF RESPITE AND BUDDING FRIENDSHIPS

AGAPE RESPITE@MDAS







AGAPE RESPITE@MDAS is a

collaboration between ABLE and the Muscular Dystrophy Association (Singapore), MDAS. It has two services, namely Centre-Based Service and Home-Based Service in place. With a caregiver-centric approach, services enable caregivers to acquire rest and self-care, while their wards are in a safe environment with proper and reliable caretakers.

Since its inception in January 2013, and official launch on 19 September 2014, graced by Ms Denise Phua, Mayor of Central Singapore CDC and Member of Parliament, the centre has forged ahead into its third year of respite care.

CENTRE-BASED SERVICES

The services and activities enable caregivers to take rest and acquire self-improvement skills. In the year under review, caregivers participated in 15 programmes and activities including terrarium and zumba classes, workshops on scrapbooking and 'My emotions as a Caregiver', in addition to the February 2015 Chinese New Year celebrations. Caregivers found sanctuary in the Living room, furnished with massage chairs, sofa bed and audio-visual equipment, an area specially designated for them.

HOME BASED RESPITE

The aim of this service is to provide short-term relief to caregivers and wards in their daily routines. The service deploys nurses to caregivers' homes to handle the "Activities of Daily Living" (ADLs). This would include ADLs like showering, toileting and feeding, as well as other healthcare procedures such as suction and dressing of wounds.

This service ranges from fixed weekly schedules to ad hoc requests.

For instance, when a caregiver was hospitalised in November 2014, AGAPE Respite sent in two health care assistants to shower her ward and meet his other ADLs needs for two hours daily. The services lasted a week while the caregiver recuperated at home after discharge. In May 2015, regular home help service, three to four times weekly, was rendered to a muscular dystrophy (MD) ward whose primary caregiver was unable to lift or transfer her ward, due to a spinal injury.





SPECIAL EVENTS

Following-up from last year, 20 caregivers attended the June 2015 Caregivers Retreat workshop. This year's event aimed to further develop couple-bonding with two workshops, namely, Couples' Communication Workshop and Scrapbooking Workshop. The 2 day/1 night Caregivers' Retreat was held at Hotel Fort Canning in conjunction with MDAS Children's overnight camp on 6 and 7 June 2015.









THE ANNUAL JULY CAREGIVERS' APPRECIATION 2015 EVENT was held on 4 July 2015 at Bishan Community Club. Themed "Superheroes", the event involved MD persons' planning and participation to show their appreciation for their caregivers. The caregivers were treated to a night of laughter filled with fun and games which were all executed by MD people. The highlight for the evening was the performance by the music therapy group, with the group thanking their caregivers for not giving up on them and giving them encouragement and love.

SNAPSHOTS

FOR YEAR IN REVIEW

HOME-BASED SERVICES



WEEKLY SCHEDULE

15

HOUSEHOLDS



798

SESSIONS

1622

HOURS OF RESPITE





AD-HOC REQUESTS

10

HOUSEHOLDS



201

SESSIONS

2600

HOURS OF RESPITE

CENTRE-BASED SERVICES



125

NO OF CAREGIVERS
BENEFITTING FROM
LIVING ROOM FACILITIES



15

NUMBER OF ACTIVITIES & PROGRAMMES ORGANIZED

ABLE RESPITE CENTRE





In November 2015, the new ABLE Respite Centre was set up in the Agape Village. The centre seeks to energise and refresh caregivers through social activities, support groups, training programmes and case management. All programmes are geared towards improving the physical and emotional well-being of the members in order that they may be better caregivers to their wards.

The new respite centre occupies 1,600 square feet of space. It houses specialized spaces and equipment, such as a fully equipped rest room with shower facilities and disability friendly kitchen which can also function for training for wards and caregivers. A cosy living room with massage chairs and television provides a 'home away from home' geared towards reenergizing and supporting caregivers. The centre's open layout is wheelchair friendly and is designed to be configured into separate areas for different programmes and activities. These would include an activity room, a media room for workshops, and a private counselling room.

The programmes which will be offered at ABLE Respite Centre include:

- Educational training for caregivers
- Recreational facilities and social activities
- Support groups / counselling
- Nursing aides for wards
- Rehabilitation & Training for wards

"WITH THIS PROGRAM, I KNOW MY GIRL IS TAKEN CARE OF AND I CAN ALSO TAKE CARE OF MYSELF"

- DORIS LOW



OF RESPITE
AND
BUDDING
FRIENDSHIPS

"Bathing her is like going through a battlefield", shares Doris Low, describing one of the many challenges she faces while taking care of her youngest daughter Phoebe. Phoebe was diagnosed with Muscular Dystrophy at a tender age of two months. From that day on, Doris was her primary caregiver and taking care of Phoebe was not easy. "As she's getting old, she's getting heavier and harder to carry. I also get nausea and indigestion easily as a result," Doris remarks.

However, with ABLE's home-based respite service, a nurse visits them twice a week and for two hours. On those days, Doris gets a much-needed relief from looking after Phoebe. The nurse helps to shower and manage her during this brief period. There were some concerns initially. "I was worried at first as I never had someone take care of Phoebe before. We've never had a maid either."

And it didn't take long before Doris warmed up to this special arrangement. "But after I tried it out, I find it really good. It helps that the nurse also talks to her and they can clique really well," Doris explains.

And the two really do clique, so well that even nurse Nor Azizah, who has been with Phoebe for about a year, can't help but admit that they have a special bond. "Phoebe tells me things she doesn't tell her mum," says Azizah, adding that she really enjoys Phoebe's company. "I love her jovialness. She's very bubbly."

Doris is not the only one who's appreciative of this service offered by ABLE. For Phoebe, the extra rest that her mum gets has been a great help to their mother-daughter relationship as well. "Nowadays me and my mum quarrel much lesser than before. She gets less angry towards me. There's been a slight change in attitude now that she has some time to herself. So it's much better now."

The ABLE Respite centre also offers caregivers a wide range of activities from terrarium lessons to ukulele classes while the kids have their own programmes. What Doris enjoys most is bonding with the other mothers of kids with muscular dystrophy. "With this program, I know my girl is taken care of and I can also take care of myself. It really helps me a lot."

"TO ENABLE THESE
REAL MEN AND
WOMEN TO ESCAPE
FROM EXTREME
POVERTY, WE MUST
ALLOW THEM TO BE
DIGNIFIED AGENTS
OF THEIR OWN
DESTINY."

POPE FRANCIS, UNITED NATIONS GENERAL ASSEMBLY IN NEW YORK 2015

ABLE SEAS LIMITED

• ABLE SEAS

• PROFILE: SOCIAL ENTERPRISE CHANGED HER LIFE

ABLE SEAS LIMITED







TO WORK AL ONGSIDE DISABLED AND **VULNERABLE** PEOPLE TO HEI P THEM MEET THEIR BASIC NEEDS. **IMPROVE** THEIR LIVES AND PROMOTE RESPECT FOR THEIR DIGNITY AND INCLUSION IN A COMMUNITY OF THEIR CHOICE. MISSION

ABLE SOCIAL ENTERPRISE ACCOUNTING SERVICES LIMITED (ABLE SEAS) is

a social enterprise start-up funded by ABLE. ABLE SEAS started out as a project in 2013 under ABLE to train and coach the physically challenged beneficiaries on accounting knowledge and skills with the objective of placing them under gainful employment.

On 31 March 2015, ABLE SEAS was registered with ACRA as a company limited by guarantee offering accounting, corporate secretarial and payroll services. ABLE SEAS seeks to be the accounting services provider of choice to the charities sector and beyond.

ABLE SEAS aims to hire and train people with disabilities affording them opportunities to work in a sustainable, productive and safe environment. We believe everyone has the right to live their life to the fullest and achieve their goals independent of the expectations of others.



"TOGETHER LET
US PROMOTE
THEIR DIGNITY
AND THEIR
FUNDAMENTAL
GIFTS; IF NOT
US, WHO THEN"

ABLE SEAS has been operating within the premises of Agape Village since October 2015. Our four physically challenged beneficiaries who have passed the London Chamber of Commerce & Industry (LCCI) Book-Keeping Levels 1 and 2 are now being hired by ABLE SEAS as full-time book-keepers. ABLE SEAS's professional services are managed and overseen by TRICOR, an established Accounting and Corporate Secretarial Services company. Deloitte & Touche conducts staff training and development as part of their Corporate Social Enterprise commitment. This is ABLE SEAS's way of providing quality service and professionalism. The services at ABLE SEAS

ACCOUNTING

include:

 Book-keeping, general ledger accounting, financial and management reporting, preparing XBRL files for submission to ACRA, fixed asset register, accounts receivable, accounts payable, cash disbursement functions.

GST APPLICATION AND FILINGS

 GST application as well as preparation of GST returns for filing with IRAS.

INCORPORATION SERVICES

 Business license application, incorporation of companies, foreign company registration as well as setting up of representative offices in Singapore.

CORPORATE SECRETARIAL

 Provision of named company secretary services and advising on the corporate secretarial matters for companies and businesses.

PAYROLL

 Monthly payroll processing, CPF submission, preparing and submitting prescribed returns to IRAS and CPF, leave management, medical and other benefit management.

IMMIGRATION

 For companies who wish to bring in foreign talents, we provide assistance in the application of work passes and permits; and for business minded individuals, and Entrepreneur Pass application.

Since the start of ABLE SEAS, to date, we have been providing accounting and other corporate compliance services to 9 entities, comprising of non-profit organisations, charity institutions, restaurants, and start-ups.



"THE IMPOSSIBLE BECOMES POSSIBLE" - KWEK CHING CHING

It started with simple rehabilitation exercises. This gave her something to look forward to despite suffering from depression. She soon decided to channel all her negative energy into pursuing an LCCI level 1 certificate. After getting a distinction in that class, the rest was history.

ABLE Social Enterprise Accounting Services (SEAS) aims to secure employment for those with physical disabilities who have completed their training in bookkeeping courses. Together with three other individuals, Ching Ching helps to convert financial statements from clients into the right format for ACRA.

It was challenging at first, as some of them suffered from fatigue and other bodily afflictions. But they worked well as a team.

"We have been walking this path together and we really look after each other", shares Ching Ching about her teammates who have been with her since they took the LCCI Level 1 class.

"I feel that ABLE has done a great job paving the way for us. It's a very exciting opportunity. This path is very exciting for me. You learn new things and the impossible becomes possible. My life has changed. I'm not afraid of taking up challenges. If you never try, you will never know."

Ching Ching admits that it can get hard at times but "It's not easy but if you feel sorry for yourself, that's the end." She recalls thinking about committing suicide a few years back but is thankful that she did not go through with it. "I think back if I ended my life, I never would have been able to see how my future is so bright, so exciting. I really feel very blessed".

SOCIAL ENTERPRISE CHANGED HER LIFE

Kwek Ching Ching is now working full time for ABLE SEAS. Ching Ching hopes to further her studies in accounting and become a full-fledged accountant in the future. 10 years ago, she never would have thought this possible.

An accident left Ching Ching's foot partially amputated and wheelchair bound for several years. The turning point in her life came when she decided that she wanted to stand on her own two feet.

"AS EACH HAS
RECEIVED A GIFT,
USE IT TO SERVE
ONE ANOTHER,
AS GOOD STEWARDS
OF GOD'S VARIED
GRACE."

1 PETER 4:10

PARTNERSHIP

PARTNERSHIP

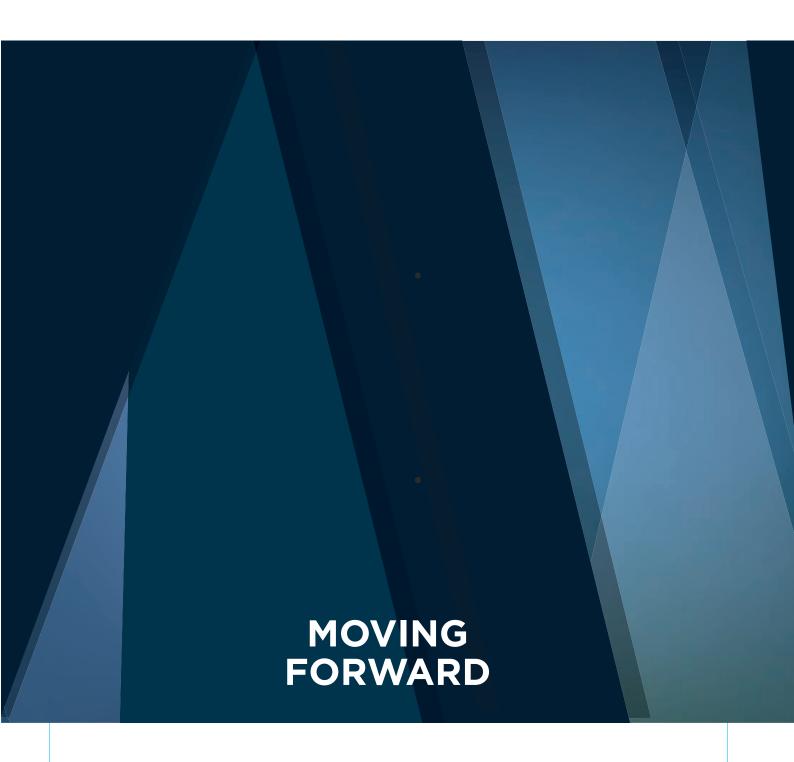


Caritas Singapore is the social and charitable arm of the Catholic Achdiocese of Sinagpore. They provide coordination, direction and leadership to 24 Catholic social and community organisations under the umbrella of Caritas Singapore, carrying out work for the poor, marginalised and the community, regardless of race, religion or status.

The establishment of Agape
Village by Caritas heralds in a
new phase of growth for ABLE.
ABLE sees itself playing an
integral role in supporting the
social mission of the Agape
Village. As a key tenant in Agape
Village, ABLE has been allocated
a much larger space than it
previously operated with.



S3 (Stroke Support Station) is Singapore's first dedicated wellness centre catered for stroke survivors and their caregivers. Aimed at offering a unique platform for consistent stroke support while paying special attention to caregivers' and volunteers' needs, S3's unique framework is grounded on the practice of R.E.A.L (Re-learn & Enjoy Active Living) that fosters a 360 degrees holistic growth environment for all parties involved in the stroke recovery journey. ABLE has begun discussions with S3 to explore avenues to expand ABLE's programmes and facilities to stroke survivors, in partnership with S3.



ABLE WOULD BE EXPANDING ITS

ENGAGEMENT WITH OTHER LIKE-MINDED

AGENCIES, SUCH AS COMMUNITY HOSPITALS

AND GOVERNMENT AGENCIES INCLUDING

MOM, MSF, SG ENABLE, WDA AND AIC.

"WHOEVER BRINGS
BLESSING WILL
BE ENRICHED,
AND ONE WHO
WATERS WILL
HIMSELF BE
WATERED."

PROVERBS 11:25

FUNDRAISING & VOLUNTEERISM

- FUND RAISING EVENTS VOLUNTEERING
- PROFILE: ENABLING THROUGH ENGLISH

FUND RAISING EVENTS



THESE PARTNERSHIPS
HELPED TO FOCUS
PUBLIC ATTENTION
ON THE PLIGHT OF
THE PHYSICALLY
CHALLENGED AND
THEIR CAREGIVERS IN
SINGAPORE, AND THE
PROGRAMMES AVAILABLE
AT ABLE FOR THEM.

ABLE, on behalf of its clients, wishes to express our heartfelt appreciation to the many partners who helped ABLE raise funds for the benefit of the physically disabled persons and caregivers that we serve. Equally important, these partnerships helped to focus public attention on the plight of the physically challenged and their caregivers in Singapore, and the programmes available at ABLE for them.

ABLE started off this year's fund raising with a Charity Dinner held at Jade Palace Seafood Restaurant on 29 May 2015. Over 40 guests at the dinner were hosted to an exclusive menu. Over \$\$250,000 was raised through guests' generous donations at the wine and food auctions, and pledged donations. This is the first year Jade Palace has partnered ABLE for the Charity Dinner.

ABLE's second charity event was made possible by Uma Uma Ramen, which donated \$2.00 from every bowl of ramen sold to its customers from 27 July 2015 to 30 August 2015. This is the third year Uma Uma Ramen is partnering ABLE for the fundraising event.

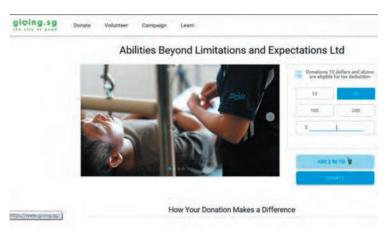




More than 220 guests filled the Chinese Swimming Club Ballroom for the ABLE Charity Dinner at Imperial Treasure Restaurant on 20 November 2015. Over \$380,000 was raised from the dinner, pledge donations and the energetic and spontaneous wine and

dining auctions. Guests enjoyed a sumptuous dinner hosted by Mr Alfred Leung, Imperial Treasure Restaurant, and were treated to lively jazz sounds by the City Swing band. Imperial Treasure has partnered ABLE in the Charity Dinner for a second year.





Toast Box, has been ABLE's staunch community partner for the past 4 years. In the charity drive in November/December 2015, for every featured set meal or Christmas Edition Kopi Card purchased, 50 cents was donated to ABLE. In addition, ABLE brochures were made available in all their outlets to create greater public awareness of ABLE and our services to the physically challenged.

To the many other benefactors and members of the public, people from all walks of life who have generously donated to ABLE through SG Gives, a big thank you as well. SG Gives, now Giving.sg, is an online donation portal for donors who seek to give to Singapore-registered charities. For this financial year, over \$\$65,000 was donated online to ABLE

VOLUNTEERING

ABLE is grateful for the many individuals and organisations who have over the years, given their time and talents towards ABLE's programmes and activities. Volunteers at ABLE have spent their time and talents in befriending our clients and caregivers, giving ukulele lessons, conducting computer skills and resume

writing classes for clients. They have also provided assistance in conducting internal accounting audits, and lent their creative talents in photography and collateral design work. ABLE has been blessed with the outpouring of the time, talents and sharing of our volunteers.

WE
THANK YOU
OUR
VOLUNTEERS
FOR YOUR
WONDERFUL
SUPPORT.



"YOU DON'T HAVE TO BE A SOCIAL WORKER TO GIVE BACK." - TANG MUN YEE

hampered by language. All three volunteers took the time to plan and execute these valuable classes. In the course of 8 weeks, they also focused on inculcating practical job skills like conducting conversations and email correspondence with customers, while ABLE looked at placing some of their clients in call centre jobs.

The trio also taught the clients how to write a resume - to prepare the individuals in case they need one. At the end of the course, each participant had successfully written a personalized resume.

Mun Yee also felt that she took away a lot from interacting with her students. "There was one gentleman who was wheelchair bound and had difficulty moving his hands. He shared with us how he was taking many different classes and even though he struggled in class, he was there every lesson". This genuine interest to learn was what really motivated Mun Yee throughout the course of the lessons.

Mun Yee was trained as a lawyer and currently works part time in the legal department in an oil and gas company. When asked about what stirred her to offer her time to help ABLE, she quips, "It feels good to help in whatever small way I can, to give back to society. It was very timely as well since I was working part-time then. I was inspired by ABLE's setup and saw how they contributed so much to helping the needy. You don't have to be a social worker to give back."

ENABLING THROUGH ENGLISH

"It was really inspiring. They're very determined despite their disabilities. And they show very keen interest in learning", shares Tang Mun Yee, as she reflects on the time she spent teaching English to ABLE clients.

For 8 weeks, Mun Yee partnered her two friends, Madeleine Lam and Lorraine Lim, in teaching Basic English and Resume Writing to those who have physical disabilities and wish to find work in the market but may be



GOVERNANCE AND FINANCIAL REPORT

• CORPORATE GOVERNANCE • FINANCIAL REPORT

CORPORATE GOVERNANCE

CHARITY COUNCIL GOVERNANCE EVALUATION CHECKLIST

ABLE is committed to maintaining high standards of corporate governance. In Singapore, best practices in governance are set out in the Code of Governance for Charities and Institutions of a Public Character (IPC) which was first introduced by the Charity Council in November 2007. The code was refined in 2010 leading to the Charity Council issuing a revised Code on 19 January 2011 to help charities apply the code more effectively.

The Code is not mandatory but charities and IPCs are encouraged to follow the code and explain any deviations from it. The Charity Council also launched an online Governance Evaluation Checklist designed to help charities and IPCs self-evaluate the extent they have complied with the essential guidelines in the Charity Council Code.

ABLE has also developed our own code of governance, which adapts and builds upon the Charity Council Code.

For the purpose of this report, ABLE's compliance of and explanations for any deviations from the Charity Council Code are provided below. This Governance Evaluation Checklist covers only the key principles and guidelines in the Code of Governance for Charities and IPCs. This submission is for the financial year October 2014 to September 2015. The Governance Evaluation Checklist for ABLE can be viewed on the Charity Portal at WWW.CHARITIES.GOV.SG.

S/N	DESCRIPTION	CODE ID	RESPONSE	EXPLANATION (if compliance is in progress, not complied or not applicable)
	BOARD GOVERNANCE			
1	Are there Board members holding staff appointments?	1.1.2	No	
2	There is a maximum limit of four consecutive years for the Treasurer position (or equivalent, e.g. Finance Committee Chairman).	1.1.6	Complied	In line with ABLE's code of governance, the tenure for the following positions is limited to a maximum of two consecutive terms (i.e. four years); Chairperson for the Finance Committee, and Chairperson of the Audit Committee.
3	The Board has an audit committee (or designated Board members) with documented terms of reference.	1.2.1	Complied	The audit committee chairperson is Mr Michael Choo.
4	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied	The ABLE Board meets once in every two months. The quorum for the meeting is one-third of Board members.
	CONFLICT OF INTEREST		1	
5	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	The conflict of interest declaration procedures for Board members are documented in the ABLE Code of Governance, and in the ABLE Finance and Accounting Policy Manual. All Board members also provide a disclosure of their interests in all other organisations, including member organisations in which they are directors or have control on the board. The Archdiocese of Singapore Staff Handbook (2014) covers the conflict of interest for paid staff.

CORPORATE GOVERNANCE

CHARITY COUNCIL GOVERNANCE EVALUATION CHECKLIST

S/N	DESCRIPTION	CODE ID	RESPONSE	EXPLANATION (if compliance is in progress, not complied or not applicable)
6	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	Board members declare any potential or actual conflicts of interest and this is recorded in the board meetings.
	STRATEGIC PLANNING			
7	The Board reviews and approves the vision and mission of the charity. They are documented and communicated to its members and the public.	3.1.1	Complied	The Board reviews the relevance of ABLE's vision and mission at its annual retreat. The vision and mission are documented and communicated via its website as well as newsletters.
8	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	Annual retreat is held to review strategic plans for ABLE. The retreat was held in January 2015.
	HUMAN RESOURCE MANA	AGEMENT		
9	The Board approves documented human resource policies for staff.	5.1	Complied	Human resource policies are documented in the Archdiocese of Singapore Staff Handbook (2014)
10	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied	Human resource policies are documented in the Archdiocese of Singapore Staff Handbook (2014)
	FINANCIAL MANAGEMEN	T AND CONTRO	DLS	
11	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	Finance policies and procedures are documented in the ABLE Finance and Accounting Policy Manual.
12	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied	Internal audits are conducted to review the processes and adequacy of internal controls. An internal audit by 6 probono accountants from an international public accounting firm was initiated in September 2015.

S/N	DESCRIPTION	CODE ID	RESPONSE	EXPLANATION (if compliance is in progress, not complied or not applicable)		
13	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	An annual operating budget is prepared in consultation with the Board Committees, and approved by the Board. Financial reports are tabled at the Board meeting.		
14	The charity discloses its reserves policy in the annual report.	6.4.1	Complied	ABLE has established a reserves policy of not more than three years of operating expenditure to meet its operational needs. This is disclosed in the notes to its audited financial statements.		
15	Does the charity invest its reserves?		Yes			
16	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Complied	ABLE has an Investment Committee and its investment policy has been approved by the board.		
	FUNDRAISING PRACTICES	S				
17	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	The ABLE Finance and Accounting Manual provides the guidelines and policies for the management and control of the financial and accounting operations of ABLE.		
	DISCLOSURE AND TRANSPARENCY					
18	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied	Copies of the ABLE Annual Report are sent to stakeholders including its key donors and partners. The annual report is also published on the ABLE website.		

CHARITY COUNCIL GOVERNANCE EVALUATION CHECKLIST

S/N **DESCRIPTION** CODE ID **RESPONSE EXPLANATION** (if compliance is in progress, not complied or not applicable) 19 Are Board members No remunerated for their Board services? 20 Does the charity Yes employ paid staff? No staff is involved in 21 2.2 Complied The Remuneration Committee oversees setting his or her own the remuneration of staff. remuneration. The charity discloses 8.3 Complied The total annual remuneration of its 22 in its annual report the three highest paid staff in salary bands annual remuneration of of less than \$100.000, is disclosed in its annual report. its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity discloses this fact. **PUBLIC IMAGE** 9.1 23 The charity accurately Complied Information regarding ABLE's scope, portrays its image to its structure, programmes and services are members, donors and provided on its website, brochures, and the public. publications such as the Annual Report.

AUDITED FINANCIAL STATEMENTS

ABILITIES BEYOND LIMITATIONS AND EXPECTATIONS LIMITED

30 SEPTEMBER 2015

CONTENTS

- 68 Directors' Statement
- 69 Independent Auditor's Report
- 71 Statement Of Financial Position
- 72 Statement Of Comphrehensive Income
- 73 Statement Of Changes In Funds
- 74 Statement Of Cash Flows
- 75 Notes To The Financial Statements

DIRECTORS' STATEMENT

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

The directors present their report to the members together with the audited financial statements of Abilities Beyond Limitations And Expectations Limited (the "charity") for the financial year ended 30 September 2015.

1. OPINION OF THE DIRECTORS

In the opinion of the directors,

- A the financial statements of the charity are drawn up so as to give a true and fair view of the financial position of the charity as at 30 September 2015 and of the financial performance, changes in funds and cash flows of the charity for the year then ended; and
- **B** at the date of this statement, there are reasonable grounds to believe that the charity will be able to pay its debts as and when they fall due.

The board of directors authorised these financial statements for issue on the date of this statement.

2. DIRECTORS

The directors of the charity in office at the date of this report are:

Raymundo A Yu Jr Soh Yew Hock Ambrose Law Michael Choo Ooi Weng Quek Khor Ping
Fah Serena
Bernardus Angkawidjaja
Trillion So
Wong Kwek Seong Simon
A/Prof Denny Lie
Joanne Tan

3. ARRANGEMENTS TO ENABLE DIRECTORS TO ACQUIRE SHARES OR DEBENTURES

The charity is a company limited by guarantee and has no share capital. None of the directors holding office at the end of the financial year had an interest in the share capital of the charity that is required to be reported pursuant to Section 201(6)(g) of the Singapore Companies Act, Cap 50.

4. DIRECTORS' INTEREST IN SHARES AND DEBENTURES

The charity is a company limited by guarantee. There were no shares or debentures in issue in the charity at the end of the financial year.

5. DIRECTORS' CONTRACTUAL BENEFITS

Except as disclosed in the financial statements, since

the end of the previous financial year, no director of the company has received or become entitled to receive a benefit by reason of a contract made by the company or a related corporation with the director, or with a firm of which the director is a member, or with a company in which the director has a substantial financial interest.

6. SHARE OPTIONS

The charity is a company limited by guarantee. As such, there are no share options or unissued shares under option.

7. AUDITOR

Chong, Lim & Partners LLP has expressed its willingness to accept re-appointment as auditor.

On behalf of the directors

RAYMUNDO A YU JR DIRECTOR

MICHAEL CHOO OOI WENG DIRECTOR

Michael Show

SINGAPORE, 18 NOVEMBER 2015

INDEPENDENT AUDITOR'S REPORT

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

To the members of abilities beyond limitations and expectations limited

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of Abilities Beyond Limitations And Expectations Limited (the "charity"), which comprise the statement of financial position as at 30 September 2015, the statement of comprehensive income, statement of changes in funds and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Companies Act (the "Act"), the Charities Act, Chapter 37 (the "Charities Act, Chapter 37 (the "Charities Act") and Singapore Financial Reporting Standards, and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets

are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the

financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Act, Charities Act and Singapore Financial Reporting Standards so as to give a true and fair view of the financial position of the charity as at 30 September 2015 and the financial performance, changes in funds and cash flows of the charity for the year ended on that date.

INDEPENDENT AUDITOR'S REPORT

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

In our opinion, the accounting and other records required by the Act to be kept by the charity have been properly kept in accordance with the provisions of the Act.

During the course of our audit, nothing has come to our attention that causes us to believe that during the year,

- A The use of the donation money was not in accordance with the objectives of the charity as required under regulation 16 of the Charities (Institute of a Public Character Regulations), and
- **B** The charity has not complied with the requirements in Chapter 37, Regulation 15 (Funds-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

CHONG LIM & PARTNERS LLP PUBLIC ACCOUNTANTS AND CHARTERED ACCOUNTANTS

Of the & Pardus up

SINGAPORE, 18 NOVEMBER 2015

ENGAGEMENT PARTNER CHONG KEK SING (00885)

STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2015

	NOTE	2015 SGD	2014 SGD
ASSETS			
Non-current assets			
Property, plant and equipment	4	321,778	5,236
Financial assets held to maturity	5	764,125	-
		1,085,903	5,236
Current assets			
Other receivables	6	163,989	12,999
Fixed deposits	7	100,434	800,434
Cash and bank balances		497,177	317,459
		761,600	1,130,892
TOTAL ASSETS		1,847,503	1,136,128
FUNDS AND LIABILITIES			
Funds			
Accumulated funds		1,810,389	1,058,491
Current liabilities			
Trade and other payables	8	37,114	77,637
TOTAL FUNDS AND LIABILITIES		1,847,503	1,136,128

The accompanying notes form an integral part of these financial statements $\,$

STATEMENT OF COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

	NOTE	2015 SGD	2014 SGD
INCOME			
Fund raising events		271,043	572,671
Grants	9	850,480	636,000
Donations		416,768	=
Others		11,913	8,255
		1,550,204	1,216,926
EXPENDITURE			
Fund raising expenses	10	14,818	194,500
Employee benefits expense	11	288,234	231,027
Depreciation	4	4,665	17,771
Cost of charitable activities	12	283,234	391,632
Other operating expenses	13	207,355	121,254
		798,306	956,184
EXCESS OF INCOME		751,898	260,742
OVER EXPENDITURE REPRESENTOTAL COMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIVE			

The accompanying notes form an integral part of these financial statements

STATEMENT OF CHANGES IN FUNDS

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

ACCUMULATED FUNDS SGD
797,749
260,742
1,058,491
751,898
1,810,389
ancial statements

STATEMENTS OF CASH FLOWS

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

	SGD	2014 SGD
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax	751,898	260,742
Adjustment for: Interest income	(6,182)	(7,571)
Depreciation	4,665	17,771
Operating profit before working capital changes	750,381	270,942
Changes in working capital: Receivables	(150,990)	982
Payables	(40,523)	26,977
Net cash generated from operating activities	558,868	298,901
CASH FLOWS FROM INVESTING ACTIVITIES		
Other investments	(764,125)	-
Interest received	6,182	7,571
Purchase of property, plant and equipment	(321,207)	(4,142)
Net cash used in investing activities	(1079,150)	3,429
Net (decrease) / increase in cash and cash equivalents	(520,282)	302,330
Cash and cash equivalents at beginning of year	1,117,893	815,563
Cash and cash equivalents at end of financial year	597,611	1,117,893
Represented by:		
Fixed deposits	100,434	800,434
Cash and bank balances	497,177	317,459
	597,611	1,117,893

The accompanying notes form an integral part of these financial statements

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. CORPORATE INFORMATION

The financial statements of the charity for the financial year ended 30 September 2015 were authorised for issue on the date of the directors' statement.

The charity (Reg. No. 201022774G), which is domiciled and incorporated in Singapore by guarantee, has its registered office at 7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264.

The principal activities of the charity are social services for persons with disabilities. The charity is registered as IPC under Ministry of Family & Social Development for the period from 23 March 2015 to expire in 22 Nov 2017.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 BASIS OF PREPARATION

The financial statements of the charity have been drawn up in accordance with Singapore Financial Reporting Standards ("FRS"). The financial statements

have been prepared on the historical cost basis except as disclosed in the accounting policies below.

The financial statements are presented in Singapore Dollars (SGD), which is the charity's functional currency.

2.2 ADOPTION OF NEW AND REVISED STANDARDS

The accounting policies adopted are consistent with those of the previous financial year except in the current financial year, the charity has adopted all the new and revised standards which are relevant to the charity and are effective for annual financial periods beginning on or after 1 October 2014. The adoption of these standards did not have any material effect on the financial statements.

2.3 STANDARDS ISSUED BUT NOT YET EFFECTIVE

A number of new standards, amendments to standards and interpretations are issued but not yet effective for annual periods beginning 1 October 2014, and have not been applied in preparing these financial statements. The charity does not plan to early adopt these standards.

The charity has assessed those standards and interpretations issued. The directors expect that the adoption of these standards will have no material impact on the financial statements in the period of initial application.

2.4 REVENUE RECOGNITION

Income is recognised when it is probable that the economic benefits will flow to the charity and when the income can be measured reliably, on the following basis:

i) Grants

Grants are recognised at their fair value where there is a reasonable assurance that the grant will be received and the charity will comply with all attached conditions. Government grants relating to costs are deferred and recognised in the account over the period necessary to match them with

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

the costs they are intended to compensate.

ii) DonationsDonations are recognisedupon receipt.

2.5 RELATED PARTY

An entity or individual is considered a related party of the charity for the purposes of the financial statements if:

i) it possesses the ability (directly or indirectly) to control or exercise significant influence over the operating and financial decisions of the charity or vice versa: or

ii) it is subject to common control or common significant influence.

2.6 PROPERTY, PLANT AND EQUIPMENT

All items of property, plant and equipment are initially recorded at cost. Subsequent to recognition, property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. The cost of property,

plant and equipment includes its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Dismantlement. removal or restoration costs are included as part of the cost of property, plant and equipment if the obligation for dismantlement, removal or restoration is incurred as a consequence of acquiring or using the property, plant and equipment.

Depreciation is calculated using the straight-line method to allocate depreciable amounts over their estimated useful lives. The estimated useful lives are as follows: The carrying values of property, plant and equipment are reviewed for impairment when events or changes in circumstances indicate that the carrying value may not be recoverable.

The useful lives, residual values and depreciation method are reviewed at the end of each reporting period, and adjusted prospectively, if appropriate.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on de-recognition of the asset is included in profit or loss in the year the asset is derecognised.

	Years
Computers	1
Equipment	3
Furniture and fittings	3
Motor vehicles	5
Renovation	1

2.7 CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise cash on hand, unpledged deposits with financial institutions which are subject to an insignificant risk of change in value, and net of bank overdrafts (if any).

2.8 TRADE AND OTHER PAYABLES

Trade and other payables

are initially recognised at fair value, and subsequently carried at amortised cost using the effective interest method.

Trade and other payables are derecognised when the obligation under the liability is discharged or cancelled or expired. The difference between the carrying amount and the consideration paid, including any non-cash assets transferred or liabilities assumed, is recognised in profit or loss.

2.9 PROVISION

A provision is recognised when the charity has a present legal or constructive obligation as a result of past events, it is more likely than not that an outflow of resources will be required to settle the obligation, and the amount has been reliably estimated.

Provisions are measured at the present value of the expenditure expected to be required to settle the obligation using a pre-tax discount rate that reflects the current market assessment of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognised in the statement of comprehensive income as finance expense.

Changes in the estimated timing or amount of the expenditure or discount rate are recognised in profit or loss when the changes arise.

2.10 LEASES

Lessee - Operating leases
Leases where substantially all
risks and rewards incidental
to ownership are retained by
the lessors are classified as
operating leases. Payments
made under operating leases

(net of any incentives received from the lessors) are recognised in profit or loss on a straight-line basis over the period of the lease. The aggregate benefit of incentives provided by the lessor is recognised as a reduction of rental expense over the lease term on a straight-line basis. Contingent rents are recognised as an expense in profit or loss when incurred

2.11 FINANCIAL INSTRUMENTS

Financial assets

(i) Initial recognition and measurement

Financial assets are recognised when, and only when, the charity becomes a party to the contractual provisions of the financial instrument. The charity determines the classification of its financial assets at initial recognition.

When financial assets are recognised initially, they are measured at fair value, plus, in the case of financial assets not at fair value through profit or loss, directly attributable transaction costs.

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

The charity has the following non-derivative financial assets: "loan and receivables" and "held-to-maturity".

(ii) Subsequent measurement

(a) Loans and receivables

Non-derivative financial assets with fixed or determinable payments that are not quoted in an active market are classified as loans and receivables.

Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less impairment. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, and through the amortisation process.

Loans and receivables comprise trade and other receivables, and cash and cash equivalents. Cash and cash equivalents comprise cash on hand and fixed deposits

(b) Held-to-maturity investments

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the charity's management has the positive intention and ability to hold to maturity.

If the charity were to sell other than an insignificant amount of held-to-maturity financial assets, the whole category would be tainted and reclassified as available-for-sale.

Held-to-maturity investments are recorded at amortised cost using the effective interest method, less impairment, with revenue recognised on an effective yield basis.

They are presented as noncurrent assets, except for those maturing within 12 months after the end of the reporting period which are presented as current assets.

2.12 EMPLOYEE BENEFITS EXPENSE

Defined contribution plans

The charity makes contributions to the Central Provident Fund scheme in Singapore, a defined contribution pension scheme. Contributions to defined contribution pension schemes are recognised as an expense in the period in which the related service is performed.

Employee leave entitlements

Employee entitlements to annual leave are recognised as a liability when they accrue to employees. The undiscounted liability for leave expected to be settled wholly within twelve months from the reporting date is recognised as annual leave as a result of services rendered by employees up to the end of the reporting period. The charity allows employee leave entitlements to carry forward for a maximum period of twelve months.

2.13 FINANCIAL LIABILITIES

Financial liabilities within the scope of FRS 39 are recognised on the statement of financial position when, and only when, the charity becomes a party to the contractual provisions of the financial instrument

Financial liabilities are recognised initially at fair value, plus, in the case of financial liabilities other than derivatives, directly attributable transaction costs.

Subsequent to initial recognition, derivatives are measured at fair value. Other financial liabilities (except for financial guarantee) are measured at amortised cost using the effective interest method.

For financial liabilities other than derivatives, gains and losses are recognised in profit or loss when the liabilities are derecognised, and through the amortisation process. Any gains or losses arising from changes in fair value of derivatives are recognised in

profit or loss. Net gains or losses on derivatives include exchange differences.

A financial liability is derecognised when the obligation under the liability is extinguished. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the profit or loss.

3. SIGNIFICANT ACCOUNTING JUDGMENTS AND ESTIMATES

Estimates, assumptions and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Depreciation of property, plant and equipment (Note 4)

The charity exercises their judgement in estimating the useful lives of the depreciable assets. Depreciation is provided to write off the cost of property, plant and equipment over their estimated useful lives, using the straight-line method.

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

	4. PROPER	ΓΥ, PLANT AND E	QUIPMENT			
	RENOVATION	FURNITURE AND FITTINGS	EQUIPMENT	COMPUTERS AND SOFTWARE	MOTOR VEHICLES	TOTAL
	SGD	SGD	SGD	SGD	SGD	SGD
2015 COST						
At 1 October Additions	12,133	11,881 12,679	134,240	50,683 5,152	139,136	74,697 321,207
At 30 September	12,133	24,560	134,240	85,835	139,136	395,904
Accumulated Depreciation At 1 October Depreciation	12,133	7,563 2,945		49,765 1,720	- -	69,461 4,665
At 30 September	12,133	10,508	-	51,485	-	74,126
Carrying amount At 30 September	-	14,052	134,240	34,350	139,136	321,778
2014COST						
At 1 October	12,133	10,642	-	47,779	-	70,554
Additions	-	1,239	-	2,904	-	4,143
At 31 December	12,133	11,881	-	50,683	-	74,697
Accumulated Depreciation At 1 October	12,133	3,938	_	35,619	_	51,690
Depreciation	-	3,625	-	14,146	-	17,771
At 30 September	12,133	7,563	-	49,765	-	69,461
Carrying amount At 30 September	-	4,318	-	918	-	5,236
			I		I	I

5. FINANCIAL ASSETS HELD TO MATURITY		
	2015 SGD	2014 SGD
Bond 1- Note (a)	254,750	-
Bond 2- Note (b)	254,250	-
Bond 3- Note (c)	255,125	=
	764,125	-

- (a) The bond is unsecured, bears interest of 3.15% per annum and matures on 11 July 2022.
- (b) The bond is unsecured, bears interest of 3.10% per annum and matures on 14 February 2023.
- (c) The bond is unsecured, bears interest of 3.30% per annum and matures on 21 February 2022.

6. OTHER RECEIVABLES

	2015 SGD	2014 SGD
Advance payment for interior renovation of cost centers	154,810	6,260
Prepayment	6,660	4,544
Others	2,519	2,195
	163,989	12,999

7. FIXED DEPOSITS

The weighted average effective interest rate is 0.60% (2014: 0.60%) per annum with maturity dates within 12 months from the end of reporting period.

8. TRADE AND OTHER PAYABLES

	2015 SGD	2014 SGD
Accruals	8,380	4,187
Payable to Handicaps Welfare Association for the running of Centre for the Physically Challenged	-	10,557
Payable to Muscular Dystrophy Association for the running of Centre for the Respite Care Service	9,083	42,671
Payable for modification of motor vehicle	19,651	20,222
	37,114	77,637

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

9. GRANTS		
	2015 SGD	2014 SGD
Grants received from National Council of Social Service Grants received from Caritas Singapore Community	300,480 550,000	636,000
	850,480	636,000
10. FUND RAISING EXPENSES		
	2015 SGD	2014 SGD
Charity Dinner	14,818	194,500
11. EMPLOYEE BENEFITS EXPENSE		
	2015 SGD	2014 SGD
Salary and bonus Contribution to Central Provident Fund Others	257,912 23,309 7,013	195,564 14,767 20,696
	288,234	231,027
There is one key personnel with emoluments above \$	SGD100,000.	·
12. COST OF CHARITABLE ACTIVITIES		
	2015 SGD	2014 SGD
Cost associated with the Centre for the Physically Challenged Cost associated with the Centre for the	90,752	242,222
Respite Care Service	192,482	149,410
	283,234	391,632
13. OTHER OPERATING EXPENSES		
	2015 SGD	2014 SGD
Accountancy fee Insurance IT and software expenses	21,419 6,087 6,733	20,563 8,445 4,655
Professional service Rental charges Travelling and transport Funding to ABLE SEAS	50 36,000 10,600 100,000	250 36,000 2,652
Others	26,466	48,689
	207,355	121,254

14. INCOME TAX

The charity is a non-profit making organisation registered under the Charities Act and no provision for income tax is required.

15. OPERATING LEASE COMMITMENTS

At end of reporting period, commitments in respect of non-cancellable operating lease for rental of premises were as follows:

Within	1 year	

2015 SGD	2014 SGD
36,000	27,000

16. FINANCIAL RISK MANAGEMENT

The charity is exposed to the following financial risks arising in the normal course of business:

Credit risk

The charity's exposure to credit risk arises from the failure of a counterparty to settle its financial and contractual obligations to the charity, as and when they fall due. The charity manages this risk by monitoring credit ratings and limiting the aggregate financial exposure to any individual counterparty.

Liquidity risk

The charity manages the liquidity risk by maintaining sufficient cash to meet the normal operating commitments and having an adequate commitment from the holding charity.

Market risk

i) Currency risk

The charity has no exposure to currency risk.

ii) Price risk

The charity has no exposure to price risk.

iii) Interest rate risk

The charity has no exposure to cash flow interest rate risk.

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

17. FAIR VALUES

The fair value of a financial instrument is the amount at which the instrument could be exchanged or settled between knowledgeable and willing parties in an arm's length transaction.

The following methods and assumptions are used to estimate the fair value of each class of financial instruments for which it is practicable to estimate that value.

Cash and cash equivalents, other receivables and trade and other payables

The carrying amounts of these balances approximate their fair values due to the short-term nature of these balances.

18. RESERVE POLICY

The board established a Reserve Policy of not more than three years of operating expenditure to meet its operational needs.

19. COMMITMENTS AND CONTINGENT LIABILITIES

At the end of reporting period, there are no contingent liabilities or capital commitments which need to be disclosed in the financial statements.

20. EVENTS OCCURRING AFTER THE REPORTING PERIOD

There were no significant post balance sheet events up to the date of this report that may materially affect the presentation of the financial statements for the financial year ended 30 September 2015.

DETAILED INCOME STATEMENT

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

	2015 SGD	2014 SGD
ADD: OTHER INCOME		
Donation from charity dinner	_	59,880
Grants	850,480	636,000
Imperial treasure charity dinner	221,043	18,150
Other donations	104,356	17.713
SG Gives Donations	65,376	13,528
ABLE's charity dinner	-	463,400
Imperial treasure charity dinner - Cash donation	50,000	-
Jade palace charity dinner	202,560	_
Toast box fund raiser	32,500	_
Uma Uma Ramen	9,082	_
The Movement Body Academy Group	2,894	_
Government grant for employee	5,731	684
Interest Income- Bonds	3,088	-
Interest Income - Deposits	3,094	7,571
meerest meerie Deposits	0,001	7,071
	1,550,204	1,216,926
LESS: DEPRECIATION EXPENSE	4,665	17,771
LESS: EMPLOYEE BENEFITS EXPENSE		
Staff Salaries and Bonuses	257,912	195,564
CPF contribution	23,309	14,767
Others	7,013	20,696
	288,234	231,027
LESS: OTHER OPERATING EXPENSE	505,407	707,386
PROFIT BEFORE TAXATION	751,898	260,742

STATEMENT OF EXPENSES

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

	2015 SGD	2014 SGD
OTHER OPERATING EXPENSE		
auditor's Remuneration	1,800	1,550
rofessional Fees - Accounting	19,619	20,563
Charity Secretarial Service Fee	=	1,450
Bank Charges	463	177
elecom Charges/Broadband	3,854	3,652
ieneral Expenses	25	-
icense/Subscription/Membership Fees	2,469	393
1ailing Expenses (Couriers & Postages)	316	177
rinting & Stationery	8,714	7,998
Pental Charges	36,000	36,000
ransportation Cost	10,600	-
ravelling & Airfare	-	2,652
Itilities (electricity, water, cleaning General maintenance)	2,213	2,270
Repair & Maintenance	300	450
√ & Software Expenses	6,733	4,655
Professional Services	50	250
ther Expenses (Miscellanous)	2,362	10,653
intertainment Expenses	777	809
Periodicals/Journals/Reference Book/Newspapers	382	430
raining - Staff Developments	220	
vents & Programmes Cost (social & Rehab, utings, tea-parties)	1,783	1,147
menities / Refreshment	53	-
vents - Clients/Caregivers gathering	-	1,822
nsurance - Group Term Life	90	1,338
nsurance - Staff Medical	1,753	2,521
surance - Not for Profit Org Liabilities	3,745	4,102
surance - Work Injury Compensation	499	483
annual Report	-	7,938
ublic Education - Brochures / Exhibition	-	5,356
efreshment	-	188
und Raising Event Expenses	14,818	194,500
Office Hygiene	2,040	2,010
G Gives Transaction Fees	716	-
BLE SEAS Limited - Funding	100,000	-

	2015 SGD	2014 SGD
OTHER OPERATING EXPENSE		
CPC - Salaries and Bonus	-	89,232
CPC - CPF	-	15,955
CPC - Medical expenses	-	476
CPC - Telephone	120	-
CPC - Mobile Phone Allowance	-	520
CPC - Printing and Stationeries	729	2,573
CPC - Refreshments	274	635
CPC - Transport	168	-
CPC - Rehab fee subsidy	1,504	-
CPC - Transport fee subsidy	7,361	73,103
CPC - Admin Support	5,600	-
CPC - Events / program expenses	200	-
CPC - Taxi fare Subsidy Scheme	-	338
CPC - Manpower Expenses	62,704	-
CPC - IT & Software Expenses	-	92
CPC - Professional Services	-	9,600
CPC - Public Education (Brochure)	-	15,600
CPC - TPT Overtime	-	710
CPC - Staff Annual Wage Supplement	-	7,438
CPC - Staff Bonus	-	15,482
CPC - Training - Staff Developments	2,991	9,517
CPC - Advertisement Recruitment Expenses	-	696
CPC - Utilities	9100	255

STATEMENT OF EXPENSES

FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2015

MDAS - Telecom Charges/Broadband 462 - MDAS - Mobile Phone Allowance 330 - MDAS - Transportation Cost 691 - MDAS - General Expenses 1,890 - MDAS - Amenities / Refreshment 10 - MDAS - Amenities / Refreshment 10 - MDAS - Amenities / Refreshment 10 - MDAS - Manpower Expenses 48,900 - MDAS - Training Staff Developments 193 - MDAS - Staff Salaries - 22,993 MDAS - Staff Bonus - 1,875 MDAS - Staff Bonus - 1,875 MDAS - IT & Software expenses - 75 MDAS - Staff Skills Devt Fund - 63 MDAS - Staff CPF - 4,071 MDAS - Staff Foreign Workers Levy - - MDAS - Caregiver Aides for Centre-based 35,143 35,674 MDAS - Caregiver Aides for Home-help Service Nurse 77,193 51,574 MDAS - Stup Cost/Purchase of Equipment - 299		2015 SGD	2014 SGD
MDAS - Staff Benefits - Medical & Dental 35 - MDAS - Telecom Charges/Broadband 462 - MDAS - Mobile Phone Allowance 330 - MDAS - Transportation Cost 691 - MDAS - General Expenses 1,890 - MDAS - Amenities / Refreshment 10 - MDAS - Manpower Expenses 48,900 - MDAS - Manpower Expenses 48,900 - MDAS - Staff Salaries - 22,993 MDAS - Staff Salaries - 22,993 MDAS - Staff Bonus - 1,875 MDAS - Staff Bonus - 1,875 MDAS - Staff Skills Devt Fund - 63 MDAS - Staff Foreign Workers Levy - - MDAS - Staff Foreign Workers Levy - - MDAS - Caregiver Aides for Centre-based 35,143 35,674 MDAS - Caregiver Aides for Home-help Service Nurse 77,193 51,574 MDAS - Stup Cost/Purchase of Equipment - - MDAS - Insurance Work Injury Compensation 1,385 -<	OTHER OPERATING EXPENSE		
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MDAS - Manpower Expenses MDAS - Training Staff Developments MDAS - Staff Salaries - 22,993 MDAS - Staff Bonus - 1,875 MDAS - IT & Software expenses - 75 MDAS - Staff Skills Devt Fund - 63 MDAS - Staff CPF - 4,071 MDAS - Staff Foreign Workers Levy	MDAS - General Expenses	1,890	-
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MDAS - Staff Salaries MDAS - Staff Bonus MDAS - IT & Software expenses MDAS - Staff Skills Devt Fund MDAS - Staff Skills Devt Fund MDAS - Staff Skills Devt Fund MDAS - Staff Foreign Workers Levy MDAS - Staff Foreign Workers Levy MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical	MDAS - Manpower Expenses	48,900	-
MDAS - Staff Bonus MDAS - IT & Software expenses MDAS - Staff Skills Devt Fund MDAS - Staff Skills Devt Fund MDAS - Staff CPF MDAS - Staff Foreign Workers Levy MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Agape Respite - Respite MDAS - Wiscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical - 1,000 MDAS - Insurance - Staff Medical	MDAS - Training Staff Developments	193	-
MDAS - IT & Software expenses MDAS - Staff Skills Devt Fund MDAS - Staff CPF MDAS - Staff Foreign Workers Levy MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Miscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical - MDAS - Insurance - Staff Medical	MDAS - Staff Salaries	=	22,993
MDAS - Staff Skills Devt Fund - 63 MDAS - Staff CPF - 4,071 MDAS - Staff Foreign Workers Levy	MDAS - Staff Bonus	=	1,875
MDAS - Staff CPF MDAS - Staff Foreign Workers Levy MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical - 4,071 - 4,071 - 4,071 - 4,071 - 4,071 - 53,674 - 77,193 51,574 1,350 600 77,193 51,574 1,385 - 14,291 - 30,543 778 533 778 533 778 533 778 789 793 794 794 795 796 797 797 797 798 798 799 799	MDAS - IT & Software expenses	=	75
MDAS - Staff Foreign Workers Levy MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical	MDAS - Staff Skills Devt Fund	=	63
MDAS - Caregiver Aides for Centre-based MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 35,143 35,674 - 7,193 1,350 600 1,385 - 1 14,291 - 8,595 30,543 778 533 MDAS - Miscellaneous MDAS - Insurance - Staff Medical	MDAS - Staff CPF	=	4,071
MDAS - Caregivers' Programme MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical	MDAS - Staff Foreign Workers Levy	=	-
MDAS - Caregiver Aides for Home-help Service Nurse MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 77,193 51,574 1,350 600 - 1,385 - 1,4291 - 2,491 - 3,595 30,543 - 30,543	MDAS - Caregiver Aides for Centre-based	35,143	35,674
MDAS - Admin Cost MDAS - Setup Cost/Purchase of Equipment MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical	MDAS - Caregivers' Programme	=	-
MDAS - Setup Cost/Purchase of Equipment	MDAS - Caregiver Aides for Home-help Service Nurse	77,193	51,574
MDAS - Insurance Work Injury Compensation MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 1,385 - 14,291 - 8,595 30,543 778 533 43 63 1,016 1,000	MDAS - Admin Cost	1,350	600
MDAS - Agape Respite - Respite MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 14,291 - 8,595 30,543 778 533 63 1,016 1,000	MDAS - Setup Cost/Purchase of Equipment	-	299
MDAS - Events & Programmes Cost MDAS - Miscellaneous MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 30,543 778 533 63 1,016 1,000 -	MDAS - Insurance Work Injury Compensation	1,385	-
MDAS - Miscellaneous MDAS - Advertisement / Recruitment Expenses MDAS - Public Education - Brochures / Exhibition MDAS - Insurance - Staff Medical 778 533 63 1,000 1,000	MDAS - Agape Respite - Respite	14,291	-
MDAS - Advertisement / Recruitment Expenses 193 63 MDAS - Public Education - Brochures / Exhibition 1,016 1,000 MDAS - Insurance - Staff Medical -	MDAS - Events & Programmes Cost	8,595	30,543
MDAS - Public Education - Brochures / Exhibition 1,016 1,000 MDAS - Insurance - Staff Medical -	MDAS - Miscellaneous	778	533
MDAS - Insurance - Staff Medical -	MDAS - Advertisement / Recruitment Expenses	193	63
	MDAS - Public Education - Brochures / Exhibition	1,016	1,000
505,407 707,386	MDAS - Insurance - Staff Medical		-
		505,407	707,386





CORPORATE INFORMATION NAME Abilities Beyond Limitations and Expectations Limited (ABLE) REGISTRATION ABLE is a company limited by guarantee and a registered charity (UEN: 201022774G) REGISTERED OFFICE

RESISTERED STITISE

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