



Abilities Beyond Limitations and Expectations

# ANNUAL REPORT FY 2017





ENABLING PEOPLE.  
CHANGING LIVES.

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## MISSION

To enable the Physically Challenged to live with dignity and to have a productive meaningful and independent life.

## VISION

To be a vibrant hub of the Catholic Church's social outreach to the Physically Challenged community.

## 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 family caregivers:

- serving in a manner that upholds dignity
- allowing choice and participation
- personal and family responsibility
- balance between longer term improvement and shorter term relief
- empowering rather than creating dependency



# 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 Yu 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 a member 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.

A maiden project embarked upon was the Centre for the Physically Challenged (CPC), from December 2010 to May 2015. A second project was the Agape Respite@MDAS in January 2013, to provide respite for family caregivers.

In line with our mission to help our clients to live with dignity and have a productive, meaningful and independent life, ABLE Social Enterprise Accounting Services (ABLE SEAS) Limited was registered on 31 March 2015 as 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 and payroll services to corporations and charity organisations.

In late October 2015, ABLE completed the move to the Agape Village with two centres. The Rehabilitation Centre provides rehabilitation therapy, training and job support to enable physically challenged clients to return to suitable and sustainable employment. The Respite Centre offers respite services to family caregivers and their physically challenged care recipients.



## PATRON SAINT OF ABLE

**Saint Giles (c. 650 – c. 710)**

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.



## MESSAGE FROM ARCHBISHOP

Dear Brothers and Sisters in Christ

Since its move to the Agape Village in 2015, ABLE has laid a solid foundation for its programmes for the physically challenged. ABLE has served more than 200 rehabilitation clients, family caregivers and care recipients, and transport clients. Their satellite centre Agape Respite@MDAS has in addition supported over 300 family caregivers and care recipients.

I am deeply grateful for the hard work and sacrifice that have made this work possible. Many people helped, giving freely and readily of their time and energy. As we contemplate all the wonderful works that are shared in this Annual Report, we are once again reminded of the inspirational source of all Christian charitable works, our Faith.

As the leadership torch is passed on, I would like to thank founding Chairman, Raymundo Yu for his dedication, leadership and compassion in accepting the call in 2009 to establish and set up ABLE.

He has laid a strong foundation with his vision and dedication and was instrumental in the development of ABLE's programmes and services for the physically challenged in the early years.

And now as Serena Fah, who is also a founding member takes the helm, she will carry ABLE's mission into the future - to serve the physically challenged and their family caregivers.

### FAITH AND CHARITY

The encounter with our Lord Jesus transforms every life, and makes fruitful what is barren. The experience of the disciples on the way to Emmaus teaches us that it is no use filling our places of worship if our hearts are empty of the fear of God and of his presence. It is no

use praying if our prayer to God does not turn into love for our brothers and sisters. All our religiosity means nothing unless it is inspired by deep faith and charity.

True faith is one that makes us more merciful, charitable and humane. It opens our eyes to see others not as an enemy to be overcome, but brothers or sisters to be loved and helped. It conjures in our hearts an overwhelming desire to love everyone without counting the cost. It shows us the courage to forgive those who have wronged us, to extend a helping hand to the fallen, to clothe the naked, to feed the hungry, to visit the imprisoned, to help orphans, to give drink to those who thirst, and to come to the aid of the elderly and those in need (cf. Mt 25).

In our service to the underprivileged, it is also important to keep in mind our Catholic social teachings; to serve in a dignified manner and empower those that we serve. In the gloom of their darkest night, at the moment of their deepest despair, the resurrected Christ approached the two disciples and walked at their side, to make them see that he is "the Way, and the Truth and the Life" (Jn 14:6). Jesus turned their despair into life, for when human hope vanishes, divine hope begins to shine in its place. "What is impossible with men is possible with God" (Lk 18:27; cf. 1:37). When those we serve face profound failure and helplessness, it is God who reaches out to them through us, and turn their darkness into dawn, their affliction into joy!

True faith, therefore, leads us to protect the rights of others with the same zeal and enthusiasm with which we defend our own. Indeed, the more we grow in faith and knowledge, the more we grow in humility and in the awareness of our own weaknesses.

Dear brothers and sisters, I would like to leave you with one last thought. Let us continue our journey anew each day. Do not be afraid to open your hearts to the light of the Risen Lord, and let Him transform your uncertainty into a positive force for yourselves and for others. God is pleased only with faith that is proclaimed by our lives.

May Our Lady and Lord Jesus, enlighten our hearts and bless you in your good work!

**MOST REV. WILLIAM GOH**  
ARCHBISHOP OF SINGAPORE



## MESSAGE FROM CHAIRMAN, ABLE

I want to thank the Holy Spirit for guiding our benefactors, Board members and staff of ABLE. God also led me down this very same path more than 8 years ago. It has been a life changing experience that greatly deepened my faith.

What an amazing journey it has been and even with this leadership transition the end is not in sight. ABLE and ABLE SEAS are in a great position to move exponentially forward with a dynamic leadership team in place being guided by a strong, consistent and talented Board.

*I pray that you will continue to:  
Turn on your heartlight  
Let it shine wherever you go  
Pray the Holy Spirit keep your heartlight fire glowing  
You can then see God in everything!*

Thank you for your support, dedication and friendship through the years. I am truly humbled to be able to partner with all of you. Together we have touched many lives and have followed through His word with works.

May the peace of our Lord Jesus Christ be with you and your family always!

**RAYMUNDO YU**  
FOUNDING CHAIRMAN



## MESSAGE FROM INCOMING CHAIRMAN, ABLE

Dear friends,

2018 marks the year of strengthening and expanding ABLE's programmes and services to better serve our physically challenged brothers and sisters.

From ABLE's inception to September 2017, I have had the privilege of serving ABLE as a director under the leadership of ABLE's founding chairman, Mr Raymundo Yu.

Ever the visionary, Mr Raymundo Yu constantly challenged the team at ABLE to be innovative and creative in serving our clients.

As the incoming Chairman of ABLE, I wish to express my heartfelt gratitude to Mr Raymundo Yu and 3 of our founding directors, Mr Soh Yew Hock, Mr Quek Khor Ping and Mr Michael Choo for their tireless dedication and invaluable service to ABLE.

It is now with this same shared purpose and dedication that I shall lead as the new Chairman of ABLE.

It is also the truly inspiring nature of our clients and the better life that they can have that motivates me in my service to ABLE.

These particular conversations and interviews with our clients and family caregivers will always stand out in my memory. They remind me why I will always put my heart and soul into serving our clients:

*"..I came back during Hari Raya Haji because I had to clear up some work.."... dedication from a Rehabilitation Centre client who is currently working in ABLE's social enterprise, ABLE SEAS.*

*".. I am so relieved that now both of us have somewhere to go to. She is happier here than at home because she can talk to the staff and play the piano and I am free to catch up with my work or run errands... otherwise we will just be stuck at home stressing each other out.."...family caregiver of a client who suffered a stroke in her early 30s on ABLE's Respite Centre.*

*"..Now I can take him out with no worries. Last time I could not manage him by myself so I rarely took him out." ...family caregiver of a teenage client on ABLE's transportation service.*

*"..my husband and I are always so happy to hear the doorbell ring and see the nurse at our door. It means we can have some time to ourselves to rest for a while.."...family caregiver of a young teenage client who requires 24/7 care on the home-based respite provided by ABLE.*

I am also extremely humbled by the steadfast commitment of the team at ABLE. The Board and staff at ABLE are constantly seeking ways to improve the services and programmes to our clients and to reach out further to the physically challenged community in Singapore. To promote greater longevity in our clients' employment in view of their fragile psychological state, our staff provides a constant presence and moral support by accompanying our clients in the initial period to and from their place of employment.

As we move ahead to 2018 and beyond, I am very excited by what the future holds for our clients and the physically challenged community.

With God as our guide, the unfailing generosity of our donors, the tireless support of our volunteers and all my brothers and sisters in Christ as partners, my team and I will strive to improve the physical mobility and financial independence of our clients - the building blocks for enhancing one's self-esteem and dignity.

May God's love shine on you and your family always!

**SERENA FAH**  
INCOMING CHAIRMAN



# KEY HIGHLIGHTS

“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”

*Jeremiah 29:11*

# KEY HIGHLIGHTS

These are the highlights of events, activities, programmes, visits and organisation developments in FY 2016/2017 (October 2016 to September 2017) and up to December 2017.

## ABLE events

In celebration of our clients, family caregivers, volunteers and benefactors...



**Family caregivers CNY lunch,  
4 February 2017**

Family caregivers and their care recipients enjoyed a morning of activities, lucky draws, lunch and 'lo hei'.



**CNY appreciation lunch for benefactors and  
partners, 7 February 2017**

Benefactors, partners and volunteers gathered to celebrate the start of the lunar new year.



**Family caregivers appreciation lunch,  
4 November 2017**

*"Not all of us can do great things. But we can do small things with great love."*

**Mother Teresa**

The lunch was a tribute to our family caregivers and their families, for all their small acts of great love which inspire us.



**Volunteers appreciation dinner,  
3 November 2017**

It was an evening of laughter and a time for volunteers and Board members to mingle and get to know each other better. Thanks to our "seriously awesome" volunteers.





**ABLE Christmas light-up, 24 November 2017**

In our annual tradition in ABLE, clients and family caregivers, volunteers and staff joined in decorating cookies, and making ornaments for the Christmas tree, with a light up to share the spirit of the Christmas season.

## Passing the torch

On 1st October 2017, the Chairmanship of ABLE was handed over from Founding Chairman, Raymundo Yu to Founding Member, Serena Fah.



## Organisation and staff development

Striving to continually develop staff and organisation capabilities, a number of initiatives were adopted over the course of the year.



**Work plan meeting, 25 February 2017**

Board members and staff of ABLE and ABLE SEAS spent a morning reviewing work accomplished in 2016, and plans for 2017. This was followed by an afternoon of recollection, mass and dinner.



**Leadership training for staff, starting June 2017 to May 2018**

Since June 2017, ABLE embarked on a leadership development programme for all management and staff, led by trainer, Andrew Soong.



**ABLE Board team bonding/leadership activity, 21 October 2017**

Current and incoming board members gathered for a morning of bonding and discussion, through a leadership activity lead by trainer, Andrew Soong.



**3rd International Training Course on Comprehensive Rehabilitation for Workers with Disabilities in Bangkok (Thailand), 27 August 2017 to 9 September 2017**

Marian Tan, Occupational Therapist (seated first from the right) was Singapore's representative at the course this year.



## Programmes and services

Several new programmes and services were introduced for clients and family caregivers.

### REHABILITATION



**Basic Body Awareness Training (BBAT) pilot, November 2016**

The pilot programme incorporated BBAT, a movement awareness training programme, with resilience training. The group therapy approach enabled participants to better relate to others who encountered similar situations, and offered a platform for sharing stories of optimism and hope.



**Community mobility, since March 2017**

A client at Toa Payoh hub on his motorised scooter. Our therapists carry out community mobility assessment and training to enable our clients to navigate the community safely and independently.

### RESPIRE

Centre-based programmes include activities for the family caregivers and care recipients such as music and art therapy, befriending with the Person-to-Person programme, art and craft, workshops and talks.



**Music therapy**



**Art & craft**



A series of activities and events were organised during November 2017, in conjunction with the International Caregivers' Month.



## In collaboration

As a community organisation, ABLE works closely with Caritas Singapore, government agencies, other social service organisations and CSR partners to raise awareness of our services for the physically challenged clients and their family caregivers.



**Social Mission Sunday/Cathedral of the Good Shepherd Dedication ceremony, 19 February 2017**

Staff and volunteers shared ABLE's services and attended the Social Mission mass with Caritas Singapore member organisations.



**Project This Ability, 4 March 2017**

ABLE clients and volunteers experienced the sports try outs and activities at the Enabling Village.



**'When we are together', 26 May 17**

ABLE's clients and family caregivers were treated to an afternoon of live music, coffee pulling demonstration, as they tucked into signature dishes and beverages personally prepared by Toast Box management. Toast Box have been a community partner for the past seven years, supporting ABLE through fundraising activities and raising awareness of our services.



**BreadTalk Group CSR outing, 1 December 2017**

BreadTalk Group (BTG) staff volunteers treated ABLE clients and family caregivers to a sumptuous lunch, followed by an outing to Gardens by the Bay. The outing provided the opportunity for BTG staff volunteers to meet some of the clients and family caregivers who have benefitted from BTG's fundraising efforts for ABLE.



## In the news

Through these news features, we hope to have reached out and shared ABLE's programmes and services that can benefit the physically challenged and their family caregivers.

B10 | HOME

THE STRAITS TIMES THURSDAY, NOVEMBER 24, 2016



President Tan and Mrs Tan (in purple) along with guests at the President's Challenge 2016 Appreciation Night at the Istana, held to thank sponsors, donors and volunteers for their contributions. PHOTO BY AP/WIDEWORLD

### More than \$10m raised by President's Challenge

**Felicia Choo**  
Just when it looked like life couldn't get any harder after struggling with ill health, amputation of his left foot and a brain tumour, Mr Han Kahannan lost his job. It happened after the shopping firm which employed him put up the shutters in 2017 and left the 55-year-old former accountant struggling to find work for over three years.  
However, thanks to a grant to help those like him by Abilities Beyond Limitations and Expectations (ABLE) - a beneficiary of the President's Challenge - Mr Kahannan was secured a job at ABLE's Social Enterprise Accounting Services.  
Mr Kahannan, who needs assistance to walk, has been working for the social enterprise for 17 years. "I'm very happy to be able to work again and want to ask more organisations to employ those who are physically disabled," he said, also crediting the support from his wife and children.  
Yesterday, 44 sponsors, donors and volunteers were recognised for their contributions at the President's Challenge 2016 Appreciation Night, held at the Istana.  
"The President's Challenge video those who are less fortunate with support, skills and education so that they can lead a full and meaningful life," President Tony Tan Keng Yaik's challenge was reiterated.  
"We hope to bring everyone together in building a vibrant and inclusive society in Singapore," ABLE Tan.  
The annual series of fund-raising and volunteer activities have raised more than \$10 million in benefactions since it was set up by the late former president Nathan in 2000.  
In 2016, the challenge had 2020 to include volunteerism and social entrepreneurship.

## Struck by a stroke at 24

Although an older person's risk of suffering from the condition is higher, younger people are not immune to it either

**Venessa Lee**  
A 24-year-old Singaporean businessman's recent health scare is a reminder that a stroke can strike anyone, even the young.

Mr. Lee, who is in his early 60s, had been suffering from diabetes before his stroke in May 2015. The stroke led to weakness in his left arm and stiffness in his fingers which impeded her ability to carry out daily activities, such as bathing and eating, in the initial months.

Nevertheless, she was optimistic about returning to work as an accounts assistant after her rehabilitation. After coming to know about Abilities Beyond Limitations and Expectations (ABLE) from St Andrew's Community Hospital, Ms Yip joined the charity's Return-to-Work programme in September 2016.

In addition to the weekly therapy sessions, she attended a career fair with ABLE's case manager where she had the opportunity to be interviewed for a few jobs in the hospitality and printing industry.

Ms Yip was successfully placed as a full-time staff at ABLE SEAS in December 2016, where she is employed as a full-time accounts assistant.

ABLE SEAS is a social enterprise start-up funded by ABLE, which seeks to be the accounting services provider of choice to the charities sector and beyond.

Ms Yip is also currently attending the London Chamber of Commerce and Industry (LCCI) certification training arranged by ABLE.

**Return-to-Work**  
ABLE's rehabilitation centre offers



### Vomited and fainted in taxi

Ms Yip, who is in her early 60s, had been suffering from diabetes before her stroke in May 2015. The stroke led to weakness in her left arm and stiffness in her fingers which impeded her ability to carry out daily activities, such as bathing and eating, in the initial months.

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**Return-to-Work**  
ABLE's rehabilitation centre offers

The Straits Times, 24 November 2016



Tamil Murasu, 25 December 2016

**2 本地新闻** **海星报** 2017年12月10日

**新加坡艾滋病日除障应学习基督怜悯接纳**

圣路加堂于11月24日世界艾滋病日除障应学习基督怜悯接纳。活动旨在提高公众对艾滋病的认识，并鼓励人们以开放和包容的心态对待感染者。活动吸引了许多志愿者和参与者，现场气氛温馨。

**照亮生命·关注心理健康病患**

新加坡心理健康协会（MHA）于11月11日举办了“照亮生命·关注心理健康病患”活动。活动旨在提高公众对心理健康问题的认识，并提供相关的支持和资源。活动吸引了许多专业人士和志愿者参与。

**燃亮圣诞树 光照众人**

新加坡圣路加堂于12月10日举办了“燃亮圣诞树 光照众人”活动。活动旨在为有需要的人士提供支持和帮助，并传递节日的温暖。活动吸引了许多志愿者和参与者，现场气氛温馨。

**邀请您成为母社之友**

新加坡圣路加堂诚邀您成为母社之友。母社之友是圣路加堂的重要支持力量，他们将帮助圣路加堂更好地服务有需要的人士。如果您有兴趣成为母社之友，请与我们联系。

Hai Sing Pao, 10 December 2017

The Sunday Times, 27 November 2016

## Helping the physically challenged get back on their feet

How ABLE provides physical rehabilitation and employment support



When she woke up one morning feeling weakness in her legs, Ms Stephania Yip realised she had suffered a stroke. She was hospitalised for a month.

Ms Yip, who is in her early 60s, had been suffering from diabetes before her stroke in May 2015. The stroke led to weakness in her left arm and stiffness in her fingers which impeded her ability to carry out daily activities, such as bathing and eating, in the initial months.

Nevertheless, she was optimistic about returning to work as an accounts assistant after her rehabilitation. After coming to know about Abilities Beyond Limitations and Expectations (ABLE) from St Andrew's Community Hospital, Ms Yip joined the charity's Return-to-Work programme in September 2016.

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**Return-to-Work**  
ABLE's rehabilitation centre offers

two main programmes - Return-to-Work (RTW) and day rehabilitation (RTW) programme aims to support the vocational goals of clients, aged between 18-67, and equip them with specific skills for reintegration into the workforce.

Day rehabilitation aims to improve functional performance for daily living and community participation. There are currently 45 clients on the RTW and day rehabilitation programme. Six clients have been successfully placed in employment to date. Over half of the clients are stroke survivors.

The RTW programme involves a three fold approach consisting of:

- Physical rehabilitation (occupational therapy, physiotherapy and pilates rehabilitation) to optimise functional capacity.
- Case management to address psychosocial well-being.
- Vocational rehabilitation to facilitate suitable and sustainable employment.

The programme provides for:

- A holistic, individualised and client-centred care plan.
- An active physical and vocational rehabilitation to suitable and sustainable employment.
- Training to enhance employability.
- Pre- and post-job placement support.

To provide a differentiated therapeutic approach, ABLE also offers pilates rehabilitation techniques, which complement other conventional rehabilitation. ABLE's volunteer pilates instructors (presently five volunteers) and therapists undergo annual refresher training with Ms Elizabeth Lachman, pilates master instructor and creator of The Moving Body programme in the US.

**About ABLE**

ABLE's vision is "to be a vibrant hub of the Catholic Church's Social outreach to the Physically Challenged community." It is a member of Caritas Singapore, incorporated in October 2010, and is certified as an Institution of a Public Character (IPC). ABLE provides rehabilitation therapy, training and job support services to enable the physically challenged to return to suitable and sustainable employment. It also offers respite services to family caregivers and their physically challenged care recipients.

Since November 2015, ABLE has been providing its services at the Rehabilitation and Respite Centre at Agape Village.

ABLE welcomes those who know someone who is physically challenged and may need rehabilitation therapy, family caregivers of the physically challenged who need respite, those who are able to help with employment opportunities, and volunteers.

For more information, visit [www.able.sg](http://www.able.sg) or call 681-7460 or email [enquiries@able.sg](mailto:enquiries@able.sg)

Catholic News, 21 May 2017

## Visits

During the year in collaboration with Caritas and Agape Village team, ABLE had the privilege of hosting visits from President Halimah Yacob, Ms Denise Phua, Mayor, Central Singapore District, among other visitors.

### Agape Village 1st Anniversary and Open House, 19 November 2016



Occupational therapist, Cheng Shuet Fong, sharing the Rehabilitation programmes and services with visitors.



Visitors at the Respite Centre supporting fundraising for ABLE with the purchase of the Toast Box sprouting kits.

### President Halimah Yacob's visit, 22 September 2017



President Halimah talking with staff at ABLE SEAS.



President Halimah with ABLE staff and Board members.

### Mayor CDC & MP, Jalan Besar GRC, Denise Phua's visit on 22 November 2017



Mayor Denise Phua meeting ABLE SEAS staff.



# OUR TEAM

“Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.”

*1 Peter 4:10*

# BOARD OF DIRECTORS

1. **Raymundo Yu** – Chairman  
Asia Pacific Chairman  
Columbia Threadneedle Investments
2. **Serena Fah** - Chairman (1 October 2017)  
Lawyer/Consultant, Advent Law LLC
3. **Bernardus Angkawidjaja** - Deputy Chairman  
(1 October 2017)  
Managing Director, Bank Julius Baer
4. **Ambrose Law**  
Senior Advisor, Stamford Advisory
5. **A/P Denny Lie**  
Senior Consultant, Department of  
Orthopaedic Surgery  
MBBS, FRCS (Edin), FAMS
6. **Joanne Tan**  
Director, Little Island Brewing Company
7. **Jessica Lee**  
Head of Human Resources, Asia Pacific  
Columbia Threadneedle Investments
8. **Lawrence Loh**  
Managing Director, United Overseas Bank
9. **Marcia Troxler**  
Managing Director Senior Advisor  
Bank Julius Baer Singapore
10. **Simon Wong**  
Lawyer/Consultant, Lawhub LLC
11. **Dr Sylvia Teo**  
Senior Principal Specialist (OM)  
Occupational Safety and Health Department  
Ministry of Manpower
12. **Trillion So**  
Audit Partner, PricewaterhouseCoopers
13. **Fr Romeo Yu Chang**  
Spiritual Advisor



1.



2.



3.



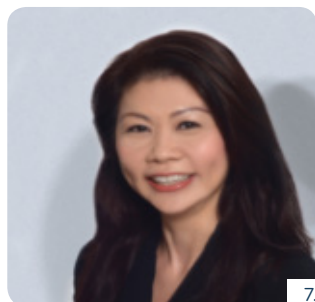
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5.



6.



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8.



9.



10.



11.



12.



13.



## OUTGOING BOARD MEMBERS ON 30 JUNE 2017



**Soh Yew Hock**  
Independent Director



**Michael Choo**  
Managing Director  
UniCredit Bank AG



**Quek Khor Ping**  
Consultant

## MANAGEMENT TEAM



**Gene Lee**  
Executive Director



**Gail Dragon**  
Senior Manager  
(Corp/Admin)



**Stephanie Seet**  
Manager, Rehabilitation  
Centre



**Sharon Woo**  
Manager, Respite Centre



**Michael Tan**  
Manager, Training &  
Transport

## REHABILITATION TEAM



Seated:

**Emilee Ang**, Therapy Assistant;  
**Nicola Ying**, Physiotherapist/RTW  
 Coordinator;  
**Marian Tan**, Occupational Therapist/RTW  
 Coordinator;  
**Alice Lim**, Therapy Assistant;  
**Stephanie Seet**, Centre Manager;

Standing:

**Carrie Mathews**, Employment Support  
 Specialist;  
**Cheng Shuet Fong**, Occupational Therapist/  
 RTW Coordinator;  
**John Leow**, Case Manager/RTW Coordinator  
 (\*not in picture)

## RESPIRE TEAM



From left:

**Belinda Yee**, Programme Assistant;  
**Isabella Ri An**, Receptionist/Administrative  
 Coordinator;  
**Sharon Woo**, Centre Manager;  
**Stephanie Bracken**, Programme Coordinator;  
**Cindy Ting**, Staff Nurse;  
**Elisa Ooi**, Programme Executive

## TRANSPORT, TRAINING & HQ TEAM



From left:

**Michael Tan**, Manager, Training & Transport;  
**Gail Dragon**, Senior Manager (Corp/Admin);  
**Sarah Mun**, Administration Executive;  
**Joyce Tan**, Admin, Training & Operations  
 Executive;  
**Nancy Cheang**, Driver;  
**Jack Yee**, Driver;  
**Gene Lee**, Executive Director

# ABLE'S BOARD COMMITTEE (AS AT 1 OCTOBER 2017)

## Board Infrastructural Committees

### Advisory Committee

Chair - Raymundo Yu (Vol)

#### **Members**

Serena Fah

Fr Romeo Yu Chang

### Remuneration Committee

Chair - Bernardus

Angkawidjaja

#### **Members**

Trillion So

Jessica Lee

Simon Wong

### Benefactors Committee

Chair - Bernardus

Angkawidjaja

#### **Members**

Marcia Troxler

Timothy Goh (Vol)

Gene Lee

Michael Tan

### Nomination Committee

Chair - Serena Fah

#### **Members**

Raymundo Yu (Vol)

Bernardus Angkawidjaja

### Finance Committee

Chair - Lawrence Loh

#### **Members**

Marcia Troxler

Michael Choo (Vol)

### Investment Committee

Chair - Marcia Troxler

#### **Members**

Ambrose Law

Soh Yew Hock (Vol)

### Audit Committee

Chair - Trillion So

#### **Members**

Ambrose Law

Soh Yew Hock (Vol)

### Marketing & Communication Committee

Chair - Joanne Tan

#### **Members**

Mark Lim (Vol)

Gail Dragon

## Board Programmes Committees

### ABLE Rehabilitation Committee

Chair - A/P Denny Lie

#### **Members**

Dr Sylvia Teo

Lawrence Loh

Audrey D'Cotta (Vol)

Kevin Beck (Vol)

Jennifer Liaw (Vol)

Dr Dominic Chen (Vol)

Stephanie Seet

### ABLE Respite Committee

Chair - Simon Wong

#### **Members**

Dr. Ong Yew Jin (Vol)

Maureen Ding (Vol)

Quek Khor Ping (Vol)

Sharon Woo

### Volunteer Resource Committee

Chair - Jessica Lee

#### **Members**

Fr Romeo Yu Chang

Joanne Tan

Gail Dragon

### ABLE SEAS Board of Directors

Chair - Ambrose Law

#### **Members**

Simon Wong

Harry Tan

Jessica Lee

Gan Siok Loon

Nguyen Van Vang

Melissa Lim

### Special Projects Committees

#### a. Assistive Technology\*

Chair - Dr Sylvia Teo

#### **Members**

A/P Denny Lie

Quek Khor Ping (Vol)

Harry Tan (ABLE SEAS)

Stephanie Seet

#### b. Code of Governance

Chair - Jessica Lee

#### **Members**

Simon Wong

Gan Siok Loon (ABLE SEAS)

Gene Lee

*\*Committee to be activated as needed*



# ABLE REHABILITATION CENTRE



As I have had occasion to say, “work is of fundamental importance to the fulfilment of the human being and to the development of society. Thus, it must always be organized and carried out with full respect for human dignity and must always serve the common good.

At the same time, it is indispensable that people not allow themselves to be enslaved by work or to idolize it, claiming to find in it the ultimate and definitive meaning of life.”

It is on the day consecrated to God that men and women come to understand the meaning of their lives and also of their work.

- Sacramentum Caritatis (“Apostolic Exhortation on the Eucharist”), Pope Benedict XVI, 2007, #74

## Return-to-Work Programme

ABLE’s Return-to-Work (RTW) programme aims to support our clients to achieve suitable and sustainable employment. Under the RTW Programme, clients may receive vocational training or work hardening to equip them with specific skills for reintegration into the workforce.

Clients will receive rehabilitation, work hardening, training, as well as employment placement and support from our multi-disciplinary team of therapists, case managers, RTW coordinators and employment support specialists. Vocational pre- and post-placement support will be provided to ensure that clients who secure employment, as well as employers and colleagues, receive the necessary job support to help the clients assimilate and do well in their jobs.

### SNAPSHOTS as at September 2017

60 Clients: 38 RTW & 22 Day Rehabilitation

9 Job placements

2 Return to existing employer

## Mr Lim Lian Hua, RTW Client placed with new employer

Mr Lim Lian Hua, 56, suffered a spinal cord injury following a road traffic accident in 2011. After undergoing a considerable period of rehabilitation, he could walk slowly for short distances with a walking aid. Mr Lim also has residual sensory impairment and limited function of his affected arm. He was found to be unsuitable for open employment then.

Undeterred, Mr Lim started rehabilitation at ABLE in November 2016, where he expressed his interest to return to work. To support his vocational aspirations, ABLE's therapists and RTW coordinator liaised closely with the medical team, updating them of Mr Lim's rehabilitation progress and seeking a review of his employment status. When Mr Lim received medical clearance to pursue open employment in July 2017, the RTW coordinator arranged a work trial at Vegriculture Trading Pte Ltd, a fruits and vegetables wholesaler at Pasir Panjang Wholesale Centre.

The therapists and RTW coordinator supported Mr Lim in navigating his work environment. The therapists identified an appropriate replacement of his powered wheelchair which would be suitable for work and applied to the Assistive Technology Fund for subsidies to offset the cost of his powered wheelchair. The RTW coordinator wrote to HDB and the site manager of Pasir Panjang Wholesale Centre to install ramps so that Mr Lim could use the sheltered pathway (previously only accessible by steps) to access eating places and nearby amenities. They also worked closely with the employer to understand the job tasks involved and recommend environmental adaptations, such that Mr Lim could complete his assigned job tasks effectively in spite of his physical limitations.

Mr Lim was officially employed as a production assistant by Vegriculture in August 2017 after his work trial. The RTW coordinator continued to provide regular job support to both Mr Lim and his supervisor. Mr Lim's perseverance paid off in November 2017, when he was confirmed as a permanent employee. He continues to thrive in his job and more importantly, as an economically productive and independent individual engaged in a meaningful occupation.



Mr Lim peeling spring onions at his workplace.

"I started working at Vegriculture in August 2017 and was confirmed in November 2017. I have learned many new things so far while working at Vegriculture. My employer and colleagues are very supportive towards me. I am always open to trying new things at work, and I never say no to challenging tasks. As the saying goes, "if you never try, you'll never know."

- Mr Lim Lian Hua



## Mr Muhammad Aminullah Bin Abdul Aziz, RTW Client returning to work with existing employer

Mr Muhammad Aminullah Bin Abdul (Amin), 29, was involved in a road traffic accident in April 2017. He sustained a traumatic brain injury, extensive nerve damage in his left shoulder and facial fractures. Thanks to the early referral by NUH's Medical Social Worker, ABLE's therapists conducted a pre-discharge screening before Amin's hospital discharge. Amin underwent a series of surgical procedures before starting rehabilitation at ABLE in September 2017.

Amin works as a maintenance technician with Mega Adventure, an outdoor adventure company located in Sentosa. Given the extent of Amin's injuries and lead time for recovery, returning directly to his job is not viable in the short-term. The therapists and RTW coordinator have been working closely with Amin's employer to understand his work duties and environment, which enabled joint goal-setting for rehabilitation.

Amin is making good progress. In anticipation of his return to work, his rehabilitation has largely focused on building up his strength, endurance and balance specific to the demands of his work. Due to the nature of Amin's work, therapists frequently visit his worksite to gain a better understanding of the terrain and environment that he will be returning to. This includes him walking on gravel, up and down steep slopes, working at height and walking across water pontoons. Due to his injuries as well as the increased physical demands that will be placed on him, therapy has also focused on postural control, awareness and education to both Amin and his employer.

Amin's employer is very supportive of his therapy. Mega Adventure sponsors part of Amin's medical and rehabilitation-related expenses to offset his financial outlay. His supervisor and work colleagues have kindly catered for accommodations to Amin's condition, providing flexibility in his assigned job tasks and working schedule. A simulated work station has even been set up at his workplace for Amin to practise his skills, and continue work hardening whilst at work.

We count ourselves blessed to work with employers like Amin's. It is only through close partnerships with supportive employers that ABLE may fulfil its social mission - to enable the physically challenged to live with dignity and to have a productive, meaningful and independent life.

"Before I met with a road traffic accident, I had been doing facilities maintenance work at Mega Adventure for almost a year. After I stopped working, my mother had to take up a job as a car park attendant. I hope to return to work soon so that my mother, who is in her fifties, would not have to work anymore. My supervisors and colleagues have been very supportive, and I feel blessed to have a stable job to return to. Even though I am returning to the same workplace, my new job scope will be slightly different from what I used to do. I am very excited to return to work and to learn new things.



Amin, with ABLE Physiotherapist, Nicola Ying, and Occupational Therapist, Cheng Shuet Fong at his job site.

I believe that persons with disabilities should get out of their comfort zone if they truly want to understand what they are capable of doing. No one should let their disability prevent them from doing things that others believe they cannot do."

**- Mr Muhammad Aminullah Bin Abdul Aziz**

# ABLE RESPITE@AGAPE VILLAGE AND AGAPE RESPITE@MDAS



'...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@Agape Village

ABLE recognises the demanding yet critical role of Family Caregivers of Persons with Physical Challenges. ABLE Respite provides quality programmes and services for Care Recipients to support Family Caregivers through a Family Centric Approach.

The needs of Family Caregivers are met through self-enrichment workshops, informed talks and interest groups. The Family Caregivers are also given time to themselves when their Care Recipients attend programmes organised by ABLE Respite.

ABLE Respite Centre also offers a conducive environment for the Family Caregivers to rest, exercise, enjoy a massage or simply relax with the newspaper and a cup of coffee. Family Caregivers also form their own support network in this premise.

### SNAPSHOTS as at September 2017

61 Family Caregivers	49 Care Recipients
7 activities & programmes* organized for family caregivers	10 activities & programmes* organized for care recipients
* Some programmes have multiple sessions e.g. FunArt	



## Centre-Based Respite

Programmes for care recipients include music therapy, arts & craft, and befriending. Family caregivers' programmes include talks, workshops and interest groups.



Sharon Woo, Respite Centre Manager, engaged in a conversation with Family Caregiver, Mdm Chew

"I come from a big family – there are 8 of us (5 boys and 3 girls). I'm the 6th and the youngest of the girls. I am married and have 2 daughters. There's not many hobbies that I have besides picking up recipes from TV shows so that I can cook with my daughters. Because I have to look after my daughter, I don't have the time to pick up hobbies or go on holidays – even if I do go out, I'd prefer day activities so I don't have to pack so many things. There isn't much time for me to pick up hobbies. Cooking and talking with some friends are my hobbies, I guess."

*How does she overcome obstacles or troubles?*

"Face your troubles head on and keep looking forward. Keep hoping that tomorrow will be better and don't rush for things to get better", shares Mdm Chew.



Mdm Chew's daughter, Hui Zhi enjoying threading necklaces during a befriending session with volunteer, Kirsten

## Home-Based Respite

This service aims to assist Family Caregivers with activities of daily living for their Care Recipients who are at home.

Home-based respite service aims to reach out to Family Caregivers who are isolated at home as a result of their Care Recipients who are bed-bound or Family Caregivers who require an additional pair of hands to assist in activities of daily living. The home-based service would also provide assistance during emergency situations whereby the Family Caregiver is suddenly taken ill or hospitalized. Companion / Escort services are also made available to the Family Caregivers for the purpose of accompanying the Family Caregivers & Care Recipients for medical appointments.



Mdm Lily Chew, Family Caregiver at home with son, Edwin

“When I could walk I used to take care of Edwin by myself. But I had a fall in 2015, and I had to stay in the hospital for about three months. And there was no one to take care of him.”

With the home-based respite care services, a Nurse assisted Edwin with his activities of daily living and attended to his medical needs while Mdm Chew recuperated in the hospital.



ABLE Nurse, Cindy Ting attending to Care Recipient, Edwin

## Agape Respite@MDAS



ABLE's collaboration with the Muscular Dystrophy Association of Singapore (MDAS) has been ongoing since January 2013.

### Centre-Based Respite

For the centre based programmes, ABLE has supported MDAS with the funding for the Nursing Aide. The Nursing Aide's services are instrumental in attending to the Care Recipients who participate in the various programmes including Boccia, Power Soccer, Art and Biz Power. The rendering of quality healthcare services assures the Family Caregivers need for respite.

### Home-Based Respite

The aim of this service is to provide short-term relief to Family Caregivers and Care Recipients in their daily routines. Nurses are deployed to the homes of Care Recipients, where they carry out activities of daily living (such as showering, toileting and feeding), as well as healthcare procedures (such as suction and wound care). This service ranges from fixed weekly schedules to emergency requests for example when Family Caregivers are on medical recuperation.

SNAPSHOTS as at September 2017	
200 Family Caregivers	140 Care Recipients
HOME-BASED SERVICES	
Regular sessions 43 households 352 sessions 704 hours of respite	Ad-hoc requests 7 households 73 sessions 146 hours of respite
CENTRE-BASED SERVICES	
Average of 45 care recipients attended various activities each month	



# TRAINING AND TRANSPORT



'Ask, and it will be given you, search, and you will find; knock, and the door will be opened for you.' - Matthew 7:7

In support of the RTW programme, ABLE conducts training programmes that are tailored to our clients' interests, abilities and aptitude to enhance their employability in the competitive job market.

In the course of the year, training included the Levels 1 and 2 London Chamber of Commerce and Industry (LCCI) book keeping course, and enrichment courses including computer and Windows basic, Microsoft office training, and soft skills like business etiquette and stress management.



Volunteers conducting computer skills training

ABLE's wheelchair accessible vans meet a pressing need for accessible transport for our clients and care recipients to and from ABLE to attend rehabilitation and respite centre based programmes and events.

In addition, ABLE's transport is available for private hire.



## SNAPSHOTS as at September 2017

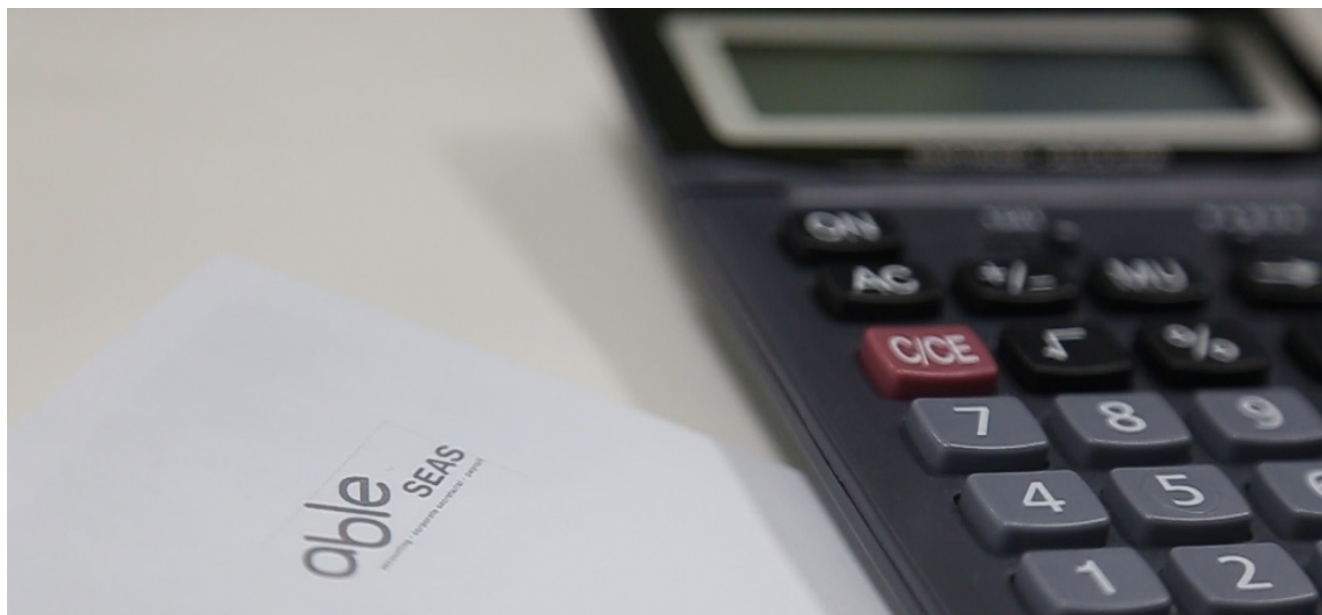
48 Transport clients

43 Training participants

1415 transport trips

1 Certification & 8 Enrichment courses/workshops

# SOCIAL ENTERPRISE – ABLE SEAS LIMITED



“Together Let us Promote their Dignity. If not us, who then?”

As a social enterprise started and funded by ABLE since March 2015, ABLE SEAS (ABLE Social Enterprise Accounting Services) Limited is going on to its third year of operations as a company limited by guarantee offering accounting and payroll services. ABLE SEAS seeks to be the Accounting Services provider of choice to the Charities Sector and beyond.

We believe everyone has the right to live their life to the fullest and achieve their goals independent of the expectations of others.

ABLE SEAS has been operating within the premises of Agape Village since October 2015. Our five physically challenged beneficiaries are hired as accounting assistants.

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.

ABLE SEAS provides the following services:

## **Accounting Services**

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

## **Payroll and Leave Management Services**

Payroll processing, preparation and submission of CPF contribution, IR8A/IR8E/IR21, claims on government paid leave (such as maternity, paternity, childcare and adoption leave), NS make-up pay and on-line leave application with automated workflow.

## **GST Application and Filings**

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

## **Mission:**

“To provide opportunities for disabled and vulnerable people to be gainfully employed to meet their basic needs, improve their lives and promote respect for their dignity and inclusion in a community of their choice “



ABLE SEAS's main client base continues to be charities and Catholic organisations which contribute 66% of our total revenue. Accounting and payroll services showed an increase of 99% and 49% respectively as compared to the last financial year. The key drivers are charities and Catholic organisations, which contributed to 68% of our growth.

With the growing client base, ABLE SEAS relocated to a larger office space at level 2 of Agape Village in June 2017.



ABLE's Spiritual Advisor, Fr Romeo Yu Chang blessing the new ABLE SEAS office

## ABLE SEAS TEAM



Front Row:

**Isaac Kalaiselvan**, Accounting Assistant;  
**Sumini Bte Sajare**, Accounting Assistant;  
**Gladys Koh**, Accounting Assistant;  
**Jayandi d/o Arumugam**, Accounting Assistant

Back Row:

**Stephanie Yip**, Accounting assistant;  
**Lena Koh**, Assistant Accountant;  
**Lim Yee Sim**, Accounting Services Manager;  
**Veronica Soh**, Accounting Services Manager;  
**Gerard Lye**, Payroll Executive

"I'm 53 this year and I work at ABLE SEAS doing accounting. I had a stroke in 2007 because of my diabetes and my heart - there was a blockage in my right brain so the stroke was on my left side.

I wasn't so desperate at first because I had savings, but when you don't work and you use up all your savings, money will finish quickly. My brother was helping me too, but one day he suddenly lost his job. I couldn't even pay for my medical bills after a while.

Coincidentally when I was doing therapy, I saw an advertisement by ABLE looking for people willing to take up an accounting course and searching for jobs. So I gave it a try.

They gave us the course free and at the same time gave us transport to take the course. ABLE staff have been very nice, they want us to get well and at the same time, be able to work."

- **Sumini Bte Sajare**

Sharing her experience ...





# PARTNERSHIP

We are thankful for our collaborations with our partners:



ABLE is a member of:



# FUNDRAISING HIGHLIGHTS

On behalf our clients, family caregivers and care recipients, ABLE would like to express our heartfelt thanks to our many corporate benefactors and partners who have helped ABLE raise funds and awareness of our programmes and services.

A very big 'Thank You' to members of the public who have generously donated online to ABLE through Giving.sg. We thank you for your support and confidence in us to provide the programmes and services for the physically challenged and their family caregivers.

## Toast Box Sprouting Kits September 2016 to July 2017

Toast Box has been ABLE's community partner for the last seven years. This year together with Toast Box's staff-volunteers, ABLE staff and beneficiaries packed and assembled the sprouting kits – a portable size cup that comes with soil compost processed from Toast Box's recycled coffee grounds, together with seeds for growing the sprouts. 100% of all proceeds were donated to ABLE.



## Bangkok Jam Charity Drive October to December 2016

ABLE's first charity event with Bangkok Jam (CreativEATeries) in raising awareness of and funds for ABLE. For any selected items ordered, \$1 was donated and matched dollar-for-dollar in fundraising for ABLE.



### Airline Club of Singapore (ACS) Charity Drive – 28 July 2017

As part of their members' night event, ACS, a special interest club for airline industry employees, had a fundraising and awareness drive for ABLE.



### Toast Box Tiny Blocks for Christmas November to December 2017

This festive season, Toast Box launches a series of exclusive tiny block collectibles which have 3 designs to build into Kaya Toast, Nanyang Kopi and Kopi Master. In support of ABLE for the 7th consecutive year, \$2.50 will be donated for every piece sold.



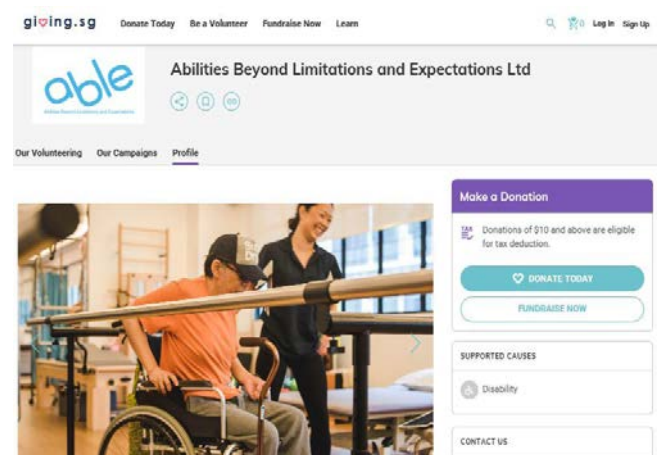
### Kaiseki Yoshiyuki, Horse's Mouth Charity Dinner – 6 & 7 November 2017

This is the 1st year ABLE is collaborating with The Horse's Mouth for a charity dinner event to raise funds for our programmes and services. The dinner featured the Philippines' Lechon Diva, Pepita's Kitchen.



### Giving.sg

Over \$60,000 was raised during the year online via Giving.sg through the generous donations of members of the public.





# OUR VOLUNTEERS

‘Little children, let us not love with word or with tongue, but in deed and truth.’ - 1 John 3:18

ABLE is grateful to the many organisations and individuals who have contributed their time and talents over the years. We thank them for all their contributions – including befriending, art and craft classes, talks, Pilates rehabilitation therapy, internal audits, photography, training and design. They have given our clients, family caregivers and care recipients the gift of their time. Each gift of time and talents has made a significant impact on our clients. To each one of our volunteers, you are seriously awesome and we THANK YOU!

## Sharing their volunteer experiences...

“I moved to Singapore from Australia in October 2016 and over there I was a pilates instructor. Coming from a pilates instructor background, I wanted to do something similar when I moved to Singapore - to help people in their rehabilitation and improvement of function.

We were at a charity event and I got to know about ABLE. It was the only organisation in the community with the facilities that provided such pilates rehabilitation services. So I contacted ABLE online and asked if there was any chance that I could do pilates related activities as a volunteer.” Atsuko has been a pilates volunteer with ABLE since November 2016.

Atsuko adds, “Volunteering doesn’t have to be big actions and gestures. You have to look at what you can do and what you like to do - I love pilates and I felt that I could look beyond money and work with my skills - there’s so much more that I can do. I do learn a lot here at ABLE and I learnt about myself as well when I’m teaching and interacting with clients.

Learning about individuals and their differences, it’s much more valuable to me, and if what I like to do helps people too – that’s golden!”

### - Atsuko Hussain, volunteer Pilates Instructor



“It’s very heartwarming - the family caregivers we interact with are very motherly and they are very accommodating and cute! They’re very funny as well. We were a bit apprehensive at first but who isn’t when they first try something new. We thought it’d be difficult to communicate with the family caregivers but after a while you understand and realise that they are like any people you see on the streets, and you don’t realise they have a lot of challenges to deal with.

When you do volunteer, you have to be open and you’ll realise that it’s not so bad. Think of it as you making a difference, especially after hearing the stories shared with you. You could also volunteer with your friends - have some fun.”

### - Krystal Chng and Kenny Sim, volunteers at ABLE.



Krystal and Kenny sharing computer tips with family caregivers



# GOVERNANCE AND FINANCIAL REPORT

- GOVERNANCE EVALUATION CHECKLIST
- AUDITED FINANCIAL STATEMENT

# GOVERNANCE EVALUATION CHECKLIST

ABLE is committed to maintain high standards of corporate governance, in accordance with the Code of Governance for Charities and Institutions of a Public Character (IPC) which was first introduced by the Charity Council in November 2017, and first revised in 2010.

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 2016 to September 2017.

S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
<b>Board Governance</b>				
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 was Michael Choo, up to 30 June 2017. Audit committee member Bernardus Angkawidjaja was covering chairperson until the new audit committee chairperson, Trillion So was appointed on 1 October 2017.
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 three months. The quorum for the meeting is one-third of Board members.
<b>Conflict of Interest</b>				
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.

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.
<b>Strategic Planning</b>				
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 work plan is held to review strategic plans for ABLE. The retreat was held in February 2017.
<b>Human Resource Management</b>				
9.	The Board approves documented human resource policies for staff.	5.1	Complied	Human resource policies 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)
<b>Financial Management and Controls</b>				
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. A review was conducted in February 2017.
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	



S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
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.
<b>Fundraising Practices</b>				
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.
<b>Disclosure and Transparency</b>				
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.
19.	Are Board members remunerated for their Board services?		No	
20.	Does the charity employ paid staff?		Yes	
21.	No staff are involved in setting his or her own remuneration.	2.2	Complied	The Remuneration Committee oversees the remuneration of staff.
22.	The charity discloses in its annual report the annual remuneration of 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.	8.3	Complied	The total annual remuneration of its three highest paid staff in salary bands of less than \$100,000 is disclosed in its annual report.
<b>Public Image</b>				
23.	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	Information regarding ABLE's scope, structure, programmes and services are provided on its website, brochures, and publications such as the Annual Report.

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# DIRECTORS' STATEMENT

for the financial year ended 30 September 2017

The directors present their statement 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 2017.

## 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 2017 and the financial performance, changes in equity and cash flows of the charity for the financial 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 statement are:

Bernadus Angkawidjaja	
Fah Serena	
Law Ambrose Tiang Beng	
Lawrence Darius Loh Wai Yin	(Appointed on 1 July 2017)
Lie Tjiauw Tjoen @ Widjojo Denny	
Lee Guat Hoon (Li Yueyun) @ Jasminah Jessica Lee	(Appointed on 1 July 2017)
Marcia Troxler Yeo Teck Cheng	(Appointed on 1 July 2017)
Tan Tang-Ling Joanne	
Trillion So	
Teo Tzu Li Sylvia (Zhang Shuli Sylvia)	(Appointed on 1 July 2017)
Wong Kwek Seong Simon	

## 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 OR 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.



# DIRECTORS' STATEMENT (CONTINUED)

for the financial year ended 30 September 2017

## 5. SHARE OPTIONS

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

## 6. AUDITOR

Enterprise Accountants LLP has expressed its willingness to accept re-appointment as auditor.

On behalf of the board of directors,



Fah Serena

Director



Trillion So

Director

Singapore, 8 December 2017

# INDEPENDENT AUDITOR'S REPORT

for the financial year ended 30 September 2017

## TO THE MEMBERS OF ABILITIES BEYOND LIMITATIONS AND EXPECTATIONS LIMITED

### REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

#### *Opinion*

We have audited the financial statements Abilities Beyond Limitations And Expectations Limited (the “charity”), which comprise the statement of financial position of the charity as at 30 September 2017, the statement of comprehensive income, statement of changes in funds and statement of cash flows of the charity for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with the provisions of the Companies Act, Chapter 50 (the Act), the Charities Act, Chapter 37 (the “Charities Act”) and Financial Reporting Standards in Singapore (FRSs) so as to give a true and fair view of the financial position of the charity as at 30 September 2017 and of the financial performance, changes in funds and cash flows of the charity for the financial year ended on that date.

#### *Basis for Opinion*

We conducted our audit in accordance with Singapore Standards on Auditing (SSAs). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the charity in accordance with the Accounting and Corporate Regulatory Authority (ACRA) Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities (ACRA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### *Other Information*

Management is responsible for the other information. The other information comprises the Directors’ Statement [set out on pages 1 to 2].

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### ***Responsibilities of Management and Directors 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 Act and FRSs, 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.

In preparing the financial statements, management is responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the charity or to cease operations, or has no realistic alternative but to do so.

The directors' responsibilities include overseeing the charity's financial reporting process.

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



## REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

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

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

(a) the Charity has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and

(b) the Charity has not complied with the requirements of Regulation 15 of the Charities (Institutions of a Public Character) Regulations]



**Enterprise Accountants LLP**

Public Accountants and Chartered Accountants

Singapore, 8 December 2017

Engagement Partner

Goh Eng Koon (00946)

# STATEMENT OF FINANCIAL POSITION

as at 30 September 2017

	Note	2017 SGD	2016 SGD
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	3	306,474	369,041
Held-to-maturity financial assets	4	1,515,498	1,526,150
Available-for-sale financial assets	5	507,725	-
		<u>2,329,697</u>	<u>1,895,191</u>
<b>Current assets</b>			
Trade receivables	6	4,466	-
Other receivables	7	44,445	8,194
Cash and cash equivalents		640,596	265,694
		<u>689,507</u>	<u>273,888</u>
<b>TOTAL ASSETS</b>		<u><u>3,019,204</u></u>	<u><u>2,169,079</u></u>
<b>FUNDS AND LIABILITIES</b>			
<b>Funds</b>			
Fair value reserve	8	975	-
Accumulated funds	9	2,976,259	2,098,433
		<u>2,977,234</u>	<u>2,098,433</u>
<b>Current liabilities</b>			
Trade payables	10	5,779	27,426
Other payables	11	36,191	43,220
		<u>41,970</u>	<u>70,646</u>
<b>TOTAL FUNDS AND LIABILITIES</b>		<u><u>3,019,204</u></u>	<u><u>2,169,079</u></u>

The accompanying notes form an integral part of these financial statements.

# STATEMENT OF COMPREHENSIVE INCOME

for the financial year ended 30 September 2017

	Note	2017 SGD	2016 SGD
<b>INCOME</b>			
Donations and grants	12	2,174,913	1,026,290
Income from fundraising events	13	510,980	729,112
Income from charitable activities	14	151,436	22,164
Investment income	15	44,891	33,092
Other income	16	23,642	12,521
		<u>2,905,862</u>	<u>1,823,179</u>
<b>EXPENDITURE:</b>			
Depreciation	3	(225,148)	(321,998)
Cost of fund raising event	17	(62,268)	(92,280)
Cost of charitable activities	18	(1,325,549)	(879,040)
Governance costs	19	(29,856)	(30,766)
Loss on disposal of property, plant and equipment		(4,245)	-
Other expenditure	20	(380,970)	(211,051)
		<u>(2,028,036)</u>	<u>(1,535,135)</u>
Excess of income over expenditure		877,826	288,044
<b>Other comprehensive income:</b>			
Items that may be reclassified subsequently to income or expenditure			
Available-for-sale financial assets			
- Fair value gain	8	<u>975</u>	<u>-</u>
<b>Excess of income over expenditure representing total comprehensive income for the financial year</b>		<u><u>878,801</u></u>	<u><u>288,044</u></u>

The accompanying notes form an integral part of these financial statements.



# STATEMENT OF CHANGES IN FUNDS

for the financial year ended 30 September 2017

	Note	Accumulated Funds SGD	Fair Value Reserve SGD	Total SGD
At 01 October 2015		1,810,389	-	1,810,389
Total comprehensive income for the financial year		288,044	-	288,044
At 30 September 2016		2,098,433	-	2,098,433
Total comprehensive income for the financial year		877,826	-	877,826
Fair value gain on available-for-sale financial assess	8	-	975	975
At 30 September 2017		2,976,259	975	2,977,234

The accompanying notes form an integral part of these financial statements.

# STATEMENT OF CASH FLOWS

for the financial year ended 30 September 2017

	<u>2017</u> SGD	<u>2016</u> SGD
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Excess of income over expenditure	877,826	288,044
Adjustments for:		
Depreciation	225,148	321,998
Loss on disposal of property, plant and equipment	4,245	-
Interest income	<u>(44,891)</u>	<u>(33,092)</u>
	1,062,328	576,950
Changes in working capital:		
Trade and other receivables	(26,806)	155,795
Trade and other payables	<u>(28,676)</u>	<u>33,532</u>
Net cash generated from operating activities	<u>1,006,846</u>	<u>766,277</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from redemption of bonds	1,000,000	-
Acquisition of held to maturity financial assets	(1,021,314)	(762,025)
Acquisition of available for sale financial assets	(512,432)	-
Acquisition of property, plant and equipment	(166,826)	(376,253)
Proceed from disposal of fixed assets	-	6,992
Interest income received	<u>68,628</u>	<u>33,092</u>
Net cash used in investing activities	<u>(631,944)</u>	<u>(1,098,194)</u>
Net increase/(decrease) in cash and cash equivalents	374,902	(331,917)
Cash and cash equivalents at beginning of financial year	<u>265,694</u>	<u>597,611</u>
Cash and cash equivalents at end of financial year	<u><u>640,596</u></u>	<u><u>265,694</u></u>

The accompanying notes form an integral part of these financial statements.

# NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2017

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

## 1. CORPORATE INFORMATION

Abilities Beyond Limitations and Expectations Limited (the “charity”) (Reg. No: 201022774G), is domiciled and incorporated in Singapore. The address of its registered office at 7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264.

The principal activities of the Charity are to provide social services for people with disabilities.

## 2. SIGNIFICANT ACCOUNTING POLICIES

### 2.1 Basis Of Preparation

These financial statements have been prepared in accordance with Singapore Financial Reporting Standards (“FRS”) under the historical cost convention, except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRS requires management to exercise its judgement in the process of applying the charity’s accounting policies. It also requires the use of certain critical accounting estimates and assumptions. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

#### *Interpretations and amendments to published standards effective in 2016*

On 1 October 2016, the charity adopted the new or amended FRS and Interpretations of FRS (“INT FRS”) that are mandatory for application for the financial year. Changes to the charities’ accounting policies have been made as required, in accordance with the transitional provisions in the respective FRS and INT FRS. The adoption of these new or amended FRS and INT FRS did not result in substantial changes to the accounting policies of the Charity and had no material effect on the amounts reported for the current or prior financial years.

### 2.2 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.

### 2.3 Property, Plant And Equipment

Property, plant and equipment are recognised at cost less accumulated depreciation and accumulated impairment losses.

Subsequent expenditure relating to property, plant and equipment that has already been recognised is added to the carrying amount of the asset only when it is probable that future economic benefits associated with the item will flow to the charity and the cost of the item can be measured reliably. All other repair and maintenance expenses are recognised in profit or loss when incurred.



## 2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

### 2.3 Property, Plant And Equipment (Cont'd)

Depreciation is calculated using the straight-line method to allocate their depreciable amounts over their estimated useful lives as follows:

	Years
Motor vehicle	5
Computer & software	1
Furniture and fittings	3
Renovation	1
Equipment	3

The residual values, estimated useful lives and depreciation method of property, plant and equipment are reviewed, and adjusted as appropriate, at each balance sheet date. The effects of any revision are recognised in profit or loss when the changes arise.

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

On disposal of an item of property, plant and equipment, the difference between the disposal proceeds and its carrying amount is recognised in profit or loss.

### 2.4 Impairment Of Non-Financial Assets

Property, plant and equipment are tested for impairment whenever there is any objective evidence or indication that these assets may be impaired.

For the purpose of impairment testing of assets, recoverable amount (i.e. the higher of the fair value less cost to sell and the value-in-use) is determined on an individual asset basis unless the asset does not generate cash flows that are largely independent of those from other assets. If this is the case, the recoverable amount is determined for the cash-generating unit (CGU) to which the asset belongs.

If the recoverable amount of the asset (or CGU) is estimated to be less than its carrying amount, the carrying amount of the asset (or CGU) is reduced to its recoverable amount.

The difference between the carrying amount and recoverable amount is recognised as an impairment loss in profit or loss.

An impairment loss for an asset is reversed only if, there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. The carrying amount of this asset is increased to its revised recoverable amount, provided that this amount does not exceed the carrying amount that would have been determined (net of any accumulated amortisation or depreciation) had no impairment loss been recognised for the asset in prior years.

A reversal of impairment loss for an asset is recognised in profit or loss.

### 2.5 Financial Assets

#### (a) Classification

The charity classifies its financial assets in the following categories: loans and receivables, held-to-maturity and available-for-sale financial assets. The classification depends on the purpose for which the assets were acquired. Management determines the classification of its financial assets at initial recognition and in the case of assets classified as held-to-maturity, re-evaluates this designation at each balance sheet date.

#### (i) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are presented as current assets, except for those expected to be realised later than 12 months after the balance sheet date which are presented as non-current assets. Loans and receivables are presented as "trade and other receivables" (Notes 6 and 7) and "cash and cash equivalents" on the balance sheet.

## 2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

### 2.5 Financial Assets (Cont'd)

#### (a) Classification (Cont'd)

##### (ii) Held-to-maturity financial assets

Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the 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. They are presented as non-current assets, except for those maturing within 12 months after the balance sheet date which are presented as current assets.

##### (iii) Available-for-sale financial assets

Available-for-sale financial assets are non-derivatives that are either designated in this category or not classified in any of the other categories. They are presented as non-current assets unless the investment matures or management intends to dispose of the assets within 12 months after the balance sheet date.

#### (b) Recognition and de-recognition

Regular way purchases and sales of financial assets are recognised on trade date – the date on which the charity commits to purchase or sell the asset.

Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the charity has transferred substantially all risks and rewards of ownership. On disposal of a financial asset, the difference between the carrying amount and the sale proceeds is recognised in profit or loss. Any amount previously recognised in other comprehensive income relating to that asset is reclassified to profit or loss.

#### (c) Initial measurement

Financial assets are initially recognised at fair value plus transaction costs except for financial assets at fair value through profit or loss, which are recognised at fair value. Transaction costs for financial assets at fair value through profit or loss are recognised immediately as expenses.

#### (d) Subsequent measurement

Available-for-sale financial assets are subsequently carried at fair value. Loans and receivables and held-to-maturity financial assets are subsequently carried at amortised cost using the effective interest method.

Interest and dividend income on available-for-sale financial assets are recognised separately in income. Changes in the fair values of available-for-sale debt securities (i.e. monetary items) denominated in foreign currencies are analysed into currency translation differences on the amortised cost of the securities and other changes; the currency translation differences are recognised in profit or loss and the other changes are recognised in other comprehensive income and accumulated in the fair value reserve. Changes in the fair values of available-for-sale equity securities (i.e. non-monetary items) are recognised in other comprehensive income and accumulated in the fair value reserve, together with the related currency translation differences.

#### (e) Impairment

The charity assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired and recognises an allowance for impairment when such evidence exists.

##### (i) Loans and receivables/Held-to-maturity financial assets

Significant financial difficulties of the debtor, probability that the debtor will enter bankruptcy and default or significant delay in payments are objective evidence that these financial assets are impaired.

## 2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

### 2.5 Financial Assets (Cont'd)

#### (e) Impairment (Cont'd)

##### (i) Loans and receivables/Held-to-maturity financial assets (Cont'd)

The carrying amount of these assets is reduced through the use of an impairment allowance account which is calculated as the difference between the carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate. When the asset becomes uncollectible, it is written off against the allowance account. Subsequent recoveries of amounts previously written off are recognised against the same line item in profit or loss.

The impairment allowance is reduced through profit or loss in a subsequent period when the amount of impairment loss decreases and the related decrease can be objectively measured. The carrying amount of the asset previously impaired is increased to the extent that the new carrying amount does not exceed the amortised cost had no impairment been recognised in prior periods.

##### (ii) Available-for-sale financial assets

In addition to the objective evidence of impairment described in Note 2.5(e)(i), a significant or prolonged decline in the fair value of a debt below its cost is considered as an indicator that the available-for-sale financial asset is impaired.

If there is objective evidence of impairment, the cumulative loss that had been recognised in other comprehensive income is reclassified from equity to profit or loss. The amount of cumulative loss that is reclassified is measured as the difference between the acquisition cost (net of any principal repayment and amortisation) and current fair value, less any impairment loss on that financial asset previously recognised in profit or loss. If, in a subsequent period, the fair value of a debt instrument classified as available for sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in profit or loss, the impairment loss shall be reversed, with the amount of the reversal recognised in profit or loss.

### 2.6 Trade And Other Payables

Trade and other payables represent liabilities for goods and services provided to the charity prior to the end of financial year which are unpaid. They are classified as current liabilities if payment is due within one year or less (or in the normal operating cycle of the business if longer). Otherwise, they are presented as non-current liabilities.

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

### 2.7 Operating Lease Payments

#### Lessee - Operating Leases

Payments made under operating leases (net of any incentives received from the lessor) are recognised in profit or loss on a straight-line basis over the period of the lease.

Contingent rents are recognised as an expense in profit or loss when incurred.

### 2.8 Fair Value Estimation Of Financial Assets And Liabilities

The fair values of financial instruments traded in active markets (such as exchange-traded and over-the-counter securities and derivatives) are based on quoted market prices at the balance sheet date. The quoted market prices used for financial assets are the current bid prices; the appropriate quoted market prices used for financial liabilities are the current asking prices. The fair values of current financial assets and liabilities carried at amortised cost approximate their carrying amounts.



## 2. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

### 2.9 Government Grants

Government grants are recognised when there is reasonable assurance that the grant will be received and all attaching conditions will be complied with. Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the statement of financial position and is amortised to profit or loss over the expected useful life of the relevant asset by equal annual instalments.

Where loans or similar assistance are provided by governments or related institutions with an interest rate below the current applicable market rate, the effect of this favourable interest is regarded as additional government grant.

### 2.10 Cash And Cash Equivalents

For the purpose of presentation in the statement of cash flows, cash and cash equivalents include cash on hand, deposits with financial institutions which are subject to an insignificant risk of change in value, and bank overdrafts.

### 2.11 Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the charity and the revenue can be reliably measured, regardless of when the payment is made. Revenue is measured at the fair value of consideration received or receivable, taking into account contractually defined terms of payment and excluding taxes or duty.

#### (i) Donations

Donations are recognised upon receipt of money by cheque, fund transfer or cash.

#### (ii) Grants

Grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with.

#### (iii) Service income – Rehabilitation, Respite, Training & Transport

Revenue from service income is recognised when the services are rendered.

#### (iv) Interest income

Interest income is recognised on a time proportion basis using the effective interest method.

### 2.12 Employee Benefits Expense

#### Defined Contribution Plans

Defined contribution plans are post-employment benefit plans under which the charity pays fixed contributions into separate entities such as the Central Provident Fund on a mandatory, contractual or voluntary basis. The charity has no further payment obligations once the contributions have been paid.

#### 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 Currency Translation

The financial statements are presented in Singapore Dollar, which is the functional currency of the charity.

Transactions in a currency other than the functional currency (“foreign currency”) are translated into the functional currency using the exchange rates at the dates of the transactions. Currency exchange differences resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in foreign currencies at the closing rates at the balance sheet date are recognised in profit or loss. There were no transactions denominated in foreign currency as of 30 September 2017.

### 3. PROPERTY, PLANT AND EQUIPMENT

	Motor Vehicles SGD	Equipment SGD
<b>Cost</b>		
At 01 October 2016	139,136	181,024
Additions	123,784	20,253
Disposals	-	(9,493)
At 30 September 2017	262,920	191,784
<b>Accumulated Depreciation</b>		
At 01 October 2016	27,827	53,346
Depreciation for the year	36,767	64,806
Disposals	-	(5,248)
At 30 September 2017	64,594	112,904
<b>Carrying Amount</b>		
At 30 September 2017	198,326	78,880
<b>Cost</b>		
At 01 October 2015	139,136	134,240
Additions	-	46,934
Disposals	-	(150)
At 30 September 2016	139,136	181,024
<b>Accumulated Depreciation</b>		
At 01 October 2015	-	-
Depreciation for the year	27,827	53,346
Disposals	-	-
At 30 September 2016	27,827	53,346
<b>Carrying Amount</b>		
At 30 September 2016	111,309	127,678

Computer & Software SGD	Furniture & Fittings SGD	Renovation SGD	Total SGD
56,667	42,703	290,114	709,644
16,638	6,151	-	166,826
-	-	-	(9,493)
73,305	48,854	290,114	866,977
46,649	19,786	192,995	340,603
15,105	11,351	97,119	225,148
-	-	-	(5,248)
61,754	31,137	290,114	560,503
11,551	17,717	-	306,474
85,835	24,560	12,133	395,904
15,784	23,421	290,114	376,253
(44,952)	(5,278)	(12,133)	(62,513)
56,667	42,703	290,114	709,644
51,485	10,508	12,133	74,126
36,849	10,981	192,995	321,998
(41,685)	(1,703)	(12,133)	(55,521)
46,649	19,786	192,995	340,603
10,018	22,917	97,119	369,041

#### 4. HELD-TO-MATURITY FINANCIAL ASSETS

	<u>2017</u> SGD	<u>2016</u> SGD
<b>Quoted Bond</b>		
Bond 1 - Note (a)	-	254,750
Bond 2 - Note (b)	504,640	506,375
Bond 3 - Note (c)	-	255,125
Bond 4 - Note (d)	-	509,900
Bond 5 - Note (e)	503,507	-
Bond 6 - Note (f)	<u>507,351</u>	<u>-</u>
At 30 September 2017	<u>1,515,498</u>	<u>1,526,150</u>

(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.

(d) The bond is unsecured, bears interest of 4.25% per annum and matures on 14 February 2023

(e) The bond is unsecured, bears interest of 3.65% per annum and matures on 9 September 2024.

(f) The bond is unsecured, bears interest of 4.30% per annum and matures on 19 May 2026.

The fair value of the bonds at the balance sheet date are as follows:

	<u>2017</u> SGD	<u>2016</u> SGD
<b>Quoted Bond</b>		
Bond 1 - Note (a)	-	254,750
Bond 2 - Note (b)	502,975	506,375
Bond 3 - Note (c)	-	255,125
Bond 4 - Note (d)	-	509,900
Bond 5 - Note (e)	526,145	-
Bond 6 - Note (f)	<u>523,810</u>	<u>-</u>

The fair values are within Level 2 of the fair value hierarchy.

#### 5. AVAILABLE-FOR-SALE FINANCIAL ASSET

	<u>2017</u> SGD	<u>2016</u> SGD
<b>Quoted perpetual bond:</b>		
Beginning of the financial year	-	-
Additions	506,750	-
Fair value gains recognised in other comprehensive income (Note 8)	<u>975</u>	<u>-</u>
	<u>507,725</u>	<u>-</u>

The available-for-sale financial asset is a perpetual bond which bears interest at 3.95% per annum. The fair values are within Level 2 of the fair value hierarchy.



**6. TRADE RECEIVABLES**

	<u>2017</u> SGD	<u>2016</u> SGD
Trade receivables from non-related parties	<u>4,466</u>	<u>-</u>

Trade receivables are non-interest bearing and are generally settled on immediate term.

**7. OTHER RECEIVABLES**

	<u>2017</u> SGD	<u>2016</u> SGD
Deposits	30,016	-
Prepayments	-	7,630
Interest receivables - bonds	14,429	518
Others	<u>-</u>	<u>46</u>
	<u>44,445</u>	<u>8,194</u>

**8. FAIR VALUE RESERVE**

	<u>2017</u> SGD	<u>2016</u> SGD
Beginning of the financial year	-	-
Fair value gain on available-for-sale financial assets (Note 5)	<u>975</u>	<u>-</u>
	<u>975</u>	<u>-</u>

**9. ACCUMULATED FUNDS**

Accumulated funds are fully unrestricted funds.

**10. TRADE PAYABLES**

	<u>2017</u> SGD	<u>2016</u> SGD
Payable to Muscular Dystrophy Association for the running of Centre for the Respite Care Service	<u>5,779</u>	<u>27,426</u>

Trade payables are due to non-related parties, non-interest bearing and generally settled on 60 days terms.

**11. OTHER PAYABLES**

	<u>2017</u> SGD	<u>2016</u> SGD
Accrual for operating expenses	15,351	30,971
CPF, CDAC payable	<u>20,840</u>	<u>12,249</u>
	<u>36,191</u>	<u>43,220</u>

**12. DONATIONS AND GRANTS**

	<u>2017</u> SGD	<u>2016</u> SGD
Giving.SG	78,284	73,290
Other cash donations	36,629	18,000
Grant from Caritas Singapore Community Council Limited (Note 22)	570,000	560,000
Care and Share grant	1,350,000	375,000
President's Challenge	<u>140,000</u>	<u>-</u>
	<u>2,174,913</u>	<u>1,026,290</u>

The donations and grants include the tax deductible donations amounting to SGD109,497 and non-tax deductible donations amounting to SGD145,416.

**13. INCOME FROM FUNDRAISING EVENTS**

	<u>2017</u> SGD	<u>2016</u> SGD
Jade Palace charity dinner	-	62,000
Imperial Treasure charity dinner	470,529	473,602
Other charity dinner	-	147,000
Uma Uma Ramen	16,724	9,510
Toast Box	12,727	37,000
Little Island Brewery Co	2,000	-
Bangkok Jam	<u>9,000</u>	<u>-</u>
	<u>510,980</u>	<u>729,112</u>

The income from fundraising events include the tax deductible donations amounting to SGD436,858 and non-tax deductible donations amounting to SGD64,992.

**14. INCOME FROM CHARITABLE ACTIVITIES**

	<u>2017</u> SGD	<u>2016</u> SGD
Income from rehabilitation services	103,923	8,292
Income from respite services	10,378	7,328
Income from training and transport services	37,135	7,554
Discount given	<u>-</u>	<u>(1,010)</u>
	<u>151,436</u>	<u>22,164</u>

**15. INVESTMENT INCOME**

	<u>2017</u> SGD	<u>2016</u> SGD
Interest income from held-to-maturity financial assets	44,891	33,073
Interest income-deposits	-	19
	<u>44,891</u>	<u>33,092</u>

**16. OTHER INCOME**

	<u>2017</u> SGD	<u>2016</u> SGD
Employment credit and wages credit scheme	<u>23,642</u>	<u>12,521</u>

**17. COST OF FUNDRAISING EVENTS**

	<u>2017</u> SGD	<u>2016</u> SGD
Marketing and publicity expense	18,147	48,343
Fundraising event expenses	<u>44,121</u>	<u>43,937</u>
	<u>62,268</u>	<u>92,280</u>

**18. COST OF CHARITABLE ACTIVITIES**

	<u>2017</u> SGD	<u>2016</u> SGD
Wages and salaries	803,987	546,881
Employer's contribution to defined contribution plans	110,042	69,632
Office expenses*	27,721	27,192
Manpower cost	62,200	65,389
Rental charges (Note 22)	95,197	85,765
Programme costs**	215,376	77,834
Vehicle expenses	<u>11,026</u>	<u>6,347</u>
	<u>1,325,549</u>	<u>879,040</u>

\*Office expenses includes printing and stationary charged by ABLE SEAS Limited amounting to SGD990 (2016: SGD990) and electricity, printing, telecommunication charged by Caritas Singapore Community Council Limited amounting to SGD9,820 (2016: SGD7,562) (Note 22).

\*\* Programme costs includes the rental of facility charged Caritas Singapore Community Council Limited amounting to SGD1,546 (2016: NIL) (Note 22).

## 18. COST OF CHARITABLE ACTIVITIES

Cost of charitable activities are allocated to the following cost centres:

	<u>2017</u> SGD	<u>2016</u> SGD
Costs associated with training and transport	223,712	-
Costs associated with centre for the respite care service	197,908	158,179
Costs associated with Muscular Dystrophy Association for the running of Centre for the respite care service	92,602	75,782
Costs associated with centre for the rehabilitation care service	529,391	377,756
Costs associated with ABLE	<u>281,936</u>	<u>267,323</u>
	<u>1,325,549</u>	<u>879,040</u>

## 19. GOVERNANCE COSTS

	<u>2017</u> SGD	<u>2016</u> SGD
Audit fee	5,000	5,000
Accounting fee (Note 22)	19,386	19,296
Secretarial fee	960	1,846
Payroll fee (Note 22)	<u>4,510</u>	<u>4,624</u>
	<u>29,856</u>	<u>30,766</u>

## 20. OTHER EXPENDITURE

	<u>2017</u> SGD	<u>2016</u> SGD
Medical supplies	2,139	2,905
Transportation cost	-	866
Funding (Note 22)	250,000	150,000
Staff benefits	9,317	4,733
Staff training and development	81,438	12,911
IT and administrative expenses	8,849	8,394
Advertising and recruitment expense	8,483	626
Insurance	14,948	19,291
Others	<u>5,796</u>	<u>11,325</u>
	<u>380,970</u>	<u>211,051</u>



## 20. OTHER EXPENDITURE (CONT'D)

Other expenditure are allocated to the following cost centres:

	<u>2017</u> SGD	<u>2016</u> SGD
Costs associated with training and transport	1,380	-
Costs associated with centre for the respite care service	1,377	2,384
Costs associated with Muscular Dystrophy Association for the running of Centre for the respite care service	2,411	12,435
Costs associated with centre for the rehabilitation care service	22,736	13,373
Costs associated with ABLE	<u>353,066</u>	<u>182,859</u>
	<u>380,970</u>	<u>211,051</u>

## 21. INCOME TAX EXPENSE

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

## 22. RELATED PARTY TRANSACTIONS

In addition to the related party information disclosed elsewhere in the financial statements, the following transactions with related parties took place at terms agreed between the parties during the financial year:

	<u>2017</u> SGD	<u>2016</u> SGD
<b>Related party</b>		
Funding provided to ABLE SEAS Limited (Note 20)	250,000	150,000
Accounting fees charged by ABLE SEAS Limited (Note 19)	19,386	19,296
Payroll fees charged by ABLE SEAS Limited (Note 19)	4,510	4,624
Printing and stationery charged by ABLE SEAS Limited (Note 18)	990	990
Electricity, printing, telecommunication charged by Caritas Singapore Community Council Limited (Note 18)	9,820	7,562
Rental of facilities charged by Caritas Singapore Community Council Limited (Note 18)	1,546	-
Rental charged by Caritas Singapore Community Council Limited (Note 19)	95,197	85,765
Grant received from Caritas Singapore Community Council Limited (Note 12)	<u>(570,000)</u>	<u>(560,000)</u>

### Key management personnel

There is one employee with emoluments above SGD100,000.

## 23. OPERATING LEASE COMMITMENTS

### Operating lease commitments - where the charity is a lessee

The charity leases office under non-cancellable operating lease agreements with related party.

The future minimum rental payable under cancellable operating leases contracted for at the end of the reporting period but not recognised as liabilities, are as follows:

	<u>2017</u> SGD	<u>2016</u> SGD
Not later than one year	95,536	92,589
Later than one year but not later than five years	<u>10,604</u>	<u>85,695</u>
	<u>106,140</u>	<u>178,284</u>

## 24. FINANCIAL INSTRUMENTS BY CATEGORY

The carrying amounts of different categories of financial instruments is as disclosed on the face of the balance sheet and in Note 4 and Note 5 to the financial statements. The aggregate carrying amounts of loans and receivables and financial liabilities at amortised cost are as follows:

	<u>2017</u> SGD	<u>2016</u> SGD
Loans and receivables	689,507	266,258
Financial liabilities measured at amortised cost	<u>41,970</u>	<u>70,646</u>

## 25. FAIR VALUE MEASUREMENTS

The charity presents assets and liabilities measured and carried at fair value and classified by level of the following fair value measurement hierarchy:

- (a) quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1);
- (b) inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices) (Level 2); and
- (c) inputs for the asset or liability that are not based on observable market data (unobservable inputs) (Level 3).

The fair value of available-for-sale financial assets is as disclosed on the face of the balance sheet and in Note 5 of the financial statements. The carrying value of current trade receivables and payables are assumed to approximate their fair values.

There were no transfers between level 1 and level 2 fair values during the financial year.

## 26. FINANCIAL RISK MANAGEMENT

The charity's activities expose it to a variety of financial risks from its operation. The key financial risks include credit risk, liquidity risk and market risk (including foreign currency risk and interest rate risk).

The Board of Directors reviews and agrees policies and procedures for the management of these risks, which are executed by the management team. It is, and has been throughout the current and previous financial year.

The following sections provide details regarding the charity's exposure to the above-mentioned financial risks and the objectives, policies and processes for the management of these risks.

There has been no change to the charity's exposure to these financial risks or the manner in which it manages and measures the risks.

### Market risk

The charity is not exposed to significant foreign currency risk and interest rate risk.

### Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in a loss to the charity. The charity's major classes of financial assets are cash and cash equivalents.

The company adopts the policy of dealing with financial institutions and other counterparties with high credit ratings.

The maximum exposure to credit risk is the carrying amount of that class of financial instrument presented on the balance sheet.

The charity has no significant exposure to credit risk.

### Liquidity risk

Liquidity risk refers to the risk that the charity will encounter difficulties in meeting its short-term obligations due to shortage of funds.

The charity has no significant exposure to liquidity risk.

## 27. NEW OR REVISED ACCOUNTING STANDARDS AND INTERPRETATIONS

The charity has not early adopted any mandatory standards, amendments and interpretations to existing standards that have been published but are only effective for the charity's accounting periods beginning on or after 1 October 2017. However, management anticipates that the adoption of these standards, amendments and interpretations will not have a material impact on the financial statements of the charity in the period of their initial adoption.

## 28. AUTHORISATION OF FINANCIAL STATEMENTS

These financial statements were authorised for issue in accordance with a resolution of the Board of Directors of Abilities Beyond Limitations and Expectations 8 December 2017.

## 29. COMPARATIVE FIGURES

Certain comparative figures have been reclassified to properly reflect the appropriate nature of these items:

	<u>2017</u> SGD	<u>2016</u> SGD
<b>Statement of comprehensive income</b>		
Investment income	33,092	45,613
Other income	<u>12,521</u>	<u>-</u>
	<u><u>45,613</u></u>	<u><u>45,613</u></u>



# CORPORATE INFORMATION

**Name**

*Abilities Beyond Limitations and Expectations (ABLE)*

**Registration**

*ABLE is a company limited by guarantee and a registered charity (UEN 201022774G)*

**Registered Office**

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