



Abilities Beyond Limitations and Expectations

# ANNUAL REPORT

**F Y 2 0 1 8**

Enabling People. Changing Lives.



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## MISSION AND VISION

### MISSION:

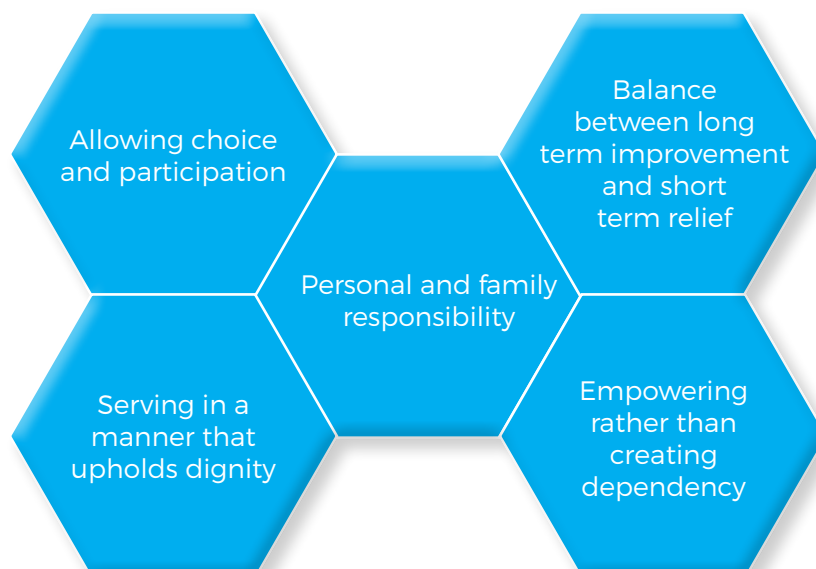
To enable the Physically Challenged to live with dignity and to have a productive, meaningful and independent life.

### 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

**The principles that shape ABLE'S services to our clients and family caregivers.**



## ABLE STORY

"As each one has received a gift, use it to serve one another as good stewards of God's varied grace."

**- 1 Peter 4:10**

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.

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

In late October 2015, ABLE set up two centres at Agape Village. The Rehabilitation & Training Centre provides rehabilitation, training and employment assistance to enable physically challenged clients to return to suitable and sustainable employment. ABLE's 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 1 September.



## MESSAGE FROM ARCHBISHOP



Dear Brothers and Sisters in Christ,

ABLE, as part of Agape Village, is one of the charities instrumental in carrying out the Caritas vision, serving the physically challenged in our community.

In 2018, under the leadership of Chairman Ms Serena Fah and the board of directors, management and staff, ABLE worked hard to partner with benefactors and volunteers, reaching out to serve more than 270 beneficiaries. Please join me in giving thanks to all of them for their valuable work and contributions!

Especially in these troubled times, where there is much political strife, discourse and deep conflict in the world, ABLE's work is an example of what is possible when we let Christ our Redeemer inspire us to love and serve our neighbours.

"The Word of God is living and active, sharper than any two-edged sword (Heb 4:12)". God's Word transforms us and touches our lives. It energizes us to fight for injustices, to stand with those marginalized and abandoned by society in general.

We need not look further than the Saints as role models, who risked everything to put the Gospel into practice with passion and love. The Gospel invites us to encounter with the Lord, to run to Him. Jesus says "Sell what you have and give to the poor, ...come, follow me!" (Matt 19:22).

It is a call to action. It is a call to seek Him out every day. Are we content to offer Him only scraps of our time and possessions, when Jesus offers us eternal life? Jesus is not content with just some paltry offering from us, it is our complete love He demands. He gives all and asks all.

Therefore, let us ask for the grace to leave behind our yearnings for secular success, possession or structures that slow down our mission to serve. Instead, may the Lord bless us with a heart that only loves, unburdened, the Lord. Such love will spread joy and that joy is truly needed today in this world.

The Saints have travelled that path, even in most difficult times, so can we.

**Most Rev. William Goh**  
Archbishop Of Singapore

## MESSAGE FROM CHAIRMAN, ABLE



Dear Brothers and Sisters in Christ,

God's hand is always at work in ABLE.

Led by a dedicated management team, together with a fully committed Board, ABLE pushed the boundaries in our provision of services to our beneficiaries.

Staying true to our mission and with a view to always serving our beneficiaries in more creative and fulfilling ways, ABLE rolled out several key initiatives in 2018.

Working within a multidisciplinary team, ABLE introduced Speech & Language Therapy as a new service for our beneficiaries, thus expanding our suite of rehabilitation services. By retraining word retrieval, role-playing and participating in group therapy to improve conversational skills and taking turns to clarify ideas, our clients improved their communication skills and are better equipped to reintegrate into community living and the workforce.

In April 2018, ABLE joined SG Enable's Hospital to Work Alliance Programme. In this programme, ABLE provides beneficiaries with a holistic case assessment for job readiness, offers rehabilitation to improve employability, and provides job placement and support to help our beneficiaries assimilate into their new workplace and help them stay employed.

These initiatives, when combined with the hard work of the team on our other programmes, resulted in a 90% increase in new rehabilitation clients joining our centre in the last financial year. ABLE also achieved a 47% success rate in job placements.

June 2018 marked our inaugural stay-in Caregivers and Care Recipients Retreat. Caregivers are often the "neglected" part of the equation when we talk about the physically challenged. Oftentimes, the mental, emotional and physical difficulties faced by this group of people and the sacrifices they made are overlooked. This retreat thus served to address the special needs of this group of people.

With this in mind, ABLE continues to focus on providing support to our caregivers through talks and social activities, and through home and centre-based programmes for their physically challenged care recipients, to alleviate their stress. The results of our efforts in the last financial year saw a 40% increase in family caregivers and care recipients joining the centre.

Our social enterprise, ABLE SEAS, continued to provide gainful employment for the physically challenged, with our book-keeping and payroll services. Since the last financial year, revenue has increased by 61%. The portfolio of clients has also widened to include associations, social enterprises and church ministries.

In a constant effort to enrich our beneficiaries' lives and assist them in their integration into society, 2019 will see the implementation of two major programmes.

ARISE (Acquired brain injury survivors' Reintegrating Into Society and Employment) will see ABLE offering a structured cognitive rehabilitation programme to survivors of acquired brain injury. There is currently no programme targeted specifically at rehabilitating this group in Singapore and ABLE is thrilled to be initiating the pilot programme in early 2019.

ABLE will also be collaborating with Silver Spring Pathfinder under FEN (Flexible Employment Network) to provide a virtual job platform for both our beneficiaries and their caregivers. With this platform, participants have the flexibility to work from home or any designated work centres. They will also be assigned work based on timings suitable for them and according to their areas of interest.

With these programmes in place, together with our dedicated team at ABLE, I am confident that our beneficiaries will continue to be empowered to face the challenges in their lives.

On a personal note, I am always touched and amazed at how many of our beneficiaries' perspective and attitude towards their lives undergo a complete change after spending time at ABLE.

We have a beneficiary who was a withdrawn and quiet young man initially. After two years of rehabilitation therapy and respite programmes at ABLE, he is now a very different person - he brims with excitement when he communicates and the phrase that he uses often is, "I want challenges!"

His complete change in attitude in handling his disability with such positivity and fearlessness after spending two years in ABLE is fine testament to what we, as a community, can do for our physically challenged brothers and sisters - how we can empower them to face the challenges in their lives and to lead more meaningful and fulfilling lives!

Together with the unwavering support of the Catholic Church, ABLE continues to forge ahead in God's grace and glory!

As Mother Teresa said, "Do not worry about why problems exist in the world - just respond to people's needs." Empower them!

May the light of Christ shine upon you and your family always.

**Serena Fah**  
Chairman



## OUR TEAM

"Let us hold fast the confession of our hope without wavering, for he who promised is faithful. And let us consider how to stir up one another to love and good works" -**Hebrews 10:23-24**

### BOARD OF DIRECTORS



**Serena Fah**  
Chairman  
Lawyer/Consultant,  
Advent Law LLC



**Bernardus Angkawidjaja**  
Deputy Chairman  
Managing Director,  
Bank Julius Baer



**Fr Romeo Yu Chang**  
Spiritual Advisor



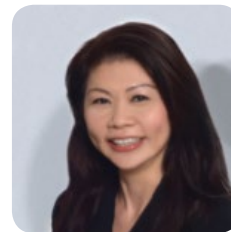
**Adrian Kow**  
Group Chief  
Financial Officer,  
Boardroom Limited



**Amelia Vincent**  
Head of Finance,  
William Grant &  
Sons' Global Travel  
Retail



**A/P Denny Lie**  
Senior Consultant,  
Department of  
Orthopaedic Surgery  
MBBS, FRCS (Edin),  
FAMS



**Jessica Lee**  
Head of Human  
Resources, Asia  
Pacific Columbia  
Threadneedle  
Investments



**Joanne Tan**  
Director, Little Island  
Brewing Company



**Lam Siok Loon**  
Independent  
Director



**Lawrence Loh**  
Managing  
Director, United  
Overseas Bank



**Marcia Troxler**  
Managing Director,  
Senior Advisor,  
Bank Julius Baer  
Singapore



**Simon Wong**  
Lawyer/  
Consultant,  
Lawhub LLC



**Dr Sylvia Teo**  
Senior Principal  
Specialist (RTW  
Unit) Workplace  
Safety and Health  
Council, Ministry  
of Manpower



**Trillion So**  
Audit Partner,  
Pricewaterhouse  
Coopers

## ABLE BOARD COMMITTEES

### BOARD INFRASTRUCTURAL COMMITTEES

#### Advisory Committee

Chair - Raymundo Yu (Vol)  
Members  
Serena Fah  
Fr Romeo Yu Chang

#### Nomination Committee

Chair - Serena Fah  
Members  
Bernardus Angkawidjaja  
Raymundo Yu (Vol)

#### Investment Committee

Chair - Marcia Troxler  
Members  
Ambrose Law (Vol)  
Soh Yew Hock (Vol)

#### Remuneration Committee

Chair - Bernardus Angkawidjaja  
Members  
Jessica Lee  
Simon Wong  
Trillion So

#### Finance Committee

Chair - Lawrence Loh  
Members  
Amelia Vincent (wef 1 Dec 18)  
Marcia Troxler  
Michael Choo (Vol)

#### Audit Committee

Chair - Trillion So  
Members  
Adrian Kow (wef 1 Dec 18)  
Ambrose Law (Vol)  
Soh Yew Hock (Vol)

#### Benefactors Committee

Chair - Bernardus Angkawidjaja  
Members  
Amelia Vincent (wef 1 Dec 18)  
Marcia Troxler  
Timothy Goh (Vol)  
Gene Lee

#### Marketing & Communication Committee

Chair - Joanne Tan  
Members  
Mark Lim (Vol)  
Gail Dragon

### BOARD PROGRAMMES COMMITTEES

#### ABLE Rehabilitation Committee

Chair - A/P Denny Lie  
Members  
Lawrence Loh  
Dr Sylvia Teo  
Audrey D'Cotta (Vol)  
Dr Dominic Chen (Vol)  
Jennifer Liaw (Vol)  
Kevin Beck (Vol)

#### ABLE Respite Committee

Chair - Simon Wong  
Members  
Adrian Kow (wef 1 Dec 18)  
Maureen Ding (Vol)  
Dr Ong Yew Jin (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 - Lam Siok Loon  
Co-Chair - Simon Wong  
Members  
Ambrose Law  
Andrew Quek (wef 15 Oct 18)  
Harry Tan  
Jessica Lee  
Melissa Lim  
Nguyen Van Vang

#### 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  
Lam Siok Loon (ABLE SEAS)  
Gene Lee

\*Committee to be activated as needed

**Outgoing Board member  
- 1 May 2018**



**Ambrose Law**  
Senior Advisor, Stamford Advisory

**ABLE Team**



**Gene Lee**  
Executive Director



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



**Stephanie Seet**  
Manager,  
Rehabilitation  
& Training



**Sharon Woo**  
Manager, Respite



Front row: Gene Lee, Executive Director; Gail Dragon, Senior Manager (Corp/ Admin); Sarah Mun, Senior Admin Executive; Charlotte George, Senior Employment Support Specialist; Evelyn Khoo, Speech & Language Therapist; Cheng Shuet Fong, Occupational Therapist; Daniela Ong, Training & Employment Support Executive; Clarence Goh, Admin Coordinator; Nicola Ying, Physiotherapist; Carmen Lok, Senior Social Worker; Marian Tan, Occupational Therapist

Back row: Chua Ah Choo, Driver; Emilee Ang, Therapy Assistant; Alice Wei, Transport & Hygiene Assistant; Joyce Tan, Corp/ Admin Executive; Sharon Woo, Manager, Respite; Cindy Ting, Staff Nurse; Elisa Ooi, Programme Executive; Ronnie Cheok, Transport Coordinator; Jack Yee, Driver; Nancy Cheang, Driver; Stephanie Seet, Manager, Rehabilitation & Training; (Not in the photograph: Stephanie Bracken, Programme Coordinator)



## KEY HIGHLIGHTS

FY 2017/ 2018 (October 2017 to September 2018) and up to December 2018

**Celebrations** with and for our clients, family caregivers, care recipients, volunteers and benefactors



### 28 FEBRUARY 2018 | CNY Appreciation Lunch

Board members and staff celebrated the lunar new year with benefactors and partners.



### 4 APRIL 2018 | Volunteer Information Sharing & Wine Tasting

Sharing on volunteer opportunities, was followed by a wine tasting session by wine sommelier, Timothy, who is a volunteer Board committee member.



### MARCH, JULY & NOVEMBER 2018 | Board Lunch With Beneficiaries

Board members shared a meal and got to know our clients, family caregivers and care recipients.



### 2 NOVEMBER 2018 | Volunteer Appreciation Dinner

Our heartfelt thanks to our awesome volunteers for sharing their time, talents and treasures with our beneficiaries!



### 26 OCTOBER 2018 | ABLE 8th Anniversary Charity Dinner

It was an evening of giving and sharing, with guests generously participating in the pledges, silent and open auctions.





**Working In Collaboration** with Caritas Singapore, government agencies, other social service organisations and our CSR partners, our goal is to raise awareness of our services and reach out and serve more in the physically challenged community and their family caregivers.



**9 MAY 2018 | Toast Box BreadTalk Mother's Day Celebration @ ABLE**

Great 'Kopi' and Tea, pastries and cakes, craft activities and fun photos! It was a wonderful Mother's Day celebration dedicated to our family caregivers.



**31 AUGUST 2018 | BreadTalk Group (BTG) CSR**

BTG staff volunteers rolled up their sleeves and cleaned the home of our beneficiary as part of the initiative "Find a Need, Meet It".

## Hospital-to-Work Programme

Supporting persons with acquired disabilities transit to employment



Yong Loo Lin School of Medicine

**APRIL 2018 | SGenable Hospital-to-Work Programme**

ABLE is a service partner with SGenable in the programme, supporting the physically challenged transit to employment.

**SEPTEMBER 2018 | Clinical Training for students in NUS Master of Science (Speech & Language Pathology) programme**

ABLE is a designated clinical training centre for Speech and Language Pathology students in NUS programme. ABLE hosted a final-year student attachment in October/ November 2018.



**23-24 JUNE 2018 | Family Caregiver and Care Recipient Retreat**

Mega Adventure Singapore hosted our care recipients on 23 June 2018. Care recipients braved their fears and soared across the beach on a zipline. This is the first time they have embarked on the zipline at Mega Adventure!

While care recipients enjoyed activities at Mega Adventure, their family caregivers attended a self-care workshop facilitated by Clarity Singapore. There were tears and laughter as participants candidly related their personal stories, listened and supported each other in sharing their 'happy moments' of their caregiving journey.





### 12 SEPTEMBER 2018 | SG Enable Caregivers Support Coalition Meeting

ABLE is privileged to play host to the SG Enable 2nd Coalition of Partners Meeting on Caregivers Support, with participants from over 20 social service organisations.



### SEPTEMBER/ OCTOBER 2018 | North West Community Development Council (CDC) Call Centre Work Trial

Through the work trial project commissioned by North West CDC, our Return-to-Work (RTW) clients honed their communication and administrative skills, to increase their employability and confidence to re-enter the workforce.



### 14 OCTOBER 2018 | President's Star Charity Show

We are privileged to work with NCSS and MediaCorp to feature Samiha (an ABLE client) in the show. Thank you to Samiha for sharing her inspiring story and Return-to-Work (RTW) journey with ABLE!



**24 NOVEMBER 2018 | Singapore National Stroke Association (SNSA) Chit Chat Café**

ABLE hosted the Chit Chat Café, a monthly support group organised by SNSA to provide social interaction opportunities for people with Aphasia (communication difficulties).

**24 NOVEMBER 2018 | Mega Adventure x ABLE Charity Event**

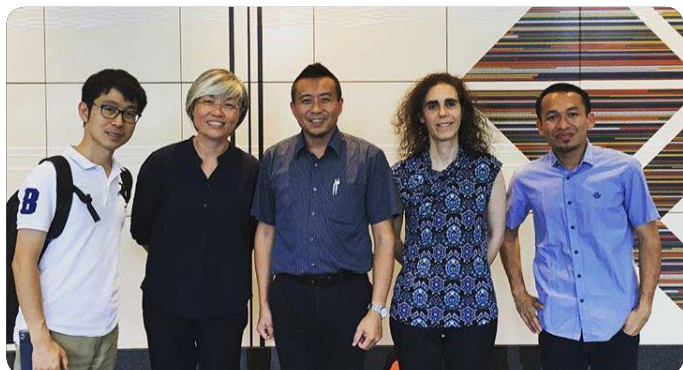
Mega Adventure organised the charity event where 50% of ticket sales were donated to ABLE in support of our programmes for the physically challenged.

**30 NOVEMBER 2018 | Christmas Light-Up**

An Annual tradition where clients, family caregivers and volunteers enjoyed activities, tea and the light-up to share the spirit of the season.



**Organisation and Staff Development** Striving to continually develop staff and organisation capabilities, a number of initiatives were adopted and staff training was supported.



**21-22 JULY 2018 | ABLE @ Regional Platform**

Occupational Therapist Cheng Shuet Fong (second from left) represented Singapore in the 1st International/5th Japanese congress of Clinical Occupational Therapy held in Fukuoka, Japan.



**28 SEPTEMBER - 3 OCTOBER 2018 | ACRM Annual Conference**

Occupational Therapist Marian Tan and Speech & Language Therapist Evelyn Khoo attended the world's largest rehabilitation research conference in Dallas, Texas, USA.

## ABLE RETREAT

*"Whose am I?"*

19th - 20th July 2018  
**Kingsmead Center**

**19-20 JULY 2018 | Staff Retreat**

Inaugural retreat exploring how we are known and loved by God and neighbour. It was also a time of sharing and getting to know each other as persons, not just by our work roles.



**Monthly Staff Meetings** | A time for staff updates and bonding over meals.



**Visits** In the course of the year, in collaboration with Caritas and Agape Village team, ABLE had the privilege of hosting visits from His Eminence Cardinal Turkson and Mr Desmond Lee, MSF Minister, among other visitors.



**22 JULY 2018** | A photo for our album with His Eminence Cardinal Turkson during his visit to ABLE.



**10 AUGUST 2018** | Mr Desmond Lee, MSF Minister, interacting with care recipients at the Respite Centre.

## FINANCIAL STATEMENT

### STATEMENT OF FINANCIAL POSITION

as at 30 September 2018

	2018 SGD	2017 SGD
<b><u>ASSETS</u></b>		
<b>Non-current assets</b>		
Property, plant and equipment	287,284	306,474
Held-to-maturity financial assets <sup>1</sup>	1,780,899	1,515,498
Available-for-sale financial assets <sup>2</sup>	<u>494,540</u>	<u>507,725</u>
	<u>2,562,723</u>	<u>2,329,697</u>
<b>Current assets</b>		
Trade receivables	13,507	4,466
Other receivables	81,759	44,445
Cash and cash equivalents	<u>160,381</u>	<u>640,596</u>
	<u>255,647</u>	<u>689,507</u>
<b>TOTAL ASSETS</b>	<u>2,818,370</u>	<u>3,019,204</u>
<b><u>FUNDS AND LIABILITIES</u></b>		
<b>Funds</b>		
Fair value reserve	(12,210)	975
Restricted funds	502	-
General funds	<u>2,749,930</u>	<u>2,976,259</u>
	<u>2,738,222</u>	<u>2,977,234</u>
<b>Current Liabilities</b>		
Trade payables	-	5,779
Other payables <sup>3</sup>	<u>80,148</u>	<u>36,191</u>
	<u>80,148</u>	<u>41,970</u>
<b>TOTAL FUNDS AND LIABILITIES</b>	<u>2,818,370</u>	<u>3,019,204</u>

<sup>1</sup> Held-to-maturity financial assets relate to investment in quoted bonds with varying maturity dates.

<sup>2</sup> Available-for-sale financial assets relate to investment in a quoted perpetual bond.

<sup>3</sup> \$48,000 of the balance relates to deferred income for services which has yet to be rendered.



## FINANCIAL STATEMENT

### STATEMENT OF COMPREHENSIVE INCOME

for the financial year ended 30 September 2018

	2018 SGD	2017 SGD
<b>INCOME</b>		
Donations and grants	1,324,239	2,174,913
Income from fund raising events	117,780	510,980
Income from charitable activities <sup>1</sup>	308,515	151,436
Investment income	80,617	44,891
Other income	<u>50,733</u>	<u>23,642</u>
	<u>1,881,884</u>	<u>2,905,862</u>
<b>EXPENDITURE</b>		
Depreciation	(160,105)	(225,148)
Cost of fund raising event	(43,266)	(62,268)
Cost of charitable activities <sup>2</sup>	(1,556,156)	(1,325,549)
Governance costs	(32,430)	(29,856)
Loss on disposal of property, plant and equipment	-	(4,245)
Other expenditure	<u>(315,754)</u>	<u>(380,970)</u>
	<u>(2,107,711)</u>	<u>(2,028,036)</u>
Excess of (loss)/income over expenditure	(225,827)	877,826
<b>Other Comprehensive Income:</b>		
Items that may be reclassified subsequently to income or expenditure		
Available-for-sale financial assets		
Fair value (loss)/gain	<u>(13,185)</u>	<u>975</u>
Excess of (loss)/income over expenditure representing total comprehensive income for the financial year	<u>(239,012)</u>	<u>878,801</u>

<sup>1</sup> Income from charitable activities relates to service income from Rehabilitation, Respite and Transport services.

<sup>2</sup> Costs of charitable activities relates mainly to employee costs, programme costs and rental charges.

#### Addendum

Please visit our website: [https://www.able-sg.org/annual\\_reports.html](https://www.able-sg.org/annual_reports.html) for details of ABLE's Audited Financial Statement

## OUR SERVICES

### REHABILITATION & TRAINING



ABLE Rehabilitation and Training Centre runs two programmes catered to the needs of the physically challenged - the **Return-to-Work Programme** and the **Day Rehabilitation Programme**. These programmes and services are staffed by an experienced multidisciplinary team of healthcare, social service, training and employment support professionals.

We offer a comprehensive suite of rehabilitation services - Physiotherapy, Occupational Therapy, Speech and Language Therapy, and Pilates. Under ABLE's Day Rehabilitation Programme, clients receive rehabilitation to maximise their independence in caring for themselves at home and navigating their community safely. For clients not looking to return to work, we encourage them to pursue meaningful occupation, be it through interest groups, sports or volunteering.

SNAPSHOT (as at September 2018)	
<b>116</b> Clients: 60 Return-To-Work & 56 Day Rehabilitation	
<b>25</b> Job Placements	<b>10</b> Returned To Current Employer
<b>114</b> Training Participants	<b>24</b> Training courses (3 certified courses and 21 enrichment / in-house workshops)



Physiotherapy and Occupational Therapy



Speech and Language Therapy



Pilates

The Return-to-Work Programme provides rehabilitation, training and employment assistance to the physically challenged to increase their employability and support their return to the workforce. This is an individualised programme created in consultation with the clients to address their therapeutic, psychosocial and employability needs.

Rehabilitation is vocational-focused using simulated work activities and work conditioning. Training is provided to bridge any skills or knowledge gaps to clients' chosen vocations. We also offer job exploration, development of commuting-for-work options, suggestions on specific workplace modifications or work re-design, and reducing other barriers for return to work.



Psychosocial support

In-house workshops

Vocational training

### Stroke Self-Management Programme

In partnership with Singapore National Stroke Association

Self-awareness, knowledge and social support are important building blocks to enable stroke survivors to take charge of their own health.

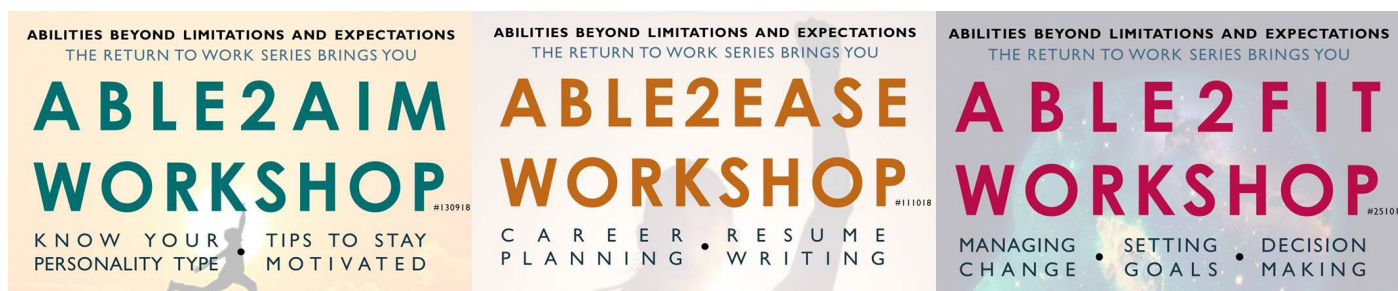
ABLE conducted our inaugural run of the Stroke Self-Management Programme (SSMP) between October and November 2018. Amidst easy banter and laughter, participants shared their life stories and bonded over their shared experiences. The SSMP participant chat group was abuzz with frequent exchanges, as they reminded one another to exercise regularly and watch their diet!



Inaugural SSMP participants

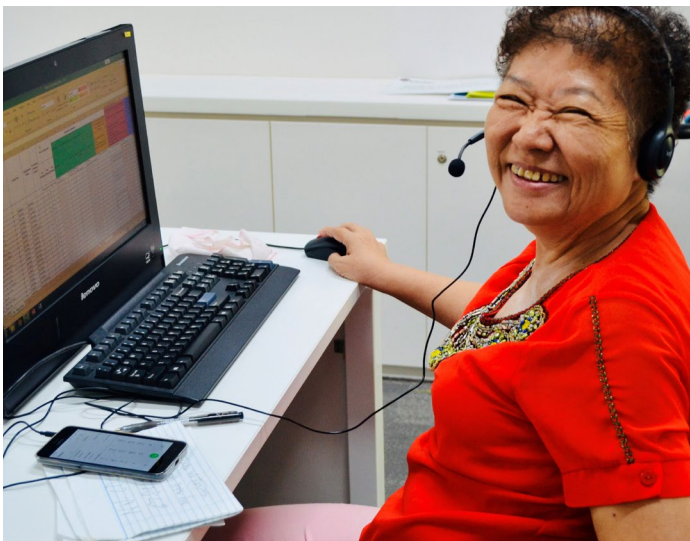
### ABLE Return-to-Work Training Series

ABLE revamped our in-house training workshops, sharpening our focus on pre-employability. The Return-to-Work (RTW) training series (ABLE2Fit, ABLE2Aim and ABLE2Ease) enables our RTW clients to better understand their strengths, interests and transferable skills. With greater self-awareness, clients are better equipped to take action in planning their careers, upskilling and improving their employability.





## SUCCESS STORIES...



**“From this job trial experience, I’ve learned to be more patient and not to give up even when faced with challenges.” - Mdm Marie Toh**

### North West CDC Call Centre Work Trial Project

In collaboration with North West Community Development Council (CDC), ABLE conducted an in-house North West CDC Call Centre Work Trial Project between September and October 2018 where clients underwent training in telephone etiquette and basic computer skills. They then conducted telephone surveys on behalf of North West CDC to find out about the utilisation of SkillsFuture Credits among the precinct’s residents.

Clients had the opportunity to hone their communication and administrative skills, and in so doing, improve their confidence to re-enter the workforce.



**Eric with his signature Classic cheesecake.**

### Eric’s Cheesecake Creations

ABLE believes in enabling our clients to achieve their aspirations. Eric Gan, a RTW client, used to work as a pastry chef but could not continue working due to rheumatoid arthritis flare ups. With ABLE’s encouragement and support, Eric decided to pursue his passion for baking after a 10-year lapse. The Employment Support Specialist advised Eric on his business plan and connected him with F&B industry veterans for mentoring.

Eric has set up a home-based baking business specialising in cheesecakes. He hopes that his culinary creations bring joy to his customers.

## RESPIRE



ABLE Respite aims to support family caregivers of persons with physical challenges. This aim is accomplished through having regular quality programmes and services for both caregivers and care recipients.

Our family caregivers experience direct respite through self-enrichment workshops, information talks and interest groups. Through these programmes, the caregivers are given opportunities to discover and explore their own interests. They are also empowered on their caregiving journey, as they are equipped with strategies, skills and knowledge to manage caregiving.

SNAPSHOTS (as at September 2018)		
90 Family Caregivers		62 Care Recipients
<div>Centre-Based Services</div> <div>7 activities and programmes* organised for family caregivers</div> <div>19 activities and programmes* organised for care recipients</div>		
<div>Home-Based Services</div> <div>3 households    116 sessions    264 hours of respite</div>		

\* Some programmes have several sessions each



Family caregivers baking session

P2P Christmas celebration



## CENTRE-BASED RESPITE

**Drop-In Programmes.** These regular programmes include art therapy, music therapy, Person 2 Person (P2P) befriending, ABLE Chef (a cooking/ baking programme) and outings. The fruits of these programmes are multiple – social, pragmatic and personal – including:

- Enabling care recipients to interact and socialise. As iron sharpens iron, socialising with each other teaches care recipients compassion and empathy
- Creating spaces for care recipients to exercise practical skills. ABLE Chef, for example, is a way for care recipients to practise making dishes on their own. As they gain confidence in their kitchen skills, they are empowered with the realisation that they can be independent in making their own meals.
- Providing time for personal needs. Art and Music Therapy, administered by professional art and music therapists, allow care recipients to explore personal aspects (e.g. emotions, memories, self-esteem) in a safe space. Care recipients have expressed that their self-esteem and their relationships with others have improved as a result of participating in these programmes.



Music Therapy

**“I came to ABLE over two years ago as I had a stroke. Music therapy can really soothe your stress and anxiety. It can also help to improve my speech. After music therapy, I can communicate better with my husband and son.” - Mdm Soh Wei Joo, Rehabilitation and Respite client**

**sociABLE** This is a full-day social interaction programme. Beyond activities in the centre, regular outings are also arranged.

Our healthcare team of a Staff Nurse, an Enrolled Nurse and a Hygiene and Transport Assistant help in the centre-based and outdoor activities, assisting clients during transferring, ambulating, toileting and feeding, and monitoring their vital signs and well-being.

For family caregivers, sociABLE provides them with a trusted programme where they can rest assured that their care recipients are engaged and cared for the entire day. With this assurance, caregivers can have uninterrupted time to tend to themselves.



ABLE Chef – Sandwich making session



Outing and workshop at Sentosa Sandsation



## Caregiver Activities



Our family caregivers experience direct respite through self-enrichment workshops, information talks and interest groups. Through these programmes, the caregivers are given opportunities to discover and explore their own interests. They also form social networks which provide a place of support, boosting each caregiver's resilience in the face of caregiving difficulties.

## HOME-BASED RESPITE

This service aims to reach out to family caregivers whose care recipients are bed-bound or less mobile. Nurses in the team help with activities of daily living, and companion or escort services for medical appointments. In addition, these services aid in emergency circumstances where family caregivers are suddenly taken ill or hospitalised.



Staff Nurse Cindy attending to a client during home-based respite

### Sharing their story ...

81-year-old Eric Chang was struggling to cope as the sole caregiver of his wife Theresa, who was diagnosed with Parkinson's disease, a long-term degenerative disorder.

When his sister-in-law introduced him to the Home-Based Respite service at ABLE, a great weight was lifted off his shoulders thanks to the thrice-weekly visits of ABLE staff nurse Cindy. Not only did Cindy help to take care of Theresa by way of her feeding and exercises, Cindy's affable nature helped her to get along well with Theresa and she became a source of companionship for the elderly couple who live on their own.

Subsequently, Eric engaged a full-time domestic helper to help him care for his wife.

## TRANSPORT



ABLE operates three wheelchair-accessible vans to meet the need for accessible transport for our clients and care recipients to attend rehabilitation and respite programmes at the centre.

Our transport is also available for private hire, where we work in collaboration with other transport companies to serve the needs of the physically challenged.

In support of the programmes at Agape Village, transport is also extended to the participants of the Share-A-Pot programme at a subsidised rate.

### SNAPSHOT (as at September 2018)

**70** Transport clients

**4086** transport trips

#### Testimony ...

"Thank you for arranging the transport for us. Everything went really well and the short outing made for an excellent change for Mum. Your driver was very courteous and helpful. I hope you know how much joy you add to our lives with this service!" - **Mdm Pamposh Dhar, ABLE transport client.**





## 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 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.

Besides full-time accounting-trained staff to supervise and guide the physically challenged staff, ABLE SEAS's professional services are managed and overseen by TRICOR, an established accounting and corporate secretarial services company. This is ABLE SEAS's way of providing quality service and professionalism.

**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 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 and 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.



ABLE SEAS's main client base continues to be charities and Catholic organisations which contribute 59% of our total revenue. Accounting and payroll services showed an increase of 61% and 22% respectively as compared to the last financial year. The key drivers are charities and Catholic organisations, which contributed to 57% of our growth.

### **ABLE SEAS Team**

Our physically challenged staff at ABLE SEAS are offered rehabilitation therapy sessions during office hours.

#### **Front Row:**

Accounting Assistants Isaac Kalaiselvan, Stephanie Yip, Gladys Koh, Sumini Bte Sajare and Jayandi d/o Arumugam

#### **Back Row:**

Lena Koh, Assistant Accountant; Veronica Soh, Accounting Services Manager; Lim Yee Sim, Executive Director, Gerard Lye, Payroll Executive



### **Sharing her journey ...**

My condition is due to a road traffic accident – I lost my left leg.

After the accident, for nearly three years plus, I did not step out to see my relatives or friends. When I went to ABLE, they asked me to take up the LCCI book-keeping course which was sponsored by ABLE. They promised that if I passed, they'll give me a job. I passed and have been working with ABLE SEAS for the past three years as an accounting assistant.

ABLE is the one who brought me out from my darkness.

**- Jayandi**

## PARTNERSHIP

We are thankful for our collaborations with our partners:



***Institute of Technical Education***

ABLE is a member of :





## FUNDRAISING HIGHLIGHTS

On behalf of 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' also goes out to members of the public who have generously donated online to ABLE through Giving.sg.

**RAMEN FOR A CAUSE!**  
\$2 WILL BE DONATED TO ABLE (Abilities Beyond Limitations and Expectations) FOR EVERY BOWL OF RAMEN SOLD FROM 1 - 30 APRIL 2018!  
UMA LINA IS 100% HSG-FREE

**BANGKOKJAM GIVES BACK**  
With every set lunch ordered, \$2 will be donated to ABLE. Spread the joy of giving back when you order our Executive Set Lunch (\$14.90\*), completed with a choice of Ice Cream and Iced Lemon Tea!

6 May 2018  
**INTERNATIONAL PILATES DAY**  
Bring your friends to Capella Singapore for a mass open workout by The Moving Body!

**March to May 2018 Charity Drives**



Year-round online donations via Giving.sg

**Make a Difference**

**TAX** TDR will be issued for donations of \$10 and above.

**DONATE ONCE**

**DONATE MONTHLY**

**FUNDRAISE NOW**

**SUPPORTED CAUSES**

**Disability**

**LITTLE ISLAND BAKING CO.**  
FOR EVERY SET OF ORANGE TAMARIND PORK RIBS (W/ SPICE TAMARIND GLAZE WITH GARLIC, MELON, PINEAPPLE & BUTTERED SWEET CORN) ANY DRINK OF YOUR CHOICE \$36

**GIFT A CUP**  
SPREAD SOME WARMTH  
An act of kindness goes a long way. Join us in spreading warmth through our "Gift a Cup" program by purchasing a cup of Kopi for someone else. What's more, from 1 Oct - 31 Dec 2018, Toast Box will match the total value of the cups "gifted" in our fundraising efforts for ABLE (Abilities Beyond Limitations and Expectations). This means the more you gift, the more funds we'll raise for ABLE!

**3000 ways to do your part for ABLE**  
For every pair of Eyeshield UVBlue spectacle lenses sold from now to August 2018, Optic Point will donate \$5 to ABLE. Help us achieve our target of \$3000 for this cause!

**MEGA able CHARITY EVENT**  
Date: 24 November 2018 Venue: Mega Adventure  
Ticket Price \$100. Includes 1 x MegaZip, 1 x MegaSwing, MegaSwing 2110151.

July to December 2018 Charity Drives



## OUR VOLUNTEERS

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 – from befriending, conducting training, art and craft classes, talks, pilates sessions and lending their creative talents with photography and writing. To each one of our volunteers, you are seriously awesome and we THANK YOU!



Outings



Baking



Befriending

Photographers

**We need You...** We welcome individuals, educational institutions and corporate volunteers to share your time and talents with our beneficiaries.



Volunteer opportunities at ABE



ITE College East – Drone flying lessons



Catholic Junior College - Outings



The Moving Body – Pilates volunteers



Citibank CSR – Financial literacy workshop



Heartware Network – Outings



## CORPORATE GOVERNANCE

### EVALUATION CHECKLIST

For the purpose of this report, ABLE's compliance of and explanations for any deviations from the Code Of Governance For Charities And IPCs Governance Evaluation Checklist (Enhanced Tier) are provided below. This submission is for the financial year October 2017 to September 2018.

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	
3.	The Board has an audit committee (or designated Board members) with documented terms of reference.	1.2.1	Complied	
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	
	<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	
6.	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	
	<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	
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	
	<b>Human Resource Management</b>			
9.	The Board approves documented human resource policies for staff.	5.1	Complied	
10.	There are systems for regular supervision, appraisal and professional development of staff.	5.6	Complied	
	<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	

S/N	Description	Code ID	Response	Explanation (if compliance is in progress, not complied or not applicable)
12.	The Board ensures reviews on the charity's controls, processes, key programmes and events.	6.1.3	Complied	
13.	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	
14.	The charity discloses its reserves policy in the annual report.	6.4.1	Complied	
15.	Does the charity invest its reserves?		Yes	
16.	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Complied	
	<b>Fundraising Practices</b>			
17.	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	
	<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	
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	
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	
	<b>Public Image</b>			
23.	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	



## Board Meetings

### ABLE's Board of Directors

ABLE is governed by a volunteer Board whose members are appointed by the Archbishop of the Catholic Archdiocese of Singapore in accordance with its Memorandum and Articles of Association.

As the highest policy and decision-making body, the Board has the responsibility of ensuring that ABLE is governed and managed responsibly and prudently to ensure its effectiveness, credibility and sustainability.

Board meetings were held quarterly in FY 2017/2018 - November 2017, January, May and August 2018. Its committees also meet as needed for the schedule of the Board.



2018 Work Plan Meeting in August

Board Member	Date 1st Appointed	Date of latest Re-Appointment	Expiry of term	Attendance
Serena Fah	25 October 2010	1 October 2017 – Appointed Chairman	1 October 2019	4 / 4
Bernardus Angkawidjaja	1 January 2013	1 October 2017 – Appointed Deputy Chairman	1 October 2019	4 / 4
Trillion So	1 August 2014	1 August 2018	1 August 2020	4 / 4
Simon Wong	1 August 2014	1 August 2018	1 August 2020	4 / 4
A/Prof Denny Lie	12 February 2015	1 February 2017	1 February 2019	4 / 4
Dr Sylvia Teo	1 July 2017		1 July 2019	4 / 4
Joanne Tan	12 February 2015	1 February 2017	1 February 2019	3 / 4
Jessica Lee	1 July 2017		1 July 2019	2 / 4
Lawrence Loh	1 July 2017		1 July 2019	2 / 4
Marcia Troxler	1 July 2017		1 July 2019	2 / 4
Lam Siok Loon	1 April 2018		1 April 2020	2 / 2*
Ambrose Law	1 January 2013		Step down on 1 May 2018	1 / 2*
Amelia Vincent	15 August 2018		15 August 2020	1 / 1*
Adrian Kow	15 August 2018		15 August 2020	1 / 1*

Note: \* Number of meetings attended taking into account date 1st appointed or stepped down in 2018

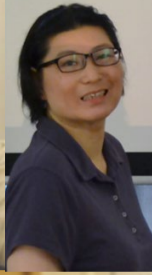
## CORPORATE INFORMATION

<b>Name:</b>	Abilities Beyond Limitations and Expectations (ABLE)
<b>Registration:</b>	<p>ABLE is a company limited by guarantee, 25 October 2010 (UEN 201022774G)</p> <p>Approved as an Institution of a Public Character (IPC), 24 November 2010 (last renewal approved with validity to 28 August 2020)</p>
<b>Company Secretary :</b>	Gervan Biz Pte. Ltd.
<b>Banker :</b>	UOB Limited
<b>Auditor :</b>	Enterprise Business Consulting (Asia)
<b>Registered Office:</b>	7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264
<b>Telephone :</b>	68017460
<b>Email :</b>	<a href="mailto:enquiries@able-sg.org">enquiries@able-sg.org</a>
<b>Website :</b>	<a href="http://www.able-sg.org">www.able-sg.org</a>





Thank you for your time!  
May GOD Bless ABLE forever!!!



able

Abilities Beyond Limitations and Expectations