



YEAR ANNIVERSARY

ANNUAL REPORT FY 2020

able

ENABLING PEOPLE CHANGING LIVES



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About ABLÉ

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

These five principles shape how ABLÉ serves persons with disabilities and their family caregivers

Allowing **choice** and participation

Serving in a manner that upholds **dignity**

Personal and family **responsibility**

Balance between long-term improvement and short-term relief

Empowering rather than creating dependency

A new command I give to you:

Love one another. As I have loved you, so you must love one another. By this, everyone will know that you are my disciples.

John 13:34-35

Saint Giles

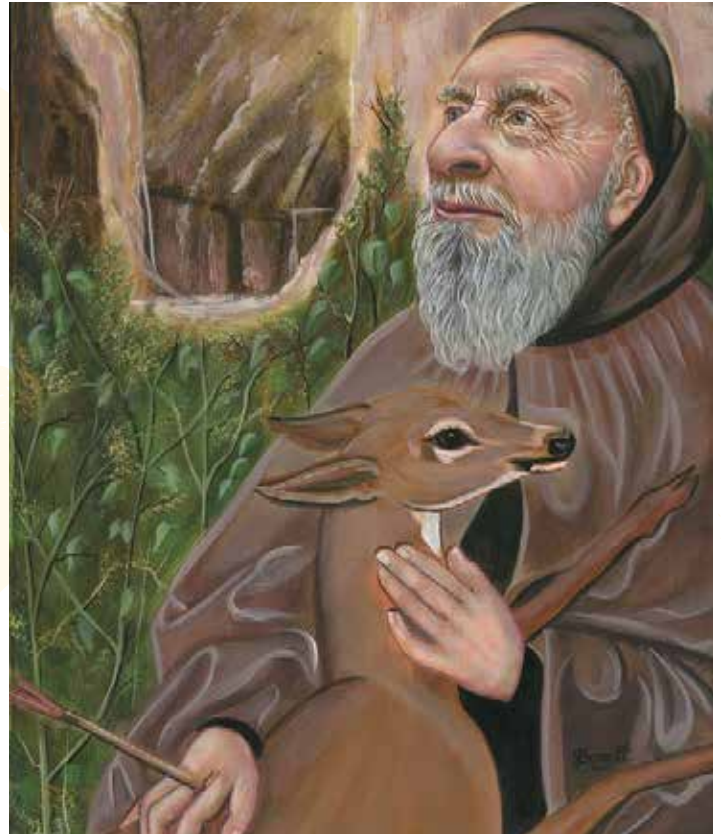
Our Patron Saint

Saint Giles is the patron saint of persons with disabilities

Saint Giles was born a wealthy noble in 650 AD. To avoid followers and adulation, he left Greece in 683 AD to France where he lived as a hermit in a cave in the diocese of Nîmes. Giles spent many years in solitude conversing only with God, and in his greatest solitude, his sole companion was a hind. Legend has it that God sent Giles a female deer to nourish him with her milk.

One day, after Giles had lived there for several years in meditation, a royal hunting party chased the deer into Giles' cave. A hunter shot an arrow into the thorn bush, hoping to hit the deer, but instead hit Giles in the leg, crippling him.

From this, Giles' fame as a sage and miracle worker spread, and would-be followers gathered near the cave. The French King, because of his admiration, built the monastery of Saint Giles du Gard for these followers.



Giles became its first abbot, establishing his own discipline there. A small town grew up around the monastery and upon Giles's death, his grave became a shrine and place of pilgrimage. The monastery later became a Benedictine house.

The combination of the town monastery, shrine and pilgrims led to many handicapped beggars visiting and hoping for alms. Giles' insistence on living outside the walls of the city, coupled with his damaged leg, led to his patronage of persons with disabilities. Giles was also patron of beggars by extension, as begging was the only source of income for many disabled people. Hospitals and safe houses for the poor, crippled, and leprous were constructed in England and Scotland, and were built so persons with disabilities could reach them easily.

10th Anniversary

10 years of ABLE



10th Anniversary Video

ABLE's 10th anniversary year has been an eventful one, with the COVID-19 pandemic changing life as we know it on many levels. While this change is unprecedented, a look at ABLE's history quickly shows how the ability to change and adapt has been a part of ABLE's decade-long journey from the start.



2009

The beginning of ABLE's journey

ABLE's story began in September 2009 when the Catholic Social and Community Council approached ABLE's Founding Chairman, Mr Raymundo Yu, to help Caritas Singapore establish a charity serving people with physical disabilities. The cause resonated strongly with Raymundo and he recruited a group of like-minded individuals with a calling to serve this segment of society. ABLE was officially incorporated on 25 October 2010 and began operations as a member of Caritas Singapore, the social and community arm of the Catholic Church in Singapore. ABLE obtained certification as an Institution of a Public Character on 24 November 2010.



2010

With no premises to its name, ABLE reached out to the physically disabled community through collaborations with the Handicaps Welfare Association (HWA) and Muscular Dystrophy Association Singapore (MDAS).

A maiden project with Handicaps Welfare Association was the Centre for the Physically Challenged (CPC), which was run between December 2010 to May 2015, providing rehabilitation, training and Return-To-Work services. CPC offered a range of services to help adults who became physically challenged during their productive years.



The centre provided necessary occupational training to help persons with physical disabilities become productive again and re-integrate back into society within the shortest possible time. Through the project, 326 clients were served, with over 500 rehabilitation sessions, 160 courses and 182 job/project placements.



Caring for a person with muscular dystrophy can be an emotionally and physically challenging task as it requires long hours of attentive care. ABLE ran Agape Respite@MDAS with Muscular Dystrophy Association Singapore between March 2013 to September 2017 to give caregivers the chance to energise and refresh themselves.

Adopting a caregiver-centric approach, Agape Respite@MDAS helped caregivers to take a rest and acquire self-improvement skills, granting them the peace of mind that their care recipients are in the safe hands of reliable caretakers. Caregiver appreciation events were held regularly to honour the important role of caregivers in society. Over 200 family caregivers and 140 care recipients were served through centre- and home-based programmes.

2013

Caritas Singapore held a groundbreaking and blessing ceremony for upcoming Agape Village at Lorong 8 Toa Payoh in September 2013. Archbishop Emeritus Nicholas Chia conducted the rite of blessing of the construction site while Archbishop William Goh conducted the rite of blessing of the cornerstone. They were joined by Minister for Social and Family Development Chan Chun Sing.



As part of their Return-to-Work programme, a group of ABLE's physically challenged clients sat for the LCCI examinations to prepare them for a new career in bookkeeping. Accountants on ABLE's Board of Directors served as tutors, and four clients passed on their first try. However, finding employers who were willing to hire persons with disabilities proved to be difficult, and from that challenge, ABLE SEAS was born.

Today, ABLE SEAS provides professional bookkeeping and payroll services to small charities and businesses, while employing and training persons with disabilities, providing them sustainable employment in a productive and safe environment.



ABLE moved to Agape Village in late October 2015. With a new place to call home, this move marked the beginning of ABLE's Rehabilitation & Training Centre, with the space and equipment necessary for its physiotherapy, occupational therapy and pilates services. Agape Village is also home to ABLE's Respite Centre, where family caregivers can feel comfortable, rest and befriend other caregivers while their care recipients are engaged in activities such as music therapy.

2015



From L to R: Mr Teo Ser Luck, Mr J. Y. Pillay, Mr Tan Chuan Jin, Most Reverend William Goh, DD, Mr Gordon Pinto, Ms Janet Ang, Mr Raymundo A. Yu Jr.

2016



Toast Box began a partnership with ABLE in 2011, helping to raise funds and boost awareness about ABLE's services to a wider audience through events and fundraising drives. ABLE's Executive Director Gene Lee is pictured here in 2013 with the cast of Ah Boys To Men, who made a special appearance to make coffee for their fans at Toast Box's "Lim Kopi For A Cause" charity drive in Bugis Junction. In 2016, Toast Box employees volunteered in packing Sprouting Kits, that were sold at Toast Box's outlets to raise funds for ABLE. The sprouting kits contained soil compost processed from Toast Box's recycled coffee grounds and seeds for growing edible 'Bak Choy' or 'Kai Lan' sprouts.

2017

President Halimah visited Agape Village and toured ABLE's Centres and ABLE SEAS's Office, as well as the centres of other Caritas Member Organisations.



ABLE's Return-To-Work clients took part in an in-house work trial in September to October 2018 to conduct a telephone survey on residents' use of SkillsFuture Credits. This was a collaboration project with North West Community Development Council (NW CDC). Clients and family caregivers received training and were paired with ABLE staff, who coached them in making calls and addressing queries. Through this work trial, clients honed their communication and administrative skills, which increased their employability and confidence to re-enter the workforce.

2018

An annual tradition at ABLE every Lunar New Year is for the ABLE family to come together for a lo-hei lunch at ABLE's Respite Centre. Pictured here is the 2018 Lunar New Year lunch celebration.



It is especially important for persons with disabilities to develop social interaction skills with people in the community. Our volunteers help our care recipients reintegrate into society through our weekly person-to-person (P2P) befriending programme.



The service of ABLE's volunteers contributes significantly to the social reintegration of the physically challenged community and their caregivers. Every year, we organise a Volunteer Appreciation Night, where our volunteers from various backgrounds get to meet and mingle with each other and our board members.

Just like ABLE's Lunar New Year lo-hei tradition, ABLE's Respite Team also has an annual Christmas Light-up tradition where our caregivers and care recipients join in to light up the Christmas tree with our board members in our Respite Centre.



After experiencing a motor accident, Amin came to ABLE for rehabilitation as part of his Return-To-Work journey. Amin's employer, Mega Adventure, was extremely supportive of his journey back to work, and they have supported ABLE through several charity events.

2019

President Halimah Yacob visited ABLE to meet our clients and caregivers. It was a day of lively song performances as she joined our care recipients in their music therapy session, and she also joined in our caregivers during their baking class.



In the lead up to Madam President's visit, our clients, family caregivers, employees, management and board members expressed their wishes and hopes for the Singapore Bicentennial celebrations in an artwork that was gifted to the President.



ABLE's 2019 Charity Dinner was one to remember, where all ABLE employees came together with each person playing a key role in making it a successful evening of fundraising. The guests enjoyed a night of exciting activities including a live painting demonstration, where the artwork was purchased by a generous donor during the live auction.



ABLE's clients, caregivers, volunteers and employees came together to do the Purple Parade march in support of disability inclusion at the 2019 Purple Parade at Suntec City. It was the first time that ABLE participated in the Purple Parade, a national movement to support inclusion and celebrate abilities of persons with disabilities.



2020

When the COVID-19 pandemic hit Singapore, the ABLE team innovated quickly to continue serving clients and caregivers via teleconferencing tools to ensure no one was left behind. ABLE's mission to empower the physically challenged to live dignified and independent lives remains important, perhaps now more than ever, as we work to support the vulnerable in our midst. Looking ahead, ABLE hopes to continue innovating to reach out to more clients and caregivers in the comfort of their own homes.

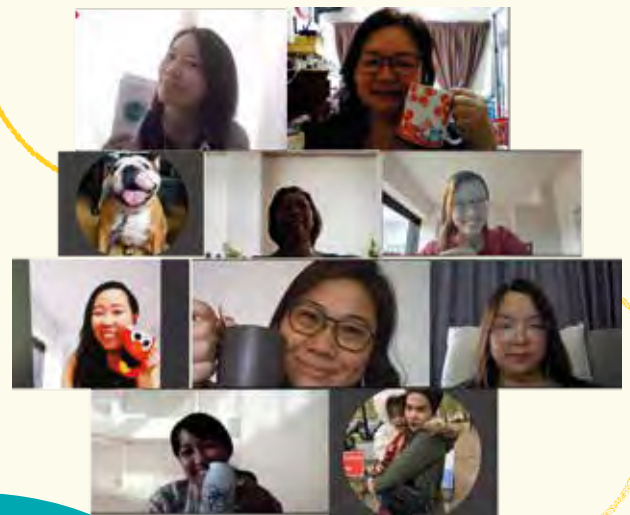
We launched ABLE's 10th Anniversary celebrations in conjunction with our annual Lunar New Year lunch in 2020. Little did we know that this would be our first and last in-person event of the year. ABLE's partners, board members, benefactors, CSR partners, volunteers and employees of ABLE & ABLE SEAS participated in a traditional lo-hei and enjoyed a festive lunch together as we ushered in the Year of the Rat.





There was a mini exhibition showcase where guests could learn more about ABLE's history, current programmes and upcoming events. Our guests took our 'Disability Inclusion Pledge' and wrote encouraging messages for our Family Caregivers on our 'Wall of Wishes'. We screened a short video of ABLE's history over the past decade, ending with a short animation and unveiling of ABLE's new 10th Anniversary logo. Our colleague Charlotte led our guests through the Yusheng, Catholic-style.

Communication is especially important during times of crisis. ABLE conducted its inaugural Town Hall virtually in May 2020, during Singapore's COVID-19 Community Circuit Breaker. Our leaders recognised the commitment and effort of ABLE and ABLE SEAS employees who innovated quickly to continue serving our beneficiaries and clients during these work-from-home times.



Trust in the Lord
with all your heart and lean not on your own
understanding; in all your ways submit to him,
and he will make your paths straight

Proverbs 3:5-6



Outgoing Chairperson's Message

It is with immense gratitude and humility that I thank our Lord for blessing ABLE and guiding its stewards for the past 10 years.

From its inception to now, ABLE has grown from a mere funding source to a full-fledged centre serving our physically challenged brothers and sisters. Though the road may not always have been smooth, the Lord's hand was always there guiding us and giving us hope and assurance that our mission was worthy of perseverance.

Thank you for the unwavering support, dedication and energy of the past and present ABLE and ABLE SEAS Boards of Directors, management and staff. I look forward to the next decades of service!

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

Serena Fah
Chairperson
1 Oct 2017 to 30 Sep 2020

“I keep my eyes
always on the Lord.
With him at my right
hand, I will not be
shaken.”
Psalm 16:8



Incoming Chairperson's Message

ABLE's 10th Anniversary year has been an eventful one, with the COVID-19 pandemic impacting lives on a global basis at unprecedented scale. ABLE's mission to enable the physically-challenged to live with dignity and to have a productive meaningful and independent life remains important, perhaps more than ever, as we remember the struggles faced by the physically-challenged in our community.

As we witnessed our nation working hard to overcome the pandemic, ABLE responded swiftly in supporting our clients' needs. When the pandemic started, ABLE and ABLE SEAS leveraged the use of technology in serving our clients to ensure that no one was left behind. Looking ahead, we will continue to use technology to reach out to more clients and enhance our services. An upcoming collaboration with Jintronix will see ABLE become the first to offer a subsidised Jintronix home programme, with the option of using tele-conferencing for real-time therapist intervention in the client's own home.

As we focus on our future projects, we need the support and collaboration of all our benefactors, partners, staff, volunteers and clients, so as to allow ABLE and ABLE SEAS to move forward while we navigate the new normal.

Thank you for supporting the ABLE family, and I hope you will continue to journey with us as we look towards the next 10 years and beyond.

Bernardus Angkawidjaja
Incoming Chairperson
Effective 1 Oct 2020

“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving”

Colossians 3:23-24



ABLE Board Members

ABLE's Board of Directors serve on a voluntary basis and are not remunerated.



Serena Fah

Chairperson

Lawyer and Consultant,
Advent Law Corporation



Bernardus Angkawidjaja

Deputy Chairperson

Managing Director,
Julius Baer (Singapore) Pte. Ltd.



Simon Wong

Secretary and Board Member

Lawyer and Consultant,
Lawhub LLC



Lawrence Loh

Treasurer and Board Member

Managing Director,
United Overseas Bank Limited



Rev Fr Romeo Yu Chang

Spiritual Advisor

Congregation of the
Immaculate Heart of Mary Missionary

Then I heard the voice of the Lord saying,
“Whom shall I send, and who will go for us?”
Then I said, “Here I am, send me!”

Isaiah 6:8

**If anyone serves me, he must follow me;
and where I am, there will be my servant also.
If anyone serves me, my Father will honor him.**

John 12:26



Adrian Kow

Board Member

Group Chief Financial Officer,
Boardroom Limited



Lam Siok Loon

Board Member

Independent Director



Amelia Vincent

Board Member

Head of Finance,
Global Travel Retail Unit,
William Grant & Sons' Ltd.



Marcia Troxler

Board Member

Managing Director and Senior Advisor,
Julius Baer (Singapore) Pte. Ltd.



Dr Andre Cheah

Board Member

Surgeon,
National University Health System



Dr Sylvia Teo

Board Member

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



Andrew Quek

Board Member

Partner,
Asean Business Development Leader,
Ernst & Young Solutions



Timothy Goh

Board Member

Director of Sales,
Vinum Fine Wines



Grace Chow

Board Member

Has 20 years of experience in
marketing and communication
in the asset management industry



Trillion So

Board Member

Assurance Partner and Culture
and Values Leader,
PricewaterhouseCoopers Singapore Pte. Ltd



Jessica Lee

Board Member

Head of Human Resources,
Asia Pacific,
Columbia Threadneedle Investments



A/Prof Denny Lie

Outgoing Board Member

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

ABLE Board Infrastructural Committees

Chairperson

Members

Advisory Committee

Raymundo Yu* Fr Romeo Yu Chang, Serena Fah

Nomination Committee

Serena Fah Bernardus Angkawidjaja, Raymundo Yu*

Investment Committee

Marcia Troxler Ambrose Law*, Soh Yew Hock*

Remuneration Committee

Bernardus Angkawidjaja Jessica Lee, Simon Wong, Trillion So

Finance Committee

Lawrence Loh Amelia Vincent, Marcia Troxler, Michael Choo*

Audit Committee

Trillion So Adrian Kow, Ambrose Law*, Soh Yew Hock*

Benefactors Committee

Bernardus Angkawidjaja Amelia Vincent, Marcia Troxler, Timothy Goh, Gene Lee^

Marketing & Communication Committee

Grace Chow Timothy Goh, Mark Lim*, Gail Dragon^ (until 19 July 2020),
Cheryl Lek^ (from 1 June 2020)

*Non-Board members

^ABLE staff

In the same way,
let your light shine before others, that they
may see your good deeds and glorify your
Father in heaven

Matthew 5:16

ABLE Board Programmes Committees

ABLE Rehabilitation Committee

A/P Denny Lie (until 31 January 2020)
Dr Andre Cheah (from 1 February 2020)

Lawrence Loh, Dr Sylvia Teo, Audrey D'Cotta*,
Dr Dominic Chen*, Jennifer Liaw*,
Kevin Beck*, Carmen Lok^ (from 16 January 2020),
Marian Tan^ (from 16 January 2020)

ABLE Respite Committee

Simon Wong

Adrian Kow, Maureen Ding*, Dr Ong Yew Jin*,
Quek Khor Ping*, Sharon Woo^

Volunteer Resource Committee

Jessica Lee

Fr Romeo Yu Chang, Gail Dragon^ (until 19 July 2020),
Cheryl Lek^ (from 1 June 2020)

Code of Governance Committee

Jessica Lee

Lam Siok Loon, Simon Wong, Gene Lee^

ABLE Management Team



Gene Lee
Executive Director



Cheryl Lek
Head of Corporate Affairs



Sharon Woo
Respite Centre Manager



Marian Tan
Rehabilitation Manager



Carmen Lok
Programme Manager



Lim Yee Sim
Executive Director
ABLE SEAS

Our Team

Corporate Admin



from left to right

Gene Lee
Executive Director

Cheryl Lek
Head Of Corporate Affairs

Joyce Tan
Corporate & Admin Executive

Carrie Ann Mathews
Corporate Marketing &
Communications Executive

Rehab And Training

from left to right

Marian Tan
Rehabilitation Manager

Hng Win Sin
Senior Physiotherapist

Alice Lim
Senior Therapy Assistant

Carmen Lok
Programme Manager



from left to right

Evelyn Khoo
Speech & Language Therapist

Audrey Teh
Speech & Language Therapist

Daniela Ong
Training & Employment
Support Executive

Chan Kim Moi
Therapy Assistant



Respite Team

from left to right

Sharon Woo
Respite Centre Manager

Elisa Ooi
Programme Executive

Stephanie Bracken
Programme Co-ordinator

Nur Soleha
Enrolled Nurse



Transport & Front Ops

from left to right

Michael Tan

Transport Co-ordinator

Clarence Goh

Administrative Co-ordinator

Sanndy Chia

Support Assistant

Nancy Cheang

Driver

Chua Ah Choo

Driver

Puah Hee Cheng

Driver



ABLE SEAS

from left to right

Lim Yee Sim

Executive Director

Veronica Soh

Accounting Services Manager

Kamaliah Binte Aripin

Payroll Services Manager

Lena Koh

Accounts Executive

Stephanie Yip

Accounts Assistant

Isaac Kalaiselvan

Senior Accounts Assistant

Gladys Koh

Accounts Assistant

Sumini Sajare

Accounts Assistant

Serene K

Accounts Assistant

(not pictured)



A Year Like No Other

Our response to the COVID-19 pandemic

Tele-Rehab

At the start of the Community Circuit Breaker, rehabilitation therapy was initially classified as a non-essential service. ABLE had to find a way to continue providing therapy for clients with acquired disabilities. ABLE quickly evaluated various videoconferencing platforms and settled on Microsoft Teams. Through videoconferencing, ABLE's therapists learned to provide virtual rehabilitation for our beneficiaries.

In order to minimise disruption to our clients' rehabilitation journey, ABLE commenced Tele-Rehabilitation services right from the start of the Circuit Breaker, conducting more than 250 sessions in April and May. This was the first time for ABLE to provide virtual physiotherapy, occupational therapy, speech and language therapy and employment

support. ABLE's therapists had to improvise and work with available objects within our beneficiaries' homes for the rehabilitation sessions.

There are limitations in conducting rehabilitation through video consultations, especially for some beneficiaries suffering from certain medical conditions, which demands face-to-face rehabilitation therapy. Fortunately, in the later phase of the Circuit Breaker, the Ministry of Health re-categorised rehabilitation and therapy as essential services, albeit with safe distancing.

Since the re-opening of our centre in late May 2020, our therapists have continued to provide the option of Tele-Rehab for clients who need it. Our in-house training sessions have continued online as well.



Tele-Respite

Tele-Kopi for Caregivers

Caregivers are sometimes sidelined in a rehabilitation programme, but they are critical to maintaining loving and dedicated care for their loved ones who are facing debilitating situations. ABLE recognises the severe impact of the COVID-19 outbreak on both physically-challenged persons and their caregivers. Caregivers who look after the needs of their care recipients may experience increased feelings of loneliness and social isolation during this time.

ABLE launched a 'Tele-Kopi' programme to help caregivers stay connected during the Circuit Breaker. This programme continues to serve as a structured support group that provides caregivers with the opportunity to share their challenges with each other. It is open to caregivers of persons with disabilities.

"Caregivers like myself appreciate the support given by ABLE, as through our participation in the 'Tele-Kopi' sessions, we get to connect with other caregivers and share our experiences in looking after our care recipients. Hearing the real-life stories shared by other caregivers gives us a sense of comfort and strength," says Mrs Jane Koe, Caregiver.

ABLE Respite has since expanded our range of virtual activities for caregivers to include Tele-Cooking, Tele-Upcycling sessions and even Tele-Gardening.

Tele-Respite for Care Recipients

Mental wellness is often overlooked. However, everyone experiences anxiety, stress and duress during uncertain and challenging times, including physically-challenged persons and their caregivers.

Music and art therapy have been shown to provide a sense of normalcy for people who may otherwise not have opportunities for social interaction. Just before the start of the Circuit Breaker, ABLE's Respite team packed and delivered individual care packages to its beneficiaries. These care packages included musical instruments and art materials for beneficiaries to harness music and art as therapy during these stressful times.

ABLE has been conducting music and art therapy sessions online to help beneficiaries express themselves and deal with difficult emotions. Since the re-opening of the Respite Centre at limited capacity, these sessions have become hybrid sessions with some beneficiaries attending in-person and some virtually. ABLE has also been facilitating virtual volunteer-led befriending sessions to help beneficiaries stay connected in the community.



Transport

At the start of the Community Circuit Breaker, ABLE had to stop operations as we were not included in the list of essential services. However, this would have impacted some of our regular transport clients who use our services to commute safely to their thrice-weekly dialysis appointments.

ABLE's Transport team immediately sought and was granted an exemption for these clients. The team was able to continue bringing these clients to and from

their dialysis appointments throughout the Circuit Breaker period.

When the rest of ABLE's services resumed in-person operations towards the end of the Circuit Breaker, our Transport team was then able to return to serving the rest of our clients, with new safe distancing measures in place. This included reducing the number of passengers allowed by half and thorough cleaning after every trip.

**God is our refuge and our strength,
an ever-present help in times of trouble**

Psalm 46:1

ABLE SEAS

Our team at ABLE SEAS had to adapt the most to the COVID-19 situation, as our PWD colleagues are in the high-risk category.

The first two weeks of work-from-home were challenging and the team worked hard to help colleagues who did not have the necessary equipment. One colleague's desktop had to be brought to her home from the office, and another colleague did not have WIFI in her home before this, so ABLE SEAS sponsored a home internet plan to enable her to work from home.



The use of cloud accounting systems and online collaboration tools ensured that services to our clients were not disrupted. Some of our older colleagues had to learn new technology quickly, such as using video calling software for the first time. More IT savvy colleagues became the de facto “call centre” for less savvy colleagues during this time.

Some clients made special arrangements to post documents to specific colleagues' homes instead of to the office, and new protocols regarding confidentiality were set up to accommodate this change. We also had to help clients quickly transition to internet banking and cloud-based accounting systems.

For clients who were unable to give us access to documents during this time, plans were made to ensure that we could clear the backlog of work once circuit breaker was over and access to documents restored.

Even when Singapore entered Phase 2, our PWD colleagues were asked not to return to the office for their own safety. To ensure that everyone was coping well and not feeling too isolated from being at home all the time, weekly video call meetings were set up and time set aside for talking about how everyone was doing mentally and emotionally, instead of only discussing work. A common topic was food and sharing what everyone had been cooking and eating.

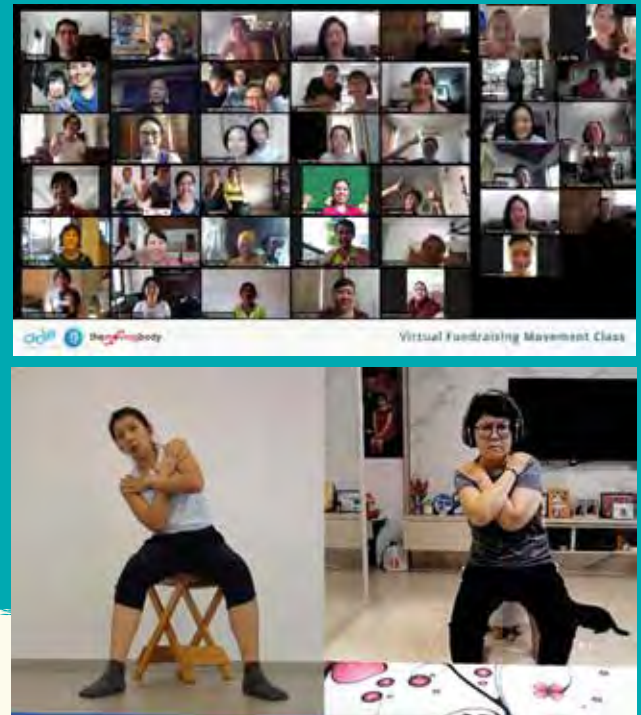
These adaptations from staff, management and clients alike ensured that our work could continue while everyone stayed safe and healthy, physically, mentally and emotionally.



Fundraising

Virtual Pilates fundraising activity

ABLE hosted an inclusive virtual movement class on Zoom together with The Moving Body, a leading pilates studio that provides pro-bono Pilates therapy for ABLE's clients with disabilities. This interactive and light session was led by Audrey D'Cotta, founder of The Moving Body. She was joined by ABLE's client ambassador and stroke survivor, Madam Soh, and 80 other participants. Together, both ladies powered through a 45-minute set of breathing and mobility exercises that can be done anywhere at anytime.



In The News



Capital 95.8FM radio interview 14 November 2019.



Catholic News Online 14 July 2020

ABLE's Services

Rehabilitation and Training

ABLE's rehabilitation and training team runs the Return-To-Work (RTW) Programme and the Day Rehabilitation Programme which are catered to the needs of the physically challenged. These two programmes and services are managed by an experienced multidisciplinary team of healthcare, social service, training and employment support professionals.

Return-To-Work

The RTW programme focuses on empowering persons with physical disabilities to be independent through gainful employment and reintegrating into the community. Our clients include stroke survivors, people with traumatic brain injuries or spinal injuries, people with neuro-degenerative conditions as well as amputees.

This individualised programme is created in consultation with clients to address their therapeutic, psychosocial and employability needs. We also arrange for training for our clients to equip them with the necessary skills for their new roles or jobs.

We reach out to employers to advocate for our clients' abilities and strengths, and support employers who wish to be more inclusive in their hiring practices.

We recently launched ABLE's Guide for Inclusive Employment, a toolkit that serves to demystify what it means to work with, interview or employ persons with disabilities.



Day Rehabilitation

This programme aims to help clients be confidently independent in caring for themselves at home and navigating in the community.

The team encourages clients to pursue meaningful engagement through interest groups, sports or volunteering.

“We love to support our clients and work alongside employers to show that people with Traumatic Brain Injury or stroke have a lot to offer”

Audrey Teh
Speech and Language Therapist, ABLE

273
clients

171

Return-To-Work

102

Day Rehabilitation

Cumulative figures as at Sep 2020

1045 Physiotherapy sessions

1048 Occupational Therapy sessions

633 Speech & Language
Therapy sessions

Sessions in FY19/20

Respite

ABLE's Respite Centre supports family caregivers and their physically challenged care recipients with centre-based and home-based programmes. These programmes are delivered by ABLE's programme and Healthcare teams and volunteers.



234
clients

129

Family Caregivers

105

Care Recipients

Cumulative figures as at Sep 2020

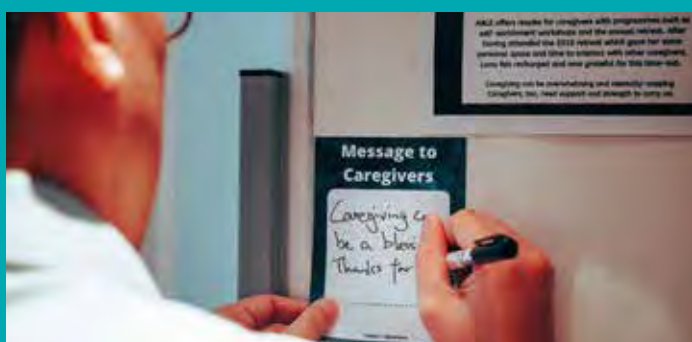
332 SociABLE & Drop-in
Programme sessions

34 Family Caregiver
Programme sessions

Sessions in FY19/20

Caregivers

Caregivers play an important and often underrated role in the support of persons with physical challenges. ABLE's Respite Centre provides support for family caregivers through regular quality programmes and services for both caregivers and care recipients. Our family caregivers experience respite through workshops, informational talks and interest groups. As family caregivers interact with one another during the activities, they find comfort and support in an informal setting to build social networks which help boost their own resilience in the face of caregiving difficulties.



Drop-in Programme

Our Drop-in programme includes music and art therapy, person-to-person (P2P) befriending, ABLE Chef (a cooking/baking programme), swimming and outings. Through these programmes, care recipients gain confidence and independence through interacting and socialising, learning practical skills and gaining experiences in the community.

SociABLE

SociABLE is a full-day social interaction programme developed to enhance care recipients' quality of life and provide sustained respite for family caregivers. Care recipients experience programmes intended to build their independence and daily living skills, as well as programmes for self-expression and social support. A full-time nurse assists clients in transferring, ambulating, toileting, feeding, and monitoring of their vital signs.

Transport

Our transport team shuttles clients between their homes and Agape Village for rehabilitation and respite services at our respective centres. Persons with mobility challenges can leverage on ABLE's wheelchair accessible transport services for follow-up medical appointments and workplace requirements.



150
clients

124

Individuals

26

Entities

Cumulative figures as at Sep 2020

3919

**Transport Trips
in FY19/20**

ABLE SEAS

ABLE SEAS is an extension of the Return-to-Work (RTW) programme. ABLE SEAS started as project to train physically challenged clients in accounting and bookkeeping knowledge and to ultimately place them in gainful employment. Services offered by ABLE SEAS include accounting, payroll and GST applications and filings.



“I love my job because the management listens to our needs, it is a friendly and open environment to work in.”

Isaac Kalaiselvan

Senior Account Assistant, ABLE SEAS

“Don’t underestimate the abilities of PWDs. It’s not an easy journey but it is worthwhile.”

Lim Yee Sim

Executive Director, ABLE SEAS

ABLE SEAS Board Board of Directors



Lam Siok Loon
Co-Chairperson



Simon Wong
Co-Chairperson



Andrew Quek
Board Member



Ambrose Law
Board Member



Harry Tan
Board Member



Jessica Lee
Board Member



Nguyen Van Vang
Board Member



Melissa Lim
Board Member

What our clients say...

New Hope Community Services

“ABLE SEAS provides opportunities for persons with disabilities (PWDs) to be gainfully employed. As a charity that provides shelter and social services to displaced individuals and families, New Hope Community Services is delighted to also make a difference in the lives of PWDs. ABLE SEAS provides book-keeping and payroll services to our organisation. Outsourcing of these services has provided assurance to our stakeholders in the areas of independent review and governance, and allowed our management to focus on higher-value services while ensuring we comply with the employment laws and accounting standards. ABLE SEAS offers excellent professional services while empowering PWDs, and we would not hesitate to recommend their services to anyone.”

White Rook Advisory Pte Ltd

“While White Rook Advisory has strong competence in our core consulting function of public affairs, one of the by-products of growth is the need for a robust compliance support team. ABLE SEAS has been a critical partner for us in addressing this gap. Through their expertise and support, ABLE SEAS is our go-to “one-stop shop”, managing many of our critical functions including our staff payroll, tax reporting, GST payments and financial statements. The fact that they help the vulnerable in society make a dignified living is a worthy cause that we wanted to be a part of.”

Commit your work to the Lord
and your plans will be established.

Proverbs 16:3

Financial Statement

Balance Sheet
At 30 September 2020

	2020 (SGD)	(restated) 2019 (SGD)
Non-current assets		
Property, plant and equipment	318,640	199,893
Other financial assets at amortised cost	1,270,357	1,771,589
Financial assets at fair value through other comprehensive income	510,520	503,020
	2,099,517	2,474,502
Current assets		
Other financial assets at amortised cost	500,468	–
Trade receivables	24,952	12,738
Other receivables	268,324	75,297
Cash and cash equivalents	689,437	154,954
	1,483,181	242,989
Total assets	3,582,698	2,717,491
Non-current liability		
Lease liabilities	78,342	–
Current liabilities		
Trade payables	16,641	9,138
Other payables	251,281	189,510
Lease liabilities	100,736	–
	368,658	198,648
Total liabilities	447,000	198,648
Net assets	3,135,698	2,518,843
Funds		
Fair value reserve	3,770	(3,730)
General fund	2,899,583	2,693,390
Restricted funds	232,345	(170,817)
	3,135,698	2,518,843

Financial Statement

Statement of Comprehensive Income For the financial year ended 30 September 2020

	Unrestricted funds 2020 (SGD)	Restricted funds 2020 (SGD)	Total 2020 (SGD)	(restated) Total 2019 (SGD)
Income				
Donations and grants	1,061,867	527,140	1,589,007	845,069
Income from charitable activities	426,815	33,141	459,956	485,267
Income from fund raising events	839,172	–	839,172	730,864
Interest income	87,857	–	87,857	78,758
Other income	60,518	–	60,518	39,625
Total income	2,476,229	560,281	3,036,510	2,179,583
Expenditure				
Depreciation of property, plant and equipment	(106,353)	(14,056)	(120,409)	(116,216)
Cost of fund raising events	(131,361)	–	(131,361)	(87,479)
Cost of charitable activities	(1,643,894)	(133,277)	(1,777,171)	(1,853,078)
Governance costs	(61,933)	–	(61,933)	(41,581)
Other expenditure	(323,808)	(12,473)	(336,281)	(309,088)
Total expenditure	(2,267,349)	(159,806)	(2,427,155)	(2,407,442)
Surplus/(deficit) for the financial year	208,880	400,475	609,355	(227,859)
Other comprehensive income				
<i>Items that may be reclassified subsequently to income or expenditure</i>				
Fair value gain on financial assets at fair value through other comprehensive income	7,500	–	7,500	8,480
Net surplus/(deficit) and total comprehensive income/(loss) for the financial year	216,380	400,475	616,855	(219,379)



Please visit our website for ABLE's audited financial statement
<https://www.able-sg.org/financial-corporate-information/>

Corporate Governance Evaluation Checklist

For the purpose of this report, ABLE's compliance of and explanations for any deviations from the Governance Evaluation Checklist (Enhanced Tier)¹, Code of Governance for Charities and IPCs, is provided below. This submission is for the financial year October 2019 to September 2020.

S/N	Description	Code ID	Response
Board Governance			
1.	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff ² appointments? (skip items 2 and 3 if "No")		No
2.	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	
3.	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	
4.	"The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity."	1.1.7	Complied
5.	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
6.	The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if "No")		No
7.	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	
8.	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
Conflict of Interest			
9.	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
10.	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
Strategic Planning			
11.	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
Human Resource and Volunteer Management			
12.	The Board approves documented human resource policies for staff.	5.1	Complied
13.	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
14.	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
	Are there volunteers serving in the charity? (skip item 15 if "No")		Yes
15.	There are volunteer management policies in place for volunteers.	5.7	Complied

¹ Code of governance for Charities and Institutions of a Public character issued by the Charity Council, April 2017

² Staff: Paid or unpaid individuals who are involved in the day-to-day operations of the charity, e.g. an Executive Director or administrative personnel

Financial Management and Internal Controls

16.	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
17.	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
18.	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
19.	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
20.	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if "No")		Yes
21.	The charity has a documented investment policy approved by the Board.	6.4.3	Complied

Fundraising Practices

	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")		Yes
22.	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations in kind during the financial year? (skip item 23 if "No")		Yes
23.	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied

Disclosure and Transparency

24.	"The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings."	8.2	Complied
	Are governing board members remunerated for their services to the Board? (skip items 25 and 26 if "No")		No
25.	No governing board member is involved in setting his own remuneration.	2.2	
26.	"The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated."	8.3	
27.	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")	2.2	Yes
	No staff is involved in setting his own remuneration.		Complied
28.	"The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration."	8.4	Complied
29.	"The charity discloses the number of paid staff who satisfies all of the following criteria: a) the staff is a close member of the family belonging to the Executive Head or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year."	8.5	Complied

Public Image

30.	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied
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Board Meetings

ABLE is governed by a volunteer Board whose members bring with them vast and varied professional and personal experience. Members are approved by the Archbishop of the Catholic Archdiocese of Singapore in accordance with ABLE's Memorandum and Articles of Association.

As the highest policy and decision-making body, the Board is responsible for ABLE's strategic direction, and for ensuring that ABLE is governed and managed responsibly and prudently.

Board meetings were held quarterly in FY2019/2020 in November 2019, and February, May and August 2020.

Board Member	Date 1st appointed	Date of latest re-appointment	Board meetings attendance
Serena Fah, Chairperson	25 October 2010	1 October 2019	4 4
Bernardus Angkawidjaja, Deputy Chairperson	1 January 2013	1 October 2019	4 4
Trillion So	1 August 2014	1 May 2020	3 4
Simon Wong, Secretary	1 August 2014	1 May 2020	4 4
Dr Sylvia Teo	1 July 2017	1 July 2019	4 4
Jessica Lee	1 July 2017	1 July 2019	4 4
Lawrence Loh, Treasurer	1 July 2017	1 July 2019	3 4
Marcia Troxler	1 July 2017	1 July 2019	2 4
Gan Siok Loon	1 April 2018	1 April 2020	4 4
Amelia Vincent	15 August 2018	16 August 2020	2 4
Adrian Kow	15 August 2018	16 August 2020	4 4
Grace Chow	1 July 2019		3 4
Dr Andre Cheah*	1 February 2020		2 3
Andrew Quek*	1 February 2020		3 3
Timothy Goh*	1 February 2020		2 3
A/P Denny Lie^	1 February 2015	1 February 2019	0 1

* Appointed on 1 Feb 2020 and hence only eligible for 3 meetings in FY19/20

^ Stepped down 31 Jan 2020

Donate

Your gift will enable and support our clients and family caregivers through ABLE's rehabilitation, respite and transport programmes and services.

All donations are eligible for 250% tax deductions.



ABLE UEN: 2101022774G

Under reference, please indicate your NRIC or UEN number to facilitate tax deductible receipts.



Online via Giving.sg



Donations by cheque

Please make cheques payable to "ABLE" and indicate your NRIC or UEN number to facilitate tax deductible receipts.

Remember this:

Whoever sows sparingly will also reap sparingly and
whoever sows generously will reap generously.

2 Corinthians 9:6



Volunteer

The service of volunteers contributes significantly to the social reintegration of the physically challenged in our community.

We welcome individual and corporate volunteers to share their time and skills with our clients and family caregivers. Here are some possible volunteer opportunities:



Service-based volunteering

- Person-to-person befriending
- Interest groups

Skill-based volunteering

- Training
- Accounting
- Writing
- Graphic design
- Photography
- Videography
- Marketing

Event-based volunteering

- Outings
- Ad-hoc events

Interested in volunteering, sponsoring or donating to ABLE? Drop by our centres and we would be more than happy to share about our programmes and services with you. Call us at +65 68017460 or email us at enquiries@able-sg.org.

Contact Us



Abilities Beyond Limitations and Expectations



Rehabilitation and Training



Respite Programmes



Wheelchair-Accessible Transport



**Volunteering and
Corporate Social Responsibility**



+65 6801 7460



enquiries@able-sg.org



**ABLE SEAS Accounting
and Payroll Services**



+65 6801 7460



enquiries@able-sg.org

Corporate Information

Name:	Abilities Beyond Limitations and Expectations Limited (ABLE)
Registration:	ABLE is a company limited by guarantee, 25 October 2010 (UEN 201022774G). Approved as an Institution of a Public Character (IPC), 24 November 2010 (last renewal approved with validity to 28 May 2023)
Company Secretary:	Gervan Biz Pte. Ltd.
Banker:	United Overseas Bank Limited
Auditor:	Baker Tilly TFW LLP
Registered Office:	7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264
Telephone:	+65 6801 7460
Email:	enquiries@able-sg.org
Website:	www.able-sg.org

From the ABLE family, we would like to thank our volunteers, clients, caregivers and supporters for journeying with ABLE these past 10 years. We hope that you will continue to grow with us as we grow and serve the physically challenged community for the next 10 years and beyond.



Cover artwork designed by Muhammad Shaahid Bin Mohamad Hisam