



Abilities Beyond Limitations and Expectations

ANNUAL REPORT FY 2021



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ENABLING PEOPLE, CHANGING LIVES

ABOUT ABLE

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 ABLE serves persons with physical challenges and their family caregivers

Personal and family
RESPONSIBILITY

Serving in a manner
that upholds **DIGNITY**

Allowing **CHOICE**
and participation

BALANCE
between long-term
improvement and
short-term relief

EMPOWERING
rather than creating
dependency



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 Nimes.



Giles spent many years in solitude conversing only with God. Legend has it that God sent Giles a female deer to nourish him with her milk.



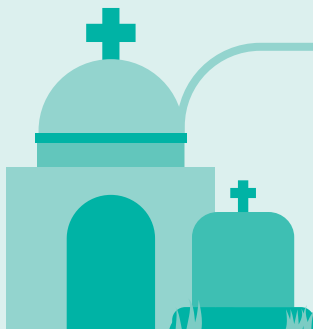
A hunter shot an arrow into the thorn bush, hoping to hit the deer, but instead hit Giles in the leg, crippling him.



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



A small town grew up around the monastery and upon Giles' 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 a patron of beggars by extension, as begging was the only source of income for many disabled people.



*“I then heard the voice of the Lord saying:
‘Whom shall I send? Who will go for us?’
And I said, “Here am I, send me.””*

- Isaiah 6:8



Bernardus Angkawidjaja
Chairperson



CHAIRPERSON'S MESSAGE

Dear Friends of ABLE,

In the past year the Covid-19 pandemic has evolved further and we are undoubtedly dealing with a global challenge. As the government has taken stricter and more impactful measures to deal with the pandemic, we are seeing a much wider impact on people's lives. It is in this context that ABLE's mission and vision are even more relevant as we strive to help the physically challenged community.

First and foremost, I would like to thank the Board and staff at ABLE for their effort and contribution to weather the crisis. Their commitments made all the difference. They do not stand still but continue to innovate so that we can serve our physically challenged clients in productive and meaningful ways.

We expanded our rehabilitation facilities to cater for the growing demand of physical, occupational and speech & language therapy. Moving forward, we plan to provide a more holistic approach to our clients by introducing counselling services and peer support groups. We will also widen employer engagement to ensure that our clients can attain employment through our Return-To-Work programme.

Family Caregivers face even more challenges during the pandemic. We conducted a Family Caregiver/Care Recipient retreat with the objective of providing Family Caregivers the chance to refresh. We are pleased that the event was well received by the participants.

ABLE SEAS, an extension of our RTW programme, continues improving top and bottom line. Their performance is commendable considering our PWD (Persons with Disabilities) staff have to work from home throughout the pandemic period. ABLE SEAS was awarded the Enabling Mark (Silver) in recognition of their efforts in inclusive employment.

I would like to thank all of ABLE's corporate partners, benefactors and volunteers for supporting us generously. Your trust and support enable us to fulfil our mission.

I am proud and inspired by the way ABLE has risen to the challenge with flexibility, resilience, courage and a caring heart. The future will continue to be challenging as we embark on the new normal but with God's grace and providence, we can take courage that we will be on the right path.

May God's blessings be upon you always.

Sincerely Yours,

Bernardus Angkawidjaja

OUR BOARD OF DIRECTORS



Bernardus Angkawidjaja
Chairperson



Trillion So
Deputy
Chairperson



Simon Wong
Secretary,
Board Member



Lawrence Loh
Treasurer,
Board Member



Rev Fr Romeo Yu Chang
Spiritual Advisor



Adrian Kow
Board Member



Andrew Quek
Board Member



Amelia Vincent
Board Member



Dr Andre Cheah
Board Member



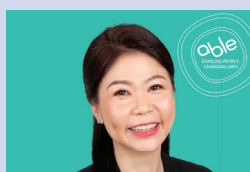
Dr Sylvia Teo
Board Member



Gan Siok Loon
Board Member



Grace Chow
Board Member



Jessica Lee
Board Member



Marcia Troxler
Board Member



Timothy Goh
Board Member

ABLE is governed by a volunteer Board whose members are not remunerated and 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 constitution.

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 FY 2020/2021 in November 2020, and February, May and August 2021.

Name	Designation For Term FY 20-21	FY 20/21 Attendance
Bernardus Angkawidjaja	Chairperson	4 4
Trillion So	Deputy Chairperson	4 4
Simon Wong	Secretary, Board Member	4 4
Lawrence Loh	Treasurer, Board Member	2 4
Adrian Kow	Board Member	4 4
Andrew Quek	Board Member	4 4
Amelia Vincent	Board Member	4 4
Dr Andre Cheah	Board Member	4 4
Dr Sylvia Teo	Board Member	3 4
Gan Siok Loon	Board Member	4 4
Grace Chow	Board Member	4 4
Jessica Lee	Board Member	3 4
Marcia Troxler	Board Member	4 4
Timothy Goh	Board Member	3 4

INFRASTRUCTURAL COMMITTEES

ADVISORY COMMITTEE

Raymundo Yu* • Bernardus Angkawidjaja • Fr Romeo Yu Chang • Serena Fah*

NOMINATION COMMITTEE

Bernardus Angkawidjaja • Raymundo Yu* • Serena Fah* • Trillion So

INVESTMENT COMMITTEE

Marcia Troxler • Ambrose Law • Soh Yew Hock*

TALENT MANAGEMENT COMMITTEE

Trillion So • Jessica Lee • Lawrence Loh • Simon Wong

FINANCE COMMITTEE

Lawrence Loh • Amelia Vincent • Andrew Quek • Michael Choo*

AUDIT COMMITTEE

Adrian Kow • Ambrose Law • Soh Yew Hock*

BENEFACTORS COMMITTEE

Andrew Quek • Dr Andre Cheah • Grace Chow • Marcia Troxler • Timothy Goh

MARKETING AND COMMUNICATIONS COMMITTEE

Grace Chow • Dr Seamus Phan* • Ter Hui Ping*

TECHNOLOGY ADVISORY COMMITTEE

Andrew Quek • Alex Ang* • Charles Yeoh*

PROGRAMMES COMMITTEES

ABLE REHABILITATION COMMITTEE

Dr Andre Cheah • Dr Sylvia Teo • Dr Dominic Chen*

ABLE RESPITE COMMITTEE

Simon Wong • Adrian Kow • Maureen Ding* • Dr Ong Yew Jin* • Quek Khor Ping*

VOLUNTEER RESOURCE COMMITTEE

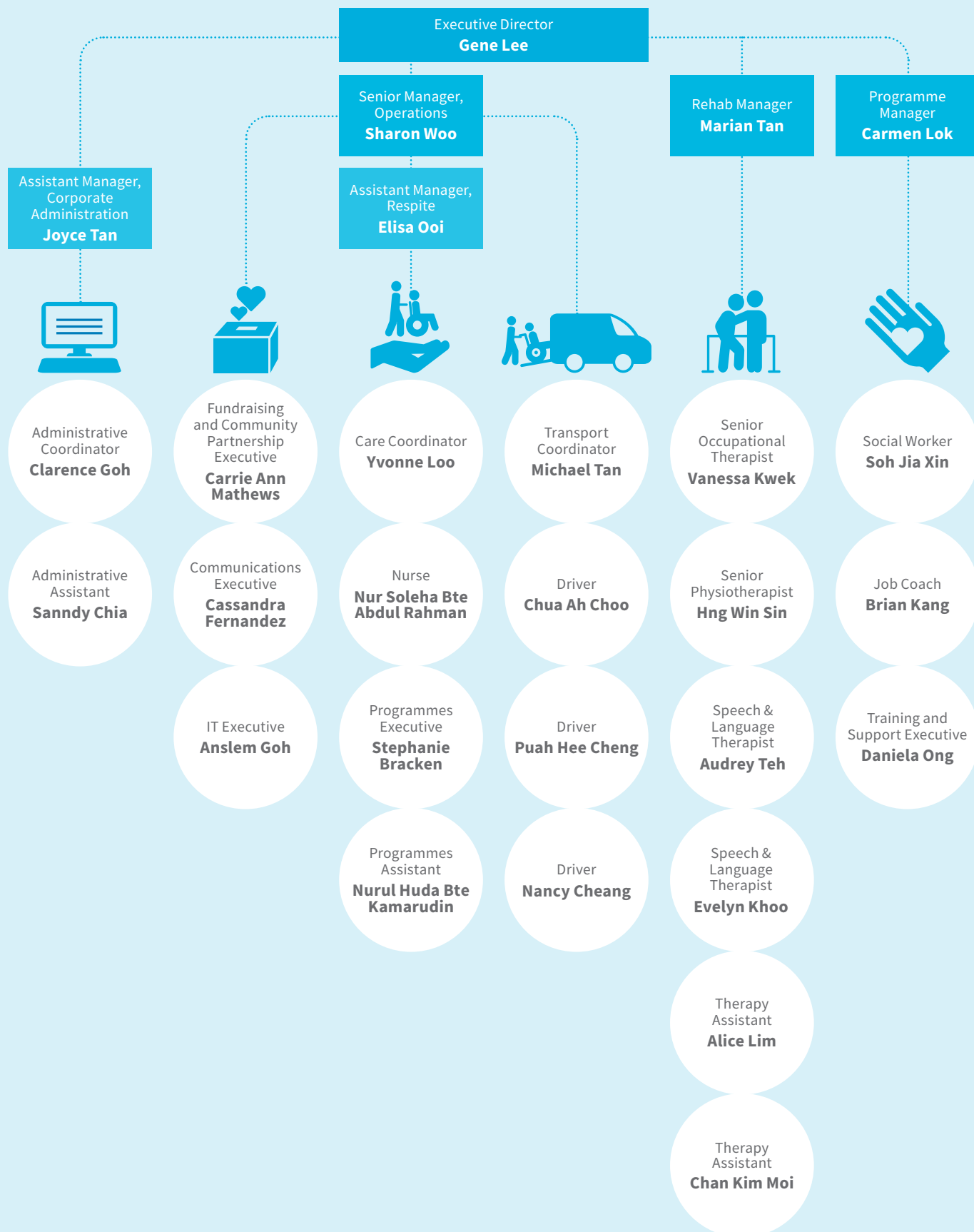
Amelia Vincent • Fr Romeo Yu Chang • Dr Sylvia Teo • Timothy Goh

CODE OF GOVERNANCE COMMITTEE

Jessica Lee • Gan Siok Loon • Simon Wong

* Non-Board Member

ABLE ORGANISATION CHART



OUR TEAM IN ACTION



ABLE SEAS BOARD



Gan Siok Loon – Chairperson



Simon Wong – Co-Chairperson



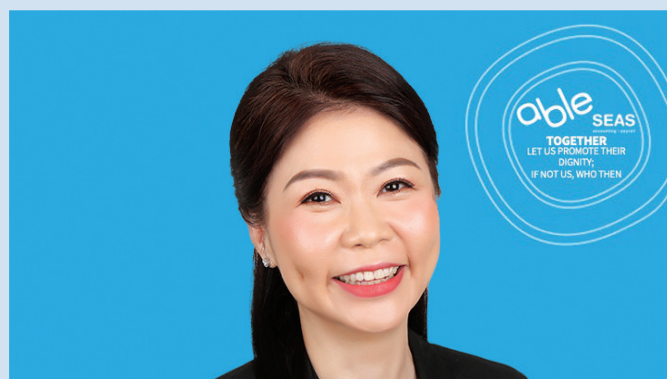
Ambrose Law – Board Member



Andrew Quek – Board Member



Harry Tan – Board Member



Jessica Lee – Board Member

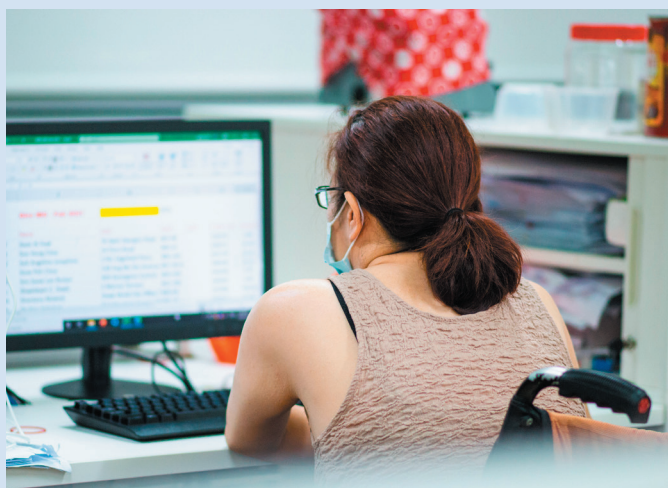


Melissa Lim – Board Member

Name	Designation For Term FY 20-21	FY 20/21 Attendance
Gan Siok Loon	Chairperson	4 4
Simon Wong	Co-Chairperson	4 4
Ambrose Law	Board Member	3 4
Harry Tan	Board Member	4 4
Jessica Lee	Board Member	3 4
Melissa Lim	Board Member	4 4

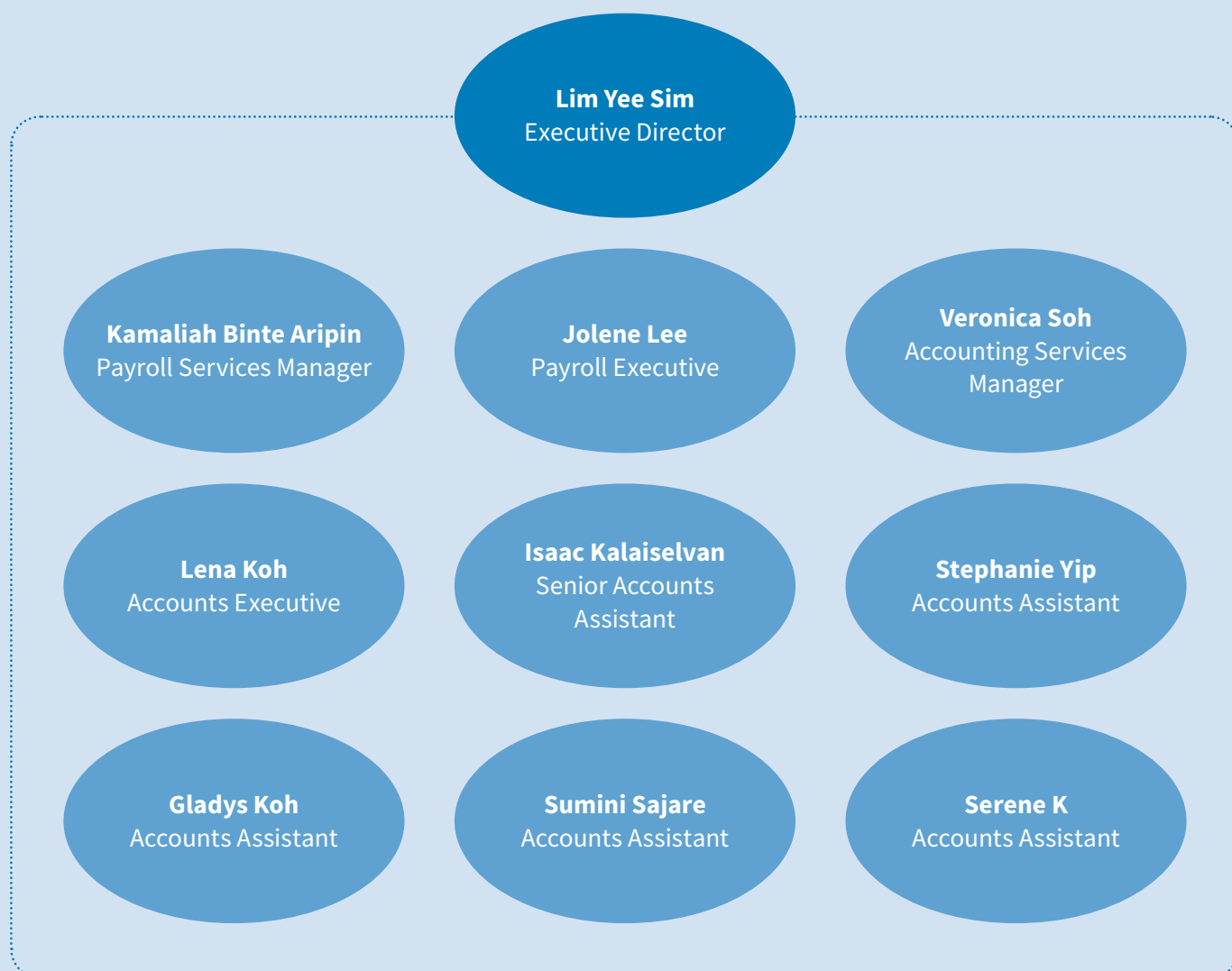
ABLE SEAS Board of Directors serve on a voluntary basis and are not remunerated.

ABLE SEAS ORGANISATION CHART



ABLE SEAS is an extension of ABLE's Return-To-Work programme and it is registered with ACRA. ABLE SEAS has offered accounting and payroll services since 2015.

With the mission to provide opportunities for persons with disabilities to be gainfully employed, ABLE SEAS trains, coaches and employs persons with physical disabilities as accounting assistants. ABLE SEAS is client-focused and places a strong emphasis on respect for individuals, integrity and professionalism. There are currently five physically challenged staff working full-time at ABLE SEAS.



REHABILITATION AND TRAINING

ABLE'S 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 a multi-disciplinary team of healthcare, social service, training, and employment support professionals. ABLE caters specifically to clients with neurological conditions such as Traumatic Brain Injuries (TBI), spinal cord injuries and stroke. We adhere strictly to a rigorous intake eligibility criterion for all services and programmes. This includes an initial assessment conducted for all clients prior to engaging the services.

DAY REHABILITATION

This programme aims to help clients maximise their independence in caring for themselves at home and navigating safely in the community. Through this customised programme, clients are exposed to a comprehensive suite of rehabilitation services that consists of occupational therapy, physiotherapy and speech and language therapy. All these services are conducted in-house to support clients who are engaging in more than one service.

RETURN-TO-WORK

The Return-To-Work (RTW) programme is ABLE's signature rehabilitation programme that focuses on enabling persons with physical disabilities to be independent through gainful employment and reintegrating into the community. We reach out to employers to advocate for our clients' abilities and strengths.

This individualised programme is created in consultation with the clients to address their therapeutic, psychosocial and employability needs. ABLE assists them by arranging necessary training, conducting work site visits and job support to help clients with the transition. Psychosocial support is rendered to help clients heal and rebuild social structures in their RTW journey.

“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.” – Jeremiah 29:11



In FY20/21



Enrolled **61** new clients

Of which, **42** are Return-To-Work clients

and **19** are Day Rehabilitation clients



1,336
Physiotherapy
Sessions



1,261
Occupational
Therapy
Sessions



984
Speech and
Language
Therapy
Sessions

ABLE'S HOME-BASED REHABILITATION PROGRAMME



THE COVID-19 pandemic has certainly caused disruptions to the clients' therapy sessions where some had to be cancelled or taken online. Our clients are also more vulnerable to the virus and would need to take extra precautions when going out. In conjunction with safe management measures, the availability of slots for centre-based rehabilitation was reduced. As such, ABLE introduced the Jintronix Rehabilitation System (JRS) as a home-based programme for clients.

JRS is a tele-rehabilitation platform capable of fun and intensive rehabilitation. The platform combines traditional movements and exercises used in rehabilitation with virtual games and motion sensing cameras, making physical therapy more engaging. JRS features a large library of gamified activities, exercises and assessments that can help clients achieve higher compliance and better outcomes. It targets neurological and orthopedic conditions and can be used every day and at any time, further increasing clients convenience and access.

REHABILITATION GYM & OFFICE EXPANSION

2021 marked new beginnings for ABLE, one of which is the expansion of our rehabilitation gym and office. The gym and office are now in two separate areas to allow more space for clients to undergo their therapy.



RESPITE

“But they who wait for the Lord, shall renew their strength; they shall mount up with wings like eagles; they shall run and not be weary; they shall walk and not faint”. - Isaiah 40:31



In FY20/21



Supported **31** family caregivers
and **17** care recipients



Conducted **34** family caregiver
programme sessions and
hosted **3** events



Organised **>400** sociABLE
and drop-in programme sessions

CARE RECIPIENTS

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

DROP-IN PROGRAMME

Our Drop-in programmes are catered for clients who want to be actively involved but are unable to tolerate a full day or week of activities. These programmes include person-to-person (P2P) befriending, swimming, ABLE chef, art therapy, music therapy and Pilates. Care recipients can express themselves through the medium of art and music. This helps them gain confidence in socialising with others and create new experiences with their peers.

SociABLE



THIS is a daily, social interaction programme that includes individual and group activities. SociABLE encourages care recipients to build their confidence and practice their social interaction skills. Clients that present mild to moderate physical challenges and do not require much assistance are eligible for the programme. Caregivers can take time off for themselves and are assured that their care recipients are well taken care of by the ABLE team.

HOME-BASED SERVICE

ABLE offers a home-based service that reaches out to caregivers whose care recipients are bed-bound or less mobile. Nurses assist with activities of daily living in replacement of the caregiver. In addition, an emergency option is made available in the event the caregiver is unable to temporarily care for the recipient due to hospitalisation or illness.

CAREGIVERS

ABLE recognises the important role caregivers play in the care of persons with physical challenges. At our

Respite Centre, we support family caregivers through regular quality programmes and services for both caregivers and care recipients. We also extend our appreciation to all caregivers during caregiver month with a party and caregiver takeover on social media.

Through interest groups, caregivers participate in monthly outings and activities such as cooking. This allows caregivers to experience respite and take a physical break from their care recipients. Self-enrichment workshops and awareness talks are also key in these interest groups.

During the Covid-19 pandemic, our team realised the need for a support group to help family caregivers through the difficult time. As a result, the Respite team introduced Tele-Kopi group sessions. During these sessions, caregivers were given space to nourish and encourage each other. They are also constantly reminded of their self-worth through reflections. Besides a platform to share, caregivers also learn to cook simple meals and basic gardening.

TRANSPORT

“And all of us, with our unveiled faces like mirrors reflecting the glory of the Lord, are being transformed into the image that we reflect in brighter and brighter glory; this is the working of the Lord who is the Spirit.”

- 2 Corinthians 3:18

In FY20/21

52 clients served



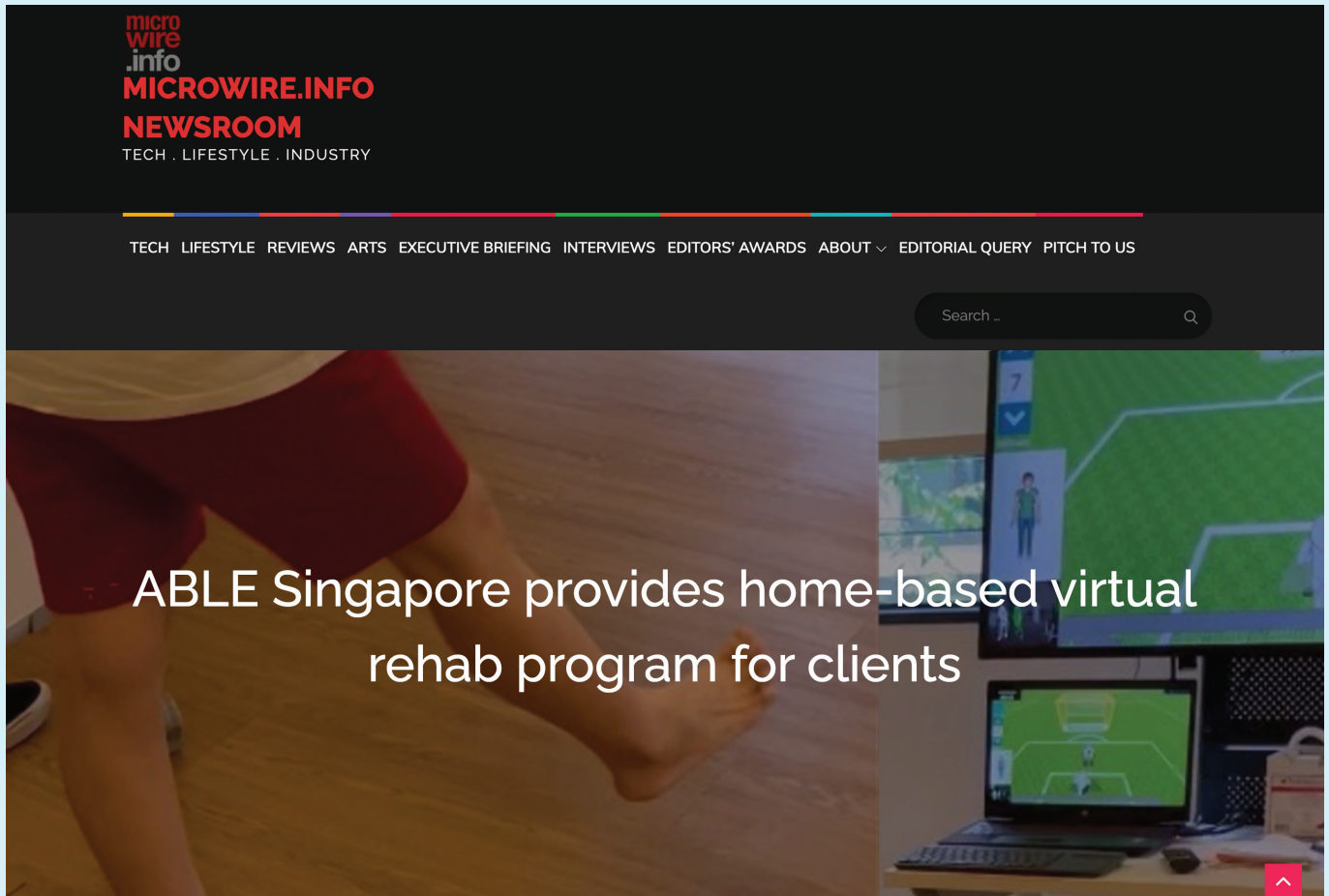
5,615 transport trips



Our transport team serves the needs of persons with mobility challenges. Clients who require a hydraulic lift to help them board vehicles can utilise this transport service at reasonable rates. The transport team shuttles clients between their homes and Agape Village for rehabilitation and respite services at ABLE's centres. Our transport services are also available on a private hire basis for individuals who use wheelchairs and need a shuttle to dialysis centres, follow-up medical appointments and events.



IN THE NEWS



<https://microwire.info/able-singapore-provides-home-based-virtual-rehab-program-for-clients/>



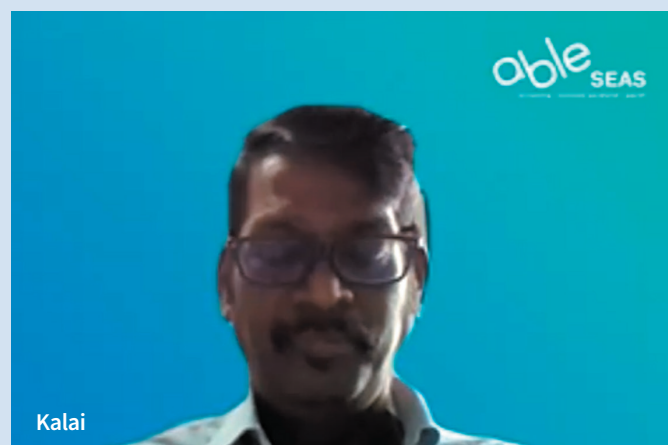
ABLE was invited to do a Zoom radio interview with CNA938. Our rehabilitation Manager, Marian Tan, shared about Jintronix Rehabilitation System (JRS), a gamification technology used in ABLE's home-based rehabilitation program. Due to the pandemic, many of our services had to transition online. As such, tele-rehab sessions were introduced to meet the needs of our clients. Marian shared with CNA938 how gamification technology in rehabilitation programmes at home has encouraged ABLE clients to perform their rehab.

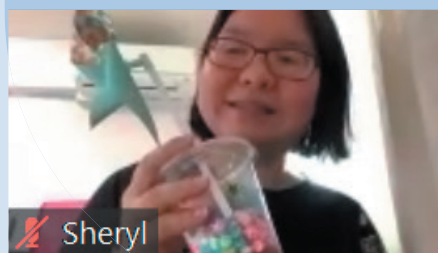
INCLUSIVE EMPLOYMENT TALK

ABLE organised our first ever lunchtime talk – an hour-long webinar discussion on inclusive employment. Audrey, a speech and language therapist, manages stroke survivors as well as clients with Traumatic Brain Injuries (TBI). Audrey helps clients with social communication skills and plays a part in their Return-To-Work Journey (RTW). As a RTW coordinator, Audrey collaboratively works with employers and clients in setting targeted goals to help clients adjust in the working environment.

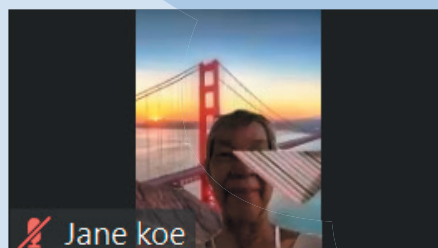
Yee Sim is the executive director of ABLE SEAS, an extension of ABLE's RTW programme. At ABLE SEAS, the team provides payroll and accounting services for clients from various social organisations in Singapore. As an inclusive employer, Yee Sim ensures constant communication among her team to accommodate their needs.

Kalai is one of our senior accounts executives at ABLE SEAS. Kalai suffered complications from a heart attack and had to have one of his legs amputated as a result. He was unable to find a job and would often be turned away. He was introduced to ABLE and attended bookkeeping courses to help him transition into this new job role at ABLE SEAS. Kalai credits the management for understanding his needs and making the environment inclusive for him and his colleagues.

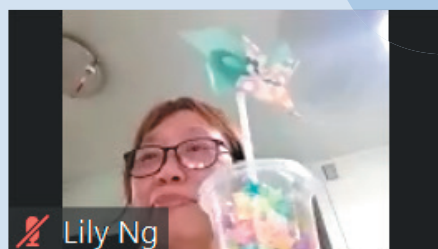




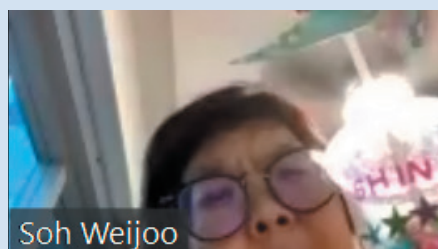
Sheryl



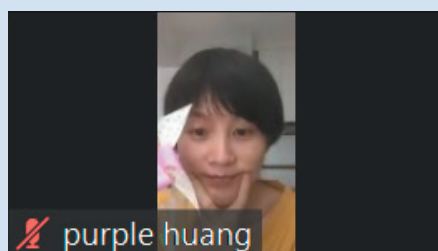
Jane koe



Lily Ng



Soh Weijoo



purple huang



Douglas Hudson

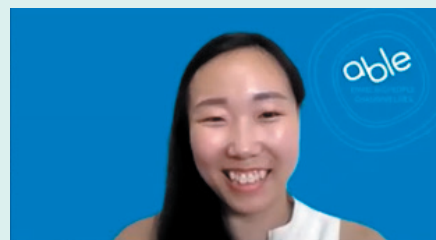
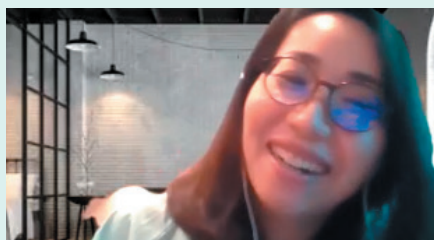
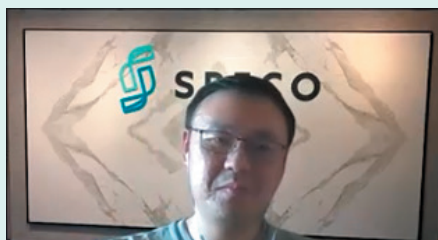
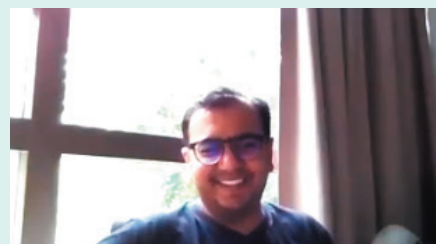
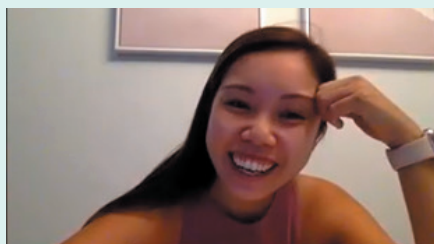
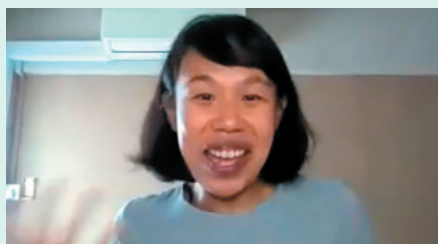
OASIS RETREAT 2021

WE enjoyed spending an afternoon with our lovely family caregivers and care recipients. After a year's break, we were joined by social work students from Nanyang Polytechnic who organised an online retreat for ABLE's family caregivers and care recipients. The energetic team hyped up participants with warmup exercises and interactive games. Participants went neck and neck earning points for each round of games.

The students also facilitated group breakout sessions which allowed both the participants and the organising team to engage in meaningful conversations. In one breakout room, the group shared about their favourite bao flavours after watching the short Pixar film, Bao. There's no lack of excitement when food is involved!

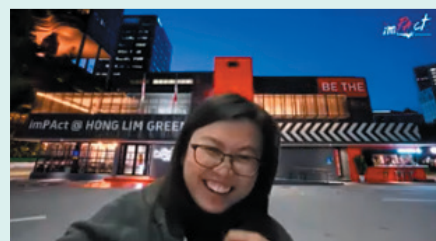
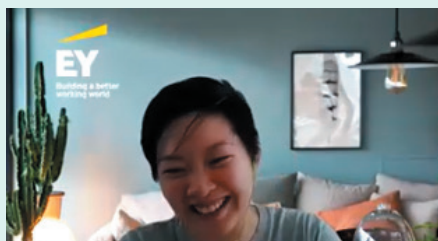


NVPC COMPANY OF GOOD FELLOWSHIP



ABLE was invited to participate in NVPC's Company of Good Fellowship Programme. This Fellowship offers fellows from the corporate setting an opportunity to drive impactful and sustainable corporate giving within their own organisations. During the "Human Library" segment, Yee Sim, Executive Director of ABLE SEAS Limited and Brian Kang, ABLE Job Coach, shared about inclusive employment and challenges faced by clients when looking for gainful employment.

Both Brian and Yee Sim had an enriching experience interacting with the fellows in the programme. They hope to debunk the misconceptions about hiring PWDs and instead, share their resilience to work harder to make up for their limitations.





CATHOLIC200SG

To celebrate 200 years of the Catholic Church in Singapore, Caritas Singapore invited member organisations to participate in a virtual event, Ignitus! Social Mission with Love. Dr Dominic Chen, a volunteer member of the ABLE Rehabilitation Committee, represented ABLE during a panel discussion. He spoke about our mission to enable and support the physically challenged in the community. In addition to the live discussion, a virtual exhibition booth set in the Sistine Chapel was launched by Caritas. The interactive 3D experience allowed viewers to find out more about ABLE and ABLE SEAS.



FUNDRAISING FOR THE YEAR



CHINESE NEW YEAR AND EASTER COLLABORATION WITH 1855 GOURMET

As we ushered in the Year of the Ox, ABLE collaborated with 1855 F&B to sell a selection of their finest cookies. Donors took the opportunity to gift these sweet treats to loved ones. Due to the overwhelming response from the sale of cookies, we decided to work with the 1855 team once again for our Easter fundraising. We sold a variety of hot cross buns and biscotti to celebrate the season.



FAMILY FUNDRAISING

Alexis Khoo and her family initiated a personal fundraising activity for ABLE. Through word-of-mouth, the family sold bottles of Koso Grand Cru Rose and donated the proceeds to ABLE. This little activity brought the family closer despite the challenges they faced. “People tend to put aside their differences to rally around a good cause”, said Alexis.

SUPPORT



Who

ABLE is a registered organisation with the Commissioner of Charities.

Why

ABLE is dedicated to enable the disabled to live with dignity and to have a productive, meaningful and independent life.

How

ABLE supports the disabled and their caregivers through a holistic suite of services such as rehabilitation and training, respite care and wheelchair accessible transport.

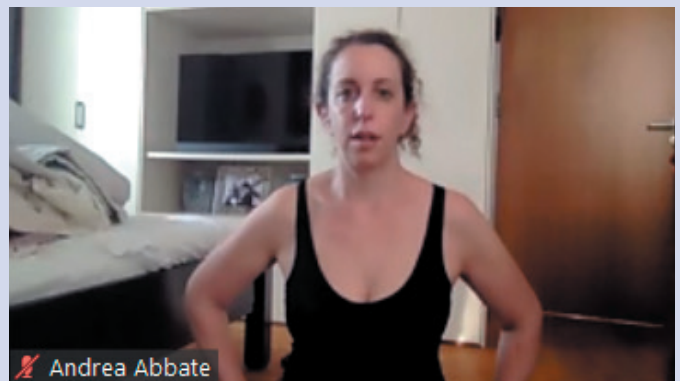
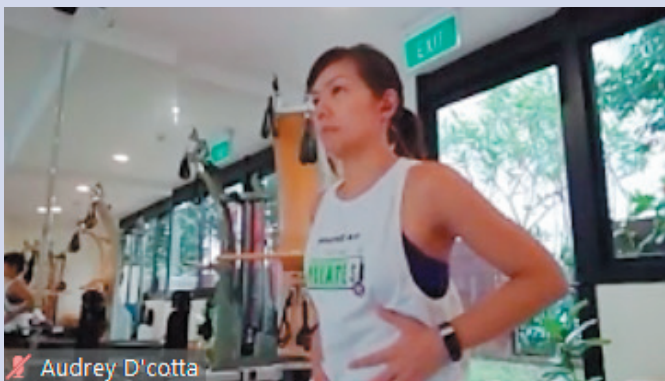
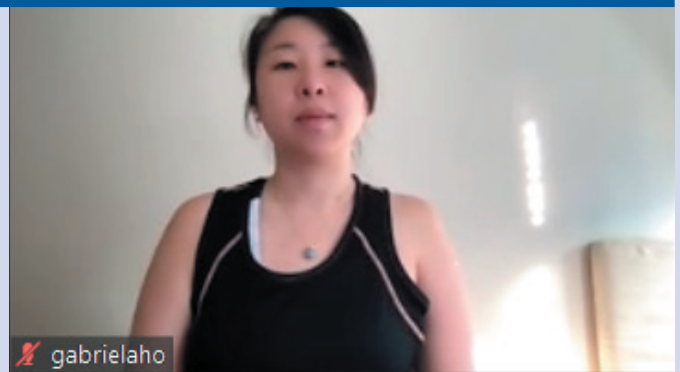
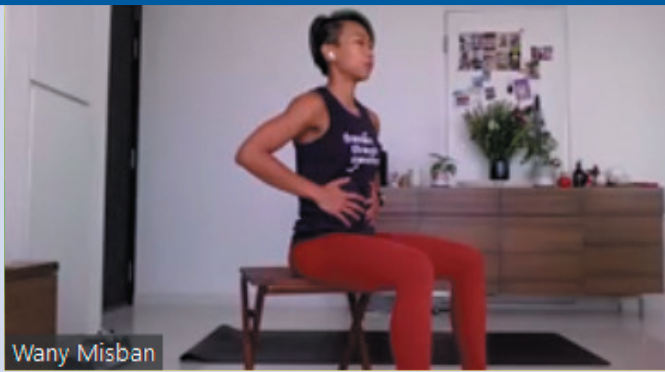
Sale of Koso Grand Cru Rose

Koso Rose, bottled by Paul Dethune, has 30% to 50% of reserve wines from a period of 40 different years, aged and vinified in wood and oak casks of 34 hectoliters. 20% Chardonnay, 80% Pinot Noir.

Koso Rose has a bright, fluid appearance, pale strawberry pink in colour with pale orange-pink reflections and an intense sparkle in the glass. Notes of strawberry, raspberry liqueur, Morello cherry and blood orange. The aeration of Koso Rose enhances the fruity sensation and completes it with aromas of rose and poppy relayed by notes of soft chalk, pear, pink grapefruit, marshmallow, lemon and pomegranate.

Koso is offered at fine dining restaurants Les Amis and Aoki.





THE MOVING BODY - PILATES WITH HEART

In celebration of World Pilates Day, The Moving Body Group (TMB) conducted an online Pilates class to raise funds for ABLE on 1st May 2021. TMB are strong advocates of movement, often rendering help to ABLE and our clients. The engaging hourlong class by Wany Misban introduced participants to mat Pilates exercises perfect for beginners. This initiative also went international with a similar Zoom class held in Japan by TMB instructor Atsuko. Proceeds raised from both classes were generously donated to support our mission in serving the physically challenged community.



VOLUNTEER WITH US

*“We might not be able to do great things,
but we can do small things with great love”*

- Mother Teresa



This 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 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 AT ABLE?

Drop by our centres and we would be happy to share about our programmes and services with you.

Call us at **+65 68017460** or email us at **enquiries@able-sg.org**.



HOW YOUR DONATION ENABLES OUR CLIENTS...

\$68 enables a client to attend one therapy session



\$15 covers the cost of a swimming session for one Drop-In Programme client at the Respite Centre



\$30 supports a client's one way trip to our centre for rehabilitation and respite services



Your generous contribution will enable and support our clients and family caregivers to live meaningful and independent lives.

All donations are eligible for **250%** tax deductions.



PayNow

ABLE UEN: 201022774G
Under reference, please indicate your NRIC or UEN number to facilitate tax deductible receipts.



Giving.sg

Online via **Giving.sg**



Cheque

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

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 2020 to September 2021.

S/N	CODE GUIDELINE	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 VOLUNTEER³ 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

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	
	Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")		Yes
27	No staff is involved in setting his own remuneration.	2.2	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

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.

3* Volunteer: A person who willingly serves the charity without expectation of any remuneration.

STATEMENT OF COMPREHENSIVE INCOME

For the financial year ended 30 September 2021

	Unrestricted funds 2021 \$	Restricted funds 2021 \$	Total 2021 \$	Total 2020 \$
INCOME				
Donations and grants	1,562,274	273,000	1,835,274	1,589,007
Income from charitable activities	556,029	68,440	624,469	459,956
Income from fund raising events	334,636	–	334,636	839,172
Interest income	48,662	–	48,662	87,857
Other income	38,022	–	38,022	60,518
Total income	2,539,623	341,440	2,881,063	3,036,510
EXPENDITURE				
Depreciation of property, plant and equipment	(162,295)	(66,211)	(228,506)	(120,409)
Cost of fund raising events	(24,697)	–	(24,697)	(131,361)
Cost of charitable activities	(1,557,619)	(170,556)	(1,728,175)	(1,777,171)
Governance costs	(65,200)	–	(65,200)	(61,933)
Other expenditure	(251,753)	(23,987)	(275,740)	(336,281)
Total expenditure	(2,061,564)	(260,754)	(2,322,318)	(2,427,155)
SURPLUS FOR THE FINANCIAL YEAR	478,059	80,686	558,745	609,355
Other comprehensive (loss)/income				
<i>Items that may be reclassified subsequently to income or expenditure</i>				
Fair value (loss)/gain on financial assets at fair value through other comprehensive (loss)/income	(5,310)	–	(5,310)	7,500
Net surplus and total comprehensive income for the financial year	472,749	80,686	553,435	616,855

BALANCE SHEET

At 30 September 2021

	2021 \$	2020 \$
NON-CURRENT ASSETS		
Property, plant and equipment	314,710	318,640
Other financial assets at amortised cost	753,812	1,270,357
Financial assets at fair value through other comprehensive income	505,210	510,520
	1,573,732	2,099,517
CURRENT ASSETS		
Other financial assets at amortised cost	–	500,468
Trade receivables	7,599	24,952
Other receivables	127,704	268,324
Cash and cash equivalents	2,348,710	689,437
	2,484,013	1,483,181
Total assets	4,057,745	3,582,698
NON-CURRENT LIABILITY		
Lease liabilities	22,408	78,342
CURRENT LIABILITIES		
Trade payables	21,716	16,641
Other payables and accruals	207,525	251,281
Lease liabilities	116,963	100,736
	346,204	368,658
Total liabilities	368,612	447,000
Net assets	3,689,133	3,135,698
FUNDS		
Fair value reserve	(1,540)	3,770
General fund	3,369,854	2,899,583
Restricted funds	320,819	232,345
Total funds	3,689,133	3,135,698



Please visit our website for ABLE'S audited financial statement

<https://www.able-sg.org/financial-corporate-information/>

CONTACT US



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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
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Email	: enquiries@able-sg.org
Website	: www.able-sg.org