



able

Abilities Beyond Limitations and Expectations



# JOURNEY TOGETHER

ANNUAL REPORT FY 2023

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# MISSION

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

# VISION

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



Established in 2010, ABLE is a member of Caritas Singapore, the social mission arm of the Catholic Church in Singapore. ABLE obtained certification as an Institution of a Public Character (IPC) on 25 October 2010. ABLE serves persons with physical challenges and their family caregivers by providing a holistic suite of services such as rehabilitation, programmes and training, respite care and wheelchair accessible transport at its centre.

**Enable the future generation to lead independent lives**

**Enhance quality of life**

**Nurture understanding and promote advocacy and volunteerism**

**WHAT WE DO**

**Transform life through meaningful employment**

**Grow the sector and enhance capability training**

**Provide support to caregiver and client**

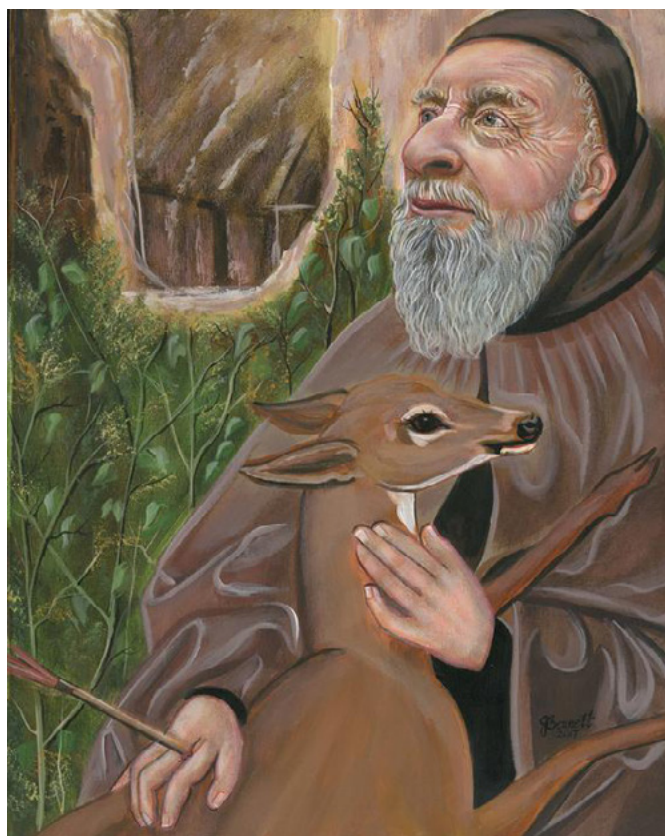
# OUR PATRON SAINT

## **Saint Giles is the patron saint of persons with disabilities.**

Born a wealthy noble in 650 AD, Giles 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. His fame as a sage and miracle worker spread and a monastery was built in his honour. Upon his death, Giles' grave became a shrine and place of pilgrimage.

This 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.





# OUTGOING CHAIRPERSON'S MESSAGE

**Dear ABLE Family & Friends,**

The opportunity to serve ABLE for the past 11 years has been an honor. Working alongside each of you has filled me with gratitude throughout this incredible journey.

Over the past four years, we have risen to the challenges of navigating unprecedented circumstances marked by Covid-19 and its aftermath. I am extremely proud of the flexibility, innovation, and compassion with which our team at ABLE has responded. Our organisation has emerged from this crisis with incredible resilience, adaptability and understanding that will strengthen our future endeavors.

I would like to take the opportunity to express my deepest appreciation to the Board of Directors, management, staff, business partners, volunteers and benefactors of ABLE and ABLE SEAS for the support and dedication through the years. ABLE's mission and vision truly matter, and we will continue to serve our clients with meaningful impact.

I carry with me a profound sense of hope and optimism for the future of ABLE and ABLE SEAS. The collective efforts of the dedicated and dynamic team in place will pave the way for an even brighter future.

Let us join in prayer and give thanks to God for His abundant blessings and continued guidance in doing His works.

May the grace of our Lord Jesus Christ be with you and your family, always.

**With heartfelt thanks,**

*Bernardus Angkawidjaja*

**Chairperson**

*1 October 2020 to 30 September 2023*



# INCOMING CHAIRPERSON'S MESSAGE

**Dear Friends of ABLE,**

2022 showcased Singapore's resilience and capacity of collective action as we grapple with the lingering pandemic and economic anxieties. The generous donation, volunteerism and civic engagement by our donors, partners and friends prove that even in uncertain times, the spirit of empathy and action cannot be dimmed. As we stand on the cusp of a new era, I am deeply honoured and excited to address you as the incoming Chairperson of ABLE. Over the years, your unwavering support has been the cornerstone of our success, and I extend my heartfelt gratitude for your commitment to our shared vision. Together, we have achieved remarkable milestones, but our journey is far from complete. I am eager to outline our strategic initiatives and aspirations that will shape ABLE's trajectory moving forward.

In alignment with our country's Enabling Masterplan 2030 (EMP2030), ABLE is poised to take bold strides towards creating a more inclusive society. The EMP2030 serves as our compass, guiding us with strategic recommendations. Our commitment to enabling individuals with disabilities to live independently remains unwavering, and we plan to expand our Return-To-Work services while forging new collaborations with inclusive employers.

A significant facet of our future endeavours is the expansion of our outreach by establishing more hubs to serve a wider pool of clients. Our programmes and services (the 4Rs) – Rehabilitation, Reintegration, Return-To-Work, and Respite – will continue to be at the core of our focus, as we strive to identify and cater to a broader group in need of rehabilitation and reintegration services.

In our pursuit of excellence, ABLE envisions a modernised caregiver centre and revamped caregiver programmes. This revitalisation aims to provide a safe haven for caregivers, offering respite and support that is essential for their well-being.

Additionally, ABLE aspires to become a Centre of Excellence for rehabilitation therapy. Our goal is to be a hub where therapists can enhance their skills in a conducive environment. By providing support to our therapists, we aim to deliver the highest standard of service to our clients.

I am deeply grateful for the counsel and commitment of my fellow Board members. On behalf of the Board members, I would also acknowledge the contribution and thank our out-going Chairperson, Mr. Bernardus Angkawidjaja. We would also like to express our gratitude to our staff who continue to serve the cause and our clients with passion and dedication.

On behalf of my fellow Board members, we thank you and look forward to your continued support. Your confidence in ABLE is pivotal as we strive to enable the physically challenged and make a meaningful difference in their lives. Together, let us forge ahead, united in our commitment to building a more gracious and inclusive society.

**Warm regards,**

*Andrew Quek*

**Chairperson**

# FIGURES AT A GLANCE



Empowered  
**566**  
clients to lead  
independent lives  
*\*(cumulative numbers from 2010)*



Journeyed with  
**242**  
family caregivers  
*\*(cumulative numbers from 2010)*

## IN FY 2023:

*(based on service count)*



**120**  
rehabilitation clients  
served in total



**44**  
clients received  
employment support



**42**  
clients attended  
programmes services



**3,949**  
rehabilitation sessions  
conducted



**50**  
caregivers  
supported



**92**  
clients served by our  
transport team



WITH YOUR  
HELP...

DONATIONS & GRANTS:  
**\$1,330,679**

FUNDRAISING:  
**\$601,184**

INCOME FROM  
CHARITABLE ACTIVITIES:  
**\$289,067**

**\*ABLE'S FUNDRAISING  
EFFICIENCY RATIO:**

Year Ended 30 Sep 23 - 8.9%

# REHABILITATION



ABLE's team of social workers & counsellors meet the psychosocial needs of both the clients and their family caregivers as they journey together in their recovery process.

We have a day rehabilitation centre that provides a holistic approach to individualised therapy. We specialise in neuro-rehabilitation and our clients consist of Stroke Survivors, individuals with Traumatic Brain Injury (TBI), Spinal Cord Injury (SCI) and other Acquired Brain Injury (ABI). We also provide vocation focused rehabilitation in addition to active rehabilitation to enable clients to reintegrate into the community. Each of the following disciplines involves the retraining or developing of neural pathways in our clients, a process which will help rewire their brain to regain functions impaired by their injuries.

## Highlight

The Ministry of Health (MOH) Community Rehabilitation Transformation Workgroup operates under the National One Rehab framework, a comprehensive initiative with the goal of streamlining rehabilitation services across Singapore. ABLE has been invited to participate in this workgroup, leveraging our expertise in reintegration to contribute valuable insights.

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# 58

clients served for Occupational Therapy

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# 65

clients served for Physiotherapy

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# 37

clients served for Speech and Language Therapy

# PROGRAMMES AND TRAINING

Our programmes and training services are aimed at providing an avenue for clients to reintegrate into the community. Art and Music Therapy, befriending, training and sports programmes like Swimming and Pilates are targeted at leisure exploration and re-engagement. These services also support clients' rehabilitation by allowing them to practice the skills they learnt in therapy in a group setting. Our SociABLE programme is a daily, social interaction programme revolving around individual and group activities. SociABLE encourages clients to build their confidence by practising their independent living skills in a supported environment.



## Highlight

This year our team started a new programme known as Circuit Exercises. These two hour sessions are split into timed intervals where clients engage in light strength and resistance training exercises. The aim was to motivate clients to move and stretch while encouraging a healthy lifestyle. It was so popular that we increased the frequency to two sessions per week.

One outing was a collaboration with the Disability Sports Council at the Sports Hub where clients participated in lawn bowling with Parabowls Singapore. On another outing organised by a community partner, they were treated to an interactive Zodiac Race theatre show at the Esplanade.

**18** new clients



# CAREGIVER SUPPORT

ABLE's support groups play an important role in engaging with the caregivers and providing them with respite from caregiving duties. We also host annual family caregiver retreats and appreciation events to recognise each individual's effort and sacrifice in caring for the physically challenged. These activities are conducted to give caregivers a sense of community and the space to bond through shared experiences.



## Highlight

This year, we collaborated with Flour Power, a local organisation dedicated to empowering individuals with special needs and those in marginalised communities through skills training and employment opportunities. Flour Power's commitment to inclusivity resonates with ABLE and our mission to enable our clients. They hosted a coffee wellness workshop to educate our family caregivers on the importance of self care. This face-to-face, physical workshop was a special treat as most caregiver activities remained online this year.

**50** clients served



# EMPLOYMENT

ABLE's employment programme supports clients who want to return to work. This entails providing career coaching and job placement for individuals looking for new, yet suitable, and sustainable employment. As for clients returning to their existing jobs, our team coordinates with their employers to ensure the transition to the workplace is as seamless as possible.



## Highlight

Jun Da (pictured on the right) embarked on his transformative journey within ABLE's SociABLE programme. At the age of 26, he faced challenges resulting from a stroke, navigating a path shaped by disability. Through consistent coaching sessions, Jun Da mastered effective communication techniques, addressing his needs, and positioning himself for success in the competitive job market. Jun Da's journey toward sustainable employment reached fruition with SBS Transit, where he assumed responsibilities in administrative HR duties—a field he aspired to explore. His initial weeks included orientation sessions and staff meetings to familiarise himself with the work environment.

**11** new clients placed in sustainable employment

# TRANSPORT

ABLE eases transportation challenges faced by persons with physical challenges by providing wheelchair accessible and island-wide chartered services. In addition, ABLE transport can be engaged for personal transport services such as ad-hoc work and medical appointments.



## Highlight

ABLE has started expanding our reach to serve more Member Affiliates and Catholic Organisations. This year alone, our transport trips increased by 41% to cater to the needs of the community. Our transport team ferried residents from the different nursing homes in Singapore to the Annual Novena Procession.

**3,371** number of trips



# ABLE SEAS

ABLE SEAS is an extension of ABLE’s Return-To-Work programme and it is a company registered with the Accounting and Corporate Regulatory Authority (ACRA). ABLE SEAS has offered accounting and payroll services since 2015.

Guided by our 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.

## Highlight

Living up to its mission of enabling individuals with physical disabilities, ABLE SEAS was awarded The Enabling Mark, Gold Award this year. The Enabling Mark is a national-level accreditation framework by SG Enable which benchmarks and recognises organisations for their best practices and outcomes in disability-inclusive employment. This award underscores ABLE SEAS’s commitment towards building an inclusive workforce and in encouraging employers to lead in disability-inclusive hiring.

**42** clients served





# ENABLING PERSONS WITH DISABILITIES (PWDS)

ABLE SEAS is a barrier-free working environment. Our colleagues are PWDS who conduct data entry, payment processing and bank reconciliation tasks. Before taking on these roles, many of them had been sent for training to upskill themselves and prepare for the role. All accounts are reviewed by reporting managers before they are sent to the clients to ensure accuracy. The ABLE SEAS team believes in integrity, professionalism and producing work on-time. They have made it their mission to include the marginalised and provide sustainable employment for the disability community.



# HIGHLIGHTS OF THE YEAR



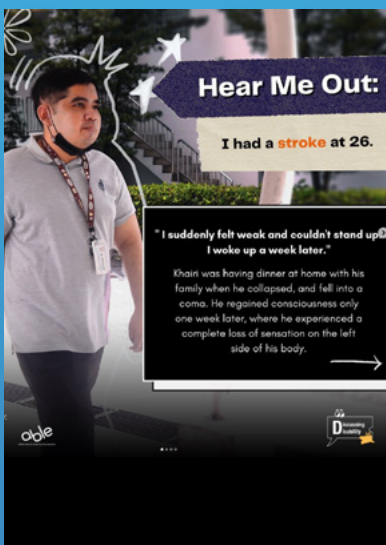
## Purple Parade 29 October 2022

We marched for disability inclusion alongside our ABLE community. Thanos, our purple mascot, even managed to snag a picture with Mr Eric Chua, Senior Parliamentary Secretary, Ministry of Culture, Community and Youth & Ministry of Social and Family Development.



## Caregiver Appreciation 19 November 2022

Creating art through gardening into art was the idea behind this event. Gail Dragon, our volunteer, taught a group of family caregivers to make moss balls also known as Kokedama. Each individual went home with his/her very own unique piece of art.



## Discussing Disability February 2023

This year we had the opportunity to work with a group of students from Nanyang Technological University NTU, Wee Kim Wee School of Communication and Information (WKWSCI). For their Final Year Project, the team ran a social media campaign entitled "Discussing Disability" which seeks to improve social inclusion for Persons with Disabilities (PwDs) in Singapore, by addressing the stigma associated with disability. They interviewed Khairi, an accounts assistant at ABLE SEAS and a former client of ABLE.





## Montfort Junior School - Red Packet Initiative

February 2023

ABLE was invited by Montfort Junior School (MJS) to give a talk to the lower primary students. This collaboration also encouraged the students and staff of MJS to launch a red packet donation drive for ABLE clients. We hope this initiative will help the students learn about the spirit of giving during the Lunar New Year festive season.

## ABLE's 12<sup>th</sup> Anniversary Charity Gala Dinner

17 February 2023

"Forging Relationships, Strengthening Bonds" was the theme that was introduced during the dinner. It embodied ABLE's goal to build friendships with donors, partners, volunteers and clients alike. We raised a total of about \$500,000. Thank you to everyone who contributed.



## Parish Outreach 2023

This year saw us begin our outreach to churches. In a call to serve the physically challenged, we reached out to the Catholic community for their help. ABLE staff and volunteers united for the different weekends and interacted with parishioners. Thank you for the opportunity to share about our mission.



# HIGHLIGHTS OF THE YEAR



## Marina Bay Sands (MBS) DEI Workshop Series 26 May 2023

ABLE was invited by Marina Bay Sands to speak about inclusive hiring. Our employment team shared about the challenges faced by both employers and Persons with Disabilities (PwDs) in the working environment. This invitation created opportunities for discussions on sustainable employment practices, especially for PwDs.



## Impact Through Inspiration Ideathon 11 June 2023

ABLE was invited by NTU's Welfare Services Club - Growth & Opportunities to speak at a panel for their Impact Through Inspiration Ideathon. The event, sponsored mainly by GIC and Ernst & Young (EY) Singapore, saw youths from various polytechnics, junior colleges and universities. The theme centered around "Integration of Persons with Disabilities in the Workplace".

ABLE's Executive Director Sharon Woo joined the panelists for a moderated discussion. Views were shared on the importance of treating PwDs with dignity and respect. Much emphasis was placed on educating corporations. While inclusive hiring is picking up, there is also a need for employers to understand if they are ready to develop a culture of inclusivity in the office.



## CHARIS Humanitarian Forum and Fair

24 June 2023

The Humanitarian Forum and Fair (HFF) is a biennial event organised by CHARIS which seeks to encourage dialogue, provide inspiration and connect the community with organisations that manage humanitarian initiatives in the region and beyond. ABLE was invited to set up a booth to share about our mission in the physically challenged community.



## Annual Novena Procession

3 September 2023

In conclusion to their annual 9-week Novena, Novena Church invited ABLE's clients to attend the Annual Procession on 3rd September 2023. Our heartfelt gratitude to The Sowers Ministry for their warm welcome and excellent care for our clients throughout the event.

# STORIES FROM OUR COMMUNITY...



## Rehabilitation: Little steps is progress as well

After my stroke, I found myself facing the challenge of a physical impairment in my left leg, resulting in a noticeable limp. That's when I turned to ABLE, seeking to regain stability through physiotherapy. Sailing, a sport I've cherished since childhood, took a backseat after my stroke, but I was determined to make a comeback.

Daily walks with my dogs became a crucial part of my recovery journey, helping me stay active and reinforcing what I learned in therapy within the community. Life hit pause, but my focus during rehab was unwavering. Determined to walk steadily again, I realised the importance of the senses we often take for granted.

Walking the dogs initially posed a challenge as I adjusted to controlling them with my newfound physical limitations. However, their reliability and adaptability became my support system, aiding me in regaining confidence a year after the stroke. Those walks became more than just physical exercise; they became a therapeutic practice, allowing me to take little steps toward regaining my confidence to walk.

Reintegrating into the community became easier during nature walks. The skills acquired in therapy became second nature during these walks, and the daily practice not only improved my balance but also provided a sense of accomplishment. My dogs, steadfast companions on my journey, played a significant role in my recovery, proving that even the little steps can lead to big strides in rebuilding one's life.

**Michael Duffy**



## Reintegrating is a journey

I was a banker, and I loved my job. It allowed me to meet people from different walks of life. Having a listening ear made understanding my clients' stories easier. It was a career I proudly embraced for the last 20+ years. It motivated me to work hard and achieve higher goals. Not only did it provide me with sustainable employment, but it also challenged me to experience life to the fullest.

It was March 2021, and I was told I have a rare condition called Spinocerebellar Ataxia 3, SCA3. From living actively, I was now told that the life I love will somehow be shortened. I was told that I would gradually have problems with coordination and balance. I became weaker and ultimately decided to resign from a career I found so rewarding. I had to adjust to navigating a wheelchair to get around.

I was referred to ABLE for rehabilitation this year. Though therapy can't cure me, it can help me retrain movement patterns and adopt communication strategies. I had to learn how to move with my wheelchair and stand without falling over. I've also ventured into learning cooking and social skills in ABLE Chef. I have many people on this journey with me. Many are not giving up on me. I'm grateful, I still have time with the people I love. My disability may have knocked me down, but I am getting right back up. Gaining confidence to be part of a bigger community is a journey. For anyone who is in the same position as me, I hear you. Let us not give up easily.

**Julie Chen**



## Returning-To-Work gave me fulfillment

I was 26 years old when I developed challenges resulting from a stroke. Communicating with people was difficult, I felt I did not have the social skills to interact with anyone. I was also without a job, I had no means of supporting my aged parents. ABLE's programmes introduced me to a variety of leisure exploration activities, including Swimming, Music Therapy, Art Therapy, and ABLE Chef. These engagement sessions allowed me to cultivate meaningful friendships with fellow clients. It played a huge part in boosting my confidence and social skills.

I was determined to secure sustainable employment. I journeyed with ABLE's job coach, Henry. Through consistent coaching sessions, I learnt interview skills and communication techniques. I had concerns about my employer's understanding of my condition. After much training, I finally secured a job with SBS Transit. My responsibilities included administrative HR duties. I am grateful for the support from my family, the clients and team at ABLE and my employers. I feel fulfilled having pursued a career in the field I am interested in. It was not an easy journey, but every milestone I surpassed in the reintegration programmes led me to where I am today. I am a contributing member of society and I have regained my independence.

**Tan Jun Da**



## Volunteering with meaning

It's amazing how I found solace and empowerment through volunteering, turning what started as part of my therapy into a meaningful journey of support and inspiration for others.

My transition from a professional career to a volunteer role was an adaptation to new circumstances. I had to stop working and focus on rehabilitation. As a stroke survivor, I used my experience to help others, especially by connecting with fellow clients. I understood the patience needed and I could relate to their challenges. Cooking is my form of respite and food creates opportunities to socialise. ABLE Chef gave me a platform to share my passion while allowing me to practice therapy techniques in a supported environment.

I hope more people will not give up on their passions despite obstacles. What you do with your talents is incredibly powerful. It is possible to find joy and purpose in new ways. I hope to continue sharing my cooking with people as I learn new recipes and perfect kitchen skills.

**Mdm Loke**

# TRANSFORMING OUR SERVICES



## Anti-Money Laundering (AML) Policy

ABLE established an anti-money laundering (AML) policy in November 2022. The purpose is to detect, deter and prevent money laundering, associated predicate offences and terrorist financing; and at the same time, protect the integrity of ABLE from illegal activities and illicit fund flows. In essence, the comprehensive measures outlined in the document aim to fortify ABLE's defenses against illicit financial activities, foster transparency, and align its operations with legal and ethical standards.

## Client Management System (CMS)

ABLE's Client Management System (CMS) marked a significant milestone on November 14, 2023, as it was successfully implemented and went 'live.' This cutting-edge system has revolutionised ABLE's service process by offering a comprehensive view of client records, streamlining operations and enabling more context-aware responses.

## Caregiver Assessment and Engagement (CAE) Framework

ABLE is actively contributing to the development of a significant initiative, the Caregiver Assessment and Engagement (CAE) Framework, in collaboration with SG Enable. As part of a dedicated workgroup, ABLE is playing a pivotal role in piloting and shaping this framework designed to enhance support for caregivers.

The CAE Framework serves as a comprehensive screening tool aimed at assessing the needs of caregivers. By implementing this tool, ABLE aims to effectively identify and understand the unique requirements of caregivers, facilitating a more targeted and personalised approach to assistance. The ultimate goal is to triage caregivers based on their specific needs, allowing for a more efficient and precise allocation of resources and services.

In essence, ABLE's involvement in piloting the CAE Framework represents a commitment to better understanding and addressing the diverse needs of caregivers. By streamlining services and support mechanisms, ABLE is poised to make a meaningful impact on the caregiver journey, providing valuable assistance where it is needed most.

## Hospital-to-Work (H2W) Programme

ABLE is proud to be a longstanding partner with SG Enable in the implementation of the Hospital-to-Work (H2W) programme, a vital initiative designed to support individuals with acquired disabilities in their journey towards employment. Since 2018, ABLE has been actively engaged as a service provider for this programme, contributing to the overall success of its key features: Rehabilitation, Reintegration, and Employment.

The H2W programme focuses on empowering clients by helping them identify achievable and manageable personal goals, fostering confidence in their transition to the workforce. ABLE's collaboration with SG Enable not only underscores our commitment to supporting individuals with disabilities but also positions it as one of the two service providers in Singapore offering Return-To-Work services under the H2W programme.

Through this partnership, ABLE has effectively expanded its reach to clients in need, playing a crucial role in their rehabilitation, reintegration, and successful employment. Being one of the limited service providers in Singapore for H2W, ABLE has garnered recognition for our expertise in facilitating the return-to-work process for individuals with acquired disabilities.

## Ministry of Health (MOH) Workgroup

The Ministry of Health (MOH) Community Rehabilitation Transformation Workgroup operates under the National One Rehab framework, a comprehensive initiative with the goal of streamlining rehabilitation services across Singapore. This framework encompasses the entire spectrum of rehabilitation, from acute hospitals to community hospitals and long-term care facilities. Its overarching objective is to create a seamless flow of patients through different phases of rehabilitation, ensuring timely movement and resource allocation to support clients throughout their journey.

Within this framework, the Community Rehabilitation Transformation Workgroup plays a crucial role in facilitating the development of community services to support patient movement. ABLE actively participates in this workgroup, leveraging its expertise in reintegration to contribute valuable insights. ABLE shares successful strategies for discharging cases into programmes, emphasising the importance of multiple streams of flow out of rehabilitation.

The primary focus of the workgroup is to ensure the availability of resources that aid individuals in their journey to reintegrate into the community. By collaborating with other stakeholders and sharing best practices, ABLE contributes to the development of a robust and multifaceted rehabilitation system.



# OUR ESG JOURNEY

ABLE believes that corporate sustainability is a key strategy for achieving long-term growth. We adhere to an Environmental, Social, and Governance (ESG) framework, which serves as a guiding principle for both our internal and external processes, steering us toward more resilient operations.



## Environmental

ABLE strives to reduce our carbon footprint by conscientiously using our resources at work. We remain committed to promoting awareness about the significance of environmental stewardship and fostering eco-friendly behaviours among our staff.

### **Minimising our Carbon Footprint**

In 2022, ABLE continued to reduce paper usage. Most internal and external forms are digitised. To reduce electricity, lights and air-conditions are switched off during lunch breaks and after working hours.





## Social

We adopt practices that promote the well-being of our staff and continue to advocate for inclusive employment.

### Promoting Staff Well-Being

We have implemented benefits that give our staff the flexibility and time to take care of themselves, their family and community while being productive at work.

- No medical certificate is needed for two of the given sick days
- Outpatient sick leave
- Parental care leave
- Catholic Spiritual Retreat Leave

### Equal Opportunity

ABLE is an inclusive and equal-opportunity employer where the best talents for each role are recruited, trained, and given the opportunity to thrive in a friendly and cooperative culture. This helps us to retain a skilled workforce dedicated to advancing the vision and mission of ABLE.

ABLE has a diversified workforce, with a higher-than-average proportion of females at all working levels.



## Governance

As a charity, accountability, transparency and good governance are essential for donors to develop trust in us. ABLE maintains checks to prevent misuse as a conduit for money laundering or terrorist financing, ensuring the integrity of our operations.

As a charity with the Institute of Public Character status, ABLE is committed to the highest standards of honesty, transparency, ethical and legal conduct and accountability. We comply with the Charity Governance Evaluation Checklist. We are also working on the Charity Transparency Awards.

For more details, please refer to the Corporate Governance section on pages 35 and 36.

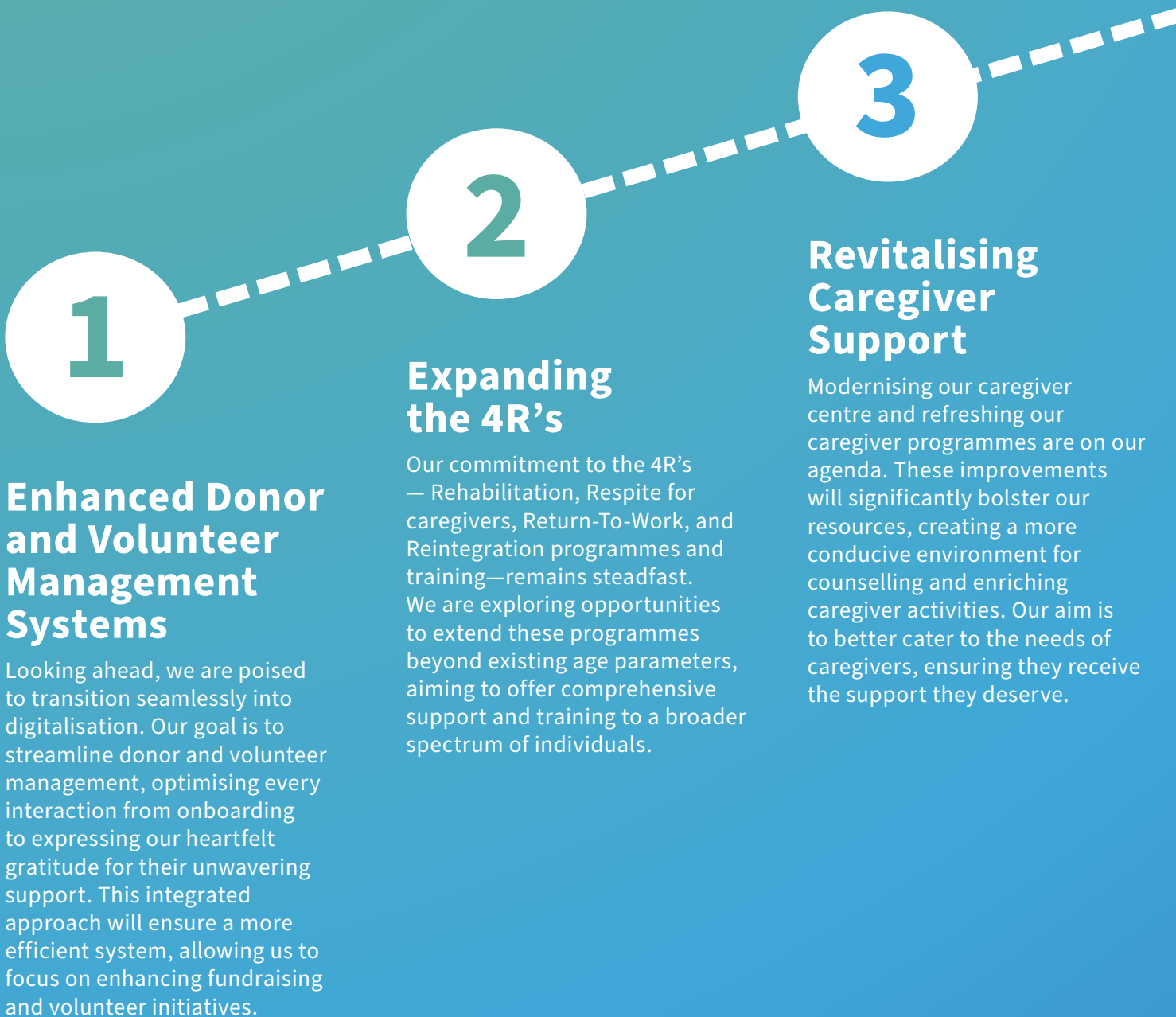
We are actively working on meeting the criteria for the Charity Transparency Awards to further demonstrate our dedication to openness and accountability in our operations.

### Risk Management

ABLE strengthened our risk management framework in 2022 with a focus on operational processes and controls, managed and discussed with the Board of Directors.

In 2022, ABLE established Anti-Money Laundering and Whistleblowing Policies to ensure the integrity of funds received to ensure that donations will be properly managed and utilised to achieve the intended outcome.

# ACHIEVING OUR MISSION: A ROADMAP FORWARD



4

## Expanded Reach Through Collaboration and Centres

We envision collaborating with healthcare institutions to broaden our services beyond the central region. By establishing two new centres by 2030, we aim to bring rehabilitation and respite services closer to individuals facing physical challenges. This expansion will enable us to reach a more extensive client base, catering to diverse needs across multiple locations.

5

## Aligning with the Enabling Master Plan 2030

In harmony with the Enabling Master Plan 2030, we are committed to contributing to Singapore's vision of an inclusive society. By aligning our services with the plan's quantitative indicators and targets, we aim to reinforce lifelong learning, facilitate independent living for individuals with disabilities, and create inclusive physical and social environments.

6

## A Hub of Excellence for Rehabilitation Therapy

We aspire to establish ourselves as a centre of excellence for rehabilitation therapy. Our goal is to provide a nurturing environment for therapists to enhance their skills and craft. Our centres will serve as hubs for continual growth and learning, fostering a community of therapists dedicated to advancing their expertise in rehabilitation therapy.

In embracing these strategic initiatives, we are steadfast in our commitment to furthering ABLE's mission. Through collaboration, innovation, and a dedication to excellence, we are poised to make a lasting and meaningful impact in the lives of those we serve, contributing to a more inclusive and supportive society for all.

# ABLE BOARD OF DIRECTORS

NAME	BOARD MEETING ATTENDANCE FY 22/23	REMARKS
<p><b>Mr Bernardus Angkawidjaja</b> Chairperson</p> <p><i>Managing Director, Bank Julius Baer &amp; Co. Ltd</i></p>	4   4	<p>Appointed: 1 Jan 2013 (Board Member)</p> <p>Extended one year of service as chairperson</p> <p>Stepped down: 30 Sep 2023</p>
<p><b>Ms Trillion So</b> Vice Chairperson</p> <p><i>Partner, PricewaterhouseCoopers LLP</i></p>	3   4	<p>Appointed: 1 Aug 2014 (Board Member)</p> <p>Stepped down: 30 Apr 2023</p>
<p><b>Mr Simon Wong</b> Honorary Secretary</p> <p><i>Lawyer, Consultant at Lawhub LLC. Appointed as Commissioner for Oaths as well as a Notary Public</i></p>	3   4	<p>Appointed: 1 Aug 2014</p>
<p><b>Ms Amelia Vincent</b> Treasurer</p> <p><i>Finance Director, APAC The Body Shop International (Asia Pacific)</i></p>	2   4	<p>Appointed: 15 Aug 2018</p>
<p><b>Mr Adrian Kow</b> Board Member</p> <p><i>Independent Director, Formerly from Triterras</i></p>	4   4	<p>Appointed: 15 Aug 2018</p>
<p><b>Dr Andre Cheah</b> Board Member</p> <p><i>Hand Surgeon, National University Health System</i></p>	4   4	<p>Appointed: 1 Feb 2020</p>
<p><b>Mr Andrew Quek</b> Board Member</p> <p><i>Partner, ASEAN Business Development &amp; Alliances Leader, Ernst &amp; Young Solutions LLP</i></p>	4   4	<p>Appointed: 1 Feb 2020</p>
<p><b>Ms Elaine Beh</b> Board Member</p> <p><i>Lawyer, Virtus Law LLP</i></p>	2   4	<p>Appointed: 1 Feb 2022</p>

NAME	BOARD MEETING ATTENDANCE FY 22/23	REMARKS
<p><b>Ms Gan Siok Loon</b> Board Member</p> <p><i>Independent Director, Retired from HL Assurance Pte Ltd</i></p>	4   4	Appointed: 1 Apr 2018
<p><b>Ms Grace Chow</b> Board Member</p> <p><i>Deputy Executive Director, Archdiocesan Commission for the Pastoral Care of Migrants &amp; Itinerant People (ACMI)</i></p>	4   4	Appointed: 1 Jul 2019
<p><b>Ms Jessica Lee</b> Board Member</p> <p><i>Head of Human Resources, Asia Pacific Columbia Threadneedle Investments</i></p>	3   4	Appointed: 1 Jul 2017
<p><b>Mr Lawrence Loh</b> Board Member</p> <p><i>Managing Director, United Overseas Bank Limited</i></p>	3   4	Appointed: 1 Jul 2017 Stepped down: 31 Jul 2023
<p><b>Ms Marcia Troxler</b> Board Member</p> <p><i>Managing Director, Bank Julius Baer &amp; Co. Ltd.</i></p>	3   4	Appointed: 1 Jul 2017
<p><b>Dr Sylvia Teo</b> Board Member</p> <p><i>Consultant (Occupational Medicine) &amp; Family Medicine Service, KK Women's and Children's Hospital</i></p>	4   4	Appointed: 1 Jul 2017
<p><b>Mr Timothy Goh</b> Board Member</p> <p><i>Director of Sales, Vinum Fine Wines</i></p>	1   4	Appointed: 1 Feb 2020

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

# ABLE SEAS BOARD OF DIRECTORS

NAME	BOARD MEETING ATTENDANCE FY 22/23	REMARKS
<p><b>Ms Gan Siok Loon</b> Co- Chairperson <i>Independent Director</i></p>	4   4	Appointed: 29 Jun 2016
<p><b>Mr Simon Wong</b> Co- Chairperson <i>Lawyer, Consultant at Lawhub LLC. Appointed as Commissioner for Oaths as well as a Notary Public</i></p>	4   4	Appointed: 1 Jan 2015
<p><b>Mr Andrew Quek</b> Board Member <i>Partner, ASEAN Business Development &amp; Alliances Leader, Ernst &amp; Young Solutions LLP</i></p>	4   4	Appointed: 15 Oct 2018  Stepped down: 1 Oct 2023
<p><b>Mr Ambrose Law</b> Board Member <i>Independent Director</i></p>	4   4	Appointed: 1 Jan 2015
<p><b>Mr Harry Tan</b> Board Member <i>Former COO in Financial Services</i></p>	3   4	Appointed: 1 Jan 2015

NAME	BOARD MEETING ATTENDANCE FY 22/23	REMARKS
<p><b>Ms Jessica Lee</b> Board Member</p> <p><i>Head of Human Resources, Asia Pacific Columbia Threadneedle Investments</i></p>	3   4	Appointed: 18 Feb 2016
<p><b>Ms Melissa Lim</b> Board Member</p> <p><i>Advisory Director, KPMG Singapore</i></p>	4   4	Appointed: 10 Jul 2017
<p><b>Mr Noel Liu</b> Board Member</p> <p><i>Head, Merchant Relations &amp; Services and Head, Planning &amp; Analytics at NETS</i></p>	4   4	Appointed: 1 Oct 2021

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

# BOARD COMMITTEES

## ADVISORY

**CHAIRPERSON**      **Andrew Quek**

**MEMBERS**              Raymundo Yu   •   Serena Fah   •   Bernardus Angkawidjaja

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## FINANCIAL SUSTAINABILITY

**CHAIRPERSON**      **Timothy Goh**

**MEMBERS**              Grace Chow   •   Gan Siok Loon

**VOLUNTEERS**      Dr Seamus Phan   •   Ter Hui Ping

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## OPERATIONAL RESILIENCE

**CHAIRPERSON**      **Dr Andre Cheah**

**MEMBERS**              Dr Sylvia Teo   •   Jessica Lee

**VOLUNTEERS**      Dr Dominic Chen   •   Grace Wong

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## FINANCE AND INVESTMENT

**CHAIRPERSON**      **Amelia Vincent**

**MEMBER**              Marcia Troxler

**VOLUNTEER**      Michael Choo

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## AUDIT AND GOVERNANCE

**CHAIRPERSON**      **Adrian Kow**

**MEMBERS**              Simon Wong   •   Elaine Beh

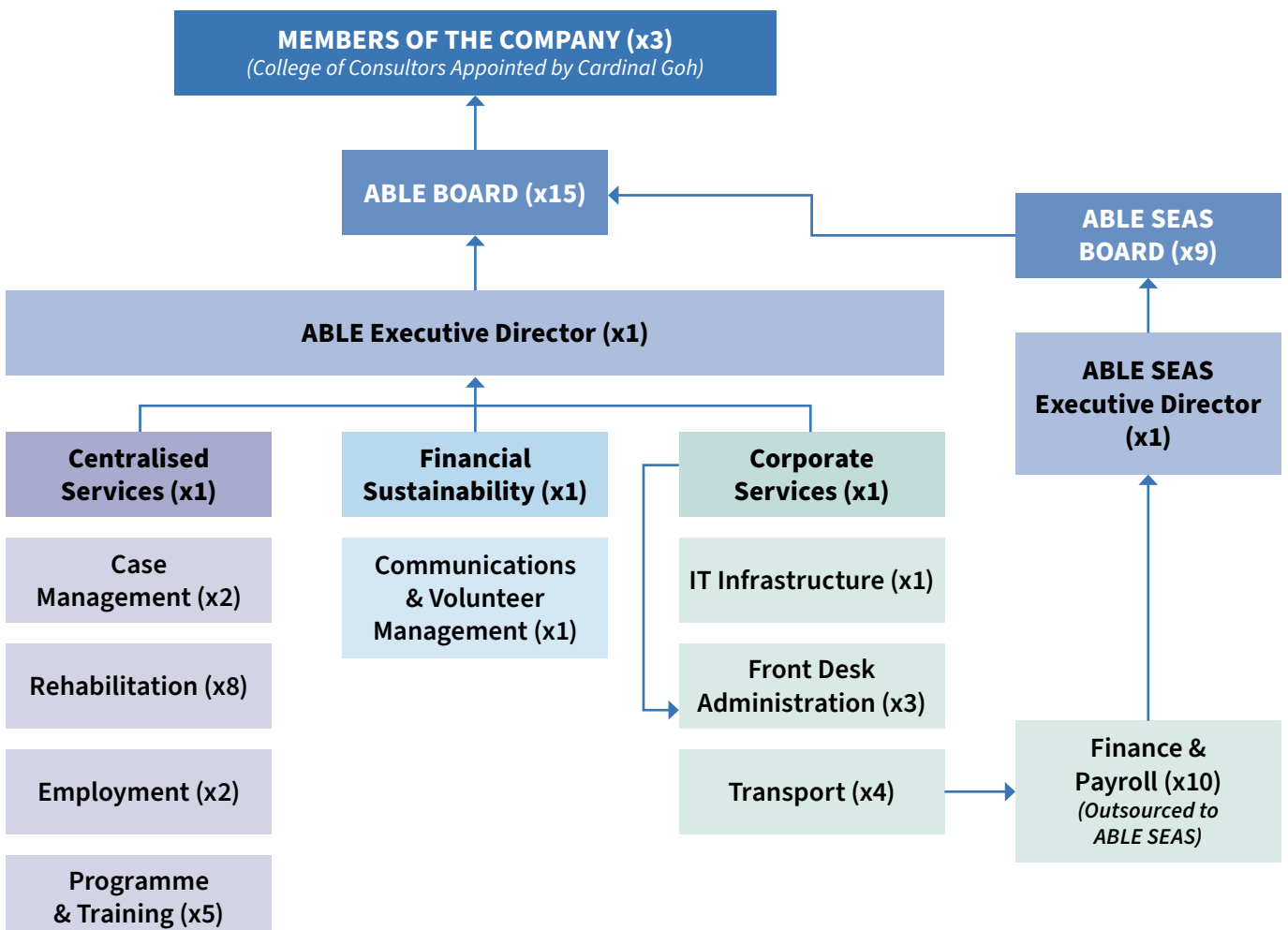
**VOLUNTEERS**      Soh Yew Hock   •   Lim Teck Wee



# SENIOR MANAGEMENT

NAME	DESIGNATION	DATE OF APPOINTMENT
<b>Sharon Woo</b>	Executive Director, ABLE	January 2022
<b>Joyce Tan</b>	Assistant Manager, Corporate Administration	January 2022
<b>Marian Tan</b>	Centralised Services Manager	January 2022
<b>Meem Siah</b>	Community Partnerships Manager	November 2022 <i>Stepped down in October 2023</i>
<b>Lim Yee Sim</b>	Executive Director, ABLE SEAS	January 2018

# ORGANISATION STRUCTURE



# OUR POLICIES

## RESERVES POLICY

ABLE aims to establish a Reserve Fund equivalent to approximately 2 years' worth of expenses to ensure the continued running and smooth operation of the organisation.

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## CONFLICT OF INTEREST POLICY

All Board members and staff complied with ABLE's Conflict of Interest Policy.

The Board has put in place documented procedures for Board members and staff to declare actual or potential conflicts of interests on a regular and need-to basis.

Board members also abstain and do not participate in decision-making on matters where they have a conflict of interest.

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## MANPOWER DISCLOSURE

No paid staff of ABLE has any relationship to the Executive Director or the board of directors at ABLE. No one received more than 50,000 in the year. No paid staff earned more than 100,000 in annual remuneration.

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## WHISTLE BLOWING POLICY

The Whistle Blowing policy aims to ensure strong corporate governance and promotes an open and transparent culture within ABLE, where employees, vendors, clients and other stakeholders are provided an avenue to express concerns over any serious wrongdoings or malpractice in particular or in relation to fraud, controls and ethics.

## ANTI-MONEY LAUNDERING (AML) POLICY

ABLE's Anti-Money Laundering (AML) policy outlines crucial strategies to combat money laundering (ML), associated predicate offenses, and terrorist financing (TF). It emphasises the importance of recognising red flags—warning signs that necessitate further investigation. ABLE has a checklist that includes queries about the clarity of donation sources, familiarity with the backgrounds of board members and affiliates, and awareness of ABLE's name usage.

The potential suspicious activities related to ML and TF are categorised, covering aspects such as inadequate donor information, questionable fund transfers, and inconsistencies in ABLE's operations. Measures to counter these risks include robust financial controls, internal reviews, and maintaining transparency in key programs and partnerships.

Detailed due diligence procedures for key donors and beneficiaries, including verification of identities, are specified. The policy advises ABLE on accepting funds aligned with its objectives, conducting financial transactions through regulated channels, and reporting suspicious transactions promptly.

Furthermore, it provides a structured approach for reporting significant donations to the Board and underscores the need for ongoing training to identify ML and TF risks. The Anti-Money Laundering (AML) Officer is designated to train staff, develop policies, and implement controls to ensure compliance with AML and countering the financing of terrorism obligations.

# CORPORATE GOVERNANCE EVALUATION CHECKLIST

For the purpose of this report, ABLE's compliance of and explanation for any deviations from the Governance Evaluation Checklist (Enhanced Tier)<sup>1</sup>, Code of Governance for Charities and IPCs, is provided below. This submission is for the financial year October 2022 to September 2023.

S/N	CODE GUIDELINE	CODE ID	RESPONSE
<b>BOARD GOVERNANCE</b>			
1	<b>Induction and orientation are provided to incoming board members upon joining the Board.</b>	1.1.2	Complied
	<b>Are there board members holding staff<sup>2</sup> appointments? (skip items 2 and 3 if "No")</b>		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 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 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 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
	<b>Is there any board member who has served for more than 10 consecutive years? (skip item 7 if "No")</b>		No
7	The charity discloses in its annual report the reasons for retaining the 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
<b>CONFLICT OF INTEREST</b>			
9	There are documented procedures for board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
10	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>			
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
<b>HUMAN RESOURCE AND VOLUNTEER<sup>3</sup> MANAGEMENT</b>			
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
	<b>Are there volunteers serving in the charity? (skip item 15 if "No")</b>		Yes
15	There are volunteer management policies in place for volunteers.	5.7	Complied
<b>FINANCIAL MANAGEMENT AND INTERNAL CONTROLS</b>			
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
	<b>Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 21 if "No")</b>		<b>Yes</b>
21	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
<b>FUNDRAISING PRACTICES</b>			
	<b>Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 22 if "No")</b>		<b>Yes</b>
22	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	<b>Did the charity receive donations in kind during the financial year? (skip item 23 if "No")</b>		<b>Yes</b>
23	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied
<b>DISCLOSURE AND TRANSPARENCY</b>			
24	The charity discloses in its annual report – (a) the number of Board meetings in the financial year; and (b) the attendance of every board member at those meetings.	8.2	Complied
	<b>Are board members remunerated for their services to the Board? (skip items 25 and 26 if "No")</b>		<b>No</b>
25	<b>No board member is involved in setting his own remuneration.</b>	2.2	
26	The charity discloses the exact remuneration and benefits received by each board member in its annual report. <u>OR</u> The charity discloses that no board member is remunerated.	8.3	Complied
	<b>Does the charity employ paid staff? (skip items 27, 28 and 29 if "No")</b>		<b>Yes</b>
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 board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. <u>OR</u> 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 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. <u>OR</u> The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied
<b>PUBLIC IMAGE</b>			
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 individual who is 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 2023

	<b>Unrestricted funds 2023 \$</b>	<b>Restricted funds 2023 \$</b>	<b>Total 2023 \$</b>	<b>Total 2022 \$</b>
<b>INCOME</b>				
Donations and grants	1,063,534	267,145	<b>1,330,679</b>	1,226,668
Income from charitable activities	289,067	–	<b>289,067</b>	352,937
Income from fund raising events	601,184	–	<b>601,184</b>	155,969
Interest income	69,902	–	<b>69,902</b>	57,286
Other income	54,900	–	<b>54,900</b>	85,916
<b>Total income</b>	<b>2,078,587</b>	<b>267,145</b>	<b>2,345,732</b>	<b>1,878,776</b>
<b>EXPENDITURE</b>				
Depreciation of property, plant and equipment	(159,990)	(18,124)	<b>(178,114)</b>	(262,890)
Cost of fund raising events	(132,571)	–	<b>(132,571)</b>	(45,920)
Cost of charitable activities	(1,742,473)	(181,180)	<b>(1,923,653)</b>	(2,126,835)
Governance costs	(60,188)	–	<b>(60,188)</b>	(62,996)
Reversal of impairment loss/(impairment loss) of other financial assets at amortised cost	9,930	–	<b>9,930</b>	(114,795)
Other expenditure	(369,699)	(217)	<b>(369,916)</b>	(234,003)
<b>Total expenditure</b>	<b>(2,454,991)</b>	<b>(199,521)</b>	<b>(2,654,512)</b>	<b>(2,847,439)</b>
<b>(DEFICIT)/SURPLUS FOR THE FINANCIAL YEAR</b>	<b>(376,404)</b>	<b>67,624</b>	<b>(308,780)</b>	<b>(968,663)</b>
<b>Other comprehensive income/(loss)</b>				
<i>Items that may be reclassified subsequently to income or expenditure</i>				
Fair value gain/(loss) on financial assets at fair value through other comprehensive income/(loss)	5,140	–	<b>5,140</b>	(28,155)
<b>Net (deficit)/surplus and total comprehensive (loss)/income for the financial year</b>	<b>(371,264)</b>	<b>67,624</b>	<b>(303,640)</b>	<b>(996,818)</b>

# BALANCE SHEET

At 30 September 2023

	2023 \$	2022 \$
<b>NON-CURRENT ASSETS</b>		
Property, plant and equipment	196,055	333,498
Other financial assets at amortised cost	647,615	1,135,720
Financial assets at fair value through other comprehensive income	482,195	477,055
	<b>1,325,865</b>	1,946,273
<b>CURRENT ASSETS</b>		
Other financial assets at amortised cost	497,585	–
Trade receivables	2,864	6,765
Other receivables	168,545	101,495
Cash and cash equivalents	984,131	1,372,248
	<b>1,653,125</b>	1,480,508
<b>Total assets</b>	<b>2,978,990</b>	3,426,781
<b>NON-CURRENT LIABILITY</b>		
Lease liabilities	11,653	97,776
<b>CURRENT LIABILITIES</b>		
Trade payables	25,009	18,120
Other payables and accruals	381,210	447,464
Provision	55,500	55,500
Lease liabilities	116,943	115,606
	<b>578,662</b>	636,690
<b>Total liabilities</b>	<b>590,315</b>	734,466
<b>Net assets</b>	<b>2,388,675</b>	2,692,315
<b>FUNDS</b>		
Fair value reserve	(24,555)	(29,695)
General fund	2,332,525	2,687,267
Restricted funds	80,705	34,743
<b>Total funds</b>	<b>2,388,675</b>	2,692,315



Please visit our website for ABLE'S audited financial statement

<https://able-sg.org/about-us/governance-financials/>

# THANK YOU

to our enablers who  
have helped us empower  
people through your  
kind contributions.



## Donors, Partners, Collaborators, Supporters, Corporate Volunteers, Donations-In-Kind

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ACMI – Archdiocesan Commission  
for the Pastoral Care of Migrants  
& Itinerant People

Allianz Insurance Singapore

Assumption Pathway School

Baker & Cook

Caritas Singapore

Central Singapore Community  
Development Council (CDC)

CHARIS Singapore

Church of the Holy Spirit

Church of the Risen Christ

Eurasian Association Singapore

Far East Flora

Flour Power

Future Health Technologies

General Insurance Association  
(Singapore)

Hock Tong Bee Pte Ltd –Cornerstone

IMI Trading

Lao Huo Tang Group Pte Ltd

Les Amis Group

Marina Bay Sands

Metta Welfare Association

McGallen & Bolden Pte Ltd

MindChamps

Montfort Junior School

Nanyang Technological University

National Library Board

NCSS - National Council of  
Social Services

Novena Church

Oliver James Ability

SBS Transit Rail Pte Ltd

SG Enable

SGH Rehabilitation Medicine

SKH Rehabilitation Medicine

Singapore Institute of Technology

St Anne’s Church

St Michael’s Church

TTSH Rehabilitation Medicine

The Whole Kitchen

Venus Beauty Pte Ltd

Vitol Foundation

Vinum Fine Wines

Zimpanzee



# BE THE CHANGE – HOW YOU CAN HELP

## ADVOCATE:

Help raise awareness for the physically challenged. Tag us in your efforts on social media and share your stories with us. We stand firm in advocating for their representation in society. Together, let's champion inclusivity, break barriers, and make a lasting impact by ensuring everyone's voice is not just heard but celebrated.

## BE AN INCLUSIVE EMPLOYER:

We believe in harnessing the power of diversity to foster a more inclusive and dynamic workplace. Our mission is to create meaningful employment opportunities for individuals with physical challenges, empowering them to thrive and contribute their unique talents in the society. Be part of a greater cause of enabling individuals with disabilities by ensuring everyone has the chance to succeed.

Drop us an email at [enquiries@able-sg.org](mailto:enquiries@able-sg.org) if you are interested in partnering with us.

## VOLUNTEER:

An extra pair of hands to help run our programmes and events is appreciated. All our volunteers will be interviewed beforehand to ensure your volunteer goals are aligned with ABLE's mission. Our volunteers main goal is to be a friend to our clients and ensure their safety and engagement during the programme. We also onboard ad hoc volunteers to help out for events.

Drop us an email at [ilovevolunteering@able-sg.org](mailto:ilovevolunteering@able-sg.org) if you are interested in joining our team.

# BECOME AN ENABLER TODAY

Your gift will enable and support persons with disabilities and their caregivers through ABLE's rehabilitation, respite and transport programmes and services. All donations are eligible for 250% tax deductions.

## You can make a donation via these channels:

### Make a donation via PayNow



**ABLE UEN  
201022774G**

\*Reminder to open your PayNow app first and scan the above QR code.

\*Please ensure that the recipient is Abilities Beyond Limitations and Expectations before you make a transfer.

Under reference, please indicate your NRIC for Personal Tax Deductible Receipts or UEN for Corporate Tax Deductible Receipts.

### Make a donation via Giving.sg



Donate online via ABLE's page on the **Giving.sg website**

### Make a donation via cheque



Please make your cheque payable to **"ABLE"** and indicate your NRIC number to facilitate tax deduction.

## CONTACT US



Abilities Beyond Limitations and Expectations



+65 6801 7460



[enquiries@able-sg.org](mailto:enquiries@able-sg.org)



+65 6801 7450



[info@ableseas.org](mailto:info@ableseas.org)

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## CORPORATE INFORMATION

<b>Name</b>	Abilities Beyond Limitations and Expectations Limited (ABLE)
<b>Registration</b>	ABLE is a company limited by guarantee, 25 October 2010 (UEN 201022774G) Approved as an Institution of a Public Character (IPC) from 29 May 2023 to 28 June 2025.
<b>Company Secretary</b>	Gervan Biz Pte. Ltd.
<b>Banker</b>	United Overseas Bank Limited
<b>Auditor</b>	Baker Tilly TFW LLP
<b>Registered Office</b>	7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264
<b>Telephone</b>	+65 6801 7460
<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>