

able

Abilities Beyond Limitations and Expectations



**ENABLING PEOPLE.
CHANGING LIVES.**

ANNUAL REPORT FY 2024

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About Us

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.



Abilities Beyond Limitations and Expectations

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.



Message from the Chairperson

Reflecting on ABLA's journey as the new Chairperson in the past year, I am inspired by how far we have come in empowering persons with physical disabilities and their caregivers. At the heart of our work is an unwavering mission: to enable independence, dignity, and fulfilment for all those we serve.

In 2024, ABLA welcomed Mr Lim Boon Heng as our Patron. With his extensive experience and steadfast support for social causes, Mr Lim has played a key role in guiding ABLA's efforts to expand our reach, foster inclusive employment, and strengthen community support systems for persons with disabilities. His leadership and advocacy continue to help us build a more inclusive and compassionate society.

We were also delighted to welcome Mr Erwin Chan as our new CEO. With over two decades of leadership experience across the Asia-Pacific region, Erwin brought a wealth of expertise in driving business transformation, fostering strategic partnerships, and building high-performing teams. His vision for ABLA centres on long-term sustainability and growth, ensuring our programmes remain impactful and adaptive to the evolving needs of our clients and caregivers. Under his leadership, ABLA has continued to grow as a trusted partner and advocate for the physically challenged.

In alignment with ABLA's 4Rs framework—Rehabilitation, Reintegration, Return-to-Work, and Respite—we have made significant strides in strengthening our core services. Through collaborations with healthcare providers, we have expanded rehabilitation programmes, enabling more clients to regain their independence and confidence. Reintegration activities have empowered clients to rebuild social connections and life skills through structured activities that foster independence. Respite care, tailored to the needs of caregivers, has provided crucial relief, offering them the support needed to recharge and focus on their own well-being. These developments exemplify ABLA's holistic, client-centric approach, which uplifts individuals and their families alike.

Looking ahead, ABLE is set to expand its reach by establishing regional centres across Singapore, modelled after the country's public healthcare clusters. These new locations will make essential services more accessible to underserved communities, bridging service gaps and reaching those who need us most. At the same time, we aim to position ABLE as a Centre of Excellence for Rehabilitation Therapy, enhancing professional development for our therapists and upholding the highest standards of care. Planned renovations for our Respite Centre in 2025 will further strengthen our support for caregivers, creating a safe, welcoming, and inclusive environment for their families.

Promoting inclusive workplaces remains a cornerstone of ABLE's vision for a gracious and inclusive society. Through our Return-to-Work programme, we advocate for equitable employment opportunities by engaging with employers and fostering environments where persons with disabilities can thrive. By championing this cause, we aim to set a benchmark for inclusive practices that empower individuals and strengthen communities.

As we advance our mission, we remain deeply committed to collaboration and partnerships. These efforts are the cornerstone of building a more inclusive society. By working closely with stakeholders, donors, and community partners, we aim to amplify our impact and inspire others to join us in empowering persons with disabilities.

I extend my heartfelt gratitude to our Board of Directors, staff, volunteers, and donors for their unwavering dedication and support. Your collective contributions make it possible for ABLE to continue transforming lives. To our clients and their families, you are the inspiration behind everything we do. Your resilience and determination drive us to achieve more each day.

Together, we will continue to build a more inclusive and compassionate society, ensuring that every individual is empowered to live with dignity, purpose, and independence. Thank you for being part of this meaningful journey.

Warm regards,

Andrew Quek

Chairperson

ABLE (Abilities Beyond Limitations and Expectations)



Message from the CEO

I am deeply honoured to join ABLE as its Chief Executive Officer and to lead this extraordinary organisation into its next chapter. Supporting marginalised communities has always been a personal passion of mine, and I am grateful for the opportunity to contribute to ABLE's vital mission. With a steadfast commitment to enabling lives and fostering independence, ABLE has made remarkable strides in 2024, strengthening its foundation and expanding its impact across the community.

Our 4Rs framework—Rehabilitation, Reintegration, Return-to-Work, and Respite—continues to guide our holistic approach to empowering clients and their caregivers. These pillars are designed to address diverse needs, offering comprehensive care that uplifts and supports individuals in achieving greater independence and dignity.

This year, ABLE reinforced its core services with several notable achievements. Through our Rehabilitation Programmes, we expanded accessibility and refined therapy techniques, including participation in the Rehabilitation Conference 2024, where we showcased our efforts to support post-stroke clients in returning to work. Quality-of-life tools such as the EQ-5D assessment have enabled us to measure tangible improvements in our clients' mobility, self-care, and overall well-being. The Rehabilitation and Reintegration teams collaborated closely with partners to develop adaptive resources for our clients, such as one-handed cooking tools, to further support independence in daily living.

Reintegration initiatives, including I'm SociABLE and I'm CapABLE, continue to foster community engagement and enhanced clients' independence. Through activities such as swimming, art, music, and befriending, we empower clients to build confidence, establish social connections, and reclaim a sense of belonging.

In our Return-to-Work Programme, ABLE strengthened collaborations with SG Enable and inclusive employers to provide tailored vocational training and champion inclusive workplace practices. These efforts have been pivotal in equipping clients with the skills and opportunities they need to achieve sustainable employment and greater self-reliance.

Caregiver support remains central to our mission. This year, we launched Respite Reimagined, introducing tailored programmes and holistic resources to provide caregivers with essential relief and support. Additionally, plans for the renovation of our Respite Centre in 2025 are underway, ensuring it continues to be a welcoming and inclusive space that meets the evolving needs of caregivers and their families.

Fundraising and community engagement have also been vital to our efforts in 2024. With the full resumption of in-person events, we strengthened relationships with our community and stakeholders through parish outreach programmes, our Annual Charity Golf, and our Charity Dinner. These initiatives have been instrumental in sustaining our work, inspiring partnerships, and raising awareness for our mission.

Looking ahead, ABLE is preparing for growth to meet the increasing demand for our services. In line with Singapore's Enabling Masterplan 2030, we aim to expand our impact and establish regional centres across Singapore, modelled after the public healthcare clusters. These centres will bring essential services closer to underserved communities, enhancing accessibility and bridging service gaps. Additionally, we are committed to positioning ABLE as a Centre of Excellence for Rehabilitation Therapy, setting a benchmark for professional development and quality care for the physically challenged.

As we embark on this meaningful journey, I would like to express my deepest gratitude to our clients and their families for trusting ABLE and allowing us to be part of their lives. Their resilience and determination inspire us daily. To our donors, partners, volunteers, and the entire ABLE team, I extend my heartfelt thanks for your unwavering support and dedication. Your contributions have been instrumental in driving positive and lasting change.

Together, we are building a more inclusive and compassionate society, empowering individuals to live with dignity, purpose, and independence. I look forward to continuing this journey with all of you as we create greater opportunities and lasting impact for persons with physical challenges and their families.

Warm regards,

Erwin Chan

Chief Executive Officer

ABLE (Abilities Beyond Limitations and Expectations)

Our Services

ABLE offers a range of services designed to empower persons with physical disabilities and their caregivers to lead independent and fulfilling lives.

Case Management serves as the initial touchpoint, where dedicated medical social workers assess each client's unique needs and guide them through available resources, such as financial aid and community support.

Tailored care plans are then customised to address individual challenges and goals, ensuring every client's journey is personal and impactful.

Based on this assessment, clients are matched with the most suitable pathway within **ABLE's 4Rs framework—Rehabilitation, Reintegration, Return-to-Work, and Respite.**

To support accessibility, ABLE also provides a **dedicated island-wide transport service**, enabling clients to attend rehabilitation session and reintegration programmes at ABLE.

Together, these services reflect ABLE's commitment to delivering personalised care and holistic support for every individual and their families.





Rehabilitation

At ABLE, our **Rehabilitation Centre** provides a holistic approach to empower clients with physical disabilities through personalised therapy services.

Our goal is to enhance independence and quality of life by supporting both physical and cognitive recovery in a nurturing environment.

Each of these services is integrated into a comprehensive rehabilitation programme that considers each client's unique challenges and goals. ABLE's Rehabilitation Centre is committed to providing compassionate, effective care that enables clients to regain their independence and live with dignity.



Physiotherapy

Our physiotherapy services help clients restore and improve movement, strength, and endurance. Through personalised treatment plans, clients work on reducing pain, increasing mobility, and rebuilding strength, enabling them to better manage daily activities. This therapy is particularly beneficial for addressing issues like muscle strength, joint flexibility, balance, and coordination.



Speech and Language Therapy

This service addresses communication and swallowing challenges often caused by neurological conditions. Speech therapists assist clients in improving communication skills and developing safe eating techniques. Tailored interventions also support clients facing language and cognitive difficulties, enabling them to interact effectively and confidently.



Occupational Therapy

Occupational therapy focuses on equipping clients with the skills needed for daily living, such as dressing, grooming, and other essential self-care routines. Therapists provide tailored strategies and tools to help clients adapt to their environments, improve memory and attention, and manage tasks safely and independently.



Reintegration

Our Reintegration Services are crafted to empower clients as they transition back into the community, building social connections and enhancing vital life skills. Through engaging activities including art and music, befriending, and physical programmes, such as swimming, we provide clients with opportunities for meaningful leisure exploration and community re-engagement.

These services support clients' rehabilitation journey by reinforcing skills learned in therapy, fostering independence, and promoting confidence in a group-oriented environment. The SociABLE programme, a key part of our reintegration efforts, is a daily social interaction initiative that allows clients to build their social skills and self-assurance through both individual and group activities.

With a structured approach, our Reintegration Services prepare clients for a more active, engaged, and fulfilling life within their communities, helping them reclaim their roles and connections in a supportive, empowering setting.





Return-to-Work

Our Return-to-Work (RTW) Programme is designed to support clients in their journey back to meaningful employment, bridging the gap between rehabilitation and workplace reintegration. We provide career coaching and job placement services tailored for individuals who are seeking new opportunities or transitioning back to their previous roles.

For clients re-entering existing jobs, we work closely with their employers to ensure a smooth transition from a healthcare setting back to the workplace. The programme focuses on building clients' transferable skills, equipping them with essential tools to thrive in their roles.

Through on-the-job training and practical support, we help clients adjust to the work environment confidently and sustainably. By simulating interview experiences and guiding résumé creation, the RTW Programme empowers clients to feel prepared and self-assured as they re-enter the workforce, fulfilling their potential and contributing to their communities once again.



ABLE SEAS

ABLE SEAS is an extension of ABLE's Return-to-Work programme, dedicated to creating sustainable employment opportunities for persons with disabilities. Established in 2015, ABLE SEAS has been providing bookkeeping and payroll services to Charities and small businesses.

With a mission to empower individuals with physical disabilities, ABLE SEAS serves as a training ground where persons with physical disabilities develop professional skills and gain valuable work experience. Through gainful employment as bookkeepers, this enables them to build meaningful careers in a supportive and inclusive environment.



Respite

At ABLE, we recognise the invaluable role that caregivers play in supporting individuals with physical challenges. Our Respite Programme is dedicated to offering caregivers the relief and support they need through structured support groups. These groups serve as a vital resource, providing a space for caregivers to share experiences, gain insights, and foster a sense of community.

In addition to regular support group sessions, we organise annual family caregiver retreats and appreciation events, honouring the commitment and resilience of caregivers. These retreats and events are designed not only to provide a break from caregiving duties but also to build a network of shared understanding, where caregivers can find camaraderie and encouragement from others on similar journeys.

Through these initiatives, ABLE aims to create an environment where caregivers feel valued, connected, and empowered to continue their vital role with renewed strength and compassion.



Our Impact



Empowered

610 Clients

to lead independent lives (since 2010)



Journeyed with

250

Family Caregivers

(since 2010)



1,280

Rehabilitation Sessions conducted



603

Reintegration Programmes conducted



41

Clients received Return-to-Work support



ABLE Milestones

2010

Incorporation and IPC Certification

ABLE was incorporated on 25 October 2010 and began operations as a member of Caritas Singapore. It obtained certification as an Institution of a Public Character (IPC) on 24 November 2010.

Launch of Centre for the Physically Challenged (CPC)

Partnering with the Handicaps Welfare Association, ABLE initiated the CPC to provide rehabilitation, training, and Return-To-Work services. Over five years, the CPC served 326 clients, completed over 500 rehabilitation sessions, 160 courses, and 182 job/project placements.

2011

2013

Introduction of Agape Respite @ MDAS

In collaboration with the Muscular Dystrophy Association Singapore, ABLE launched Agape Respite @ MDAS to offer caregivers opportunities to relax while their care recipients engaged in activities. This programme benefited over 200 family caregivers and 140 care recipients through centre-based and home-based programmes.

Establishment of ABLE SEAS

ABLE SEAS was established as an extension of ABLE's Return-To-Work Programme, employing persons with physical challenges as accounting assistants to provide accounting and payroll services to corporations and charity organisations.

2015

ABLE Milestones

2018

Awarded President's Challenge Empowering for Life Fund

ABLE received this prestigious award, recognising its efforts in empowering individuals with physical challenges and their caregivers.

Visit by President Halimah Yacob

President Halimah Yacob visited ABLE to meet clients and caregivers, touring ABLE's centers and ABLE SEAS office, and learning about ABLE's efforts to help the physically challenged reintegrate into the workforce.

2019

2022

First-ever Charity Golf Fundraising Event

ABLE achieved historic success, raising significant funds to support individuals with physical disabilities and their caregivers.

Rebranding of Services to 4Rs Model

ABLE restructured its services into the 4Rs model: Rehabilitation, Reintegration, Return-to-Work, and Respite, to better serve clients and caregivers.

2024

ABLE Milestones

2024

Mr Lim Boon Heng Accepts Role as Patron for ABLE

Mr Lim Boon Heng, former Singapore Government Cabinet Minister (2011 – 1993), Chairman of Temasek Holdings, NTUC Enterprise Co-operative Limited, NTUC Health Co-operative, NTUC Health for Life Fund and Philanthropy Asia Alliance Ltd.

Collaboration with ETH Singapore SEC Ltd

ABLE partnered with ETH Singapore SEC Ltd on a research project titled “Qualitative and usability evaluation of advanced technologies for upper limb neurorehabilitation post-stroke,” assisting in participant recruitment and providing premises for research activities.

Client Participation in Para Swimming Competition

ABLE’S client, Daniel Ow, participated in the ActiveSG Para Swimming competition in July 2024, exemplifying the empowerment gained through ABLE’s programmes.

Collaboration with NTUC U Women and Family (WAF)

ABLE joined the SHE (SG Her Empowerment) Friendship Circles initiative, pledging to support over 30,000 women balancing caregiving responsibilities with a return to the workforce.

Board of Directors

Name	Designation	Appointed as Board Member	Board Meetings Attended
Mr Andrew Quek	Chairperson	1 Feb 2020	4/4
Mr Adrian Kow	Board Member	15 Aug 2018	4/4
Ms Amelia Vincent	Treasurer	15 Aug 2018	2/4
Dr Andre Cheah	Board Member	1 Feb 2020	3/4
Ms Elaine Beh	Board Member	1 Feb 2022	3/4
Ms Gan Siok Loon	Board Member	1 May 2018	4/4
Mr Timothy Goh	Board Member	1 Feb 2020	2/4
Ms Grace Chow	Board Member	1 Jul 2019- 30 Sep 2024*	3/4
Mr John Ho	Board Member	1 Oct 2023	4/4
Ms Ho Shui Wei	Board Member	1 Oct 2023	3/4
Ms Jessica Lee	Board Member	1 Jul 2017	3/4
Ms Marcia Troxler	Board Member	1 Jul 2017	3/4
Dr Sylvia Teo	Board Member	1 Jul 2017	1/4
Ms Jenny Wah	Board Member	1 Oct 2023	4/4
Mr Simon Wong	Honorary Secretary	1 Aug 2014- 31 Jul 2024**	3/4

*Re-appointed to ABLE Management on 7 October 2024

**Retired

Board Committees

Operational Resilience

Chairperson Dr Andre Cheah
 Committee Members Dr Sylvia Teo • Jessica Lee

Financial Sustainability

Chairperson Timothy Goh
 Committee Members Gan Siok Loon • Ho Shui Wei • Jenny Wah • Grace Chow

Finance and Investment

Treasurer Amelia Vincent
 Committee Members Marcia Troxler

Audit and Governance

Chairperson Adrian Kow
 Honorary Secretary Simon Wong
 Committee Members Elaine Beh • John Ho

Leadership Structure



Rehabilitation Highlights

Collaborative Research and Initiatives:

ETH Singapore SEC Ltd Research Collaboration:

ABLE is collaborating with ETH Singapore SEC Ltd on a research project titled “Qualitative and usability evaluation of advanced technologies for upper limb neurorehabilitation post-stroke.” Our role involves recruiting candidates and providing facilities for the study, which explores the usability and accessibility of upper limb rehabilitation technologies. Through this partnership, ABLE is at the forefront of innovating and enhancing rehabilitation services for stroke survivors.

MOH Community Rehabilitation Transformation Workgroup:

ABLE is actively involved in the Ministry of Health’s Community Rehabilitation Transformation Workgroup, part of the National One Rehab framework. This initiative seeks to streamline rehabilitation services across Singapore, facilitating a seamless transition for patients through different stages of care. ABLE’s contributions focus on reintegration strategies, ensuring effective discharge planning and access to community resources.

FY24 Outreach and Hospital Partnerships:

- Conducted outreach sessions with hospitals, including Sengkang General Hospital and Tan Tock Seng Hospital, to strengthen partnerships and promote ABLE’s rehabilitation services.
- Findings from an online survey with allied health professionals were incorporated into these outreach efforts to better align our services with hospital referral practice



Reintegration Highlights



Launch of the Dance Programme

In July 2024, ABLE introduced a new Dance Programme designed to support clients' physical and cognitive well-being through music and movement. With ten sessions completed and an additional ten planned by February 2025, the programme has maintained strong participation, with 9-11 clients per session. Clients have praised the instructor's vibrant energy and the programme's engaging, adaptive activities that use upbeat music to encourage movement. This programme also includes cognitive elements, such as listening to beats and distinguishing between tones, fostering both physical and mental engagement. The Dance Programme enables social interaction, enhances mood, and promotes community well-being, complementing ABLE's broader reintegration efforts.



Celebrating Client Achievements in Para Swimming

In July 2024, ABLE client Daniel Ow proudly participated in the ActiveSG Para Swimming competition. As the only competitor with one-sided weakness, Daniel's courage and determination were inspiring to our community. Supported by ABLE's swimming coach Danny and volunteer Megan, Daniel trained intensively for the event, demonstrating remarkable perseverance. Despite competing alongside participants without visible physical disabilities, Daniel embraced the challenge, showcasing resilience and bravery. Coach Danny recognised Daniel's efforts by presenting him with a medal and voucher as a mark of appreciation.

Reintegration Highlights



“I’m capABLE” and “sociABLE” Programmes

ABLE’s suite of “I’m capABLE” and “sociABLE” programmes continues to thrive, offering clients a range of activities that support social, physical, and creative engagement. Programmes like ABLE Chef, Circuit Exercise, and Art have enjoyed consistent participation, reflecting clients’ enthusiasm for activities that promote independence and skill-building. Additionally, “I’m capABLE” programmes, including Music, Dance, and ChatterBox, allow clients to explore their creativity, improve communication, and build confidence in a supportive group setting.

Through these initiatives, ABLE’s Reintegration Programme continues to empower individuals with disabilities, enhancing their quality of life and deepening their connection to the broader community.



Return-to-Work Highlights

In FY2024, ABLE's Return-to-Work (RTW) Programme continued to empower individuals with physical disabilities to regain employment and engage meaningfully in their professional lives. Through personalised job support, workplace reintegration, and collaborative employer engagement, the RTW Programme provided clients with the skills, resources, and confidence needed to succeed in the workforce.

1. Enhanced Job Placement and Retention Support

ABLE's RTW team worked closely with clients and employers to facilitate successful job placements and retention. Each client received individualised support, including skill assessments, on-the-job coaching, and tailored employment plans to suit their unique capabilities and goals. For clients returning to previous roles, the RTW team coordinated with employers to ensure suitable work conditions, fostering a smooth transition from rehabilitation back to employment.

2. Expansion of Training and Skill-Building Initiatives

In FY2024, ABLE expanded its skill-building initiatives within the RTW Programme to enhance clients' job readiness through structured training sessions. These sessions focused on both hard and soft skills, covering essential areas such as resume writing, interview techniques, and effective workplace communication. Clients also participated in mock interview exercises, helping them to build confidence and feel prepared for re-entering the workforce.

3. Strengthening Employer Partnerships and Inclusive Workplaces

To promote sustainable employment for persons with disabilities, ABLE reinforced its commitment to engaging with inclusive employers across various sectors. The RTW team provided employer education sessions and resources on workplace accommodations, helping to foster supportive environments for employees with disabilities. ABLE's RTW Programme has contributed to building a more inclusive workforce by addressing employers' questions and ensuring ongoing support for both the employer and the employee.

4. New Success Stories and Client Achievements

This year, ABLE marked important client milestones, including successful job placements and personal achievements in adapting to work environments post-rehabilitation. Each success story highlights the resilience and dedication of ABLE's clients and reflects the RTW Programme's impactful approach in enabling individuals to pursue fulfilling careers, regain independence, and contribute to their communities.



Respite Highlights

In FY2024, ABLE took significant strides in recognising and supporting the invaluable role of caregivers through a series of impactful initiatives and partnerships.



President's Challenge Grant and Appreciation Night

ABLE was honoured to receive the President's Challenge Grant in 2023, a testament to our commitment to caregivers and persons with disabilities. As the sole Social Service Agency invited to the President's Challenge Appreciation Night on November 2023, our Chairperson, Mr. Andrew Quek, Executive Director, Ms. Sharon Woo, and caregiver Ms. Sheafa Bajera shared their stories with President Tharman Shanmugaratnam and Ms. Jane Ittogi. This memorable evening, themed "Caring for Caregivers" highlighted ABLE's dedication to fostering resilience and community for caregivers and clients alike.

National CARE Conference

On November 2023, 7, Ms. Sharon Woo represented ABLE as a speaker at the first-ever National CARE Conference. Her presentation emphasised the importance of robust support systems for caregivers, underscoring ABLE's mission to empower caregivers in balancing their roles while ensuring their well-being. Her insights and advocacy reinforced ABLE's leadership in promoting caregiver support and community awareness of their unique challenges.

Respite Highlights

Joining the SHE Friendship Circles

In a further commitment to caregiver empowerment, ABLE joined the SHE (SG Her Empowerment) Friendship Circles in August 2024, organised by NTUC U Women and Family (WAF). Graced by Senior Minister of State Sim Ann, this initiative supports approximately 30,000 women who balance careers with caregiving responsibilities. ABLE's involvement strengthens our mission to empower women navigating these dual roles, promoting inclusivity and support for caregivers in the workforce.

Community Engagement Activities

Throughout the year, ABLE welcomed eight new caregivers into our Respite Programme, expanding our support network. In September, the respite team hosted a Mooncake Making session for fourteen caregivers in celebration of the Mid-Autumn Festival. Events like these offer caregivers essential moments of respite and connection, fostering a supportive community among those on similar journeys.



Event Highlights

November 2023

Purple Parade

ABLE proudly joined the Purple Parade once again to champion disability inclusion alongside our community. The event showcased our commitment to raising awareness and advocating for the rights and visibility of persons with disabilities. Our clients, staff, and supporters marched together in solidarity, creating a vibrant display of unity and empowerment.

Community Development Council (CDC) Vouchers Networking Lunch

ABLE participated in a networking lunch organised by the CDC, celebrating a substantial donation of CDC vouchers to charity in 2022. This event fostered connections and strengthened our collaboration with the community, enhancing support for our clients and initiatives.

President's Challenge 2023 Appreciation Dinner

ABLE was honoured to be recognised at the President's Challenge Appreciation Dinner, an event that celebrates organisations contributing to social good. The evening was complete with inspiring stories, including heartfelt moments by one of our clients whose life has been positively impacted by ABLE's support. This recognition motivates us to continue our mission of empowerment and transformation.



Event Highlights

December 2023

Gift of Joy Episode with MediaCorp

In collaboration with MediaCorp, ABLE shared the heartwarming journey of our clients and their caregivers in an episode of “Gift of Joy.” This feature highlighted the resilience of our clients and the unwavering support of their families, bringing ABLE’s work and mission into the homes of a wider audience.

January 2024

ONE FM 91.3 “Night Call with Simon Lim”

Our Respite Manager, Sharon Woo, was featured on ONE FM 91.3’s “Night Call with Simon Lim,” where she discussed ABLE’s mission and programmes. This radio appearance provided an excellent platform to raise awareness about ABLE’s work and to inspire listeners to support the inclusion of persons with disabilities.

February 2024

Patron Announcement

Mr. Lim Boon Heng graciously accepted the role of Patron for ABLE, a significant endorsement of our mission. His support strengthens ABLE’s visibility and commitment to empowering persons with disabilities, helping us build a more inclusive community.

Event Highlights

March 2024

Parish Outreach at Church of St. Ignatius

The Parish Outreach at the Church of St. Ignatius was a resounding success. This event brought together the parish community in support of ABLE's mission, emphasising the impact of community partnerships in creating meaningful change.

April - May 2024

Charity Dinner at Imperial Treasure

With dinners hosted by ABLE's key partner, Imperial Treasure and supported by partners like Vinum Fine Wines. ABLE's Charity Dinner series raised over \$250,000. These events featured performances by HummingBird and were hosted by emcee Bernard Lim, bringing together donors and supporters for an elegant evening of philanthropy.

May 2024

Parish Outreach at Church of the Holy Family

Our outreach event at the Church of the Holy Family garnered strong community support. This outreach highlighted the unity of the Catholic community in advancing ABLE's mission of empowerment and inclusion for persons with disabilities.

Event Highlights

May 2024

Caritas Social Mission Conference 2024

ABLE joined Caritas' biennial conference themed "Dignity of Life, Care for All." This collaborative effort aimed to foster important dialogue and share pertinent social needs. ABLE's CEO was invited to participate in the panel discussion focused on *Care for the Marginalised*.



July 2024

ABLE Charity Golf and Dinner

The ABLE Charity Golf and Dinner event was a huge success, raising over \$270,000 with the support of sponsors and friends of ABLE. Participants enjoyed a day on the greens while contributing to ABLE's impactful programmes. The event was a testament to the generosity and enthusiasm of our supporters.



September 2024

Parish Outreach at the Church of St. Mary of the Angels (SMOTA)

Our outreach at SMOTA was a remarkable conclusion to this year's parish events. The parishioners' generosity demonstrated the power of community in advancing ABLE's mission and supporting persons with disabilities.



Event Highlights

September 2024

National Volunteer and Philanthropy Centre (NVPC)'s Networking Breakfast for Charity Leaders

ABLE's CEO, Erwin Chan participated in NVPC's networking session, sharing valuable insights and experiences as a leader in supporting individuals with physical disabilities and their caregivers. This valuable opportunity facilitated the exchange of knowledge with other charity leaders from diverse sectors.

ABLE SEAS Highlights

ABLE SEAS Awarded Enabling Mark (Gold) for Inclusive Employment

ABLE SEAS' dedication to empowering individuals with physical disabilities has been awarded the Enabling Mark (Gold) by SG Enable. This prestigious national accreditation highlights ABLE SEAS' successful efforts in training and employing individuals with disabilities as skilled bookkeepers, demonstrating the organisation's continual commitment to creating a more inclusive workplace.

ABLE SEAS Service Income Surges 22%

ABLE SEAS primarily serving Charities and Catholic organisations, reported a 22% increase in service income to \$644,131 in September 2024, compared to \$526,118 in the same period last year.

Client Stories

Jonathan Tang

Return-to-Work Programme

Jonathan first came to ABLE after a challenging job search experience. Following a stroke, he found that many jobs were not suitable for his physical condition, and he faced the additional difficulty of encountering employers who were not inclusive or understanding of his needs. This period was marked by significant stress, as he had to leave several jobs that did not align with his capabilities. ABLE's support became a turning point for Jonathan.

Through the Return-to-Work programme, ABLE guided him through employment options and eventually connected him with ABLE SEAS, where he found a position suited to his strengths. This opportunity allowed Jonathan to regain a sense of stability and purpose in his life. Now, with a new job and a supportive work environment, Jonathan feels motivated and is excited to continue improving himself each day. He is grateful for ABLE's unwavering assistance, which helped him achieve his goal of meaningful employment and personal growth.



Peter Koh & Shuning (Caregiver)

Rehabilitation and Reintegration Programmes

Peter's journey with ABLE began after he suffered recurrent strokes in 2022, which left him with considerable physical, cognitive, and speech impairments. The impact on his independence was profound, affecting his ability to perform daily tasks and significantly lowering his mood. Peter initially felt uncertain about engaging in activities he had once enjoyed, as he now faced limitations that required modified approaches. ABLE's team stepped in to support him in rebuilding his confidence and adapting to his new circumstances.

Through the Rehabilitation programme, ABLE developed a routine of modified upper limb exercises that Peter could practice with the help of his caregiver, allowing him to manage daily tasks like dressing independently. ABLE also introduced him to Reintegration programmes, including adaptive sports like swimming, cycling and table tennis, which helped Peter find joy in activities again and fostered a sense of community. Weekly table tennis sessions with the support of the Table Tennis Association for the Disabled Singapore and cycling with Para Cycling Federation of Singapore have given him new avenues for social connection. Peter is now looking forward to exploring adaptive bowling and continuing his journey of self-management and physical improvement.



Client Stories

Rachel

Rehabilitation and Return-to-Work Programmes

Rachel was referred to ABLE by her hospital as she sought a more intensive rehabilitation programme to expedite her recovery after a stroke. Having experienced a significant loss of mobility in her hand, she felt that the single weekly session she received at the hospital was insufficient for her recovery.

At ABLE, Rachel found the dedicated support she needed. She worked with an occupational therapist who was committed to her recovery journey, tailoring a personalised plan that addressed her specific needs. The frequent sessions at ABLE helped her see substantial improvement in her hand mobility, and the compassionate approach of her therapist gave her the encouragement she needed. Rachel also received valuable support from ABLE's medical social worker, which was a level of personalised care she had not found elsewhere. With her confidence growing each day, Rachel is hopeful that her progress will soon enable her to rejoin the workforce fully. She is excited by the prospect of inspiring others through her story and demonstrating that recovery and independence are achievable.

Siti Rohana

Rehabilitation and Return-to-Work Programmes

Siti came to ABLE with the hope of returning to her pre-existing job following a stroke. The stroke had affected her memory and communication skills, making it challenging to resume her professional responsibilities. Moreover, after an extended absence, her employer was unsure of her capabilities and needed guidance on how to reintegrate her back into the workplace.

ABLE provided Siti with cognitive strategies and memory aids that helped her regain confidence in her ability to perform job tasks. Also, ABLE coordinated with her employer and healthcare provider to implement a gradual approach to her work responsibilities, considering her functional levels at various checkpoints. This included advocating for Siti's abilities, suggesting a buddy system at work, and answering her employer's questions to ensure a smooth transition.

With ABLE's ongoing support, Siti now feels more prepared to return to her full-time role and hopes to gradually resume her previous responsibilities and working hours. She is optimistic that she will eventually work with full confidence and independence.

Client Stories

Mdm. Lim

Rehabilitation and Reintegration Programmes

Mdm. Lim was introduced to ABLE through her husband, who encouraged her to explore the organisation's programmes after learning about their services. Initially apprehensive due to an experience at another centre that primarily served older clients, Mdm. Lim was unsure of what to expect. She had suffered a stroke in October 2021, which left her with speech, cognitive, and physical deficits, particularly affecting her dominant hand.

ABLE's team took the time to understand Mdm. Lim's needs and worked closely with her to identify meaningful goals. Together, they set objectives like preparing meals for her family, performing household chores, and rediscovering her love for reading. Mdm. Lim gradually regained her confidence as she practiced these tasks within ABLE's supportive environment and transferred the skills she learned to her home life. Her husband's involvement in her progress and ABLE's continued encouragement helped her regain a sense of self.

The reintegration programmes at ABLE also provided Mdm. Lim with a community where she felt accepted and valued, fostering her social and emotional well-being. Today, Mdm. Lim feels a renewed sense of belonging and purpose. She looks forward to continuing her journey of self-confidence, independence, and active engagement in her family life and community.

Years Ahead



1

Enhancing our 4Rs Services to Meet Growing Demand

With Singapore’s population reaching 6 million and 3% of residents facing challenges with basic activities, ABLE is committed to addressing the needs of individuals with physical disabilities. By enhancing rehabilitation, reintegration, and caregiver support programmes, we aim to bridge service gaps and provide comprehensive support to the underserved.

2

Driving Inclusive Employment for Persons with Disabilities (PWDs)

In alignment with the national goal of a 40% employment rate for PWDs by 2030, ABLE will continue to strengthen its Return-to-Work (RTW) and Reintegration programmes. By focusing on skills-building, workplace readiness, and fostering partnerships with inclusive employers, we aim to empower PWDs with sustainable and meaningful employment opportunities.

3

Bridging Service Gaps for the Underserved

Recognising that a significant number of individuals with physical disabilities remain underserved, ABLE is committed to increasing outreach and expanding programme offerings to ensure more individuals receive the critical support they need to lead fulfilling lives.



4

Strengthening Support for Lifelong Learning

ABLE will collaborate with educational hubs to enhance continuous learning opportunities for persons with disabilities. By fostering partnerships and developing tailored programmes, we aim to integrate individuals into inclusive learning environments, empowering them with skills for independence.



Years Ahead



5

Expanding Employment Opportunities

To promote independent living, ABLE will introduce alternative employment models and increase the number of disability-inclusive employers. Through initiatives like the Enabling Business Hubs pilot, we aim to create customised workplace environments and structured training programmes to support employment readiness.



6

Supporting Community Living and Caregiving

ABLE will enhance caregiving support by expanding community networks, offering drop-in respite care, and introducing innovative housing and care models. These initiatives aim to strengthen caregivers' capacity while ensuring persons with disabilities can thrive within their communities.

7

Enhancing Access to Information and Public Spaces

ABLE is committed to creating inclusive environments by advocating for accessibility in media, public spaces, and transportation. Initiatives include introducing subtitling and sign language interpretation, upgrading infrastructure, and collaborating on inclusive arts and heritage programmes.

8

Improving Health and Recreational Access

ABLE will expand healthcare and recreational access by introducing specialised support programmes and inclusive sports initiatives. These efforts aim to foster physical well-being, community engagement, and social inclusion for persons with disabilities.



Years Ahead



9

Expanding Regional Accessibility with New ABLE Centres

ABLE plans to establish centres across the western, central, and eastern regions of Singapore, modeled after the country’s three public healthcare clusters. This regional expansion will bring essential services like rehabilitation, reintegration, and respite closer to communities, enhancing accessibility for persons with disabilities.

10

Establishing ABLE as a Centre of Excellence for Rehabilitation Therapy

ABLE will continue to set a benchmark for professional development and quality care for persons with physical disabilities.

11

Supporting Caregivers for the Future

ABLE is preparing for significant renovations to its Respite Centre in 2025, ensuring a safer, more welcoming environment tailored to caregivers’ evolving needs. These upgrades highlight ABLE’s ongoing commitment to providing comprehensive respite care, advocating for caregivers, and enhancing community support systems.



Our ESG Journey

At ABLE, corporate sustainability is a central strategy for long-term success. We are committed to our Environmental, Social, and Governance (ESG) framework, which guides our internal and external operations. This framework serves as our blueprint for enhancing resilience and promoting sustainable practices in all aspects of our work.

Environmental

ABLE is committed to reducing its environmental footprint by fostering eco-conscious practices, promoting sustainable awareness initiatives, and aligning with the Singapore Green Plan 2030 through the development of an ESG plan.

Key efforts include transitioning to digital processes like e-signatures, e-invoicing, and e-receipts to reduce paper usage. To conserve energy, we actively minimise electricity use during lunch breaks and non-peak hours.

Additionally, ABLE has reduced non-essential items such as disposable cutlery and plates, encouraging staff to use water tumblers and ceramic cups to minimize waste.



Our ESG Journey

Social

We actively promote practices that support staff well-being and advocate for inclusive employment opportunities.

Encouraging Staff Well-being

To support our team in balancing work and personal commitments, ABLE offers leave policies that include flexible work arrangements, options like work-from-home, birthday leave, parental care leave, outpatient sick leave, and Catholic spiritual retreat leave. We have removed the need for medical certification for two days of sick leave, demonstrating our trust in our staff.

Commitment to Equal Opportunity

Our inclusive hiring approach focuses on attracting the best talent for each role, including persons with disabilities and ensuring a supportive environment that respects all individuals. With a higher-than-average representation of women across all levels, our diverse workforce is key to driving ABLE's mission and vision forward.



Governance

As a charity, ABLE upholds the highest standards of transparency, accountability, and integrity. These principles are fundamental to building donor trust and ensuring that we operate ethically and responsibly.

Our charity status requires adherence to stringent governance checks to prevent misuse of funds. ABLE rigorously follows the Charity Governance Evaluation Checklist and is working towards the Charity Transparency Awards to further affirm our commitment to openness.

Strengthening Risk Management

In 2023/2024, ABLE advanced its risk management framework, focusing on accountability and ensuring secure financial processes. Policies were updated, including Anti-Money Laundering and Whistleblowing initiatives, to safeguard the integrity of donor contributions and ensure responsible fund utilization in alignment with our mission.



Our Policies and Practices

Annual General Meeting

The Annual General Meeting (AGM) of the Organisation is held annually and the 1st AGM was held in January 2024, which is within six months from the end of the financial year, ending on 30 September. All necessary documents such as Annual Returns and audited financial statements are filed with ACRA and the Commissioner of Charities as well as disclosed on the Charity Portal within six months of the financial year end.

Conflict of Interest Policy

There are documented procedures for all members of the Board, Committee, and staff to declare actual or potential conflict of interests to the Board and/or management. All board and committee members are required to declare conflict of interest to the Organisation at the start of the term, annually, or as soon as such conflict or the possibility of such conflict arises. All staff are required to declare conflict of interest at the point of hire and annually. When a conflict-of-interest situation arises, full disclosure must be made, and the person concerned must abstain from any discussion and decision on the matter.

Human Resources Management

There is a documented ABLE-Staff handbook that provides guidance and information on ABLE's mission, vision, policies procedures, and code of conduct. The handbook is reviewed and updated from time to time to ensure relevancy. All new staff undergo an orientation programme and are briefed on governance matters (e.g. procurement policies and conflict of interest matters during staff meetings periodically.)

Volunteer Management Policies

The Board has established Volunteer Management Policies to govern recruitment and selection, training and development, membership, duty schemes, welfare and recognition, as well as disciplinary matters. The Board is supported by ABLE's Volunteer Management team in reviewing and enhancing the volunteer management policies and governance framework.

Our Policies and Practices

Finance Policies and Procedures

ABLE has established financial policies and procedures to govern key processes of the Organisation, ensuring robust financial management and accountability. These processes include procurement, receipts, payment, fixed assets management, financial reporting, authorisation matrix and grant management. Finance team hold regular financial review meetings with the Chief Executive Officer and Treasurer to assess financial performance against budget and discuss any issues or potential developments that may have impact the Organisation's financial position. The Finance Manager shares the key financial performance of the Organisation at every board meeting.

Conduct of Fundraising Activities

ABLE has established guidelines on fundraising. These guidelines are based on the best practices set out by the National Council of Social Services and the Charity Council. Each year, a fundraising target is set during the annual planning and budgeting exercise, which is approved by the Board before the start of the new financial year. The Fundraising Committee and management closely monitor the fundraising campaigns and events to ensure compliance with regulations and efficient fundraising cost ratios. ABLE does not engage any commercial fundraisers.

During the financial year, ABLE's total income generated from fundraising efforts, online donations and miscellaneous donations totalled \$716,859 during this period. The total fundraising expenses of the Organisation do not exceed 30% of the total receipts from the fundraising activities.

Risk Management and Internal Control

The Board is supported by the Audit and Governance Committee ("AGC") in overseeing the governance of risk management and internal controls of the Organisation, providing guidance to the Management to strengthen internal controls and processes.

During the financial year, the Management has reviewed and updated the enterprise risk register and mitigation plan that govern strategic, operational, financial, IT and governance risks of the Organisation. The updated enterprise risk management documents were reviewed by ARC and approved by the Board.

Audit and Governance Committee meet with the external auditor annually to discuss audit results and findings.

Our Policies and Practices

Reserve Policy

The Organisation's accumulated reserves are made up of unrestricted and restricted funds. The purpose of the reserves is to provide long-term sustainability and ensure sufficient resources to support the continued development of the Organisation's activities. The Board reviews the adequacy of the reserves periodically. Reserves are invested in accordance with the investment policy as approved by the Board such as Singapore dollars fixed deposits with financial institutions.

Loans and Donations

The Constitution prohibits the Organisation from making any loans and donations to external organisations.

Anti-Money Laundering 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 programmes 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.

Our Policies and Practices

Whistle Blowing Policy

ABLE has in place a whistle-blowing policy to address concerns about actual or possible wrong-doing or improprieties relating to fraud, controls, ethics, and any other matters within the Organisation without fear of reprisals in any form. Audit and Governance Committee serves as the independent party to review whistleblowing matters. More information on ABLE's Whistle blowing policy and its reporting and handling process are available on our website <https://able-sg.org/about-us/governance-financials/>

Personal Data Protection Act (PDPA)

ABLE has established rules to govern the collection, use, disclosure, and care of personal data. ABLE recognises the rights of individuals to protect their personal data, including rights of access and correction. The appointed Data Protection Officer regularly reviews the operation process to ensure compliance and data integrity is not compromised.

Disclosure and Transparency

ABLE makes available to its stakeholders an annual report that includes information on its programmes, activities, services, key financial information, governance, Board directors, Committee members, and the management team. The annual report and audited financial statements are published on ABLE's website.

There are no paid staff who are close members of the family of Chief Executive Officer or Board Directors, and whose remuneration each exceeds \$100,000 during the financial year. No staff are involved in setting their own remuneration nor serve on the Board.

For the financial year, the annual remuneration of the three highest paid staff in the bands of \$100,000 is disclosed as follows:

Remuneration Band (\$):	2024 (\$)	2023 (\$)
\$0-\$100,000	1	1
\$100,000-\$200,000	2	2

Annual remuneration comprising of salaries, bonuses, allowance and employer's contributions to Central Provident Fund)

Our Policies and Practices

Public Image

ABLE actively publishes and regularly makes available information regarding our programmes, activities, latest developments and promotions through mass media channels accessible to the public both locally and overseas. To uphold ABLE's brand and image to its members, donors and the public, ABLE has in place basic communication and media policies that provide some guidelines on the appropriate use of each communication medium, how to engage stakeholders, and the necessary levels of review and clearance processes and will endeavour to enhance and provide a more detailed framework.

Governance Checklist

For the purpose of this report, ABLE's compliance of and explanation for any deviations from the Governance Evaluation Checklist (Enhanced Tier)2 , Code of Governance for Charities and IPCs, is provided below. This submission is for the financial year October 2023 to September 2024.

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.	Score
Principle 1: The charity serves its mission and achieves its objectives.					
1	Clearly state the charitable purposes (For example, vision and mission, objectives, use of resources, activities, and so on) and include the objectives in the charity's governing instrument. Publish the stated charitable purposes on platforms (For example, Charity Portal, website, social media channels, and so on) that can be easily accessed by the public.	1.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
2	Develop and implement strategic plans to achieve the stated charitable purposes.	1.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
3	Have the Board review the charity's strategic plans regularly to ensure that the charity is achieving its charitable purposes, and monitor, evaluate and report the outcome and impact of its activities.	1.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
4	Document the plan for building the capacity and capability of the charity and ensure that the Board monitors the progress of this plan. "Capacity" refers to a charity's infrastructure and operational resources while "capability" refers to its expertise, skills and knowledge.	1.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
Principle 2: The charity has an effective Board and Management.					
5	The Board and Management are collectively responsible for achieving the charity's charitable purposes. The roles and responsibilities of the Board and Management should be clear and distinct.	2.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
6	The Board and Management should be inducted and undergo training, where necessary, and their performance reviewed regularly to ensure their effectiveness.	2.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 2: The charity has an effective Board and Management.					
7	<p>Document the terms of reference for the Board and each of its committees. The Board should have committees (or designated Board member(s)) to oversee the following areas*, where relevant to the charity:</p> <p>a. Audit b. Finance</p> <p>* Other areas include Programmes and Services, Fund-raising, Appointment/ Nomination, Human Resource, and Investment.</p>	2.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
8	<p>Ensure the Board is diverse and of an appropriate size, and has a good mix of skills, knowledge, and experience. All Board members should exercise independent judgement and act in the best interest of the charity.</p>	2.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
9	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for each Board member. All Board members must submit themselves for re-nomination and reappointment, at least once every three years.</p>	2.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
10	<p>Develop proper processes for leadership renewal. This includes establishing a term limit for the Treasurer (or equivalent position).</p> <p>For Treasurer (or equivalent position) only:</p> <p>a. The maximum term limit for the Treasurer (or equivalent position like a Finance Committee Chairman, or key person on the Board responsible for overseeing the finances of the charity) should be four consecutive years. If there is no Board member who oversee the finances, the Chairman will take on the role.</p> <p>i. After meeting the maximum term limit for the Treasurer, a Board member’s reappointment to the position of Treasurer (or an equivalent position may be considered after at least a two-year break.</p> <p>ii. Should the Treasurer leave the position for less than two years, and when he/she is being re-appointed, the Treasurer’s years of service would continue from the time he/ she stepped down as Treasurer.</p>	2.6	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 2: The charity has an effective Board and Management.					
11	<p>Ensure the Board has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. No staff should chair the Board and staff should not comprise more than one-third of the Board.</p>	2.7	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
12	<p>Ensure the Management has suitable qualifications and experience, understands its duties clearly, and performs well.</p> <p>a. Staff must provide the Board with complete and timely information and should not vote or participate in the Board’s decision-making.</p>	2.8	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
13	<p>The term limit for all Board members should be set at 10 consecutive years or less. Re-appointment to the Board can be considered after at least a two-year break.</p> <p>For all Board members:</p> <p>a. Should the Board member leave the Board for less than two years, and when he/she is being re-appointed, the Board member’s years of service would continue from the time he/she left the Board.</p> <p>b. Should the charity consider it necessary to retain a particular Board member (with or without office bearers’ positions) beyond the maximum term limit of 10 consecutive years, the extension should be deliberated and approved at the general meeting where the Board member is being re-appointed or re-elected to serve for the charity’s term of service. (For example, a charity with a two-year term of service would conduct its election once every two years at its general meeting).</p> <p>c. The charity should disclose the reasons for retaining any Board member who has served on the Board for more than 10 consecutive years, as well as its succession plan, in its annual report.</p>	2.9a 2.9b 2.9c	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 2: The charity has an effective Board and Management.					
14	<p>For Treasurer (or equivalent position) only:</p> <p>d. A Board member holding the Treasurer position (or equivalent position like a Finance Committee Chairman or key person on the Board responsible for overseeing the finances of the charity) must step down from the Treasurer or equivalent position after a maximum of four consecutive years.</p> <p>i. The Board member may continue to serve in other positions on the Board (except the Assistant Treasurer position or equivalent), not beyond the overall term limit of 10 consecutive years, unless the extension was deliberated and approved at the general meeting – refer to 2.9.b.</p>	2.9	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
Principle 3: The charity acts responsibly, fairly and with integrity.					
15	Conduct appropriate background checks on the members of the Board and Management to ensure they are suited to work at the charity.	3.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
16	<p>Document the processes for the Board and Management to declare actual or potential conflicts of interest, and the measures to deal with these conflicts of interest when they arise.</p> <p>a. A Board member with a conflict of interest in the matter(s) discussed should recuse himself/herself from the meeting and should not vote or take part in the decision-making during the meeting.</p>	3.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
17	Ensure that no Board member is involved in setting his/her own remuneration directly or indirectly.	3.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
18	Ensure that no staff is involved in setting his/her own remuneration directly or indirectly.	3.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
19	Establish a Code of Conduct that reflects the charity’s values and ethics and ensure that the Code of Conduct is applied appropriately.	3.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 3: The charity acts responsibly, fairly and with integrity.					
20	Take into consideration the ESG factors when conducting the charity’s activities.	3.5	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Partial Compliance	ABLE is committed to sustainability by aligning with the Singapore Green Plan 2023 and fostering eco-conscious practices. Efforts include digitalising processes to reduce paper use, conserving energy during non-peak hours, and minimising waste by replacing disposables with reusable items like tumblers and ceramic cups.	1
Principle 4: The charity is well-managed and plans for the future.					
21	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives.</p> <p>a. Ensure the Board approves the annual budget for the charity’s plans and regularly reviews and monitors its income and expenditures (For example, financial assistance, matching grants, donations by board members to the charity, funding, staff costs and so on).</p>	4.1a	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
22	<p>Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives.</p> <p>b. Implement appropriate internal controls to manage and monitor the charity’s funds and resources. This includes key processes such as:</p> <p>i. Revenue and receipting policies and procedures; ii. Procurement and payment policies and procedures; and iii. System for the delegation of authority and limits of approval.</p>	4.1b	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
23	Seek the Board’s approval for any loans, donations, grants, or financial assistance provided by the charity which are not part of the core charitable programmes listed in its policy. (For example, loans to employees/subsidiaries, grants or financial assistance to business entities).	4.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
24	Regularly identify and review the key risks that the charity is exposed to and refer to the charity’s processes to manage these risks.	4.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 4: The charity is well-managed and plans for the future.					
25	Set internal policies for the charity on the following areas and regularly review them: a. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT); b. Board strategies, functions, and responsibilities; c. Employment practices; d. Volunteer management; e. Finances; f. Information Technology (IT) including data privacy management and cyber-security; g. Investment (obtain advice from qualified professional advisors if this is deemed necessary by the Board); h. Service or quality standards; and i. Other key areas such as fund-raising and data protection.	4.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
26	The charity’s audit committee or equivalent should be confident that the charity’s operational policies and procedures (including IT processes) are effective in managing the key risks of the charity.	4.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
27	The charity should also measure the impact of its activities, review external risk factors and their likelihood of occurrence, and respond to key risks for the sustainability of the charity.	4.6	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
Principle 5: The charity is accountable and transparent.					
28	Disclose or submit the necessary documents (such as Annual Report, Financial Statements, GEC, and so on) in accordance with the requirements of the Charities Act, its Regulations, and other frameworks (For example, Charity Transparency Framework and so on).	5.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
29	Generally, Board members should not receive remuneration for their services to the Board. Where the charity’s governing instrument expressly permits remuneration or benefits to the Board members for their services, the charity should provide reasons for allowing remuneration or benefits and disclose in its annual report the exact remuneration and benefits received by each Board member.	5.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated “No” or ‘Partial Compliance’, please explain.	Score
Principle 5: The charity is accountable and transparent.					
30	<p>The charity should disclose the following in its annual report:</p> <p>a. Number of Board meetings in the year; and b. Each Board member’s attendance.</p>	5.3	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
31	<p>The charity should disclose in its annual report the total annual remuneration (including any remuneration received in the charity’s subsidiaries) for each of its three highest-paid staff, who each receives remuneration exceeding \$100,000, in incremental bands of \$100,000. Should any of the three highest-paid staff serve on the Board of the charity, this should also be disclosed. If none of its staff receives more than \$100,000 in annual remuneration each, the charity should disclose this fact.</p>	5.4	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
32	<p>The charity should disclose in its annual report the number of paid staff who are close members of the family of the Executive Head or Board members, and whose remuneration exceeds \$50,000 during the year. The annual remuneration of such staff should be listed in incremental bands of \$100,000. If none of its staff is a close member of the family of the Executive Head or Board members and receives more than \$50,000 in annual remuneration, the charity should disclose this fact.</p>	5.5	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
33	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>a. Record relevant discussions, dissenting views and decisions in the minutes of general and Board meetings. Circulate the minutes of these meetings to the Board as soon as practicable.</p>	5.6a	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
34	<p>Implement clear reporting structures so that the Board, Management, and staff can access all relevant information, advice, and resources to conduct their roles effectively.</p> <p>a. The Board meetings should have an appropriate quorum of at least half of the Board, if a quorum is not stated in the charity’s governing instrument.</p>	5.6b	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2

S/N	Call for Action	Code ID	Did the charity put this principle into action?	If you have indicated "No" or 'Partial Compliance', please explain.	Score
Principle 5: The charity is accountable and transparent.					
35	Implement a whistle-blowing policy for any person to raise concerns about possible wrongdoings within the charity and ensure such concerns are independently investigated and follow-up action taken as appropriate.	5.7	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
Principle 6: The charity communicates actively to instil public confidence.					
36	Develop and implement strategies for regular communication with the charity's stakeholders and the public (For example, focus on the charity's branding and overall message, raise awareness of its cause to maintain or increase public support, show appreciation to supporters, and so on).	6.1	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
37	Listen to the views of the charity's stakeholders and the public and respond constructively.	6.2	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
38	Implement a media communication policy to help the Board and Management build positive relationships with the media and the public.	6.3	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Partial Compliance	Over the years, ABLE has provided media training for its Board and management team. This year, we plan to implement a comprehensive media policy to guide our communications strategy.	1

For good governance, charities should minimally attain 80% of the Governance Evaluation Checklist (GEC) score – minimum 61 points. Full score 76 points.

Total Score: 74/76
Percentage Score: 97%

Declaration

Name:

Email:

Contact:

Designation: Executive Director Chief Executive Officer
 General Manager Board Member

Please note that any false information provided in this submission will invalidate this submission.

I confirm that the information provided in this submission is true and accurate to the best of my knowledge. I am aware that the provision of false or misleading information in relation to this submission to the Commissioner of Charities can constitute a criminal offence, which is punishable by imprisonment and/or a fine.

I hereby declare that the Governing Board has approved this Governance Evaluation Checklist and has authorized me to submit this checklist on its behalf. All information given by me in this checklist submission is true to the best of my knowledge and I have not willfully suppressed any material fact.

Statement of Comprehensive Income

For the financial year ended 30 September 2024

	Note	Unrestricted Funds 2024 \$	Restricted Funds 2024 \$	Total 2024 \$	Total 2023 \$
Income					
Donations and Grants	3	1,081,001	225,901	1,306,902	1,330,679
Income from charitable activities	4	223,738	—	223,738	289,067
Income from fund raising events	5	716,859	—	716,859	601,184
Interest income	7	54,256	—	54,256	69,902
Other income	8	12,424	—	12,424	54,900
Total Income		2,088,278	225,901	2,314,179	2,345,732
Expenditure					
Depreciation of property, plan, and equipment	14	(199,836)	(27,978)	(227,814)	(178,114)
Cost of fundraising events	9	(159,076)	—	(159,076)	(132,571)
Cost of charitable activities	10	(1,430,817)	(129,280)	(1,560,097)	(1,923,653)
Governance costs	11	(111,478)	—	(111,478)	(60,188)
Reversal of impairment loss of other financial assets at amortised cost	15	60,757	—	60,757	9,930
Other expenditure	12	(166,502)	—	(166,502)	(369,916)
Total expenditure		(2,006,952)	(157,258)	(2,164,210)	(2,654,512)
Surplus*(Deficit) For the Financial Year		81,326	68,643	149,969	(308,780)
Other comprehensive income					
<i>Items that may be reclassified subsequently to income or expenditure</i>					
Fair value gain on financial assets at fair value through other comprehensive income	24	13,950	—	13,950	5,140
Net surplus/(deficit) and total comprehensive income / (loss) for the financial year		95,276	68,643	163,919	(303,640)

Balance Sheet

At 30 September 2024

	Note	2024 \$	2023 \$
Non-Current Assets			
Property, plant and equipment	14	298,884	196,055
Other financial assets at amortised cost	15	706,011	647,615
Financial assets at fair value through other comprehensive income	16	496,145	482,195
		1,501,040	1,325,865
Current Assets			
Other financial assets at amortised cost	15	-	497,585
Trade receivables	17	4,885	2,864
Other receivables	18	94,352	168,545
Cash and cash equivalents	19	1,579,559	984,131
		1,678,796	1,653,125
Total assets		3,179,836	2,978,990
Non-current Liability			
Lease liabilities	20	96,584	11,653
Current Liability			
Trade Payables	21	32,514	25,009
Other payables and accruals	22	252,911	381,210
Provision	23	130,000	55,500
Lease liabilities	20	115,233	116,943
		530,658	578,662
Total liabilities		627,242	590,315
Net Assets		2,552,594	2,388,675
Funds			
Fair value reserve	24	(10,605)	(24,555)
General fund	25	2,404,615	2,332,525
Restricted funds	26	158,584	80,705
Total funds		2,552,594	2,388,675

How to 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.

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 mutual goals are aligned with ABL's mission. Your role is to assist and provide support to our clients and caregivers during their programmes. We also onboard ad hoc volunteers to help out for events.

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, enabling them to achieve their potential and contribute their unique talents to society. Be part of a greater cause by embracing individuals with disabilities and ensuring everyone has the chance to succeed.

Corporate Partnerships

Join us in creating meaningful change by collaborating on initiatives that empower persons with disabilities. Whether through sponsorships, corporate volunteer programmes, or joint campaigns, your partnership can make a lasting impact. Together, we can foster inclusivity and provide the resources necessary to enable more individuals to thrive.

Payment Methods

1 PayNow: ABLE UEN 201022774G



2 Bank transfer to UOB Current Account: 375-303-235-3

Applicant's Name	: Abilities Beyond Limitations & Expectations Limited
Company Registration No.	: 201022774G
Address	: 7A Toa Payoh Lorong #02-09 Agape Village Singapore 319264
Telephone No	: 68017460
Fax No/ Email Address	: enquiries@able-sg.org (Note: for sending Remittance Advice)

Particulars of Bank Account

Name of Account Holder	: Abilities Beyond Limitations & Expectations Limited
Name and Address of Bank	: 148 Upper Bukit Timah Road #01-01 UOB Centre Singapore 588178
Bank Code	: 7375
Bank Branch's Code	: 059
Swift Code	: UOVBSGSG
Bank Account Number	: 375-303-235-3

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) from 29 May 2023 to 28 June 2025.
Company Secretary	Gervan Biz Pte. Ltd.
Banker	United Overseas Bank Limited
Auditor	Baker Tilly TFW LLP
Registered Office	7A Lorong 8 Toa Payoh, #02-09 Agape Village, Singapore 319264
Telephone	+65 6801 7460
Email	enquiries@able-sg.org
Website	www.able-sg.org