



**ANNUAL
REPORT
FY 2025**

**ENABLING PEOPLE.
CHANGING LIVES.**

The ABLE Story

Established in 2010, ABLE (Abilities Beyond Limitations and Expectations) has been committed to empowering individuals with physical disabilities and their family caregivers. As a member of Caritas Singapore, the social mission arm of the Catholic Church in Singapore, ABLE provides a holistic suite of rehabilitation services, reintegration programmes, training, respite care and accessible transport.

Through our 4Rs service model, which focuses on Rehabilitation, Reintegration, Return-to-Work and Respite, we support individuals in rebuilding independence, restoring confidence and reconnecting with their communities. Our person-centred approach ensures that every client’s journey is guided by care, compassion and dignity.

Together with our partners, volunteers and supporters, we continue to enable lives and build an inclusive society where every person can thrive with purpose and hope.



VISION

To be a vibrant hub of the Catholic Church’s social outreach to the physically challenged community.



MISSION

To enable persons with physical challenges to live with dignity and to have a productive, meaningful and independent life.



Contents

About Us	2
Chairman's Message	4
CEO's Message	5
Our Services	6
Board of Directors	9
Organisation Structure	12
Our Impact	13
Rehabilitation Highlights	14
Reintegration Highlights	15
Return-to-Work Highlights	17
Respite Highlights	18
Event Highlights	19
Client Stories	22
Years Ahead	25
Our ESG Journey	28
Our Policies and Practices	30
Governance Checklist	35
Financial Statement	44
Partners and Sponsors	46
How to Help	47

Chairman's Message

Dear Friends of ABLE,

Another year of service at ABLE has filled me with deep gratitude and renewed purpose. Each year, we are privileged to witness transformation as clients regain mobility and confidence, caregivers find support and strength, and communities come together to uplift one another. These moments remind us why ABLE exists and why our mission remains so important.

As Chairperson, I am inspired by how our organisation continues to grow in capability and compassion. Guided by our 4Rs Framework which centres on Rehabilitation, Reintegration, Return to Work and Respite, we strengthened our services, broadened our reach and deepened the care delivered to those we serve. The resilience and determination shown by our clients and caregivers are a constant motivation for us to push forward and innovate.

With a rapidly ageing population, the work of ABLE becomes even more important to support national efforts to enable dignified ageing.

Looking ahead, ABLE remains committed to supporting the national vision of the Enabling Masterplan 2030. We are preparing to expand our accessibility through decentralised service hubs, bringing essential rehabilitation and caregiver support closer to those who need them. This will allow us to reach more people in the community and reduce barriers to essential services.



Beyond recovery, meaningful employment remains a vital pillar of independence and dignity. ABLE's Return-to-Work programmes directly address Singapore's workforce challenges by enabling persons with physical disabilities to re-enter and contribute meaningfully to the workforce. Through job preparation, employer engagement and sustained job support, we advocate for inclusive employment practices and help bridge the employment refill gap, ensuring that ability, not disability, defines opportunity.

As we look ahead and continue to further develop our Return-to-Work programme and drive employability of our clients, we will be expanding our Return-to-Work programme to cover varying job roles beyond what we currently do through ABLE SEAS. In this regard, we will be transitioning our staff who are persons with physical disabilities in ABLE SEAS to varying roles in ABLE. ABLE SEAS is therefore being wound down and will cease operations effective 31 January 2026. We are excited about this transition and expansion of the programme to drive employability and inclusiveness of persons with physical disabilities in the workforce.

We continue to stand firmly by our caregivers who are the silent heroes behind every journey of recovery. We will continue to enhance our respite services to support their well-being and provide them with opportunities to rest and recharge. Our programmes for our clients also facilitate caregivers to similarly return to the workforce by having peace of mind in leaving their loved ones in the capable hands of our professional staff.

True inclusion is achieved when a community comes together with hope and conviction. With your unwavering partnership and support from our Board, donors, volunteers and partners, we will continue enabling lives, restoring independence and building a more inclusive Singapore for all.

Thank you for journeying with us through another meaningful year. Together, we remain steadfast in ensuring that every person is valued, empowered and ABLE.

With Gratitude,

Mr Andrew Quek

Chairman

ABLE (Abilities Beyond Limitations and Expectations)

CEO's Message

At ABLE – Abilities Beyond Limitations and Expectations – this 15th anniversary year marks not just a milestone, but a renewed commitment to our belief: Enabling People, Changing Lives. The opportunity to lead this ABLE at this juncture is both a privilege and a profound responsibility as we take bold steps into its next chapter of growth, impact and hope.

In 2010, ABLE began as a small but determined response to the needs of persons with physical disabilities seeking dignity, independence and meaningful participation in life. Fifteen years on, ABLE has grown into a vibrant hub of rehabilitation, reintegration, return-to-work and respite services, serving more than 300 clients and caregivers each year through a holistic, high-touch and personalised approach. As we look ahead, our mission remains clear: to enable each individual to live a productive, meaningful and independent life, while strengthening the inclusive community around them.

Centred on the person, guided by 4R – Rehabilitation; Reintegration; Return-to-work; Respite

What continues to define ABLE is our client-centred, high-touch model of care, where every journey begins with listening deeply to each person's story, strengths and aspirations. Through tailored care planning and personalised goal-setting, our multidisciplinary team works alongside clients and caregivers so that every rehabilitation plan, every activity, and every work goal reflects what matters most to them. Our 4Rs Framework – Rehabilitation, Reintegration, Return to Work and Respite – provides a clear and integrated pathway that translates this philosophy into tangible progress and sustained empowerment.

Rehabilitation often marks the first step of recovery, where physiotherapy, occupational therapy, and speech and language therapy help clients regain mobility, function and confidence in everyday tasks. At ABLE, this is delivered through individualised, centre-based sessions that focus not only on physical improvement, but also on rebuilding the courage to re-engage with life.



Reintegration restores participation and belonging by creating opportunities to reconnect with community, interests and peers. Through programmes such as swimming, art, music and our therapy-based activities, clients strengthen life skills, rebuild self-belief and rediscover joy in shared experiences.

Yet recovery is never a solo journey, and caregivers shoulder immense responsibilities as they walk alongside their loved ones. Our respite services and caregiver programmes offer safe, structured support so that caregivers can rest, recharge and build resilience, knowing that their loved ones are in capable hands.

Return to Work represents the convergence of physical, emotional and social progress into renewed purpose, identity and contribution. ABLE's Return-to-Work programme offers career coaching, job placement, on-the-job training and close collaboration with employers to ensure safe, suitable and sustainable employment for persons with physical disabilities. For those resuming existing roles, our team works with employers to facilitate a seamless transition from healthcare settings back to the workplace, supported by work conditioning, transferable skills training and psychosocial support.

As Singapore's disability landscape evolves, ABLE is committed to expanding our Return-to-Work services, deepening sector partnerships and contributing to national efforts to build an inclusive, enabling economy where every talent is valued. We will continue to strengthen our position as a centre of excellence in rehabilitation and caregiver support, leveraging data, innovation and collaboration to sharpen our impact and reach more families in need.

The progress of the past 15 years has been made possible by the vision and dedication of our Board, leadership, founders and staff, as well as the steadfast generosity of our partners, donors, volunteers and the wider Caritas family. To every staff member and volunteer, thank you for embodying compassion, professionalism and hope in your daily work; to every client and caregiver, thank you for your courage, trust and partnership, which inspire and guide our service.

As ABLE enters this new chapter, we will keep our focus firmly on each person we serve – enabling abilities, uplifting families and shaping a more inclusive society where everyone can participate fully. Together, we will write the next 15 years of ABLE's story: one of restored possibilities, stronger communities and lives transformed beyond limitations and expectations.

My Best,

Ms Geraldyn Lim

Chief Executive Officer

ABLE (Abilities Beyond Limitations and Expectations)

Our Services

Every individual's needs and goals are unique. Our services are designed to provide personalised and coordinated support across the entire recovery journey. Guided by ABLE's 4Rs Framework, we work alongside clients and caregivers to restore independence and meaningful participation in life.

Client Support Services is the first point of contact for every client and caregiver. Our medical social workers conduct an initial assessment to understand personal needs, challenges and goals. This informs a tailored care plan and ensures that each client receives the most appropriate support within ABLE's 4Rs Framework of Rehabilitation, Reintegration, Return-to-Work and Respite.

This personalised approach ensures that progress is meaningful and that individuals and their families are supported throughout their journey with ABLE.



What we provide

- Personalised assessment and care planning
- Guidance on financial assistance and subsidies
- Referral and coordination across services
- Regular review of goals and progress

Enrolment

All clients undergo a formal assessment by a Singapore-registered medical practitioner to determine suitability for rehabilitation services. Financial support may be available through national means-testing and other assistance schemes.

Transport Services

Our wheelchair-accessible transport services support clients with mobility challenges by enabling safe and reliable travel to and from ABLE's centre for rehabilitation, reintegration and respite programmes. Transportation remains an important part of reducing practical barriers and supporting consistent engagement in recovery.

Our Services



Rehabilitation

Rehabilitation supports clients in rebuilding physical function, communication and confidence in daily living. Our multidisciplinary team of physiotherapists, occupational therapists and speech and language therapists adopt evidence-based approaches to improve mobility, coordination and daily functional skills.

Therapy programmes are tailored to each client's abilities and aspirations, and progress is reviewed regularly with caregivers to ensure that achievements are both measurable and meaningful. Beyond clinical gains, rehabilitation empowers clients to regain independence and participate more actively in life at home and in the community.



Reintegration

Reintegration extends recovery beyond the therapy gym. It focuses on rebuilding confidence, independence and social connection through purposeful and enjoyable activities. Clients participate in adaptive sports, creative arts, music, community outings and daily living skill building, including through SociABLE, our community engagement initiative that enables clients to improve their social skills and self-confidence through both individual and group activities.

These programmes support emotional well-being and self-belief, helping individuals rediscover their strengths, form friendships and reconnect with the wider community. Reintegration nurtures a sense of belonging that is essential to long term recovery.



Our Services



Return-to-Work

Return-to-Work equips clients who are ready for employment with the skills, confidence and support needed to re-enter the workforce. Through job coaching, employability training and workplace preparation, clients are supported in exploring suitable job roles and adapting to workplace demands.

Partnerships with inclusive employers ensure safe and sustainable placements, allowing clients to achieve financial independence and renewed purpose. Returning to work is not only a milestone in recovery, but also a powerful expression of independence and contribution.



Respite

Respite care recognises the vital role of caregivers. It provides them with the time, space and emotional support they need to sustain their caregiving responsibilities. Through support groups, interest-based activities and temporary relief services, caregivers connect with peers who understand their journey and learn strategies to care for themselves as well as their loved ones.

Strengthening caregivers strengthens the entire family unit, ensuring that both clients and caregivers thrive together.



Board of Directors

Name	FY24/25 Attendance	Remarks
Members		
 Adrian Kow Tuck Hoong	4/5	Independent Director Appointed : 15 August 2018
 Amelia Vincent	3/5	Asia Managing Director / APAC Finance Director, The Body Shop Appointed : 15 August 2018
 Andrew Quek Siow Peng (Chairman)	5/5	Partner, Ernst & Young LLP Appointed: 1 Feb 2020
 Dr. Andre Cheah Eu Jin	3/5	Hand Surgeon, National University Hospital Appointed: 1 Feb 2020
Teo Tzu Li Sylvia (Zhang Shuli Sylvia)	1/5	Consultant, KK Women's and Children's Hospital Appointed : 1 Jul 2017 Stepped down: 30 Jun 2025
 Elaine Beh Pur-Lin	4/5	Consultant, RHTLaw Asia Appointed: 1 Feb 2022
 Gan Siok Loon	3/5	Independent Director Appointed: 1 May 2018
 Ho Shui Wei	2/5	Group Head for Southeast Asia, Bank Julius Baer & Co. Ltd Appointed: 1 Oct 2023
 Jenny Wah	2/5	Senior Field Marketing APAC, Similarweb Appointed : 1 Oct 2023

Board of Directors

Name	FY24/25 Attendance	Remarks
Members		
 Jessica Rita Lee	5/5	Head of Human Resources, Asia Pacific, Columbia Threadneedle Appointed: 1 July 2017
 Ho Chi John	5/5	Self-Employed Appointed: 1 Oct 2023
Marcia Troxler Yeo	1/5	Managing Director, Julius Baer & Co Ltd Appointed : 1 Jul 2017 Stepped down: 30 Jun 2025
 Timothy Goh Song Wei	5/5	Director of Sales, Vinum Fine Wines Appointed: 1 Feb 2020
Spiritual Advisor		
Fr Romeo Yu Chang		
Advisors		
Raymundo Yu		
Serena Fah		
Bernardus Angkawidjaja		

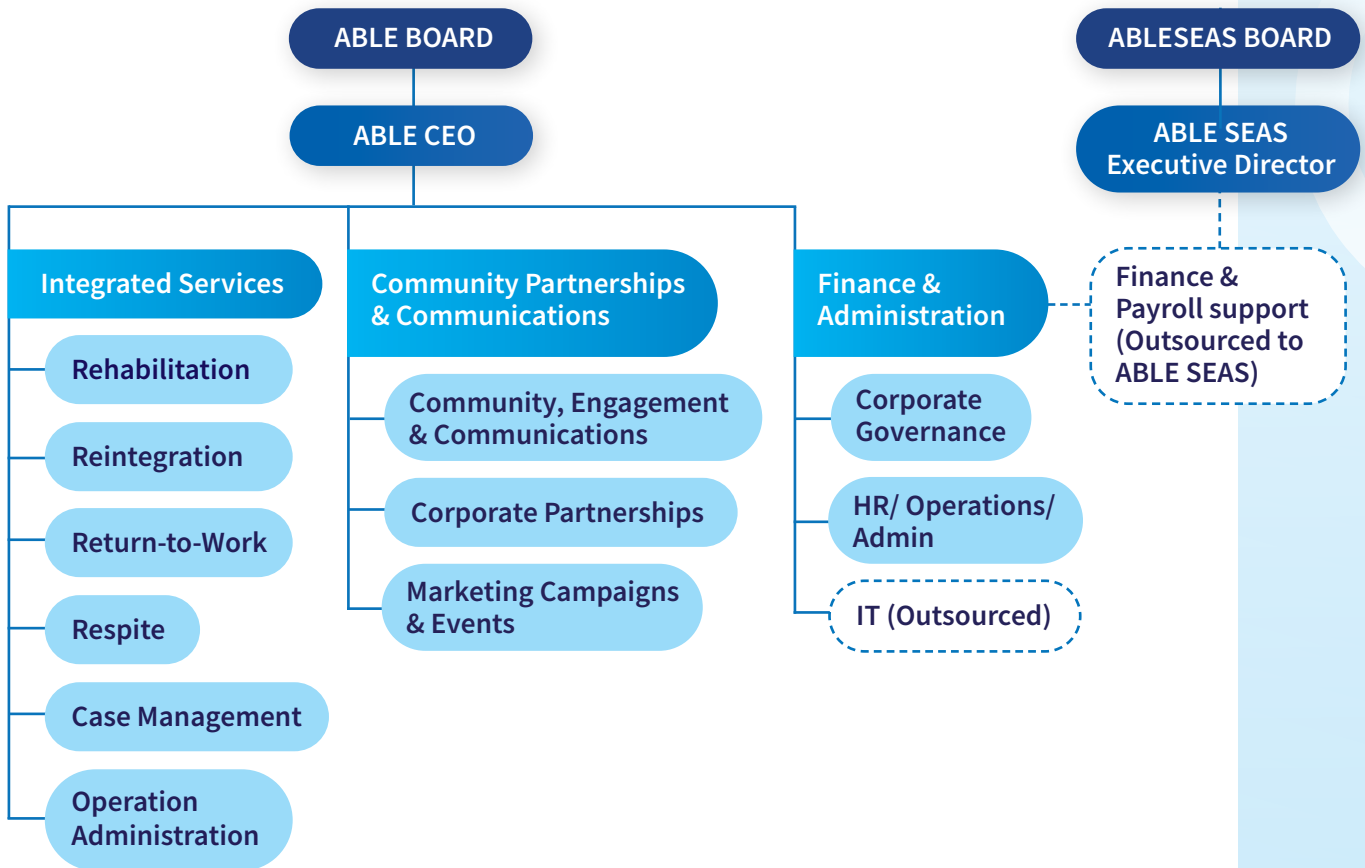
Table for Board Committee

Committee/Function	Board Committee Members	Committee Volunteer
Chairman	Andrew Quek	
Financial Sustainability: Community Partnerships & Communications (CPC)	Chairperson: Timothy Goh Members: Gan Siok Loon, Jenny Wah, Ho Shui Wei	
Operational Resilience: Integrated Services (IS)	Dr. Andre Cheah, Jessica Lee	Dr. Dominic Chen
Finance & Investment	Adrian Kow, Amelia Vincent	
Audit & Governance	Chairperson: John Ho-Chi Honorary Secretary: Elaine Beh	Soh Yew Hock

Board of Directors and Board Meeting Attendance (ABLE SEAS)

Name	Current Employment	Board Attendance	Committee Volunteer
Gan Siok Loon (Chairperson)	Independent director	4/4	Appointed: 29 Jun 2016
Melissa Lim Seok Tiang Melissa (Melissa Lin Shuzhen)	Director, Advisory, KPMG Singapore	4/4	Appointed 10 Jul 2017
Noel Liu Yanming	Head, Merchant Business, NETS	3/4	Appointed 1 Oct 21 Stepped down 30 Sep 25
Low Boon Hon	Partner, Deloitte Southeast Asia	3/4	Appointed 1 Oct 23
Liew Chai Yin Grace	Senior Legal & Compliance Advisor	3/4	Appointed 1 Oct 23
Adrian Kow Tuck Hoong	Independent Director	4/4	Appointed 16 Jan 24
Loo Meng Geok Helen Hillary	Director, Global People & Culture, Surbana Jurong Private Limited	4/4	Appointed 16 Jan 24

Organisation Structure



Our Impact

Case Management

137

Total Clients Served under Integrated Care

Satisfaction Survey

ABLE achieved a Net Promoter Score (NPS) of 49%, significantly above the typical range for social service agencies in Singapore, reflecting strong trust and advocacy among our stakeholders.

Rehabilitation



54

Total Rehabilitation Clients supported

1652

Total Number of Sessions (OT, PT, ST)

80%

EQ-5D-5L Findings: Percentage of clients who have shown an increase in Quality of Life (QoL)

Reintegration



30

Total Reintegration Clients Supported

15

Total Number of Active Programmes

615

Total Number of Sessions

Return-to-Work



44

Total Number of Clients Served

13

Total Number of Clients Placed

55%

% of clients who are offered at least one (1) interview by employers

Respite



59

Total Number of Caregivers Supported

295

Total Number of Sessions

70%

% of caregivers with improved burden management

Rehabilitation Highlights

In FY2024/25, ABLE's Rehabilitation team continued to advance professional excellence and sector collaboration through key conference and community engagements. On **30 May 2025**, ABLE was invited to share at the **SingHealth Community Forum 2025**, under the Built Environment track. Principal Occupational Therapist **Vanessa** and Return-to-Work Manager **Perle** presented on ABLE's integrated rehabilitation and reintegration services, highlighting how coordinated support enables persons with acquired physical disabilities to regain independence and confidence.

Later in the year, from **8 to 10 September 2025**, ABLE participated in the **SUSS Re:Define Success Conference**, where an abstract from a joint project between the Rehabilitation and Reintegration teams was accepted for presentation. The session, titled "capABLE Kitchen: Empowered Cooking for All", showcased an innovative cross-disciplinary approach led by Occupational Therapist **Cheryl** and Programme Executive **Wooi Fong**, demonstrating how adaptive cooking activities promote recovery, self-efficacy, and reintegration into daily living. Together, these milestones reflect ABLE's commitment to continuous learning, cross-sector collaboration, and the advancement of inclusive rehabilitation practices.



Reintegration Highlights

FY2024/25 marked a year of expansion, creativity and community connection for ABLE's Reintegration team. Guided by the 4Rs Framework, programmes continued to empower clients through adaptive leisure, community participation and meaningful life engagement.

Expanding Adaptive and Inclusive Programmes

In May 2025, ABLE launched its first **Adaptive Sports Programme**, featuring floor curling and boccia—both designed to promote physical activity and inclusion for persons of all abilities. The **Dance Programme** resumed in July 2025 as a long-term, cycle-based initiative that fosters self-expression and movement confidence.



Community and Sector Collaborations

Reintegration strengthened its partnerships across sectors to expand opportunities for clients and caregivers:

- **Singapore Disability Sports Council (SDSC)** invited ABLE to join the national SG60 SwimTogether Singapore Campaign launch on **24 May 2025**. ABLE formed a mixed-abilities team comprising clients, volunteers and staff who collectively swam **188 laps**, with client **Cecilia Lam** featured in a special interview.
- **Singapore Floor Curling Federation** supported ABLE with a **donation of a new equipment set valued at \$2,300**, and provided complimentary staff training.
- **Table Tennis Association for the Disabled Singapore (TTADS)** collaborated with ABLE to introduce table tennis as a leisure and para-sport activity for interested clients, offering complimentary coaching and practice sessions.
- **Engineering Good** partnered with ABLE's capABLE Kitchen project to redesign an adapted chopping board for persons with disabilities, fostering innovation through assistive technology.
- **Salvage Garden** conducted a complimentary **3D printing workshop** at Punggol Regional Library to help clients explore adaptive tools that support daily living skills.
- **Ageless Bicyclist** collaborated with ABLE to offer **tricycle trials and monthly cycling activities**, promoting outdoor engagement and inclusion.
- **National Library Board (NLB)** hosted a guided tour for ABLE clients at Singapore's first inclusive library and explored future outreach activities with ABLE.

Reintegration Highlights



Creative Expression and Recognition

Under the guidance of Art Therapist **Ishizawa Xin Yi**, six art clients created the artwork “ABLE in Every Mark: Tiled for Tomorrow”, which was exhibited at the **SG60 WeCare Art Exhibition** at the National Gallery Singapore from 16 September to 12 October 2025.

The artwork was also selected as an auction piece during ABLE’s **15th Anniversary Charity Gala Dinner**, alongside two additional art pieces created specially for the event.

Cross-Disciplinary Innovation

ABLE’s collaboration between the Rehabilitation and Reintegration teams led to the development of capABLE Kitchen: Empowered Cooking for All, a project presented at the SUSS Re:Define Success Conference 2025. The initiative showcased adaptive cooking methods and tools co-developed with Engineering Good, with plans to publish the first ABLE Cookbook for the PWD community.



Community Engagement and Volunteer Partnerships

ABLE continued to strengthen ties with schools and youth groups through Values-in-Action (VIA) initiatives:

- St. Joseph’s Institution hosted ABLE on two occasions, offering interactive sessions with students.
- Cedar Primary School students organised a National Day celebration for clients and caregivers.
- CHIJ (Kellock) students crafted gifts for Easter, hosted clients for a day of fun and creative activities, and contributed handmade crafts for ABLE’s fundraising bazaar.

Support from Central Singapore CDC

The team received multiple programme-based grants through the **Central Singapore CDC**, including the WeCare Art Fund, WeCare Art Experience, Purple Outing, and Purple Fitness. ABLE was also invited to share insights from the SG60 WeCare Art Exhibition and WeCare Art Experience projects at sector learning sessions.



Inclusive Sports and Social Participation

Clients took part in the **15M Health Games** organised by the **National Healthcare Group**, competing in Pedal Power (Para Cycling) and Boccia events. On 27 March 2025, ABLE also partnered with the **Bowling Association for the Disabled Singapore (BADS)** for an inclusive bowling outing, bringing clients and caregivers together in a spirit of camaraderie and fun.

Return-to-Work Highlights

In FY2024/25, ABLE's Return-to-Work (RTW) team continued to strengthen pathways back to employment for persons with acquired physical disabilities. A total of **44** clients were supported through vocational preparation, career coaching and employment matching. **13** clients successfully secured employment across diverse sectors, with ongoing job support ensuring sustainable workplace adjustment and confidence-building. The team also conducted regular **job support sessions**, enabling clients to remain employed for **one month or more**, reinforcing stability during the early stages of their return-to-work journey.

This year, RTW deepened its engagement with inclusive employers, forging new partnerships with organisations such as **Pizza Hut, KPMG, Sunshine Enterprises, Marina Bay Sands, SG Enable, SBS Transit, Golden Leaf Curtain, and Lee Ah Mooi Old Age Home**. These collaborations expanded opportunities for clients, offering a range of supportive roles tailored to individual strengths and abilities. Together, these efforts reflect ABLE's commitment to empowering clients with meaningful employment, renewed purpose and long-term independence.



Respite Highlights

During FY2024/25, ABLE's Respite Programme continued to stand alongside caregivers, offering spaces of rest, understanding and community. Beyond providing practical support, our focus remained on nurturing the emotional well-being of families who give so much of themselves in caring for their loved ones.

In March 2025, ABLE was invited to helm the **NTUC Women and Family Unit's Friendship Circle**, where we facilitated heartfelt conversations on balancing employment and caregiving. ABLE caregiver Mdm Sheafa movingly shared her journey of supporting her sister's return-to-work while ensuring her own well-being. More than 30 participants engaged in small-group circles led by ABLE caregivers, clients, volunteers and staff, creating safe and honest spaces of connection, encouragement and shared understanding.

Later that month, ABLE joined NTUC Women and Family once again for the **International Women's Day "TO-GATHER: Power of Women – Bright Brave Bold" March**. As a partner of NTUC WAF, ABLE had the honour of flagging off the walk with Secretary-General Ng Chee Meng, celebrating the resilience and leadership of women and caregivers. The event also introduced the new NTUC Care Fund (Caregiver Support), a significant initiative aimed at easing financial and caregiving burdens—echoing the very heart of ABLE's mission.



In May 2025, ABLE participated in **"Hope That Enables"**, an evening hosted by the Church of St Mary of the Angels that united organisations supporting mental health, special needs and disabilities. Respite Manager Ms Sharon Woo was invited as part of the expert panel, offering over a decade of insight into walking alongside caregivers—listening to their struggles, validating their emotions, and helping them rediscover balance in their lives. The event reaffirmed ABLE's belief that caregivers deserve care too and highlighted the importance of community in sustaining their well-being.

Through these initiatives, the Respite Programme not only expanded its outreach but deepened its impact. Each touchpoint created opportunities for caregivers to feel seen, supported and strengthened, reminding them that they do not walk their journeys alone.

Events Highlights

Walk with Caritas Family 2024

5 October 2024

The ABLE team joined the wider Caritas Singapore family at Bishan–Ang Mo Kio Park to champion the spirit of unity and inclusion. What began as a simple walk became a moving reminder that progress is made possible when the community comes together to support those rebuilding their lives after disability.



The Purple Parade 2024

12 October 2024

Our beneficiaries, caregivers, volunteers and staff stood proudly among a sea of purple to celebrate the strengths, resilience and contributions of persons with disabilities. It was a powerful moment of visibility and acceptance, where every cheer affirmed that inclusion is a shared responsibility.

Parish Outreach — Church of the Holy Spirit

19–20 October 2024

The ABLE team connected with the parish community at the Church of the Holy Spirit in Upper Thomson, sharing the stories and lived experiences of persons navigating acquired disabilities. Many stepped forward to learn how they could play a part in enabling independence and restoring dignity.



Volunteer & Staff Appreciation Night

22 November 2024

We came together as one ABLE family to celebrate the generosity, passion and dedication of those who serve with heart. Every volunteer and colleague who was recognised that evening has played an important role in uplifting and empowering lives.

Events Highlights

Parish Outreach — Church of the Holy Cross

11–12 January 2025

Warm hospitality welcomed our team at the Church of the Holy Cross in Clementi, where parishioners expressed a heartfelt desire to support persons with physical disabilities. Their encouragement strengthens our mission to bring care closer to those who need it most.



Parish Outreach — Church of the Immaculate Heart of Mary

22–23 February 2025

At the Church of the Immaculate Heart of Mary in Kovan, meaningful conversations with families and parishioners deepened understanding and respect for the challenges faced by persons with disabilities and their caregivers.

NVPC State of Play 2025

27 March 2025

ABLE participated in the State of Play 2025 Trade Fair and City of Good Summit, where companies, non-profits and social purpose organisations gathered to drive meaningful collaborations. The event offered a valuable opportunity to introduce ABLE’s mission to corporate leaders and explore impactful partnerships that support rehabilitation, reintegration and return-to-work pathways for persons with disabilities. Inspired by new connections and shared purpose, we remain committed to strengthening the ecosystem of support across Singapore.



Parish Outreach — Church of Our Lady Queen of Peace

27 April 2025

The parish community at the Church of Our Lady Queen of Peace in Katong welcomed ABLE with compassion and generosity. Conversations about disability inclusion and support sparked greater awareness, while giving parishioners an opportunity to contribute directly to empowering lives.

Events Highlights

ABLE Charity Golf & Dinner 2025

15 May 2025

ABLE hosted our signature annual fundraising event at the beautiful Tanah Merah Country Club, where partners, sponsors and friends came together in support of persons rebuilding their lives after acquired disability. The charity golf tournament was followed by dinner, where inspiring stories of resilience highlighted the importance of accessible rehabilitation and dignified return-to-work opportunities. The generosity shown throughout the day enables ABLE to continue providing practical, life-changing support to individuals and their caregivers as they navigate their recovery journeys.



Walk with Caritas Family 2025

23 August 2025

The ABLE team joined the Caritas Singapore community in a spirited charity walk that championed compassion, unity and public awareness for persons with physical disabilities. The joyful energy and encouraging support from fellow participants reminded us that meaningful progress is achieved when we walk together in solidarity and hope.



ABLE 15th Anniversary Charity Gala Dinner – Constellation of Hope

26 September 2025

ABLE celebrated 15 years of enabling lives beyond limitations with a milestone gala themed, “Constellation of Hope”. Donors, corporate and community partners, volunteers, caregivers, beneficiaries and friends of ABLE gathered for an evening that reflected our shared commitment to inclusion and dignity. Just like stars that form constellations in the night sky, every person present plays a vital part in illuminating the path towards renewed independence and purpose. With the presence of our Guest of Honour and Patron, Mr. Lim Boon Heng, the celebration was filled with uplifting stories and heartfelt gratitude to all who journey alongside ABLE.



Client Stories

Dave

Rediscovering Dignity Through Work

Dave was 47 when he first came to ABLE in 2021. A stroke had changed his life, leaving him with cognitive impairment and anterograde amnesia. He could no longer form new memories easily, and his short-term memory loss made everyday tasks confusing and unpredictable.

“I’d forget what I was doing halfway through,” Dave said. “Sometimes I’d ask the same question again and again without knowing I already asked.”

Despite these challenges, Dave was determined to regain his independence. With the support of ABLE’s Employment Support Services (ESS), he secured a job as a kitchen helper assistant. It was a big step forward.

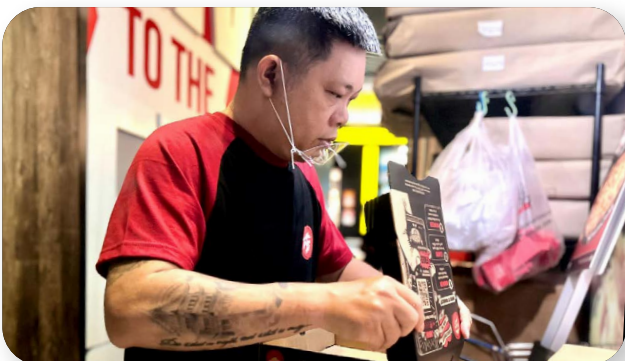
“I liked having something to do,” he shared. “It made me feel like I was part of something again.”

However, in 2023, Dave’s job was terminated after a change in supervisor. The new manager did not understand Dave’s condition or how to support him.

“I didn’t know how to explain it,” Dave said quietly. “I just wanted to work.”

In 2024, Dave returned to ABLE, seeking help once more. His memory difficulties made commuting via public transport a major barrier. He often got lost or forgot where he was headed, which limited his job options to places within walking distance.

“I was scared to take the bus or MRT,” Dave admitted. “I didn’t want to end up somewhere I didn’t know.”



ABLE’s rehabilitation team stepped in again. They worked patiently with Dave, helping him learn how to navigate public transport safely and independently. It was a slow process, but Dave made steady progress.

“I remember the day I got to Waterway Point on my own,” he said with a smile. “I felt proud. Like I could do more now.”

This breakthrough expanded Dave’s employment radius significantly. In July 2025, with continued support from ABLE’s ESS team, Dave secured a new job at Pizza Hut.

“I’m working again,” he said. “I wear the uniform and help out in the kitchen. It feels good.”

Behind the scenes, Dave’s family was his anchor. His elderly mother depended on him, and his sister Sally had been supporting both of them financially. She reached out to ABLE’s Medical Social Worker, who successfully appealed for additional subsidies to support Dave’s rehabilitation and ease the financial strain.

“Thank you for helping my brother,” Sally related gratefully. “And this work opportunity for Dave to work.”

Dave’s story is one of quiet strength and resilience. With the right support, he not only found employment, but also dignity, confidence, and a renewed sense of purpose.

Client Stories

Dr Jessica Ee

Redefining Identity After Stroke

At 34, Jessica was thriving — a Dermatologist and Associate Consultant, widely known for her uplifting skincare content and infectious energy on social media. In October 2023, a sudden stroke disrupted the fast-moving life she built and left her fighting to regain control of her body.

Jessica joined ABLE's rehabilitation programme to rebuild the strength, coordination and communication essential to her profession and independence. With the support of a multidisciplinary team, every therapy session has become a step towards reclaiming her role as a doctor — and as the confident woman she has always been.

Although the road ahead is still unfolding, Jessica has transformed her journey into one of courage and advocacy. Returning to social media, she now shares not only about skincare, but also hope — raising awareness about stroke recovery and inspiring others to keep fighting for their future.

Through ABLE's holistic support, Jessica continues to rediscover purpose and identity, proving that disability does not define capability.



Client Stories

Rel Koh Ying Mei

A Journey of Strength and Second Chances

Rel was in her late thirties, working as a kitchen helper and living independently when a sudden stroke in 2022 changed everything. Overnight, she lost control over the movements and skills that once made daily life feel effortless. Work stopped. Confidence wavered. And every ordinary task became a challenge that required extraordinary strength.

Yet Rel refused to give up on herself.

With a determined spirit, she joined ABLÉ's Rehabilitation and Return to Work programmes. Through physiotherapy, occupational therapy and speech therapy, she pushed through difficult days to regain strength, dexterity and communication. She also received personalised job preparation and emotional support from our case management team who walked closely alongside her recovery.

Rel's perseverance led to a deeply meaningful milestone. With support from ABLÉ's Job Placement and Job Support team, she secured a permanent part-time role as a kitchen helper at Lee Ah Mooi Old Age Home, returning to a role she loves in a space where she is valued.

Today, Rel contributes actively at her workplace, takes pride in her independence and continues to set new goals for herself. Her story is a reminder that dignity can be restored, dreams can be rebuilt, and with the right support, the journey forward remains full of promise.

Irene Tan

Love, Strength and New Beginnings

On 21 September 2022, Irene's world changed in an instant. She collapsed at home shortly after a virtual meeting, waking up three days later in Tan Tock Seng Hospital to learn she had suffered a stroke.

As the sole breadwinner, Irene had always prioritised her health and independence. Yet the stroke forced her to confront uncertainty — not only in mobility and daily function, but also in employment. Losing her job was a painful blow. Still, she chose acceptance over despair.

When her recovery took longer than expected, Irene found hope and direction at ABLÉ. Through the Return-to-Work programme, she received personalised employment coaching while continuing therapy to rebuild strength and skills. Surrounded by therapists, volunteers and fellow clients who believed in her progress, Irene pushed forward — with the greatest motivation being her daughter, Paige.

Today, Irene stays active in rehabilitation, rediscovering confidence, joy and purpose each day. Despite everything, her gratitude remains unwavering.

Irene's journey reflects the power of community, faith and determination. With support from organisations like ABLÉ, individuals facing unexpected challenges can rebuild lives rooted in dignity and hope.

Years Ahead

As Singapore continues to face significant demographic and social shifts, including an ageing population and rising prevalence of acquired physical disabilities, ABLE remains committed to strengthening its role as a key community partner supporting persons with physical disabilities and their caregivers. Guided by our 4R Framework — Rehabilitation, Respite, Reintegration, and Return to Work — ABLE will continue to deliver person-centred, community-based services that promote dignity, independence, and meaningful participation in society.



1

Enhancing 4R Services to Meet Growing Demand

With Singapore facing a “silver tsunami”, where 25% of the population is projected to be aged 65 and above by 2030, the demand for specialised neuro-rehabilitation and long-term community support is expected to rise. ABLE will continue to strengthen its 4R services to address the therapeutic, psychosocial, and employability needs of persons with acquired physical disabilities. Through coordinated, multi-disciplinary care, ABLE aims to bridge service gaps and support clients across their rehabilitation and recovery journey.

2

Driving Inclusive Employment and Return-to-Work Outcomes

ABLE will continue to advance inclusive employment for persons with disabilities through its Return-to-Work (RTW) and reintegration programmes. Aligned with national workforce initiatives, ABLE’s RTW approach integrates rehabilitation, skills development, and employment support to help individuals re-enter the workforce safely and sustainably. ABLE will also continue to advocate for inclusive employment practices, working with employers to address misconceptions and foster supportive workplace environments.

3

Bridging Service Gaps for the Underserved

Recognising that some individuals with physical disabilities remain underserved, ABLE will strengthen outreach efforts and expand access to programmes and services. By working closely with community partners and stakeholders, ABLE seeks to ensure that individuals and families receive timely, appropriate support to enable fuller participation in community life.



Years Ahead



4

Strengthening Support for Lifelong Learning and Community Participation

ABLE will collaborate with partners to promote lifelong learning opportunities and inclusive environments for persons with disabilities. Through education, skills development, and community engagement initiatives, ABLE aims to empower individuals to build independence, confidence, and self-efficacy throughout different life stages.

5

Expanding Employment Pathways and Employer Partnerships

To support independent living and economic participation, ABLE will continue exploring alternative employment models and expanding employer partnerships. Initiatives such as structured training programmes and workplace customisation aim to enhance employment readiness while supporting employers in building inclusive and sustainable workforces.



6

Supporting Community Living and Caregiving

Caregivers play a vital role in the recovery and well-being of persons with disabilities. ABLE will continue to enhance caregiver support through respite care, community networks, and family-centred interventions. These initiatives aim to strengthen caregiver resilience while ensuring persons with disabilities can thrive within their home and community settings.



7

Enhancing Access to Information and Public Spaces

ABLE remains committed to promoting accessibility and inclusion in public spaces and information access. Efforts may include advocacy, partnerships, and initiatives that support accessible communication, transportation, and community participation, contributing to a more inclusive society for all.



Years Ahead



8

Strengthening Capacity and Service Delivery

To support sustainable growth, ABLE will continue to strengthen organisational capacity, including service delivery infrastructure and operational readiness. These efforts support ABLE’s long-term ability to meet evolving community needs effectively and responsibly.



9

Building ABLE as a Centre of Excellence

ABLE will continue its journey towards becoming a centre of excellence in rehabilitation and community-based disability services. Through professional development, service innovation, and quality assurance, ABLE aims to contribute to sector development while delivering high-quality, client-centred care.

IPC Fund-Raising Plans for the Following Year

To support its programmes and services, ABLE plans to continue organising fund-raising initiatives such as charity golf events, charity dinners, and digital fund-raising campaigns. These efforts aim to mobilise community support, strengthen stakeholder engagement, and sustain the delivery of services for persons with physical disabilities and their caregivers.

IPC Expenditure Plans for the Following Year

Planned expenditure will support programme delivery, charitable activities, and operational needs, including staffing, venue-related costs, and administrative overheads. These expenditures are aligned with ABLE’s mission and strategic priorities to ensure responsible stewardship of resources.

ABLE's ESG & Sustainability Commitment

Our Commitment to Sustainability

As a social service organisation serving persons with physical disabilities, sustainability is reflected not only in how we operate, but in the lives we empower. ABLE is committed to strengthening Environmental, Social and Governance (ESG) practices so that our mission can continue to uplift individuals and families today and for generations to come.

Our sustainability efforts focus on **three pillars:**



Environmental (Responsible Resource Use)

ABLE recognises our responsibility in caring for the environment while delivering services that support individuals and families. We remain committed to operating sustainably and reducing our ecological footprint. Key efforts include:

- Exploring more energy-efficient and resource-conscious operational practices.
- Implementing digitalisation initiatives to minimise paper usage across administrative and programme functions.
- Transitioning the delivery of client transport services to optimise routing, reduce unnecessary mileage, and improve fleet utilisation.
- Encouraging a culture of environmental awareness within our workplace and programmes.
- Promoting “Bring Your Own Cup” practices among staff, volunteers and clients to reduce the use of disposable cups and single-use plastics.

We continue to seek practical and responsible ways to protect the environment while meeting the needs of those we serve.

ABLE's ESG & Sustainability Commitment



Social (Our Core Purpose)

We place the well-being, dignity and independence of persons with disabilities at the heart of everything we do. This commitment includes:

- Providing holistic, person-centred rehabilitation, respite and return-to-work services.
- Supporting caregivers through emotional, social and practical assistance.
- Advancing disability inclusion through education, outreach and partnerships.
- Empowering individuals to contribute actively to their families, workplaces and communities.
- Social impact is not a by-product of our work — it is our mission.

A Sustainable Future, Together

Sustainability at ABLE extends beyond policies and practices. It is reflected in the resilience of our clients, the dedication of our volunteers, and the trust of our community. By working together, we build stronger pathways to independence, inclusion and hope.



Governance (Accountability and Trust)

We uphold strong ethical and governance standards to ensure transparency and responsible stewardship of the resources entrusted to us. This includes:

- Independent Board leadership and oversight of organisational performance
- Compliance with Charity Council and COC governance requirements
- Data protection and safeguarding measures for clients, caregivers, staff and volunteers
- Clear financial accountability and risk management practices
- Our governance framework ensures that every decision benefits the communities we serve.

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 (\$):	2025 (\$)	2024 (\$)
\$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

Introduction to GEC

The Governance Evaluation Checklist (GEC) is designed to help your charity self-evaluate the extent to which it has complied with the essential guidelines in the Code of Governance for Charities and IPCs.

If your charity is unable to comply fully or is trying to achieve full compliance with certain guidelines, the governing board should explain the circumstances, and indicate the steps it plans to take to address the non-compliance, or to explain why it decides not to comply, or partially comply.

Your charity’s governing board should take the opportunity to review or consider amending the charity’s governing instruments, by-laws, and policies as necessary to comply with the Code guidelines in the charity’s best interest.

Submission and Disclosure Requirements

Your charity must submit the extent of compliance with the Code to the COC as part of its annual submissions. The full responsibility for providing accurate and updated checklist information rests with your governing board.

The GEC must be approved by the charity’s Board and Management before submission on the Charity Portal.

Governance Evaluation Checklist (GEC)

Tier 1
Small and Medium
Non-IPC Charities

Tier 2
(i) All IPCs

(ii) Large Non-IPC Charities

Note: Please refer to the Section on ‘Which Tier applies to your charity?’ to determine the relevant Tier for your Charity.

Principles	Tier 1 No. of GEC Guidelines	Tier 2 No. of GEC Guidelines
Principle 1: The charity serves its mission and achieves its objectives.	3	4
Principle 2*: The charity has an effective Board and Management.	8	10
Principle 3: The charity acts responsibly, fairly and with integrity.	6	6
Principle 4*: The charity is well-managed and plans for the future.	4	7
Principle 5*: The charity is accountable and transparent.	7	8
Principle 6: The charity communicates actively to instil public confidence.	2	3
Total	30	38

*For ease of compliance, some guidelines are further split into sub-items in the GEC.

Governance Checklist

Please note that this checklist is based on the Code of Governance 2023 and is meant for self-assessment only. Submission of GEC is done via the Charity Portal.

Intructions: Please select your reponse for each item. Input the explanation if the secltion is “No” or “Partial Compliance”.

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,	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	Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives. 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).	4.1a	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Partial Compliance		2
22	Implement and regularly review key policies and procedures to ensure that they continue to support the charity’s objectives. b. Implement appropriate internal controls to manage and monitor the charity’s funds and resources. This includes key processes such as: 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.	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</p> <p>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 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>	5.4	<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 to its Board and management team. We are now working towards implementing a comprehensive media policy to guide our communications strategy. This policy is being drafted.	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%

Statement of Comprehensive Income

For the financial year ended 30 September 2025

	Note	Unrestricted Funds 2025 \$	Restricted Funds 2025 \$	Total 2025 \$	Total 2024 \$
Income					
Donations and grants	3	311,120	1,121,088	1,432,208	1,306,902
Income from charitable activities	4	271,606	—	271,606	223,738
Income from fund raising events	5	717,314	—	717,314	716,859
Interest income	7	39,059	—	39,059	54,256
Other income	8	83,411	—	83,411	12,424
Total Income		1,422,510	1,121,088	2,543,598	2,314,179
Expenditure					
Depreciation of property, plant, and equipment	14	(179,898)	(6,000)	(185,898)	(227,814)
Cost of fundraising events	9	(214,224)	—	(214,224)	(159,076)
Cost of charitable activities	10	(323,917)	(1,642,723)	(1,966,640)	(1,560,097)
Governance costs	11	(110,633)	—	(110,633)	(111,478)
Reversal of impairment loss of other financial assets at amortised cost	15	34,943	—	34,943	60,757
Other expenditure	12	(316,281)	(7,922)	(324,203)	(166,502)
Total expenditure		(1,110,010)	(1,656,645)	(2,766,655)	(2,164,210)
Surplus*(deficit) for the financial year		312,500	(535,557)	(223,057)	149,969
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	5,155	—	5,155	13,950
Net surplus/(deficit) and total comprehensive (loss)/income for the financial year		317,655	(535,557)	(217,902)	163,919

Balance Sheet

At 30 September 2025

	Note	2025 \$	2024 \$
Non-current assets			
Property, plant and equipment	14	156,220	298,884
Other financial assets at amortised cost	15	741,007	706,011
Financial assets at fair value through other comprehensive income	16	501,300	496,145
		1,398,527	1,501,040
Current assets			
Trade receivables	17	8,328	4,885
Other receivables	18	494,651	94,352
Cash and cash equivalents	19	1,038,534	1,579,559
		1,541,513	1,678,796
Total assets		2,940,040	3,179,836
Non-current liability			
Lease liabilities	20	-	96,584
Current liabilities			
Trade payables	21	71,911	32,514
Other payables and accruals	22	277,080	252,911
Provision	23	142,000	130,000
Lease liabilities	20	114,357	115,233
		605,348	530,658
Total liabilities		605,348	627,242
Net assets		2,334,692	2,552,594
Funds			
Fair value reserve	24	(5,450)	(10,605)
General fund	25	2,066,757	2,404,615
Restricted funds	26	273,385	158,584
Total funds		2,334,692	2,552,594

Our Esteemed Partners and Sponsors

Policy Makers



Grants & Grantmakers



Referral Partners



Enablers



Foundations



Schools



Corporate Partners



How to Help

Advocate

- Help raise awareness for persons with physical disabilities.
- Share our mission and stories within your networks and on social media.
- By amplifying their voices, you help break barriers and foster a more inclusive society where dignity and potential are recognised for all.

Volunteer

- Your time can make a meaningful difference.
- Volunteers play a key role in supporting our programmes and outreach efforts, assisting clients and caregivers through companionship and practical help.
- All volunteers are guided to ensure their contributions align meaningfully with ABLE’s mission.

Be an Inclusive Employer

- We believe in the power of diverse abilities in the workplace.
- By offering meaningful employment opportunities for individuals with physical challenges, you enable them to regain independence, contribute to society, and thrive in a supportive environment.
- Together, let us build workplaces where everyone has the chance to succeed.

Corporate Partnerships

- Stronger impact is created when we work together.
- Through sponsorships, corporate volunteering and collaborative initiatives, your organisation can empower more individuals to live with confidence and independence.
- Partnerships fuel our mission and create lasting change across the community.

Payment Methods

Thank you for supporting ABLE in empowering persons with physical disabilities and their caregivers. Your contribution enables us to provide rehabilitation, respite, reintegration and return-to-work programmes that make a meaningful and lasting difference.

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You may support our mission through the following giving channels:



PayNow: ABLE
UEN: 201022774G

You can make a donation conveniently via PayNow:



Please indicate “**Donation**” in the reference field and provide your **full name, NRIC/FIN and contact details** via email to enable us to issue a tax-deductible receipt.



Bank Transfer: UOB
Account Number:
3753032353

For direct bank transfer, please use the following account details:

Bank : United Overseas Bank (UOB)
Account Name : Abilities Beyond Limitations & Expectations Limited
Account Number : 3753032353
Branch Code : 7375
Bank Code : 7375
SWIFT Code : UOVBSGSG
Bank Address : UOB Centre Singapore
148 Upper Bukit Timah Road
#01-01, Singapore 588178

If you are making an overseas transfer, kindly ensure that all bank charges are borne by the sender.



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 June 2025 to 31 December 2027.
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