



caregivers alliance
— limited —

SEASON OF GROWTH

Annual Report 2019



We are pleased to announce...



On 3 December 2019, CAL was awarded the Charity Governance Award 2019 (medium charities category) by the Charity Council in recognition of having adopted the highest standards of governance, in line with the Code of Governance for Charities & IPCs. In addition, CAL also received the Charity Transparency Award for transparency and good disclosure practices.



Dear Brothers & Sisters of Caregivers Alliance Limited

Congratulations on Charity Governance & Transparency Award

Best wishes for a happy new year
filled with health, happiness and success

may you share your best practices with charities around
you. Together, we will achieve a Thriving & Trusted
charity sector.

Merry Christmas
Happy New Year!

A handwritten signature in black ink, appearing to read 'Ang Hak Seng'.

Dr Ang Hak Seng
Deputy Secretary
Ministry of Culture, Community and Youth

SEASON OF GROWTH

In our last Annual Report, we featured our office succulents. They have grown!

Likewise, CAL has also grown. We have new programmes and services, and many more participants. The number of locations where we conduct our Caregivers-to-Caregivers Training Programme (C2C) has also increased. We have expanded our outreach activities to seek out caregivers of persons with mental health issues in Singapore and have grown our partnership and engagement with hospitals, communities, corporates, social services agencies and faith-based groups. The number of people who attended our mental health awareness workshops and talks has more than doubled. Internally, the number of full-time staff has also increased from 26 to 31 and many of these new staff are caregivers who have been trained by CAL. There are many more engagement activities that we have organised for caregivers and their loved ones, so that they can join other caregivers for a brief respite from caregiving and gain new friends.

Indeed, we have witnessed a period of growth in CAL and hence the theme chosen for 2019 is "Season of Growth".





CAL staff during Caregivers Connect 2019, 7 Sep 2019

Did you know? More than half of CAL's full-time staff are caregivers. Most graduated from the C2C programme, volunteered with CAL and eventually joined as CAL staff. We understand caregivers and their needs!



caregivers alliance

— l i m i t e d —

About Caregivers Alliance Limited (CAL)

Mission:

CAL is a professional non-profit organisation in Singapore dedicated to meeting the needs of caregivers of persons with mental health issues through education, support networks, crisis support, tailored services and self-care enablement.

Vision:

To reach out to all caregivers of persons with mental health issues in Singapore and empower them to achieve a high level of well-being and resilience.

Beneficiaries:

While there are other organisations providing support to persons who suffer from mental health issues, CAL focuses exclusively on supporting caregivers and advocating for their needs and care. There is stigma associated with mental illnesses and many caregivers of persons with mental health issues are unwilling to come forward to receive help. Some have sacrificed their jobs, dreams and lifestyle to care for their loved ones and do not expect to be able to return to the workforce. For those who remain in the workforce, many are not willing to disclose to their colleagues that they have a family member who is suffering from a mental health condition. It is thus understandable that such caregivers suffer from fatigue, depression, or loss of hope. Many have fallen into mental illnesses themselves and some have even given up on life.

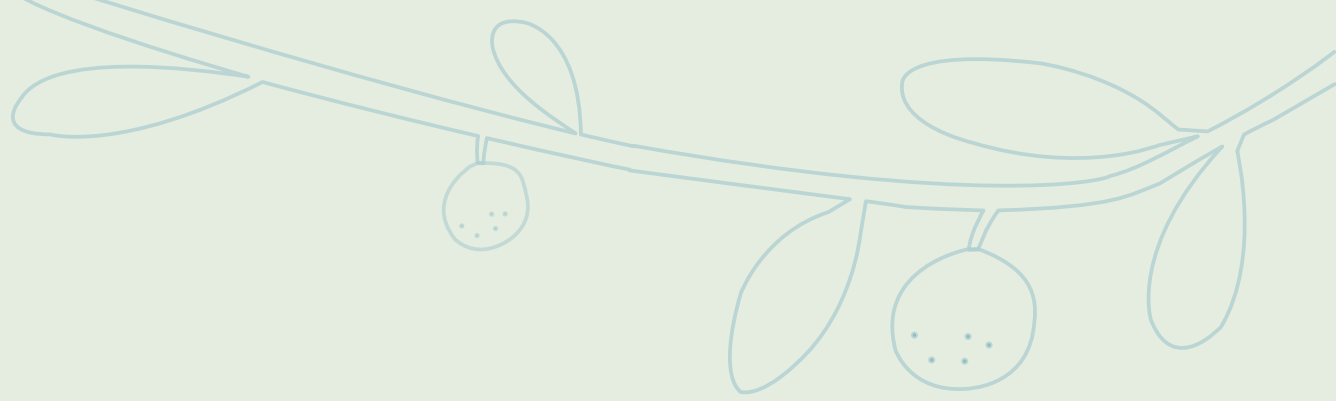


TABLE OF CONTENTS

Chairman's Message	8	In The Spotlight	27	Terms of Reference	39
Executive Director's Message	9	Volunteers Help Us Grow	29	Governance Evaluation Checklist	44
Caregiver Stories	10	Acknowledgements	33	Conflict of Interest Policy	48
Demographics of Caregivers	12	Board of Directors	36	Financial Information	49
Programmes	15	Corporate Governance	37		
Key Events	23	Board Meeting Attendance	38		





Chairman's Message

This year's theme is of growth, as symbolised through cultivating succulent plants. We find that this theme particularly resonates with us because through its service offerings, CAL brings vitality, growth and resilience to caregivers. Caregiving is also like gardening in many ways. It is a labour of love that requires dedication and patience, and it is best undertaken as a community effort.

Growth also summarises the past year for us as an organisation. Looking back on 2019, it is clear that CAL has grown. From humble beginnings conducting a handful of classes, we have expanded to have trained over 4,200 caregivers through our Caregivers-to-Caregivers Training Programme (C2C). Our classes are now held at locations all over Singapore, and in the last year alone, we conducted a total of 47 classes.

We have grown not only upward in terms of the number of caregivers who have benefited from our training programmes, but we are also growing broader by introducing new initiatives that cater to meet more needs. Among these, 2019 saw the introduction of the C4C support group programme that caters to C2C graduates seeking more peer support, and more engagement and equipping programmes under the Engagement to Empowerment programme (E2E).

These achievements resulted from our constant drive to serve caregivers of persons with mental health issues. Indeed, this is a need that is apparent when one observes the rising trend in mental health problems, and the growing conversation on mental health and its societal impact. When we consider the huge impact and influence that caregivers have on their loved ones with mental health issues, our role as an organisation that equips caregivers with

knowledge and connects them to support and resources becomes paramount.

As of writing in April 2020, we are faced with the COVID-19 outbreak and its far-reaching impact across all of society. CAL's role as an organisation that supports and unites caregivers is even more apparent now. CAL responded to the crisis with many initiatives to ensure that caregivers continue to be supported, including new helpline numbers, online classes, call ups to reconnect with caregivers, and support for caregivers who are business owners. I am glad that we are truly growing in terms of meeting caregiver needs.

It was by all of us working hand in hand that we achieved so much. A word of thanks must be given to the many who have made all this possible, including donors, partners, caregiver volunteers, and members of CAL's Board of Directors. Even with so much having been achieved so far, there is much more growth ahead of us. I hope that we will all continue to grow together, united in this cause of mental resilience.

Chew Sutat
Board Chairman
Caregivers Alliance Limited



Executive Director's Message

2019 has been an exciting year of growth for CAL.

Many of our programs have been well-received and successful with increased participation numbers. Our hard-earned efforts were recognized at the end of the year when CAL was selected as the winner of the prestigious 2019 Charity Governance Award for medium sized charities. CAL's season of growth is the result of a strong and dedicated community working together, including active Board members, devoted staff, and committed volunteers.

When I think of the season of growth, my thoughts are drawn towards the caregivers whom we serve. They are like plants struggling in a very harsh environment, very much alone and without regular support to sustain them. Through CAL, many of these plants have been transplanted into a new care environment. They are finally able to experience a season of growth.

I am reminded of Mdm Jorah Binte Mahmud, a single parent caring for a daughter and an autistic son. Her story was featured on CNA on 28 December 2019. She works 2 jobs to support her family and is the primary caregiver to her 19-year-old son. As he grew older and bigger, Jorah often bore the brunt of her son's violence, beatings, and bites. After her son was admitted to IMH, Mdm Jorah started to attend our C2C training. Being able to share her experience and hear from others like her has been helpful, she said.

We hope the season of growth has truly started for Jorah and many like her. We call them "hidden heroes". Here's how my colleague, Karen Poh describes Jorah:

"Her perseverance did not waver during those violent tantrums. I was profoundly touched by her magnanimous spirit when she insisted on donating to our cause, knowing full well that she had so little and yet so willing to give. It was a humbling and yet

ennobling experience for me to have met and known Jorah."

Caregivers are at the front line in caring and supporting their loved ones who suffer from mental health issues (PMHI). They are very vulnerable and are more likely to succumb to caregiver fatigue, depression, loss of hope, falling into mental illnesses themselves and even suicide ideation. The training and help that caregivers have received from CAL has enabled them to learn to self-care and at the same time deliver better quality care for their loved ones.

Beyond the C2C training, CAL seeks to nurture and support caregivers through engagement and equipping activities that helps to draw them out to form social connections with others and gain support from a network of friends who are just like them. As they acquire a greater sense of well-being and become more resilient, we see many of them becoming our volunteers in training and supporting other caregivers through our C2C classes and engagement/equipping activities. Some are serving on our Board and as CAL full-time staff. Others help us in the organising committees for key events like Caregivers Connect 2019 and CAL Charity Lunch 2019. Two others came to the fore to share their experience of suicide in their family and to encourage other caregivers.

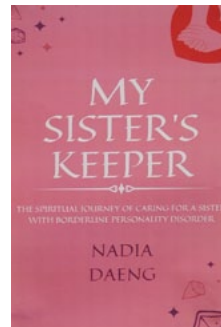
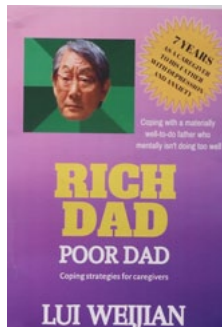
The season of growth has started for CAL and we hope to continue to nurture our caregivers so that they can experience a season of growth in their lives. We eagerly look forward to seeing them being empowered to make a difference to other caregivers too. That would be truly wonderful!

Tim Lee
Executive Director
Caregivers Alliance Limited

CAREGIVER STORIES

Stories move us. Many of our caregivers have shared their stories at our C2C classes. In our Caregivers Connect 2019 event, Jenny and Natalie shared about their experiences of a death in their family – death by suicide. How did they cope, what helps? Caregivers Connect 2019 was an event for caregivers. There were many breakout sessions where caregiver volunteers were able to share and encourage others facing similar challenges.

Nadia, Christine, Weijian and Hui Ling shared their caregivers stories. All four are young caregivers who are helping to advocate for mental health awareness through their touching caregivers stories. Have a look at the posters created to showcase their stories. CAL is building our human library collection and we have also started to loan our “human books”. Let us know if you wish to borrow these human books for your events.





At Caregivers Connect 2019, caregiver stories were told through a photo exhibition.



Photo courtesy of Zalifah

One of our caregivers also shared her story through a video recording. Zalifah was a volunteer with CAL, and she joined as a full-time staff in 2019. Here is an extract of her story:

In 2016, Zalifah read an article written by Mr Hsieh Fu Hua. In the article, Mr Hsieh described his experience going from being uninformed about mental health to becoming a mental health advocate. It struck Zalifah that if even a high-flying personality could be so candid and open about his personal experiences facing stigma first-hand and dealing with depression, she should not hesitate in getting help for herself in order to help her loved one in turn. She made the decision to call Caregivers Alliance and joined a C2C class held at the Institute of Mental Health (IMH) in 2016.

Through what she learned at the class, she realised she was able to connect with her loved one better. Looking back, she also understood how extending a helping hand earlier could have made a big difference.

What she learned about mental health allowed her to help more than one person: she found that she was able to relate to her friends struggling with depression and to encourage them to a certain extent as well.

Zalifah went on to become an active volunteer with CAL. She was primarily a volunteer Support Leader at C2C classes, but also helped in many activities such as by being an usher or doing registration. In 2019, she volunteered at the Bloom partnership launch with Chinatown Heritage Centre, an outreach activity at Church of Our Saviour, Caregivers Connect 2019, and even performed at the play 'La Mariposa Borracha' to spread the message about caregiving. She is currently a full-time staff at CAL, with the role of Event Manager.

For the full story and more stories from other caregivers, visit the collection on our website at www.cal.org.sg/stories.

DEMOGRAPHICS OF CAREGIVERS

The term 'caregiver' has many connotations, and may mean different things to different people. To us, it is someone who gives care to their loved ones by supporting them through mental health challenges. Caregivers are usually family or friends, but they can be anyone who provides care and support.

Since 2012, we have been gathering the statistics of the caregivers who have come to CAL to benefit from our training programmes. We have a total of 13,608 data sets as at end 2019.

In the Singapore Mental Health Study 2016, it was reported that the 3 most common mental health disorders were Major Depressive Disorder, Alcohol Abuse and OCD.

Take a look at CAL's statistics. Our 3 most common caregiver groups are those looking after persons with schizophrenia, major depressive disorder and major anxiety disorder. You will notice that there are still a lot of caregivers that CAL has yet to reach out to.

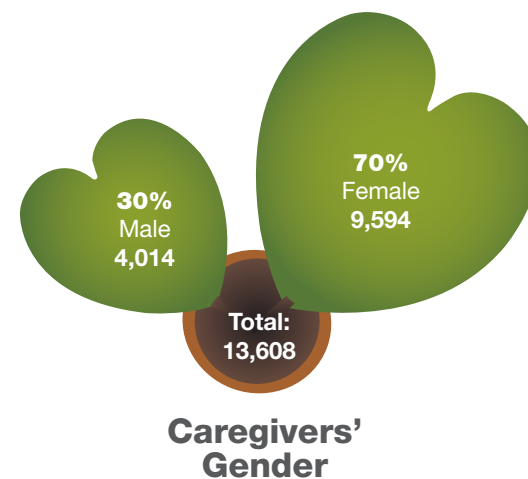
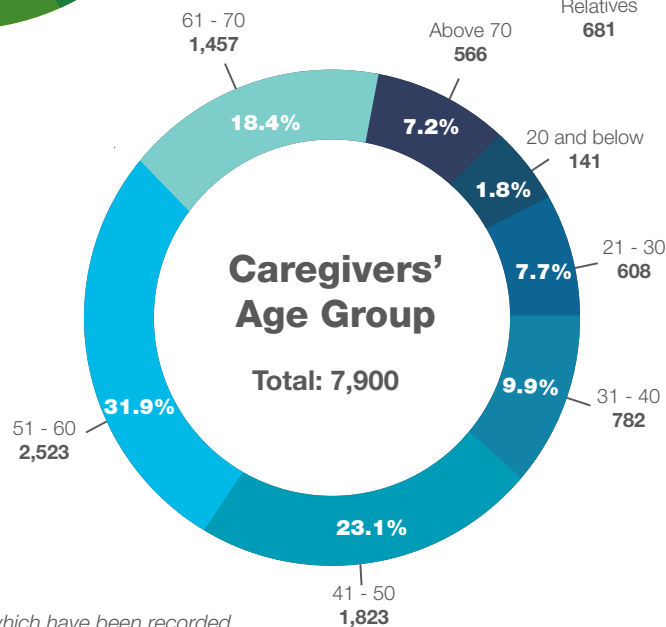
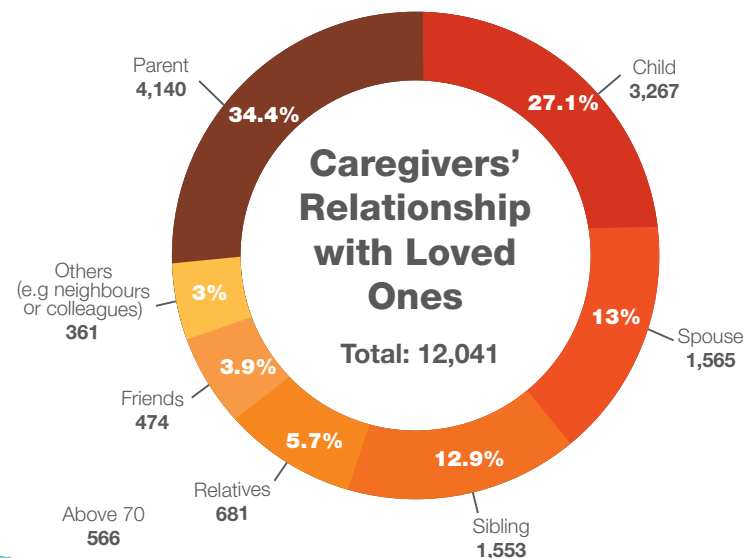
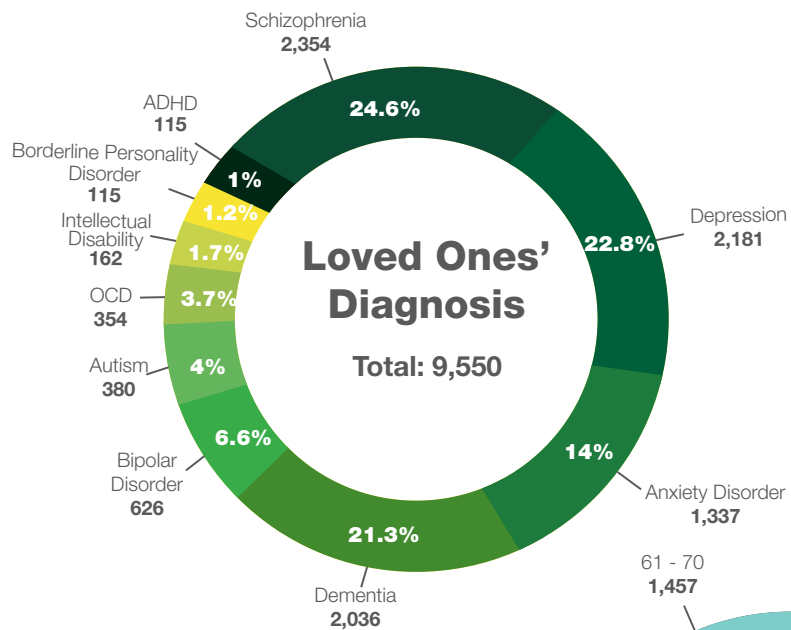
The Singapore Mental Health Study 2016 also reported that the most vulnerable group is those aged between 18 - 34 years old. Since late 2018, we have encouraged caregivers who attend our C2C training to bring along other family members, so that they can acquire a common understanding, language as well as knowledge and skills in caring for their loved ones. As a result, we are seeing more younger caregivers joining our classes and also volunteering with us.

Going forward, CAL is developing a customised C2C that is more suited for young caregivers in the Junior Colleges and Institutes of Higher Learning, i.e. those between 18 to 24 years old. Look out for this in 2020.



Hui Ling shares her story at a breakout session at Caregivers Connect 2019





The above data are taken from CAL's service logs which have been recorded since 2012, and exclude participants who did not provide data.

Training Locations for C2C Classes

We have grown our presence island-wide.



New Locations in 2019

- Bishan Community Club
- Bishan Zone 1 RC
- Bukit Batok Community Club
- Lifelong Learning Institute
- PCF Bukit Batok
- Punggol Gardens Residents' Committee
- Tai Pei Buddhist Centre

Existing Locations

- Bukit Batok Zone 9 RC
- Bukit Panjang Zone 8 RC
- Church of Our Saviour
- Covenant Community Methodist Church
- Creative Mindset, Jurong Point
- Deutsche Bank (ORQ)
- Deutsche Bank (Mapletree)
- Foo Chow Methodist Church
- Anglican Care Centre (Hougang)
- Institute of Mental Health
- Jurong community hospital
- Kampong Kembangan Community Club
- Khoo Teck Puat Hospital
- Leng Kee Community Club
- Macpherson Community Club
- National University Hospital
- Ng Teng Fong General Hospital
- Renci Community Hospital
- Singapore General Hospital
- St Andrew's Community Hospital
- St Andrew's Cathedral
- Tampines Central Community Club
- Tan Tock Seng Hospital
- UOB Plaza
- Valley Point

PROGRAMMES





Dementia Forum, Changi General Hospital, Sep 2019



Pongal Community Outreach, Tampines Central, Jan 2019

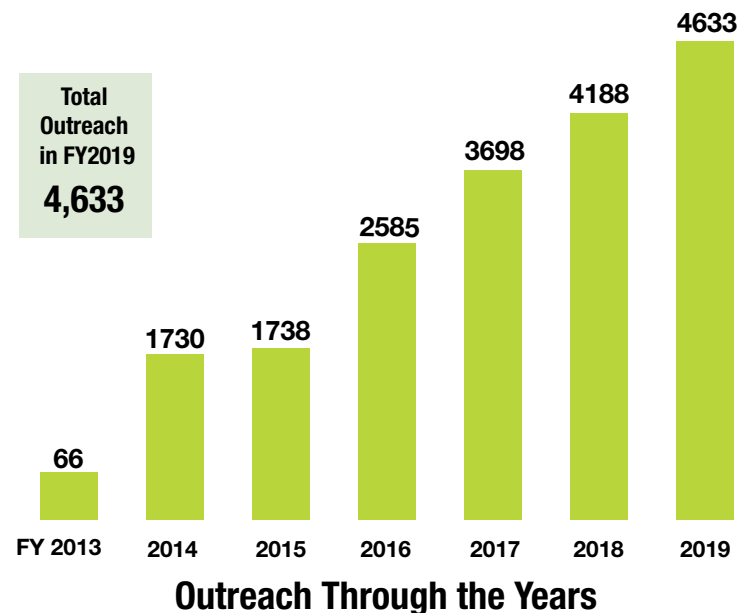


Outreach Talk on Depression & Dementia, Chapel of the Resurrection, Oct 2019

Outreach

Based on the second Singapore Mental Health Study by the Institute of Mental Health (IMH) which estimated that 1 in 7 people has experienced a mental health issue, we believe there are at least half a million caregivers in Singapore (assuming 1 caregiver to every person with a mental health issue). CAL has supported over 4,200 caregivers through the C2C training programme so far, but this is only a fraction of the many caregivers who need help. We need your help to continue to grow and reach out to many more.

In order to make our services known to caregivers, we sow seeds through outreach efforts at places that caregivers frequently visit, including at hospitals, community locations, faith-based organisations, and corporations. Dedicated volunteers and staff at CAL do outreach by seeking out caregivers, and providing them with information about CAL's services and support.



*FY refers to the reporting period from April of the current year to March of the subsequent year. For example, FY2019 refers to April 2019 to March 2020.



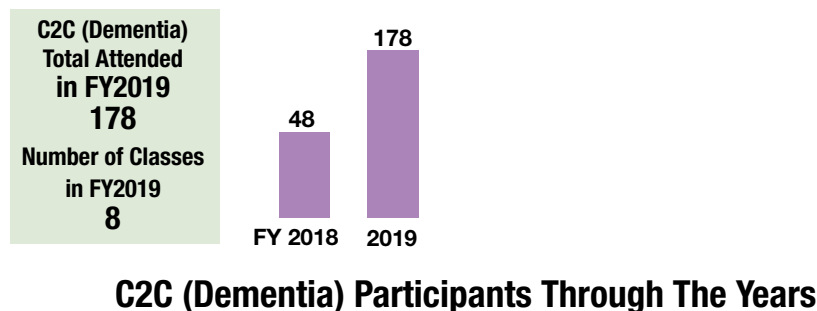
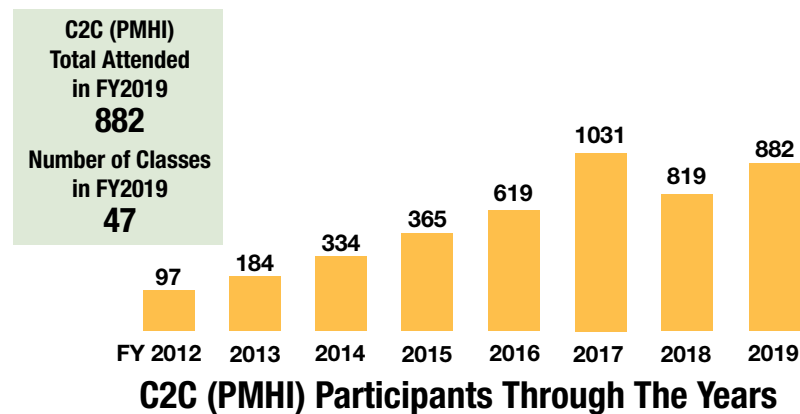
Caregivers-to-Caregivers Training Programme (C2C)

C2C (PMHI) Programme

The 12-week C2C Programme for Persons with Mental Health Issues (PMHI) is CAL's signature training programme. It aims to provide caregivers with a more in-depth understanding of mental health conditions, and to enable them to care for their loved ones better through learning about self-care, communication, resilience building, advocacy and available community resources.

C2C (Dementia) Programme

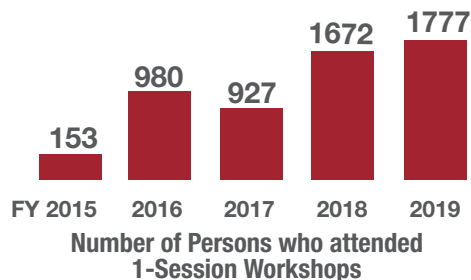
The 8-week C2C Dementia Programme was created to specifically meet the needs of caregivers of persons with dementia. The course helps caregivers understand the differences between dementia and normal aging, debunk the myths surrounding dementia, and learn creative strategies to deal with their loved ones' behaviour. As with the PMHI programme, C2C Dementia programme also teaches caregivers soft skills to care for their loved ones better, such as learning communication skills and how to manage caregiver stress.





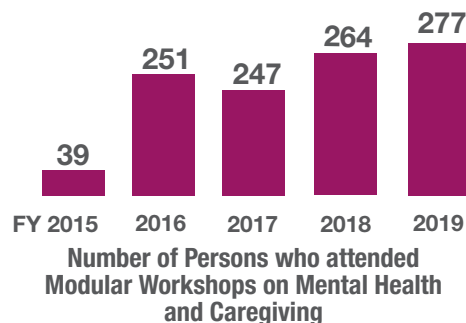
One-Session Workshops

As part of outreach, CAL conducts workshops and talks to bring better awareness of mental health and its available service offerings to the community. Workshops are held at locations all over the island including at community spaces, corporations (lunch-time talks) and faith-based groups.



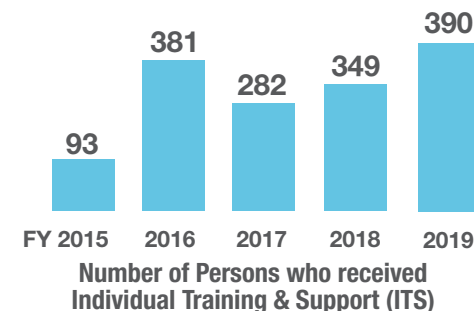
Modular Training Courses

CAL also conducts modular trainings on mental health and caregiving that are customised to meet the needs of companies, organisations and faith-based groups.



Individual Training & Support (ITS)

To meet the needs of caregivers who are unable to attend the C2C programme in person, CAL provides relevant C2C content to such caregivers on a case by case basis under the Individual Training and Support Programme (ITS). Sessions are usually held one-on-one or in small groups at a convenient location. In some cases, caregivers in need of assistance are given emotional support over the phone.





C4C Pilot Graduation,
Valley Point, Jul 2019



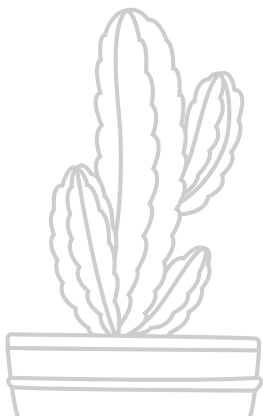
C4C Official Launch,
Valley Point, Jul 2019



C4C volunteers giving back at Caregivers
Connect 2019 (Joy of Caregiving), Sep 2019

C4C Support Group

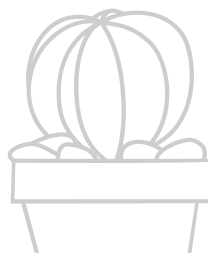
Many caregivers who graduate from the C2C programme commented that they miss the community spirit and opportunity to confide with others that the course provides. To allow such caregivers to continue to benefit from having a support network, the Caregivers-for-Caregivers Support Group (C4C) was introduced. The 1-year programme comprises 12 monthly sessions, covering topics that caregivers might find useful in their long journey of caregiving, including caregiver guilt, anxiety, and depression.



"Coming to each meeting let us feel acceptance... happy to know we are not alone in facing the problems. Support, encouragement from C4C members, facilitators and other staff from CAL mean so much to me!" - Megan

3 new C4C classes started in FY 2019:

C4C Class 01_19 (English)	Started 30 Jul 2019
C4C Class 02_19 (Mandarin)	Started 12 Dec 2019
C4C Class 03_19 (Mandarin)	Started 14 Jan 2020





C2C Graduation, Singapore General Hospital, Dec 2019



C2C Dementia, St Andrew's Community Hospital, May 2019



Community Outreach, Yuhua Community Club, Jun 2019

Our Outreach/C2C Locations in FY2019



HOSPITALS

- Changi General Hospital
- Institute of Mental Health
- Jurong Health Community Hospital
- Khoo Teck Puat Hospital
- National University Hospital
- Ng Teng Fong General Hospital
- Singapore General Hospital
- St Andrew's Community Hospital
- Tan Tock Seng Hospital



COMMUNITY

- Anglican Care Centre (Simei)
- Apex Harmony Lodge
- APSN Centre for Adult
- Aquarius by the Park
- AWARE
- Bishan Community Club
- Bishan Zone 1 RC
- Bukit Batok Community Club
- Bukit Timah Community Club
- Care Corner FSC
- Child Protective Services and supporting units, MSF
- Club2Care
- College of Alice & Peter Tan
- Cornerstone AMK
- CRSS Bukit Batok
- Dover RC
- DukeNUS Medical School
- Enable Asia
- Kampong Kembangan Community Club
- Leng Kee Community Club
- Nanyang Academy of Fine Arts

- Nanyang Polytechnic
- National Council of Social Service
- National University of Singapore
- National Volunteer & Philanthropy Centre
- PCF Bukit Batok West
- Potong Pasir Community Club
- Practice Enhancement Team, Child Protective Service, MSF
- Punggol 21 Community Club
- Queenstown Active Ageing Committee
- Queenstown Community Club
- Rainbow Centre Margaret Drive School
- REACH Bukit Gombak
- Republic Polytechnic
- Resilience Collective
- SATA
- SG Care Community @ Queenstown & Clementi
- SGO @ Aljunied
- SGO @ Tiong Bahru
- SIM Global
- SINDA

- Singapore Boys Home
- Singapore Cancer Society
- Singapore Polytechnic
- Singapore University of Social Sciences
- Social Service Office @ Boon Lay
- Social Service Office @ Pasir Ris & Punggol
- South East CDC
- South West CDC
- St Andrew's Nursing Home
- St Anthony's Canossian Primary School
- St Luke's Elder Care
- Tampines Central Community Club
- Tanjong Pagar Community Club
- Thye Hua Kwan FSC
- Valley Point
- West Coast Community Club
- Yuhua Community Club
- Zheng Hua Community Club



C2C Graduation, Lifelong Learning Institute, Mar 2019



Importance of Self Care, Prudential One Marina, Oct 2019



Talk at Tai Pei Buddhist Centre, Mar 2019



CORPORATIONS

- Accenture Singapore
- ACRA
- Ad-Triump Pte Ltd
- Asatsu-DK Singapore Pte Ltd
- BlackRock
- Changi Beach Club
- DBS Private Banking
- Deutsche Bank
- D'Zire Media Pte Ltd
- Esplanade
- Financial Women's Association
- Hakuodo Singapore Pte Ltd
- HSBC
- Lifelong Learning Institute
- I.M Communications Pte Ltd
- KLA-Tencor
- Micron Technology
- National Gallery
- PriceWaterhouse Cooper
- Prudential Singapore
- SAFRA Toa Payoh
- Shroeder's
- SIA
- Singapore Manufacturing Federation

- Singapore Press Holdings
- Singapore Prisons Service
- SMRT Ltd
- Speech Academy
- Toronto Dominion Bank
- Tripartite Alliance Limited
- UBS
- Valley Point
- Wowreal Academy



FAITH-BASED GROUPS

- Agape Club, Church of the Holy Family
- Bethesda (Bedok-Tampines) Church
- Bethesda Frankel Estate Church
- Bukit Batok Presbyterian Church
- Chapel of the Resurrection
- Church of Our Saviour
- Gospel Light Christian Church
- International Baptist Church
- Islam Religious Council of Singapore (MUIS)
- Lighthouse Evangelism Church (Tampines)

- Methodist Welfare Services
- Olive Branch
- Sengkang Methodist Church
- Sree Maha Mariammal Temple
- St Andrew's Cathedral
- St James Church
- St John's St Margaret's Church
- Tai Pei Buddhist Centre
- The Care Library, Care Community Services Society
- The Church of Jesus Christ of Latter-Day Saints
- The Presbyterian Church, Singapore
- Trueway Presbyterian Church



Caring Without Burning Out, St.John's-St.Margaret's Church, Oct 2019



Finger Painting Workshop,
Chinatown Heritage Centre, Jun 2019



"Choose Life", a breakout session on suicide prevention, Caregivers Connect, Sep 2019



Origami Workshop,
Chinatown Heritage Centre, Apr 2019



Dance Therapy Session,
Valley Point, Apr 2019



Empowering Hidden Heroes,
Caregivers Connect, Sep 2020



Prof Lee Cheng, keynote speaker
at Caregivers Connect, Sep 2019



Volunteers assist an elderly
participant in a wheelchair during
A Walk in the Park, Jul 2019

KEY EVENTS

CAL's events are meant for the benefit of caregivers. Under the Engagement to Empowerment (E2E) programme, various events held throughout the year give caregivers the chance to interact with one another and develop their social connections. This follow up is like water to the roots grown through C2C, as it gives caregivers the opportunity to gain a support network of trusted friends whom they can turn to when they need help.

In 2019, CAL's events were accompanied with a lot of creativity and innovation. Many key events were conducted for the first time, such as Caregivers Connect and A Walk in the Park. New concepts were also piloted, for instance, the idea of "human libraries" – having caregivers share their personal stories with others as live "human books". A selection of events we held in 2019 are listed here.



26 JANUARY 2019



Volunteers from NYP teach caregivers and their families how to fold origami flowers, Chinatown Heritage Centre, Apr 2019

Launch of CAL's Partnership with Chinatown Heritage Centre at Bloom

Caregivers need support beyond the 12 weeks of the C2C Programme, and CAL's approach has been to engage more, equip more, and empower more. The partnership with Chinatown Heritage Centre, launched during Bloom, has been a valuable way to engage caregivers.

Bloom was a full-day event for caregivers, featuring many engagement activities such as an exhibition of orchid paintings by Glacy Soh, and student-run activities including baking, childhood games and paper art. The partnership led to many subsequent workshops, featuring activities like origami and finger painting, all of which aim to give caregivers a chance to strengthen their social networks and find respite from the anxieties of daily caregiving.

MARCH 2019 ONWARD



Dementia C2C Graduation, AMK Cornerstone Senior Centre, Dec 2019

Introduction of C2C Dementia

Due to Singapore's aging population, a large number of caregivers are looking after loved ones with dementia. To meet these needs, CAL has introduced the C2C Dementia programme. Following pilot testing conducted in 2018, three C2C Dementia classes were first rolled out in March 2019. The response was encouraging, and many attendees were keen to volunteer at subsequent classes.

As a result, the first ever Train-the-Trainer (TTT) course for C2C Dementia was held in July 2019, with a total of 14 participants. The TTT course was a crucial step in empowering new caregiver volunteers to be able to share their experiences and knowledge with other caregivers of persons with dementia, making the programme a true 'Caregivers-to-Caregivers' programme.

22 MARCH 2019



CAL-TENG Charity Concert 2019 - *Mind the Music!*

As CAL relies on donations to keep its programmes and services free for caregivers, fundraising is necessary to ensure long-term sustainability. In 2019, fundraising was conducted in an innovative manner through a unique collaboration between CAL and The TENG Ensemble Ltd.

Held at Victoria Theatre, the CAL-TENG Charity Concert 2019 - *Mind the Music!* jointly furthered the work of both charities through an evening of original musical works and guest performances. With more than 500 guests in attendance, notable figures at the event included President Halimah Yacob as the concert's Guest of Honour, and Senior Minister of State for Health Edwin Tong.

3 JUNE 2019



Event organisers in a group photo with the youth caregiver volunteers



Journeys of Caregiving: Bringing Mental Health Conversations to Youth

As many caregivers are youth, CAL is doing more to reach out to this group. On 3 June 2019, CAL partnered with Youth Corps Singapore to reach out to youth at The Red Box, and spread the message about mental health and caregiving. During the event, a group of young caregivers from CAL shared their caregiving journeys to youths aged between 18 and 35. Participants were given the chance to ask questions and interact with the caregivers, with the aim to facilitate mental health conversations among youths and lessen the stigma surrounding mental health.

27 JULY 2019



A Walk in the Park for Caregivers to Bond and Reconnect

One key engagement event for caregivers in 2019 was “A Walk in the Park”, held on 27 July 2019. It was a day of fun activities for the whole family at Gardens by the Bay. Attended by 43 participants (comprising caregivers and their loved ones), the event allowed caregivers to step out of their usual social groups and mix with other caregivers. It also allowed those who had not connected with CAL for a long time to re-engage with the caregiver community through games such as bingo, a treasure hunt, and a self-reflection exercise.

With 16 volunteers helping out on the day, the event showed the importance and dedication of CAL's volunteers. It was only through the strong turnout of volunteers for the day that each group was able to have a volunteer leader to guide them, letting the event run smoothly – and ending as a great success.

23 AUGUST & 3 OCTOBER 2019



Appreciation dinner for volunteers who helped out at A Walk in the Park, 23 Aug 2019



Appreciation dinner for volunteers at Caregivers Connect 2019, 3 Oct 2019

Appreciation Sessions for Volunteers and Support Leaders

In order to acknowledge Volunteers' and Support Leaders' invaluable contributions to CAL's growth, two Appreciation Dinners were organised by CAL in 2019. The dinners allowed volunteers and support leaders to catch up with their peers and CAL's staff, and they were updated on recent news and initiatives at CAL.

7 SEPTEMBER 2019



Partners @ Caregivers Connect 2019
From left: Boys' Town, SAMH, Limitless, Campus PSY

WHY? Caregivers Connect 2019

Fight Loneliness & Isolation	Social Connections
Choose Life not Suicide	Reason to Live
Need for Return to Work	Return to Worth & a Supportive Community

Caregivers Connect

The first ever Caregivers Connect aimed to have participants informed of resources and support services, inspired by the powerful stories of caregivers, and initiated as volunteers or advocates for meaningful causes. The event had 238 attendees in total, comprising mainly caregivers, but including partners, mental health professionals and guests. The event was a resounding success, and managed to focus on caregivers and their needs by connecting them to relevant community partners and resources.

2 NOVEMBER 2019



Johnson & Johnson's Caregivers Forum

CAL supported Johnson & Johnson's caregivers forum titled "Journeying with your loved ones on the hopeful road to recovery from schizophrenia and breaking depression". Through a panel discussion on managing interactions and relationships with loved ones suffering from schizophrenia and depression, the event explained what recovery means for those facing mental health conditions and highlighted the best approaches to recovery. It was a fantastic opportunity to partner with a key player in the healthcare industry, to provide knowledge and assistance catering to the needs of caregivers.

7 DECEMBER 2019



CAL Charity Lunch 2019

CAL's mainstay fundraising event is the annual Charity Lunch. What made CAL's Charity Lunch 2019 special was that the spotlight was on caregiver volunteers. This was seen in the way that volunteers contributed as emcees and photographers during the event, and there was also a segment dedicated to recognising six outstanding volunteers for their dedication to serving other caregivers.

The Charity Lunch was also a success in raising over \$300,000 through the generous contributions of donors. Additionally, as the event was featured by Channel NewsAsia and Channel 8 on the same day, it has served as a welcome chance for the public to learn more about the needs of caregivers.

IN THE SPOTLIGHT

Media interest is the sunlight that helps CAL to shine. It is important for our programmes and services to be made known so that caregivers who need help can benefit. In 2019, we tapped on the growing media attention on the topics of mental health and caregiving to share more about the work that CAL does. The following page lists some instances in which CAL was featured in various media channels or in speeches over the course of the year.





Mary Yip, featured in Zaobao's article on 21 March 2019, was CAL's first volunteer trainer to conduct lessons in Mandarin. She is now a full-time CAL staff



Senior Minister of State Edwin Tong speaks as the Guest of Honour at Charity Lunch 2019



Dexter Yeng and Yin Feng, two staff from CAL, during the programme by Radio 95.8 Live on 9 December 2019

NEWS

- **Zaobao**

19 January 2019 | 政府探讨扩大看护者援助

- **The Straits Times**

19 January 2019 | *Caregivers, service providers share views in MOH review*

- **Channel NewsAsia**

13 February 2019 | *New S\$200 monthly grant to offset costs of long-term caregiving by end-2019: MOH*

- **Zaobao**

21 March 2019 | 走进精神病患内心世界

- **The Straits Times**

24 June 2019 | *Meeting changing social needs*

- **Channel NewsAsia**

5 October 2019 | *'We even thought of ending our lives': A family's struggle with their child's OCD and how they came out on top*

- **The Straits Times**

14 October 2019 | *Help is Within Reach*

- **The Straits Times**

27 October 2019 | *When Your Child Has OCD*

- **Channel NewsAsia**

28 December 2019 | *Hugs and heartaches: Ageing parents stay strong despite challenges raising children with autism*

TELEVISION

- **Channel 8**

4 October 2019 | 前线追踪 | 她怎么帮助有心理疾病的女儿? 65岁的组织义工吴雪花, 如何陪伴患有焦虑症和躁郁症的女儿走上康复之路?

- **Channel NewsAsia**

3 Dec 2019 | *News feature on CAL winning the Charity Governance Award 2019 (medium charities category)*

- **Channel 8, Channel NewsAsia**

7 Dec 2019 | *News feature on Volunteers awards at CAL's Charity Lunch 2019*

SPEECH

- **CAL Charity Lunch 2019**

7 December 2019 | *Speech by Mr Edwin Tong, Senior Minister of State, Ministry of Law and Ministry of Health*

RADIO

- **Radio 95.8 Live**

9 Dec 2019 | 958小城大事

- **Channel NewsAsia 93.8 Live**

27 Dec 2019 | *Health Headlines segment on CNA938, part of Health Matters hosted by Daniel Martin.*

VOLUNTEERS HELP US GROW

CAL's impact goes beyond the 12 weeks of the C2C programme. Many caregivers who are trained go on to volunteer and teach other caregivers, and in doing so make a difference in the lives of many others.

This is particularly commendable because the journey of a caregiver is not easy, and many caregivers cycle between the stages of crisis and coping. We are thankful to have volunteers who choose to contribute their time and effort, going beyond caring for their loved ones to caring for their communities.

Some of our most dedicated volunteers were recognised for their contributions at CAL's Charity Lunch 2019. You can read more about them here.



Volunteers celebrate their birthdays together at Singapore General Hospital



Volunteers at A Walk in the Park on 27 July 2019



"CAL provides me an excellent platform that I can share with others on my caregiving journey especially those in Chinese speaking community.....CAL has advanced from what it was in 2013 till now and many have benefited from the services they provide."



Ng Soon Kuan
Long Service Volunteer Award

Soon Kuan received the Long Service Volunteer Award for actively volunteering his services to CAL. His involvement with CAL dates back to 2012, when he was one of the early participants of the C2C programme. He is well known for being a volunteer photographer at CAL events, and he has also dedicatedly served as a trainer for the Mandarin programme.

"To me generosity does not refer to financial generosity only, it can refer to generously spending time to help people in need, and generosity in sharing your life experiences to inspire and change people's lives. "



Wong Yun Chin
Above and Beyond Volunteer Award

Chin received the Above and Beyond Volunteer Award, in special recognition of her generous and giving spirit. Beyond volunteering her time as a trainer, Chin also selflessly gives to others, especially to CAL's caregivers. Remarkably, she has even led her whole family to be connected with CAL.

"The volunteering platform provides social interactions, exchange of ideas as well as opportunity for growth. While one may see volunteering as a form of "giving", I have learned so much through the exchange and sharing with others."



Tony Kee
Volunteer Trainer (Mandarin) Award

Tony joined C2C in 2015 at IMH. Being bilingual, he is a trainer for C2C Mandarin classes and recently upgraded himself by preparing to teach the 8-week C2C for Caregivers of persons with dementia in English. He was recognised for being very innovative and engaging in his sharing. Many C2C participants have given feedback that it is a delight to sit in Tony's class.

"After attending C2C in 2014, I become a trainer to be a better caregiver. Being a trainer for a few years I realised that CAL looked for caregivers within hospitals and referrals, which I felt that not all caregivers can be reached. So I spoke to my MP, Mr Sin Boon Ann that I want to run C2C at the community club. He supported and was the VIP for the graduation to tell caregivers that our government wants to do more for caregivers."



Andrew Bei **Volunteer Trainer (English) Award**

Andrew attended C2C in 2014 and has been supporting CAL as a volunteer trainer since then. He is very earnest and devoted as a volunteer. His enthusiasm is infectious, and he is ever ready to lend a hand whenever he is asked. Andrew also advocates strongly in support of caregiver needs and is always seeking to connect CAL with community leaders in his constituency and among his contacts.

"We must recognise that we have a significant mission together, to overcome the struggles we face with our loved ones, to learn together and stick by each other."



Alice Loo **Exemplary Outreach Award**

Alice truly has a heart for caregivers, and in her unassuming and quiet way, she has been engaging with many caregivers in IMH and at various outreach events that CAL was involved in. She found her C2C class in 2014 beneficial, and believes wholeheartedly that every caregiver will also benefit from it. In her gentle yet persuasive way, she has been very successful in encouraging caregivers to seek help by attending CAL's programmes.

"Because it (C2C) has improved my relationship with my son, it has also changed myself, and my interpersonal relationships in life. Therefore, it has inspired me to volunteer to help other C2C participants to change and improve their lives."



Kathy Lee **Support Leader Award**

Kathy has been a key volunteer Support Leader, continuously journeying with C2C classes for 12 weeks and providing admin and logistic support. She also befriended caregivers and shared her own lived experiences. The Support Leader Award was presented to her in recognition of being one of CAL's most supportive and dedicated support leaders in 2019, and touching lives through simple acts of service.

Special Mentions



Ms Jenny Teo (left) and Ms Natalie Tan (right), speakers at Caregivers Connect 2019



Mr Hsieh Fu Hua and Ms Jennifer Fan share at the FWA-GIC outreach event on 26 Jul 2019



Mr Andrew Ang, Sponsor for Caregivers Connect (Prudential + Breakout session on Estate Planning)



Mr Koay Peng Yen, Mr Varun Gulati, Ms Lim Lay Kuan, Ms Kelly Hing (Caregivers Charity Lunch Organising Committee)

ACKNOWLEDGEMENTS

Key Partners And Supporters

Besides volunteers, our partners have been invaluable in supporting us. We are privileged to have received support not only in terms of finances, but also in many other ways.



SPONSORSHIP & SUPPORT FOR PROGRAMMES

- AIC (CREST Funding)
- NCSS (C2C, E2E Funding)
- Shangri-La Hotel (Charity Lunch sponsorship)
- Andrew Ang (Venue sponsorship for Caregivers Connect 2019)
- Double Confirmed Productions (Donation from Concert)
- Anthea Ong and Johnson & Johnson (Donation – 50 Shades of Love project)

ENGAGEMENT ACTIVITIES & PROGRAMMES

- Deutsche Bank (Dream Beyond Concert 2019)
- Double Confirmed Productions (Hossan-Ah 50! Concert)
- Kayo Sakamoto (Dance Therapy)
- Creative Inspirit (La Mariposa Borracha Concert)
- Chinatown Heritage Centre & Nanyang Polytechnic (Bloom @ Chinatown)
- Johnson & Johnson (Caregivers Forum)
- The Breathe Movement (SMHFF Short Film Youth Competition)
- Youth Corp Singapore (CAL Young Caregivers Human Library)
- Wesley Methodist Church (Christmas at the Fort)
- Futsing Association Charity Dinner

Thank you for your continuous support

HOSPITALS & IHLs

- Institute of Mental Health
- Jurong Community Hospital
- Khoo Teck Puat Hospital
- Nanyang Polytechnic
- National University Hospital
- Ng Teng Fong General Hospital
- Republic Polytechnic
- SIM Global
- Singapore General Hospital
- St Andrew's Community Hospital
- Tan Tock Seng Hospital

CORPORATES

- APSN Centre for Adults
- BlackRock
- Chinatown Heritage Centre
- Deutsche Bank
- Esplanade
- GIC / Financial Women's Association
- Johnson and Johnson
- K C Dat
- KLA-Tencor
- Lifelong Learning Institute and SkillsFuture Singapore
- NowHere
- NVPC
- Prudential Marine One Office
- SAFRA Toa Payoh
- Schroeder's Bank
- Shangri-La Hotel
- Singapore Island Country Club
- Singapore Prisons Services
- Tote Board
- Tripartite Alliance Ltd

FAITH-BASED GROUPS

- Agape Club, Seniors Centre at Holy Family
- Bethesda Frankel Church
- Bukit Batok Presbyterian Church
- Chapel of the Resurrection
- Church of Our Saviour
- St Andrew Nursing Home (Queenstown)
- St Andrew's Cathedral
- St James St Margaret Church
- Tai Pei Buddhist Centre
- Wesley Methodist Church
- Woodlands Monastery

COMMUNITY

- Bishan CC
- Bukit Batok CC
- Bukit Batok SMC Green Ribbon Task Force
- Kampong Kembangan CC
- PCF Bukit Batok
- Reach Senior Centre @ Bukit Batok
- South West CDC
- Tampines Central CC

SSAs & FOUNDATIONS

- AIC
- APEX Lodge
- Binjai Tree
- Boy's Town
- CampusPsy
- Community Chest
- Community Foundation of Singapore
- Cornerstone Senior Centre (AMK)
- Creatives Inspirit
- Methodist Welfare Services Senior Activity Centres
- NCSS
- Resilience Collective
- SGAssist
- Singapore Association for Mental Health
- Tan Chin Tuan Foundation
- The Care Library, CCSS
- The Silent Foundation

Donors who contributed \$1,000 and above in 2019

INDIVIDUALS

Alan Goei Beng Kiong	Graham Macdonald Bell	Owi Kek Hean
Alex Tan Tiong Huat	Han Ai Ling	P Buvanawari
Alexander Leopold	Ho Nyuk Choo Deborah Joanne	Patrick Chong
Alyce Chong Chyi Yi	James Cheng Kuang Kuo	Raymond Choo
Ang Fung Fung	Jason Ong Wie	Roy Chan Kum Wah
Arjun Raghavan	Jean Chia	Sandy Tay Bee Hong
Bettin Oliver Jens	Jennifer Fan Li You	Sat Pal Khattar
Boo Lee Eng	Jessie Lee Yu Ling	Shirin Ismail
Calvin Cheng Ern Lee	John Koh	Siew Kum Fong
Carmen Lee	John William Friedman	Sutat Chew
Cecilia Chu	Johnson Chen	Swapna Verma
Charlie Chan	Jonathan Knowles	Tan Ah Chai
Cheng Kok Shin	K. Muralidharan Pillai	Tan Buay Imm
Cheng Kheng Wan Jasper	Karen Fawcett	Tan Shern Liang
Cheng Khin Tin	Karen Lee Su Lin	Tang Wai Hoong
Chew Gek Khim	Kenneth Kan	Tang Wee Loke
Chew Kwee San	Khoo Teck Huat	Teo Chin Tat
Chew Woon Tat	Koay Peng Yen	Teo Tiow Guan
Chia Min Chong	Kuok Meng Xiong	Tham Tuck Seng
Chin Kim Tham	Kuok Oon Kwong	Thio Syn Ghee
Chng Lay Chew	Lam Chih Tsung	Thomas Allyn Farmer
Choo Oi Yee	Lee Eng Beng	Tim Oei
Christopher Franck	Lee Sooi Chuen Philip	Timothy Chia Chee Ming
Chua Hong Choon	Leong Kin Hua	Timothy Lee Siew Teck
Chua Siew Eng	Lim Hiong Hwee	Toh Hock Siew
Colette Neubronner	Lynch Timothy Dennis	Tong Chai Khim
Dave Chin	Margaret Ong Wee Keng	Valerie Liu
David Fu	Marie Elaine Teo	Victor Tan Peng Hee
Emi Eu	Mary Ann Tsao	Willett Gilbert Thomas
Eng Aik Meng	Mary Ann Wai Sheng	Woo Kwong Mun
Ernest Kan	Michael Lien Jown Leam	Yong Hsin Yue
Evy Susanna Sjarif	Michael Palmer	
Gabriel Chan Yew Heng	Michael Syn Hsien Min	
Gan Kim Loon	Mohan K Vaswani	
Gan Seow Ann	Mohapatra Akash	
Gary Ng Wee Siong	Nelson Lo	
George Raymond Zage	Neo Say Wei	
Goh Eck Meng	Ng Han Hua	
Goh Wei Lei	Ng Jui Sia	

ORGANISATIONS

Allen & Gledhill LLP
 Anagami Pte Ltd
 Ang Yong Guan Psychiatry Pte Ltd
 Benevity
 Bengawan Solo Pte Ltd
 Binjai Tree
 Capital International Inc.
 Cortina Watch Pte Ltd
 DBS Bank Ltd
 Deutsche Bank
 Double Confirm Productions Pte Ltd
 Heliconia Capital Management Pte Ltd
 Johnson & Johnson Pte Ltd
 Keppel Care Foundation
 M-Daq Pte Ltd
 Melford Pte Ltd
 Mitsubishi Electric Asia Pte Ltd
 Precision Industry Pte Ltd
 Quantedge Foundation (S) Limited
 RSM Chio Lim LLP
 Saga Tree Capital Advisors Pte Ltd
 Sheng Sheng F&B Industries Pte Ltd
 SymAsia Singapore Fund - Nehemiah Foundation
 Tactics System Engineering Pte Ltd
 Tan Chue Tin Clinic Pte Ltd
 TEHC International Pte Ltd
 The Community Foundation of Singapore
 The Silent Foundation Ltd



Board of Directors



Chew Sutat
Chairman

Appointed: 10 December 2015

Member, Nominations &
Human Resource Committee &
Fundraising Committee

Senior Managing Director,
Global Sales & Origination, SGX



Jennifer Fan
Vice Chairman

Appointed: 1 October 2017

Chairman, Fundraising Committee
Member, Finance Committee

Head of Asia, Freemont Capital



Dr Chua Siew Eng
Director

Appointed: 1 January 2019

Chairman, Programmes & Services
Committee
Member, Fundraising Committee

Specialist Psychiatrist,
Raffles Medical Group



Francine Lim
Director

Appointed: 26 Sep 2019

Member, Finance Committee

Former CFO, Certis CISCO



Galen Tan
Director

Appointed: 1 October 2017

Chairman, Finance Committee
Member, Programmes & Services
Committee

Managing Director, One Tree
Partners Pte Ltd



Jason Low
Director

Appointed: 26 Sep 2019

Member, Fundraising Committee

Senior Investment Strategist,
DBS Bank



Koay Peng Yen
Director

Appointed: 1 May 2018

Chairman, Nominations &
Human Resource Committee
Member, Audit Committee

Former Group CEO,
Tiger Airways Holdings



Lim Jen Howe
Director

Appointed: 21 March 2013

Chairman, Audit Committee

Partner, Thong & Lim,
Chartered Accountants



Raymond Choo
Director

Appointed: 11 May 2019

Member, Nominations &
Human Resource Committee,
Audit Committee

General Counsel of Canyon Global
Holdings Pte Ltd



Tim Oei
Director

Appointed: 1 May 2018

Member, Programmes and Services
Committee

CEO, National Kidney Foundation



Wong Kok Yee
Director

Appointed: 1 January 2017

Member, Fundraising Committee &
Audit Committee

Director, Wong Kok Yee Tax Services
Pte Ltd

Corporate Governance

CAL is led by a Board of Directors who are elected and appointed by members. The Board is headed by the Chairman and consists of Board Directors who possess diversified leadership experience across various public and private sectors. No staff sits on the Board, and only the Executive Director and Head, Operations & Partnerships attend Board meetings as CAL staff. During the financial year 2019, the Board met four times and exercised governance over CAL's strategic plans, progress and activities throughout the year. The authorities, duties and responsibilities of the Board are guided by CAL's Constitution and Terms of Reference (TOR) for the various committees.

CAL has an induction and training policy for new Board Directors where they will be issued with a Board orientation kit and given a briefing by the Executive Director/Senior Management on CAL's vision, mission, strategy and operation. During the year, the Board undertook a self-evaluation assessment.

CAL has the following sub-committees:

- **Nominations and Human Resource**
- **Fundraising**
- **Programmes and Services**
- **Audit**
- **Finance**

The Finance Committee provides the Board with Financial regular updates for Board meetings to allow the Board to make informed decisions of CAL's performance, position and prospects. The Board is responsible for the appointment of external auditors, with recommendations from the Audit Committee.

Whistle Blowing Policy

CAL promotes an open, transparent, no-rank culture where whistle blowers – staff, volunteers, suppliers, and the general public – are encouraged to whistle blow about any possible corporate or employee improprieties in good faith without fear of punishment or unfair treatment. Reports may be channelled to CAL's designated email account: whistleblow@cal.org.sg. This will be auto-forwarded to the Board Chairman and the Audit Committee Chairman. All reports will be treated in strictest confidence and promptly investigated.

Conflict of Interest

The Board adopts the policy of declaration by the Board Directors and all staff of any personal interests that may affect the integrity, fairness and accountability to CAL. When a situation arises where there is a conflict of interest, the Director or staff shall abstain from participating in the discussion, decision making and voting on the matter.

Transparency

CAL provides its Governance Evaluation Checklist from the Code of Governance for Charities and Institutions of a Public Character, a yearly summary of its financial information and copies of CAL Annual Report in the CAL website and on the Charity Portal for access by members of the public. In addition to disclosing whether CAL has complied with each requirement under the checklist, CAL has further elaborated on how it has complied.

Financial and Budgeting

Budgeting exercise for each programme, project and event is conducted before the beginning of the financial year and approved by the Board. Monthly financial reports are generated by the Finance Department, circulated to the Executive Director, Finance Committee and the Board Chairman to monitor the actual spending against budget. Quarterly budget reviews are also conducted and reported during the regular board meetings as well. CAL has a proper chart of authority for seeking approval for procurement and payment, which is approved by the Board.

Remuneration Policies

All Directors of the Board are volunteers and do not receive any remuneration. To avoid potential conflict of interest when determining the remuneration of key management staff within CAL, there is a formal and transparent procedure for determining key management personnel's remuneration by the Nominations and Human Resource Committee. No employee is involved in deciding his or her own remuneration.

Other Practices

CAL does not provide any loan to staff or external parties. It also does not make any cash donations to external parties.

Board Meeting Attendance

Directors	Number of Meetings	Attendance
Chew Sutat	4	4
Jennifer Fan	4	4
Lim Jen Howe	4	4
Dr Swapna Verma	4	4
Elaine Teo	4	4
Wong Kok Yee	4	4
Galen Tan	4	4
Koay Peng Yen	4	4
Dr Chua Siew Eng	4	4
Tim Oei	4	4
Raymond Choo	2	2
Jason Low	1	1
Francine Lim	1	0

Nominations & Human Resource Committee

Directors	Number of Meetings	Attendance
Ching Hon Siong, Chairperson (Old)	1	1
Koay Peng Yen, Chairperson (New)	3	3
Chew Sutat, Member	3	3
Raymond Choo, Member	2	2
Jared Goh, Secretariat	1	1

Programmes & Services Committee

Directors	Number of Meetings	Attendance
Dr Swapna Verma, Chairperson (Old)	2	2
Dr Chua Siew Eng, Chairperson (New)	2	2
Tim Oei, Member	2	2
Galen Tan, Member	1	1
Jared Goh, Secretariat	2	2

Finance Committee

Directors	Number of Meetings	Attendance
Galen Tan, Chairperson	2	2
Jennifer Fan, Member	2	2
Jared Goh, Secretariat	2	2

Board Sub-Committee Meeting Attendance

Audit Committee

Directors	Number of Meetings	Attendance
Lim Jen Howe, Chairperson	2	2
Wong Kok Yee, Member	2	2
Koay Peng Yen, Member	1	1
Raymond Choo, Member	1	1
Galen Tan, Member (Old)	1	1
Jared Goh, Secretariat	1	1

Fundraising Committee

Directors	Number of Meetings	Attendance
Elaine Teo, Chairperson (Old)	1	1
Jennifer Fan, Chairperson (New)	1	1
Chew Sutat, Member	1	1
Wong Kok Yee, Member	1	1
Jared Goh, Secretariat	1	1

Terms Of Reference – Nominations & Human Resource Committee

1. The Nominations & Human Resource Committee is a Standing Committee of the Board. It assists the Board in identifying candidates for the Board and its Committees as well as overseeing areas of governance and operations relating to human resources, including performance, compensation and succession matters.

2. Composition of Committee

- 2.1 The Committee will comprise no more than five members, of whom two will be Board members. The Board will appoint the Chair and members of the Committee and Committee members will be appointed for a two-year term and may be reappointed subject to the discretion of the Board having regard to the desire for continuity and for periodic rotation of Committee members.
- 2.2 The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.
- 2.3 The Executive Director will be an ex officio member of the Committee.
- 2.4 From time to time, the Executive Director and/or the Committee may obtain independent advice from human resource professionals ("HR Advisors").

3. Purpose and Responsibilities of the Committee

The Committee's role is to:

- 3.1 identify candidates and review all nominations of Board members and members of Board committees;
- 3.2 re-nominate and reappoint Board members and members of Board committees based on guidelines including but not limited to,
 - adopting term limits proposed in the Charity Code of Governance;
 - considering reappointment of members who have exceeded their term limits after a lapse of at least 2 years;

- disclosing the reasons if members are to be retained beyond the limits proposed in the Charity Code of Governance;
- assessing the composition and progressive renewal of the Board and each director's competencies, commitment, contribution and performance (eg attendance, preparedness, participation and candour).

- 3.3 review the independence of Board members, size, structure and composition of the Board and membership of Board committees;
- 3.4 decide on how the Board's performance may be evaluated and propose objective measures of performance;
- 3.5 prepare descriptions of the role and capacities for a particular appointment;
- 3.6 recommend to the Board for approval of HR policies, compensation and benefits schemes and strategies to attract, retain and motivate staff, on the receipt of recommendations from the Executive Director and/or the HR Advisors;
- 3.7 keep under regular review HR policies and procedures, development, and compensation and benefits principles and practices, and recommend to the Board for approval of any new policies/significant changes to the policies;
- 3.8 recommend to the Board for approval of the Executive Director's performance indicators and all matters related to Executive Director's compensation and benefits; and
- 3.9 ensure that HR systems are developed and implemented for the regular supervision, appraisal and personal/career development of the staff.

4. Committee Meetings

- 4.1 The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
- 4.2 The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
- 4.3 There will be a quorum when at least 50% of the Committee are present at the meeting.
- 4.4 Every matter will be determined by the majority of the members and voting on the matter, provided that in the case of equality votes, the Chairman of the meeting will have a second or casting vote;
- 4.5 A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Committee.

5. Others

- 5.1 All recommendations for Board's approval shall be tabled at Committee meetings for discussion/deliberation before presentation at Board meetings.
- 5.2 Practices and operational matters that require the Committee's approval/feedback may be done by email circulation and subsequently ratified at the next Committee meeting.
- 5.3 Periodic review reports on HR data may be circulated to the Committee by email.
- 5.4 Input from HR Advisors shall be sought before proposals are presented to the Committee.
- 5.5 Day-to-day HR matters/issues/problems may be routed to HR Advisors (via email or phone) for advice.

Terms Of Reference – Fundraising Committee

1. The Fundraising Committee is a Standing Committee of the Board.

2. Composition of Committee

- 2.1 The Committee will consist of at least three members, of whom at least two will be Board members. The Board will appoint the Chair and members of the Committee and Committee members will be appointed for a two-year term and may be reappointed subject to the discretion of the Board having regard to the desire for continuity and for periodic rotation of Committee members.
- 2.2 The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.
- 2.3 The Executive Director will be an ex officio member of the Committee.

3. Purpose and Responsibilities of the Committee

The Committee's role is to:

- 3.1 make recommendations to the Board on all matters concerning fundraising, and in particular, the fundraising done by the Board. Board ratification or approval of all Committee decisions will be subsequently sought at the following Board meeting;
- 3.2 work with Management to establish a fundraising plan using various means, such as special events, donation appeals or fundraising campaigns, etc;
- 3.3 plan and coordinate fundraising events for CAL, ensuring maximum visibility and protecting the interests and integrity of CAL at all such events;
- 3.4 work with Management and fundraising staff in their efforts to raise money;

- 3.5 identify and drive the development of long-term philanthropic relations with individual, corporate and government donors;
- 3.6 encourage the involvement of all Board members in fundraising, such as having Board members themselves make monetary contributions; and
- 3.7 ensure proper accounting of donations and expenditure of all fundraising events based on established guidelines.

4. Committee Meetings

- 4.1 The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
- 4.2 The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
- 4.3 There will be a quorum when at least 50% of the Committee are present at the meeting.
- 4.4 Every matter will be determined by the majority of the members and voting on the matter, provided that in the case of equality votes, the Chairman of the meeting will have a second or casting vote;
- 4.5 A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Committee.

Terms Of Reference – Programmes & Services Committee

- 1. The Programme and Services Committee (“PSC”) is a Standing Committee of the Board.
- 2. The Committee will consist of at least two members, including no less than two members from the Board and the Executive Director. The Board will appoint the Chair and members of the Committee and Committee members will be appointed for a two-year term and may be reappointed subject to

the discretion of the Board having regard to the desire for continuity and for periodic rotation of Committee members. The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.

3. Purpose, Powers and Responsibilities of the Committee

- 3.1 The PSC will be responsible for the entire programme and service content of CAL.
- 3.2 The PSC will monitor the effectiveness of the programmes and services and will make sure that the goals and objectives are being met.
- 3.3 Board ratification or approval of all Committee decisions or recommendations will be subsequently sought at the following Board meeting.

4. Committee Meetings

- 4.1 The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
- 4.2 The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
- 4.3 There will be a quorum when 50% of the Committee, inclusive of one board member are present at the meeting.
- 4.4 Every matter will be determined by the majority of the members and voting on the matter, provided that in the case of equality votes, the Chairman of the meeting will have a second or casting vote;
- 4.5 A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Committee.
- 4.6 For the purpose of these terms of reference, “in writing” and “signed” include approval by telex, facsimile, cable, telegram and email.

Terms Of Reference – Audit Committee

1. The Audit Committee is a Standing Committee of the Board.
2. The Committee will comprise at least two members, with at least two members who are Board Directors. The members should have the ability to read and understand financial statements, cash flow and key performance indicators. The Board will appoint the Chair and members of the Committee for a two-year term, and may reappoint the members for continuity or appoint new members for periodic rotation purposes. There shall be a maximum term limit of four consecutive years for the Audit Chairperson.
3. The Committee's role is to facilitate the statutory audits of the Company in compliance with the Companies Act; ensure that reviews are conducted regularly on the Company's internal controls on processes, key programmes and events; and make certain that there is a process to identify, regularly monitor and review the Company's key risks. This includes for the Audit Committee to:
 - 3.1 ensure that the Company complies with statutory and financial reporting requirements and standards;
 - 3.2 annually review and nominate to the Board the appointment or re-appointment of the external auditor and to approve the remuneration and terms of their engagement;
 - 3.3 annually review the independence of the external auditors;
 - 3.4 review the audit plans and reports of the external auditors, and where necessary, internal auditors, and consider the effectiveness of the actions taken by management on the auditors' recommendations;
 - 3.5 conduct or arrange for the conduct of periodic internal checks, including internal audits if necessary, on key controls and processes to ensure compliance with established procedures, and report to the Board on the findings and recommendations for improvements;
 - 3.6 liaise with auditors on any significant matters arising;
 - 3.7 report to the Board any financial irregularities or concerns;
 - 3.8 arrange for the conduct of periodic reviews and updating of the Company's risk profile.
 - 3.9 review compliance to the Code of Governance for Charities and Institutions of a Public Character and other regulatory requirements.
4. **Committee Meetings**
 - 4.1 The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
 - 4.2 The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
 - 4.3 There will be a quorum when 50% of the Committee are present at the meeting.
 - 4.4 Every matter will be determined by the majority of the members and voting on the matter, provided that in the case of equality votes, the Chairperson of the meeting will have a second or casting vote;
 - 4.5 A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Audit Committee.
 - 4.6 The minutes of the Audit Committee meetings will be circulated to the Board and the Chairperson of the Committee or other committee member will report to the Board as appropriate or if required by the Board.
5. The Terms of Reference shall only be revised with the Board's approval.

Terms Of Reference – Finance Committee

1. The Finance Committee is a Standing Committee of the Board.
2. The Committee will comprise at least two members, of whom at least one shall be a Board Director. The Executive Director will be an ex officio member of the Committee. The Board will appoint the Chair and members of the Committee and Committee members will be appointed for a two-year term and may be reappointed subject to the discretion of the Board having regard to the desire for continuity and for periodic rotation of Committee members. The Chairperson shall be appointed for a maximum of two terms. The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.

3. Purpose and Responsibilities of the Committee

The Committee's role is to:

- 3.1 oversee the financial reporting and disclosure process;
- 3.2 assist the Board in its duty to supervise the direction of CAL's financial affairs;
- 3.3 provide guidance on the financial management and controls of the organisation to the Management;
- 3.4 ensure that internal control systems are in place with documented procedures for financial matters including but not limited to, procurement, receipt, payment, delegation of authority and limits of approval;
- 3.5 recommend an annual budget to the Board, monitor budget expenditure to prevent or minimise operating deficits, and propose action plans to reduce deficits;
- 3.6 ensure all assets are duly recorded and safeguarded against loss, and their values protected through adequate insurance;
- 3.7 ensure effective and efficient utilisation of facilities and resources;

- 3.8 establish and review the Finance Manual to ensure proper operational and accounting practices as well as accurate financial records are maintained;
- 3.9 review and approve monthly financial statements;
- 3.10 ensure that financial statements that conform to applicable legislation and relevant Financial Reporting and Disclosure requirements are prepared at the end of every financial year; and
- 3.11 establish guidelines and advise the Management on the deployment of surplus funds.
- 3.12 periodically review and recommend banking, treasury and investment arrangements for the Board's approval.

4. Committee Meetings

- 4.1 The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
 - 4.2 The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
 - 4.3 There will be a quorum when at least 50% of the Committee are present at the meeting.
 - 4.4 Every matter will be determined by the majority of the members and voting on the matter, provided that in the case of equality votes, the Chairperson of the meeting will have a second or casting vote;
 - 4.5 A meeting in writing signed by majority of the members of the Committee will be valid as if it had been approved at a meeting of the Committee.
 - 4.6 The minutes of the Finance Committee meetings will be circulated to the Board and the Chairperson of the Committee or other committee member will report to the Board as appropriate or if required by the Board.
5. The Terms of Reference shall not be revised without the Board's approval.

Governance Evaluation Checklist Submission

for Jan to Dec 2019

S/No.	Code guideline	Code ID	Response	Explanation (if Code guideline is not complied with)
Board Governance				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	This is usually carried out as soon as possible upon joining the Board. New Board Directors are also invited to be special guests at the graduation of Caregivers Training Classes to understand how caregivers benefit from our programmes.
2	Are there governing board members holding staff* appointments?		No	Neither are there staff holding Board appointments.
3	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	The Chairman of the Finance Committee has not served more than four years in that capacity.
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	Re-nomination is carried out once every two years.
7	The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied	The Board conducts self-evaluation at least once in 2 years
8	Is there any governing board member who has served for more than 10 consecutive years?		No	There has been continual renewal of new Board Directors. The longest serving directors have not served more than 7 years.
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	The Corporate Governance Manual covers the roles and responsibilities of Board Directors and the terms of reference for all sub-committees.

Conflict Of Interest

11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied	There is an annual declaration of conflict of interest carried out in the beginning of the year. Board Directors also make ad-hoc declarations during the rest of the year, as required.
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	All Board Directors are prohibited from any business dealings and contract with CAL. Affected Board Directors will recuse themselves if a conflict of interest arises

Strategic Planning

13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied	The review is carried out periodically. Management will propose the strategic plans, and these will be presented, discussed and approved by the Board during the annual budget exercise.
----	---	-------	----------	--

Human Resource And Volunteer Management

14	The Board approves documented human resource policies for staff.	5.1	Complied	HR policies for staff are proposed by management, reviewed and endorsed by the Nominations and HR Committee, and approved by the Board.
15	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied	The Code and Conduct guidelines are documented as part of the Corporate Governance Manual, Staff HR Manual and Volunteer Management Manual.
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5		Annual appraisal and training plans are in place for all staff. Open appraisals are carried out at the end of each year where staff performance will be discussed and graded. 360° feedback is also performed to gauge staff's commitment level to the organisation's behavioural values.
17	Are there volunteers serving in the charity?		Yes	We have 155 active volunteers serving the charity in various capacities in 2019.
18	There are volunteer management policies in place for volunteers.	5.7	Complied	Policies are captured in the Volunteer Management Manual.

Financial Management And Internal Controls

19	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied	This is documented in the Corporate Governance Manual. All loans, donations, grants or financial assistance, if any, would have to be approved by the Board.
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	This is documented in the Corporate Governance Manual and the Finance Manual. Authorisation limits, procurements and payment procedures etc., are endorsed and approved by the Board.
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	The Board conducts reviews through its Finance and Audit Committees.
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	The Board has conducted an enterprise risk assessment exercise which is then regularly monitored and reviewed through the Audit Committee.
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied	The annual budget is reviewed and approved by the Board. Monthly financial report is prepared to compare against the approved budget.
24	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	The charity invests its reserves in low-risks time deposits with approval from the Board.
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	This is documented in the Corporate Governance Manual.

Fundraising Practices

26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes	The charity receives cash donations through caregivers' and public's freewill contributions and other fundraising activities.
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	All direct donations are issued with a receipt. In addition, donations are reported quarterly to the Board. Cash donations are deposited as promptly as practically possible.
28	Did the charity receive donations in kind during the financial year?		Yes	Items were donated for auction during charity concert.

Disclosure And Transparency				
30	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied	Besides the number of Board meetings, attendance at Board meetings and Sub-Committee Meetings are also disclosed in the Annual Report.
31	Are governing board members remunerated for their services to the Board?		No	No Board Directors are remunerated for their services.
34	Does the charity employ paid staff?		Yes	
35	No staff is involved in setting his own remuneration.	2.2	Complied	CAL strives to follow the salary scales provided by NCSS as closely as possible. Annual increments are approved by the Board.
36	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied	The annual remuneration of staff exceeding \$100,000 is disclosed in CAL's Annual Report. None of CAL staff serves as a governing Board Director of the charity.
37	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.		Yes	None of the staff is related to or is a close member of the family of the Executive Director or a governing Board Director.
Public Image				
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	This is documented in the Communications Policy Manual.

Conflict of Interest Policy

Purpose

CAL (hereinafter ‘the Organisation’) is a non-profit organisation. Consequently, there exists between CAL and its employees and the public a fiduciary duty, which carries with it a broad and unbending duty of loyalty and fidelity. All employees have the responsibility of administering the dealings of the Organisation honestly and prudently, and of exercising their best care, skill, and judgment for the sole benefit of the Organisation.

All employees shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with the Organisation or knowledge gained for their personal benefit. There shall be no vested or personal interest or interest of third parties. The interests of the Organisation must be the first priority in all decisions and actions.

Persons Concerned

This statement is directed not only to Board Members and directors, but to all employees who can influence the actions of the Organisation. For example, this would include all who make purchasing decisions, and anyone who has proprietary information concerning the Organisation.

Areas In Which Conflict May Arise

The following non-exhaustive examples that conflicts of interest may arise in the relations of the employees with any of the following third parties:

Persons and organisations supplying goods and services to the organisation;

Persons and organisations from whom the Organisation leases property and equipment;
Persons and organisations with whom CAL is dealing or planning to deal in connection with the gift, purchase or sale of goods and services, securities, or other property;
Competing or affiliated organisations;

Donors and others supporting the Organisation;
Agencies, organisations and associations which can influence the operations of CAL;
Family members, friends, and other employees; and
Recruitment of an employee with close relationship (i.e. those who are more than acquaintances).

Nature Of Conflicting Interest

A conflicting interest may be defined as an interest, direct or indirect, with any persons or organisations mentioned in the above examples. Such an interest might arise through:

Owning stock or holding debt or other proprietary interests in any third party dealing with the Organisation;
Holding office, serving on the board, participating in management, or being otherwise employed (or formerly employed) with any third party dealing with the Organisation;
Receiving remuneration for services with respect to individual transactions involving the Organisation; and
Using the Organisation’s resources or goodwill for other than the Organisation approved activities, programs, and purposes.

Interpretation Of This Statement Of Policy

The areas of conflicting interest listed above, and the relations in those areas which may give rise to conflict listed in Section 4, are not exhaustive. Conflicts might arise in other areas or through other relations. It is assumed that the employees will recognise such areas and relations by analogy.

The fact that one of the interests described above exists does not necessarily mean that a conflict exists, or that the conflict, if it exists, is material enough to be of practical importance, or if material, that upon full disclosure of all relevant facts and circumstances it is necessarily adverse to the interests of the Organisation.

However, it is the policy of the Board that the existence of any of the interests described above shall be disclosed before any transaction is consummated. It shall be the continuing responsibility of the members and employees to scrutinise their transactions and outside business interests and relationships for potential conflicts and to immediately make such disclosures.

CAL or a duly constituted committee thereof shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorised as just, fair, and reasonable to the Organisation. The decision of the Organisation or a duly constituted committee thereof on these matters will rest in their sole discretion, and their concern must be the welfare of the Organisation and the advancement of its purpose.

Disclosure Policy And Procedure

Transactions with parties with whom a conflict in interest exists may be undertaken only if all of the following are observed:

- a) That conflict in interest is fully disclosed;
- b) The employee with the conflict of interest is excluded from the discussion and approval of such transaction;
- c) A competitive bid or comparable valuation exists; and
- d) The Organisation or a duly constituted committee thereof has determined that the transaction is in the best interest of the Organisation.

Financial Information

Income	2017	2018	2019
NCSS & AIC Funding	1,191,456	1,241,367	1,792,640
Care & Share Grants	804,106	386,985	-
Donations	237,430	152,675	171,781
Fundraising Events	247,401	384,424	1,026,127
Programme Fees	6,591	5,954	3,221
Others	54,380	85,185	88,447
Total Receipts	2,541,364	2,256,590	3,082,216

Expenses	2017	2018	2019
Staff Costs	1,611,767	1,847,265	2,026,819
Operating Expenses	304,266	264,713	288,190
Fundraising Costs	19,073	28,413	88,056
Total Expenditure	1,935,106	2,140,391	2,403,065
Surplus	606,258	116,199	679,151

Balance Sheet	2017	2018	2019
ASSETS			
Property, plant & equipment	166,733	95,060	25,875
Other Receivables	113,036	52,882	448,459
Cash & Cash equivalents	3,530,747	3,870,003	4,300,715
Total Assets	3,810,516	4,017,945	4,775,049

FUNDS			
General Funds	1,982,745	2,239,968	3,215,512
Restricted Funds	1,811,192	1,670,167	1,373,774
Total Funds	3,793,937	3,910,135	4,589,286

LIABILITIES			
Current Liabilities	16,579	107,810	185,763
Total Liabilities	16,579	107,810	185,763
Total Liabilities and Funds	3,810,516	4,017,945	4,775,049

Other Information	2017	2018	2019
No. of Employees	26	26	29



caregivers alliance
— l i m i t e d —



calsingapore | www.cal.org.sg

CAL Head Office

491-B River Valley Road, #04-04 Valley Point Office Tower, S248373
E-mail: general@cal.org.sg | Tel: 6460 4400

Caregivers Support Centre

Institute of Mental Health (Block 1 Lobby), 10 Buangkok View, S539747
E-mail: csc@cal.org.sg | Tel: 6388 2686 / 6388 8631

Changi General Hospital

E-mail: emaileast@cal.org.sg | Tel: 9736 9170

Khoo Teck Puat Hospital

E-mail: emailcentral@cal.org.sg | Tel: 9826 7115

Ng Teng Fong General Hospital

E-mail: emailwest@cal.org.sg | Tel: 9720 7590

Singapore General Hospital

E-mail: emaileast@cal.org.sg | Tel: 6221 5004

Tan Tock Seng Hospital

E-mail: emailcentral@cal.org.sg | Tel: 9729 8628