



caregivers alliance  
— limited —

# A TIME TO BLOOM

Annual Report 2020



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# A Time To Bloom

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In our past two annual reports, we showcased our office succulents as they sprouted and grew. As a follow up from that, the theme for this year's annual report is A Time to Bloom. Some may find this puzzling - had we not noticed that it was the year we were hit by a global pandemic?

Caregiving is a long, tough journey. Over the past 8 years, more than 5,000 people have graduated from our 12-week Caregivers-to-Caregivers Training Programme (C2C). The C2C training is the best help we can offer to a person caring for a loved one suffering from a mental health issue or dementia. Beyond training, we continue to journey with our caregivers through regular engagement, equipping them with the resilience and tools to better care for their loved ones and themselves.

CAL's vision is to eventually reach out to every caregiver in Singapore, empowering them with a high level of well-being and resilience - and a pandemic was not going to slow us down. The following pages showcase our determination to bloom in the face of adversity.

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*We are grateful to Jared Goh, Head of Outreach & Corporate Services for the shots of his beautiful succulents that bloomed in 2020, the inspiration for these watercolour versions.*

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# 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.

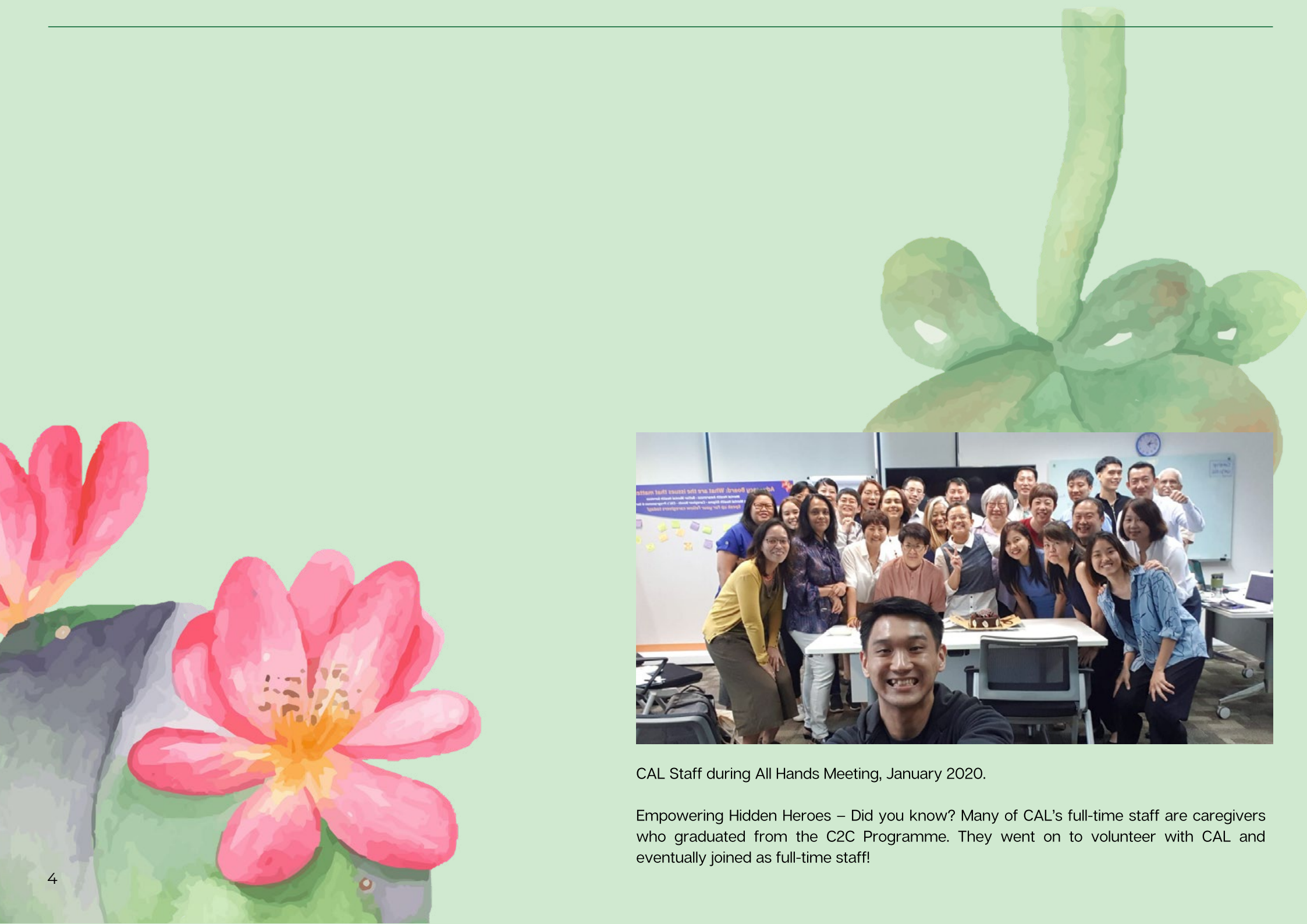


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CAL Staff during All Hands Meeting, January 2020.

Empowering Hidden Heroes – Did you know? Many of CAL's full-time staff are caregivers who graduated from the C2C Programme. They went on to volunteer with CAL and eventually joined as full-time staff!

# A Message from our Chairman

As the only professional non-profit organisation in Singapore dedicated to meeting the needs of caregivers of persons with mental health issues, CAL plays a crucial role in supporting caregivers to ensure that they do not themselves succumb to burnout.

Maintaining one's well-being and resilience are not inherent traits. These are skills that can be learnt, and through our programmes we seek to equip caregivers not just with the tools to survive, but to thrive. With the changes brought on by the pandemic in 2020, the team at CAL put these abilities to good use. Instead of allowing it to slow us down, we were all the more driven to keep going for the sake of supporting our caregivers.

So from the dirt, we bloomed. Determined to serve the needs of caregivers in spite of the restrictions, we repurposed our programme materials so that they could be delivered virtually. Classes were kept small for better engagement, and we ended up running 17 more C2C classes in FY2020 compared to the previous year.

For the less tech-savvy caregivers, we conducted training sessions to help them get comfortable with the platform. Going online was just the first step. We also conducted a full review of our curriculum, retrained our staff, and launched a range of new programmes to reach out to youths through institutes of higher learning, caregivers of special needs children, and those with eating disorders. As I write this, Singapore is being hit by a second wave of infections. Mental health challenges will continue to mount, and we are as determined as ever to meet those increasing needs.

In 2021 we are finding even more new ways to connect and engage with our existing pool of caregivers, and continue to reach out to others who may not be aware of our services. With the lessons learnt from last year we are better equipped to support caregivers through these challenging times. I must commend the dedicated management and staff at CAL, board of directors and volunteers for working relentlessly to keep the wheels turning. And the donors whose generosity ensures we are able to continue providing programmes to caregivers at no cost.

As a plant draws nourishment from rain, we draw energy from helping our caregivers find joy in their caregiving journey. We may have been hit by a storm. But without rain, how can flowers bloom?



**Chew Sutat**  
Chairman



# A Message from our Executive Director

2020 was a year unlike any other.

The pandemic has negatively impacted the mental well-being of many. We have all seen reports in the media about the increased incidents of domestic abuse, employee burnout, and family issues, as worry about the virus and periods of isolation have taken their toll. We ourselves have seen a disturbing increase in the number of suicide attempts among our caregivers' loved ones. With the disruptions caused by the pandemic, many caregivers who had a routine that balanced caregiving with other responsibilities and activities found their lives grinding to a halt. No longer able to count on the support of friends and relatives or even leave the house for a short respite, we feared that caregivers would be at a loss.

It is hard to face someone who is mentally unwell all the time. Caregivers can be very vulnerable to burnout and depression. Some fall into mental illness themselves and even think about ending their lives. When CAL was forced to put a stop to our regular operations, we were galvanized into action, and supporting our caregivers through the pandemic was our #1 priority.

The team rallied and put together several initiatives to ensure that resources were available to those who needed them. We activated and trained six volunteers to check in on 3,500 caregivers in our database and increased the number of helplines from 1 to 6. This allowed caregivers to get in touch with CAL if they needed any form of help. We wanted to keep the communication channels open to provide emotional support or to be able to refer them to partner agencies.

We received many calls on the hotlines, both from graduates of our programmes and those who were simply at their wits end. One call came from a distraught mother whose daughter had tried to take her own life two days before. Another from a man alone at home with his wife, diagnosed with Borderline Personality Disorder, who was getting aggressive from being cooped up at home. We were able to provide emotional support and direct them to the relevant resources.

At CAL, many of our staff are caregivers themselves. In fact, many of them started off as volunteers before taking on a full-time role. I am proud of what the team has accomplished despite the challenges. Our commitment to caregivers is unwavering, and the increased needs have only spurred our desire to ensure that we will do what it takes to help them flourish and bloom.



**Tim Lee**  
Executive Director



# Caregiver Stories

“

There is no greater agony than  
bearing an untold story within you.

Maya Angelou

”

At CAL, we believe in the immense power of stories, and caregivers are often encouraged to share theirs while attending C2C classes.

Sharing one's story of hardship, trauma or grief can help one to heal psychologically, and hearing the stories of others can inspire and reassure us that we are not carrying the burden alone. As a medium for storytelling, video is hard to beat. It is intimate, engaging and allows the viewer to experience the story firsthand. In 2020, CAL was featured in several powerful videos which we hope will help people better understand the journey of a caregiver, and as a society bring us closer to reducing stigma around mental health







# Our Better World

## Our Better World's Mental Health Series

In July 2020, CAL partnered with Our Better World (OBW), the digital storytelling arm of Singapore International Foundation (SIF). OBW tells stories of people and organisations doing good and making a positive impact in their communities. In 2020, they launched a Mental Health Series that focused on the caregiving aspect of mental health, the stigma that surrounds caregivers and the stress they endure especially without support from the community.

Based on a survey conducted by OBW, over 90% of the respondents agreed that the video would help to reduce the stigma around people with mental illness and their caregivers, and improve people's understanding and empathy towards caregivers of persons with mental health issues. For respondents who identified themselves as caregivers, a majority of them were encouraged to seek support after watching the videos.

## Compassion Fatigue | A mental health caregiver's story

Directed by award-winning director, Mak Chun Kit, this video shone the spotlight on those caring for loved ones with mental health issues, a group that is often forgotten about. Four of our caregivers shared the daily struggles and the challenges they face in a poignant and engaging session, filmed at the CAL office.

**Check this out:**

**Circle of Trust: Mental Health Caregivers in Solidarity:**

<https://www.youtube.com/watch?v=f6u9cYNJyVg>



Photo Credit - Our Better World

## A Quiet Ripple

As part of OBW's Mental Health Series, an interactive video was created to allow viewers to make choices that determine where the storyline goes, illustrating how our actions can change how a situation plays out. Throughout the video, the viewer is placed in the perspective of a caregiver and journeys through several decision-making moments which culminate in 1 of 2 outcomes.

This interactive video tells the story of Frederick, a father in his 50s, coping with his son's suicide attempt. The aftermath of a child's suicide attempt is something not often spoken about, and the video tackles relatable moments of anxiety and unspoken trauma, alongside the hope of rebuilding trust.

**Check this out:**

**A Quiet Ripple:**

<https://eko.com/v/zmbpG0?autoplay=true>



# Collaboration with NAFA and AIC

## Intergenerational Project with NAFA and AIC

In collaboration with AIC, CAL was invited to address Year 2 students from NAFA's Graphic Communication course who were embarking on a module titled "Issues in Society" which focused on "Health and Mental Wellbeing", and for which they had to produce a video.

During the online sharing session, Evelyn Chng, CAL's Programme Manager and Team Lead provided insights into what it is like to care for her mother who has dementia. It was an excellent platform for the students to ask questions about the condition as well as the personal challenges of caregiving.

Evelyn and another caregiver, Mr Richard Ashworth who cares for his father, then opened their homes to the students for filming. The students were visibly touched to observe the loving and caring interactions between the caregivers and their loved ones.

**Check this out:**

**The Beauty of Caregiving:** <https://youtu.be/jQbrseLzs34>

**Dementia: Expectation vs Reality:** <https://youtu.be/xHQpi9KZMdm>

**From a Caregiver's Perspective:** <https://youtu.be/lzYRI8oFtoE>



Photo Credit - Strangers in My Head by Very!

## CNA Documentary

### CNA Documentary: Strangers in My Head

'Strangers In My Head' was a 4-part documentary series that featured the perspective of individuals navigating mental health issues, and what being 'normal' means to them. Episode 3 of the series 'The Long Winding Road' provided an intimate glimpse into the lives of CAL's Volunteer Manager Karen Poh and her son, who was diagnosed with depression and Asperger Syndrome.

**Check this out:**

**Ep 3: The Long Winding Road:**

<https://www.channelnewsasia.com/news/video-on-demand/strangers-in-my-head/the-long-winding-road-13796918?view=embed&autoplay=1>



## #WeTellStories

### The Hidden Good and #WeTellStories: Stories of Caregiving during COVID

Restrictions on visiting and social gatherings resulted in many caregivers feeling especially isolated and helpless as they were not able to take their usual breaks. Caregivers Alison and Jeannie shared their experience of taking care of a loved one through a pandemic.

Check this out:

Caregiving During COVID-19: <https://youtu.be/TzT9aqFUoRE>

A Caregiver's Journey | Alison's Story: <https://youtu.be/FalyjR6R9mc>



## Collaboration with Republic Polytechnic

### Republic Polytechnic: Service Learning Project

As part of their final year project, two teams of students from Republic Polytechnic produced a series of videos about mental illness and caregiving. Despite starting with very little knowledge of mental illness and dementia, the students were able to accurately and sensitively portray the challenges and struggles faced by caregivers.

Check this out:

Dear Mum: <https://youtu.be/zZLMOMGd8kY>

Calling: <https://youtu.be/MELPhCwaMMU>

Dear Son: <https://youtu.be/fas4BrbT8Ug>

Burden: [https://youtu.be/\\_xk9Gmh42-8](https://youtu.be/_xk9Gmh42-8)



# Collaboration with SIM Global Education

## SIM iCARE: Ask An Expert Video Series and Caregiver Story

A student club based in SIM Global Education, SIM iCARE was formed by a group of like-minded students who desire to see social transformation. The group seeks to engage society through their participation in various activities, and hopes to transform lives through acts of kindness.

In partnership with CAL, SIM iCare produced three videos to raise greater awareness around the topic of mental health.

In “Ask An Expert”, a series of two videos about major depressive disorder, CAL counsellor and programme manager Veena shared information about depression, the various treatments and therapies available, and debunked some misconceptions surrounding mental health. She also talked about how we can better support those diagnosed with mental health conditions, what resources are available in Singapore and the challenges faced by caregivers.

The third video features Christine, a young caregiver who attended CAL's C2C training programme with her family. She speaks about the importance of shifting her mindset, which helped her to be more present and to relate better to her brother.

Check this out:

Ask An Expert (Part 1): <https://youtu.be/H2HgJAURdac>

Ask An Expert (Part 2): <https://youtu.be/k3tKPjXZiIM>

Love Weathers Through: <https://youtu.be/6RTX1xQQFwo>





## Gabriel and Kristyn: A Family's Love

Kristyn would cry every night, but no one knew.

It was only several years later in 2017 that Gabriel Chan started noticing his youngest daughter becoming more withdrawn. He and his spouse could not understand why, and it became increasingly difficult for them to connect with her. Panic set in when her sports coaches told them that she had cut herself.

They brought her for therapy. Numerous nights were spent discussing ways to understand their daughter better and how they could seek help. But they were not able to engage her effectively, leaving them more frustrated than before.

Worried about Kristyn, Gabriel switched from full-time to consultancy work in July 2019.

In September 2019, he started attending CAL's 12-week Caregivers-to-Caregivers Training Programme at the Singapore General Hospital.

In April 2020, Kristyn overdosed on prescription drugs. It was really difficult for the family, Gabriel said. As she sought treatment, the rest of the family were in trauma. But through it all, the family rallied behind and supported Kristyn on her recovery journey. Her elder brother would accompany her to sleep at night, the youngest one was her confidante, and her sister would keep her company during the day.

Kristyn says she is now managing better than before, attributing it to her therapist, psychiatrist and her family's support. Both she and Gabriel have also started to share their stories with others. By doing so they hope to spark conversations about mental health and champion for greater support for persons with mental health issues.

Another message Gabriel hopes to drive across is that mental health conditions are treatable. It may take six months, or six years, but time is not a factor as long as you love the person, he said.

"It is the deep love that we have for our daughter," he added. "It is so critical to let her know that the love will never change despite what she is going through."



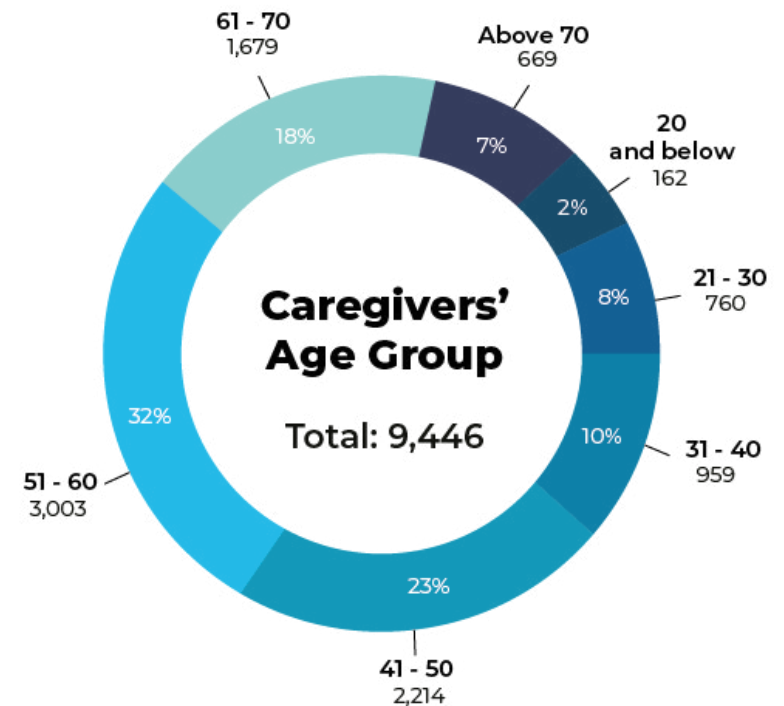
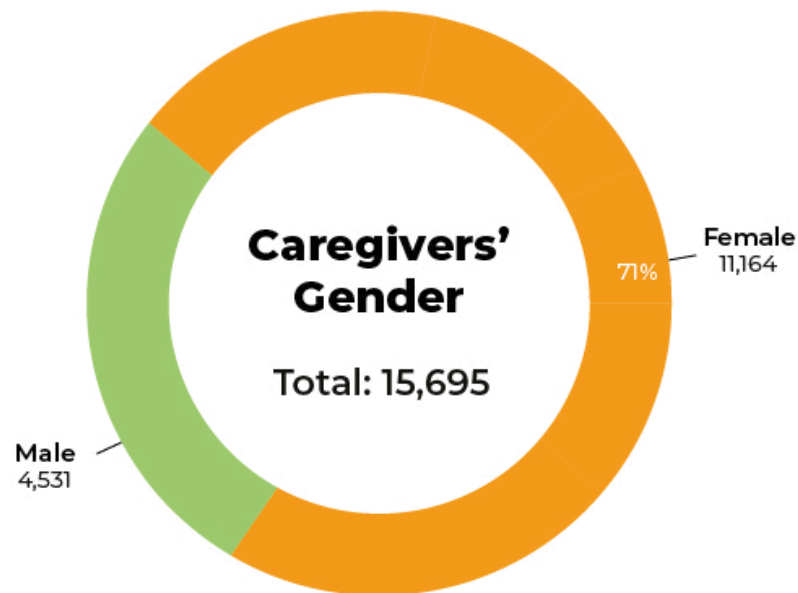
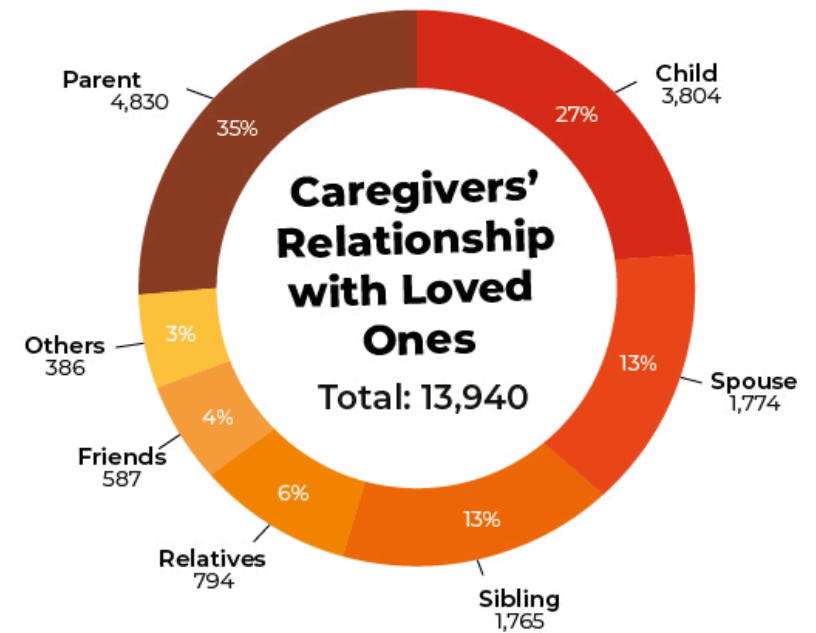




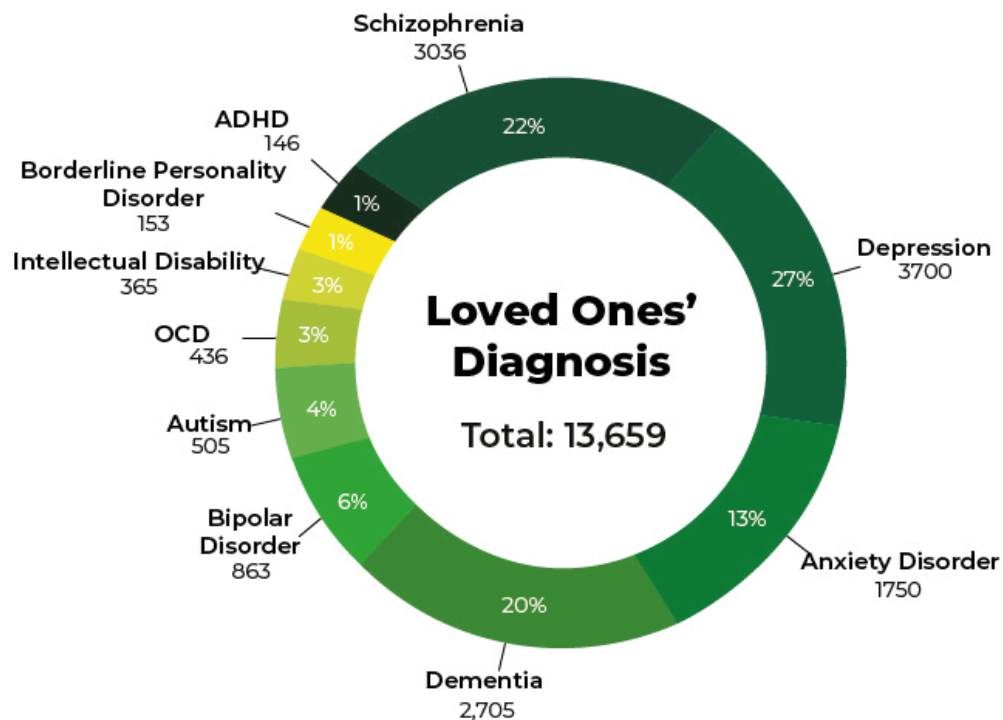
# Demographics of Caregivers

A caregiver does not always need to be living in the same household as a loved one. If you are concerned about the well-being of someone with a mental health condition, be it a family member, a relative, a friend, a partner, a neighbour or a colleague, and if you are supporting them emotionally, physically, and/or financially, you are considered a caregiver.

Since 2012, CAL has been collecting demographic data of caregivers who have benefited from our various training programmes. As of 2020, we have gathered data from over 15,695 caregivers.



From 2012 up until 2019, the top 3 common caregiver groups were those looking after persons with schizophrenia, followed closely by major depressive disorder and dementia respectively. However, this ranking changed in 2020, with major depressive disorder (27%) surpassing schizophrenia (22%) as the overall top most common condition of loved ones, followed by dementia (20%) in third place. This phenomenon may likely be attributed to the impact of Covid-19, as prolonged social isolation and uncertainty stress from the pandemic may put people more at risk of depression.



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# Our Programmes and Services

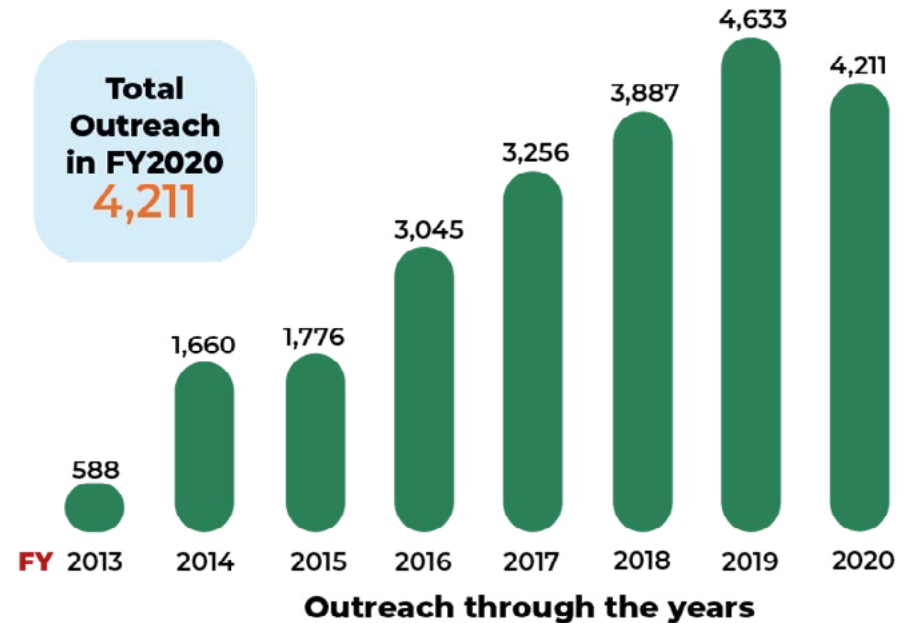


## Outreach

The latest nationwide mental health study by the Institute of Mental Health (IMH) in 2016 estimated that 1 in 7 people has experienced a mental health issue. Based on this number, we believe that there are at least half a million caregivers in Singapore (assuming 1 caregiver to every person with a mental health issue). CAL has supported almost 5,000 caregivers through the C2C training programme so far, but this is only a fraction of the many caregivers who need help.

In order to make our services known to caregivers, we sow the seeds through outreach efforts via hospitals, community locations, faith-based organisations, and corporations. Our dedicated volunteers and staff at CAL actively seek out caregivers, providing them with information about CAL's services and support. We also conduct mental health talks and workshops so do reach out if you would like us to conduct one for your organisation.

\*FY refers to the reporting period from April of the current year to March of the subsequent year. For example, FY2020 refers to April 2020 to March 2021.





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## 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.

Moving the programmes online had an added benefit. Before 2020, the physical demands of caregiving made it extremely difficult for caregivers who were home-bound to attend CAL's on-site physical training programmes. The launch of C2C-Online opened a window of opportunity, and these caregivers were now able to attend the programmes from home. As a result, caregivers found themselves less alone, and were able to find much-needed support and connection through their computer screens.

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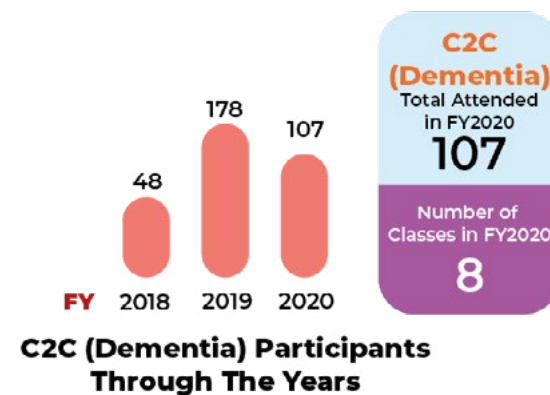
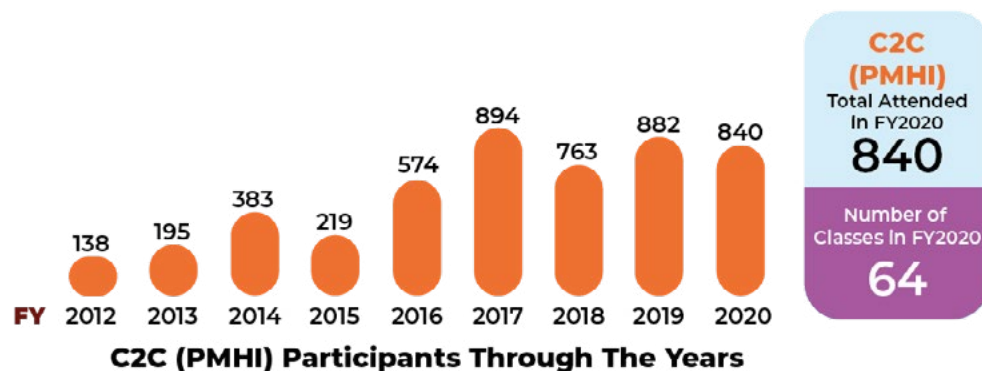
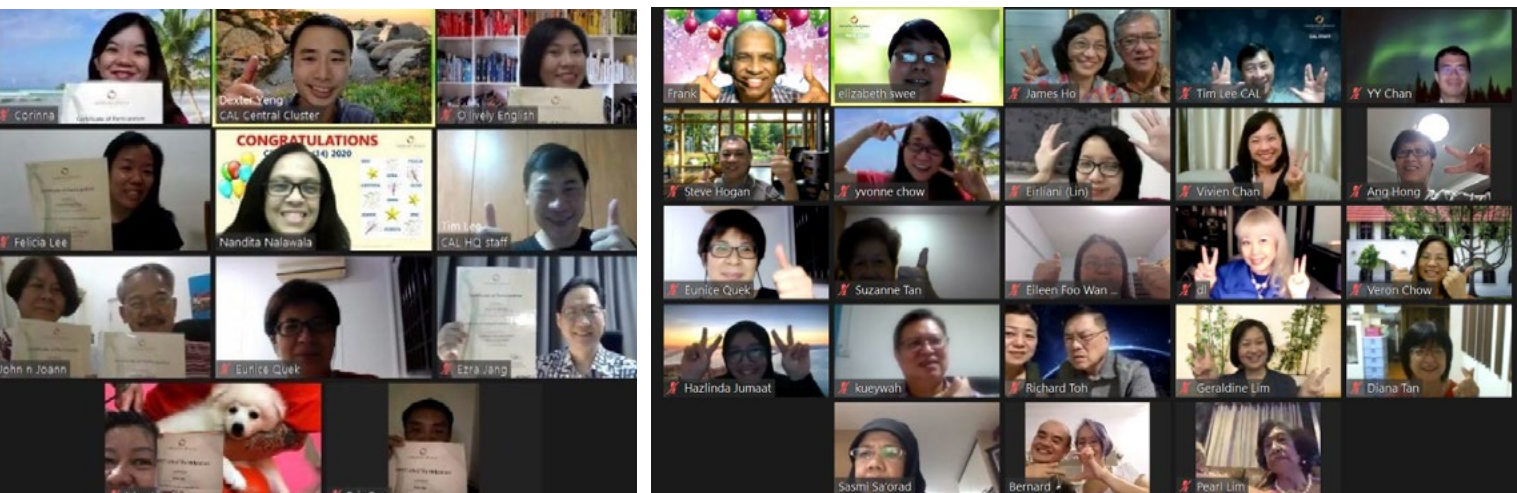
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## Refreshed content for C2C (PMHI) and C2C (Dementia)

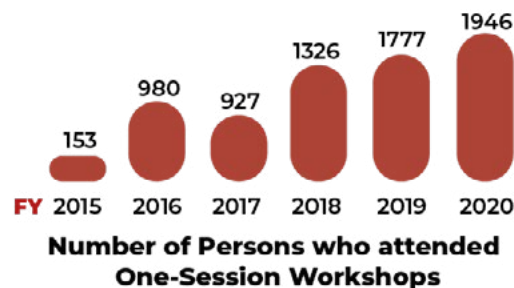
To keep up-to-date and meet evolving needs, CAL conducted an 18-month review of its content, refreshing the curriculum for both the C2C (PMHI) and C2C (Dementia) training programmes. The revised curriculum equips C2C participants with a balance of the requisite knowledge, skills and mindsets, wrapped around experiential sharing in a safe environment that is nurturing and supportive.

The pilot C2C (PMHI) class utilising the revised curriculum launched in March 2020, graduating in June 2020, while the pilot class for the revised C2C (Dementia) rolled out in October 2020 and graduated in December 2020.



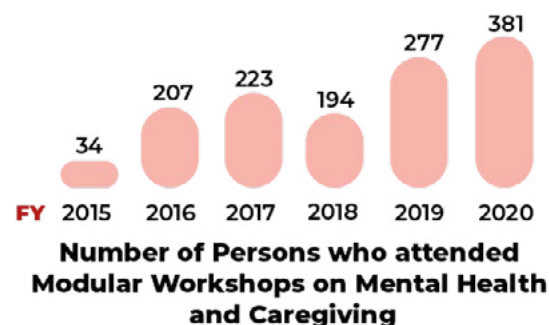
### One-Session Workshops

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 (lunchtime talks) and faith-based groups.



### Modular Training Courses

CAL also conducts modular training 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.



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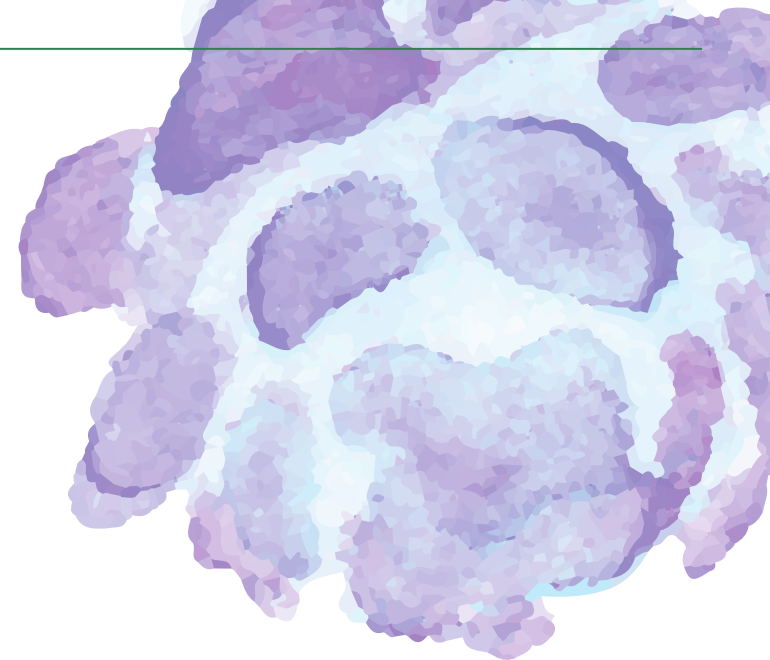


## C4C Support Group

Caregivers who complete the C2C Programme often miss the community spirit of the classes and the safe environment that the classroom provides for experiential learning and sharing. The C4C programme offers a space where they can come together to share their life stories and experiences in a way that helps to reduce the isolation and loneliness that caregiving for a loved one with a mental health condition can often bring.

The C4C Programme gives caregivers the opportunity to establish a support network by building connections and friendships. Members of the group meet once a month over 12 months and engage in discussions around topics related to mental health and caregiving. The first five sessions are facilitated by a CAL staff on topics that are common among caregivers. From the sixth session, group members organise the meetings and lead the discussions on topics of their choice.

As C4C sessions are conducted face-to-face, they had to be put on hold due to safe distancing restrictions. In 2020, one C4C Group graduated in September, and in December another group of caregivers started their 12-month journey together. As we move forward, C4C Support Groups will be condition-specific. This is to encourage deeper sharing and discussion among the caregivers, allowing them to forge stronger connections within the groups.

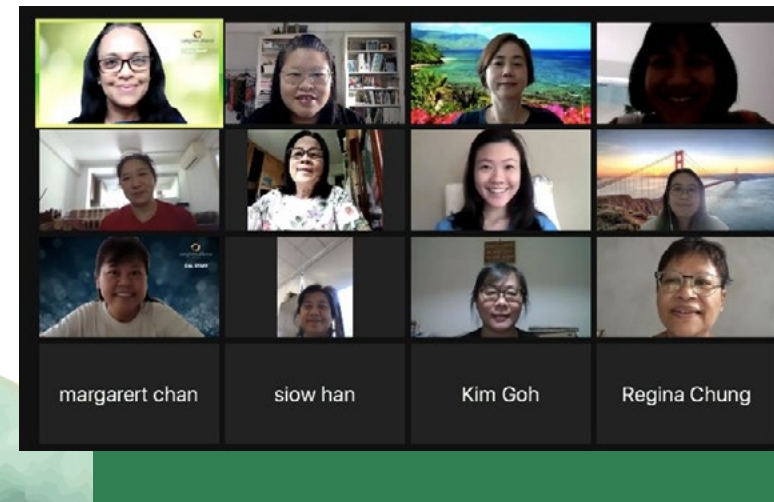


## New Programmes and Services in 2020

### Launch of Trauma-Informed-Care Awareness Talks and Workshop

In 2019, CAL and 6 other organisation came together under the ToteBoard's Shared Gifting Circle Project. The goal was to help strengthen mental resilience in children and youth. The collaboration resulted in the co-creation and launch the series of Trauma Informed Care (TIC) programmes in July 2020. The programmes include a 1-hour TIC Awareness Talk and 4 TIC workshops targeted at different audience namely TIC Workshops for Educators, Peers, Helping Professionals and Parents/Caregiver.

Between July and December 2020, CAL delivered a total of 4 workshops and 9 talks to 414 participants. Our partners: Acceset, Boys Town, CampusPsy, Singapore Association for Mental Health, Singapore Children's Society





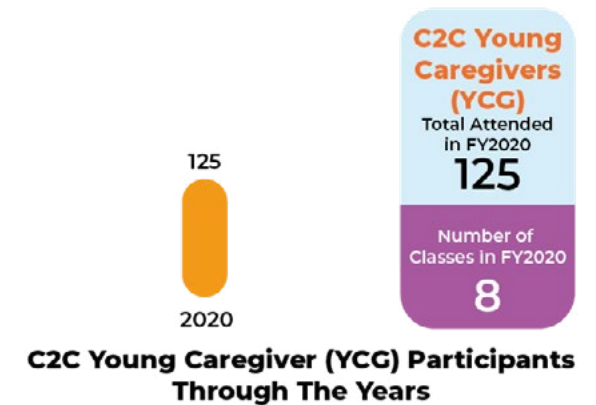
## Launch of C2C Programme for Young Caregivers (YCG)

In an effort to reach out to a new demographic, CAL launched another new programme in 2020. With youth mental health issues on the rise, an 8-week long C2C-YCG Programme was introduced to equip youths with the knowledge and skills to cope with the demands of caring for a family member, relative, or friend with mental health concerns. CAL worked closely with schools and institutes of higher learning (IHL), conducting 8 runs of C2C-YCG with a total of 125 participants.

CAL believes in empowering caregivers through participating in meaningful volunteering with CAL as volunteer trainers. In 2020, CAL's Train-the-Trainer (TTT) workshops enabled 11 youths to become skilled Volunteer Trainers, of which 7 were Youth Aspirants from the Young Leaders Programme at Youth Corps Singapore (YCS). In July, some of these trained youth volunteers then went on to successfully deliver an 8-week C2C-YCG programme, with their fellow aspirants as participants.

## New Outreach to Children and Youth

CAL recognises the importance of building better mental health literacy amongst teenagers and young adults. As such, the team spearheading the IHL Project have since developed many workshop topics that are tailored to this demographic. In November 2020, CAL delivered a Stress Management Workshop to 64 student leaders of Ngee Ann Polytechnic, to equip them to be better able to handle stress in school and within their peer groups. In a separate session, CAL also engaged 55 Ngee Ann Polytechnic Continuing Education (CE) Staff in a Self-Care Workshop, to guide them through the many ways of practicing self-care and its importance in maintaining good mental health.



## Reconnect with Caregivers

At CAL, we are committed to our caregivers throughout their journey, and encourage them to keep in touch even after they finish the programme. With social media and chat groups, it is now easy to stay connected, but we had lost contact with some who attended our classes in the early days.

Spurred by the pandemic, in September 2020, we launched the 'Reconnect with Caregivers' project and proactively reached out to over 3,000 caregivers who had previously attended our training. Six volunteers were mobilised and trained to make phone calls to check-in on caregivers. This provided an opportunity for CAL to find out how caregivers were coping. Supported by CAL staff, the volunteers provided emotional support to caregivers as well as offered information and referral for help within the community.

We asked one of the volunteers from the project about her experience.



“

The caregivers were generally happy to hear from me, and were appreciative to have someone to talk to during the pandemic. Only a minority were not forthcoming.

I made almost 900 phone calls but there was one call that stood out. It was to a caregiver in her 40s, who is caring for her elder sister. She told me that she is struggling to care for her sister who refuses to seek help for her mental health condition, and to make it worse, she has also been diagnosed with breast cancer. The situation is causing a deep rift in the family, and the police had to be called in at one point.

”

– Irene

The caregiver was referred to resources where she could seek emotional support. She is also considering rejoining the C2C programme, which she had previously signed up for but not completed.

## Our Outreach/C2C Locations in FY2020

### Hospitals

- Institute of Mental Health
- Khoo Teck Puat Hospital
- KK Women's and Children's Hospital
- Singapore General Hospital

### Community

- 365 Cancer Prevention Society
- Agency for Integrated Care
- AMP Singapore
- Bishan East Zone 2 RC
- Bukit Batok CC
- Bukit Batok Green Ribbon Task Force
- Campus PSY
- Dawson RC
- Enable Asia
- Henderson-Dawson CCC
  - Active Aging Committee
- Indian Women's Association Singapore
- L&D in Asia Community
- Limbang Green RC
- Nanyang Academy of Fine Arts
- National University of Singapore
- Ngee Ann Polytechnic
- Our Better World

### Community

- Pacific Activity Centre - SkyTerrace@Dawson
- People's Association
- REACH Senior Centre @ Bukit Gombak Vista
- Silver Ribbon (Singapore)
- SIM Global Education
- Singapore Management University
- Singapore University of Social Sciences
- South West CDC
- SUN-DAC
- Tzu Chi Humanistic Youth Centre
- Tzu Chi Singapore
- West Coast CC
- Youth Corps Singapore

### Corporations

- BlackRock
- Deutsche Bank
- Ernst & Young LLP
- Fullerton Hotel
- Hong Leong Finance
- HSBC Singapore
- Metropolitan YMCA Singapore
- National Library Board
- National Youth Council

### Corporations

- National Youth Council
- PricewaterhouseCoopers
- Siemens
- Singapore Airlines
- Singapore Business Federation
- Singapore Prison Service
- UBS

### Faith-Based Groups

- Buddhist Fellowship
- Church of Our Saviour Singapore
- Singapore Soka Association
- Woodlands Evangelical Free Church



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# Key Events





6 June 2020

## Climb for Mental Wellness (C4MW)

On 6 June 2020, CAL launched a 6-week Climb for Mental Wellness (C4MW) campaign. The team's original idea was to hike to Everest Base Camp (EBC), a plan which was unfortunately disrupted by Covid-19. C4MW instead sought to have participants conquer the 65km trek - an estimated 85,301 steps - to EBC virtually, and in the process raise funds and greater awareness for CAL.

Over the 6-week period, the team were joined by 1,948 other participants and together they achieved an amazing total of 227.8 million steps! Averaging 116,114 steps per participant, this meant that EVERYONE completed the trek to Everest Base Camp!

Climb for Mental Wellness raised a total of \$537,990 which included \$250,000 worth of dollar-for-dollar matching from the Tote Board.

### Climb 4 Mental Wellness



43  
Days



1,956  
Participants



227,829,050  
Steps  
Climbed



133  
Teams



ONENCSS  
9,750,549  
Top Team



Rohaizan Mustaffa  
3,028,861 steps  
Top Individual



1,500  
Non-Caregivers



153  
Overseas Participants



3 Years Old  
Youngest Participant



169  
Donors



\$537,990  
Raised to  
Support Caregivers



## 6 August & September 2020

### Experience Forest Therapy - Nature Reconnections

Forest Therapy refers to the practice of spending time in forested areas for the purpose of enhancing health, wellness, and happiness. The practice follows the general principle that it is beneficial to spend time bathing in the atmosphere of the forest.

Between August and September 2020, several families and caregivers benefitted from the Nature Reconnections – Forest Therapy activity conducted by Kian, a certified guide. Many of the participants expressed how grateful they were for the opportunity to spend time with their loved ones in nature, especially with the ongoing COVID-19 pandemic.

One of our caregivers, Nadia Daeng, said: “My mother was truly moved and immensely appreciated the experience. Watching her express joy for her surroundings was an amazing opportunity for us to bond and heal. It gave me the chance for a welcome break as well. We are both so grateful.”



Photo Credit - Nadia Daeng

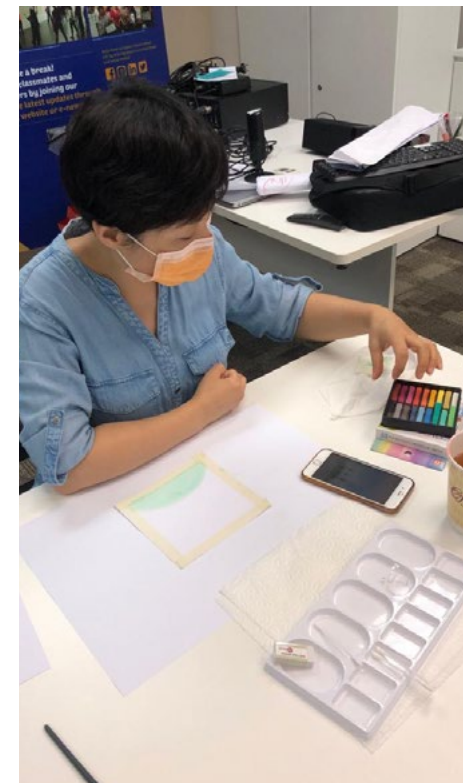
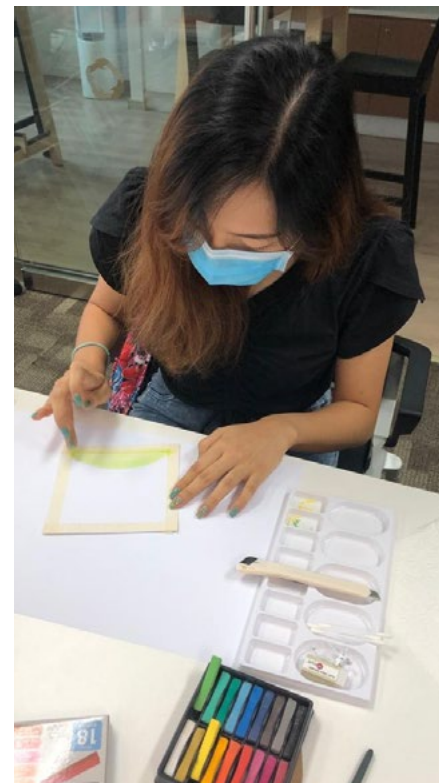


## 4 & 21 August 2020

### Nagomi Art

In August 2020, CAL's Community Outreach Manager Kathleen Chia shared her passion for Pastel Nagomi Art and conducted 2 Workshops for CAL Staff as a self-care activity.

Pastel Nagomi Art is a form of Japanese healing art where participants use their fingers to create a softly-coloured and gentle piece of artwork. The focus is not on the finished product, but the calming and therapeutic effect it has on the artist.



## 26 September 2020

### Enable Asia - The Virtual Enabling Festival 2020

On 26 September 2020, CAL's Executive Director Tim Lee was a guest panelist at Enable Asia's Virtual Enabling Festival, where he shared about the support programmes for caregivers, whether enough is done to support families in their caregiving journey, and if current programmes by social service agencies are meeting their caregiving needs.



## 10 October 2020

### Silver Ribbon - World Mental Health Day 2020 Event

On 10 October 2020, World Mental Health Day, CAL's Executive Director Tim Lee attended Silver Ribbon Singapore's World Mental Health Day 2020 event via Zoom, as one of the 10 Key Opinion Leaders who shared on mental health issues and efforts towards the beneficiaries of their causes.



Photo Credit - Enable Asia



## 5 November 2020

### STORY TALK - Caring for the Caregivers | OBW Community Event

On 5 November 2020, CAL's Executive Director Tim Lee was one of the panelists at the Our Better World (OBW) virtual community event STORY TALK: Caring for the Caregivers. Tim, together with two leaders of caregiver support communities from Indonesia and India, shared his perspective on the lived experience of caregivers, what drives and motivates them, and how they are finding the support they need from one another.

## 7 December 2020

### AmberLetter

CAL launched its annual Amberletter (@amberlettersg) social media campaign that seeks to raise awareness about mental wellness and caregiving by encouraging individuals to check in with others throughout the festive season.

The holiday period can be a time of loneliness and anxiety for some, and was likely even more so in 2020 because of the social restrictions caused by the pandemic. The campaign encourages us to slow down and take a moment to show care for those who may be feeling isolated or down during this period. Each year, we provide conversation tips, inspiring quotes and suggestions on how to reach out to someone who may be in need of care or concern.



Photo Credit - Our Better World



19 December 2020

## “Let’s gift for a reason” initiative by SAFRA Toa Payoh Club

“Gift for a Reason 2020” is an annual CSR event which enables SAFRA members to provide gifts according to ‘wishes’ written by participants on an “Adopt-A-Wish” card. 80 caregivers from CAL were pleasantly surprised to have their wishes granted by generous donors. Gift for a Reason 2020 is jointly organized by SAFRA, the SAFRA Community Services Club (SAFRACS) and SGCares, in support of the SGCares Giving Week.



23 October 2020

## Methodist Welfare Services Financial Assistance

Covid-19 has brought much disruption to the lives of Singaporeans, so for caregivers, it was welcome news when Methodist Welfare Services (MWS) reached out to CAL to provide financial assistance to eligible caregivers that were affected by the pandemic. Through its fundraising campaign in celebration of the 135th anniversary of The Methodist Church in Singapore, 12 CAL caregivers were awarded financial assistance.

“

Only those who will risk  
going too far can possibly  
find out how far they can go.

T.S. Eliot

”

## 14 - 18 December 2020

### Round Island Route (RIR)

In December 2020, Zalifah, a CAL Staff and caregiver to a loved one with depression, embarked on a 5-day 150km trek round the island on foot. As a member of #YOLO2020 Team CAL which had planned to trek to Everest Base Camp, the disruption posed by the Covid-19 pandemic inspired Zalifah to set herself a new challenge - to complete the 150km Round Island Route (RIR) in 5 days. Through this she hoped to raise greater awareness of mental wellness among her network of friends, as well as to raise funds for the work that CAL does to support fellow caregivers like herself.

The erratic weather made the effort a gruelling one for Zalifah - there were many days where she had to bear the blazing heat from the morning sun, and torrential rains in the afternoon, but she grit her teeth and pushed on.

What started off as a personal mission grew into something much bigger, and Zalifah was overwhelmed by the support and encouragement received. Across the five days, she was accompanied by colleagues and friends who rallied and supported her and the cause she was advocating for.

Much like a caregiver's journey, the 5-day trek was full of ups and downs. Having a supportive team provided Zalifah with the strength to complete the challenge despite the obstacles faced along the way, just like how having a positive social support network allows caregivers to find the joy in caregiving, even though it can be exhausting.





# CAL in the Media

Publicity is the sunlight that helps CAL to bloom. Every single mention that we get in the press is important, because it helps educate people about what we do, and gives us a boost in reaching out to caregivers in need.

Mental health and caregiving were topics of interest in 2020, and we are grateful to have had several opportunities for us to get the word out about our programmes and services, share tips about mental health, and for our caregivers to inspire with their stories of resilience.





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## NEWS

- **Yong Loo Lin School of Medicine, National University of Singapore**  
18 January 2020 | Speaking your mind
- **AIC With You**  
23 April 2020 | Stressed Caregivers: Self-care via Body, Mind, and Spirit
- **The New Paper**  
30 April 2020 | Non-profit organisation continues to support caregivers
- **Emmaus Strategies**  
27 May 2020 | How to Manage Your Emotions during COVID-19?
- **The Straits Times**  
9 June 2020 | Charities face new fund-raising reality amid pandemic
- **Salt & Light**  
23 June 2020 | Care for caregivers in the new normal of COVID-19
- **What Are You Doing SG?**  
20 September 2020 | Forest Bathing in the Singapore Botanic Gardens Does Wonders for Mental Health
- **The New Paper**  
13 October 2020 | Caregivers face great pressure and need more help, say advocates
- **The Straits Times**  
19 October 2020 | Caregivers need to seek support to avoid burnout: Experts
- **AIC With You**  
19 October 2020 | Stronger Than Before: Caregiver Sheds Mental Health Stigma To Better Support Sister
- **The Straits Times**  
23 December 2020 | Causes Week 2020: Forest bathing for better mental health
- **South China Morning Post**  
29 December 2020 | Caregivers risk depression and burnout looking after a loved one – how to practise self-care and when to seek help

## TELEVISION

- **CNA**  
23 December 2020 | Strangers In My Head: Ep 3 The Long Winding Road

## RADIO

- **88.3JIA**  
25 May 2020 | 乐龄、精神健康和照顾旅程
- **CNA938**  
24 October 2020 | Health Matters with Daniel Martin: The mental well-being of caregivers

## SOCIAL MEDIA WEBSITE

- **Social Service Tribe**  
30 July 2020 | Achieving a Sense of Purpose When Extending a Hand to Those Who Care
- **Enable Asia**  
26 September 2020 | Enabling Festival 2020: Zoom In#1-Caregiving: Have We Done Enough?
- **Our Better World**  
7 October 2020 | Compassion Fatigue: A mental health caregiver's story

## PRESS RELEASE

- **Singapore Management University**  
9 December 2020 | 3 in 4 caregivers of persons with mental health issues highlight a need for temporary separation from the person they care for, Singapore's first national survey on caregivers finds

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# Blossoming with Our Volunteers

Upon graduating from our C2C programmes, many caregivers are inspired to make a difference to the lives of other caregivers by signing up as volunteers.

Volunteerism is one of CAL's key pillars and all our C2C classes are co-facilitated by a volunteer trainer. We see the benefits it brings to both the volunteers as well as the programme attendees. At CAL, our mission is not only to train and support caregivers, but to empower them. Helping others by sharing their own lived experiences helps to achieve this, giving meaning and purpose to all that they have gone through.

Here we highlight some of the hidden heroes who stuck with us through the challenging year that 2020 was.



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Photo Credit - Patrick Lim Kim Seng

### Patrick Lim Kim Seng

#### *Being tech-challenged was not going to hold him back*

Patrick attended C2C (PMHI) in 2016 and soon after signed up to be a volunteer trainer with CAL. As someone who enjoys meeting like-minded fellow caregivers, Patrick feels that C2C is a great platform for peer-to-peer learning and sharing to take place.

As he was not digitally-savvy, Patrick was initially apprehensive when told that he would be required to conduct C2C via Zoom when our classes were moved online. But his never-say-die attitude made him press on. He found it challenging to prompt participation during his Zoom lessons but does his best to encourage participants to open up and learn from one another.



## Irene Goh

### *Helping her daughter to advocate while on her recovery journey*

Irene is a caregiver to her daughter, Deborah, who was diagnosed with bipolar disorder. When Deborah shared her desire to help others suffering from mental illnesses, Irene gave nothing but her fullest support and encouragement and together, they advocate for the de-stigmatisation of mental illness. Deborah is a certified peer support specialist who volunteers at several organisations helping persons-in-recovery. Irene and Deborah are each other's emotional support system and many find their bond to be truly admirable and heartwarming.



Photo Credit - Irene Goh

## Peggie Wong

### *Dedicated caregiver who volunteered in both English and Chinese classes throughout the year*

Peggie has been one of our most active and involved volunteers since 2017. She was first approached by our staff while taking her loved one for an appointment at CGH. After attending C2C, she volunteered as a Support Leader and afterwards trained as a volunteer trainer for both English and Chinese C2C (PMHI) classes during the pandemic. Her never ending spirit and passion for volunteerism stems from her understanding of the importance of communication and extending empathy to her loved ones. She feels that volunteering in C2C classes has mutual benefits where she can also learn from participants when they share about their journey and experiences.



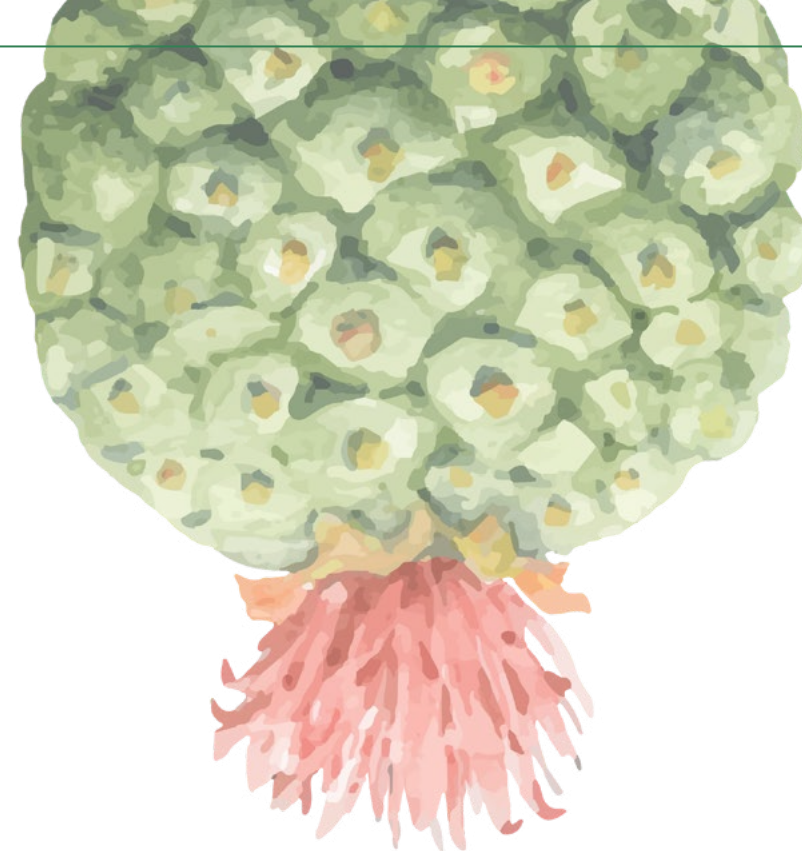


## Sarah (pseudonym).

### *Telling her story to foster better understanding*

Sarah is a young caregiver to a family member. She attended CAL's C2C-Young Caregiver programme and subsequently shared her caregiving story in a SMU talk. After completing her training, Sarah became a volunteer C2C trainer. She has found that volunteering with CAL has also helped her add more to her own caregiving journey and experience.

Sarah views volunteering as a positive learning journey, as she feels it is a wonderful way for her to share her story and interact with both caregivers and non-caregivers alike, helping to promote empathy and understanding as people become better educated about mental health conditions.



## Moushumi Ghosh

### *Brings mum along when she volunteers*

Moush is a caregiver to her mother with mild Alzheimer's disease. She attended both the C2C (PMHI) and dementia programmes in order to learn how to better care for her mum and support her own caregiving journey. Moush then trained as volunteer trainer for both C2C PHMI and Dementia, where her mother was also present during these sessions. While it was at times challenging to have her mum there, as certain segments could be triggering for her, she felt the experience was invaluable in teaching her how to be more creative and holistic in her caregiving approach.



Photo Credit - Moushumi Ghosh

# 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 in many other ways.

## Sponsorship & Support for Programmes

- AIC (CREST Funding)
- NCSS (C2C, E2E Funding)
- Tote Board Enhanced Fundraising Programme
- Tote Board Shared Gifting Circle Funding

## Engagement Activities & Programmes

- Andrew Ang & Corinne Yeo (Essentials of Will Writing)
- Caring for Life (Personal Resilience: Key to reducing Stress, Anxiety & Depression)
- Dr Ang Yong Guan (Overcome COVID Blues)
- EnableAsia (The Virtual Enabling Festival)
- Johnson & Johnson (Virtual Caregivers Forum: Life during COVID-19 Pandemic as Caregivers of Loved Ones with Mental Health Conditions)
- Kian (Experience Forest Therapy – Nature Reconnections)
- Liew Tet Fah (Career Dialogue: Coping in COVID)
- Our Better World (STORY TALK: Caring for the Caregivers)
- Resilience Collective (Coping with the Year-End Holidays)
- Samaritans of Singapore (International Survivors of Suicide Loss Day)
- Shared Gifting Circle (Trauma Informed Care Awareness Talk)
- Shared Gifting Circle (Trauma Informed Care Workshop for Parents & Caregivers)
- Youth Corp Singapore (Creation of Caregivers-to-Caregivers Education Programme for Young Caregivers)

# Thank you for your continuous support!

## Hospitals, Schools & IHLs

- Changi General Hospital
- Institute of Mental Health
- Khoo Teck Puat Hospital
- KK Women's and Children's Hospital
- Nanyang Academy of Fine Arts
- Nanyang Polytechnic
- National University Hospital
- National University of Singapore
- Ng Teng Fong General Hospital
- Republic Polytechnic
- Singapore General Hospital
- Singapore Institute of Management
- Singapore Polytechnic
- Singapore University of Social Sciences
- St Andrew's Community Hospital
- St Anthony's Canossian Primary School
- Tan Tock Seng Hospital

## Corporates

- Accenture Singapore
- Annabelle Psychology
- BlackRock Singapore
- Deutsche Bank Singapore
- Hitachi Metals Singapore
- HSBC Singapore
- Learning and Development Asia
- Nu Skin Singapore
- OCBC Bank Singapore
- Pandemonium
- PricewaterhouseCoopers Singapore
- SAFRA Toa Payoh
- Siemens ASEAN
- Singapore Airlines
- Singapore Manufacturing Federation
- Speech Academy Asia
- The Fullerton Hotel
- UBS Singapore
- VISA Inc.

## Faith-Based Groups

- Buddhist Fellowship
- Care Community Services Society
- Chapel of the Resurrection
- City Harvest Community Services Association
- Gospel Light Christian Church
- Holy Family Church
- Metropolitan YMCA Singapore
- Singapore Soka Association
- Tzu Chi Singapore
- YMCA of Singapore

## Community

- Bishan CC
- Bukit Batok CC
- Bukit Batok East CC
- Bukit Panjang CC
- Dawson RC
- Henderson AAC
- Lions Befrienders
- North West CDC
- People's Association
- SGO @ Pasir Ris
- SGO @ Tiong Bahru
- South West CDC
- West Coast CC

## SSAs & Foundations

- Agency for Integrated Care
- APSN
- Caritas Singapore
- Fei Yue Community Services
- Muslim Converts' Association of Singapore
- National Council of Social Service
- PPIS Oasis
- SG Assist
- Singapore Mental Health Film Festival
- Touch Community Services
- Methodist Welfare Services

# Donors who contributed \$1,000 and above in 2020

## Individuals

|                                  |                             |
|----------------------------------|-----------------------------|
| Aw Beng Hui                      | Lynch Timothy Dennis        |
| Calvin Cheng Ern Lee             | Marie Elaine Teo            |
| Catherine Tan                    | Mark Andrew Fuchs           |
| Charlotte Yew Li Lin             | Mark Christopher Du Plessis |
| Chin Kim Tham                    | Mok Yee Ming                |
| Chua Siew Eng                    | Natalie Lee Yingrong        |
| Chua Soo May                     | Ng Ling Ling                |
| Cindy Tan                        | Ong Keow                    |
| Elisabeth Clarice Esther Gustava | Raymond Choo                |
| Ernest Kan Yaw Kiong             | Sean Tashiro                |
| Goh Yew Lin                      | Shaw Soo Chee Priscylla     |
| Jared Goh Kim Hun                | Tan Le Peng                 |
| K. Muralidharan Pillai           | Tan Ying Hsien              |
| Khoo Boo Jin                     | Tham Tuck Seng              |
| Koh Kok Hong Joseph              | Timothy Lee Siew Teck       |
| Kong Kwei Tee                    | Vernie Oliveiro             |
| Lenin Chong Sein Chin            | Vikram Subrahmanyam         |
| Leong Poh Ming                   | Vinayak Herur               |
| Liew Onnah                       | Wong Hee Ong                |
| Lim Wan Yee Rebecca              | Wong Kok Yee                |
| Linda Anne Thong                 | Yap Te-Chye Irving          |
|                                  | Zalifah Ibrahim             |

## Organisations

Binjai Tree  
Black Rock  
Crealogix Pte Ltd  
Deutsche Bank  
Hostelling International Singapore  
Integrative CSR Consulting Pte Ltd  
Lee Foundation  
SymAsia Singapore Fund - Nehemiah Foundation  
Tai Sun (Lim Kee) Food Industries Pte Ltd  
Tan Chin Tuan Foundation  
Tantallon Capital Advisors Pte. Ltd.  
The Community Foundation of Singapore  
ToteBoard  
Trail Blazer T Touch Fund





# Board Of Directors



**Chew Sutat**  
Chairman

Appointed: 10 December 2015  
Member, Nominations & Human Resource Committee  
Member, Fundraising Committee  
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Senior Managing Director, Head of Global Sales  
& Origination, Singapore Exchange



**Jennifer Fan**  
Vice Chairman

Appointed: 1 Oct 2017  
Chairman, Fundraising Committee  
Member, Finance Committee  
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Chief Asia Officer, Freemont Capital



**Raymond Choo**  
Director

Appointed: 11 May 2019  
Member, Nominations & Human Resource Committee  
Member, Audit Committee  
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General Counsel of Canyon Global Holdings Pte Ltd



**Dr Chua Siew Eng**  
Director

Appointed: 1 January 2019  
Chairman, Programmes & Services Committee  
Member, Fundraising Committee  
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Specialist Psychiatrist, Raffles Medical Group



**Dr Julian Hong**  
Director

Appointed: 21 Aug 2020  
Member, Finance Committee  
---

Healthcare Administrator & Family  
Physician in a regional medical group.



**Koay Peng Yen**  
Director

Appointed: 1 May 2018  
Chairman, Nominations &  
Human Resource Committee  
Member, Audit Committee  
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Former Group CEO, Tiger Airways Holdings



**Lim Jen Howe**  
Director

Appointed: 21 March 2013  
Chairman, Audit Committee  
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Partner, Thong & Lim, Chartered Accountants



**Francine Lim**  
Director  
Appointed: 26 September 2019  
Member, Finance Committee  
---  
Former CFO, Certis CISCO



**Jason Low**  
Director  
Appointed: 26 September 2019  
Member, Fundraising Committee  
---  
Senior Investment Strategist, DBS Bank



**Dr Mok Yee Ming**  
Director  
Appointed: 30 June 2020  
Member, Programmes & Services Committee  
---  
Senior Consultant and Regional Chief, Central  
Region Chief, Department of Mood and Anxiety  
Institute of Mental Health



**Tim Oei**  
Director  
Appointed: 1 May 2018  
Member, Programmes and Services Committee  
---  
CEO, National Kidney Foundation



**Galen Tan**  
Director  
Appointed: 1 October 2017  
Chairman, Finance Committee  
Member, Programmes & Services Committee  
---  
CEO, Kasa Singapore Pte Ltd



**Wong Kok Yee**  
Director  
Appointed: 1 January 2017  
Member, Nominations & Human Resource Committee  
Member, Audit Committee  
---  
Director, Wong Kok Yee Tax Services Pte Ltd

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# Corporate Governance

CAL is led by a Board of Directors who are elected or co-opted volunteers. 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. The Executive Director, Head Operations & Programmes, Head, Communications, Head, Outreach & Corporate Services and other staff, where necessary attend Board meetings as CAL staff. During the financial year 2020, 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 follow-up to the self-evaluation assessment conducted in 2019.

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](mailto: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          |
| Raymond Choo     | 4                  | 4          |
| Dr Chua Siew Eng | 4                  | 4          |
| Dr Julian Hong   | 1                  | 1          |
| Lim Jen Howe     | 4                  | 4          |
| Francine Lim     | 4                  | 2          |
| Jason Low        | 4                  | 4          |
| Koay Peng Yen    | 4                  | 4          |
| Dr Mok Yee Ming  | 2                  | 2          |
| Tim Oei          | 4                  | 4          |
| Galen Tan        | 4                  | 3          |
| Dr Swapna Verma  | 1                  | 1          |
| Wong Kok Yee     | 4                  | 1          |

**Board Sub-Committee Meeting Attendance****Audit Committee**

| Directors                 | Number of Meetings | Attendance |
|---------------------------|--------------------|------------|
| Lim Jen Howe, Chairperson | 3                  | 3          |
| Wong Kok Yee, Member      | 3                  | 1          |
| Koay Peng Yen, Member     | 3                  | 3          |
| Raymond Choo, Member      | 3                  | 3          |
| Jared Goh, Secretariat    | 3                  | 3          |

**Fundraising Committee**

| Directors                 | Number of Meetings | Attendance |
|---------------------------|--------------------|------------|
| Jennifer Fan, Chairperson | 2                  | 2          |
| Chew Sutat, Member        | 2                  | 2          |
| Dr Chua Siew Eng, Member  | 2                  | 2          |
| Jason Low, Member         | 2                  | 1          |
| Jared Goh, Secretariat    | 2                  | 2          |

**Nominations & Human Resource Committee**

| Directors                  | Number of Meetings | Attendance |
|----------------------------|--------------------|------------|
| Koay Peng Yen, Chairperson | 4                  | 4          |
| Chew Sutat, Member         | 4                  | 4          |
| Wong Kok Yee, Member       | 4                  | 3          |
| Raymond Choo, Member       | 4                  | 4          |
| Jared Goh, Secretariat     | 3                  | 3          |

**Programmes & Services Committee**

| Directors                     | Number of Meetings | Attendance |
|-------------------------------|--------------------|------------|
| Dr Chua Siew Eng, Chairperson | 2                  | 2          |
| Tim Oei, Member               | 2                  | 2          |
| Galen Tan, Member             | 2                  | 2          |
| Dr Mok Yee Ming, Member       | 2                  | 2          |
| Jared Goh, Secretariat        | 2                  | 2          |

**Finance Committee**

There was no formal meeting for the year.

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## 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.

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## 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.

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.

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 of whom at least two shall be 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 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. There shall be a maximum term limit of four consecutive years for the Audit Chairperson.

3. The Committee's role is to facilitate the external and internal audits of the Company for the Board to obtain independent information on the Company's activities. The role of the Audit Committee is to:

3.1 monitor the choice of accounting policies and principles;

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 review the independence of the external auditors annually;

3.4 review the audit plans and reports of the external auditors and 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 on key 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 review compliance to the Code of Governance for Charities and Institutions of a Public Character and other regulatory requirements;

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 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 not be revised without the Board's approval.

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## 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 2020

| S/No.                   | Code guideline                                                                                                                                                                                                                                                                                                                                                                                                                   | Code ID | Response (select whichever is applicable) | Explanation (if Code guideline is not complied with)                                                                                                                                                                                         |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BOARD GOVERNANCE</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                  |         |                                           |                                                                                                                                                                                                                                              |
| 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. |
|                         | Are there governing board members holding staff* appointments?                                                                                                                                                                                                                                                                                                                                                                   |         | No                                        | Neither are there staff holding Board appointments.                                                                                                                                                                                          |
| 4                       | The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity. | 1.1.7   | Complied                                  | The Chairman of the Finance Committee has not served more than four years in that capacity.                                                                                                                                                  |
| 5                       | 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.                                                                                                                                                                                           |
| 6                       | The Board conducts self-evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.                                                                                                                                                                                                                                                                                      | 1.1.12  | Complied                                  | The Board conducts self-evaluation at least once in 2 years.                                                                                                                                                                                 |

|                             |                                                                                                                                                                      |       |          |                                                                                                                                                                                            |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | 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 director has not served more than 8 years.                                                                    |
| 8                           | 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.                                                |
| <b>CONFLICT OF INTEREST</b> |                                                                                                                                                                      |       |          |                                                                                                                                                                                            |
| 9                           | There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity. | 2.1   | Complied | 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.   |
| 10                          | 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 have to declare and recuse themselves if a conflict of interest arises. |
| <b>STRATEGIC PLANNING</b>   |                                                                                                                                                                      |       |          |                                                                                                                                                                                            |
| 11                          | The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.    | 3.2.2 | Complied | 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 |                                                                                                                                            |     |          |                                                                                                                                                                                                                                                                                           |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 12                                      | 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.                                                                                                                                                   |
| 13                                      | There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board. | 5.3 | Complied | The Code and Conduct guidelines are documented as part of the Corporate Governance Manual, Staff HR Manual and Volunteer Management Manual.                                                                                                                                               |
| 14                                      | There are processes for regular supervision, appraisal and professional development of staff.                                              | 5.5 | Complied | 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. |
|                                         | Are there volunteers serving in the charity?                                                                                               |     | Yes      | We have 85 active volunteers serving the charity in various capacities in 2020.                                                                                                                                                                                                           |
| 15                                      | 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 |                                                                                                                                                                                                            |       |          |                                                                                                                                                              |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 16                                         | There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes. | 6.1.1 | Complied | 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. |

|    |                                                                                                                                  |       |          |                                                                                                                                                                                       |
|----|----------------------------------------------------------------------------------------------------------------------------------|-------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 17 | 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. |
| 18 | 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 has appointed a professional firm to initiate a 3-year internal audit cycle starting in 2021.                                                                               |
| 19 | The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.                 | 6.1.4 | Complied | The Board has conducted an enterprise risk assessment exercise which is then regularly monitored and reviewed through the Audit Committee.                                            |
| 20 | 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 management reports are prepared to compare against the approved budget.                                              |
|    | Does the charity invest its reserves (e.g. in fixed deposits)?                                                                   |       | Yes      | The charity invests its reserves in low risk time deposits with approval from the Board.                                                                                              |
| 21 | The charity has a documented investment policy approved by the Board.                                                            | 6.4.3 | Complied | This investment policy is documented in the Corporate Governance Manual and will be reviewed where necessary. The Reserves and Investment Policy is disclosed in CAL's Annual Report. |

# Governance Evaluation Checklist Submission for Jan to Dec 2020

| FUNDRAISING PRACTICES       |                                                                                                                                                                                |       |          |                                                                                                                                                                                                                            |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | 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.                                                                                              |
| 22                          | 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 receipts including tax exempted receipts when required. In addition, donations are reported quarterly to the Board. Cash donations are deposited as promptly as practically possible. |
|                             | Did the charity receive donations in kind during the financial year?                                                                                                           |       | No       |                                                                                                                                                                                                                            |
| DISCLOSURE AND TRANSPARENCY |                                                                                                                                                                                |       |          |                                                                                                                                                                                                                            |
| 24                          | The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings. | 8.2   | Complied | Besides the number of Board meetings, attendance at Board meetings and Sub-Committee Meetings are also disclosed in the Annual Report.                                                                                     |
|                             | Are governing board members remunerated for their services to the Board?                                                                                                       |       | No       | No Board Directors are remunerated for their services.                                                                                                                                                                     |
|                             | Does the charity employ paid staff?                                                                                                                                            |       | Yes      |                                                                                                                                                                                                                            |
| 27                          | No staff is involved in setting his own remuneration.                                                                                                                          | 2.2   | Complied | No staff is involved in setting his own remuneration. CAL strives to follow the salary scales provided by NCSS as closely as possible. Annual increments are approved by the Board.                                        |

|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |     |          |                                                                                                                                                                  |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28 | The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration. | 8.4 | Complied | 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. |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## 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;

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |     |          |                                                                                                                                                                     |
|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 29                  | The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year. | 8.5 | Complied | None of CAL staff is related to or is a close member of the family of the Executive Director or a governing Board Director. This is disclosed in the Annual Report. |
| <b>PUBLIC IMAGE</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |     |          |                                                                                                                                                                     |
| 30                  | The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9.2 | Complied | This is documented in the Communications Policy.                                                                                                                    |



- 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.

## **Reserves and Investment Policy**

### **Introduction**

A reserves policy is put in place in compliance with the Code of Governance of Charities and Institutions of a Public Character. The objective of the Reserves Policy is to protect Caregivers Alliance Limited (CAL) from unforeseen adversities which may disrupt the work of CAL, while at the same time avoid the accumulating of excessive financial resources which should be put to CAL's work. By having a reserves policy, CAL will be equipped financially to operate even through adverse periods where the usual income would decrease drastically.

The objective of CAL's Investment Policy is to ensure adequate returns from its cash balances by investing in low-risk & liquid investments, in order to mitigate inflation, subject to meeting the objectives of the Reserves Policy.

### **The Reserves & Investment Policy**

1. The Investment Policy will take into account CAL's cash, categorised into
  - a) Reserves Amount (i.e. 4 months of budgeted OPEX);
  - b) Excess Cash Amount (i.e. Cash less Reserves Amount).
2. Four months of budgeted operating expenditure – "Operating expenditure" or OPEX, to include rent, equipment, inventory costs, marketing, payroll and funds allocated for conducting courses and development.
3. For the purpose of this policy, CAL's cash when invested will be classified into 3 groups based on the expected maturity of the investment:
  - a) Liquid Investment – Investments that are expected to mature within 3 months (inclusive). Examples will include deposits in banks and money market funds.
  - b) Short-term Investment – Investments that are expected to mature after 3 months, up to three years. Examples will include deposits in banks, short term bonds and money market funds.
  - c) Long-term Investment – Investments that are expected to mature after three years, up to five years.





# Financial Information

| Income                                | 2018             | 2019             | 2020             |
|---------------------------------------|------------------|------------------|------------------|
| NCSS & AIC Funding                    | 1,241,367        | 1,792,640        | 2,265,322        |
| Care & Share Grants                   | 386,985          | -                | 237,405          |
| Bicentennial Community Fund           | -                | -                | 400,000          |
| Jobs Support Scheme                   | -                | -                | 417,601          |
| The Invictus Fund                     | -                | -                | 50,000           |
| Tote Board Shared Gifting Circle Fund | -                | -                | 43,960           |
| Donations                             | 152,675          | 171,781          | 147,695          |
| Fundraising Events                    | 384,424          | 1,026,127        | 680,215          |
| Programme Fees                        | 5,954            | 3,221            | 1,184            |
| Others                                | 85,184           | 88,447           | 129,981          |
| <b>Total Income</b>                   | <b>2,256,589</b> | <b>3,082,216</b> | <b>4,373,363</b> |
| Expenditure                           | 2018             | 2019             | 2020             |
| Staff Costs                           | 1,847,265        | 2,026,821        | 2,251,357        |
| Operating Expenses                    | 264,713          | 288,188          | 156,625          |
| Fundraising Costs                     | 28,413           | 88,056           | 94               |
| <b>Total Expenditure</b>              | <b>2,140,391</b> | <b>2,403,065</b> | <b>2,408,076</b> |
| <b>Net Income</b>                     | <b>116,198</b>   | <b>679,151</b>   | <b>1,965,287</b> |

| Balance Sheet               | 2018             | 2019             | 2020             |
|-----------------------------|------------------|------------------|------------------|
| <b>ASSETS</b>               |                  |                  |                  |
| Property, plant & equipment | 95,060           | 25,875           | 25,134           |
| Other Receivables           | 52,882           | 448,459          | 514,394          |
| Cash & Cash equivalents     | 3,870,003        | 4,300,715        | 6,368,922        |
| <b>Total Assets</b>         | <b>4,017,945</b> | <b>4,775,049</b> | <b>6,908,450</b> |
| <b>LIABILITIES</b>          |                  |                  |                  |
| Current Liabilities         | 107,810          | 185,763          | 353,877          |
| <b>Total Liabilities</b>    | <b>107,810</b>   | <b>185,763</b>   | <b>353,877</b>   |
| <b>Net Assets</b>           | <b>3,910,135</b> | <b>4,589,286</b> | <b>6,554,573</b> |
| <b>FUNDS</b>                |                  |                  |                  |
| General Funds               | 2,239,968        | 3,215,512        | 4,443,252        |
| Restricted Funds            | 1,670,167        | 1,373,774        | 2,111,321        |
| <b>Total Funds</b>          | <b>3,910,135</b> | <b>4,589,286</b> | <b>6,554,573</b> |

| Other Information | 2018 | 2019 | 2020 |
|-------------------|------|------|------|
| No. of Employees  | 26   | 30   | 32   |





# caregivers alliance

— l i m i t e d —

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