



caregivers alliance
— limited —

ANNUAL REPORT | 2017

VISION, MISSION AND CORE VALUES

Vision

CAL's vision is to improve the lives of family members and caregivers of persons with mental illness through education, outreach, support, referral and advocacy.

Mission/Objectives

- Outreach and provide training to caregivers
- Identify and develop caregiver leaders who can provide peer support
- Advocate on behalf of caregivers of persons with mental illness

Core Values

Integrity	We are committed to the highest ethical standards to everyone we serve.
Teamwork	We uphold a work environment of collaboration and partnership, trust and mutual respect.
Professionalism	We strive to achieve high standards of conduct, competency and services.
Innovation	We encourage creativity, exploring new ideas in overcoming challenges.
Compassion	We show empathy and concern for the welfare and well-being of each individual we serve.

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CHAIRMAN'S MESSAGE

There has been broader awareness of Mental Health issues in Singapore in 2017, with a more concerted effort by the Government, Agencies and VWO's in providing more attention and support to the needs of those afflicted. Notwithstanding these efforts, the issues of stigma continue to plague the Caregivers who too often continue to suffer in silence with multiple crosses to bear. We continue to read news reports of suicides of caregivers and/or their loved ones. These tragedies should not happen. The work of CAL which has benefited many Caregivers who are no longer alone, who recognize the importance of Self Care and have built some Resilience, is far from complete. The needs are aplenty.

Last year, CAL continued to reach out to the restructured hospitals, adding Changi General Hospital (CGH), Singapore General Hospital (SGH) and National University Hospital (NUH) to the list of support centres set up at the hospitals for the convenience of caregivers of persons with mental health issues. The three new support centres brought the total number of hospitals to 7 and closed to 3,000 caregivers came to know of CAL's services and programmes in 2017.

Besides the hospitals, I am happy that more corporations and grassroots organisations are also coming on board to be better aware of mental health. In some instances, they also facilitated the conduct of CAL's programmes for their employees and residents. In 2017, close to 4,000 unique caregivers' lives were touched by CAL in our outreach efforts. This augurs well for community support and opens up conversations about mental health that are often conducted in a hushed manner. It is certainly a step towards removing stigma that is still a major challenge for the caregivers and their loved ones.

CAL's Caregiver-to-Caregiver Programme (C2C) has benefitted closed to 2,600 caregivers in 2017. With the expanded reach, more caregivers will be touched in the coming year.

CAL receives limited funding from the government. We are blessed to have the support from individuals, corporate donors and foundations in our fundraising efforts. Our Caregivers Charity Lunch 2017 held on September 30, 2017 raised \$200,076 which included the funding from Tote Board. Raleigh, an organisation that raises funds for noteworthy causes, also raised \$47,325 for CAL through its Let's Take a Walk 2017 event. These efforts however cover only a fraction of the cost of delivering CAL's services.



CHAIRMAN'S MESSAGE

CAL's annual Caregivers Conference held on September 2, 2017, themed ***Positive Steps Towards Building a Stigma-Free Society***, was highly successful as it gained much media interest and public awareness while generating positive conversation nationwide. The Conference was graced by Guest of Honour, SMS Dr Amy Khor who shared upcoming mental health initiatives that support both caregivers and those with the conditions. Former Parliament Speaker and current President of Singapore, Mdm Halimah Yacob, a mental health advocate also dropped by to show her support.

I wish to thank our funders, individual supporters, corporate donors, volunteers and staff for their support of CAL throughout the year. With your support, CAL has been able to support ongoing programmes and services while expanding impact and reach through collaborating with current and new partners.

Having brought CAL to new heights in 2017, CAL's Founding Executive Director, Dr Sally Thio, will be retiring from 1 April 2018. All of us on the Board thank Sally for her relentless efforts to reach out to our partners and for personally touching the lives of many caregivers and their families.

Going forward, CAL will be helmed by Executive Director, Tim Lee who will be joining us on 2 April 2018. Tim brings his Human Resource expertise and a resume of having worked at various multinationals. As a business leader, he is an initiator in supporting organisational development and a facilitator of discussions and development of new talent within the organisation. A strong believer of employee engagement and ownership, he understands that trust begins with employees and volunteers collectively working towards this meaningful cause to support caregivers.

Chew Sutat



EXECUTIVE DIRECTOR'S MESSAGE

A Word for the Caregivers by Dr Sally Thio
founding Executive Director from April 2012 to March 2018

I want to share some thoughts with caregivers, and caregiver supporters, people who are close to my heart. Without you, CAL would not be what it is today.

Having been with CAL for six years, being a caregiver and a professional, my journey with you all has been emotional but meaningful, as we relate to each other our stories during the C2C graduations, all of which I attended.

Support One another

The personal and emotional stress of caring for a person with mental health condition affects the entire family with the greatest burden on the caregiver. Understanding and dealing with our emotions help us better cope with the person's problems as the caregiving journey is like riding a roller coaster.

Placing our loved one in a psychiatric hospital or a care facility initiates a lot of guilt. At times we may be embarrassed and even angry when the person displays inappropriate behaviour in public. Such anger may be directed at the person, ourselves, the doctor or the situation, depending on the circumstances. It is important to distinguish between our anger at the person's behaviour – which is the result of the disease – and our anger with the person.

Some may find ourselves taking on the person's responsibilities, as a breadwinner or taking on more family duties, and caring for the other members of the family. This added stress can be overwhelming.

Remember, seeking advice from professionals and continual learning and support from other caregivers with similar lived experiences help. So let's rally together and support one another!

Our Achievements

Meeting the Needs of Caregivers

We want to thank our founder Mr Hsieh Fu Hua for his support for caregivers in so many ways in the startup of CAL. From 2012 to 2017, we have grown from a staff strength of 3 to 27, reached out to over 11,000 caregivers and potential caregivers, and trained over 2,500 caregivers.



EXECUTIVE DIRECTOR'S MESSAGE

CAL's service model focuses on meeting the needs of caregivers of persons with mental health issues by supporting them with training and facilitating caregiver support by professionals and caregivers with lived experiences. Through its signature Caregiver-to-Caregiver Education Programme (C2C), caregivers are more empowered with knowledge of mental health, and soft skills to better cope with their loved ones and care for themselves. Caregivers are encouraged to advocate for our loved ones and raise mental health awareness in the community. They are encouraged to be trained as a caregiver leader and volunteer to support these needs.

We are grateful to IMH for its support in allowing us to establish the Caregivers Support Centre (CSC) in 2013, where caregivers receive support in the form of information and referral, and counselling.

For those caregivers who face tremendous emotional burdens in providing for the practical needs of their loved ones, and are unable to receive support through the C2C programme, the Individual Training & Support (ITS) programme is provided. This is especially necessary for those caregivers who may be facing burnout and require individualised support to in coping with their caregiving burdens.

Making Services More Accessible to Caregivers

The next best effort was in bringing our services nearer to the caregivers. In 2017, CAL has extended its outreach efforts to caregivers at various public hospitals following the three health clusters of MOH, namely:

1. Western Cluster (covering Ng Teng Fong General Hospital, National University Hospital);
2. Central Cluster (covering Institute of Mental Health, Tan Tock Seng Hospital and Khoo Teck Puat Hospital);
3. Eastern Cluster (covering Singapore General Hospital, Changi General Hospital, with KK Women's and Children's Hospital and Sengkang General Hospital to be established in 2018).

Roving at the Psychiatric and Psycho-Geriatrics Outpatient Specialist Clinics, CAL staff provides information and referral services, and emotional support to stressed caregivers. Caregivers of persons with dual diagnosis at these hospitals will also be supported through this outreach, and are encouraged to attend the C2C Education Programme, conducted at the hospital premises.



EXECUTIVE DIRECTOR'S MESSAGE

We have established good working relationships with government agencies, hospitals, sector partners, corporations and grassroots organisations. With deep conviction and passion, we have touched the lives of many more caregivers and their families. This would not have been possible without the staff and numerous caregiver volunteers working relentlessly with me in the past 6 years in bringing CAL to where it is today.

Passing on the baton

As of 31st March 2017, I retire as ED, and will be moving on to meet other areas of need.

Mr Timothy Lee, an experienced CEO, will succeed me as the Executive Director of CAL with effect from 2 April 2018. I look forward to your continued dedication and commitment to CAL and Tim in the work of supporting caregivers and their families.

Thank you.



At the CAL appreciation Dinner for Caregiver Leaders and Volunteers on 20 December 2017 at IMH

BOARD OF DIRECTORS



Chew Sutat

Chairman

(Appointed: 10 December 2015)

Occupation: Executive Vice President, Singapore Exchange



Ching Hon Siong

Vice Chairman

(Appointed: 25 October 2011)

Member, Nominations & Human Resource Committee

Occupation: Director, LODS International Pte Ltd



Anita Fam, JP, BBM, PBM

Director

(Appointed: 21 March 2013)

Chairman, Nominations & Human Resource Committee

Occupation: Full Time Volunteer / Vice President, National Council of Social Service



Mary Kwan

Director

(Appointed: 21 March 2013)

Chairman, Publicity and Fundraising Committee

Occupation: Regional Director, Asia Pacific Executive Education, INSEAD

BOARD OF DIRECTORS



Lim Jen Howe

Director

(Appointed: 21 March 2013)

Chairman, Audit Committee

Occupation: Partner, Thong & Lim Chartered Accountants



Dr Swapna Kamal Verma

Director

(Appointed: 21 March 2013)

Chairman, Programmes and Services Committee

Occupation: Chief of the Early Psychosis Intervention Department, Institute of Mental Health



Alan Goei

Director

(Appointed: 26 February 2016)

Member, Audit Committee

Occupation: Director, Goldhill Development Pte Ltd



Wong Kok Yee

Director

(Appointed: 1 January 2017)

Member, Publicity and Fundraising Committee

Occupation: Director, Wong Kok Yee Tax Services Pte Ltd

BOARD OF DIRECTORS



Elaine Teo

Director

(Appointed: 1 February 2017)

Member, Publicity and Fundraising Committee

Occupation: Director, Olam International & Mapletree Investments



Jennifer Fan

Director

(Appointed: 1 October 2017)

Member, Publicity and Fundraising Committee

Occupation: Senior Vice President, Executive Office, Fullerton Financial Holdings Pte Ltd



Galen Tan

Director

(Appointed: 1 October 2017)

Occupation: Senior Vice President / Managing Director, EFG Bank AG Singapore Branch

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE
Chew Sutat	4	4
Ching Hon Siong	4	4
Anita Fam	4	3
Mary Kwan	4	3
Lim Jen Howe	4	4
Dr Swapna Kamal Verma	4	3
Alan Goei	4	4
Wong Kok Yee	4	4
Elaine Teo	4	3
Jennifer Fan	1	1
Galen Tan	1	1

Nominations and Human Resource Committee

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE
Anita Fam, Chairperson	2	2
Ching Hon Siong, Member	2	2
Chew Sutat, Member	2	2
Jared Goh, Secretariat	2	2

Publicity and Fundraising Committee

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE
Mary Kwan, Chairperson	3	2
Chew Sutat, Member	3	2
Wong Kok Yee, Member	3	2
Elaine Teo, Member	3	2
Jennifer Fan, Member	1	1
Susan Ding, Secretariat	3	3

Programmes and Services Committee

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE
Dr Swapna Kamal Verma, Chairperson	2	2
Chew Sutat, Member	2	2
Anita Fam, Member	2	1
Jared Goh, Secretariat	2	2

Audit Committee

DIRECTORS	NUMBER OF MEETINGS	ATTENDANCE
Lim Jen Howe, Chairperson	2	2
Alan Goei, Member	2	2
Jared Goh, Secretariat	2	2

MANAGEMENT TEAM



Dr Sally Thio

Executive Director

(Joined: 1 January 2012)



Keh Eng Song

General Manager (Corporate Services)

(Joined: 1 July 2017)



Jared Goh

Finance & Admin Manager

(Joined: 2 June 2014)



Eunice Quek

East Programme Manager

(Joined: 1 January 2013)



Judy Koh

Northeast Programme Manager

(Joined: 10 November 2014)



Samantha Sim

Central Programme Manager

(Joined: 24 May 2016)



Brenda Koay

West Programme Manager

(Joined: 12 January 2015)



Susan Ding

Corporate Communications & Donor Management
Manager

(Joined: 1 March 2017)



PROGRAMMES
& SERVICES

CAREGIVERS SUPPORT CENTRE (CSC)



Located in the lobby of the Institute of Mental Health (IMH), the Caregivers Support Centre (CSC) is an outreach station and welcome centre for caregivers to connect with CAL staff for information and initial support. From its opening in December 2013 until end-2017, CAL reached out to 11,594 caregivers through the CSC.

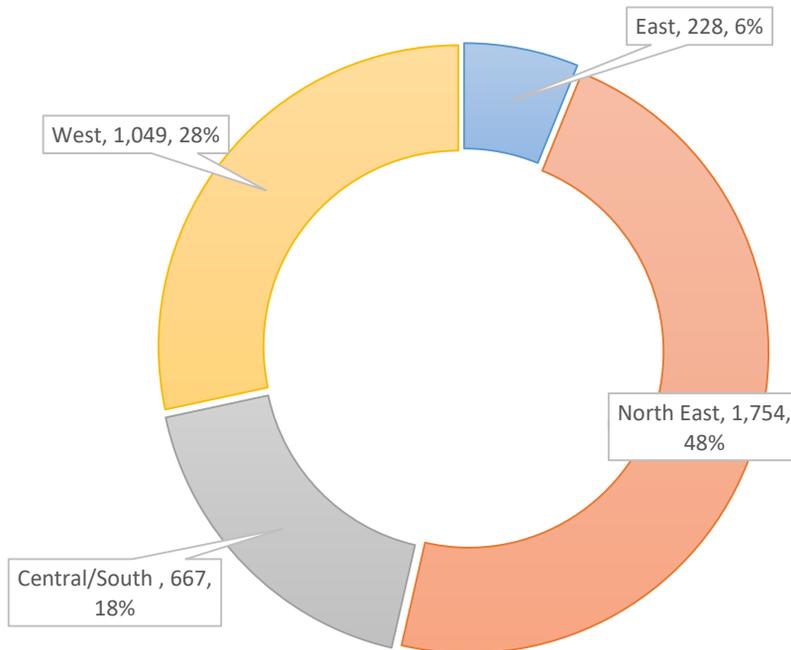
The CSC is staffed during office hours by CAL's counsellors and trained caregiver support specialists, who reach out to caregivers in the lobby, canteen and clinic B of IMH. CAL's counsellors are also present in the Emergency Room to engage with caregivers who may be in distress.

In addition to having CSC at IMH, CAL also has Support Centres at Tan Tock Seng Hospital, Ng Teng Fong Hospital, Khoo Teck Puat Hospital, Changi General Hospital, Singapore General Hospital and National University Hospital.

In 2017, CAL expanded its C2C into the east of Singapore to support the growing needs of caregivers. CAL's support is classified according to the following zones – North East, East, Central/South and West zones.

CAL's CSC support in the zones goes beyond the hospitals to include corporates and grassroots organisations. The following chart outlines this support:

Unique Number of Outreach by Zones



Total 3,698

CAL defines 'outreach' as when someone who is previously unaware of CAL's services becomes informed by either a CAL staff member or a CAL volunteer. This is CAL's first stage of engagement with caregivers.

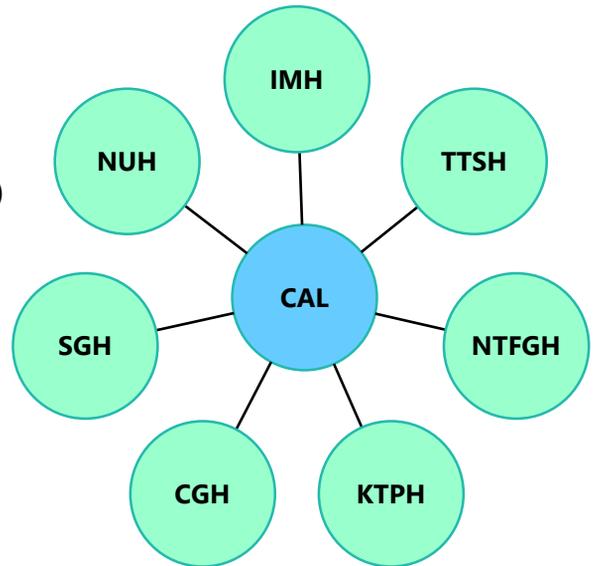
Caregivers may ask for more information about specific services for themselves or for their loved ones. Some caregivers may also ask for personal counselling to deal with their caregiving challenges. CAL will give them relevant information, refer them to relevant services and/or register them on a CAL programme.

CAREGIVERS OUTREACH

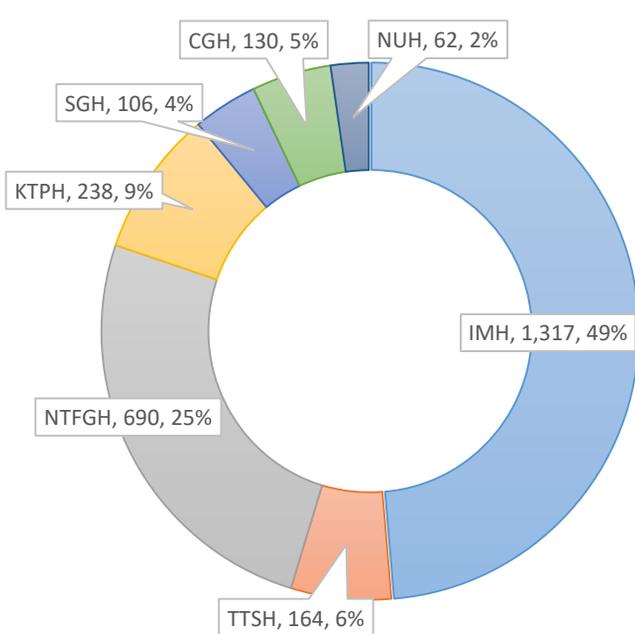
Caregivers Outreach - Hospitals

CAL has since April 2017, expanded its outreach activities and established CSC teams at Singapore General Hospital (SGH), Changi General Hospital (CGH) and National University Hospital (NUH). CAL is now present in the following hospitals:

- Institute of Mental Health (IMH)
- Tan Tock Seng Hospital (TTSH)
- Ng Teng Fong General Hospital (NTFGH)
- Khoo Teck Puat Hospital (KTPH)
- Changi General Hospital (CGH)
- Singapore General Hospital (SGH)
- National University Hospital (NUH)

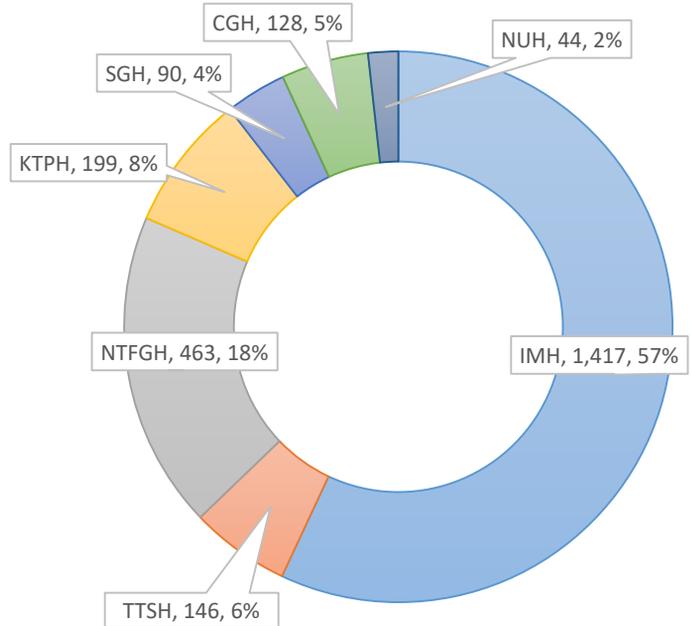


Outreach



Total 2,707

Information & Referral



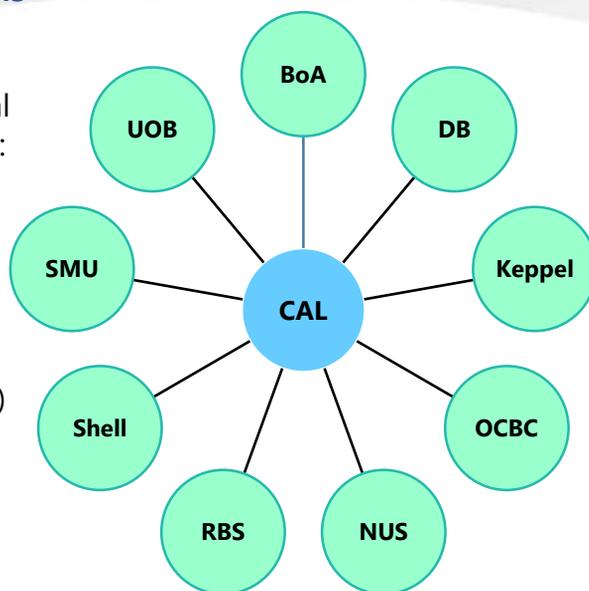
Total 2,487

CAREGIVERS OUTREACH

Caregivers Outreach – Corporations

CAL has collaborated with the following corporations to raise awareness of mental health and caregiving to their employees:

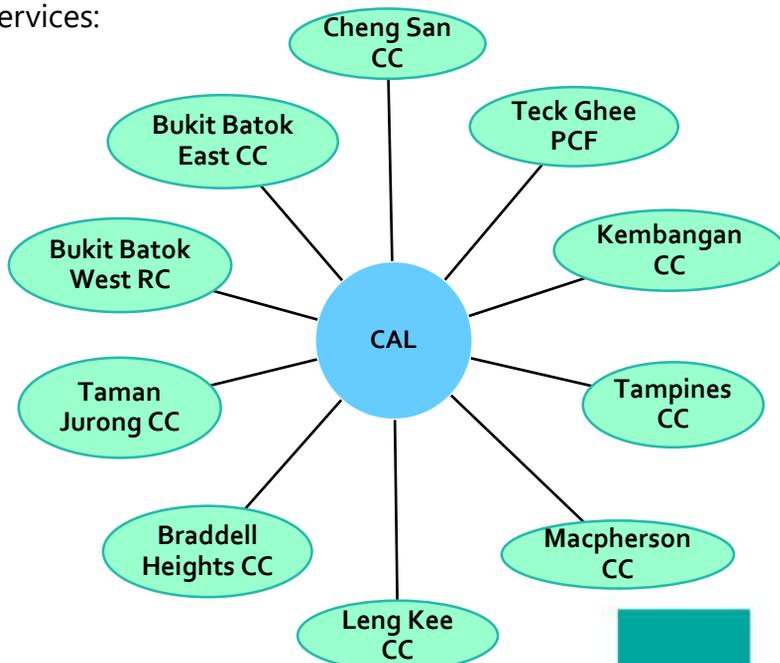
- Bank of America
- Deutsche Bank
- Keppel
- National University of Singapore (NUS)
- OCBC
- Royal Bank of Scotland
- Shell
- Singapore Management University (SMU)
- United Overseas Bank (UOB)



Caregivers Outreach – Community

CAL has organised a variety of talks and events at the following community centres to raise awareness of CAL's services:

- Cheng San CC
- Teck Ghee PCF
- Kembangan CC
- Tampines CC
- Macpherson CC
- Leng Kee CC
- Braddell Heights CC
- Taman Jurong CC
- Bukit Batok West RC
- Bukit Batok East CC



CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

The Caregivers-to-Caregivers (C2C) Education Programme is CAL's flagship programme. Started in 2012, the main programme objectives are to:

- Empower caregivers through skills building – The C2C programme imparts knowledge of mental health disorders to the caregivers and equips them with skills for caring for their loved ones as well as how to self care;
- Develop resilience – The caregiver develops self-awareness and becomes more resilient as they become better equipped to activate their own strengths to overcome challenges;
- Facilitate peer support – Each C2C class binds all caregivers in their caregiving journey;
- Identify and grow the pool of caregiver leaders who are willing to volunteer their services in various capacities with CAL.

Trainers of the C2C programme are caregivers with first-hand experience in caring for loved ones with mental health challenges. Because of this, C2C trainers are able to empathise with participants and share valuable insights and inspire hope.



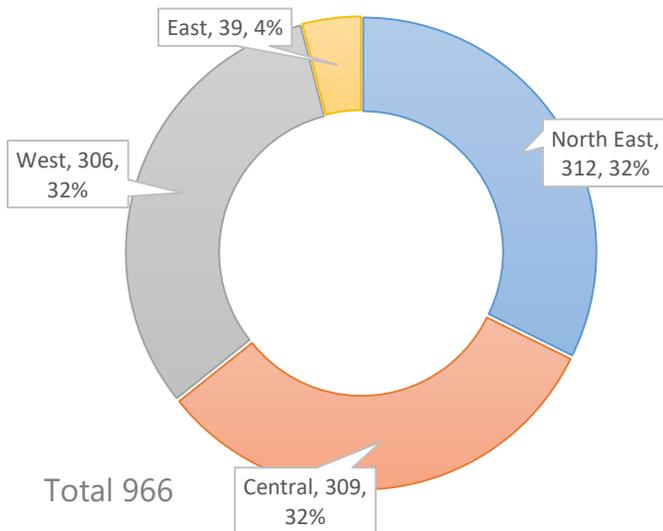
CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

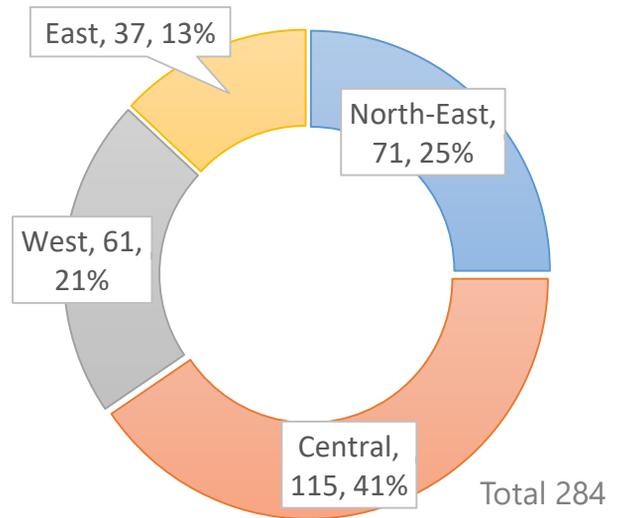
Besides the flagship 12-week version of the C2C Programme, CAL has also developed a 1-session workshop, as well as a modular version to give more flexibility to those caregivers who are unable to attend the full 12-week programme.

Number of Participants by C2C Programme

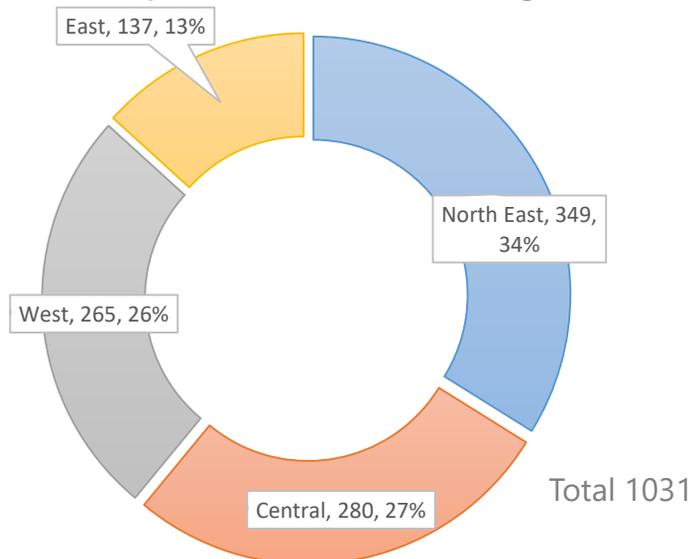
C2C One-session workshop



C2C modular training



No. of Participants in 12 week C2C Programme



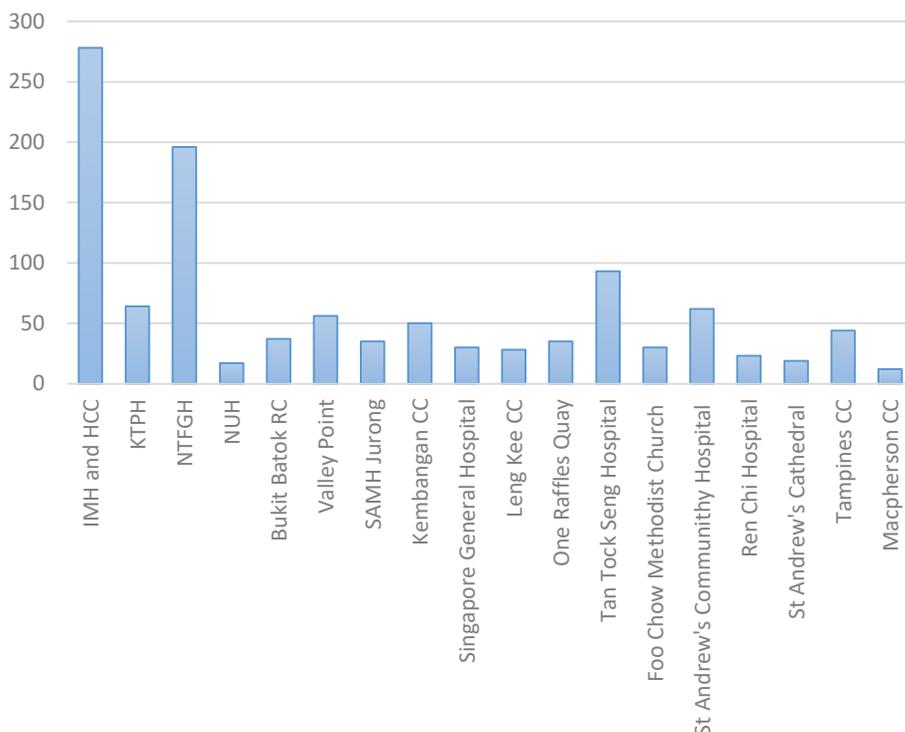
CAREGIVER-TO-CAREGIVER

EDUCATION PROGRAMME (C2C)

No. of participants by C2C Programme	North-East	Central	West	East	Total
C2C One-session Workshop	312	309	306	39	966
C2C Modular Training	71	115	61	37	284
C2C 12-week Programme	349	280	265	137	1031
TOTAL	732	704	632	213	2281

In an effort to increase convenience for caregivers across geographies, the 12-week C2C classes are conducted year-round and at different locations across Singapore.

Locations and number of caregivers who attended the 12-week C2C:



Qualitative Outcomes from C2C Participants

At the end of every C2C training, caregivers are asked to complete an evaluation form, which helps us understand how the caregivers are coping, how they have benefitted from the C2C training and the quality of the programme.

Aggregated results of C2C evaluations for 2017:

- 98% said they have better understanding of mental health conditions, the causes and symptoms
- 97% said they feel better understood and supported by CAL staff and caregiver leaders
- 95% said they know how to respond when their loved one goes through a relapse
- 93% said they are better able to care for self
- 92% said they are better able to cope with their emotions in their own journey of caregiving
- 89% said they are better able to cope with their caregiving needs
- 86% said they can better understand and support their loved one/s
- 80% said they are better able to cope with their loved one's symptoms and behaviours

Talks and Workshops

CAL organises ad hoc talks and workshops on specific topics. In 2017, the following were organised:

Central Zone

- Mental Wellness Talk at Northlight School
- Mental Health Workshop for Ngee Ann Polytechnic students at IMH
- Caregiving talk at RenCi Hospital
- Workshop for Peer Helpers at TTSH
- Caregiving and How to Cope at TTSH
- Relieving Caregiver Burden at OCBC
- Modular Training for Handicaps Welfare Association at Valley Point
- Modular Training for OCBC staff at OCBC
- Depression and Anxiety Disorder at Bank of America
- Community Partners Day at Singapore General Hospital
- Relieving Caregiver Burden at Herbert Smith Freehills

North-east Zone

- Modular training at Church of the Nativity at MINDS
- Mental Health Wellness Talk at PA
- Workshop for Parents at Northlight School
- Caregiving Talk at AMK FSC
- Mental Health Talk at Bright Vision Hospital
- Creative Stress Management Workshop at KTPH
- Mental Health Workshop at Institute of Education College Central
- Mental Health Workshop for Indonesians at Faith Methodist Church
- Mental Health Workshop with Club Heal at KTPH
- Embrace Dementia, Promote a Friendly Community with Psychiatric Nurses at Punggol Community Club

West Zone

- Mental Health Wellness Workshop at NTFH, Community Rehabilitation and Support Services, Singapore Anglican Community Services (SACS), Thye Hua Kwan, NTFGH, Bo Tien Welfare Services Society
- Caregiving Journey at Community Rehabilitation and Support Services (SACS)
- Family Resilience at NTFGH
- Relieving Caregiving Stress at NTFGH

East Zone

- Understanding Mental Health Conditions at Lighthouse Evangelical Church Tampines
- Joy and Laughter in Caregiving at CGH
- Understanding Mental Health Conditions at AIC
- Understanding the Basics of Dementia and Diagnosis at AIC
- Understanding Mental Health at Tampines East CC
- Understanding Other Forms of Ageing Diseases (Parkinson, Alzheimer's Huntington, Jacob's Disease) and the Need for Rehabilitation at AIC
- Understanding Mood Disorders at AIC
- Panic Attacks vs Anxiety Disorders at AIC
- Importance of Self-care : Caregiver Stress & Coping Strategy at St Andrew's Community Hospital
- Self-care – Caregiver Stress and burnout at AIC

INDIVIDUAL TRAINING & SUPPORT PROGRAMME (ITS)



CAL's Individual Training and Support (ITS) Programme began in April 2015, in order to fill a service gap for caregivers unable to attend the 12-week C2C education programme. It includes both face-to-face meetings and Careline Calls, which are short phone calls, as a way of showing care and concern to our caregivers.

Caregivers receiving ITS are often those juggling full-time work and caregiving. Some of them may be on the verge of burn-out, or even battling the onset of mental health issues themselves.

Caregivers in the ITS Programme are individually coached by a staff and/or volunteer who have completed CAL's 12-week C2C Programme, as well as the Certified Caregivers Support Specialist training.

The ITS Programme aims to:

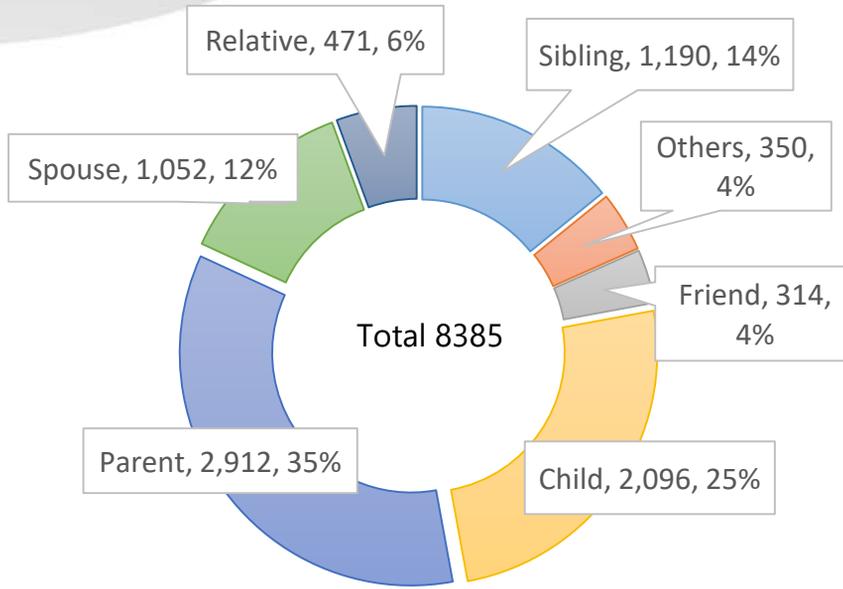
- **Provide 'upstream' training:** skills training with a focus on empowerment and crisis prevention
- **Reach caregivers where they are:** provide training and emotional support to caregivers who are unable to attend C2C classes
- **Increase awareness of caregiving at the community level:** send the message that caring for persons with mental health challenges is everybody's business

Number of caregivers in the ITS Programme in 2017 :

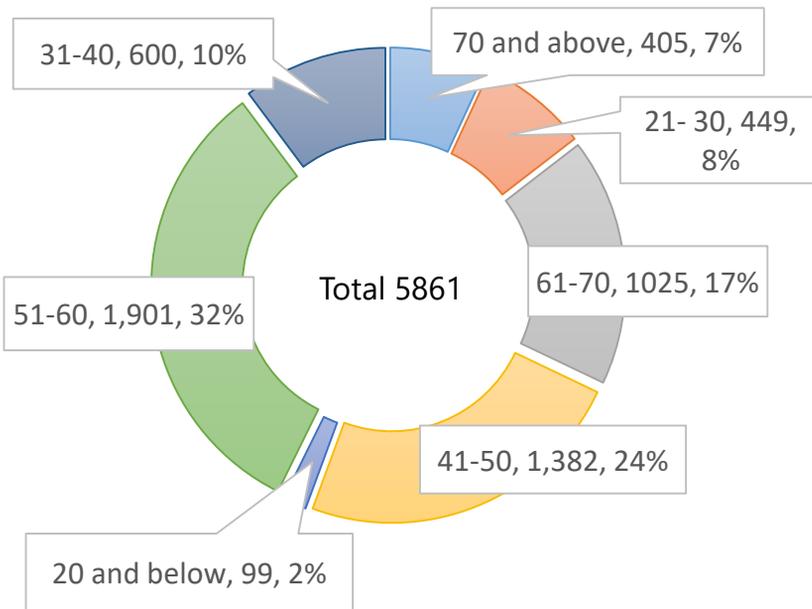
ITS	Total
# of new cases	282
# of Active Careline Calls	558

DEMOGRAPHICS OF CAREGIVERS

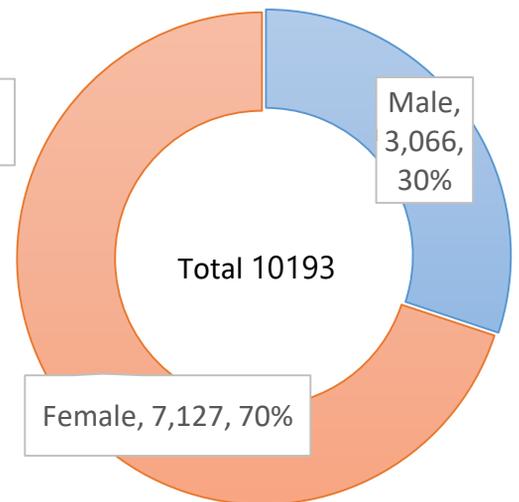
Caregivers Relationship to Loved Ones



Age Group of Caregivers

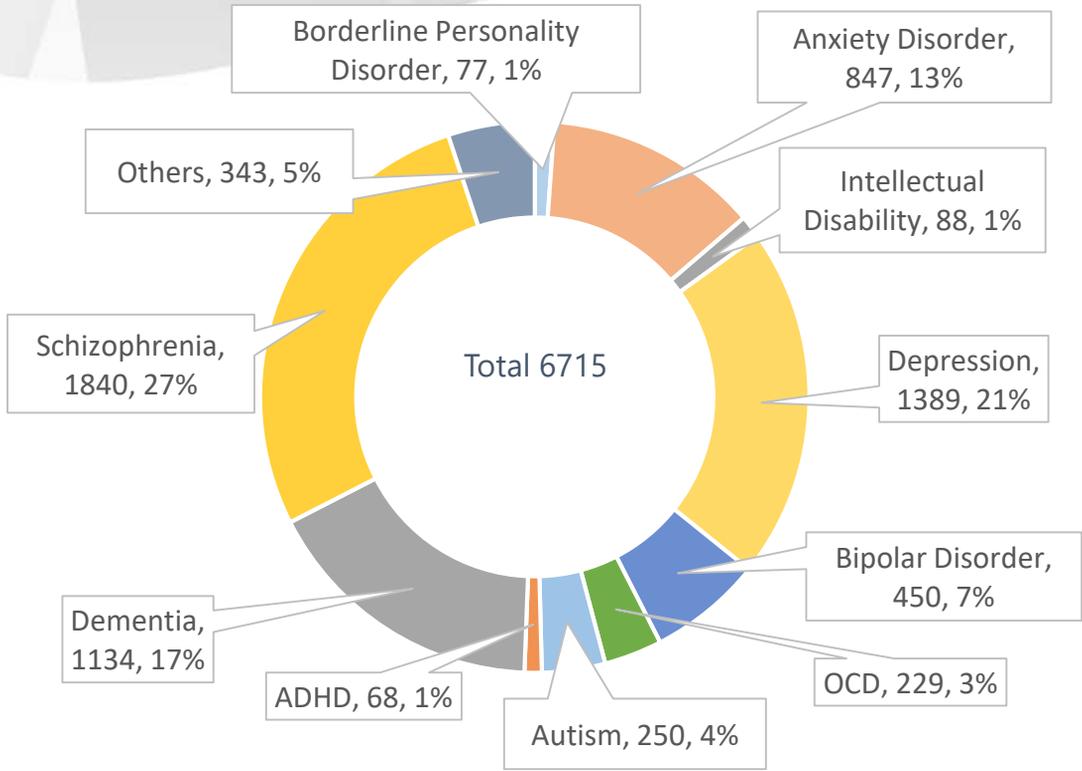


Caregiver's Gender

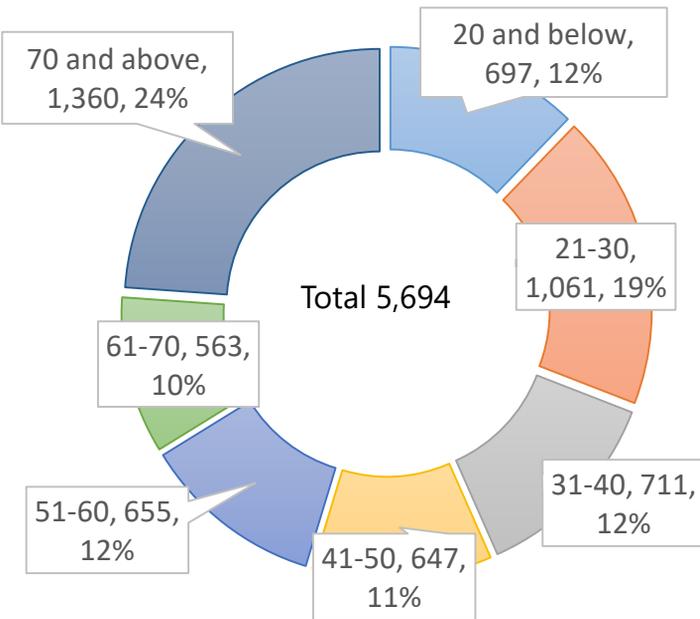


DEMOGRAPHICS OF LOVED ONES

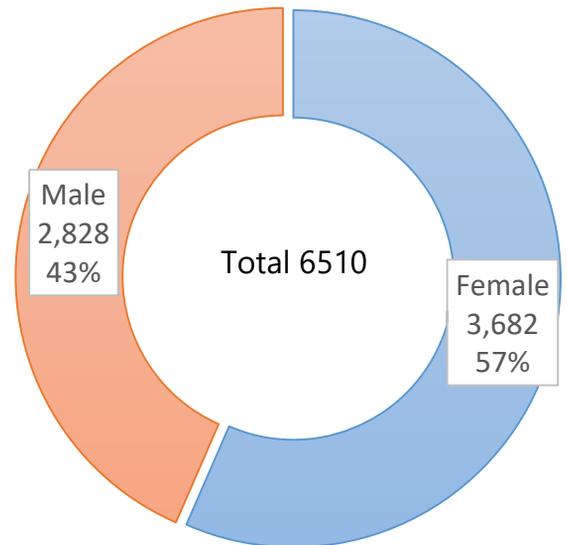
Diagnosis of Loved Ones



Age Group of Loved Ones



Gender of Loved Ones



Raleigh's Let's Take a Walk (LTAW) 2017, on 938 LIVE, 5 May 2017 (Radio)

CAL ED, Dr Sally Thio, Raleigh Singapore President, Ong Ling Lee and LTAW 2017 Chairperson Toh Poh Joo went on the Breakfast Club with Keith De Souza on 938 LIVE on 5 May 2017



Raleigh's Let's Take a Walk in Straits Times, 23 Sep 2017 (Online and Print)

Mr Chew Sutat, 45, CAL Chairman and Singapore Exchange's Head of Equities and Fixed Income, said: "In the last few years, the Government has stepped up a lot more to support those that have mental health conditions, including dementia. But caring for our loved ones is an equally (difficult), if not a harder burden."



CAL Caregiver's Conference Caregiver's Conference, Straits Times, 3 Sep 2017 (Online and Print)

Senior Minister of State (SMS) for Health Amy Khor revealed that Singapore has more than 170 eldersitters on board to help care for seniors suffering from dementia as she gave updates of government initiatives to better support the work of caregivers, whose burden is set to rise along with Singapore's rapidly ageing population.



MEDIA COVERAGE

CAL, Channel 5 and Channel 8, 2 Sep 2017 (Conference)

Chairman Chew Sutat shares about the mental health landscape in Singapore and how CAL comes in to support caregivers while Caregiver Jennifer Fan shares details about her caregiving experience in caring for her parent.



CAL, Straits Times, 11 Sep 2017 (Online and Print)

In Singapore, with its rapidly ageing population, many of those caring for elderly family members are themselves old and frail. According to a new study, nearly half of all caregivers are aged 55 and older. About two in three of these older caregivers have at least one chronic disease - like arthritis, diabetes or heart problems - and about one in three described his or her health as poor or fair.

World Mental Health Day 2017 (Radio and Online Facebook posts)

In celebration of World Mental Health Day, 10 October 2017, Jean Danker was LIVE on Class 95 with two mental health advocates, Nur Hafizah and Deborah Seah.

Deborah was previously an intern with Caregivers Alliance Limited (CAL) as a Peer Support Specialist. She opens up about her mental health condition here in this interview.

In addition to braving her own mental health recovery, she is also a caregiver. She credits CAL's 12-week Caregiver-to-Caregiver Programme for giving her the support she needs.

Being the young 'superglue' of the family (Online and Print)

A young primary caregiver to her brother with bipolar, Nur Hidayah, 22 years of age, who is pursuing her degree while working part time is a volunteer trainer at CAL and a passionate caregiver support advocate. Her story was featured in Straits Times, 21 November 2017.

Tote Board gave \$418m to a variety of causes (Online and Print)

Singapore's biggest giver of funds, the Singapore Totalisator Board (Tote Board), has handed out \$418 million to a wide range of causes including supporting mental health. Mr Chew Sutat, Chairman of Caregivers Alliance Limited (CAL), said the Tote Board's grants help CAL provide its services for free. Noting the stigma attached to mental illness, he added: "By keeping our programmes free, we are able to get more caregivers to come."

EVENT HIGHLIGHTS

Caregivers Charity Lunch 2017



The Caregivers Charity Lunch themed ***One Voice, One Heart, One Mind*** organised by caregivers themselves was graced by Guest of Honour and CAL Founder, Hsieh Fu Hua whose welcome address and personal caregiving journey was both heartfelt and encouraging.

Anita Fam, CAL Board Director, and Koay Peng Yen, CAL Caregiver Leader, shared their personal caregiving journey of their loved ones. Their stories were inspiring and offered much hope while highlighting the issue of stigma - both imposed by society and self-perceived.

The luncheon hosted by CAL with support from donors, supporters and caregivers saw \$200,000 raised towards CAL's programmes and outreach efforts.



EVENT HIGHLIGHTS

Charity Event

Let's Take a Walk 2017

Raleigh, a non-profit organisation which organises the 10km, 50km and 100km endurance walking events, selected CAL as its beneficiary this year for Let's Take a Walk 2017. Organised by a group of like-minded volunteers, with the aim of raising funds for a good cause, the walk received much media attention and garnered a huge following on social media.

Guest of Honour, Denise Phua, Mayor of Central Singapore District and Hsieh Fu Hua, CAL Founder, co-flagged off the event which saw over 1,400 participants who came for the walk, the biggest turnout since the inception of the event. The Straits Times published an article online on 23 September 2017. The following is an excerpt from the article:



"All registration fees and donations, minus the operating costs, will be donated to Raleigh Singapore and the Caregivers Alliance Limited (CAL), which helps caregivers of people with mental illnesses.

Mr Chew Sutat, 45, CAL Chairman and Singapore Exchange's Head of Equities and Fixed Income, said: "In the last few years, the Government has stepped up a lot more to support those that have mental health conditions, including dementia. But caring for our loved ones is an equally (difficult), if not a harder burden."

"The more we are able to build community care and individual resilience, the stronger we will be as an inclusive society."

EVENT HIGHLIGHTS

Workshop



A group of 80 General Practitioners gathered at Grand Copthorne Waterfront Hotel on 14 January 2017 to attend a workshop organized by IMH. The workshop focused on the role of GP in the understanding of symptoms, assessment and treatment of OCD. CAL was invited to share under the segment "A peak into the lives of caregivers' and a family's journey towards seeking treatment and recovery".

EVENT HIGHLIGHTS

Workshop



CAL counsellors held a Mental Health Workshop for domestic helpers from Indonesia on 12 and 19 November 2017 at Faith Methodist Church



CAL held a mental health workshop at the Tampines East Community Centre to give caregivers a better understanding of mental health issues on 4 November 2017.

EVENT HIGHLIGHTS

Awards

CAL Caregiver Shines at the AWWA Model Caregiver Awards 2017



The Guest-of-Honour, Dr Amy Khor, Senior Minister of State, graced the 2017 AWWA Model Caregiver Awards held at The Grassroots Club on 25 March 2017. Madam Alice Loo Yoke Cheng, a dedicated CAL caregiver leader was presented the Model Pioneer Caregiver Commendation Award by the judging panel. In recognition for her role as a caregiver, Alice received a plaque and a cheque. Alice's husband and younger son, as well as CAL staff were present to celebrate the occasion with Alice.

CAL applauds Alice and her family for their touching compassion and care towards their elder son. The family's remarkable resilience and efforts resulted in Alice's son being able to secure his own job, and work independently.

EVENT HIGHLIGHTS

CAL collaborates with MOE



Caregiver Leaders Nelson (picture on left) and Hidayah (seated centre) sharing their personal experience at Guidance Branch Connect 2017

CAL was present at the biennial networking event, Guidance Branch Connect 2017 which was attended by 520 school counsellors (SCs) and student welfare officers (SWOs) on 13 March 2017.

The counsellors and allied health professionals from the schools were effectively impacted by CAL's caregiver leaders who shared CAL's signature support group and caregiver training programme.

Corporate outreach at the HR Summit Asia

It was an event much anticipated by the corporate community looking to connect with influential business and thought leaders in Human Resources from across the region. HRM Asia's Annual Summit and Expo at Suntec Singapore Convention and Exhibition Centre from 3 – 4 May 2017 is one of the platforms that CAL utilised to increase presence and raise awareness about caregiver burden and mental health issues while looking at possible ways for CAL to work with the corporate sector. Attended by the business sector's human resource management, CAL counsellors and administrative staff were onsite to support the event to ensure that CAL's booth at HR Summit Asia was a success.



EVENT HIGHLIGHTS



Raleigh has selected CAL as their beneficiary for this year's charity event, Let's Take a Walk 2017. Raleigh held a briefing session for the participants including giving away the event pack for the walk on 17 September 2017.

CAL volunteers were at the session with other partners to create awareness for CAL and engage potential caregivers.

Close to 200 residents attended the Community Rehabilitation and Support Service event, **Connecting You to the Community** at Bukit Batok on 22 October 2017. People's Association and Hillview Community Centre are among other community partners who supported this event which was graced by Guest of Honour, Ms Low Yen Ling, Member of Parliament for Choa Chu Kang GRC (Bukit Gombak). Over 30 interested caregivers registered for upcoming C2C classes.



Chairman of West Coast Town Council and MP for West Coast GRC, Patrick Tay Teck Guan was present on 29 October 2017 at the Boon Lay Community Centre event which saw the collective efforts of community partners towards the **Health Carnival**. CAL's participation lent the extra dimension of support for caregivers of those with mental health conditions. Close to 30 registrants signed up for C2C classes at the event.



EVENT HIGHLIGHTS

Modular training with Handicaps Welfare Association (HWA) from 6 April to 4 May 2017



As part of CAL's expansion of programmes and outreach to support caregivers in major hospitals in Singapore, CAL opened a Caregiver Support Centre at Singapore General Hospital in June 2017

A mental wellness event organised by Lakeside Family Centre, was held on 4 November 2017. CAL's partnership with key community partners, Singapore Association of Mental Health (SAMH) and National University Hospital (NUH) among other community partners resulted in over 30 keen caregivers and members of the public interested in mental health talks and C2C classes.



EVENT HIGHLIGHTS



9 caregivers graduated with joy and gratitude on 5 December 2017 after completing the Chinese Modular C2C at MINDS Caregivers Support Services at Kembangan-Chai Chee Community Hub. Caregivers were taught the skill sets to identify and manage the co-morbid symptoms of their loved ones.



Guest of Honour Koh Hup Leong, Chairman, Bedok Reservoir-Punggol CC graced the Mental Health Carnival 2017 on 2 December which was attended by an estimated 100 participants. Aimed at creating awareness about mental health issues, the carnival which was organised by IMH, included partners, Club HEAL and Silver Ribbon. Samsuri Buang, Senior Nurse Manager from IMH who is also the Chairman of the Psychiatric Nurses Chapter gave an overall perspective to the event while IMH Medical Social Workers were present to explain the resources that are available to families who are caring for loved ones with dementia. Those present were also given a caregiver perspective as CAL caregiver support specialist Evelyn Chng shared her own caregiving and self-care journey caring for her mother with dementia.

EVENT HIGHLIGHTS

Mental Health Awareness Conference at Deutsche Bank

It was an important milestone for CAL as it organised its first Mental Health Awareness Conference with corporate partner, Deutsche Bank (DB). Held at the DB Auditorium at One Raffles Quay on 31 Aug 2017, it attracted over 100 corporate executives and caregivers with Philip Lee, Chief Country Officer of DB and Dustin Mckee and Gloria Walker from the National Alliance on Mental Illness, USA as speakers. Executive Director of CAL, Dr Sally Thio shared about CAL programmes and services, while CAL Founder Hsieh Fu Hua and caregiver/counsellor Rita Haque touched the participants with their heart-warming caregiving journeys. The Conference ended with a Q&A session and a call to action to raise more awareness of mental health at the workplace. Companies represented at the Conference included Shell, IBM, Bank of America, Merrill Lynch, American Express, General Electric Motors, Aviva, DXC Technology, HCL Technologies and National University of Singapore.



EVENT HIGHLIGHTS

Conference

Positive Steps Towards Building a Stigma-Free Society Conference

CAL's Annual Conference, themed **Positive Steps Towards Building a Stigma-Free Society** drew 200 participants from caregivers and the general public on 2 September 2017.



Guest of Honour Dr Amy Khor (right) taking questions from the participants at the Conference during the Panel Q and A session.

Guest of Honour, Dr Amy Khor, Senior Minister of State, gave an overview of the mental health landscape in Singapore and the government's efforts in strengthening existing mental healthcare schemes and in introducing new programmes to enhance capacity and care services to support caregivers.

US speakers Dustin Mckee and Gloria Walker from National Alliance on Mental Illness, and local speaker, Dr Michael Yong, from Ng Teng Fong General Hospital compared different healthcare structures in US and Singapore. In addition, Caregiver Leader, Margaret Ong and Insurance expert, Uttam Kripalani shared the caregiving aspects and the current insurance coverage for those with mental health issues.

CAL sees itself as a partner to the government's efforts to build ecosystems of care to facilitate greater access of care and acceptance of treatment to mental health resources. CAL's efforts complement the government's initiatives in the areas of education outreach and advocacy to help destigmatise mental health issues for both the caregiver and their loved ones.

CAL emphasised its commitment to provide continuous caregiver support in the areas of education, soft skills and emotional support to enable and empower the caregiver to prevent a mental health relapse of their loved ones.

The Conference was covered in the Straits Times, Channel News Asia, Channel 5 and Channel 8.

EVENT HIGHLIGHTS

Conference

The First International Recovery Alliance Conference 2017 “Bringing Mental Illness into the Light” in Bangkok



The First International Recovery Alliance Conference held from 4-5th September 2017 in Bangkok was a collaborative effort between Srithanya Hospital, Caregivers Alliance Thailand, Family Link Association, Living Association and Association for the Mentally Ill (Thailand), Caregivers Alliance Limited (Singapore), New Life Psychiatric Rehabilitation Association (Hong Kong) and Malaysian Mental Health Association (Malaysia).

The Conference had three objectives:

- To enhance the understanding and recognition of the importance of rehabilitation and recovery in hospitals and communities.
- To exchange ideas, ways of thinking, evidence-based data and research for developing recovery-oriented mental health services.
- To share experiences on recovery-oriented approaches.

Local and international experts, healthcare professionals, caregivers and persons in recovery shared ideas and initiatives in panel discussions, lectures, oral presentations and workshops.

International speaker, Dr Dainius Puras, United Nations Special Rapporteur, reminded the audience that primary mental healthcare and community services can be better optimised to effectively empower users while allowing them the autonomy to make better informed decisions to their mental healthcare.

Dr Sally Thio, Executive Director of CAL, was invited to share her experiences in “Service Transformation from Hospital to Psychiatric Rehabilitation to Caregiver & Peer services in Singapore”. She was also the moderator for the panel discussion: ‘Advocacy and Citizenship’ with Mr Dustin McKee, Ms Gloria Walker from USA, Ms Rita Haque from Singapore and Mr Oh Yong Kweon from Korea. She spoke also at the workshop on “Caregiver Movement” with Dr Prawest Tantiwattanakul, Mdm Poh Kim Pheng, Mr Perapong Chiewattanakul, Ms Carol Lee and Mr Je-Seoung Lee.

EVENT HIGHLIGHTS

Conference

Partners, Bhargavi Davar from TCI-Asia, Growth and Development of Peer Service by Julius Athanasius and Dr Joseph Leong from the Institute of Mental Health shared the importance of social inclusion of persons with mental challenges and Helen Yong from Singapore Association for Mental Health shared Singapore's recovery oriented service experience.

The following day, staff from CAL had a study tour of Srithanya Hospital and the Living Association, truly learning together, growing together, regardless of cultural differences.



EVENT HIGHLIGHTS

Charity Bazaar

CAL staff and volunteers sang at the Deutsche Bank Christmas Charity Bazaar on 5 December 2017



ACKNOWLEDGMENTS

Thank you for your continuous support

Founders



BinjaiTree



Singapore Anglican
Community Services



Caregivers Association
of the Mentally Ill

Partners



Agency for Integrated
Care



Changi General
Hospital



Community
Chest



Loving Hearts, Beautiful Minds

Institute of Mental
Health



Khoo Teck Puat Hospital



National Council of Social
Service



Ng Teng Fong General
Hospital



Singapore Association
for Mental Health



Singapore General
Hospital



Tan Tock Seng Hospital



Tote Board

ACKNOWLEDGMENTS

Corporates & Foundations



Community Foundation of Singapore



Raleigh's Let's Take a walk



The Silent Foundation

Trailblazer T-Touch Fund

ACKNOWLEDGMENTS

Our Donors who contributed above \$1,000 in 2017

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See Lee Guan Jason
Swapna Verma
Tan Buay Imm
Teo Eik Ruey
Thong Sew Kait
Wong Kok Yee
Wong Yin Ling Florence
Woo Mei Lin Jacqueline

CAL is led by a team of Board members who are elected or co-opted volunteers. The Board is headed by the Chairman and consists of Board members who possess diversified leadership experience across various private sectors. No staff sits on the Board; the Executive Director and the Finance and Admin Manager attend Board meetings as CAL staff. During the financial year 2017, the Board met 4 times and are kept abreast of CAL's activities and progress as well as to approve proposals and projects. The authorities, duties and responsibilities of the Board are guided by CAL's Constitution and Terms of Reference (TOR).

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

The following are sub-committees:

- Nominations and Human Resource
- Publicity and Fundraising
- Programmes and Services
- Audit

The Board are not remunerated for their services.

The Audit 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.

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: whistleblowing@cal.org.sg. This will be auto-forwarded to the Executive Director and the Audit Committee Chairman. All reports will be treated in strictest confidence and promptly investigated.

Conflict of Interest

The Board adopted the policy of declaration by the Board members 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 member or staff shall abstain from participating in the discussion, decision making and voting on the matter.

Transparency

CAL uploads 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. Financial reports are generated by the Finance Department and circulated to the Executive Director to monitor the actual spending against budget. Quarterly budget reviews are also conducted to explain any variance. Financial results are reported to the Board 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 members 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.

Terms of Reference for the Nominations & Human Resource Committee

- 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.
- Composition of Committee
 - 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.
 - The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.
 - The Executive Director will be an ex officio member of the Committee.
 - From time to time, the Executive Director and/or the Committee may retain independent advice from human resource professionals (“HR Advisors”).
- Purpose and Responsibilities of the Committee

The Committee’s role is to:

- identify candidates and review all nominations of Board members and members of Board committees;
- 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).

TERMS OF REFERENCE

- ensure proper accounting of donations and expenditure of all fundraising events based on established guidelines; and
 - decide on how the Board's performance may be evaluated and propose objective measures of performance;
 - prepare descriptions of the role and capacities for a particular appointment;
 - 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;
 - 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;
 - 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
 - ensure that HR systems are developed and implemented for the regular supervision, appraisal and personal/career development of the staff.
- o Committee Meetings
- The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
 - The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
 - There will be a quorum when at least 50% of the Committee are present at the meeting.
 - 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;
 - A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Committee.

TERMS OF REFERENCE

o Others

- All recommendations for Board's approval shall be tabled at Committee meetings for discussion/deliberation before presentation at Board meetings.
- 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.
- Periodic review reports on HR data may be circulated to the Committee by email.
- Input from HR Advisors shall be sought before proposals are presented to the Committee.
- Day-to-day HR matters/issues/problems may be routed to HR Advisors (via email or phone) for advice.

TERMS OF REFERENCE

Terms of Reference for the Publicity and Fundraising Committee

- The Publicity & Fundraising Committee is a Standing Committee of the Board.
- Composition of Committee
 - 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.
 - The Committee will appoint a member of staff to serve on the Committee as Recording Secretary.
 - The Executive Director will be an ex officio member of the Committee.
- Purpose and Responsibilities of the Committee

The Committee's role is to:

- make recommendations to the Board on all matters concerning publicity and fundraising, including the matters listed below. Board ratification or approval of all Committee decisions will be subsequently sought at the following Board meeting;
- identify communications needs and priorities through appropriate consultation;
- provide direction on CAL's messaging and communications strategy with the aim of building the visibility and reputation of CAL and its work;
- provide oversight on the implementation of the internal and external communications plan, which may include but not limited to the maintenance of CAL's website, social media, publicity collaterals, donor engagement communications and annual reports;
- review and update the communications policy;
- provide oversight on CAL's participation and/or organization of promotional events (e.g. conferences, awareness-building events related to mental health, etc.)
- plan and coordinate fundraising events for CAL, ensuring maximum visibility and protecting the interests and integrity of CAL at all such events

TERMS OF REFERENCE

- ensure proper accounting of donations and expenditure of all fundraising events based on established guidelines; and
 - drive the development of long-term philanthropic relations with individual, corporate and government donors.
- o Committee Meetings
- The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
 - The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
 - There will be a quorum when at least 50% of the Committee are present at the meeting.
 - 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;
 - A meeting in writing signed by majority of the Board members of the Committee will be valid as if it had been approved at a meeting of the Committee.

Terms of Reference for the Programmes & Services Committee

- The Programme and Services Committee ("PSC") is a Standing Committee of the Board.
- 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.
- Purpose, Powers and Responsibilities of the Committee
 - The PSC will be responsible for the entire programme and service content of CAL.
 - The PSC will monitor the effectiveness of the programmes and services and will make sure that the goals and objectives are being met.
 - Board ratification or approval of all Committee decisions or recommendations will be subsequently sought at the following Board meeting.
- Committee Meetings
 - The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
 - The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
 - There will be a quorum when 50% of the Committee, inclusive of one board member are present at the meeting.
 - 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;
 - 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.
 - For the purpose of these terms of reference, "in writing" and "signed" include approval by telex, facsimile, cable, telegram and email.

Terms of Reference for the Audit Committee

- The Audit Committee is a Standing Committee of the Board.
- 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 Chairman.
- 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 Audit Committee's responsibilities shall include the following:
 - To oversee the financial reporting and disclosure process, and monitor the choice of accounting policies and principles;
 - To 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;
 - To review the independence of the external auditors annually;
 - To 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;
 - To 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;
 - To liaise with auditors on any significant matters arising;
 - To report to the Board any financial irregularities or concerns;
 - To ensure compliance to the Code of Governance for Charities and Institutions of a Public Character and other regulatory requirements;

TERMS OF REFERENCE

o Committee Meetings

- The Committee will meet at least once a year or as deemed necessary by the Committee or the Board.
- The Committee may hold such other meetings as may be required and in response to a request from any member of the Committee.
- There will be a quorum when 50% plus one member of the Committee are present at the meeting.
- 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;
- 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.
- For the purpose of these terms of reference, "in writing" and "signed" include approval by telex, facsimile, cable, telegram and email.

GOVERNANCE EVALUATION CHECKLIST

S/N	Description	Code ID	Response	Reasons for Non-Compliance
Board Governance				
A	Are there Board Members holding staff appointments? (Skip items 1 and 2 if “No”).		No	Neither are there staff holding Board appointments.
3	There is a maximum limit of four consecutive years for the Treasurer position (<u>or equivalent, e.g. Finance Committee Chairman</u>).	1.1.6	Complied	Chairman of the Finance Committee cannot serve for more than two (2) consecutive terms. Chairman of the Board currently oversees finances.
4	The Board has an audit committee (or designated Board members) with documented terms of reference).	1.2.1	Complied	Terms of Reference for Board and Committees are published in the 2017 Annual Report.
5	The Board meets regularly with a quorum of at least one-third or at least three members, whichever is greater (or as required by the governing instrument).	1.3.1	Complied	The Board met 4 times in 2017 with the required quorum of not less than 3 Directors.
Conflict of Interest				
6	There are documented procedures for Board members and staff to declare actual or potential conflicts of interest to the Board.	2.1	Complied	Board members and all staff are required to declare potential conflicts of interest annually in the Conflict of Interest Declaration Form. They shall abstain from participating in the discussion, decision making and voting on the matter.
7	Board members do not vote or participate in decision-making on matters where they have a conflict of interest.	2.4	Complied	All Board members are prohibited from any business dealings and contracts with CAL. A Board member with a declared conflict of interest is not allowed to vote or participate in decision making on the matter.
Strategic Planning				
8.	The Board reviews and approves the vision and mission of the charity. They have documented and communicated to its members and the public.	3.1.1	Complied	The review is carried out periodically. The vision and mission are published in CAL’s website (http://www.cal.org.sg) as well as in the Annual Report.
9	The Board approves and reviews a strategic plan for the charity to ensure that the activities are in line with its objectives.	3.2.2	Complied	Strategic directions/ plan are proposed by management and endorsed by the Board annually during the budget exercise.

GOVERNANCE EVALUATION CHECKLIST

Human Resource Management				
10	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.
11	There are systems for regular supervision, appraisal and professional development of staff.	5.6	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.
Financial Management and Controls				
12	The Board ensures internal control systems for financial matters are in place with documented procedures.	6.1.2	Complied	Documented policies and procedures such as authorization limits, procurement, payment, etc, are endorsed and approved by the Board.
13	The Board ensures reviews on the charity's control, processes, key programmes and events.	6.1.3	Complied	The Board maintains independent oversight on the adequacy and effectiveness of controls by review of monthly management accounts and transactions and the work done by the external auditors.
14	The Board approves an annual budget for the charity's plans and regularly monitors its expenditure.	6.2.1	Complied	The annual budget is reviewed and approved by the Board. Monthly financial report is prepared to compare against the approved budget.
15	The charity discloses its reserve policy in the annual report.	6.4.1	Complied	Reserves policy is disclosed in CAL's Annual Report.
B	Does the charity invest its reserves? (Skip item 16 if "No")		Yes	
16	The charity invests its reserves in accordance with an investment policy approved by the Board. It obtains advice from qualified professional advisors, if deemed necessary by the Board.	6.4.3	Complied	Reserves policy is disclosed in CAL's Annual Report. Investments in FDs are approved by the Board.
Fundraising Practices				
17	Donations collected are properly recorded and promptly deposited by the charity.	7.2.2	Complied	All direct donations are issued with a receipt. In addition, donations are reported quarterly to the Board.

GOVERNANCE EVALUATION CHECKLIST

Disclosure and Transparency				
18	The charity makes available to its stakeholders an annual report that includes information on its programmes, activities, audited financial statements, Board members and executive management.	8.1	Complied	An Annual Report, including the audited Financial Statements, is published yearly. It is also available in CAL's website.
C	Are Board members remunerated for their Board services? (Skip items 19 and 20 if "No")		No	No Board members are paid for his/her service.
D	Does the charity employ paid staff? (Skip items 21 and 22 if "No")		Yes	
21	No staff is involved in setting his or her own remuneration.	2.2	Complied	CAL follows very closely the salary scales provided by NCSS.
22	The charity discloses in its annual report the annual remuneration of its three highest paid staff who each receives remuneration exceeding \$100,000, in bands of \$100,000. If none of its top three highest paid staff receives more than \$100,000 in annual remuneration each, the charity reveals this fact.	8.3	Complied	The annual remuneration of staff exceeding \$100,000 is disclosed in CAL's Annual Report.
Public Image				
23	The charity accurately portrays its image to its members, donors and the public.	9.1	Complied	CAL's vision, mission, values, programmes and activities are contained in the Annual Report which is available in CAL's website.

RESERVES MANAGEMENT

CAL's reserve position for financial year ended 31 December 2017 is as follows:

		2017	2016	Increase / (Decrease)
		S\$'000	S\$'000	%
A	Unrestricted fund			
	General Fund	1,983	1,812	9.43
B	Restricted or designated funds			
	Restricted funds	1,811	1,376	31.61
C	Total funds	3,794	3,188	19.23
D	Total annual operating expenditure	1,935	1,473	31.36
E	Ratio of funds to annual operating expenditure (A/D)	1.02	1.23	

An endowment fund consists of assets, funds or properties, which are held in perpetuity, which produces annual income flow for a company to spend as grants.

C - Total funds include unrestricted, restricted / designated and endowment funds.

D - Total annual operating expenditure includes expenses related to cost of charitable activities and governance and other operating and administrative expenditure.

The reserve of CAL provides financial stability and the means for the development of CAL's activities. The Board of Directors intends to maintain the reserves at a level sufficient for its operating needs. CAL reviews the level of reserves regularly for its continuing obligations.

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).

CONFLICT OF INTEREST POLICY

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:

- o Owning stock or holding debt or other proprietary interests in any third party dealing with the Organisation;
- o Holding office, serving on the board, participating in management, or being otherwise employed (or formerly employed) with any third party dealing with the Organisation;
- o Receiving remuneration for services with respect to individual transactions involving the Organisation; and
- o 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, 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.