

# ANNUAL REPORT 2020/2021

- COUNSELLING
- THE SENIORS HELPLINE
- EDUCATION AND AWARENESS
- CST FUNDED PROGRAMMES



[EMBRACING THE  
NEW NORMAL]

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# MISSION

# VISION

# VALUES

## OUR VISION

Be a leading Social Service Agency specialising in gero-counselling for older persons, their family members, and caregivers.

## OUR MISSION

To promote the well-being of older persons with a special focus on the social and psychological aspects of their health through engaging, enabling and empowering them in active ageing.

## OUR VALUES

**S**

SELFLESS IN SERVICE

**A**

ACCEPTANCE

**G**

GENUINENESS

**E**

EXCELLENCE

**C**

COMMITMENT

**C**

COMPASSION



# CHAIRMAN'S MESSAGE



## **Standing United in the Challenging Times**

2020 has ended with an unprecedented crisis as the world battles on with the pandemic. Many economies have been significantly disrupted and lives and livelihoods of many individuals and families have also been affected. SAGE Counselling Centre has not been spared. Driving the mission of ensuring the social and emotional needs of the senior citizens are well taken care of, the Centre continues to provide engaging activities and programmes to support the needy senior citizens in these challenging times. With staff having to work from home and at the Centre, our commitment to serve the senior citizens with heart has never been compromised. We persevered despite the many restrictions in organising activities and limitations on home visits.

## **Strengthening Engagement and Enhancing Learning Experiences**

Life is like a story and we believe that stories bring us together. Stories can inspire or heal.

***We started a project to encourage our seniors to share their life stories, the challenges they had encountered and joys they had experienced.***

We started a project to encourage our seniors to share their life stories, the challenges they had encountered and joys they had experienced. Ten seniors participated and a few of them began writing their life stories which we have published in our website. We hope that their stories will inspire and give hope to the readers including the young.

We were privileged to have Mr Desmond Lee, Minister for National Development, and the Minister-in-Charge of Social Services Integration joining us in our charity event, which was organised in conjunction with the Mooncake festival last year.

It was a great joy to celebrate this popular festival with some 1,500 seniors with a bento meal for them.

Despite the challenges brought by the pandemic restrictions, the Centre continues to provide emotional support not only to the needy and lonely seniors but also to the many healthy, able-bodied seniors by engaging them in lifelong learning and empowering them to contribute back to the society.

### **United with a Purpose**

The pandemic has brought changes to the way we communicate and accelerated digital transformation. SAGECC escalated its response to the new norm by restructuring its work processes and enabling programmes to be received either in the virtual space or in a hybrid environment, to ensure the seniors are able to reach us easily and comfortably.

***"SAGECC escalated its response to the new norm by restructuring its work processes and enabling programmes to be received either in the virtual space or in a hybrid environment, to ensure that the seniors are able to reach us to ensure that the seniors are able to reach us easily and comfortably."***

Digitalization has also enabled the team at SAGECC to scale up their skills set, equip themselves with relevant knowledge, cultivate agility in response to environment changes and develop team-spirit to solve challenges together.

During the year, we have more volunteers coming forward to support our programmes and initiatives. This is a very encouraging testimony of our work at the Centre.

The year ahead will continue to have its challenges but we shall remain steadfast in fulfilling our mission and continue to provide meaningful and relevant programmes and activities for our seniors.

### **In Appreciation**

The progress of SAGECC has been significant under the chairmanship of former Chairman, Dr Esther Tan and I would like to take this opportunity to thank her, the Board, staff of SAGECC, partners, volunteers, donors and other stakeholders for their unwavering support for the work in SAGECC which is to serve the seniors in our community. I am honoured to take on the baton from Dr Esther Tan since August 2020. With the challenging times ahead and the new norm of working, I will continue to work with the Board and staff to grow SAGECC as a leading gero-counselling centre in Singapore and to build a caring and inclusive society in our community.

Koh Eng Soon Tim  
Chairman



# EXECUTIVE DIRECTOR'S MESSAGE

FY2020/2021 has been an exciting and unforgettable year. With the continuation of the COVID-19 pandemic, the Centre has promptly responded with changes to ensure service delivery continues. With funding from NCSS – The Invictus Fund, SAGE Counselling Centre was able to adopt new technology to ensure The Seniors Helpline can be handled remotely by volunteers who are also seniors themselves.

In place of face-to-face counselling were telephone and video conferencing. There were only a few physical meetings to meet the needs of seniors who are not familiar with technology or due to personal reasons.

We have seen a 10% increase in caseload with close to 40% increase in sessions held. The Seniors Helpline experienced a 11% increase in total calls received with 58% new callers.

We started engaging seniors online during the circuit breaker using Zoom as a platform. Starting from a virtual chit chat session with seniors, we gained momentum and eventually launched a new programme, Guided Autography, a groupwork for seniors to share their life stories in June 2020. It was heartening to see a total of 45 participants coming from all walks of life to share their experiences. A few seniors were inspired to pen their own autobiography, sharing with their loved ones and the community.

We were proud to launch an art microsite where we exhibited the artworks of seniors online. This replaces the physical art exhibition. Many of our senior artists were excited to see their paintings exhibited online, narrowing the digital divide between the young and old. For Community Silver Trust funded programmes such as Home Maintenance Service, Learn and Glow (Arts) Programme and Counselling Associates Programme, we saw an increase in the beneficiaries served.

***"Starting from a virtual chit chat session with seniors, we gained momentum and eventually launched a new programme, Guided Autography, a groupwork for seniors to share their life stories in June 2020."***

I am grateful to all our Board Members, staff and volunteers who have persevered with the Centre through the disruptions and upheavals brought about by the pandemic. Your perseverance has propelled the Centre to grow stronger, to be versatile and responsive to the needs of the seniors. I believe, together, we can engage, enable and empower the seniors in active ageing especially during this unprecedented Covid-19 period.

Grace Lee  
Executive Director



# MANAGEMENT BOARD

FY2020/2021



**Chairman**

Mr Koh Eng Soon Tim



**Vice Chairman**

Dr Kan See Mun



**Honorary Secretary**

Ms Lee Soo Kwan



**Honorary Treasurer**

Mr Robert Fu Qiguo



**Assistant Treasurer**

Ms Seng Yuh Jen



**Board Member**

Dr Chan Kin Ming



**Board Member**

Mr Zulkifli Mohammed



**Board Member**

Mr Tan Kian Choon  
PBM



**Board Member**

Dr Cheng Yuanshan



**Board Member**

Dr Joy Chew Oon Ai



**Board Member**

Mr Lim Wee Lim

## ADVISORS



**Honorary Advisor**

Dr Esther Tan nee Yiu Kum Yu  
PB, PBM, BBM



**Honorary Advisor**

Dr Lui Hah Wah Elena  
PBM



**Legal Advisor**

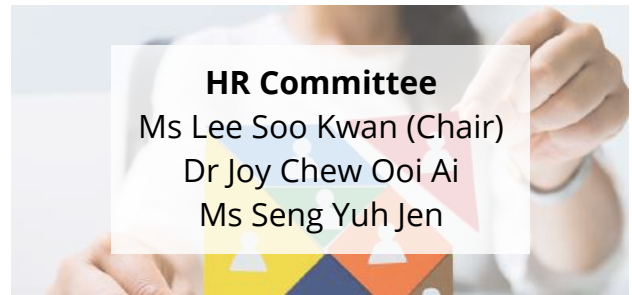
Mr Charles Leong



# SUB-COMMITTEES



**Finance Committee**  
Mr Robert Fu Qiguo (Chair)  
Mr Lim Wee Lim



**HR Committee**  
Ms Lee Soo Kwan (Chair)  
Dr Joy Chew Ooi Ai  
Ms Seng Yuh Jen



**Programmes and Services**  
Dr Kan See Mun (Chair)  
Ms Seng Yuh Jen



**Internal Audit**  
Dr Joy Chew Ooi Ai (Chair)  
Mr Lim Wee Lim



**Fundraising**  
Mr Koh Eng Soon Tim (Chair)  
Dr Chan Kin Ming  
Mr Tan Kian Choon  
Mr Zulklifi Mohamed

# STAFF

**Executive Director**  
Ms Lee Siew Luan, Grace

**Centre Manager**  
Ms Ang Hwee Hong, Shannen

**Counsellors**  
Mr Wong Kok Chew, Melvin  
Ms Tan Yi Ling, Berlinda  
Mr Yeo Chee Keong

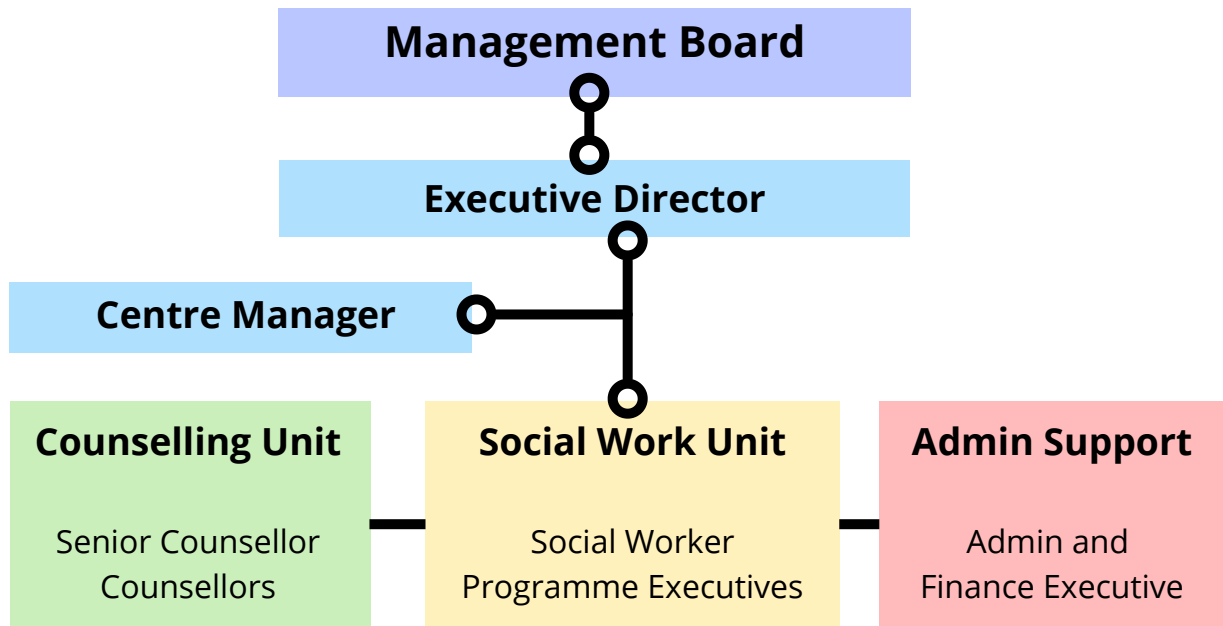
**Social Worker**  
Ms Lack Li Lian

**Admin and Finance Executive**  
Ms Chong Sin Yee, Vintier

**Programme Executives**  
Mr Yew Chee Wei, Don  
Ms Ooi Inn Gee, Meritta



# ORGANISATION AT A GLANCE



## SERVICE DELIVERY

### Remedial



SAGE Counselling Centre has been practicing a three-pronged approach in our delivery of services.

### Community Participation

### Preventive

# MILESTONES

## 1991

Singapore Action Group of Elders (SAGE) created a programme for needy older persons and their caregivers — to provide them **Telephone Hotline and Counselling Services.**

## 2008

- Registered with Registry of Society (ROS) to develop into an independent professional centre.
- Obtained National Council of Social Service (NCSS) full membership and IPC charity status.

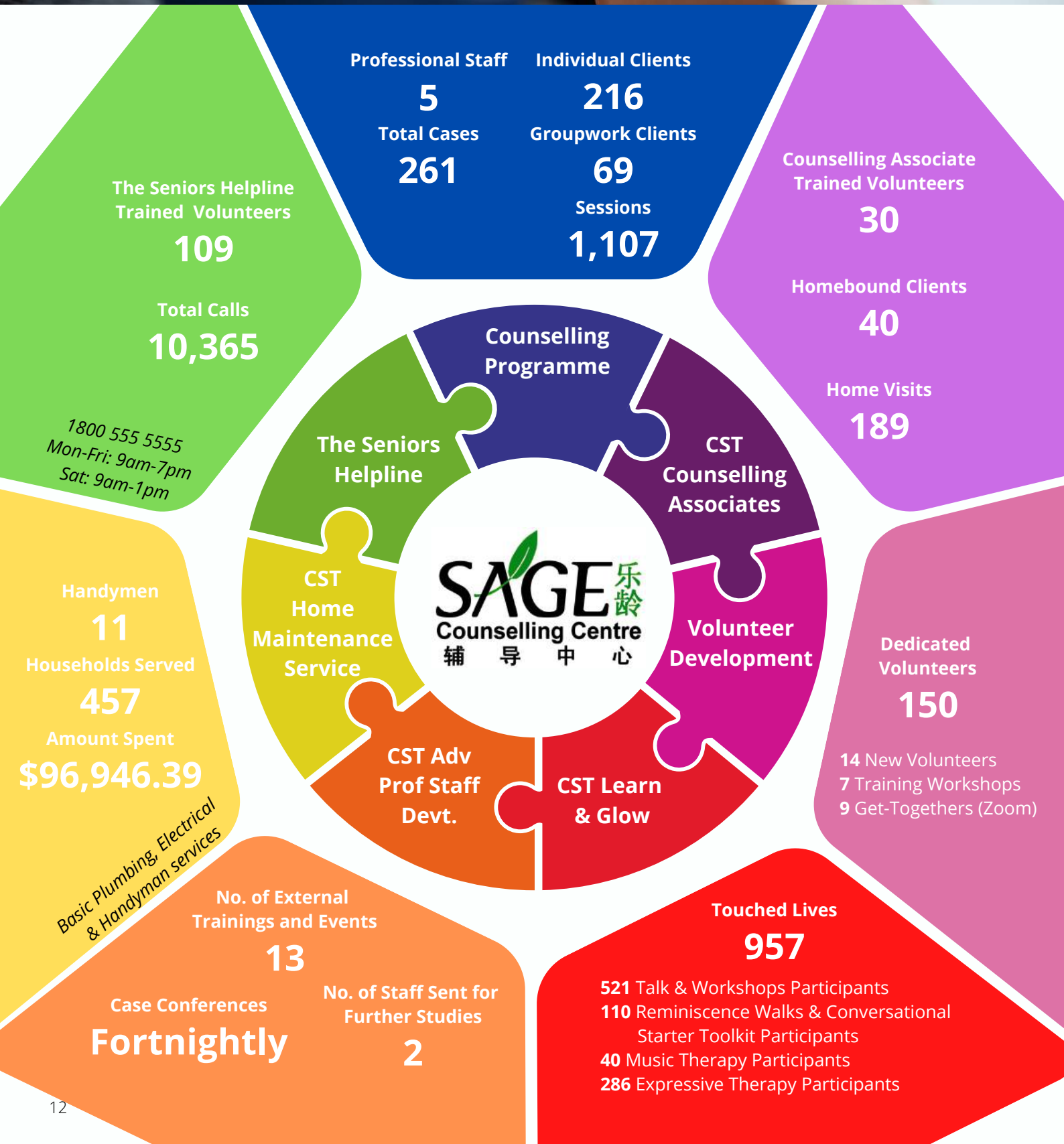
## Going Upstream

- SAGECC provides direct services for older persons who are facing social problems and psycho-emotional stress.
- In recent years, we have also introduced “upstream”, developmental programmes and services to facilitate active ageing among able-bodied, physically fit and emotionally stable seniors.
  - *To encourage and empower them to lead meaningful, fulfilling lives - not just for personal growth and life-satisfaction, but also to contribute to the community.*
- As an advocate for seniors in our society and to act as their “voice”, the Centre also conducts outreach and public education programmes such as workshops, talks, educational seminars and forums.
  - *To enhance public awareness on issues pertaining to ageing and caring for the elderly.*

## To-date

- Receives full funding from the Ministry of Health (MOH) and the National Council of Social Service (NCSS) to run services for seniors and their caregivers.
- Receives funding from Agency for Integrated Care (AIC) in the form of CST (Community Silver Trust) Grants to plan and implement programmes to support our core services of face-to-face counselling and telephone helpline service.
- Receives support from generous donors and well-wishers in the form of donations, sponsorship for special programmes and facility support.

# BENEFICIARIES SERVED FY20/21







## CORE SERVICES COUNSELLING PROGRAMME

Our counselling service aims to enhance the total well-being of seniors, their caregivers and family members through home-based and centre-based face-to-face counselling.

The beginning of our FY 2020 saw a surge in the spread of coronavirus with circuit breaker being put in place. During this period, our counsellors and social workers continued to provide support and assistance to the seniors and their caregivers selflessly. For seniors who need support which could not be done over the phone or through video conferencing, our counsellors continued to conduct home visits to give the needed support.

In FY 2020, we saw an increase in counselling cases. Our counsellors and social worker helped a total of 261 seniors and/or their family members or caregivers to address and resolve their personal, social, or psychological issues. A total of 1107 counselling sessions were held either at the Centre, home visits, phone, video conferencing or at various venues such as Senior Care Centres and Day Care Centres.

The common presenting issues were anxiety, depression, grief and loss. We also noticed an increase in seniors suffering from loneliness.

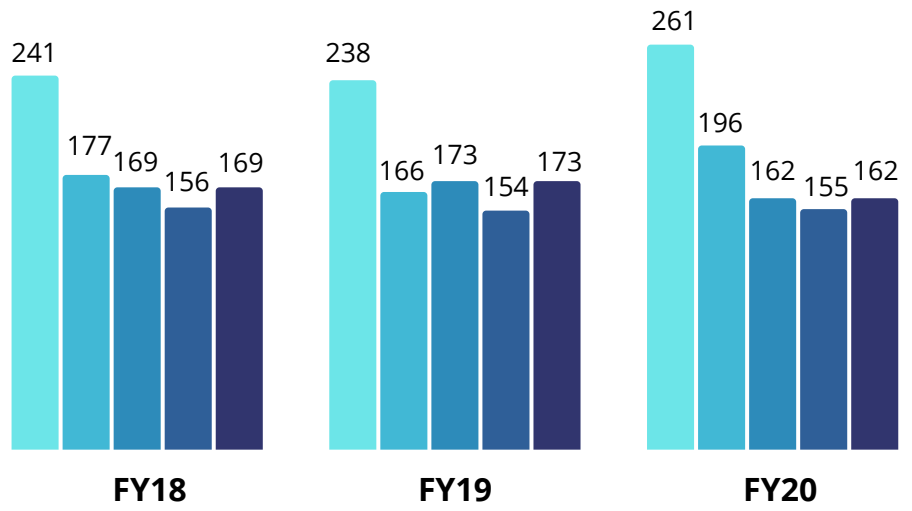
***The common presenting issues were anxiety, depression, grief and loss. We also noticed an increase in seniors suffering from loneliness.***

Most of the cases are seen for an average of five counselling sessions before case closure. Upon closure, evaluation of counselling intervention was assessed in terms of number of outcome dimensions attained. Outcome dimensions comprise of gaining insight of their issues, increased knowledge in community support, decreased emotional distress and taking responsibility to effect change.

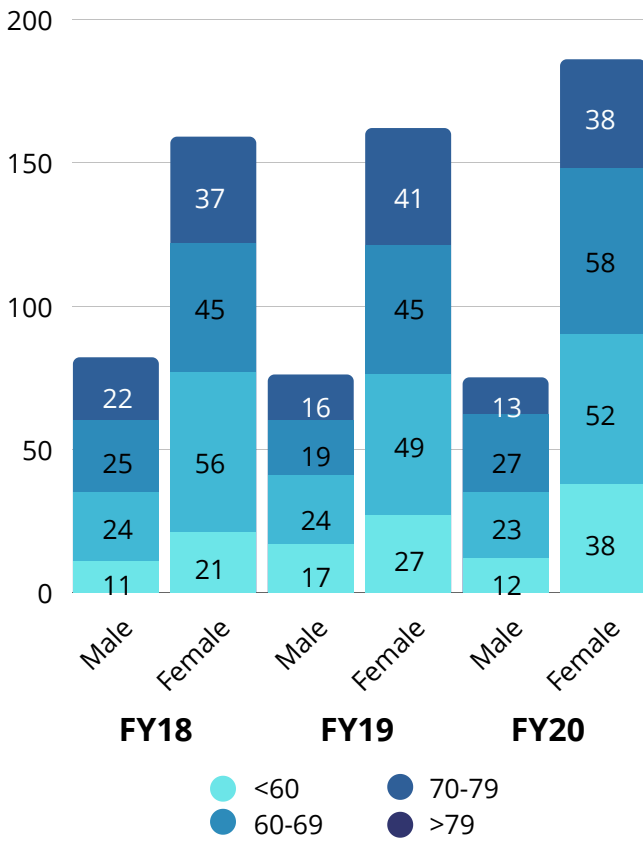
Majority of the seniors were in the age range of 70 - 79 years old although SAGE Counselling Centre accepts clients aged 50 years and above. Most of the clients were married and living in 4-room HDB purchased flats.

# CASES

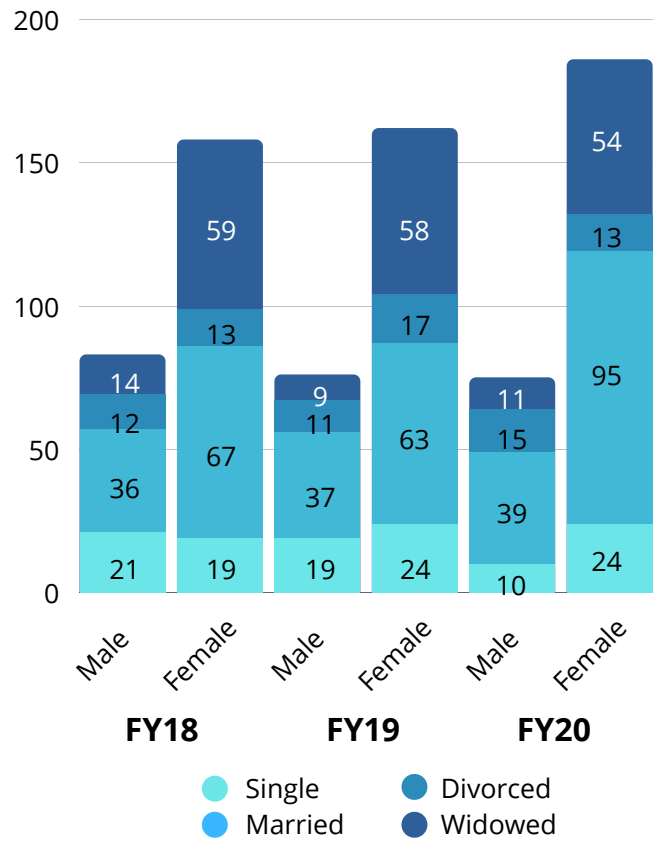
- Total Cases
- New Cases
- Closed Cases
- Attained ≥2 outcomes
- Attained 1 outcome



# AGE

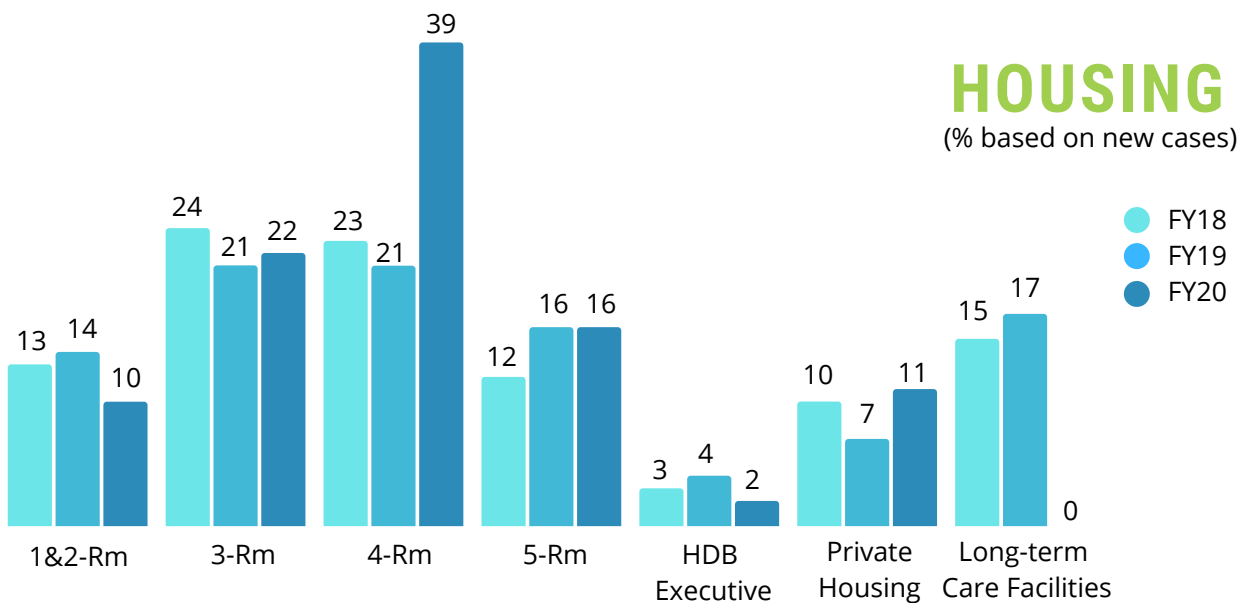


# MARITAL STATUS



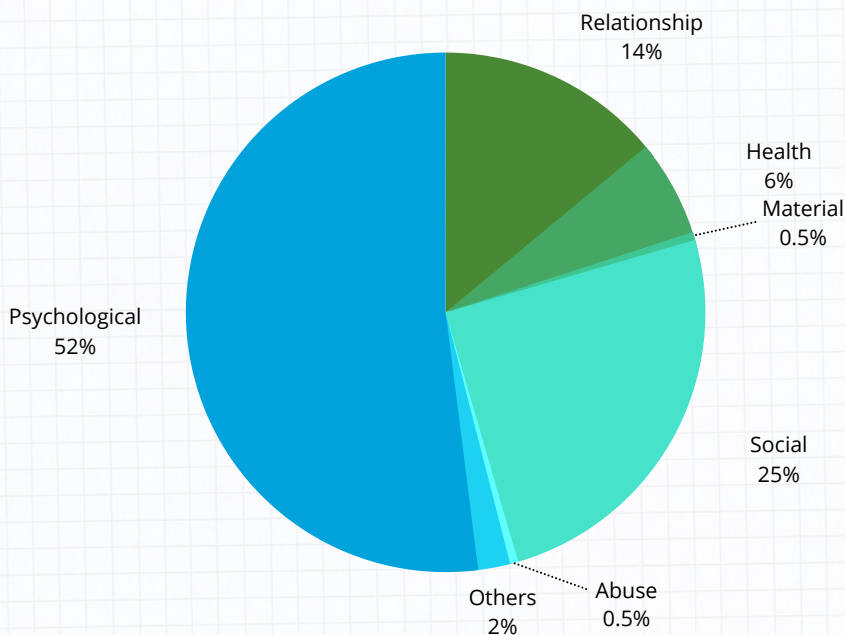
# HOUSING

(% based on new cases)





# PRESENTING ISSUES



## Top 3

① **Psychological**  
e.g. Anxiety, depression and grief and loss.

② **Social**  
e.g. Loneliness, Isolation and boredom

③ **Relationship**  
e.g. Strained relationships with family or friends.

## MDM A'S STORY

Mdm A, 72 years old, was referred to SAGE Counselling Centre for low mood and relationship issues with her daughter. Her mood had been low since both her husband and her moved in to live with her daughter. She experienced difficulties communicating with her daughter, as both will end up arguing. After each heated argument, her daughter would give her the cold shoulder and their relationship became very tensed. They were also occasions whereby her daughter would totally ignore her or answer her rudely. Mdm A felt very hurt and the tension caused her to feel very unsettled and her sleep was also affected. She had no one to turn to as she has no friends and no contact with her siblings. As Mdm A does not want to worry her husband, she did not share these problems with him.

The counselling sessions provided her comfort and support as she shared her struggles and pain. Counsellor worked with her on identifying her thought patterns, highlighting what were not helpful and positively reframed them. During the sessions, counsellor also worked with her in managing her expectations and unmet needs with her daughter and led her to come up with more realistic ones. Counsellor also conducted some psychoeducation on communication skills and roleplayed with Mdm A on how to effectively put across her message without sounding hurtful or defensive. After six months, Mdm A reported an improvement in the relationship with her daughter. Her daughter started to talk to her more, and she is more relaxed and happy. She reported that she is more at ease and her sleep has much improved.





## GROUP WORK

**Expressive Therapeutic Activities** is a Group Work programme specially tailored for seniors, in a group of 8 – 12 participants, over a period of four weeks. It is a platform for the participants to express their emotions in a healthy way, through identifying and strengthening their inner resources to overcome obstacles and develop their potential.

Expressive Therapeutic Activities

Venue	Period	Clients	Sessions
SAGECC	27/01/21 – 17/02/21	10	4
SAGECC	24/02/21 – 17/03/21	9	4
SAGECC	29/03/21 – 26/04/21	6	4

**Total Clients: 25**







## GROUP WORK

**Guided Autobiography** is a programme designed to help seniors write and share their life stories. It is a meaningful journey of self-discovery, reflection, and celebration as they connect with their past, entering the future with a sense of purpose and appreciation of life. It is conducted in a group of 8 – 12 participants, over a period of six to ten weeks.

The objective of this Groupwork is to increase interaction and socialization among the seniors and to improve their psycho-emotional status.

Venue	Period	Clients	Sessions
Public (Virtual)	04/06/20 – 06/08/20	8	10
Yong En Care Centre (Virtual)	24/09/20 – 21/11/20	17	8
Public (Virtual)	24/02/21 – 31/03/21	9	6
Anglican Senior Centre (Havelock)	02/03/21 – 06/04/21	10	6

**Total Clients: 44**

Guided Autobiography



A participant Mr Soh Peng Hui's Autobiography titled Thatched Grass (茅草) can be found in SAGECC's website <http://www.sagecc.org.sg/#/ourWork>

# CORE SERVICES THE SENIORS HELPLINE

The Seniors Helpline is a toll-free National Helpline, for any person aged 50 years and above to call in or talk about or enquire on issues or services related to older persons.

📞 1800 555 5555

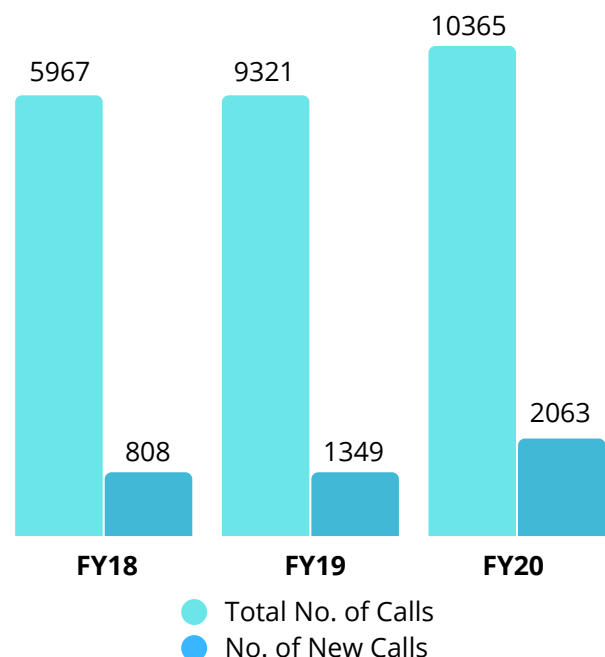
During the COVID-19 pandemic period, The Seniors Helpline (SHL) continued to be a channel of support for seniors aged 50 years and above, their family members and caregivers. It is manned by a group of enthusiastic and trained volunteers who are fluent in various languages, including dialects, provide listening ears to the callers. The volunteers attended to the callers' needs and concerns through answering the helpline calls from their homes. To ensure quality of service delivered, volunteers were supervised by staff and underwent regular in-house and external training conducted via virtual platform such as Zoom.

The Seniors Helpline will refer the callers to respective Social Service Agencies as and when and where required. Callers were given options to seek face-to-face counselling at the Centre which is offered free of charge to Singapore Citizens or Permanent Residents (PR).

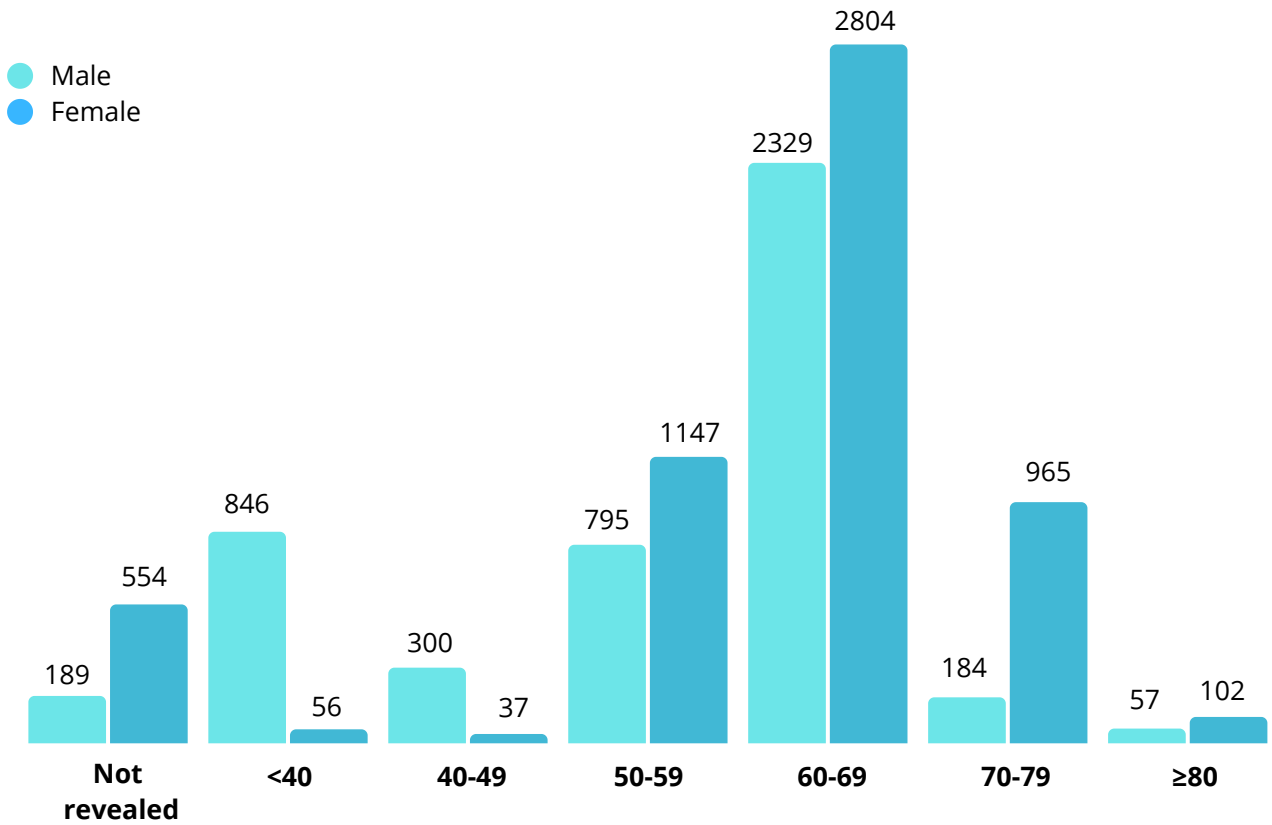
***The helpline received a total number of 10,365 calls, an increase of 11% from the previous financial year.***

In FY2020, the helpline received a total of 10,365 calls, an increase of 11% from the previous financial year (FY2019), of which 2,063 (20%) were new callers.

With funding provided by The National Council of Social Service, we were able to renew our radio advertisements on Gold 90.2 and Love 97.2.

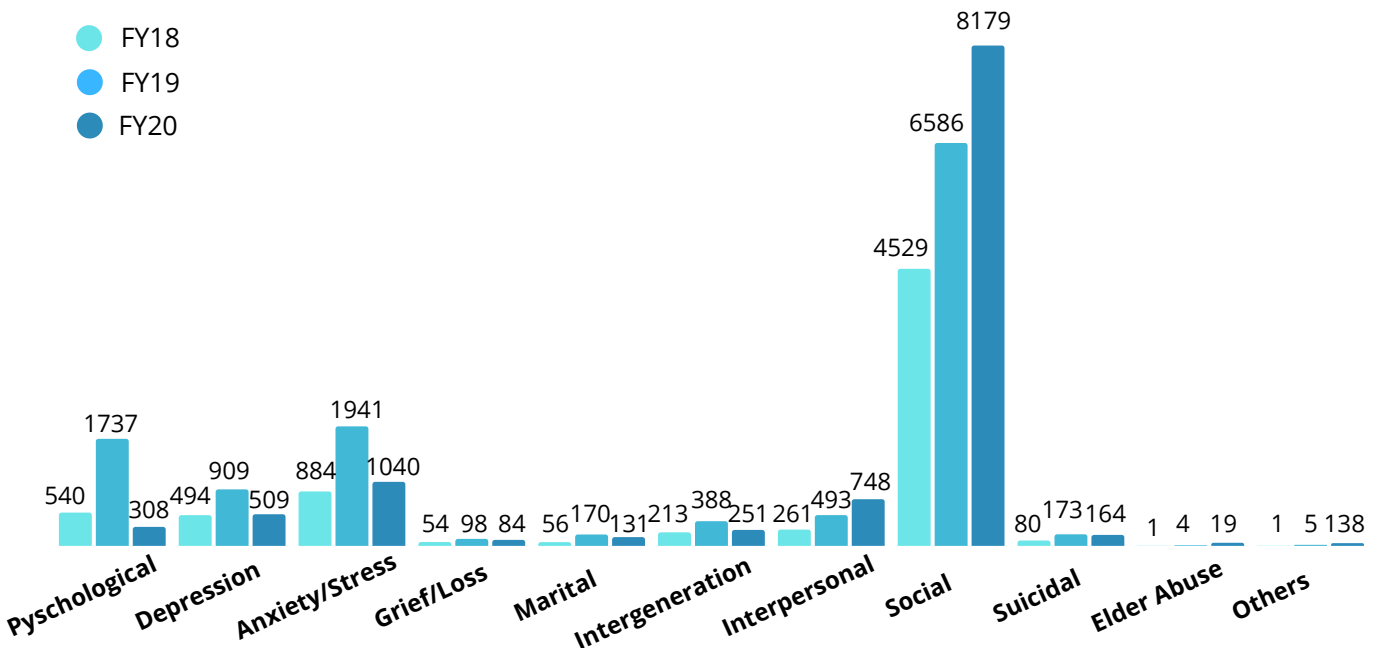


There are more females, across most age groups, making calls to The Seniors Helpline to seek support, as compared to the male counterparts.



The common issues faced by the callers include social challenges such as loneliness and isolation, relationship issues with spouse or partners, family members, friends, or colleagues, anxiety or stress, depression, and psychological conditions such as schizophrenia and addiction. The helpline also received calls asking about matters relating to COVID-19.

Please note: The numbers may not add up due to repeated callers and multiple presenting problems by some callers.





## MR. C'S STORY

Mr. C, 67 years old this year, is single and staying alone in a rental flat in the Central area of Singapore. Mr. C is partially deaf and mobile-assisted by a walking frame; thus, he does not like to go out. He only goes to the letterbox to collect his letters.

He started calling The Seniors Helpline in May 2019 when he heard about our helpline mentioned in a radio programme on Capital 958. When he first called our helpline, he was very negative in his sharing with the helpliners and very critical about our helpline. He was not open to any suggestions or recommendations provided by the helpliners and very against the idea of people visiting him at his home.

His calls to the helpline were few at the beginning, averaging 5 calls per month for the first couple of months and progressively increased to more than 50 calls per month now. He began to like calling the helpline because the helpliners were sincere and willing to listen and attend to his needs.

Though at times he likes to choose to talk to the helpliners whom he prefers, he is more accepting now when other helpliners kindly offer their listening ears. He also provides feedback on how he feels the service of the helpline and helpliners could be improved.

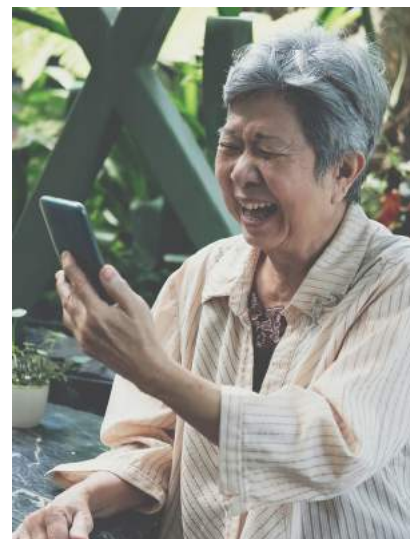
He also began to learn how to use IT gadgets such as a smartphone and tablet, when helpliners recommended and taught him the basics. He wanted to learn more and asked the helpliners to teach him how he could access the internet for more information. After the circuit breaker, he had applied for broadband services. He is now more welcoming for people to visit his home and feels happier.



# VOLUNTEER DEVELOPMENT

When the circuit breaker took effect on 7 April 2020, all physical volunteering activities such as The Seniors Helpline rostering at the Centre ceased and all hands-on were on deck to ensure safety for every volunteer and their loved ones. Volunteers were educated on safety management measures, Covid-19 symptoms and various government-aided schemes. They were also introduced to new technology to answer The Seniors Helpline remotely and to have the monthly case conference via Zoom as SAGECC implemented digitization for all its operations.

In the second quarter of 2020, one-to-one and small group meetings were held weekly via phone calls and emails to check if the volunteers were comfortable with the adoption of digitalization.



Most of our volunteers are seniors and after intensive training, most were able to join us for Zoom meetings. Volunteers who needed more time to learn digitization were encouraged by their peers who would share their journeys and best practices. Staff at the Centre provided guidance to ensure volunteers can operate the new technology with basic troubleshooting procedures.

At the end of 2020, seven training workshops for Helpliners were conducted covering Mental Health First Aid for Older Persons, Effective Probing Skills and Suicide Crisis Management. Fourteen new volunteers joined the online Basic Volunteer Training held in July and were deployed for service with staff supervision.

To appreciate the volunteers, two appreciation activities were conducted where care packs consisting of health supplements, sanitizers and surgical masks were delivered to the volunteers. During the Lunar New Year, we sent greeting cards with small token of appreciation to our volunteers for journeying with us during the pandemic.

FY2020/2021 was a fruitful year as volunteers connected with their loved ones and learnt new ways of touching others' lives. A handful of volunteers, however, were unable to reconnect with us for personal reasons but are eager to return when the situation improves. In the coming year, a volunteer committee will be formed for the purpose of building up volunteer engagement.



# A SUMMARY: CST FUNDED PROJECTS

Since FY 2011, SAGECC has been tapping on Community Silver Trust (CST) grants funded by the Ministry of Health (MOH) and administered by the Agency for Integrated Care (AIC). The CST grants provided SAGECC the opportunity to run a whole range of intervention as well as developmental “upstream” programmes to complement and support our core services.



## COUNSELLING ASSOCIATES ENABLING PROGRAMME

**Counselling Associates volunteers provide support to improve the overall psycho-socio-emotional well-being of seniors who have little or no social support, through home visitations or phone calls.**

## HOME MAINTENANCE SERVICE



**This service has helped around 400 seniors who are financially challenged or living alone to improve their living conditions. The recruited plumbers, electricians and handymen also achieve a sense of satisfaction that boosts their self-esteem.**



## LEARN AND GLOW MENTAL FITNESS FOR SENIORS

**Talks, workshops and heritage tours are run to encourage lifelong learning and enhance the quality of life of 600 seniors each year.**

## ADVANCED PROF. DEVELOPMENT TRAINING

**Staff are encouraged and supported to attend training and educational courses for upgrading and professional growth.**



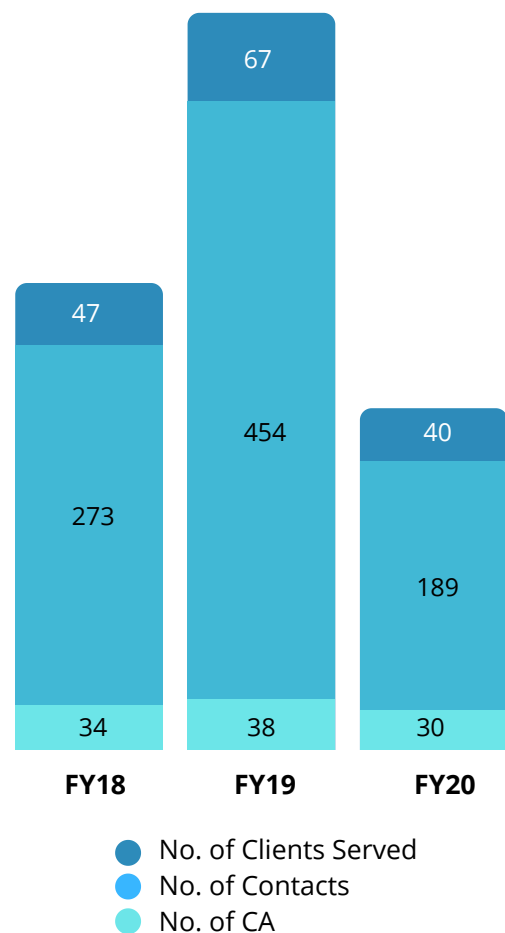
## PROGRAMME: COUNSELLING ASSOCIATE ENABLING PROGRAMME

**Counselling Associate (CA) volunteers provide support to improve the overall psycho-socio-emotional well-being of seniors living in the community who have little or no social support, through home visitations or phone calls.**

Our Counselling Associate (CA) programme is a step down home based or telephone-based programme that is provided by our trained volunteers to our seniors. The seniors in the programme can be seniors who had been discharged from our counselling programme or is being referred by other SSAs and still require some form of psycho-emotional support. The seniors live alone and/or lack social support, and their needs range from health issues, disabilities, ageing or some difficulties in their lives.

The CAs provide a listening ear to the seniors. It is a channel for the seniors to talk about their concerns and needs and to help relieve their stresses, anxieties, loneliness and boredom.

There are 30 trained volunteers who received regular in-house training and case conferences to equip them to better serve our seniors. During the Covid-19 pandemic, home visits were ceased. Our CAs are mostly seniors who needed more time to learn about digital tools, such phone calls and Zoom video conferencing, to serve the seniors instead of doing home visits. In total we served 40 seniors and made 189 contacts from April 2020 to March 2021.







## MDM. T'S STORY

Mdm T is 85 years old, widowed and staying alone. She was referred by the hospital to our Counselling Associate (CA) program due to her grief and loss of her husband. She has an adopted daughter but no contact with her. She only contacts her granddaughter who is married and residing in Australia.

Mdm T has a thyroid problem and is hard of hearing. She also experiences occasional giddy spells when there are loud noises. She does not join any activity and has no friends.

When our CA first visited her, her mood was low and she expressed hopelessness and loneliness.

Our CA listened to her woes and struggles and helped her to cope better with her losses and loneliness. She is now better able to cope with being alone. Besides providing emotional support, the CA also taught her some exercises and simple pressure point massages that she could do on her own. The CA also introduced Mandala colouring to her.

During the Covid lockdown, our CA also made phone calls and messaged her to ensure her wellbeing. After a few sessions, there was an improvement in her mood, and she often looks forward to the CA's visits and phone calls.





# HOME MAINTENANCE SERVICE

HMS provides basic plumbing, electrical and handyman services to Singaporeans and Permanent Residents 50 years and above, who are receiving either:

- ComCare Assistance, or
- Blue CHAS Assistance

Since the introduction of the HMS programme in 2016, we had assisted with more than 1,400 requests for basic electrical, plumbing and handyman repairs.

During the challenging FY2020, our 11 committed handymen had completed 457 cases, enabling the seniors to live comfortable and safely in their homes.

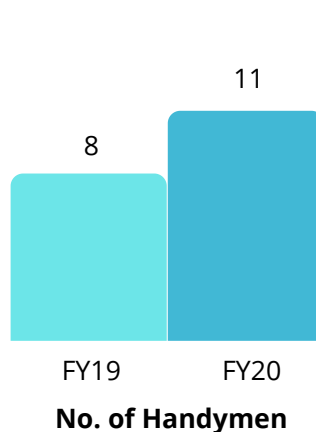
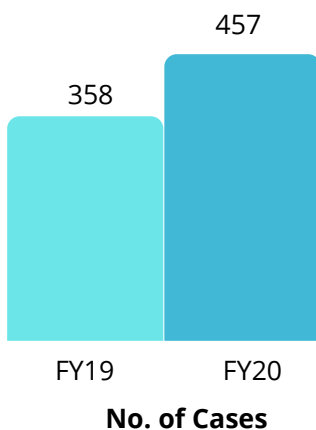


Above: Our handyman Mr Tan Hock Hwee (left) and Mr Tan Ah Voon (right).



With the increasing awareness of our HMS programme among the public, the Walk-In requests have increased from 68 or 19% of jobs carried out in FY2019 to 183 or 40% in FY2020.

Our community partners had also been continuously sending in requests as part of the effort to assist the elderly with limited resources.



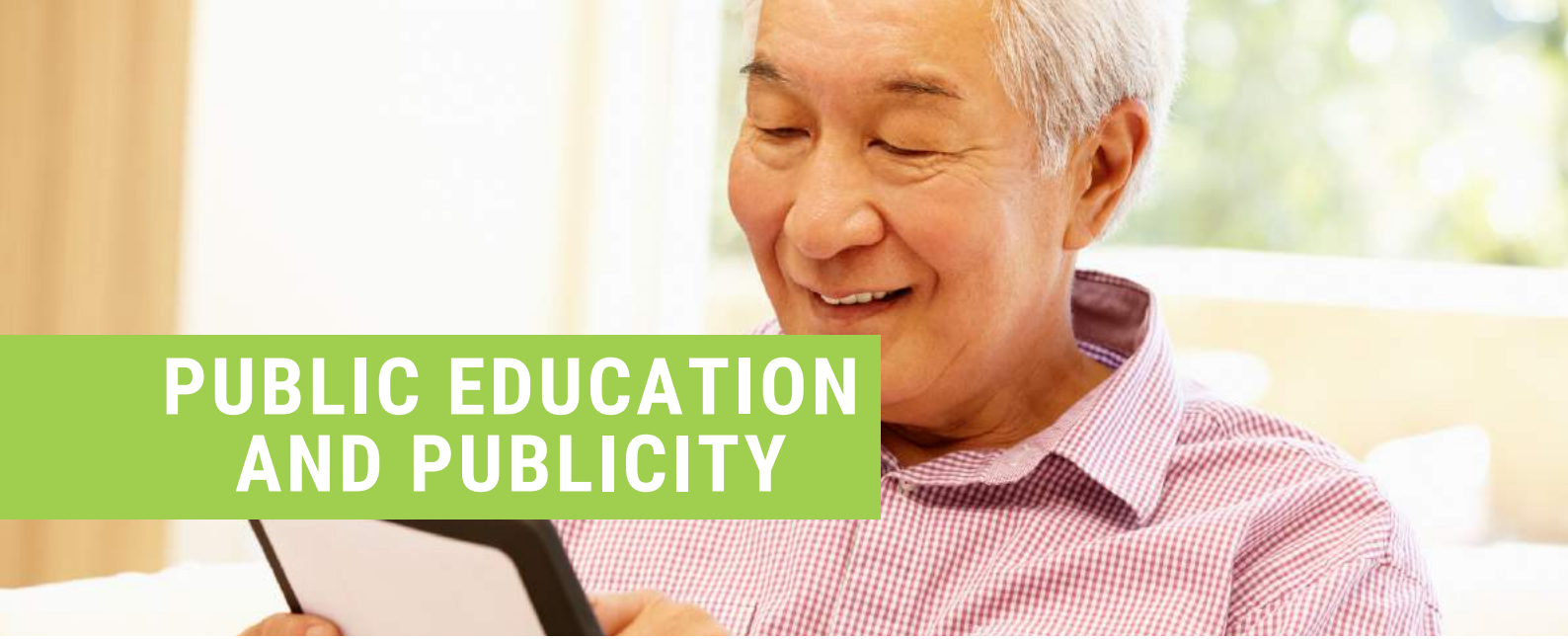
## MDM TAN'S STORY

Mdm Tan came to know about our Home Maintenance Service from her befriender. Her late husband was the one handling the minor repairs in the home, and now that he is gone, she looked for friends to help her. However, some issues are beyond her friend's competence and the cost of materials is also a cause of concern for her.

The living room light in Mdm Tan's flat was dim and needed replacement. There were also safety concerns. She therefore contacted us for the replacement of her light bulb and repair of power sockets, as well as clearing the choke in her kitchen sink. She was very grateful for the free services from SAGECC and for rectifying all the problems within two weeks. Our handyman had also advised her on how to clean the sink often to prevent it from being choked in the future.



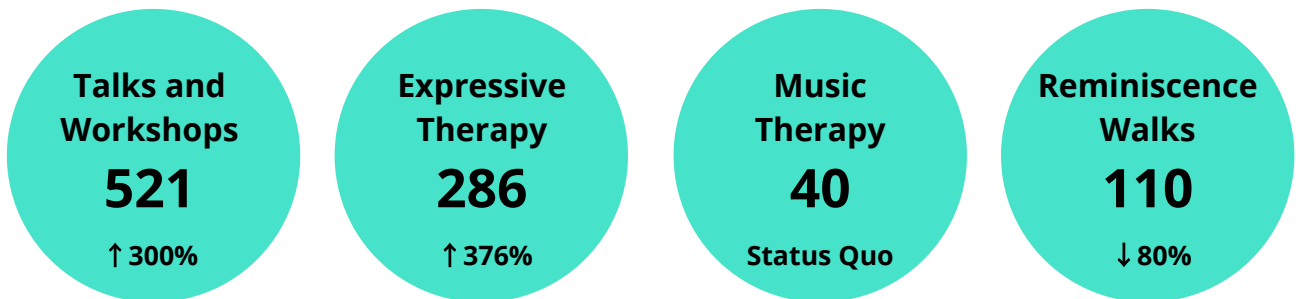
*A HMS volunteer carrying out basic plumbing works in a senior's home.*



# PUBLIC EDUCATION AND PUBLICITY

Besides our core service of counselling for seniors, we also organise activities under our Public Education and Publicity programme. Working with our community partners such as the National Heritage Board and various Senior Activity Centres, we organize talks, heritage tours and training workshops to motivate life-long learning and enhance social skills, life skills and emotional stability of the seniors.

## FY2020



The Music Ambassador Program is structured in 2 phases — Seniors pick up skills of playing a new instrument (Ukulele) with singing accompaniment; and develop the confidence and camaraderie to perform on stage, bringing joy to charity events & seniors’ centres. They reminisce songs of old and festivities and make new friends. This year, despite the lack of performances due to the pandemic, we were able to conduct 6 sessions and reached out to 40 seniors.

Music Ambassador Programme





This year, due to the restrictions for physical talks in the pandemic, we decided to conduct free and public online talks instead. This also allows us to reach out to a wider audience.

The talks, delivered either in English or Mandarin, focus on educating and imparting knowledge on common gerontology topics such as health and nutrition and intimacy for seniors.

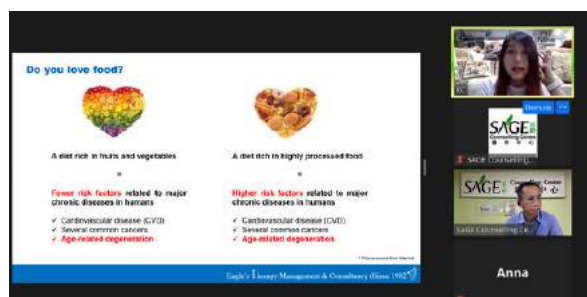
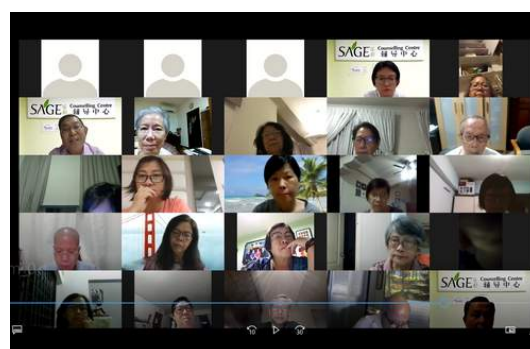


### Intimacy in Relationships of Older Persons (Mandarin) 中老年人的亲密关系

Speaker: Dr Chew Chou Mei Ling  
周美伶博士

### Photography as Therapeutic Activity (Mandarin) 摄影在银发族生活中的自然疗愈

Speaker: Dr Hoong Wee Min  
云威名博士  
(second row, extreme left)



### Age Well with Food From Head to Toe (English)

Speaker: Ms Chua Kay Tse

Total Talks  
**5**

Total Participants  
**521**





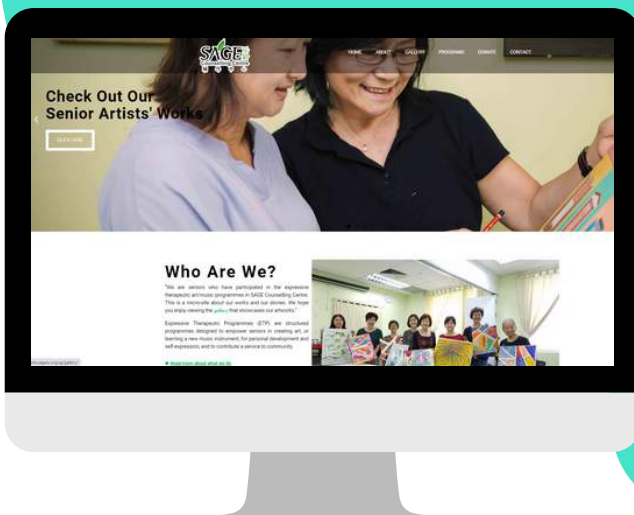
'Expressive Arts' is a structured programme designed to empower seniors in creating art for personal development and self-expression. It includes weekly informal Art Jamming sessions and the Expressive Therapeutic Programme (ETP).

This year, we consolidated 16 runs' worth of ETP artworks and launched our Arts Microsite, an online gallery featuring all the artworks done by our talented senior artists. These artworks are also available for the public to purchase to support the artists.

## ART JAMMING



*Our senior artists channeling their creative energy into their artworks.*



## ARTS MICROSITE

No. of Artworks  
**234**

Head over to view our online gallery of our seniors' artworks from the Expressive Art Therapy programme.

✦ Visit: <https://arts.sagecc.org.sg>



## ARTIST SPOTLIGHT: MS LONG AI LAN



'Teacher' Ai Lan, as we usually call her, generously shares her experience and skills in painting with fellow seniors at Open Studio, encouraging her peers to be creative and make art according to their hearts and minds' wishes.

Ms Long graduated in Fine Arts and had been teaching art and providing illustrations for academic textbooks as a lifelong vocation. She has considerable knowledge in the various art mediums. She retired at age 70 but was persuaded to join our inaugural batch of Expressive Therapeutic Programme in 2018. As she reflected on her preoccupation after retirement, she values the joy and purpose that art has given her.

She appreciates that the Centre offers expressive art programme for seniors like her, being able to paint anything that they wish. She is happy that she was able to donate her paintings to the Centre for fundraising purposes.





The Reminiscence Walk (RW) went online this year with additional training provided by the National Heritage Board on using the Conversational Starter Kits (CSKs) versions 1 and 2.

The new Conversational Starter Kits, version 3 and 4, which focus on Singaporean culture and food were conducted in virtual trials by volunteers with seniors from Senior Activity Centres and Day Care Centres.



Training resumed for the Indian Heritage Centre where volunteers were trained to perform physical or virtual sessions for participants.

The delivery of RW and CSKs, however, encountered a few challenges in communication between volunteers and participants at some centres due to the audio and noise around the centre. We are looking at innovative ways to counteract these challenges to ensure smooth delivery of RW and CSKs.



No. of RWs and CSKs  
**12**

Total Participants  
**110**

# ADVANCED PROFESSIONAL DEVELOPMENT TRAINING

SAGE Counselling Centre has always encouraged its staff to attend training and educational courses for upgrading and professional growth. In FY2020, in-house staff development included engaging Mr Tan Boon Huat as external clinical supervisor to conduct monthly supervision sessions for the professional staff. In addition, fortnightly conferences were held to provide a platform for sharing difficult cases, learning from seniors and peers to gain new skills and knowledge to enhance practice.

The Centre has also sponsored two members of the staff for further studies as part of the staff development programme. One of them has completed his studies on Gerontology during this FY2020 and graduated with a Master of Science in Applied Gerontology from Nanyang Technological University in March 2021, and the other will be completing the course in FY2021.

## External Training & Events Attended by Staff in FY2020 via Zoom

Date	Title	Organiser
7 Jun 20	Family Violence Part 1: Abusive men and their relationships with spouses (No. of staff: 1)	Salt Media & Entertainment
16 Jun 20	Capability Circles Webinar on Future of Work: Workforce Transformation through Job Redesign (No. of staff: 1)	NCSS
29 Jun 20	Dignity Therapy : Empirical Foundation, Clinical Application and Patient Experiences in Australia (No. of staff: 5)	The Palliative Care Centre for Excellence in Research and Education
30 Jun 20	Family Dignity Intervention: Advancing Holistic and Compassionate Palliative Care in Singapore (No. of staff: 5)	The Palliative Care Centre for Excellence in Research and Education
24-25 Aug 20	Essentials of Thanatology: Death, Dying and Bereavement (No. of staff: 1)	The Palliative Care Centre for Excellence in Research and Education
21 Sep 20	Care of Client with Dementia (No. of staff: 8)	Learning Hub, St Luke's ElderCare Ltd
2, 9 Nov 20	Managing a Suicide Crisis on the Helpline (No. of staff: 9)	SOS
28 Nov 20	Social Isolation Workshop (No. of staff: 1)	Tsao Foundation
10-11 Dec 20	Psychological First Aid (for Older Person) Workshop (No. of staff: 10)	Kall Psychology
20-26 Jan 21	Group Work Approaches Training (No. of staff: 6)	NAI & SASW
17 Mar 21	Social Work Day 2021 (No. of staff: 1)	SASW
1-3 Mar 21	Volunteer Master Class (No. of staff: 1)	NCSS
Jan-Mar 21	Solution Focused Brief Therapy Training (No. of staff: 1)	Academy of Solution Focused Training





# HIGHLIGHT OF THE YEAR

## MID-AUTUMN BENTO FUNDRAISING

*(Photos above)*

*Minister Desmond Lee and the SAGECC Board Members lending support to the event.*

On 1st October 2020, SAGE Counselling Centre organized its annual fundraising event through the sales of bento sets and mini mooncakes in celebration of the Mid-Autumn Festival. The Guest-of-Honor, Minister Desmond Lee, Minister for National Development and Minister-in-charge of Social Services Integration joined in the bento set distribution at Blk 191 Boon Lay Drive together with Board Members, management and staff, volunteers and Boon Lay key grassroots leaders and members.



A total sum of \$43,005.00 was raised through the generous donations of many individuals and corporates. On the actual day, 10 distribution points simultaneously distributed 1,450 bento sets to seniors living in HDB rental flats in Boon Lay, Bukit Batok, Chai Chee, Mei Ling Street and Stirling Road. The seniors were greatly appreciative of the sumptuous bento sets personally delivered by about 100 volunteers from all walks of life. It was a very meaningful evening as we spread some cheers to the seniors, especially during the Covid-19 period.



*Staff and volunteers all raring to go for the distribution of bento boxes.*

# SUPPORT US



## SCAN TO DONATE



Account Name : SAGE Counselling Centre  
UEN : T08SS0025E  
Account Number : 005-901741-0

### Steps:

- 1 Open your bank's mobile application and scan the above QR code.
- 2 Key in your intended donation amount.
- 3 In the reference field, please enter:  
Mobile no.<space>NRIC/FIN/UEN
- 4 Confirm your donation and send.

## BANK TRANSFER

DBS : 005-901741-0 (Current Account)  
Bank Code : 7171  
Branch Code : 005

## BY CHEQUE

Cheque payable "SAGE Counselling Centre" and mail to:

**1 Jurong West Central 2, #06-04  
Jurong Point Shopping Centre  
Singapore 648886**

## CASH

You may visit our office during office hours 8.30am to 5.30pm on weekdays.

*All donations to SAGE Counselling Centre are tax deductible. Please provide us the information for us to submit for tax deduction and to issue you a tax exemption receipt to be mailed/emailed to you.*

Donate

Volunteer

SAGECC runs a host of services and programmes to enable, encourage and empower physically fit and mentally alert seniors to engage in active ageing and contribute to society through volunteerism. We are very grateful to our team of dedicated volunteers who serve in various roles.

Many volunteering opportunities such as The Seniors Helpliner, Counselling Associates and Home Maintenance Service volunteers are available! To find out more, please call 6354 1191, email [volunteer@sagecc.org.sg](mailto:volunteer@sagecc.org.sg) or scan the QR code.





# RESERVE POLICY

	FY20/21	FY19/20	% Increase/ (Decrease)
Unrestricted Funds (Reserves)	\$103,000	\$103,000	Status Quo
Restricted Funds	\$1,939,000	\$1,472,000	↑ 31.7%
Total Funds	\$2,042,000	\$1,575,000	↑ 29.7%
Total Annual Operating Expenditure	\$1,010,000	\$1,074,000	↓ 6.0%
Ratio of Reserves to Annual Operating Expenditure	0.10	0.10	Status Quo

The reserve that we have set aside serves two purposes a) to ensure the long-term financial sustainability of SAGE Counselling Centre and b) to provide the means for the development of our core programmes and activities. We intend to maintain our reserves at a level equivalent to 2 times of the annual operating expenditure. As we have not yet reached our target, we intend to organise more fund-raising activities in future.

The Executive Director reviews on a half-yearly basis the amount of donation received and the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations for 2 years. She will inform the Finance Committee which also oversees investment and fund-raising activities. From time to time, the Finance Committee will make recommendations to the Board of Management on the need to raise funds and present proposals for fund raising activities for the Board's endorsement.

# INVESTMENT POLICY

Investments are needed for capital preservation and growth of excess funds. As a social service agency, we realise the importance of generating investment income to build up our reserves and to supplement our income from government grants and charitable activities.

At SAGE Counselling Centre, all investment decisions are carefully considered at the Board of Management level. Each time a decision policy is made, a Board Resolution is passed and properly documented before any action is taken. When investing, the Board of Management takes into consideration the following:

- Availability of funds for operation for the next 12 months
- Accessibility of suitable investment instruments offered by banks
- Risk and Return. As we are dealing with public funds, care is always taken to avoid high-risk investment.
- Investment timeline to ensure that cash flow for operation is not disrupted.

To be prudent, to date our investment is only limited to placing excess funds in Fixed Deposit with major banks in Singapore.

# 2020 GOVERNANCE EVALUATION

S/N	Code Guidelines	Code ID	Response
<b>Board Governance</b>			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
2	Are there governing board members holding staff* appointments? <i>(Skip items 3 and 4 if "No")</i>		No
5	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
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
7	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
8	Is there any governing board member who has served for more than 10 consecutive years?		Yes
9	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	Complied
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
<b>Conflict of Interest</b>			
11	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
<b>Strategic Planning</b>			
13	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
<b>Human Resource and Volunteer Management</b>			
14	The Board approves documented human resource policies for staff.	5.1	Complied
15	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied
17	Are there volunteers serving in the charity?		Yes
18	There are volunteer management policies in place for volunteers.	5.7	Complied
<b>Financial Management and Internal Controls</b>			
19	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied



22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied												
23	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied												
24	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes												
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied												
<b>Fundraising Practices</b>															
26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes												
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied												
28	Did the charity receive donations in kind during the financial year?		Yes												
29	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied												
<b>Disclosure and Transparency</b>															
30	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied												
<b>Management Committee Meetings Attendance in FY2020/2021</b>															
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Mr Koh Eng Soon, Tim - 4/4</td> <td style="width: 33%;">Ms Seng Yuh Jen - 4/4</td> <td style="width: 33%;">Dr Cheng Yuanshan - 3/4</td> </tr> <tr> <td>Dr Kan See Mun - 4/4</td> <td>Mr Zulkifli Mohamed - 3/4</td> <td>Dr Joy Chew Ooi Ai - 4/4</td> </tr> <tr> <td>Ms Lee Soo Kwan - 4/4</td> <td>Dr Chan Kin Ming - 4/4</td> <td>Mr Lim Wee Lim - 4/4</td> </tr> <tr> <td>Mr Robert Fu Qiguo - 4/4</td> <td>Mr Tan Kian Choon - 4/4</td> <td></td> </tr> </table>				Mr Koh Eng Soon, Tim - 4/4	Ms Seng Yuh Jen - 4/4	Dr Cheng Yuanshan - 3/4	Dr Kan See Mun - 4/4	Mr Zulkifli Mohamed - 3/4	Dr Joy Chew Ooi Ai - 4/4	Ms Lee Soo Kwan - 4/4	Dr Chan Kin Ming - 4/4	Mr Lim Wee Lim - 4/4	Mr Robert Fu Qiguo - 4/4	Mr Tan Kian Choon - 4/4	
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Ms Lee Soo Kwan - 4/4	Dr Chan Kin Ming - 4/4	Mr Lim Wee Lim - 4/4													
Mr Robert Fu Qiguo - 4/4	Mr Tan Kian Choon - 4/4														
31	Are governing board members remunerated for their services to the Board? <i>(Skip items 32 and 33 if "No")</i>	7.2.3	No												
34	Does the charity employ paid staff?		Yes												
35	No staff is involved in setting his own remuneration.	2.2	Complied												
36	The charity discloses in its annual report — (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.	8.4	Complied												
<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;">Remuneration of Staff</th> <th style="text-align: center;">FY20/21</th> <th style="text-align: center;">FY19/20</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$100,001 - \$150,000</td> <td style="text-align: center;">1</td> <td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: left;">\$50,000 - \$100,000</td> <td style="text-align: center;">9</td> <td style="text-align: center;">9</td> </tr> </tbody> </table>				Remuneration of Staff	FY20/21	FY19/20	\$100,001 - \$150,000	1	0	\$50,000 - \$100,000	9	9			
Remuneration of Staff	FY20/21	FY19/20													
\$100,001 - \$150,000	1	0													
\$50,000 - \$100,000	9	9													
37	The charity discloses the number of paid staff who satisfies all of the following criteria: (a) the staff is a close member of the family* belonging to the Executive Head* or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family* belonging to the Executive Head* or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied												
<b>Public Image</b>															
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied												



# ACKNOWLEDGEMENTS

SAGE Counselling Centre gratefully acknowledges the generous contribution from individuals and corporations, who made donations between 1 April 2020 to 31 March 2021.

We **THANK YOU** for donating to and supporting our Mid-Autumn Bento Fundraising on 1 October 2020. Each donation we received is important because it helps us to enhance the total well-being of older persons, their caregivers and family members. We extend to you our sincere appreciation for all your contributions.

## DONORS

### \$ 5,001 to \$ 10,000

Sembcorp Energy For Good Fund

### \$ 3,001 to \$ 5,000

Dr Leong Keng Hong

### \$ 1,000 to \$ 3,000

Angeline Kho Cheok Eng  
Angeline Poh Choo Choo  
Bostex Technologies International P. L.  
Goh Tong Pak  
Lee Siew Luan, Grace  
Seagull Risk Management Pte Ltd  
Tan Leng Hwee Eileen  
Toh Hwee Koon (Jean)  
Vivien Huan Swee Leng

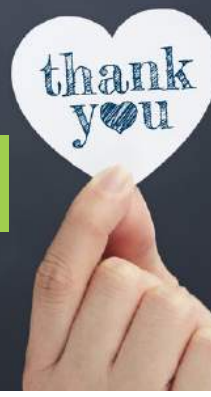
### \$ 500 to \$ 999

Cecilia Chan Sock Kan  
Chee Hui Jin  
Chong Chai Fatt  
Dr Chan Kin Ming  
Dr Elena Lui Hah Wah  
Heng Jee Kian  
Huang Hsing Hua  
Lee May Fen, Frances  
Lee Puay Yong  
Li Mei Xin  
Liang Zhi Jiang  
Lim Wee Lim  
Low Sim Yam  
Seng Seok Hoon  
Seow Kim Chwee James  
Tang Ah Lan Michelle  
Toh Hwee Yee Hillary  
Woo Chi Jen

### \$ 100 to \$ 499

Alvin Lee Seng Teck  
Ang Jin Huan  
Ang Pei-Hui, Rebecca  
Angie Lim  
Ben Tan  
CA M&E Engineering Pte Ltd  
Catherine Loo Wai Hoong  
Chan May Loon  
Chen Ai Yen  
Cheong Kok Cheong (Jimmy)  
Chia Choon Wei  
Chia Kim Noi (Florence)  
Chiu Eng Tatt  
Chow Willie  
Cynthia Soon  
Daniel Lim Beng Beng  
Ding Kuan Yong David  
Dr Kan See Mun  
Dr Joy Chew Ooi Ai  
Elaine Aw  
Foo Fong Keng (Fanny)  
Foo Tun Keat  
Goh Kee Piew  
Han Wah Ting  
Helen Yong  
Ho Mei Leng  
Ho Wei Yi  
Joshua Ho How Hoang  
Keh Siong Hiap  
Khoo Sin Hock  
Khoon Eng Tay  
Koh Eng Soon  
Lee Siya  
Lee Soo Kwan  
Linda  
Lim Aik Joo  
Lim Hwee Kwang  
Lim Teck Chai Danny  
Lim Wei Siong  
Loh Wee Huey  
Loke Kam Weng  
Lui Zhao Yi  
Mdm Tan

Ng Kim Poh  
Ng Sow Kuen  
Ng Swee Swang (Wendy)  
Ng Yong Heng  
Ngiam Hung Chye  
Ong Pi Lu (Sandra)  
Ong Siew Kuan  
Pang Thim Poh  
Pen Siok Hoon Rebecca  
Peter Ho Peng Hoe  
Peter Kneipp  
Poh Sim Siah Edward  
Pranar Kumar  
Puay Cheng Ngo  
Quek Li Jin Tricia  
Saumil Sheth  
Seng Yuh Jen  
Shirley Boey  
Soo Soon Imm  
Sum Tsin Yeong  
Tan Hui Yew (Johnson)  
Tan Qin Feng  
Tang Lee Lee  
Tang Teng Fai  
Tany Buay Choo  
Tham Yin Chung  
Than Bee Buay  
Toh Li Fern  
Toh Su Po  
Trupti Mohan  
Vision Security Technologies Pte Ltd  
Wang Heng Kai  
Wong Hee Jit  
William Cheng  
William Liu Wei Hai  
Woo Siew Peng  
Yeo Jie Ying  
Yeo Kah Teng  
Yeo See One  
Yeo Siew Leng  
Yeo Thiam Teng  
Yeung Yiu Fai Michael  
Yong Chiew Leng, Margaret  
Yong Weng Seng  
Zhu Huixing  
Zou Wen Xi



# ACKNOWLEDGEMENTS

## FUNDERS, PARTNERS & STAKEHOLDERS

Ministry of Health  
National Council of Social Service  
Community Chest of Singapore  
Mr Desmond Lee  
*Minister for National Development & Minister-in-charge of Social Services Integration, MP for West Coast GRC*

Boon Lay CCC  
Boon Lay CCMC  
Boon Lay Zone D RN  
Boon Lay YEC  
Mercatus Epsilon Co-op Ltd

Kwong Wai Shiu Hospital  
National Heritage Board  
Indian Heritage Centre  
Jie Jie Services Pte Ltd  
Rotary Club (East)

## ACTIVE VOLUNTEERS

Audrey Tan  
Bharati  
Biji Paul  
Catherine Soo Soon Imm  
Chan Sock Kan Cecilia  
Cheng Siew Gek Lucy  
Cheong Pei Yi Wendy  
Chia Ah Noi Evelyn  
Chia Choo Hia  
Chiang Soo Koon James  
Chin Lee Huang  
Chhua Bak Siang  
Chng Cheng Cheng  
Chou Teik Fang  
Chua Ah Tow Jenny  
Chua Yock Peng Lorraine  
Dr Sona Pranav Kumar  
Eleen Mak  
Eliza Leong Kum Yin  
Evelyn Chan Lang Yue  
Fong Kok Choy Charles  
Foo Yang Chiang Justin  
Goh Seu Boi Francesca  
Heena Rajendra Bhanushali  
Heng Jiamin Gladys  
Ho Khwai Weng  
Ho Kwek Ching Lucy

Ho Nyet Har Iris  
Jean Lum Hung Yee  
Joe Costa  
Joyce Quek Hoon Ching  
June Lee Han Choon  
Kah Mooi Cheng Jenny  
Lai Siu Yin  
Lai Yee Ling  
Lau Hwee Hun Carol  
Lau Peng Chuah Albert  
Lawrence Leong Pui Lim  
Lee Gek Ling Joey  
Lee Poh Leng  
Lee Swee Gee  
Leong Kwai Theng (*Specialist*)  
Leow Siew Ching Anny  
Lim Bee Hong Cyndy  
Lim Beng Choo  
Lim Kia Hee  
Lim Lea Wah  
Lim Poh Huey Angie  
Lim Wee Choo  
Mary Chang Jen Kwang  
May Chan Loon Soh Mei  
Ng Chai Beng Joanne  
Ng Lee Ngeok Jane  
Ngo Seok Hiang Esther

Pho Boon Kee  
Quek Poh Choo Ivy  
Saloni Shirish Balekundri  
Sandhya Yeachuri  
Sim Vina  
Sr Anne Lim  
Sriram Srinivasan  
Sylvia Costa  
Tan Ah Voon  
Tan Bee Yan Irene  
Tan Hock Hwee  
Tan Jiatong  
Tan Jin Kee  
Tan Joo Geok  
Tan Long Guan  
Tan Tee Kheng  
Tay Sek Ping Teresa  
Tay Sheau Yin  
Teh Phooi Sim  
Ting Siew Ngeok Abigail  
Toh Chor Choo  
Wang Kwei Fang  
Wong Geok Foong Helen  
Wong Lay Kiow Regina  
Wong Woon Hong Katherine  
Yeo Irene  
Zhu Huixing



Member of




Supported by



## SAGE COUNSELLING CENTRE

Unique Entity Number of the Charity [UEN]  
T08SS0025E

 1 Jurong West Central 2 #06-04 Jurong Point Shopping Centre  
Singapore 648886



6354 1191



reception@sagecc.org.sg



www.sagecc.org.sg



SAGECC



Monday-Friday, 8.30am-5.30pm  
Closed on Saturdays, Sundays and Public Holidays



Call us if you are facing difficulties, or need a listening ear:

**1800 555 5555**  
**The Seniors Helpline**



### Corporate Information

Charity Reg No.  
1010/2008

IPC Reg No.  
IPC000628

IPC Period  
1 Jun 2019 to 31 May 2022

### Editorial Team

Ms Meritta Ooi  
Ms Lee Soo Kwan  
Ms Shannen Ang

Date Registered as a Society under ROS Charity  
Under the Charities Act  
1 July 2008

Banker  
DBS

Auditor  
Fiducia LLP