



Tsao Foundation
Longevity is Opportunity

**Tsao Foundation 20th Anniversary
Snapshot 2013:
Features, Figures and Financials**

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Vision

Our vision is to foster a society for all ages that supports active ageing, values the contributions of older people, and provides for a secure old age. We foster this vision by advancing services, skills and knowledge of individuals and communities in eldercare; facilitating older people's participation in society; and promoting their views for policy planning.

Mission

We are dedicated to optimising the experience of ageing and enhancing the quality of life of older persons through our community health and social services, promoting successful ageing, and pioneering new approaches to ageing and eldercare throughout Singapore and the region. We aim to be a catalyst for constructive change by addressing population ageing and eldercare issues at the policy level. We actively pursue our mission by focusing our work on these three pillars of eldercare: Service, Education and Collaboration.

Values

We are motivated by the spirit of innovation to find ways to improve the eldercare landscape and the quality of life for older people. In the pursuit of excellence, we set high professional standards for ourselves and for the services we provide to older people, their caregivers, colleagues and partners. As a catalyst for constructive change, we actively promote scholarly research on ageing issues; invite distinguished scholars to share their expertise; and support policy planners with regular feedback, dialogue and recommendations for possible solutions.

Founder:

Mrs Tsao Ng Yu Shun

At age 86, in honour of her father and father-in-law, Mrs Tsao Ng Yu Shun established the Tsao Foundation in Singapore to enhance the quality of life of the older person. Her concern for the seniors who can neither access nor afford healthcare was matched by her insight into the common aspirations of every person to age at home, in the community among friends and family, and to have information, choice and the exercise of self-determination.

Over the last 17 years, Tsao Foundation and its Hua Mei community-based health and social services have worked towards addressing those concerns and to support ageing in place, under the leadership of Mrs Tsao Ng Yu Shun's grand-daughter, Dr Mary Ann Tsao.

For her service and dedication to seniors, Mrs. Tsao Ng Yu Shun at age 94, was honoured at a global conference sponsored by the United Nations (UN) in Montreal, in September 1999. The occasion was the first UN Year of the Older Person.

Mrs. Tsao Ng Yu Shun passed away in 2001, but her vision and values continue to guide the Foundation, which has earned a reputation for distinction in the eldercare industry for innovation, practice and collaboration.

Preface

2013 was a momentous year for the Tsao Foundation as it commemorated our 20th Anniversary.

The Foundation was established in 1993, the year of the first Inter-Ministerial Committee on Ageing in Singapore. Demographic change in the two decades since has exerted a pervasive and profound impact on the country, and that continues apace. That within an ageing global population, Singapore's greying is among the fastest in the world has heightened concern. However, as a counterpoint to that, its overall life expectancy at 84 years has been described in a national newspaper as being "the fourth-best in the world" (Sunday Times, 27 May 2013) when the World Health Organisation released a comparative study. The fact is that longevity is a hard fought achievement and not an accident.

For an organisation that has always believed that each of us has the potential to optimise health and wellbeing at any stage of life, we found it fitting to adopt "Longevity is opportunity" as our bold new tagline when we entered our 20th year. The intention is for that statement to sharpen focus on a critical lever of change - the positive perception of ageing – and call out for a multipartite systemic approach to actualise the potential in our added years of living.

As Dr Mary Ann Tsao, our Chairman, wrote in the Foreword to the Foundation's 20th Anniversary Yearbook, "Longevity in the 21st century offers us another 20 years to live, learn and grow. Longevity really is opportunity. It behoves us to use it well."

In 2013, the Foundation continued to strive towards enhancing the quality of life of older persons through our ground-breaking community-based medical and psycho-social healthcare services, elder empowerment programmes and capacity building in eldercare and self-care, besides implementing new collaborations and policy relevant research. These were undertaken by our three principal initiatives – the Hua Mei Centre for Successful Ageing, Hua Mei Training Academy and International Longevity Centre Singapore – which uphold a person-centred ethos and vision to enable successful ageing with a firm commitment to excellence, innovation and positive change.

Leveraging the synergies among our initiatives has allowed us to forge a unique interdisciplinary contribution towards a transformation of the ageing experience that is too often seen as synonymous with decline, disability and burden. This resulted, for instance, in the year's Caregiving Conference, led by the International Longevity Centre Singapore but featuring the expertise of the Hua Mei Centre for Successful Ageing alongside that of other community care agencies and individuals.

"Longevity in the 21st century offers us another 20 years to live, learn and grow. Longevity really is opportunity. It behoves us to use it well."

Another similarly leveraged project is ComSA - Community for Successful Ageing – a pioneering concept for a community-wide approach to optimising health and wellbeing for all ages that will be borne by the collaboration of local service providers, the ‘gotong royong’ (communal self-help) participation of citizens, and the involvement of public agencies, private enterprise and academe.

This vision of inclusive partnership started shaping up at Whampoa in 2013, when we began collaborating with its City For All Ages initiative - hence the project name, ComSA@Whampoa. Working with its grassroots leaders and the Ministry of Health’s Ageing Planning Office, we came to a better understanding of Whampoa’s age and social profile and began offering care management intervention to some at-risk elders. These were identified through the EasyCARE geriatric screening tool, a localised version of which we conducted an acceptability study.

We have been incorporating assessment protocols and research into our programme design as it is among the Foundation’s principal aims to enhance the understanding of population ageing, inform policy, and create evidence-based programme solutions for impact and replication. In 2013, besides the on-going collaboration with the National University of Singapore’s Faculty of Arts and Social Sciences through the Tsao-NUS Research Initiative, there were studies conducted with other institutions and by our in-house researcher.

In November 2013, the month of the Foundation’s establishment, we held two parties to express our gratitude to the many people and organisations who have supported us in myriad ways over the years. The 20th Anniversary gala event had as its guest-of-honour, President Tony Tan Keng Yam, and was attended by the Minister of Health, Mr Gan Kim Yong, among other distinguished guests. In keeping with our mission to push the boundaries of knowledge, we took the occasion to launch a new yearly series that will present cutting edge thinking on longevity based on the latest research evidence. It was named the Tsao Ng Yu Shun Lecture for our exemplary Founder, who at age 86, initiated a family non-profit that will support and empower older persons to age optimally and as masters of their own destiny.

The inaugural address delivered by the eminent Professor Ursula Staudinger, “Demographic Change and Growth – A Paradox?” was a data-packed eye-opener that called for a paradigm shift away from preconceived ageist notions to a vision of opportunity that can be realised through investments in education, health and age-friendly employment practices led by mindset change. The video recording can be viewed on our re-vamped website, www.tsaofoundation.org, which together with our new visual identity, is intended to communicate and connect better with our clients, partners and the public.

On another note, early in 2013, we sadly marked the passing of Mr Franklin Tsao, who had guided the Foundation as Chairman of the Board with astute prudence and dedication since its inception. Dr Mary Ann Tsao was subsequently appointed to the position while the Board continued to provide strong leadership.

For 2013 and the two decades of continuing support and encouragement, we would like to thank all our partners among the community and public service agencies, as well as clients and well-wishers. We look forward to our continuing collaboration to ‘re-envision’ and realise the opportunities offered by longevity.

HUA MEI CENTRE FOR SUCCESSFUL AGEING (HMCSA)

The Hua Mei Centre for Successful Ageing (HMCSA) is an integrated collective of various community-based aged care service models that we have pioneered in Singapore since 1993. Our practice of person-centred, holistic healthcare is aimed at enabling individuals to age in place, at optimal health and well-being over the life course.

April 2013 saw the official launch of Hua Mei EPICC (Elder-centred Programme of Integrated Comprehensive Care) Another team-managed medical and psycho-social healthcare service, it furthers HMCSA's ability to support ageing in the community for frail and nursing home eligible older persons who have multiple medical issues and poor social support, including an absence of dedicated caregivers at home. The pilot includes a randomised control trial to aid learning and development for this programme solution in long-term care.

HMCSA serves as a one-stop, first-stop primary healthcare provider for community-dwelling adults aged 40 years and above. Clients entering one programme can transfer easily to another as their care needs change, or they may be served simultaneously by more than programme or clinic.

HMCSA is also a learning centre for community aged care service providers and related interest groups. In any given year, we host a large number of visiting professionals and attachment programmes, particularly from the healthcare and education sectors. Within the Foundation, it lends its expertise to the Hua Mei Training Academy, enabling it to offer practitioner-to-practitioner training grounded in community practice. In 2013, it helped to develop and conduct the Academy's first Community Gerontological Nursing Certificate Course, and embarked on teaching a second intake.

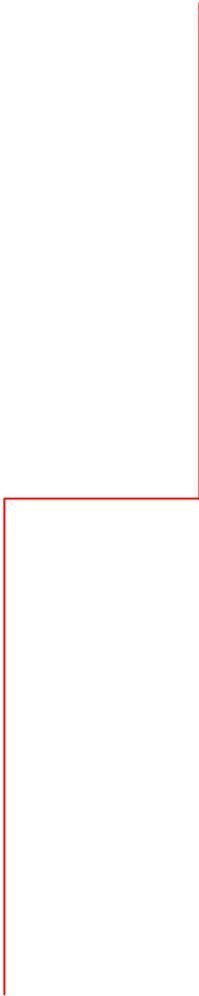
Hua Mei Mobile Clinic (HMMC) – Home Healthcare

The earliest service launched by the Tsao Foundation in 1993 was HMMC as social conditions at that time underscored the need for home healthcare. There were elders who could not leave their home to seek medical care because of frail health, disability, or physical barriers from not living on the lift landing of their HDB flats. HMMC was the first programme in Singapore to offer home-based integrated medical and psycho-social healthcare, and for a very long time, it was the only one in the country serving frail and home-bound elders enduring poor social, financial and healthcare support.

HMMC extended its service with a dedicated end-of-life programme in 2012, with an emphasis on palliative and secular 'spiritual' care so that clients can remain at home at optimal wellbeing till their final days, and their families receive professional support over the period.



Said Mdm D Lim, the daughter of one client, "Caring for mum is easier. No need to go hospital and clinics."



Two client satisfaction surveys held in December 2013 registered highly positive feedback. The family members were unanimous in their praise for the HMMC team and the support they provided. Said Mdm D Lim, the daughter of one client, "Caring for mum is easier. No need to go hospital and clinics." In that simple reply, we can see HMMC meeting its goal of reducing avoidable hospital visits, and easing the access to healthcare.

With more than 20 years of experience under its belt, HMMC is increasingly called upon to share its learning with others. Among his many commitments in the year, Dr Ng Wai Chong, HMCSA's Medical Director who also heads the Mobile Clinic, is a member of the Homecare Workgroup organised by the Agency of Integrated Care (AIC) to set national standards of practice. He is also on the medical advisory committee at Ren Ci Hospital. Sister Fong Yoke Hiong, HMCSA's Asst Director, Nursing, who is also based at the Mobile Clinic, was appointed by the Ministry of Health to the taskforce on excellence in nursing education, and workgroup to review the Residential Assessment Form for screening nursing-home eligibility. In the year, HMMC hosted about 10 attachments, ranging in duration from one day to two weeks.

The Foundation is committed to seeking out and building evidence-based models of practice as ours are intended for replication and adoption. Consequently, we often pilot or participate in the authentication of assessment tools for care delivery. We initiated the local interest in the InterRAI assessment protocol, and in March 2013, completed the InterRAI CQ Pilot under the National Care Assessment Framework. The results showed the high quality of data collected using InterRAI Homecare.

Over the years, public funding for HMMC had been limited. With the growing recognition of its place in long-term care, we received the approval from the AIC (Agency of Integrated Care) for capitated funding for proof of concept in December 2013.

"The Constitution of WHO (1946) states that good health is a state of complete physical, social and mental well-being, and not merely the absence of disease or infirmity. Health is a resource for everyday life, not the object of living, and is a positive concept emphasizing social and personal resources as well as physical capabilities. Health is a fundamental human right, recognized in the Universal Declaration of Human Rights (1948)." (Source: <http://www.who.int/trade/>)

Hua Mei Clinic (HMC)

Hua Mei Clinic is a community-based primary care clinic dedicated to the promotion of an age-friendly, person-centred medical home for our population. It practices a life course approach, which encourages persons from age 40 years to start consulting with the doctor for health promotion and disease prevention services. As part of HMCSA, it is able to offer a comprehensive range of services - including for instance, counselling and care management - to better manage the chronic health issues of older persons.

Since its establishment in September 1996 as Singapore's first outpatient clinic for primary geriatric care, HMC has seen a steady growth in its clientele. It saw almost 2,500 patients in 2013, an increase of 14% over 2012. The Clinic participates in CHAS (Community Health Assist Scheme), which with DOTS, the Singapore General Hospital's Deliver On Target Scheme, supported 23% of our patients in 2013.

To ensure that clients receive the most appropriate service in a cost-effective and timely manner, HMC invested in the training of its staff nurses so that they could practice as nurse clinicians, and in 2013 also employed an advanced nurse practitioner. Chronic diseases like hypertension, diabetes and stroke are on the increase, and a significant component of their successful management lies in the adoption of lifestyle change. Under the doctor's supervision, our nurse clinicians and advanced nurse practitioner co-manage patients with chronic medical problems, ensuring that they are educated in understanding their health issues, and empowering them to make lifestyle changes for an optimal outcome.

A two-year medical care pilot study on the prevention of disabilities among community-dwelling older persons was initiated in 2010, in a partnership with the Tan Chin Tuan Foundation. Known as WECARE (Working to Enhance the Care and Resilience of Elders), the study is due for completion in January 2014.

Hua Mei Care Management (HMCM)

HMCM was started in 1998 in a pilot project to launch community-based care management in Singapore. The service is distinctive for being a team-led endeavour by nursing and social work professionals while other providers emphasise either the medical or social aspects of care.

HMCM identifies the risks, resources and needs of vulnerable elders in the community, then links up and monitors a support system of medical, homecare and social services to enable them to live at home in optimal health. Its comprehensive approach offers a wide and robust safety net and it critically helps those in need to manoeuvre around disjointed services with difficult access criteria that most members of the public, let alone elders with little formal schooling, know little about.

HMCM entered a watershed year in 2013 as ACE (Assessment and Coordination for Enabling), the care management pilot programme by which it was funded drew to a close. It has parlayed its clinical experience into a forefront role in developing ComSA @ Whampoa.

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ComSA - Community for Successful Ageing - seeks to foster a vibrant community that supports multigenerational aspirations and the health, social participation and wellbeing of older persons. It is a community-wide enterprise involving grassroots leaders, volunteers, residents and businesses and the collaboration of local service and government agencies, healthcare institutions and housing and city planners. Underlying it are primary healthcare that covers medical and psycho-social needs including a care management system that seeks out and provides for at-risk and vulnerable elders; a seamless continuum of care service delivery; a community development thrust to foster civic engagement, elder participation and health promotion; and a physical infrastructure which supports them. Such an encompassing systemic approach has yet to be successfully implemented in Singapore.

Getting to know the citizens of Whampoa was a first step. HMCM and other Foundation colleagues knocked on the doors of elders aged 60 years and above living at Lorong Limau and Jalan Tentaram to invite them to tea and participate in a survey. Response was enthusiastic, enabling a survey of more than 100 elders with the use of EasyCare, a UK-originated instrument to identify health risks and unmet needs. The exercise facilitated an acceptability study of the EasyCare, which had been translated into Chinese and dialects, Malay, Tamil and Hindi and pre-tested in partnership with the National University of Singapore's Saw Swee Hock School of Public Health. HMCM has since begun working with the elders identified as being at risk.

Like the other teams, HMCM took a role in capacity building by sharing its pioneering experience with students on attachment and visiting professionals. In 2013, they also met with senior executives from the Housing Development Board keen to hear feedback for improving its Telok Blangah studio flats, and joined the media conversation on why elders might find the existing housing monetisation schemes unappealing.

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Hua Mei Counselling and Coaching (HMCC)

An integral part of the Foundation's holistic framework for healthcare, HMCC provides the professional support for elders and their families to deal with the emotional challenges that accompany life's transitions and promotes a life-affirming perspective for the realising of personal potential. More than 30% of HMCC's clients in 2013 were HMCSA referrals.

Although it is often assumed that Singapore's elders are reticent about their inner lives, in 2013, 79% of HMCC's clients were aged 61 and above, with 29% aged 80 and above. Its outreach to the community was boosted by the corps of volunteers in its intensive para-counselling programme. While 49% of the counselling was conducted at HMCSA, the rest was divided almost equally between home-based and satellite-based delivery. The new collaborations started in the year were with the St John's Home, and the SARAH Senior Activity Centre, where HMCC provided training for their volunteers and para-care management service. HMCC also conducted two life review groups in 2013.

As gerontological counselling is still in its infancy in Singapore, HMCC took the lead to organise the year's Tsao Foundation Experts Series, inviting the distinguished Professor Bob Knight to headline the public forum, "Gerontological Counselling as an Effective Intervention Towards Mental Health". (The Tsao Foundation Experts Series is a calendar staple by which the Foundation contributes to the acceleration of professional learning by inviting leading global authorities to share their knowledge of related issues in longevity). Two closed-door sessions were organised for Professor Knight and more than 40 policymakers, practitioners and researchers to address the subject of mental health in older persons.

Within HMCC, there is a planned training and development trajectory for each of the counsellors to hone clinical skills and knowledge and collaborate in an interdisciplinary health team setting.

Hua Mei Acupuncture and TCM Centre (HMAC)

The World Health Organisation recognises the contribution of acupuncture therapy for conditions such as stroke and osteoarthritis and this is available at HMCSA through its traditional Chinese practice at the Hua Mei Acupuncture and TCM Centre which also provides herbal consultation.

HMAC notched more than 8300 patient visits in 2013, an increase of 10% over the previous year, as our 'newest' physician, Ms Junie Tay, found her stride after a year of joining the practice. Unlike the other programmes in HMCSA, HMAC which does not receive any public funding, also attends to younger persons, including children.

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HUA MEI ELDER-CENTRED PROGRAMME OF INTEGRATED COMPREHENSIVE CARE (EPICC)

Started as a 3-year pilot in August 2011, Hua Mei EPICC was officially launched in April 2013, when the programme hit its stride, and its preliminary results in a research study became available.

It is modelled after the US-based Programme of All Inclusive Care (PACE), which has served as HMCSA's guiding inspiration since its beginning twenty years ago. Drawing on the sum of HMCSA's experience, EPICC provides team-managed primary health and psycho-social care that is integrated, comprehensive, person-centred and customised to meet the individual's health and development targets so that he gets the right service in the right amount at the right time. Its target clientele is the frail and at-risk elder with complex medical and social issues, eligible for nursing home admission, but wishing to remain in the familiarity of home and community.

A centrepiece of the programme is the day club, which each elder attends according to his need. It enables the 'eyeballing' that makes robust healthcare provision and monitoring possible while giving the participants a space for fun and social interaction. In the EPICC team are a physician, nurse, social worker, physiotherapist, consultant occupational therapist, day centre manager, programme assistants, administrative assistant and driver, and a group of volunteers provided with the appropriate training.

The impact of EPICC on elder health outcomes is under study in a Randomised Control Trial undertaken by the Duke-NUS Graduate Medical School, with the additional partnership of the Singapore General Hospital and the Alexander Hospital. The research is due for completion in June 2014.

In April 2013, the preliminary results in the first-time period of 6 months suggested that when comparing 38 EPICC participants and a control group of 38 elders of similar profile who received usual care, the EPICC programme:

- reduced the number of elderly admissions into acute care more than the control group receiving usual care, over 6 months, and this can be generalized to the population (based on Mann-Whitney Test of Independence of Samples, Population Level Inference), and
- reduced the length of stay of acute admissions more than the control group receiving usual care, over 6 months, but this cannot be generalized to the population (based on Mann-Whitney Test of Independence of Samples, Population Level Inference)

In terms of the implications for medical costs and personal burden, the preliminary results suggested that the elders receiving care in EPICC were able to reduce hospital utilization while some could avoid overstaying, and elders and families faced less stress and expenses. It also appeared that both medical and social care needs, and especially of elders without caregivers, could be met through the integrated care model, implying that they were more empowered to continue living at home.

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Hua Mei Training Academy (HMTA)

The Foundation's training arm – the Hua Mei Training Academy - is a dedicated provider of training in community-based eldercare. It builds capacity in professional community-based health and social care for elders, and equips volunteers, family caregivers and other interested individuals with the knowhow to provide personal care for older persons, and no less, for themselves as they progress in age. It has also custom-designed and delivered to meet specific training requirements on request.

At the start of 2013, HMTA completed conducting its first Certificate Course in Community Gerontological Nursing. Approved by the Singapore Nursing Board and supported by the AIC, the curriculum was meant to cultivate critical thinking and a care management sensibility among nurses who work with elders in their unpredictable home environment, so as to support ageing in place. It had inaugurated HMTA's 'signature series' of in-house developed, practitioner-to-practitioner training in person-centred community-based eldercare, which is backed by the 20-year ground experience of the Hua Mei Centre for Successful Ageing (HMCSA). A second intake commenced in July.

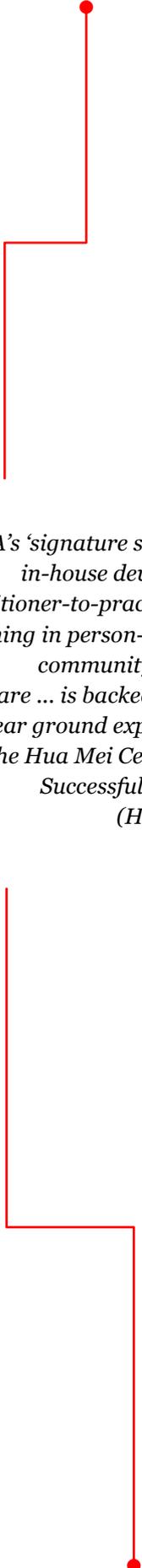
In the same year, HMTA launched two new training programmes:

- 'Community Care Management Level 1' (May 2013) – comprising six days of classroom training, two days of field attachment and post-training consultation support
- 'Psycho-emotional intervention in working with elders and loss' (October 2013) - a two-day workshop for helping elders manage the emotional impact of loss, which includes exploring the therapist's personal attitude to loss

Five talks were held at Singhealth's 'Age-Friendly Week' in November, culminating in a presentation on 'The Philosophy of Care' by Hua Mei Clinic's Assistant Director, Dr Tan Sai Tiang, at the Age-Friendly Awards Ceremony.

HMTA was first appointed by the Singapore Workforce Development Agency as the Continuing Education and Training (CET) Centre for the Community and Social Service (Senior Services) Sub Sector in 2008. In 2011, it received a 6-year license from the Council for Private Education.

Under the national Workforce Skills Qualification framework, HMTA's training awards the Higher Certificate, Advanced Certificate and Professional Diploma in Community and Social Service (Senior Services). It also facilitates job placement for its WSQ graduates, for instance, in 2013, at NTUC Eldercare, Pacific Healthcare Nursing Home, and Apex Day Rehabilitation Centre for Elderly.



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International Longevity Centre (ILC) Singapore

ILC Singapore originated from the Foundation's Interagency Collaboration department. It is tasked with implementing collaboration with local and international agencies and leading professionals for community development, research and learning so as to inform policy and advocate on the behalf of older persons and intergenerational solidarity. In short, it connects the dots between community, practice, academe, enterprise and policy for better solutions to population ageing.

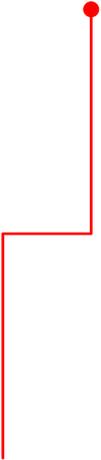
It is a member of the prestigious multinational research and educational consortium, the International Longevity Center Global Alliance.

In 2013, as part of its continuing effort to support the financial security of older women, ILC Singapore embarked on a collaborative study on the effectiveness of a matched savings scheme that is intended to encourage savings behaviour among lower income, mature women. Its goal is to support effective policy formulation for financially vulnerable women to save for their old age through their CPF Accounts.

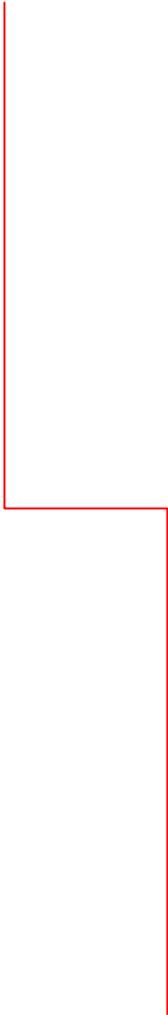
The participants in the demonstration study, named 'BYON' (Build Your Own Nest), are the 365 graduates from ILC Singapore's highly successful Citi-Tsao Financial Education Programme. With an extensive evaluation protocol, BYON investigates the relative effects of three independent variables - amount saved, matching ratio and framing of the matching ratio - on the participants' savings behaviour. The purpose is to see how the women's nest egg for old age grows as both the savings and matching amounts get deposited into their personal Central Provident Fund Special/Retirement. Accounts. The findings are due in mid-2016.

The year saw the further growth of the Citi-Tsao Financial Education Programme as it commenced in Malaysia. Thirty leaders from its National Council of Women's Organisations and community-based volunteer organisations received training to take the programme to 800 lower-income mature women in the Klang Valley adjoining Kuala Lumpur.

Citi Singapore and Citi Foundation have provided invaluable support for the development and regional expansion of the Citi-Tsao Financial Education Programme and for BYON. In the latter part of 2013, Citi Foundation also agreed to help create a regional platform for the Financial Education Programme that will allow for the engagement and development of local and regional programme partners. The goal is to promote robust institutions and enable a dynamic exchange between policy and practice in support of women's financial security and inclusion in old age.



They [ILC GA Symposium] called for trans-disciplinary, collaborative and innovative solutions that include and empower elders to create sustainable system solutions and enable opportunities in longevity.



As part of the Foundation's 20th Anniversary, ILC Singapore together with the Tsao-NUS Ageing Research Initiative co-organised the ILC Global Alliance Symposium 2013, themed "The Future of Ageing". The Symposium brought together researchers, scientists and advocates from the ILC Global Alliance network and focused on four critical areas in population ageing – income security, health and healthcare, empowerment and social participation and lifelong learning.

The presentations and discussions covered a wide range of issues across the global landscape and reflected the breadth and scholarship within the ILC network. They called for trans-disciplinary, collaborative and innovative solutions that include and empower elders to create sustainable system solutions and enable opportunities in longevity.

In May 2013, ILC Singapore led the organisation of the Foundation-wide event, Caregiving Conference 2013 - Care for the Elderly: Leveraging the Power of the Community. While caregiving for the older person is often narrowly focused on physical care, the 3-day event delved into its other aspects from the profile of the caregiver to the culture of care provision, and its medical, psycho-social, financial and legal dimensions.

In line with ILC Singapore's ambit to 'connect the dots', the Conference brought together academics, policymakers, legal and financial expertise, and practitioners with extensive experience in community-based eldercare to share new perspectives and practices on providing support to family caregivers and person-centred care for optimal health and wellbeing of the older person. The Conference was opened by Guest-of-Honour, Madam Halimah Yacob, Speaker of Parliament and Advisor to National Council of Social Service.

Event Highlights

Date	Descriptions
2 Jan	<p>New Tagline</p> <p>Marking its entry into its 20th year with a fresh call to re-envisage and act on transforming ageing, the Foundation introduced its new tagline, 'Longevity is Opportunity', and re-launched its website with other improvements to connect more effectively with the community.</p>
5-14 Jan	<p>Zhou Ya Tong Art Exhibition in support of An Le Fund Tsao Foundation</p> <p>A member of the Singapore Art Society, the late Mr Zhou Ya Tong had a passion for painting kampong life and local street scenes. His nephew, Mr Chong An Beng, engaged the interest of the Lion City Art Gallery to hold an exhibition of his works, with sales of proceeds going to the Foundation's An Le Fund, which supports the needs of disadvantaged elders.</p>
2 Mar	<p>Tsao Foundation Chinese New Year Lunch for Elders</p> <p>Continuing the Foundation's tradition of celebrating Chinese Lunar New Year with its elderly clients who are homebound or without family caregivers, around 80 clients under the care of Hua Mei Centre for Successful Ageing were treated to a lavish lunch with entertainment provided by staff and volunteers, and a car ride with commentary around Singapore's historical civic district.</p>
7 & 14 Apr	<p>Community for Successful Ageing: Tea and EasyCARE for ComSA@Whampoa</p> <p>For our latest project, a collaboration to build a whole-community system approach to successful ageing in Whampoa, we knocked on the doors of elders aged 60+ at Lorong Limau and Jalan Tentaram to invite them to tea and to participate in an EasyCARE survey. We thus got to know the elders better besides conducting an acceptability test for a localized version of the EasyCARE assessment tool. Its use picked out some at-risk elders with whom Hua Mei Care Management then began working.</p>
12 Apr	<p>Launch of Hua Mei Elder-Centred Programme of Integrated Comprehensive Care (EPICC)</p> <p>The official launch of Hua Mei EPICC had Dr Amy Khor, Minister of State for Health, as the Guest-of-Honour. Started in August 2011, EPICC has a day club component that supports the provision of person-centred, integrated and comprehensive healthcare to nursing home eligible elders so as to support their wish to live optimally at home. This team-managed service relies on close coordination for tight monitoring of service delivery and outcome, and is customized to individual healthcare needs so as to rationalise resource use. The pilot programme includes a randomised control trial (RCT) to assess the service's medical and social impact. The preliminary results of the RCT, which were very promising, were shared at the launch. The final report is due in late 2014.</p> <p>Hua Mei EPICC is modelled after the American PACE (Program of All-inclusive Care for the Elderly), which has served as an inspiration for the Tsao Foundation since its inception in 1993.</p>

Date	Descriptions
15-17 May	<p>Caregiving Conference 2013 – “Care for the Elderly: Leveraging the Power of the Community”</p> <p>The 3-day conference looked beyond physical caregiving to its multifaceted dimensions, including its financial, psycho-social and legal aspects and the self-care of caregivers. Led by the International Longevity Centre (ILC) Singapore, it brought together service providers, subject specialists, academics and policymakers to share and learn new perspectives and best practices for supporting caregivers and the wellbeing of older persons. The conference was graced by Madam Halimah Yacob, Speaker of Parliament and Advisor to National Council of Social Services as the Guest-of-Honour.</p>
May & Oct	<p>Hua Mei Training Academy - New Professional Workshops</p> <p>The Hua Mei Training Academy (HMTA) initiated two new workshops to support capacity building in professional eldercare:</p> <p><i>“Community Care Management Level 1”</i> (2,9,15,16,22 & 23 May) With 6 days of classroom training, 2 days of field attachment and post-training consultation support, this introductory workshop was to equip participants with basic assessment and referral skills to support ageing in place</p> <p><i>“Psycho-emotional Intervention in Working with Losses with Elderly”</i> (21 & 22 October) Developed by Hua Mei Counselling and Coaching, this 2-day workshop was intended for professional caregivers to provide more effective psycho-emotional intervention to older persons facing grief and loss.</p>
31 May	<p>Appointment of Dr Mary Ann Tsao as Chairman, Tsao Foundation</p> <p>The appointment of Dr Mary Ann Tsao to the Chair was sadly necessitated by the demise of Mr Franklin Tsao, who had held the position throughout the Foundation’s first 20 years. Except for an additional fiduciary responsibility, her responsibilities at the Foundation remained mostly unchanged.</p>
2 Jun	<p>The Second Hua Mei Race for Elders at Singapore Turf Club</p> <p>Thanks to the continuing support of the Singapore Turf Club and the generosity of donors and patrons, the second ‘Hua Mei Race for Elders’ was successfully held to support the care of disadvantaged homebound and frail elders served at the Hua Mei Mobile Clinic.</p>
21 Jun	<p>International Longevity Centre (ILC) Global Alliance Symposium – presented by ILC Singapore and the Tsao-NUS (National University of Singapore) Ageing Research Initiative</p> <p>The International Longevity Centre (ILC) Global Alliance Symposium brought together some of the most progressive and distinguished thinkers and subject experts of the day to share their insights on population ageing. Titled “The Future of Ageing”, the Symposium focused on four critical areas – income security, health and healthcare, empowerment and social participation and lifelong learning.</p> <p>The panellists included Baroness Sally Greengross (ILC UK), Dr Monica Ferreira (ILC South Africa), Prof Ursula Staudinger (ILC USA), and Dr Alexander Kalache (ILC Brazil). Illustrating the range and potency of the ILC’s collaborative efforts, the presentations and discussions offered a vibrant learning ground. (The collection of papers and presentations is due for publication in 2014).</p>

Date	Descriptions
Aug	<p>Start of Build Your Own Nest (BYON) Matched Savings Study</p> <p>A project led by ILC Singapore, BYON is a research collaboration to study the effectiveness of a matched savings scheme intended to encourage savings behaviour among lower income, mature women. It seeks to aid policy implementation for women (whose average life earnings are less than men's while they normally live longer) to have greater financial security into their old age. The participants are graduates of the Citi-Tsao Foundation Financial Education Programme for Mature Women. Completion is due in mid-2016.</p>
Aug	<p>Citi-Tsao Foundation Financial Education Programme for Mature Women – Malaysian launch</p> <p>The Citi-Tsao Foundation Financial Education Programme for Mature Women, a community programme started in 2008 to help low-income mature women aged 40 and above to achieve financial independence in their old age, was introduced in Malaysia. ILC Singapore provided training to 30 community leaders in the country for them to lead 800 participants in the Klang Valley.</p>
18 Oct	<p>IMC-Tsao Foundation Charity Golf 2013</p> <p>Supported by the IMC Group, the annual event successfully solicited donations to aid the care for disadvantaged elders by Hua Mei Clinic and Hua Mei Care Management.</p>
10 Sept	<p>Tsao Foundation Experts Series: Prof Bob Knight – Keynote Speaker, Public Forum, “Gerontological Counselling as an Effective Intervention Towards Mental Health”</p> <p>The continuing Tsao Foundation Experts Series aims to engender new skills, knowledge and thinking and inspire positive change in a wide spectrum of issues in longevity. In 2013 it focused on developing an evidence-based practice of gerontological counselling in Singapore. Professor Bob Knight, the Merle H Bensinger Professor of Gerontology and Professor of Psychology at USC Davis School of Gerontology, University of South California, USA, was invited as keynote speaker at the Public Forum, supported by NCSS. In a visit organised by Hua Mei Counselling and Coaching, the Forum and subsequent closed door sessions with practitioners, academics and policymakers gave opportunity for Prof Knight to share on gerontological counselling as an effective intervention to help older persons address psycho-emotional issues, as well as the way forward for its professional development in Singapore.</p> <p>The Forum was a dynamic platform featuring global expertise, academe and local practice. Dr Mathew Mathews, Research Fellow at the Institute of Policy Studies, Singapore presented two local studies commissioned by the Hua Mei Centre for Successful Ageing – “Perception of Counselling Services among an Elderly Population: Understanding Beliefs and Barriers”, and “The Effectiveness of Counselling for an Elderly Population”.</p>
5 Oct	<p>Walk with My Elders – Celebrating International Day of Older Persons and Children’s Day</p> <p>As part of its 20th Anniversary commemoration, the Foundation held an intergenerational walk and carnival at Marina Barrage in Singapore’s first joint celebration of the UN-designated International Day of Older Persons that falls on 1 October, and Children’s Day, which was commemorated locally on the same date. Bringing the generations together through a sharing of fun and excitement, the event furthered the Foundation’s aim to promote the interests of older persons within a society for all ages.</p> <p>More than 1,000 elders and children participated in the 2.4 km scenic walk at the Barrage and the carnival of fairground games and refreshments, for which there was no charge. The Guest of Honour, Mr Heng Chee How, Senior Minister of State, Prime Minister’s Office and Member of Parliament for Whampoa, awarded the top prizes in a lucky draw to the 50 winners.</p>

Date	Descriptions
20 Nov	<p>Yvonne Chee's '7 Marathons 7 Continents' Fundraiser for Tsao Foundation</p> <p>“Without my grandmother, I would not be who I am today. Therefore I strongly believe that we have a lot to learn from our elders and that older folks deserve to have a good quality of life.” That was the inspiration for Ms Yvonne Chee, the exceptional young woman who, identifying with the Foundation’s similar vision, stepped forward to raise close to \$26,000 for its elderly clients. Her epic endeavour, largely self-organised and -financed, finished in Antarctica on 20 November.</p>
27 Nov	<p>Highlights of the Tsao Foundation’s 20th Anniversary Celebrations:</p> <ul style="list-style-type: none"> - Gala celebration and launch of the Tsao Ng Yu Shun Lecture (27 Nov) - The Glam Kampong Party (28 Nov) <p>The celebration of the Tsao Foundation’s 20th Anniversary culminated in a series of events in November – the month when it was chartered – to express its gratitude to friends and partners for their continuing support over the years, and to invite a re-visioning of longevity’s potential.</p> <p>The black tie event on 27 November, hosted by Tan Sri Frank Tsao, the Protector of the Tsao Foundation Trust, was graced by President Tony Tan Keng Yam as the Guest-of-Honour, and included Minister of Health, Mr Gan Kim Yong among the distinguished guests.</p> <p>It also saw the launch of the annual Tsao Ng Yu Shun Lecture to present futuristic thinking on human longevity and its potential on the evidence of the latest research. Named for the Founder who was 86 years old when she chartered the non-profit family foundation, the Lecture celebrates the wisdom and vision of older persons.</p> <p>The inaugural address – “Demographic Change and Growth – the Paradox” was delivered by the eminent Professor Ursula M Staudinger, the founding Director of the Center on Aging, Mailman School of Public Health, Columbia University. Vigorous and thought-provoking, Professor Staudinger’s lecture received much acclaim and is available for viewing at www.tsaofoundation.org.</p> <p>The Glam Kampong Party (28 Nov) was an informal event with alfresco dining and a range of activities from neck massage to retro games and fortune telling with a green parrot. It celebrated the care, collaboration and achievements that the Foundation has shared with its kampong of community partners, in a characteristic mode of hard work and great fun.</p>

INSTRUMENT SETTING UP THE FOUNDATION Memorandum and Articles of Association of Tsao Foundation
(public company limited by guarantee and not having a share capital)

UNIQUE ENTITY NUMBER OF THE FOUNDATION 199302114W

INSTITUTION OF A PUBLIC CHARACTER HEF 0078/G

REGISTERED ADDRESS 298 Tiong Bahru Road #15-01/06 Central Plaza Singapore 168730

BOARD OF DIRECTORS	Name	Position	Year appointed to
			Tsao Foundation's Board
	Mary Ann Wai Sheng Tsao	Chairman	31/05/2013
		President Tsao Foundation	07/04/1993 to 30/05/2013
	Chavalit Tsao	Chairman, IMC PanAsia Alliance Group	07/04/1993
	Phillip Tan Eng Seong	Director, EQ Insurance Co Ltd	24/06/2000
	Er Kwong Wah	Executive Director, East Asia Institute of Management	07/09/2006 to 17/06/2014
	Locknie Hsu	Associate Professor Singapore Management University	09/04/2008 to 17/06/2014
	Ee Chye Hua	Consultant Geriatrician Elder Care & Health (ECH) Consultancy	23/09/2010
	Tan Bee Nah	Audit Partner PricewaterhouseCoopers LLP, Singapore	03/10/2011
	Loo Lian Ee	Senior Consultant, IRAS	23/12/2013
	Elsie Low	Director Finance Industry Dispute Resolution Ctr	23/12/2013
	Abdullah Bin Tarmugi	Director, Islamic Bank of Asia	26/05/2014
AUDIT COMMITTEE	Er Kwong Wah	Executive Director East Asia Institute of Management	01/12/2008
	Yuelin Yang	Transport Logisitcs IMC Industries Group	01/12/2008
	Cheah Sheau Lan	Certified Public Accountant	26/07/2012
KEY POSITION HOLDERS	Tan Peck Sim	Deputy CEO	01/06/2010
PRINCIPAL BANKERS	DBS Bank Limited United Overseas Bank Limited		
INDEPENDENT AUDITORS	Lo Hock Ling & Co. Public Accountants and Certified Public Accountants		

TSAO FOUNDATION

(Incorporated in the Republic of Singapore and Limited by Guarantee)

Balance Sheet as at 31 December 2013

	<u>2013</u>	<u>2012</u>
	S\$	S\$
<u>ASSETS</u>		
<u>Non-Current Assets</u>		
Property, plant and equipment	<u>210,501</u>	<u>407,993</u>
Total Non-Current Assets	<u>210,501</u>	<u>407,993</u>
<u>Current Assets</u>		
Inventories	27,642	24,024
Receivables	821,710	1,078,407
Fixed deposits with financial institutions	4,226,359	2,039,321
Cash and bank balances	<u>3,755,132</u>	<u>2,473,309</u>
Total Current Assets	<u>8,830,843</u>	<u>5,615,061</u>
Total Assets	<u>9,041,344</u>	<u>6,023,054</u>
<u>FUNDS, RESERVES AND LIABILITIES</u>		
<u>Funds and Reserves</u>		
Accumulated reserves	4,982,370	4,402,172
Training Fund	80,000	109,000
Scholarship fund	<u>126,384</u>	<u>139,347</u>
Total Funds and Reserves	<u>5,188,754</u>	<u>4,650,519</u>
<u>Non-Current Liabilities</u>		
Provision for restoration costs	<u>271,030</u>	<u>271,030</u>
Total Non-Current Liabilities	<u>271,030</u>	<u>271,030</u>
<u>Current Liabilities</u>		
Deferred capital grants	5,756	137,828
Grants & donations received in advance	2,878,363	351,445
Payables	<u>697,441</u>	<u>612,232</u>
Total Current Liabilities	<u>3,581,560</u>	<u>1,101,505</u>
Total Liabilities	<u>3,852,590</u>	<u>1,372,535</u>
Total funds, Reserves and Liabilities	<u>9,041,344</u>	<u>6,023,054</u>

TSAO FOUNDATION

(Incorporated in the Republic of Singapore and Limited by Guarantee)

Statement of Comprehensive Income for the year ended 31 December 2013

	<u>2013</u>	<u>2012</u>
	S\$	S\$
Income		
Donations and fund raising income	3,218,314	2,375,108
Grants/fundings/subsidies Income	2,940,078	2,700,914
Consultation fees income	729,403	750,138
Training fees income	655,637	555,047
Other income	109,402	78,773
	7,652,834	6,459,980
Less: Expenditure		
Employee benefits expense	4,577,644	4,047,660
Depreciation on property, plant and equipment	271,275	287,799
Fund raising expenses	61,864	62,907
Other expenses	2,190,853	2,101,875
	7,101,636	6,500,241
(Deficit)/Surplus transferred to accumulated reserves	551,198	(40,261)
<u>Other Comprehensive Income</u>		
Net movements in designated funds:		
Scholarship fund	(12,963)	(5,382)
Other comprehensive income for the year	(12,963)	(5,382)
Total comprehensive income for the year	538,235	(45,643)

TSAO FOUNDATION

(Incorporated in the Republic of Singapore and Limited by Guarantee)

Statement of Changes in Funds for the year ended 31 December 2013

	<----- Unrestricted ----->		Restricted	
	Accumulated <u>reserves</u>	Training <u>fund</u>	Scholarship <u>fund</u>	Total <u>funds</u>
	S\$	S\$	S\$	S\$
Balance as at 31 December 2011	4,326,433	225,000	144,729	4,696,162
Total comprehensive income for the year	(40,261)	-	(5,382)	(45,643)
Training fund utilised	116,000	(116,000)	-	-
Balance as at 31 December 2012	4,402,172	109,000	139,347	4,650,519
Total comprehensive income for the year	551,198	-	(12,963)	538,235
Training fund utilised	29,000	(29,000)	-	-
Balance as at 31 December 2013	4,982,370	80,000	126,384	5,188,754

TSAO FOUNDATION

(Incorporated in the Republic of Singapore and Limited by Guarantee)

Statement of Cash Flows for the year ended 31 December 2013

	2013	2012
	S\$	S\$
<u>CASH FLOWS FROM OPERATING ACTIVITIES:</u>		
Total comprehensive income for the year	538,235	(45,643)
Adjustments for :		
Depreciation on property, plant and equipment	271,275	287,799
(Gain)/Loss on disposal of property, plant and equipment	(28)	(28)
Amortisation of deferred capital grant	(139,972)	(143,547)
Interest income	(3,583)	(2,248)
Property, plant & equipment written off	2,283	-
	<u>129,975</u>	<u>141,976</u>
Operating surplus before working capital changes	668,210	96,333
(Increase)/ decrease in inventories	(3,618)	3,476
Decrease/ (increase) in receivables	257,803	(460,352)
Increase in payables	2,620,027	211,277
Changes in working capital	<u>2,874,212</u>	<u>(245,599)</u>
Net cash from/ (used in) operating activities	3,542,422	(149,266)
<u>CASH FLOWS FROM INVESTING ACTIVITIES:</u>		
Interest received	2,477	3,338
Proceeds from disposal of property, plant and equipment	28	379
Purchase of property, plant and equipment	(76,066)	(73,792)
Decrease/(increase) in fixed deposits with maturities over 3 months	612,962	5,399
Net cash from/ (used in) investing activities	<u>539,401</u>	<u>(64,676)</u>
Net increase/ (decrease) in cash and cash equivalents	4,081,823	(213,942)
Cash and cash equivalents at beginning of the year	<u>3,573,309</u>	<u>3,787,251</u>
Cash and cash equivalents at end of the year	<u>7,655,132</u>	<u>3,573,309</u>

Reserve Policy

The primary objective in the management of the Foundation's reserves is to ensure that it maintains strong and healthy capital ratios in order to support its operations and future growth.

The Foundation targets to maintain an optimum level of accumulated fund which is equivalent to 1 year of its expenditure in view of the assured funding from Tsao Ng Yu Shun Trust and sustainable income from consultation fees.

The Foundation regularly reviews and manages its reserves to ensure optimal structure, taking into consideration the future capital requirements of the Foundation and capital efficiency, prevailing and projected profitability, projected operating cash flows and projected capital expenditures.

The Foundation is not subject to externally imposed capital requirements.

There were no changes to the Foundation's approach to reserve management during the year.

Principal Funding Sources of the Charity

Tsao Ng Yu Shun Trust

