




TSAO FOUNDATION  
ANNUAL REPORT  
2018



In traditional Chinese medicine, the gourd was used by physicians of old as a receptacle to hold their herbs and remedies. Today, for the Tsao Foundation, the gourd symbolises longevity, wisdom, compassion and healing.

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# ABOUT US

Established in 1993, the Tsao Foundation is a Singapore-registered charity with IPC (Institute of Public Character) status, engaged in the global response to longevity. Our vision is of an inclusive society for all ages that optimises the opportunities in longevity and strengthens inter-generational solidarity. The Foundation strives for a transformation of the ageing experience by being a catalyst for constructive systemic and mindset change through four synergistic core initiatives:

•  
Hua Mei Centre for Successful Ageing, a one-stop provider of person-centred, integrated medical and psycho-social primary healthcare services to adults from age 40, which pioneers sustainable and effective community-based aged care models to optimise health and wellbeing over the life course and enable ageing in place;

•  
Hua Mei Training Academy, which builds capacity in professional and informal community-based age care and enables self-efficacy and family caregiving through providing practitioner-driven training, education and consultancy services;

•  
International Longevity Centre Singapore, which supports practice, policy and community development through initiating multisector collaborations and policy-relevant research as well as elder empowerment and participation programmes; and

•  
The Community For Successful Ageing (ComSA), a community-wide, ground-up approach to forge an integrated system of comprehensive programmes, services and enabling environments with the aim to promote health, wellbeing, personal growth and participation over the life course, and to build vibrant communities where all ages thrive.

## VISION, MISSION & VALUES

### VISION

Our vision is of an inclusive society for all ages that optimises the opportunities in longevity, and strengthens inter-generational solidarity.

### MISSION

To advance a positive transformation of the ageing experience, we seek mindset and systemic change by implementing innovation in community-based eldercare, training and education, policy relevant research, collaboration and advocacy.

### VALUES

Our approaches and programme models to improve the quality of life of older persons and enable the dividends of longevity to reach all ages are guided by innovation. In the pursuit of excellence, we place our programme innovations to the test and strive to maintain the highest service standards. As a catalyst for constructive change, we promote research on issues in ageing, build collaborative platforms for understanding and action and engage in advocacy.

# ORGANISATION STRUCTURE



## COMMUNITY-BASED, INTERDISCIPLINARY MEDICAL AND PSYCHOSOCIAL HEALTHCARE

- Mobile Clinic
- Acupuncture & TCM Centre
- Adult Primary Health Clinic
- Counselling & Coaching
- Elder-centred Programme of Integrated and Comprehensive Care
- Community Care Management - Dementia Care System
  - Community Care Management Service



## TRAINING AND EDUCATION IN COMMUNITY-BASED ELDERCARE

- Professional Training
- Public Education & Training



## COMMUNITY DEVELOPMENT PROGRAMMES, RESEARCH AND COLLABORATION

- Collaboration
- Research & Policy
- Community Development and at ComSA



## COMMUNITY-WIDE APPROACH TO INTEGRATED SERVICE SYSTEM AND COMMUNITY DEVELOPMENT

- WHAMPOA CENTRE**
- Person-centred Primary Care - Adult Primary Health Clinic
    - Care Management
  - Learning Room
  - Elder-centred Programme of Integrated and Comprehensive Care
  - Elder Empowerment Community Development
  - ComSA Kawan

## CORPORATE SERVICES

- Human Resources
- Finance, Administration & Facilities
- Community Relations - Corporate Communications and Media Relations
  - Volunteer and Donor Stewardship
  - Events Management

# OUR FOUNDER

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 25 years, Tsao Foundation has 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.

# OUR JOURNEY



## 1993

Founded by Mrs Tsao Ng Yu Shun to enable older persons to have better quality of life, and live in dignity as masters of their own destiny. She was 87 then.

Established Hua Mei Mobile Clinic, the first care service in Singapore dedicated to delivering medical and socio-emotional care to homebound frail elders in the community.

## 1994

The first incarnation of Hua Mei Training Academy, the Training and Education Division aimed to build capacity in the ageing sector for professionals, caregivers and volunteers, as well as promote successful ageing for individuals. One of the earliest training portfolios to be introduced by the academy was dementia care, which was brought to the public through public forums, community talks, media engagement and various other training modules.

## 1996

Established Hua Mei Seniors Clinic as Singapore's first outpatient clinic dedicated to providing primary healthcare to adults above 40 years old.

Hua Mei Acupuncture & TCM Centre was established in Alexandra Hospital with an aim to bring about complementary treatment for a variety of disease and chronic conditions in accordance with World Health Organisation (WHO) principles.

## 1998

Pioneered Hua Mei Care Management to provide a one-stop coordination and management of medical and social services for frail and at risk older persons and their families.

## 1999

At the UN-sponsored Global Conference on Ageing, founder Mrs Tsao Ng Yu Shun was honoured for her contribution as an older person to the field of ageing.

## 2004

Partnered the World Health Organization (WHO) to launch the Age-Friendly Primary Health Care Initiative. The Hua Mei Seniors Clinic was chosen as the first of five international pilot sites to test out WHO care guidelines for an age-friendly primary healthcare clinic for elders. It was the only site in Singapore.



## 2009

The late President S R Nathan officiated the launch of Hua Mei Centre for Successful Ageing (HMCSA), bringing together the medical and psycho-social healthcare services that the Foundation had pioneered since 1993.

Launched Hua Mei Counselling and Coaching services with pilot funding from the National Council of Social Service.



## 2011

The Foundation joined the multi-national think tank, the ILC International Longevity Centre (ILC) Global Alliance to launch ILC Singapore with aim to drive constructive change in how society approaches and responds to ageing by initiating impactful research and stakeholder collaborations as well as through innovative community development programmes.

Hua Mei Elder-centred Programme of Inclusive Comprehensive Care (EPICC) officially opened its doors to its first participants. With a daycare programme as its centrepiece, EPICC delivers person-centred, team-managed primary health and psychosocial care to nursing home eligible elders, to enable them to age in the community at optimal health and wellbeing. It is modelled after the American PACE (Programme of All-Inclusive Care for the Elderly) which has served as an inspiration for the Foundation since its inception in 1993. The efficacy of the service model is studied in a three-year randomised control trial, in collaboration with Duke-NUS.

## 2013

In conjunction with Whampoa's City of All Ages (CFAA), ComSA (Community for Successful Ageing) was initiated in Whampoa to take a 'whole community' approach to develop a care management system, pilot a neighbourhood person-centred medical home, strengthen active ageing and aged care services, and mobilise community involvement.



## 2014

Launched the Hua Mei Dementia Care System using a person-centred care management approach to providing health and psycho-emotional care to elders living with dementia and critical support to their caregivers

## 2015

Officially launch ComSA Whampoa through seven Longevity Parties for the residents. In conjunction with the launch, we held a symposium titled "Towards a community-wide strategy for successful ageing". Mr Alex Ross, Director, WHO Centre for Health Development, Kobe, Japan, delivered the keynote address to Whampoa grassroots and various community partners, social service representatives, civil servants, and academics.



## 2017

Official opening of ComSA Whampoa Centre, an integrated centre of primary clinic, daycare services, care management, community activity, learning and ComSA Kawan; a community café and social gathering venue for the seniors.

Appointed Centre Of Excellence And Knowledge Partner by Asian Development Bank (ADB). The Foundation was appointed by ADB in its project on "Strengthening Developing Member Countries' (DMC) Capacity in Elderly Care".

# BOARD OF DIRECTORS



Dr Mary Ann Tsao  
Chairman



Mr Chavalit Tsao  
Family Director



Ms Elsie Low  
Director



Mr Abdullah Bin Tarmugi  
Director



Ms Anne Kim So Min  
Director





Mr Phillip Tan Eng Seong  
Family Director



Ms Tan Bee Nah  
Director



Ms Loo Lian Ee  
Director



Professor Chia Kee Seng  
Director



Mr Paul Choo Jin Hwee  
Family Director



Ms Jacqueline Wong May Fong  
Director

# CORPORATE INFORMATION, BOARD MATTERS & GOVERNANCE

In 1993, Tsao Foundation was incorporated as a registered charity limited by guarantee in Singapore. The Foundation is governed by its Constitution and has been an Institution of a Public Character since 14 September 2002.

<b>Instrument Setting Up The Foundation</b>	<b>Memorandum and Articles of Association of Tsao Foundation (public company limited by guarantee and not having a share capital)</b>
UEN NO	I99302114W
Registered Address	298 Tiong Bahru Road #15-01/06 Central Plaza Singapore 168730
Bankers	DBS Bank Limited United Overseas Bank Limited Standard Chartered Bank (Singapore) Limited
Auditors	Lo Hock Ling & Co. Chartered Accountants Singapore
Company Secretary	Mr Ng Chen Kok
Staff Strength	As at 31 December 2018, there are a total of 105 staff employed by the Foundation.

The board of directors as at the date of this report were

<b>Name</b>	<b>Position</b>	<b>Year appointed to Tsao Foundation's Board</b>	<b>Occupation</b>
Dr Mary Ann Tsao	Chairman	(from 31/05/2013)	Chairman, Tsao Foundation
Mr Chavalit Tsao	Family Director	(from 07/04/1993)	Chairman, IMC PanAsia Alliance Group
Mr Phillip Tan Eng Seong	Family Director	(from 24/06/2000)	Director, EQ Insurance Co Ltd
Ms Tan Bee Nah	Director	(from 10/05/2012 to 30/06/2018)	Audit Partner, PricewaterhouseCoopers LLP, Singapore
Ms Loo Lian Ee	Director	(from 23/12/2013)	Director, Great Eastern Holdings Ltd
Ms Elsie Low	Director	(from 23/12/2013)	Board Member, Financial Industry Disputes Resolution Centre Ltd
Mr Abdullah Bin Tarmugi	Director	(from 26/05/2014)	Director, The Islamic Bank of Asia Limited
Ms Anne Kim So Min	Director	(from 23/11/2015)	Director, Alphavita Holdings Pte Ltd
Professor Chia Kee Seng	Director	(from 27/08/2018)	Professor, NUS Saw Swee Hock School of Public Health
Mr Paul Choo Jin Hwee	Family Director	(from 29/08/2018)	CEO, Karuna Pte Ltd
Ms Jacqueline Wong May Fong	Director	(from 31/08/2018)	Executive Director and CEO, Temasek Management Services

# CORPORATE INFORMATION, BOARD MATTERS & GOVERNANCE

Tsao Foundation is governed by a Volunteer Board whose members are appointed in accordance with its Memorandum and Articles of Association. Board members are appointed for a term of three years. The appointment is renewable up to two terms. The Board also comprises family directors who do not have fixed term limits.

As the highest policy and decision making body, the Board is responsible for ensuring Tsao Foundation is governed and managed effectively, credibly and is sustainable.

Board members' responsibilities are:

- Approval of broad policies, periodically review and approve the vision and mission of the Foundation strategies and objectives
- Provide strategic overview to ensure that the activities and support for the programmes of each initiative are in line with the objectives of the Foundation
- Overseeing the processes for evaluating the adequacy of internal controls, financial reporting and compliance
- Approval of annual budgets
- Implement corporate governance to ensure that there are adequate resources to sustain the Foundation's operations and that such resources are effectively and efficiently managed

The Board has established the following committees to assist with the governance and programmes of Tsao Foundation -

## Executive Committee

Dr Mary Ann Tsao  
Mr Phillip Tan  
Ms Anne Kim

## Audit Committee

Ms Elsie Low  
Mr Yang Yuelin  
Ms Cheah Sheau Lan  
Ms Tan Peck Sim

## Finance & Investment

Ms Anne Kim  
Mr Paul Choo Jin Hwee  
Ms Tan Bee Nah

## Nominating & Human Resource Committee

Mr Abdullah Tamugi  
Ms Loo Lian Ee  
Ms Jacqueline Wong

The Foundation has a total of 11 board members, of whom four are family directors, namely, Dr Mary Ann Tsao, Mr Chavalit Tsao, Mr Phillip Tan Eng Seong and Mr Paul Choo Jin Hwee. As family directors do not have fixed term limits and due to the difficulty of finding candidates to serve in that capacity, they have served on the Board for more than 10 consecutive years.

The Board meets at least twice a year with a quorum of at least one third of the Board, and at least half of the one third of the directors not being family directors, at each meeting.

The number of meetings attended by the Board members during the financial year is as follows:

Board Members	Designation	Number of meetings attended
Dr Mary Ann Tsao	Chairman	2/2
Mr Chavalit Tsao	Member	0/2
Mr Phillip Tan Eng Seong	Member	2/2
Ms Tan Bee Nah	Member	1/1
Ms Loo Lian Ee	Member	1/2
Ms Elsie Low	Member	2/2
Mr Abdullah Bin Tarmugi	Member	1/2
Ms Anne Kim So Min	Member	2/2
Professor Chia Kee Seng	Member	1/1
Mr Paul Choo Jin Hwee	Member	1/1
Ms Jacqueline Wong May Fong	Member	0/1

All Board of Directors are volunteers and receive no monetary remuneration for their contribution, except for the reimbursement of out-of-pocket expenses. No staff serves on the Board as a Director.

Tsao Foundation is committed to lawful and ethical behaviour in all its activities and requires that its Board of Directors, employees and volunteers to conduct themselves in a manner that complies with all applicable laws, regulations and the Foundation's internal policies. In keeping with this commitment, Tsao Foundation has complied with the Code of Governance for Charities and IPCs required by the Charity Council.

The Board of Directors is responsible for ensuring that the Foundation has appropriate internal controls in place to safeguard stakeholders' interests and the Foundation's assets. The external auditors in their course of the annual statutory audit, review and test the operating effectiveness of the internal controls to enable them to arrive at their audit opinion. The Foundation also engages internal auditors to audit the Foundation's operations and procedures. The Board considers the recommendations made by the external and internal auditors and implements changes as appropriate. Implementation of recommendations by the external and internal auditors are reviewed and monitored by the Audit and Finance & Investment Committees.

The Finance & Investment Committee works closely with the Finance Team to ensure that cash resources are managed in an efficient and effective manner within an acceptable risk framework approved by the Board. The Foundation currently only invest their excess funds in Fixed Deposit placements with Banks or Financial Institutions.

### Reserves Policy

The Foundation's reserves management objective is to ensure that it maintains strong and healthy capital ratios in order to support its operations and future growth. In view of the assured funding from Tsao Ng Yu Shun Trust and sustainable income from consultation fees, the Foundation targets to maintain a level of accumulated reserves equivalent to 1 year of budgeted total expenditure.

The Foundation regularly reviews and manages its reserves to ensure an 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 reserves management since the previous financial year.

### Restricted Fund Policy

The restricted fund named "The Tsao Ng Yu Shun Health Scholarship" was set up in 1993 by the family of the late Mrs Tsao Ng Yu Shun, the founder of Tsao Foundation, for awarding scholarships at the masters, degree and diploma levels to geriatric health professionals. Upon completion of their studies, these scholars will be bonded for two years with Tsao Foundation if an appropriate position is offered.

The Scholarship Fund is placed in designated fixed deposits earmarked for the purpose of awarding scholarships. Any interest derived from the fund is used to defray administrative costs incurred.

The fund will be drawn down as and when qualifying applicants have been identified.

### Conflicts of Interest Policy

The Foundation is governed by the Board of Directors which is the final authority and has overall responsibility for policy making and determination of all activities. The Board of Directors delegates duties to the Executive Committee which include conducting and overseeing the Foundation's activities and affairs in line with the overall strategy as determined by the Board of Directors.

The Foundation has in place policies relating to the management and avoidance of conflicts of interest. All Board of Directors and senior management are required to declare their interests yearly.

### Whistle Blowing Policy

The Foundation is committed to fostering a workplace conducive to open communication regarding the Foundation's business practices and to protect employees from unlawful retaliation and discrimination for their co-operation in disclosing or reporting illegal or unethical conduct. The Foundation has a process in place for the reporting of illegal or unethical conduct.

### Disclosure and Transparency

Annual reports are prepared, which include up-to-date information on our programmes, activities, performance and finances as well as a listing of the Board's key office bearers. Audited financial information is available at our website [www.tsaofoundation.org](http://www.tsaofoundation.org) as required by the Commissioner of Charities.

### Principal Funding Sources of the Charity

Tsao Ng Yu Shun Trust

Programme grants and donations matching from government

### Loan, Donation and other Policies

It is the policy of the Foundation not to extend loans to any party.

The Foundation allows donation to be made to other organisations for a worthy cause. For donation of up to \$10,000, Chairman of the Board's approval and Executive Committee being informed is sufficient. Donation in excess of \$10,000 will need to be approved by the Board of Directors.

There was no donation made during the financial year.

### Management Team

- Ms Peh Kim Choo, Chief Executive Officer, Tsao Foundation Director, Hua Mei Centre for Successful Ageing
- Mr Ng Wai Chong, Chief, Clinical Affairs
- Ms Susana Harding, Director, International Longevity Centre - Singapore
- Ms Jessie Holmberg, Director, Hua Mei Training Academy
- Ms Low Nengduan, Director, Finance, Administration & Facilities
- Ms Thong Lai Yee, Director, Human Resources
- Ms Doris Low, Director, Community Relations

### Notes

- » No Board members are remunerated for their Board services.
- » The annual remuneration of the highest paid staff classified by remuneration bands are as follows:

	No. of staff	
	2018	2017
Annual remuneration		
- between \$200,001 and \$300,000	2	2
- between \$100,000 and \$200,000	1	1

- » There is no paid staff who are close members of the family of the Executive Head or Board Member, who receives more than \$50,000 during the year.

# CHAIRMAN'S MESSAGE

When my grandmother, Mrs Tsao Ng Yu Shun, first chartered the Tsao Foundation in 1992, her aspiration was to enable older people to live the life that they wish. To my grandmother, it would include being able to live in their own homes amid family and people that cared for them, access needed health and social services, make their own decisions and remain the masters of their own destiny. Over the years, I have come to appreciate that these wishes are almost universal for older people around the world and across diverse backgrounds. These wishes have guided the Foundation's work, applied to practice as the principles of ageing in place, inter-generational solidarity, accessible community services, senior empowerment and the building of enabling environments.

I hope my grandmother would be pleased with what the Tsao Foundation has achieved over the past 25 years. As one of Singapore's earliest proponents of ageing in place, we implemented our community care master plan by pioneering community-based service models that address the needs of older people, ranging from well seniors to the frail, home bound and dying. In addition to service modelling, we have promoted successful ageing through training and capacity-building, research and policy advocacy, community development and senior empowerment.

Our most audacious initiative to date - the Community for Successful Ageing (ComSA) at Whampoa - was started in 2013 as our response to the question, 'What does it take for a whole community to age well throughout the life course?' ComSA is our effort to enhance longevity through a population health and whole community approach to successful ageing, which involves community development, senior empowerment, a geriatric service hub (providing a range of senior services from self-care to frail care), and a network of providers to build an integrated health and social care ecosystem. Our appointment by the Asian Development Bank (ADB) as its first centre of excellence and knowledge partner for eldercare services attests to the Foundation's work.

For all this, I am truly grateful to the many partners - healthcare institutions, social services providers, private sector players and academics - whose support and collaboration over the years has enabled us to work, grow, and contribute. I am particularly appreciative of the government's support, without which the impact of our work would be much diminished.



## Outlook and Priorities

Compared to the early '90s when we first began, the eldercare sector today is much more established, with numerous service-providers seeking to address a diverse range of needs for a rapidly rising number of older persons. Policies have also become forward looking: ageing is no longer considered a burden, but as opportunity that decades of added life can bring. Resonating with our core belief, this is a rich environment for the Tsao Foundation to value add as a pathfinder and solution provider.

Our current five-year plan includes several key strategic thrusts. We will continue to build on ComSA Whampoa Centre as an integrated care ecosystem for older people, as well as a model that empowers successful ageing and enables an dementia-inclusive community. With growing interest in ComSA as a population health model, we aim to integrate our services at Tiong Bahru into ComSA Tiong Bahru Centre and to offer it as a platform for co-creating and sharing resources towards effecting a systemic model to realise the potential and meet the needs of an ageing population.

We recognise caregiving as a critical issue in aged care and inter-generational bonding, and we intend to strengthen our efforts to support families in providing care joyfully and effectively. In particular, we are establishing new integrated services for two especially vulnerable groups: caregivers to elders with dementia, and elderly parents caring for adult children with intellectual disabilities who are themselves growing older.

With the ADB and other capacity-building projects, we will make our training resources more accessible and practical to both Singapore and the region by offering blended online learning, as well as establishing a clinical training centre in community-based aged care. We will strive to continue contributing to policy and practice through knowledge partnerships and research, which currently include two multi-country comparative studies on long-term care and caregiving.

## Our Board

Tsao Foundation has always been blessed with an illustrious board to guide us. This year, we welcome Professor Chia Kee Seng, Professor and Founding Dean of the Saw Swee Hock School of Public Health at the National University of Singapore (NUS); Mr Paul Choo, CEO of Karuna Pte Ltd, the Tsao family's business office; and Ms Jacqueline Wong, currently the CEO of Temasek Management Services (TMS), a wholly-owned subsidiary of Temasek Holdings. We bade farewell to Ms Tan Bee Nah, who completed two terms with the board and made a distinctive contribution to the Foundation's handling of risk management, budgeting and finance, as well as governance. We are grateful that Bee Nah will continue to support us as a member of the board's finance committee.

Completing our first 25 years, the Foundation renews our commitment to journeying with our friends, partners and stakeholders on the next lap to realising the dividends of longevity and making Singapore the better home for all ages.

Dr Mary Ann Tsao

# CEO'S MESSAGE

Besides commemorating its silver anniversary, 2018 saw the Tsao Foundation on the verge of becoming a 'large IPC', an Institution of a Public Character with an annual expenditure of \$10 million and over.

In the last 25 years, the Foundation has expanded from operating one mobile clinic to serve frail and homebound elders especially in HDB blocks without lift landings, to a one-stop centre for integrated biological-psychological-and social healthcare in Tiong Bahru; a training academy for professional community-based aged care, family caregiving and lifelong learning; a division dedicated to community development and research; and an initiative to co-create a community-wide systemic model for successful ageing in Whampoa. The wide range of activities belies the fact that the Foundation has kept to one developmental blue-print all these years with the enduring objective to bring positive change to how older persons and longevity are viewed and experienced, in the belief that ageing is just one more developmental phase, not lesser in potential and meaning for self and others.

In 2018 we were especially occupied in refining and deepening the service provisions in our Community for Successful Ageing (ComSA) initiative. With the collaboration of Tan Tock Seng Hospital, it is on track to deliver a model of a patient-centred medical home for the elders of Whampoa. The model will better support ageing-in-place by ensuring that clients receive comprehensive and continuous care from hospital to home, effectively and on time. On a second front within the initiative, we started ComSA Kawan with a cafe-cum-culinary studio as a gathering point to catalyse resident-led ideas and activities, so as to promote elder participation and community development. The evaluation of Phase I of ComSA was also completed with those initial results providing useful insights into our implementation of population health and community development strategies.

As part of our ongoing efforts to extend and share the knowledge and practice of community-based aged care, we invited the distinguished Professor Tara Cortes to headline our flagship Tsao Foundation Experts Series. Professor Cortes is Executive Director of the Hartford Institute for Geriatric Nursing, New York University. During her week-long visit, she presented the keynote address at two symposia on the role and particular relevance of community nursing in meeting the needs of an ageing population. She also generously shared her expertise in the subject at closed-door meetings with healthcare practitioners and policymakers.



Towards the same purpose, we were delighted that our Hua Mei Training Academy became one of the six organisations to be selected by the Agency for Integrated Care to provide training in the intermediate- and long-term care sector in Singapore. The appointment presents further opportunities for us to provide practitioner-led training in the person-centred, intra-disciplinary aged care which distinguishes our integrated healthcare practice at both ComSA and the Hua Mei Centre for Successful Ageing (HMCSA), that serves elders and their families mainly in Tiong Bahru and its vicinity.

The Foundation has a long history of engagement with issues related to the feminisation of ageing. Through our International Longevity Centre, Singapore, we have focused, in particular, on addressing the financial vulnerability of older women through research, education, collaboration and advocacy, and have initiated a regional platform for knowledge creation and exchange. In 2018 we published a report, based on secondary research, on the financial vulnerability of women in South East Asia. Another publication - with the Asia-Pacific Risk Centre - concerned the "Gender Retirement Savings Gap of Low-income Professionals".

Among other efforts to enhance the awareness and inclusion of women issues in local practice and policy, we launched the Singapore Alliance of Women in Ageing (SAWA). This was a partnership with the Association of Women for Action and Research (AWARE), PPIS (Singapore Women's Muslim Association), and the Singapore Council of Women's Organisations (SCWO).

Mindful that we need to strengthen our internal structures in order to do more and better work and to take on the additional responsibilities in becoming a large IPC, much of our efforts in 2018 was spent on improving our governance, human resource and risk management policies and practices. A key area was to draw up or refine competency frameworks and career pathways so as to nurture a highly skilled and motivated team. We also welcomed and prepared for an IPC audit, subsequently incorporating its recommendations within our own programme for development.

The review and documentation of our operational procedures continued, with initial focus on the healthcare services within HMCSA. This exercise, which will come to cover all of Tsao Foundation's programmes and services, will include clinical and programme processes and quality measures to ensure consistency and quality in their delivery.

Aptly for an anniversary year, we finalised our next five-year plan in the areas of community-based aged care, training, collaboration, community development, research and advocacy to strategically contribute to improving the lives of older persons in a country that is awaking to the success that is longevity and the opportunities it affords.

We are truly grateful for the support so generously given to us by friends, benefactors and colleagues in the sector, and the wisdom, joy and encouragement that our elders bring us. They spur us on.

Ms Peh Kim Choo

# HIGHLIGHTS OF 2018

## RUMAH WHAMPOA EATS

ELDERS AND TEENS SHARING

28 APRIL

### LAUNCH OF RUMAH WHAMPOA EATS

ComSA Whampoa Centre launched Rumah Whampoa EATS, a food heritage exhibition of Whampoa curated by the elderly participants of Curating Whampoa and students from Bendemeer Secondary School. This is the first such intergenerational community programme involving elders passing their heritage recipes to students from the same neighbourhood.





**25 -29 JUNE**  
**EXPERT SERIES 2018 - NURSING CARE FOR THE COMMUNITY DWELLING ELDERLY**

The Tsao Foundation's Experts Series 2018 featured invited speaker, Professor Tara Cortes, Executive Director of the Hartford Institute of Geriatric Nursing, and Professor in Geriatric Nursing at the New York University College of Nursing. Guest-of-Honour and Senior Minister of State for Ministry of Health, Dr Amy Khor, graced the first day of the symposium. The second day of symposium was customised for industry leaders and professionals. Throughout the week, Professor Cortes also led some close-doors workshops and discussions within Tsao and with community partners.



**20 SEPTEMBER**  
**BUILD YOUR OWN NEST (BYON) - STUDY ON FIRST EFFECTIVE MATCHED SAVINGS SCHEME**

Tsao Foundation released the finding on 'Build Your Own Nest' (BYON), a first-ever study on effective matched savings schemes for elderly Singaporean women with an aim to improve the financial security of older persons, and especially of vulnerable women.



**29 NOVEMBER**  
**FIRST STUDY ON FINANCIAL SECURITY OF OLDER WOMEN: PERSPECTIVES FROM SOUTHEAST ASIA**

The ILC Singapore completed "Financial Security of Older Women: Perspectives from Southeast Asia" study on 29 November. At the forum, the results of the 18-month long study - first such study by the foundation - was released, as well as announcing the newly-formed Singapore Alliance of Women in Ageing (SAWA).



# HOLISTIC CARE

## HUA MEI CENTRE FOR SUCCESSFUL AGEING AND COMSA WHAMPOA CENTRE



Ageing brings both challenges and opportunities.

There is the challenge of degenerative health and cognitive ability, financing longevity, mobility, movement, and the availability of caregiving. In some cases, the older person is also a caregiver in the family, which makes it doubly challenging. However, there are also abundant opportunities in learning and development, self-fulfilment and purposeful engagement; like most of our elders who participated and also volunteered at the ComSA (Community of Successful Ageing) Whampoa Centre.

For more than two decades, Tsao Foundation has been innovating community-based health and social programmes and services to enable the elders to successfully age in place, maintain independence, autonomy, and connection to their community, including friends and family. While there is yet little evidence to prove that it slows down ageing, a positive experience of ageing can translate to one reaping the longevity dividends.

Both the Hua Mei Centre of Successful Ageing (HMCSA) and the ComSA initiatives represent our work and efforts for the past 25 years to promote and support successful, healthy and active ageing. In addition, ComSA, strives to create a ground-up systemic approach to ageing in place, building a system of care together with all our partners and stakeholders on the ground.

### One-stop, First-stop To HMCSA

The HMCSA is an integrated collective of various community-based age care service models pioneered by the Foundation in Singapore since 1993. Its practice of person-centred, holistic healthcare is aimed at enabling individuals to age in place and at optimal health and wellbeing over the life course. HMCSA serves as a one-stop, first-stop provider of primary medical and psychosocial healthcare for community-dwelling adults aged 40 years and above. Clients entering one programme can transfer easily to another as their care needs change over time, or they may be served simultaneously by more than one programme or clinic. The seven programmes and services of HMCSA look after elderly clients in the catchment areas of Holland Close, Queenstown, Commonwealth, Telok Blangah, Bukit Merah, Tiong Bahru, Delta Avenue, Outram, Spottiswoode Park, Chin Swee, Chinatown and Tanjong Pagar areas.

The Hua Mei Elder-centred Programme of Integrated Comprehensive Care (EPICC) team under HMCSA revamped its repertoire of centre activities after consulting with the elders at the centre. Guided by a new occupational therapist who joined the team in 2018, the daycare centres at both Tiong Bahru and Whampoa re-structured the elders activities programme to include elements of local festivals such as centre decorations, cooking, snacks and memory games.

The centre also held more community integration programme activities whereby the team and volunteers brought elders on weekly outings, such as travelling by MRT to the airport, going to gym class at Enabling Village, and strolling along Sentosa Broadwalk. Identified by National Arts Council as a champion for arts for frail elders in this sector, the centre continued to collaborate with OneHeartBeat, LaSalle School of Dance and Theatre and seasoned community dance artists Mr Lee Yong Wei and Ms Rachel Lim to bring drumming sessions and dance therapy sessions to the centre elders.

The centre at Tiong Bahru launched an intergenerational programme with SPD's Early Intervention Programme for Infant and Children (EIPIC). While we previously had such programming with other childcare centres, this is the first time we have with children with special needs. This requires proper planning as both elders and children have their unique needs. But the result is merely heart-warming, as they both have the opportunity to show care and love for one another.

The Hua Mei Community Care Management Services (CCMS) continues to work with frail and at risk elders and their caregivers since their inception in 1998. The team advocated, linked up and monitored a support system of medical, homecare and social services to enable 93 elderly clients to age successfully at home in the community.

In 2018, Hua Mei Counselling and Coaching (C&C) team worked with Lions Befriender Senior Activity Centres to deliver three coaching workshops on emotion management and life review which were attended by a total of 54 participants. The team also managed a case load of some 242 individual vulnerable elders and caregivers, and completed nine group counselling sessions for some 111 clients.

The elders under the care of Hua Mei Mobile Clinic (HMMC) are homebound and have minimal chances of going out. In April, the care team brought a small group of the elders out to lunch at a restaurant in Chinatown, followed by a walkabout in the area.

Since 1996, Hua Mei Acupuncture and Traditional Chinese Medicine (TCM) Centre has worked hard to bring quality health services to our clients. Last year, we saw 414 new patients in 2018, of which 75% are aged 40 and above. In addition, we received new clients who sought TCM treatment before commencing In-Vitro Fertilisation (IVF).

In addition to patient consultation and treatment, the centre was involved in public health education. They collaborated with Hua Mei Training Academy to conduct TCM Health Talk & Cooking Demonstration to raise awareness of commonly-used TCM herbs and foods to manage chronic health condition. In addition, the centre also ran sessions on how to do DIY acupuncture point massage in both Mandarin and English at the Chinese Development Assistance Council (CDAC) centre at Seng Kang.

### Clinical Affairs

The clinical affairs team of the Foundation acknowledges the importance of protocols in encouraging consistent application of standardised approaches to ensure quality delivery of health care.

The team had developed and published six clinical practice protocols to help improve the quality and timeliness of clinical decision making. These protocols were put to use throughout both HMCSA and ComSA.

Vaccination for older adults is necessary to keep our seniors healthy and particularly in the light that the majority of pneumonia patients are older people aged 65 and above, as reported by Ministry of Health. As part of ongoing effort to support healthy and successful ageing, we publisher and incorporated the adult immunisation protocol into the routine work process of the various clinical services at both HMCSA and ComSA Whampoa Centre.

Other protocols published and effected in 2018 -

- Policy on Approach to Person-centred Care / Secular Approach to Care
- Protocol on Medication Management
- Diabetes Mellitus Protocol
- Dementia Protocol
- Elder Abuse Protocol
- Mental Health Protocol



**A Continuum of Care, by Community for Successful Ageing**

The Community for Successful Ageing works with the Whampoa community and its stakeholders to co-create a vibrant, healthy home where all ages thrive. ComSA Whampoa Centre provides not just comprehensive healthcare services but pathways to growth, empowerment and participation through our community participation programmes.

The Hua Mei Clinic @ ComSA Whampoa Centre continued to revamp its processes in 2018 so as to bring about a smoother and fuss-free patient experience for all. This is especially important for elderly patients and their caregivers, as well as in helping elders manage their chronic conditions in a cost efficient manner.

At the same time, the clinic successfully applied for the Mental Health General Practitioner partnership programme with the Institute of Mental Health (IMH). With participation in this programme, the clinic could tap on the Community Health Assist Scheme (CHAS) subsidy for chronic mental health conditions such as dementia, depression and schizophrenia. The clinic also could get access to affordable drugs used to treat mental health conditions from the IMH pharmacy.

Another noteworthy development is the collaboration with Toa Payoh Polyclinic. Under this collaboration, a dedicated coordinator from Toa Payoh Polyclinic actively helped to recruit patients to be right sited to our clinic using a set of qualifying criteria. Recruitment started in June, and with effect from October, 17 patients had been empanelled. The clinic joined the Tan Tock Seng Hospital (TTSH) Geriatric Department for its Community Right-Siting Programme (CRiSP).

The ComSA Care Management (CM) team also collaborated closely with the TTSH Community Health Team (CHT), resulting in an increase in the number of clients. Besides having monthly discussions with CHT, the team also worked out a process where they are kept informed of any Emergency Department visit/admissions/discharges from TTSH to facilitate timely support for client and their family members if required.

For the third year running, ComSA CM team has collaborated with Northlight School in their National Day Celebration. The students from Northlight School visited the elderly ComSA clients at their home and also at the daycare centre located within Whampoa Community Centre. Besides delivering rations to the older persons, some of the students also helped to clean houses, change light bulbs and fix electric appliances, such as fans and washing machines. At the same time, the initiative allows students to interact with older persons and understand their needs.





### Participation and Empowerment

The community development team under ILC Singapore delivered a slew of community participation programmes to help build a healthy community where older people are engaged and have an increased sense of well-being.

In Whampoa, the team delivered the SCOPE and Guided Autobiography Group (GAB) programmes to about 580 elderly residents. More than 200 elderly residents joined in the Sharing Wellness and Initiatives Group (SWING) programme where 23 of them were picked to be ComSA Champions for the Whampoa community.

The ILC Singapore completed the Community Museum Project after two years, with the instalment of Rumah Whampoa EATS ('Elders and Teens Sharing') where 14 elders shared their heritage recipes with 17 students from Bendemeer Secondary School, and collectively, they put together a travelling exhibition. The exhibition ran in April and May at the Whampoa Community Club and the Kallang Community Club respectively.

Meanwhile, ComSA Kawan had a busy year as it experienced increase of participants. The number of programmes also tripled to keep up with the increase. Various parties and gatherings were held within the café on special days such as National Day, Chinese New Year and Mother's Day to promote bonding.



# CAPACITY BUILDING

## HUA MEI TRAINING ACADEMY

Increasing the capacity and accessibility to quality aged care; coupled with expanding the breadth of eldercare services remains a high priority on the training and education agenda of Tsao Foundation. While Singapore has sufficient capacity currently to meet the demand for aged care, but the demand for services is slated to grow as the population age. In addition, there are pockets of communities where older people live that still needs redesigning and planning; service provision and infrastructure, with the hope to better the experience of ageing at home.

Being in a multidisciplinary care team in the intermediate and long term care (ILTC) sector - doctors, nurses and social worker - the frontline role demands an understanding of the holistic needs and priorities of elder clients, their immediate family members who are the primary caregivers, and ultimately the community experience of aged care.

Into its 24<sup>th</sup> year, Hua Mei Training Academy (HMTA) delivered most of the training and education programmes. The evidence-based curriculum is a result of accumulated knowledge by clinical practitioners over the years. It aims to encourage investigation into new models of care and informs new practices that can further improve aged care quality and outcome. The training academy was appointed one of the Lead Training Providers by the Agency for Integrated Care in 2018 for a period of three years.

In addition, the training academy has been rolling out a series of self-care courses for older people because practising self-care will not only allow them to help themselves, but also to help others in the community.



### Senior Services Competency

For the year of 2018, the HMTA had five Workforce Skills Qualifications (WSQ) intakes - two for Advanced Certificate in Community and Social Services (Senior Services) and three for Diploma in Community and Social Services (Senior Services).

We held a WSQ Graduation Ceremony on 16 November at the Devan Nair Institute of Employment and Employability for more than 100 students who completed their course and graduated in the year. The Guest-Of-Honour for the ceremony was Senior Parliamentary Secretary of Ministry of Manpower, Ms Low Yen Ling.



### Geriatric and Gerontology Care

We offered the Specialist Diploma in Community Gerontology Nursing Course through a collaboration with Ngee Ann Polytechnic's School of Health Sciences. Experts from both the Polytechnic and the Foundation pooled knowledge and resources together to deliver the course for state-registered nurses to empower and upskill them to better provide services to older adults ageing in the community.

The HMTA received approval from the Committee for Private Education (CPE) to incorporate a 65-hour bridging course as part of the Specialist Diploma in Gerontological Counselling. It allows the training academy to provide basic counselling skills to interested applicants who do not have the counselling qualification or experience. Work is currently underway to develop the new bridging curriculum to launch in April 2019.

The Foundation has long advocated for elderly care in the community setting - away from institutional care and acute hospital environment. Thus we have a long-term commitment to hosting attachments of varying lengths for different groups of professionals.

In 2018, we continued our ongoing collaboration with the Lee Kong Chian School of Medicine for their Long Term Patient Projects. Some 12 first-year medical students joined our various foundation departments to learn more of our initiatives, learnings and service philosophy, and they also experienced community-based home care through attachments with the Hua Mei Mobile Clinic (HMMC) and the care management team. We also hosted another ten medical students from the National University Health System (NUHS) for their Graduate Diploma in Geriatric Medicine and Geriatric Medicine Senior Residency Programme.



### Dementia Care

Moving from healthcare practice to learn more about the psycho-emotional health of the elderly, the Hua Mei Centre for Successful Ageing (HMCSA) collaborated with an external partner, Alzheimer's Disease Association (ADA) Singapore to develop a new Clinical Dementia Care Course last year. The new course prepares a multidisciplinary team of health and social care professionals, already skilled in community gerontological practice, with competencies needed to enhance their care and support for persons living with dementia and their caregivers in the community. To further educate on care and healing for people with dementia (PWD), the Counselling and Coaching together with the Dementia Care System team delivered

a poster presentation on "An Integrated Healing Journey for People with Dementia and their Caregivers" at the Global Conference on Integrated Care organised by Agency for Integrated Care last year.

The Counselling and Coaching department also worked with Lions Befrienders Senior Activity Centres to conduct three coaching workshops on emotion management and life review, which were attended by some 54 participants in total. Ms Wang Jing, Assistant Director of the department, was invited as a plenary speaker on "Bereaved Elderly" at the Inaugural Grief and Bereavement Conference 2018 organised by Singapore Hospice Council.

**Personal Development and Lifelong Learning For Elders**

The Learning Room @ ComSA Whampoa Centre delivered a total of 37 courses successfully in 2018. The department also collaborated with external stakeholders on community outreach and lifelong learning initiatives, such as the following:

In Partnership with	Programmes by Learning Room
National Library Board	<ul style="list-style-type: none"> <li>Delivered teaser workshop on “Choose to be Happy” on 8 May</li> <li>Conducted talk on "How to Recognise Fake News" on 21 April</li> </ul>
Republic Polytechnic, Whampoa Community Centre	<ul style="list-style-type: none"> <li>Set up a booth for Silverfest Carnival on 12 August to inform residents of ComSA services and to encourage seniors to pursue lifelong learning</li> <li>Conducted talks on dementia to increase awareness on the ageing-associated disease</li> </ul>
Whampoa Community Club Management Committee  Volunteers from Pioneer Generation Office	<ul style="list-style-type: none"> <li>Conducted dementia Talk to increase awareness on the ageing-associated disease</li> <li>Conducted courses on Financial Fitness for Successful Ageing and Letting Go and Celebrating Life</li> </ul>
Council for Third Age	<ul style="list-style-type: none"> <li>Contributed contents and helped in conceptualisation and revision for the production of 4.5-min video clip on “5 Tips to Ageing Well”.</li> </ul>
Tan Tock Seng Hospital	<ul style="list-style-type: none"> <li>Participated in the Singapore Patient Conference 2018 on 19 October 2018 as part of the panel presentation and discussion on “Partnering Communities for Successful Ageing.”</li> </ul>

The Learning Room also managed hobby classes to encourage new interest and turn their new found passion into active ageing activities. The ComSA Singers consists of a community of participants from the Sing and Jam in Harmony programme. They volunteer to entertain the elders at our daycare centre at Whampoa; engaging them in lively sing-along sessions. Another community of elderly learners, the Lala Exercise Group, met up weekly to exercise to stay healthy.

**Age Sensitisation**  
 To give staff a first-hand experience on what is like to be an older person; companies are approaching the Foundation to recreate these experiences. Last year, HMTA developed customised age sensitisation workshops and training programmes for employees and new hires of Prudential Singapore, Becton, Dickinson and Company and Singapore University of Technology and Design.



# JOINING THE DOTS

## INTERNATIONAL LONGEVITY CENTRE SINGAPORE

International Longevity Centre (ILC) Singapore connects the dots between community, practice, academe, enterprise and policy to promote the actualisation of opportunities in longevity. It is focused on implementing collaboration with local and international agencies and leading professionals for community development, research and learning so as to advocate on the behalf of older persons, improve intergenerational solidarity and inform policy. Originating from the Foundation's Interagency Collaboration department, it is a member of the prestigious multinational research consortium, the International Longevity Center Global Alliance.

### Financial Security of Older Women

Our research efforts threw a spotlight on the "Financial Security of Older Women: Perspectives from Southeast Asia" last year which showed that the financial status of women in old age was the cumulative outcome of gendered inequalities in access to assets and opportunities, including employment, throughout women's lives. One of the significant factors highlighted in the research was the women's greater involvement in caregiving and family responsibilities, which decreased their propensity to earn and save. The income gap between men and women was another factor. Finally, the pension schemes being modelled on assumptions of continuous lifelong employment suggested that women were excluded or received significantly lower amounts of pensions due to most of them giving up work for family caregiving responsibilities.

Through a review of secondary research sources, the study was compiled and the publication was launched in November last year. It examined the gendered dimensions of ageing in six countries: Indonesia, Malaysia, Myanmar, Philippines, Singapore and Thailand. An essential contribution of the volume was that it incorporated the life-course perspective into the analysis of gender and ageing. To ensure that women's financial security in old age would require implementing policy interventions throughout women's lives and targeting particular risk points in the life-trajectory. The research was launched at the "Regional Learning Network on Women's Financial Security: Advocacy Workshop" in Singapore.

From a regional discussion on older women and financial security, the focus shifted to Singaporean women at the Singapore Forum "We Leaned In, Now What? Responses to Women's Life Course Risks". The event was held in November. About 150 international and local delegates attended the event. The Guest of Honour was Member of Parliament, Ms Foo Mee Har, who underlined the importance of addressing the needs of older women. This was followed by a presentation of the main findings of the Singapore study by Dr Supriti Bezbaruah, Research Fellow, and Ms Susana Harding, Director of ILC. Both highlighted, among others, the need to ensure that women entered, remained and progressed in the labour force for financial security in old age, and the impact of caregiving on women's ability to accumulate assets and income for old age.

A significant highlight of the event was the launch of the Singapore Alliance of Women in Ageing (SAWA) which brought together four organisations working on gender and ageing - the Tsao Foundation, Association of Women for Action and Research (AWARE), PPIS

(Singapore Women's Muslim Association), and the Singapore Council of Women's Organisations. The event also brought together stakeholders from the private sector, with the launch of a joint report from the Asia-Pacific Risk Center (Marsh & McLennan Companies) and the Tsao Foundation on the "Gender Retirement Savings Gap of Low-Income Professionals." At the launch, Ms Godelieve van Dooren, Regional Industry Leader, Asia Pacific Mercer, participated in the panel discussion on these topics together with AWARE and the National Trades Union Congress (NTUC).

### Matched Savings Scheme Behaviour

Tsao Foundation released the findings of a study on matched savings schemes of lower income older women, titled "Build Your Own Nest", in September. The study gave a first look at the effects of a matched savings scheme on the savings behaviour of older women in Singapore. Similar to the research agenda of financial security of older women, commissioned by Tsao Foundation and supported by Tote Board, the study was developed to address a concern that women in Singapore, whose average lifespan of 85 years exceeded that of men by almost five years, might not have enough financial means of their own for their healthcare expenses as they age. A total of 377 elderly women from low-income households participated in the study for 18 months.

This study, conducted by Professors David Chan and Benedict Koh from the Singapore Management University, provided evidence that a matched savings scheme can be useful in encouraging savings behaviour at a relatively high retention rate.



# CREATING A GOOD WORKPLACE

Our culture fundamentally centred on respecting and cherishing the dignity of each person. It is a culture reflecting the heritage and tradition of our founder, Mrs Tsao Ng Yu Shun, who respects 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.

Embracing the same culture and attitudes, this motivates our staff to innovate and modelled various programmes and services to help our elders stay healthy and independent, enabling ageing in place.

## Long Service Awards

Our staff continues the work and passion with a firm belief that what we do is essential and necessary to enable elders to continue to live independently with the expected quality of life.

The contributions and dedication from our team were celebrated at the 2018 Long Service Awards to formally acknowledge those team members who reached significant milestones of employment ranging from five years to 20 years at Tsao Foundation.



Employee Name	Department
<b>Five years service</b>	
Pay Jin Yu	Clinical Affairs
Tan Chee Kiat	Hua Mei EPICC
Chan Wai Ping	Hua Mei Counselling & Coaching
Yea Kok Chin	Hua Mei Mobile Clinic
<b>10 years service</b>	
Lim Sai Geok (Catherine)	Central Operations
Ho Ngerng Seng (Cecilia)	Facilities & Admin
<b>15 years service</b>	
Peh Kim Choo	Central Operations
Loke Siew Pang (Raymond)	Central Operations
<b>20 years service</b>	
Khon Won Chu (Wendy)	ComSA Kawan

## Learning And Development

We are focused on creating a meaningful and innovative learning experience for our team that meets their expectations for career and personal development.

A review of our learning and organisational development programme was initiated last year to ensure that it meets the future needs of the organisation. The outcomes include a better understanding of how learning and organisational development is currently delivered, benchmarking of current service delivery against best practice and identifying the optimum delivery model.

A series of organisation development sessions were conducted in 2018 to address issues and examine the dynamics of an organisation where each can harness positive energy from another and supporting each other. To further enhance leadership skills and knowledge, the directors and respective heads of programmes completed leadership programmes on communications, performance management, coaching and mentoring in the same year.

Professional and technical development remains a priority to equip our clinical teams with skills and knowledge to provide quality care. The professional care team organised in-house training programmes and clinical supervisions for appropriate employees. At the same time, management encouraged and facilitated relevant courses in the areas of dementia care, community gerontological nursing, person-centred care and more for aspiring employees.

Staff members are also encouraged to apply for financial assistance through a restricted scholarship fund to support a post-graduate or tertiary studies that are personally and professionally valuable, and which enriches the organisation.

**Enhancing Employee Benefits**

Tsao Foundation supports the professional and personal lives of our staff through remuneration and non-financial benefits. Last year, medical and dental benefits are extended to staff still on probation.



**Workplace Wellness**

The Foundation has a well-grounded organisational approach to workplace wellness to ensure our employees have opportunities to care for themselves as they care for others. Their overall health and wellbeing remain central to our focus to ongoing elder healthcare, safety and wellness ambitions.

We held two townhall sessions last year to get everyone together to allow management to share valuable information, a conversation platform for employees to ask questions and ensure that everyone understands the goals of the organisation.

Team bonding remains a vital part of the activities to motivate our people to work together and support each other. In addition to the usual gatherings during festivals, a total of 95 employees went on a staff retreat to mark our 25<sup>th</sup> anniversary.

**Volunteer Management**

At Tsao Foundation, our pool of volunteers is a key component of our overall human resource management.

Our clients and our programmes are supported by a remarkable group of very giving individuals - our volunteers. As we continue to serve a larger and more diverse community of patients and patients with increased complexity of care required, it was essential to prepare our volunteers to meet the evolving needs of caring for the aged at our daycare centres as well as in their function as para-counselling and para-care managers.

We increased the frequency and capacity of our Volunteer Training programme last year so that we could train more volunteers to serve a more significant number of patients. Additional training was also conducted to equip our volunteers with the skills to engage with dementia patients.

The Counselling and Coaching team also developed and conducted co-facilitation training to develop more volunteer leaders in supervision skills who can help to facilitate group supervision session for peer volunteers.

In recognition, we hosted a volunteer appreciation lunch at the Hilton Hotel for 75 volunteers. The event also saw 14 volunteers lauded for their five-year Long Service Awards and three receiving their 10-year Long Service Awards.

# DIRECTORS' STATEMENT

The directors present their statement to the members together with audited financial statements of Tsao Foundation (the "Foundation") for the financial year ended 31 December 2018.

In the opinion of the directors,

- (a) the accompanying financial statements are drawn up so as to give a true and fair view of the financial position of the Foundation as at 31 December 2018 and the financial performance, changes in funds and cash flows of the Foundation for the financial year covered by the financial statements; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Foundation will be able to pay its debts as and when they fall due.

## Directors

The directors of the Foundation in office at the date of this statement are as follows:

Dr Mary Ann Tsao  
Mr Chavalit Tsao  
Mr Phillip Tan Eng Seong  
Ms Elsie Low  
Ms Loo Lian Ee  
Mr Abdullah Bin Tarmugi  
Ms Anne Kim So Min  
Professor Chia Kee Seng (Appointed on 27 August 2018)  
Mr Paul Choo Jin Hwee (Appointed on 29 August 2018)  
Ms Jacqueline Wong May Fong (Appointed on 31 August 2018)

## Arrangements to enable directors to acquire benefits

Neither during nor at the end of the financial year was the Foundation a party to any arrangement, the object of which was to enable the directors of the Foundation to acquire benefits through the acquisition of shares in, or debentures of any other body corporate.

## Directors' interests in share or debentures

As the Foundation is a public company limited by guarantee and has no share capital, matters relating to the directors' interests in shares, debentures, and share options of the Foundation are not applicable.

## Auditors

The Auditors, Messrs Lo Hock Ling & Co., have expressed their willingness to accept re-appointment.

On behalf of the Board of Directors,



Director



Director

Singapore, 21 May 2019

# STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2018

	2018 S\$	2017 S\$
<b>ASSETS</b>		
<b><u>Non-Current Assets</u></b>		
Plant and equipment	308,848	453,079
	<u>308,848</u>	<u>453,079</u>
<b><u>Current Assets</u></b>		
Inventories	39,491	23,274
Receivables	1,636,858	3,720,965
Fixed deposits with financial institutions	2,255,330	4,651,079
Cash and bank balances	7,650,686	4,931,616
	<u>11,582,365</u>	<u>13,326,934</u>
<b>Total Assets</b>	<u>11,891,213</u>	<u>13,780,013</u>
<b><u>FUNDS, RESERVES AND LIABILITIES</u></b>		
<b><u>Funds and Reserves</u></b>		
Accumulated reserves	8,399,339	8,996,840
Scholarship fund	125,362	125,111
<b>Total Funds and Reserves</b>	<u>8,524,701</u>	<u>9,121,951</u>
<b><u>Non-Current Liability</u></b>		
Provision for restoration costs	271,030	271,030
	<u>271,030</u>	<u>271,030</u>
<b><u>Current Liabilities</u></b>		
Grants and donations received in advance	1,719,162	3,281,024
Payables	1,376,320	1,106,008
	<u>3,095,482</u>	<u>4,387,032</u>
<b>Total Liabilities</b>	<u>3,366,512</u>	<u>4,658,062</u>
<b>Total Funds, Reserves and Liabilities</b>	<u>11,891,213</u>	<u>13,780,013</u>

# STATEMENT OF COMPREHENSIVE INCOME

## FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	2018 S\$	2017 S\$
<b>Income</b>		
Donations and fund raising income	2,861,568	2,603,291
Programme grants	3,621,769	4,399,079
Consultation fees	892,383	864,648
Training fees	398,554	386,820
Other income	341,327	356,035
	8,115,601	8,609,873
<b>Less: Expenditure</b>		
Employee benefits expense	7,735,943	7,519,227
Depreciation on plant and equipment	228,260	226,102
Fund raising expenses	50,693	60,533
Other expenses	2,613,449	2,764,680
	10,628,345	10,570,542
<b>Operating deficit</b>	(2,512,744)	(1,960,669)
<b>Donations matching grants</b>	1,915,243	2,084,762
<b>(Deficit)/surplus for the year</b>	(597,501)	124,093
<b>Other Comprehensive Income:</b>		
Item that will not be reclassified subsequently to profit or loss:		
Net movements in restricted funds:		
Scholarship fund	251	249
Other comprehensive income for the year	251	249
<b>Total comprehensive (loss)/income for the year</b>	(597,250)	124,342



# STATEMENT OF CHANGES IN FUNDS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018


	General funds	Restricted funds	
	Accumulated reserves*	Scholarship fund	Total funds
	S\$	S\$	S\$
<b>Balance as at 1 January 2017</b>	<b>8,872,747</b>	<b>124,862</b>	<b>8,997,609</b>
Surplus for the year	124,093	-	124,093
Other comprehensive income	-	249	249
Total Comprehensive income for the year	124,093	249	124,342
<b>Balance as at 31 December 2017</b>	<b>8,996,840</b>	<b>125,111</b>	<b>9,121,951</b>
Deficit for the year	(597,501)	-	(597,501)
Other comprehensive income	-	251	251
Total Comprehensive (loss)/income for the year	(597,501)	251	(597,250)
<b>Balance as at 31 December 2018</b>	<b>8,399,339</b>	<b>125,362</b>	<b>8,524,701</b>

\* The accumulated reserves are presented net of accumulated programme deficits of \$666,755 (2017: \$553,571) representing the excess of expenditure over income arising wholly and exclusively from Enhanced Counselling and Coaching Programme for Hua Mei Centre for Successful Ageing. Any deficit in this programme will be met by the unrestricted accumulated reserves. In the event the programme reserve is in surplus, the reserve is restricted for the operations of such programme only, for the benefit of its intended clients and will not be transferred out of the programme for other purposes in keeping with the funders/donors' intended use of monies.

# STATEMENT OF CASH FLOWS

## FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

	2018 S\$	2017 S\$
<b><u>CASH FLOWS FROM OPERATING ACTIVITIES:</u></b>		
(Deficit)/surplus for the year	(597,501)	124,093
Adjustments for:		
Depreciation on plant and equipment	228,260	226,102
Gain on disposal of plant and equipment	(584)	-
Interest income	(60,935)	(65,143)
Plant and equipment written off	-	158
	166,741	161,117
Operating (deficit)/surplus before working capital changes	(430,760)	285,210
Increase in inventories	(16,217)	(888)
Decrease/(increase) in receivables	2,071,620	(1,814,399)
(Decrease)/increase in grants and donations received in advance	(1,561,862)	418,480
Increase/(decrease) in payables	270,312	(145,846)
Changes in working capital	763,853	(1,542,653)
Net cash from/(used in) operating activities	333,093	(1,257,443)
<b><u>CASH FLOWS FROM INVESTING ACTIVITIES:</u></b>		
Interest received	73,422	67,298
Proceed from disposal of plant and equipment	1,500	-
Purchase of plant and equipment	(84,945)	(206,274)
Net cash used in investing activities	(10,023)	(138,976)
Net increase/(decrease) in cash and cash equivalents	323,070	(1,396,419)
Cash and cash equivalents at the beginning of the year	9,457,584	10,854,003
Cash and cash equivalents at end of the year	9,780,654	9,457,584



Our goal is to prepare people to age well, regardless of life stage, health status or physical ability. Ageing well also means being supported during their journey to self-mastery, making the most of their physical, mental and emotional health, and making choices about how they want to live.



**Tsao Foundation**

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