









MEET OUR **PEOPLE** WHO MADE 2021 POSSIBLE



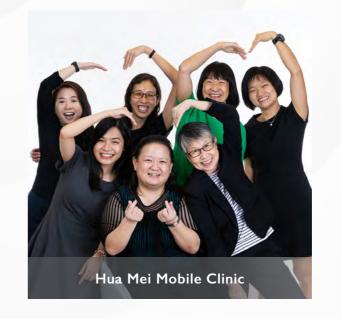
Hua Mei Elder-centred Programme of Integrated Comprehensive Care (EPICC), Tiong Bahru



















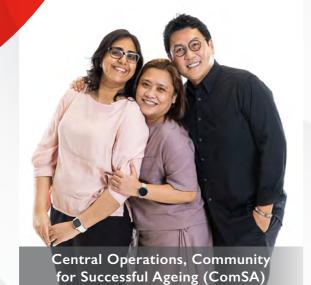


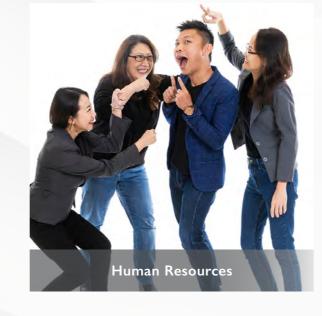
MEET OUR
PEOPLE
WHO MADE
202
POSSIBLE















## 2021: JOYFUL MOMENTS IN A CHALLENGING YEAR

We celebrated clients, caregivers, colleagues, older persons, women, volunteers and festivities.

#### **JAN**

Ushering in the Year of the Ox with some craftwork by seniors at Café Kawan.



Happy recipients at ComSA Whampoa received "curry bombs" delivered by SG Cares and SSA athletes, sponsored by The Singapore Swimming Association and Neo



Dr Chen Shiling shines a light on persons with intellectual disabilities and dementia.



This is how we do Chinese New Year..



#### **MAR**

CNA commentary by Peh Kim Choo on assisted living to make growing older more meaningful.



opportunities this International Women's



Hands up for all women Our Health, Our Lives, to have equal economic Our Stories Webinar Series on Healthcare Needs of Persons with



#### **APR**

GOH Josephine Teo at our webinar on enhancing expert series to help financial resilience of older SG women



Dr Chen Shiling in AIC's Thanks to SkillsFuture SG After a long hiatus, everyone understand the importance of early in our SGUS programme, observing safe management diagnosis in dementia. along with other alumni. measures.



and FLY Entertainment finally a cozy volunteers for featuring Suhaimi Yusof get-together while



#### MAY

of Technology bidding farewell to staff at Hua Mei Mobile Clinic at the end of their training.



Grateful nursing students Chairperson, Dr Mary Ann Tsao and from Singapore Institute Susana Harding discuss how gender impacts health and well-being in an ageing world at the ILC Global Alliance Gender and Ageing committee webinar.



#### IUL

HR launched LOL (Love-of-Learning), a series of workshops and activities curated for staff's well-being.



ComSA Open House to Community Partners



#### AUG

Acupuncture and TCM from Hua Mei Mobile Institute of Policy



Centre demonstrates and Clinic shares her stories Studies as a panelist shares on the benefits of about making 3-4 home in the Reimagining visits daily...



Dr Gu Fa Long of Hua Mei Community Nurse Gina Susana Harding joins Singapore 2030 Forum.



#### **SEP**

Graduation ceremony gone digital by Hua Mei Training Academy.

Mooncakes and festive cheer for our elders, from our corporate partners IMC, AITIA Institute & Heritas Capital Management





#### OCT

Wang Jing on "Frontline" Over 300 joined in the annual celebration (前线追踪) talking about of International Day of Older Persons challenges faced by seniors graced by GOH Edwin Tong and our CEO during the pandemic - 老 Say Kwee Neng. 人家为什么还往外跑?





#### NOV

The Silver Ball Charity Auction & Gala raised \$450,000 for vulnerable seniors in need of medica and social care.



Celebrating Grandparents' Michelle Yeo and alumni day in November.



tell Mediacorp CAPITAL 958 城市频道 about the self-care programmes seniors can enrol in at Learning Room.



### **DEC**

This year we thanked volunteers with a video on how their contributions us just how lifelong not just benefitted our seniors, but themselves too. Happy International Volunteer Day!



40 digital lessons later, 28 spirited seniors show



This is how we do Christmas..



Gladys So, Senior Counsellor Let's wrap up 2021 conducts a workshop on and welcome 2022! "Empowering Yourself" to thousands who attended







## **VISION, MISSION & VALUES**



### **VISION**

Our vision is of an inclusive society for all ages that optimises the opportunities in longevity and strengthens intergenerational 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, as well as policy-relevant research, collaboration and advocacy.



### **VALUES**

Our approaches and programme models for improving the quality of life of older persons and enabling the dividends of longevity to reach all ages are guided by innovation. In the pursuit of excellence, we put 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.

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## **ORGANISATION STRUCTURE**





#### COMMUNITY-BASED, INTERDISCIPLINARY MEDICAL AND PSYCHOSOCIAL HEALTHCARE

- Mobile Clinic
- Acupuncture and TCM Centre
- Adult Primary Health Clinic
- · Counselling and Coaching
- Elder-centred Programme of Integrated Comprehensive Care
- Care Management



IN COMMUNITY-BASED

• Courses for In-Service

· Courses for Mid-Career

· Customisable Programmes for

**ELDERCARE** 

Professionals

Changers

Corporates



## COMMUNITY DEVELOPMENT PROGRAMMES, RESEARCH AND COLLABORATION

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

## Singapore ational Longevity Centre Foundation Initiative

# COMMUNITY-WIDE APPROACH TO INTEGRATED SERVICE SYSTEM AND COMMUNITY DEVELOPMENT AT WHAMPOA CENTRE

Successful Ageing

- Person-Centred Medical Home
- Adult Primary Health Clinic
- Care Management
- Dementia Care System
- Intellectual Disability
  Service
- Elder-centred Programme of Integrated Comprehensive Care
- Learning Room
- Café Kawan
- Elder Empowerment and Community Development

#### **CORPORATE SERVICES**

- · Human Resources
- Finance, Administration and Facilities
- Community Relations
- Corporate Communications and Media Relations
- Corporate Partnerships
- Volunteer and Donor Stewardship

# FOUNDER'S STORY SINCE 1993

Mrs Tsao Ng Yu Shun was 86 when she decided to honour two of the greatest influences in her life – her father and father-in-law – by leaving a lasting public legacy that would enable older persons to achieve a better quality of life and to shape their own destinies.

Her own experience as a caregiver had shown her that everyone wants to grow old with dignity, in their own home and community, among family and friends.

She set up the Tsao Foundation in 1993 to bring that vision to fruition, by driving initiatives to champion successful ageing, so people can lead healthy and fulfilling lives even as they grow older.

Since then, the Foundation has worked to address these concerns and to support ageing in place by pioneering eldercare programmes that take a whole community approach, under the leadership of her granddaughter, Dr Mary Ann Tsao.

For her dedicated service and her commitment to creating a society for all ages, Mrs Tsao Ng was honoured at the Fourth Global Conference on Ageing, held in Montreal in 1999, which the United Nations had declared as the International Year of Older Persons.



## **CHAIRPERSON'S MESSAGE**

2021 was a year about transitions, translations, and transformations. The year continued to be a challenging one due to COVID-19 but the Foundation team strived to stay in good cheer for our seniors, despite the many difficulties, while constantly innovating to adapt.

#### TRANSITION: CHANGE OF LEADERSHIP

The retiring of a veteran in the aged care sector made way for the onboarding of a corporate leader from the private sector.

- Ms Peh Kim Choo joined us in 1993 as part of the start-up team. Trained as a social worker, counselling therapist and clinical supervisor, she
  headed our Hua Mei Training Centre in earlier years, was Director of Hua Mei Centre for Successful Ageing in Tiong Bahru, as well as project
  leader for the Community for Successful Ageing (ComSA) at Whampoa, before assuming the role of Chief Executive Officer (CEO) in 2017.
   Kim Choo may have stepped down from this role in May this year, but she continues to play an integral role, as Senior Advisor to the Chair.
- Mr Say Kwee Neng came to us with a strong track record as a CEO. He built a highly successful career in the automotive industry the last being the Managing Director of Sime Darby Kia Taiwan, where he transformed a loss-making business into one of the fastest growing brands. Two things about him stood out for me: First, he seemed comfortable working in fluid environments where innovation is required, and second, people who have worked with him all commented on his ability to lead with an inclusive style. His lack of experience in ageing, health and non-profit work paled in comparison to his exemplary leadership qualities and authenticity in his interest in the wellbeing of older people.

#### TRANSLATION: PRACTICE AND INNOVATION ADJUSTMENTS TO STAY ON TOP OF CARE DELIVERY

In 2021, we continued to translate and act on learnings from COVID-19. COVID-19 revealed issues that have been brewing under the surface for a long time, such as social isolation and mental health issues, as well as opened a new vista on the issues ahead of us and helped launch us into a more tech-assisted way of providing support and enablement for the seniors at home in the community. As older people and their families encountered spells of social isolation, we found ways to deliver services and retool our service model to not just provide care, but also to build resilience in older people and their caregivers, including their emotional resilience, the ability to navigate basic care for themselves at home, and the ability for self-care. We also got them onto digital and other technology platforms, where we beamed in exercise programmes to keep people physically active, beamed in activities that kept their mind and emotions engaged and helped them stay socially connected. Telehealth or online capabilities are areas we are building up. We are also exploring to augment our eyeball time with technology so that we can step up our monitoring between in-person interactions. Professional staff can interact more often, for shorter durations – which is more flexible and costs less.

To support our service models and care delivery, the research team will focus on understanding social isolation, how to build resilience, what the mental health needs of older people are as well as how to keep intergenerational ties strong.



#### TRANSFORMATION: IN PREPARATION FOR THE FOURTH DECADE

On the strategic front, we established a new pillar in longevity of work in 2021 and carried out due diligence to study the landscape in order to develop our strategy. We also participated in the National Volunteer and Philanthropy Centre Colabs in preparation of developing the blueprint for a dementia-friendly community in Whampoa. Our IT infrastructures and HR systems were successfully overhauled to provide staff with new work and collaboration tools which increased productivity and improved communication across teams and locations. On the jobs front, we redesigned roles to ensure we are relevant to our clients and at the same time creating sustainable career pathways for our people. With our eye on succession planning, we emphasised leadership and capability-building. Finally, we invested in knowledge management to harness the data and knowledge accumulated over the decades to better drive strategic plans and business decisions.

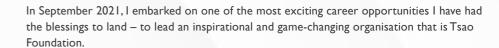
#### GOING FORWARD: SUCCESSFUL LONGEVITY

2021 is a foundation strengthening year, with primary deliverables being managing the transition of leadership, translating what we learnt through COVID-19 to sharpen our practice and service models, and continuing our organisational transformation journey towards 2023. It also marked the 29th year since my grandmother Mrs Tsao Ng Yu Shun first chartered Tsao Foundation with the aspiration to enable older people to live the life that they wish. We continue to re-position ourselves as an organisation that aims to be a catalyst for constructive change, to optimise the opportunities to lead as full a life as possible and have the choices to lead the lives we want.

Dr. Mary Ann Tsao

### **CEO'S MESSAGE**

"I invite you to experience the impact we made, the insights we shared and the innovations we continually set out to deliver in this year's Annual Report."



ANNUAL REPORT 202

The heart-felt vision of our Founder Mrs Tsao Ng Yu Shun in 1993, passionately pursued by the innovative work of her granddaughter and our Chairperson, Mary Ann Tsao, has made Tsao Foundation into one of the most influential and innovative voices in the community. Continuing the good work of my predecessor, Ms Peh Kim Choo, my team and I remain steadfastly committed to our mission of advancing "a positive transformation of the ageing experience, through mindset and systemic change by innovating in community-based eldercare, training, education, as well as policy-relevant research, collaboration and advocacy." In short, we want to make a real difference in the lives of older people so that they can age fearlessly, and one day enjoy a truly joyful longevity.

Elder care is a growth sector and Tsao Foundation is synonymous with being a leader in this space – from piloting aged care models to capacity and knowledge building. In 2021, Hua Mei Training Academy trained a total of 1,279 individuals, from mid-career switchers, in-service professionals to adult learners in their pursuit for continuing education and training. Our research arm International Longevity Centre Singapore translates data collected from the community frontline into insights, which we hope can change behaviours and shape policies in Singapore, as well as in the region. Hua Mei Centre for Successful Ageing and the Community for Successful Ageing (ComSA) continue to deliver a suite of programmes and services to the seniors under our care, the focus on quality and outcomes undiminished despite the ravages of a global pandemic.

Some of my colleagues have been faithfully serving the community for 10, 20, or even close to 30 years. Some are fresh out of school, others mid-career switchers. I am in awe of all of them. I see passion, dedication, and sacrifice from my hardworking colleagues both in the Foundation and in the sector, by caregivers' unconditional love for the seniors in their care, and by our spirited and sprightly seniors. I am proud to be called a team member of this wonderful group.

There are seniors in our midst who are frail, homebound, on cognitive decline, and may need financial and other forms of help. That's why we believe that an integrated, person-centred care model is the best approach to caring for them. Caring for seniors in our centres and at home, caring for their physical, mental and emotional wellbeing. Not just addressing their needs, but also their aspirations and wants.

We know we can't do this alone. We are counting on all our colleagues, partners, volunteers, donors and friends. Thank you for partnering us and we look forward to your continued support.

I invite you to experience the **impact** we've made, the **insights** we've garnered and the **innovations** we continually aspire to deliver to the community in this year's Annual Report.

Say Kwee Neng

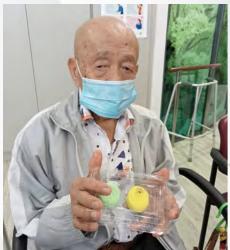


## **OUR IMPACT IN 2021**

#### A HOME AWAY FROM HOME...

Daisy\* is caregiver to her 90-yearold father. He wets himself but refuses diapers. He shouts and threatens with suicide when he doesn't get his way. Hospitalised for being COVID-19- positive, his temperament worsened with relentless demands to be discharged - Daisy is worn out yet filled with guilt when she considers nursing home as a solution. A heart-to-heart chat with Hua Mei EPICC Whampoa\* programme manager and social worker saw the situation finally turn the corner. The talks reminded her of her commitment to see her father grow old at home. A holistic plan was activated: post-discharge rehabilitation, optimised medication, and centre-based, patientcentred social recreational activities. With her father meaningfully engaged in the day care centre, he sleeps better at night. For now, Daisy is grateful and confident that her father can continue to age in the community, with care provided by her and supported by the day care centre.





The Hu\* brothers are 87 and 86 respectively. After eggs and toast every morning, the elder Hu drops his younger brother at the day centre. Covid-19 disrupted their routine when both caught the bug. Unfortunately, the caregiver was first, leaving the younger brother to fend for himself alone at home. The EPICC\*\* team (comprising programme manager, staff nurse and social worker) sprang into action, successfully navigating the complex medical and health care system so that both brothers could be picked up when the ambulance came. Both were admitted and cared for in the same facility. When fit for discharge, they returned to their home. As the older brother succumbed to frailty, he was eventually admitted to EPICC too. By day, they can be found at the day centre where they continue to receive medical care and physiotherapy, engage in stimulating activities and find social support. By night, in home sweet home.

- \* not their real names
- \*\* Hua Mei Elder-Centred Programme of Integrated Comprehensive Care (EPICC)



#### A FRIEND WHO OFFERS A LISTENING EAR AND COPING STRATEGIES...

(The following are testimonials for Hua Mei Counselling and Coaching)

As a sole caregiver of my elderly mother who had a stroke in Feb 2020, I was experiencing extreme highs and lows that I have never experienced before. I needed someone to confide in, to listen and sift through my scattered thoughts. Lina (counsellor) helped me, she provided me with suggestions, questions and she listened. She also gave me "homework" to note down or work through - that it is okay to take a step back and assess any situation. While I have friends to talk to, they may not be able to help all the time. I would recommend to caregivers like me to reach out for a counsellor for help and support.

JK, 46-year-old female

I sought the counselling service at Tsao Foundation because I felt quite alone as the sole caregiver for my daughter diagnosed with depression. The counselling sessions provided me with a safe space to express my thoughts and feelings. The counsellor is very encouraging and often offers helpful insights. To me, going for counselling is an act of self-care and I highly recommend this for anyone who might feel like they need some emotional support. A big thank you to Tsao Foundation for the good work that you do!

HL, 56-year-old female

"I feel really understood by my counsellor. It feels like I totally emptied my uncomfortable feelings and feel lighter after the sessions. I enjoy updating my views through the many discussions. When I get stressed, I remind myself of the commitment I made to self-love and self-care."

LL, 69-year-old female

"When I was introduced to Yan Zhu (senior counsellor), I was quite sceptical because she was young, and I am an old man in my 80s. However, we matched quite well! She is knowledgeable and knows her way as a counsellor. She does not antagonise and is always ready to hear what I have to say objectively. She is pleasant and makes me reflect a lot. She listens, guides, and makes me feel good about myself. I am very happy with what I have received from counselling! I want to thank Tsao Foundation for recommending her to me!'

SL, 83-year-old male

MR YEO'S STORY: A HUMBLE CHAIR, A MOBILE PHONE MADE A HUGE DIFFERENCE

Whenever Mr Yeo misses her call, Doris Kwa (Senior Assistant Care Manager, Hua Mei Community Care Management Services) worries that history may repeat itself – that 59-year-old Mr Yeo would fall again at home and be hospitalised. Once discharged, he lived in fear of the next fall and as a result, suffers memory decline, low mood, and lacks motivation to strengthen his limbs or leave his flat. Mr Yeo's spartan 3-room-flat has little

Doris is the reason Mr Yeo receives continued care when transitioning from the hospital to the community. She expedited his Meals-on-Wheels service so that a warm meal awaits him at home. Communicating closely with Thye Hua Kwan Home Help Services, Doris made it possible for Mr Yeo's medical escort and general transportation needs to be met.

Regular home visits took place to understand Mr Yeo's daily living and psycho-social needs.

She roped in her social work and counselling colleagues, plus a helpful intern, to offer Mr Yeo companionship as well as practical solutions to improve the quality of his life. These included a mobile phone so he is contactable, a donated geriatric chair, home improvement tips, and importantly, reminders that rehabilitation is key to regain his strength, mobility and independence. Motivated by the team's care efforts, he was soon able to go for short walks in his neighbourhood, where he met friends thus improving his mood and regaining his confidence. As the community centre and bank were still a challenge for him to get to alone, Doris and the team went the extra mile to help Mr Yeo replace his Trace Together token, collect his CDC vouchers and update his signature and bank book. To ensure Mr Yeo could stay connected to his friends, Doris arranged for IMDA digital ambassadors to help him learn to use a smart phone plus get a subsidised plan.

Today there is still no bed in his house. But we are glad to have replaced his wobbly plastic chair with a larger, padded and reclining one for him to rest comfortably – including reading his favourite martial arts fiction (武侠小说) particularly The Return of the Condor Heroes (神雕侠侣) which he owns. When he's no longer around, he wishes to donate this to the



Mr Yeo

Doris Kwa, Senior Assistant Care Manager, Hua Mei Community **Care Management Services** 

## **OUR IMPACT IN 2021**

## MR POON'S STORY: BREAKING THROUGH WITH PERSEVERANCE AND MAHJONG

Mr Poon is a 73-year-old retired taxi-driver. A client of the Dementia Care System, Hua Mei Clinic, he had prostate problems and was prone to falling at home. Soon after, his wife was also diagnosed with dementia. Their domestic helper's caregiving responsibilities doubled overnight as both had high care needs, exacerbated by dementia. Mr Poon was obsessed with checking his bank balance to ensure his savings were not stolen. Their son was financially burdened. His busy schedule meant Mr Poon did not receive the medical attention he needed. Mrs Poon was a stroke victim. Caring for their daily needs took a toll on their domestic helper.

Janet Ho, Dementia Care Programme Assistant, along with the team, worked tirelessly to engage Mr Poon's son. Their perseverance paid off when he eventually showed up for his parent's

medical appointments at Hua Mei Clinic. The team learned of his set of problems. Soon, the son grew to trust the team. He consented to the multi-disciplinary medical and social care (care manager, social worker, nurse and programme assistant) plan to enable his parents to continue living at home. Through the domestic helper, Janet learned more about the couple. She introduced activities that they liked, from colouring and jigsaw puzzles to reading the news. Mahjong was Mr Poon's favourite. His mood improved, became more communicative and engaged, and his medical issues stabilised. During the games, he would peep at his wife's tiles to help her strategise a winning game, bringing the loving couple even closer than before. Janet and the domestic helper joined in the fun too – the perfect foursome for an afternoon spent at home.





"When engaging patients with dementia, we always need to go into their homes with an open mind — to learn about them through their family and caregivers. Every bit of information helps to piece together their life story, needs and interests — all key to finding the right activity to engage them.

Gaining the trust of Mr Poon's son which ledto his consent to have our colleagues provide the right care to the couple gives me tremendous satisfaction."

Janet H

Dementia Care Programme Assistant, Dementia Care System, Hua Mei Clinic

#### **THANK YOU, VOLUNTEERS & DONORS!**

V is for VOLUNTEERS! We salute our extended family – a victorious and vivacious bunch who lent our colleagues a hand in good and tough times caring for the older persons in our charge.

In April, we spent a lovely afternoon catching up with 21 volunteers over high tea.

In September, corporate partner IMC carried on their annual gesture to celebrate Mid-Autumn Festival for our clients. IMC staff were eager to pack and distribute mooncakes to seniors. Alas, COVID-19 disrupted the plans and courier services stepped in to do the job. Nonetheless, 291 seniors received 600 healthier choice mooncakes!

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"I'm privileged to be part of the organising committee of our annual mooncake distribution event as this is an event that the elders look forward to. I'm always happy to be able to make a small difference in someone else's life."

IMC staff, Chason Yu.



In December, we got to know the motivations behind their volunteer journeys. Who are they? They come from all walks of life. Meet a retired nurse, a pair of manicurists and a veteran actress and hear how their experience as our volunteers not just benefitted our seniors, but themselves too. To wish them a Happy International Volunteer Day, we created a video to tell their stories: https://youtu.be/YkyWziINnEM

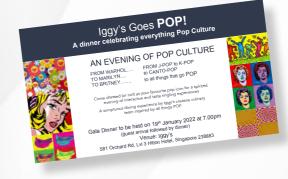


## SILVER BALL CHARITY AUCTION & GALA RAISED \$450, 000 FOR VULNERABLE SENIORS!



For the second year, members of the Board and friends of the management came together to raise funds to provide medical, health and social care services to older persons served by Hua Mei Centre for Successful Ageing. This year, their efforts and generosity raised \$450, 000! The Silver Ball Charity Auction comprised of an online auction of 97 alluring collectibles including the opportunity to have 'In Conversation' dinners with well-respected individuals. The Gala took the form of intimate dinner gatherings for small groups at Michelin-starred restaurants, as well as private dining in the comfort of one's own home.

Thank you to all our big-hearted sponsors, bidders, donors, and friends!























## STRENGTHENING OUR TEAM TO ENHANCE QUALITY OF CARE

Q&A with Dr Wong Chek Hooi, Chief of Clinical Affairs & Research.

#### Who's in your team?

The Clinical Affairs team comprises of a core group of clinician-leaders to lead clinical strategic thinking, policy formulation, and professional development towards the Foundation's goals and vision.





#### How was 2021?

It has been a challenging two years. Clinical Affairs led the Foundation's efforts on the management and policies on COVID-19 to protect patients, caregivers, and employees. Together with the guidelines provided by the government, the team successfully developed processes and policies to navigate through the pandemic safely while ensuring clinical service continuity.

 Reinforced an integrated team-based approach to enhance patient safety and quality of care

Highlights include:

Recruited new members | Harmonising practice to strengthen the team including a new Medical Director, Pharmacist and Occupational Therapist

and policy excellence into medication procurement, prescribing, occupational therapy and clinic resource and management standards and policies. Policies were also developed on staff safety and protection from potential abuse jointly with Human Resources. A suicide/self-harm protocol was also developed for our staff to recognise and refer symptoms early.

We continue to drive professional development with a framework to empower and upskill clinical staff and managers on professional competencies and management skills. We rolled out the Community Nursing competencies and policies to ensure our nurses continuously keep up with the evolving needs of community healthcare. We also advise the Ministry of Health on the Singapore Geriatric Nursing Competency Framework.

#### What's next?

We're developing and exploring the adoption of innovative new technologies for health and social care, and in the optimisation of clinical information and technology, to align with the Foundation's vision and Singapore's broader Healthier SG strategy to promote overall preventive and population health.

## **EPICC TIONG BAHRU TURNS 10!**

Q&A with Don Tan, Programme Manager, Hua Mei Elder-Centred Programme of Integrated Comprehensive Care at Tiong Bahru.

#### What's your secret sauce?

Turning 10 is only possible thanks to a great team. Our team embraces a strong sense of team spirit and cohesion to support one another through these years. Each member of our care crew has also been on the team for 5 years or more. We squabble too, but we resolve work issues by elders as foremost priority.

#### What has changed over the last decade?

10 years ago, we were caring for mostly seniors who reside alone or with little or no social support. Today, we are caring for those who live with families. As a result, we have expanded our care approach from being person-centred to family-centred. This means we need to constantly engage family and caregivers in our care planning for that older person, and mediate the tensions that arise.

#### Name 3 highlights in 2021.

- I. Having our seniors participate in the Wellbeing Masterclass conducted by Prudential.
- 2. Achieving 100% vaccination rate for elders, caregivers and staff. I would like to thank my frontline colleagues who continued caring for elders despite their own anxieties. They were less worried about themselves but more worried about bringing the virus back home to their families.

3. We filmed and produced heart-warming videos that celebrate volunteers as well as the "unsung heroes" in our teams. Watch it here https://youtu.be/ShIHRkBdTBw





**ABOUT** 

**HUA MEI CLINIC** 

**TIONG BAHRU** 

Hua Mei Clinic was set up in 1996 as

Hua Mei Seniors Clinic – it was Singapore's

first outpatient clinic dedicated to providing

primary healthcare to adults over 40 years

old then. Today, the Clinic is an elder-friendly

clinic supporting a life course approach to successful ageing and promotes ageing

in the community.

## **CONTINUITY OF CARE DELIVERED**

Q&A with Dr Tan Sai Tiang, Hua Mei Clinic, Tiong Bahru

#### How was 2021?

We attended to 1,425 visits where we saw 519 patients in 2021.

#### What's the profile of your patients?

Demographics of the clinic remains unchanged in 2021 where 65% of our patients are female. Majority are from lower income families where more than 75% use Community Health Assist Scheme (CHAS) card.

Age g	roup	< 70	70s	80s	90s
% of p	atients	35	26	28	10

#### What was done on preventive health?

Besides curative medicine, patients are encouraged to get vaccinated. In November 2020, the Ministry of Health rolled out a nation-wide programme to enhance subsidies for vaccinations recommended under the National Adult Immunisation Schedule. As our clients are mostly the elderly, this programme with its generous subsidies is timely. In 2021, 25 patients received the Prevenar vaccine, 35 received the Pneumovax vaccine and 146 received the Influenza vaccine.

#### How did we ensure continuity of care?

To ensure continuity of care, I serve as the anchor doctor for all 3 programmes:

- Hua Mei Clinic
- Day care centre
- Mobile Clinic

This way, doctor-patient relationships need not be rebuilt. This change in our operations is warmly welcomed by patients and their family.

"As Mom has dementia, the familiarity with the Doctor makes it less stressful. My family is happy that we do not need to explain Mom's many medical problems to a new doctor. The continuity of care helped greatly in our care journey."

Patient's caregiver

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## 800 NEEDLES, 7 BUNDLES OF JOY

Q&A with Dr Gu Fa Long, Hua Mei Acupuncture & TCM Centre's Medical Director and Dr Zhu Ping, senior physician.

#### HUA MEI ACUPUNCTURE AND TCM CENTRE

The Hua Mei Acupuncture and TCM
Centre offers a complementary approach to
health promotion and management alongside
western medicine. We treat conditions
that have been approved by the World
Health Organisation for acupuncture
therapy, such as stroke and
osteoarthritis.





#### How was 2021?

#### Dr Gu:

We saw more patients in 2021 compared to the year before. Patients seeking acupuncture and TCM treatments were up.

Average no. of Acupuncture cases in Ist and 2nd half of 2021:



Average no. of TCM cases between 1<sup>st</sup> and 2<sup>nd</sup> half of 2021:



## There was a COVID-19 cluster near the clinic. Tell us about that.

#### Dr Gu:

The cluster did not affect the patients coming as they had confidence in us keeping the place safe for them. As a result of the necessary measures including maintaining at least I-metre distance between individuals, some of our patients and caregivers had to wait outside the clinic. During that period, none of our staff had their lunch at that hawker centre.

#### Tell us more about the patients you saw in 2021.

#### Dr Gu:

Our patients range from as young as 10 years old to the oldest being in his 80s. They are multi-racial and from overseas such as Indonesia and South Korea. The common ailments are pain-related (lower back, shoulder, and knee). We also treat patients for post-stroke rehabilitation.

## What was a highlight for you in 2021?

#### Dr Gu:

"A patient whom I have seen since he was a toddler and have treated with more than 800 acupuncture needles for intellectual disability turned 18 in 2021. He was unable to speak and had difficulties walking when he was a child. His mother shared the good news that he has just found a job. I can't be more proud."

#### Dr Zhu Ping:

We saw 7 successful IVF cases in 2021. That means we delivered bundles of joy to 7 families!

# FROM FRAIL SENIORS TO FUTURE DOCTORS, THAT EXTRA TOUCH THAT MAKES THE DIFFERENCE

Q&A with Jasmine Wong, Senior Social Worker and Manager, Hua Mei Mobile Clinic



## How are you helping frail and homebound clients?

We offer primary healthcare for homebound, disabled, or frail older persons at their homes. Our team enables them to live at optimal health and remain in the community for as long as possible. At the same time, we also seek to provide some support to the caregivers on this journey. In 2021, we served a total of 104 older persons.

## How did Mobile Clinic help clients cope with COVID-19?

As the pandemic evolved, the MOH advisories and guidelines changed too. It can be confusing especially for some of the seniors and the caregivers; thus, we would help clarify as much as we can. We kept abreast of the updates and made timely adjustments to the way we deliver our care.

# How are you shaping the next generation of community care doctors?

We continue our on-going collaboration with Lee Kong Chian School of Medicine for their Long-Term Patient Project.

12 of their first year medical students got a chance to experience community-based home care with us. We hope to encourage their interest in caring for older persons in the community.

#### What about nurses?

Our team members conducted a training session for nurses-in-training at Nanyang Polytechnic. We also conducted the Community Geriatric Nursing course as well as the SGUS courses that Hua Mei Training Academy ran.

## Who did you collaborate with in 2021 to support seniors in the community?

In addition to government agencies such as the Agency for Integrated Care (AIC), we worked with service partners including Thye Hua Kwan Moral Society and Touch Community Services. We also shared our learnings in the AIC Home Care Good Practices Handbook workgroup.

#### HUA MEI MOBILE CLINIC (HMMC)

Established in 1993, HMMC was the first medical homecare programme in Singapore, and for a very long time, the only one in the country serving frail elders with poor financial and social support.





## A SAFE SPACE TO EXPRESS MY THOUGHTS AND FEELINGS

In 2021, the Hua Mei Counselling and Coaching (HMCC) team continued to make a difference to the lives of both clients and caregivers:

- Caregiver: "I sought the counselling service at Tsao Foundation because I felt quite alone as the sole caregiver for my daughter diagnosed with depression. The counselling sessions provided me with a safe space to express my thoughts and feelings."
- · Client with relational issues: "Through her counselling and guidance, I was able to open myself to accept the things and people I could not accept initially and changed the way I handle my family matters for the betterment of everyone. I am now more able to look at people and issues more objectively. The change in mindset has greatly altered the way I see myself and handle my relationship with others."

Q&A with Wang Jing, Assistant Director, Hua Mei Counselling and Coaching

#### How did the team adapt and operate during the pandemic?

We attended to 210 counselling cases and 108 new clients. This is a 7% increase in counselling caseload and 30% increase in new admissions from last year.



To ensure the safety of staff and volunteers, we used a screening protocol for risk assessment. We also pivoted to the use of voice and video calls and conducted online supervisory and training workshops to complement the in-person sessions. This way, clients were able to receive help for their psycho-emotional challenges, while volunteers were able to continue learning and helping us.

#### What were you most proud of?

"Our counsellors' passion to serve saw us learning to accept, adapt and step out of our comfort zones. Our people are diligent and passionate, actively looking for ways to keep our programmes, services, and advocacy work going. The psycho-emotional intervention we provided to clients and family members focused on building their resilience and confidence to achieve active ageing.

#### You also found time to drive advocacy work?

Yes, we shared our expertise through speaking engagements and media interviews across topics including mental health, managing grief and loss, selfcare, resilience-building and successful ageing. We also continue to collaborate closely with academic, government and community partners to help seniors who need a hand.

#### Tell us more about the para counselling programme

Our para counselling cases saw a significant increase from I in 2020 to 13 in 2021. This is thanks to the team's agility to change and adopt different ways to conduct counselling and group sessions. With the move into the virtual space of Zoom, we conducted a para counselling group session every month in 2021, compared to only 7 in 2020. In October, a 2-day onboarding session was held to welcome seven new volunteers. Today, we have 47 active volunteers in the para counselling programme!

### Building capacity in the sector

We spoke at the following events:

• Samaritans of Singapore Symposium 2021 "Successful Ageing in New Normal" by Wang Jing



 Grief and Bereavement Conference 2021 "When Professional Helpers Lost Clients Through Suicide: An agency's experience of facilitating helper's grief" by Chan Wai Ping



 National Library Board Talks 2021 "Help! I Don't Want to Burden My Children" for older persons, "Help! Dad Refuses to Listen" for family caregivers

· Ready for Life! Digital Festival by CPF Board "The ABCs of Self-Empowerment"

by Loh Yan Zhu

by Gladys So





#### Raising awareness on the importance of overall wellbeing

We were interviewed on the following media:

- CNA Digital
- Channel 8 Frontline
- Capital 958FM
- Power 98
- 88.3 JIA



#### Collaborations in 2021

We worked with government and community partners including CPF Board, National Library Board, Alexandra Hospital Silver Generation Office, Apex Day Rehabilitation Centre for Elderly, St. John's Home for Elderly Persons, NTUC Boon Lay Senior Activity Centre, National Youth Council and Singapore University of Social Services.

- Spotlight on Alexandra Hospital: We shared Tsao Foundation's vision and multi-disciplinary approach to supporting older persons age in place. We established channels to offer counselling and life skills enhancement training to the seniors in the community.
- Spotlight on Thye Hua Kwan CREST & Cluster Support: We piloted an initiative with THK to provide counselling services alongside their case management service with the aim to establish counselling as a key component of the wider community intervention. Joint assessment of clients and regular case conferences were established to coordinate and review progress of interventions, including sharing of community resources (e.g. rooms for counselling and joint sessions at the THK Senior Activity Centres).

## **CARING FOR THOSE** WITH LIMITED SOCIAL SUPPORT

#### Who will care for a childless couple in their 80s? What happens when one of them is down with COVID-19?

Both teams from Hua Mei Community Care Management Services (ComSA CM) exist for such scenarios. In this case, as the couple stays and necessities were delivered to the couple at home. They also made alongside the right medication. During this stressful period, the husband - who was still adjusting to a new way of administering insulin prescribed insulin syringes over to him. Understandably, the couple was extremely challenge to continue ageing in the community.

In 2021, the teams attended to a total of 228 clients residing in Whampoa and Tiong Bahru. These were older persons who have complex medical issues, functional or psycho-social impairments, plus require assistance in areas including clinical, community, caregiver, financial and social. About half of the clients were patients of the Hua Mei Clinic, which allowed the teams to better understand their medical conditions. More than 50% were receiving counselling and coaching services for caregiver stress, suicidal ideation, grief and loss (functional and financial), and other issues. A handful were eventually referred to our day care centre as part of the personalised care paths.

The team also made time to reach out to over 120 partners and agencies through a virtual open house in July; and coach future community care professionals from Hua Mei Training Academy and Singapore University of Social Sciences.

(CCMS Tiong Bahru) and Care Management Services in Whampoa in Whampoa, the ComSA CM team stepped in to ensure hot meals sure the wife received medical attention through a teleconsultation, by the hospital doctor - struggled with his regular insulin injections. Upon realising this, our team sprang into action and got pre-filled appreciative of the help rendered, without which they would find it a

> "We have a close partnership with Tsao Foundation to serve residents in the community. The support rendered has been holistic and reliable. The staff are very dedicated and have been forthcoming in exploring solutions to the complex situations."

> > Helen, a staff from Faith Acts

**Appreciative Partners** 

"We have a wonderful partnership. Looking forward to more collaborations!"

Kong Fook Houng, Centre Manager, Active Ageing Centre (Whampoa), NTUC Health Co-operative Limited

"It has been a good experience working with the Case Management Team at Tsao Foundation. We appreciate the supportive and collaborative relationship. The team has been very helpful in providing the FSC with medical insights to better support clients.

Whampoa Family Service Centre

#### What makes CM work?

Yong Leong Ying, Head of CCMS Tiong Bahru:

- · Lots of patience, ability to listen, encourage and connect with the clients and caregivers.
- Good partnerships in the community to check in on resources available from meal delivery and transportation to support care.
- · Self-care to keep going.

#### Chua Hui Keng, Head of CM Whampoa:

- · Clients and families to stay connected with one another through technology such as video calls
- Encourage more seniors to embrace using smartphones
- Equip seniors with digital skills and affordable mobile plans

## IT'S ALWAYS ABOUT THE PERSON, **NOT JUST A PATIENT**

#### **HUA MEI** CLINIC WHAMPOA

Hua Mei Clinic is a person-centred primary healthcare practice that promotes social health and wellbeing along the life course and supports the wish to age at home, among friends and family

It is modelled after the USA-originated Person-Centred Medical Home (PCMH) concept.

The Hua Mei Clinic in Whampoa serves older persons who are frail and diagnosed with chronic diseases. The team attended to 4, 287 of patient visits from January to December 2021.

#### **Case Study**

"We had a patient with both poor diabetes control and medication compliance. Close collaboration between the clinic and Care Management teams enabled the patient to continue living in the community. We were able to monitor the patient closely, pack the required medication into pillboxes, plus educate on diet and correct insulin usage technique to stabilise the condition. This was possible due to a multi-disciplinary team of doctors, nurses, social workers, care managers, front-desk and administrative staff working together."

ComSA Operations Manager.





#### SENIORS LOVE TO TALK TO ME

Everybody loves Emily. Older persons who stream through the clinic doors every day certainly do. Ditto for colleagues and caregivers! Emily Tan is a clinic administrative executive at Hua Mei Clinic located on Level 2 of Whampoa Community Club. Her "smize" (playful expression of her eyes) greets older persons and caregivers warmly as they show up for their medical appointments. Once in the clinic, she measures their vital signs (blood pressure, pulse, respiratory rate, and temperature) and sends them on to the doctors. Post consultation, she patiently and often in Mandarin or dialects, explains their medication and bills to both the patient and caregiver.

"Older people love an audience, but their children might be too busy with work or school, that's why seniors love talking to me," explains Emily, who left the corporate and financial services world for "an authentic social services sector". She capitalises on the ease and comfort level her patients and caregivers have with her to reinforce the importance of taking their medicine and not defaulting on doctor's appointments.

The vivacious twenty-something is wise beyond her years and Tsao Foundation is glad to have snagged this gem in our patient-centred clinical service.





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# MAKING IT POSSIBLE TO LIVE WITH INTELLECTUAL DISABILITY IN THE COMMUNITY

## Intellectual Disability Services (IDS)

Started in 2019, the Intellectual Disability
Service (IDS), Hua Mei Clinic, is an integrated
primary health and psycho-social care management
programme targeted at adult persons with
intellectual disabilities and their ageing
caregivers. It's the first such clinical service
catering to healthcare needs of adults
with intellectual disability and
their ageing caregivers in
Singapore



Q&A with Dr Chen Shiling, Physician, Intellectual Disability Services, Hua Mei Clinic

## Was it a busy year for IDS? What were happy achievements for the team?

We enrolled 73 families and attended to 157 patients in 2021, providing support to them in both their health and social needs. We were glad to witness improved health outcomes and reduced caregiver stress.

#### How was this possible?

In addition to the excellent teamwork amongst our interdisciplinary team, comprising of a physician, nurse, social worker, allied health professional and assistant case manager, we were able to achieve positive outcomes for our clients and their caregivers because of the close collaboration with multiple stakeholders and partners across health, disability, and social sectors to develop the service ecosystem for this vulnerable population.

# How did IDS promote awareness on the challenges faced by caregivers and those living with intellectual disability in the community?

We concluded our 4-parter "Our Health, Our Lives, Our Stories" webinar series on healthcare needs of persons with intellectual disability by the end of 2021. This series was a partnership with Chua Foundation, in collaboration with the Institute of Mental Health (IMH) and Movement for the Intellectually Disabled of Singapore (MINDS). Through these webinars, typically attended by 250-300 participants per webinar, we covered topics including ageing, caregiving, psycho-emotional and functional needs, legal and future care planning. We're glad to have started these important conversations and hope it will continue to be discussed among the participants across health, disability, and social sectors.

#### **OUR HEALTH, OUR LIVES, OUR STORIES**

A webinar series of health symposiums aiming to bring together health, social and disability service providers, governmental and non-governmental agencies; to develop an integrated model of health and social care and build a much-needed service ecosystem for this vulnerable population in Singapore. Persons with intellectual disability (PWID) are living longer, resulting in a growing population of ageing PWID in the world. Based on the estimate that at least 1% of the adult population has intellectual disability, there are no less than 33,000 adults with intellectual disability (ID) in Singapore.

Part 1: Living with Intellectual Disability in the Community Part 2: Healthcare Needs of Persons with Intellectual Disability

Part 3: A Glimpse into the Adult Years of Persons with Intellectual Disability

**Part 4:** Future Care Planning in Persons with Intellectual Disability













#### HELPING MOLLY FIND A NEW HOME

Meet Soo Wen, one of ours who is doing us proud, and more importantly, helping Molly, a 60+ person with intellectual disability, find a new home.

"Soo Wen visits Molly at home once every 2 weeks, usually after 5:30pm. She likes to talk to my sister. She tells her that she might be staying in a home because my parents' house needs to be sold as my sister is unable to stay on her own. Miss Low helped us find Bishan Home and my siblings and I are greatly appreciative of her effort. Miss Low is a very pleasant lady with a very kind and loving heart." – in December 2021, Molly's sister wrote in to thank Soo Wen for her dedication.

While Molly is sociable, stable, and accepting of the impending changes, Soo Wen plans on keeping a close tap on Molly's mood, working closely with her sister as well as Bishan Home even after Molly has made it her new home.

Now that's dedication and leaving no one behind.

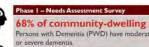


# INSPIRED BY CAREGIVERS OF PERSONS LIVING WITH DEMENTIA

In 2021, the Dementia Care Services team attended to 79 older persons living with Dementia and 96 caregivers and families. We also participated in the dementia study by Duke-NUS Medical School's Centre for Ageing Research and Education, where we applied findings from the study and developed a new service model and completed a new service manual.



SUMMARY OF RESULTS



On average, PWDs were **81 years** old, female, live with family, 5% live alone, no formal education.

Caregivers want to know how to help PWD occupy their day



Our multi-disciplinary team gleaned valuable insights working closely with caregivers:

Control group reported a significant increase in ZBI

"Six years ago, I was also a caregiver to my late father. Today I am working alongside many devoted and kind caregivers. They have shown me that there is no perfect approach to handling our loved ones in their last journey. I remind myself of that on days when I question if I have done enough for my dad. Our caregivers remind me of one of my favourite quotes by Brett H. Lewis, Doctors diagnose, Nurses heal, and Caregivers make sense of it all."

Janet Ho (Dementia Care Programme Assistant)

"Learning to see beyond the diagnosis gives us hope, helps us find meaning for persons living with dementia, and their caregivers. Be curious about the persons; see them for who they are; acknowledge that they played roles as parents and even children; have relationships with families and caregivers; and can potentially learn, change and adapt their lives with love and reliance."

Yong Leong Ying (Acting Head)

Like their colleagues across the Foundation, they overcame COVID-19 challenges with technology (video and phone calls), provided mobile phones and silver pads to clients on loan, including teaching them. Home visits were reserved for high-risk cases.

To keep clients engaged at home, our dementia care programme assistants customised cognitive and physical activity kits which they trained caregivers to use.

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"Caregiving may seem like it is the responsibility of the individual or family, yet it requires everyone in the community to help. Caregivers often feel lonely and need immense support and appreciation. I'm inspired by their resilience, strength and compassion - towards themselves and their loved ones"

Tammie Tan (Social Worker)

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"Caregiving is a journey that requires unconditional love, creativity, humour, self-care and accepting help along the way. At times, caregivers do not get their desired outcome or closure."

Teo Sock San (Nurse)

-66

"Caregivers learn eventually to accept the limits of communication and became more adaptive with silence and non-verbal communication with a person living with Dementia. Caregivers need to have positive outlook, and meaningful and supportive families."

Cheah Kuan Yuen (Assistant Manager)

"

"Working with caregivers allows me to reflect on my role as a caregiver for my parents. I can better empathise and understand the challenges and stresses faced by caregivers."

Chai Li Yen (Dementia Care Programme Assistant)



## A HOME NEAR HOME, WHERE FESTIVITIES ARE CELEBRATED ALL YEAR ROUND!

Older persons who spend about 6 hours a day in our care sometimes don't feel that they are in a daycare centre. Thanks to our "EPICC" colleagues in Whampoa, who make it a point to celebrate festivals from Lunar New Year to Christmas and everything else in between. These modest celebrations bring enormous smiles to older persons under our care.

Meet the team who brought lots of cheer to our seniors in the daycare centre in Whampoa, also known as Hua Mei Elder-centred Programme of Integrated Comprehensive Care (EPICC).

The EPICC Whampoa team provides comprehensive and personalised care to support seniors with multiple needs, to maintain their independence and quality of life in the community for as long as possible. Caregivers are also supported throughout the care journey.



CNY CELEBRATIONS & MOONCAKE-MAKING









#### **'TIS TIME FOR TURKEY!**

It's never too early to have a good time and older persons, colleagues and friends of EPICC Whampoa had a joyous time at their Christmas party! Let's experience the get-together through their photos...

As staff nurse Joyce Hor helped to serve the food to the seniors, she was thankful to the sponsors for the lovely treat and heartfelt gesture.





What's a party without games and an opportunity to win some presents? Thank you Secret Santas, our generous sponsors!

A familiar face caring for seniors daily, programme assistant Eric Cheong took on a new role as game master at the party



Mdm Lee dressed up for our party in Santa's signature red!

Snowflake and angel decorations created the right festive mood for the occasion.



Everyone enjoyed the camaraderie and cuisine

## TAKE YOUR PICK OF SELF CARE, **CAREGIVING AND TCM CLASSES!**

The Learning Room offers comprehensive life skills courses and trainings to assist older adults to achieve mastery in self-care and successful ageing. In 2021, 63 courses were conducted for close to 1,000 participants.

ANNUAL REPORT 2021

Participants are guided to map out their own learning journey to meet their own needs and interests in staying healthy for as long as possible.

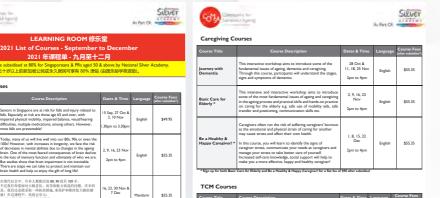
The Learning Room offerings are ideal for individuals 50 and above who are:

- · Seeking to enhance personal wellbeing and health - physically, mentally, socially, and
- · At risk of chronic disease(s) or living with one or more chronic conditions
- · Looking to find meaning and purpose in life
- · Providing caregiving to an elder in the family

"Our courses are conducted in either English or Mandarin thus catering to a diverse group of older persons. Due to the COVID-19 safety measures, more than half of the courses were conducted online via Zoom in 2021. The online sessions also allowed participation from overseas Singaporeans. We were encouraged by the active participation from seniors wanting to learn more about self-care and successful ageing."

The Learning Room Team.





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## A CAFÉ, A LIBRARY AND AN **AWARD-WINNING GARDEN**

Located on level 3 of Whampoa Community Club is not one but three community spaces open to all.

Café Kawan is an informal gathering space for older residents to share and learn skills and knowledge with each other. From cooking sessions to craftwork activities, seniors have fun-filled afternoons. Café staff are also trained to spot signs of distress in older persons, where the café acts as a listening post connecting seniors in-need to services to improve their quality of life.

Despite the pandemic, Café Kawan kept seniors engaged with programmes where 65% were virtual. These included classes organised by our Learning Room, as well as those conducted by the Infocomm Media Development Authority (IMDA) and volunteers.

#### How were the online programmes received?

"Digital lessons have helped me a lot. When we forget the techniques, we can ask these teachers (Singapore Digital Ambassadors) for refreshers. Also, I like to learn in a group setting in a nice cafe where the staff are friendly and helpful."

Madam Mary Koh, a senior who participated in IMDA's digital learning class.

Counterparts from IMDA also concurred.

"We are glad to support seniors from Tsao Foundation in their digital journey since October 2020, through personalised coaching on digital skills by the SG Digital Office Digital Ambassadors and Digital for Life partners. Through the Digital for Life movement, we look forward to our continued 3P (Private-Public-People) partnerships to uplift seniors' digital literacy so that they can embrace digital as a lifelong pursuit, and to enrich their lives."

Mary Yong, Director, Digital Literacy & Participation.





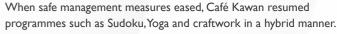












In collaboration with the National Library Board, the Café also operates a community library. In December 2021, student volunteers from Singapore Institute of Technology spent a week sorting, categorising and displaying books so users can browse and borrow easily. Walter Phee, a second year Chemical Engineering student was one of the volunteers: "I'm delighted to contribute to the community library. Over several sessions, we sorted the books into different categories (fiction and non-fiction), making it more convenient for the residents. I noticed a group of residents reading newspapers. I'm glad I organised the books and created a reading area for these residents."

As for the third community space - a garden boasting multiple racks of edibles from curry to pandan leaves, papaya to pineapple – it bagged the Silver Award at National Parks Board's Community in Bloom Awards 2021! Lead gardener Cai Ping Kai, or Er Gu as Tsao Foundation and many Singaporeans from a certain era recognise her by, volunteers her time generously to - literally - grow the ComSA garden.



## TURNING DATA INTO INSIGHTS; CHANGING BEHAVIOURS AND POLICY

Q&A with Susana Harding, Senior Director, International Longevity Centre - Singapore (ILC-S)

## In one or two sentences, how would you describe 2021?

2021 was all about resilience, impacting and influencing. Despite the pandemic, we managed to work effectively from home and with our community partners – both locally and beyond, in the virtual space.

## Tell us more about the community resilience projects your team worked on.

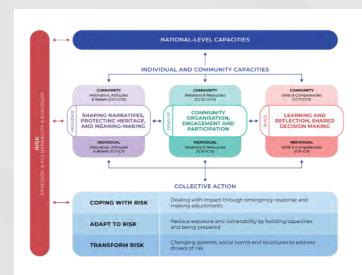
This research project is about capacity-building and understanding what works to promote resilience of older persons and the community, particularly in the Southeast Asia context. Our aim was to develop frameworks, measurement domains, and good practices to promote resilience for older persons in the community. The project was also about creating networks for knowledge sharing and creation.



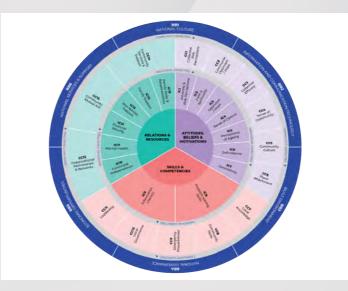
# Why is community resilience important? What went into the study?

Given increasing stressors such as natural disasters, economic recession, and the pandemic, older persons have been hit hard. The need to build resilience, both at the older persons' and community level is ever more pressing. In the first stage of the study, we conducted a literature review and combed through 3000+ articles to develop a community resilience framework (see findings). This framework was validated by 24 subject matter experts in the field of international development, community empowerment, humanitarian, and disaster risk reduction.

#### MAIN FINDINGS OF THE MAPPING OF COMMUNITY RESILIENCE PROJECT



 We found resilient communities were communities that were risk centric. This meant they were able to proactively recognise and address risk they faced. Adapting and transforming risk, by building preparedness, reducing exposure to risk, and transforming systems and drivers of risk, were more important than coping or dealing with the impact of risk.



- We identified 14 subdomains of community capacity, and 15 subdomains of individual capacity that were the 'building blocks' required for resilience. These ranged from relations and resources, skills and competencies, and attitudes, beliefs and motivation.
- Different processes drive the development of these community capacities. For example, shaping narratives and meaning-making using cultural ideology or values was highlighted as a strategy to unite and motivate diverse members of the community to work together to mitigate risk and develop social cohesion that acts as catalyst to resilience. Learning and reflection are often needed for communities as well as their members to gain skills and competencies so that they are proficient to deal with risk.
   Shared decision-making and collective learning create greater ownership among members to produce shared knowledge that further strengthens the communities' abilities to manage risk.
- Older persons are not deemed vulnerable individuals who need protection but can also offer resources to other members of the community. For instance, communities could engage older adults to share their experiences and tap on their sense of generativity to inspire younger generations to resilience. It was highlighted that older adults can play the role of history keepers to shape the community's narratives around a common stressor while contributing to their heritage. Older adults can offer their skills and competencies in managing risk especially if they have developed problem-solving skills from their life experiences.
- Moving ahead, we will be using this framework to develop case studies and a good practice checklist. The checklist can be used by staff in community organisations to plan programmes that promote community development and resilience of older persons.

The study was led by Research Fellow, Dr Aw Su and Research Associate, Jocelin Lam from ILC-S.

## TURNING DATA INTO INSIGHTS; CHANGING BEHAVIOURS AND POLICY

#### What were other highlights of 2021 for ILC-S?

In April, we organised a webinar presenting results of the impact evaluation study conducted by our research partner, Center for Economic and Social Research at University of Southern California, on the Citi-Tsao Foundation Financial Education Programme for Mature Women. Piloted between 2007 to 2017, we conducted a follow-up study and found that...

- Participants by and large understood the purpose of the programme and key themes and retained understanding of broad concepts. This is remarkable given the lapse of time since the programme's conclusion.
- The content was seen as well-attuned to the needs of the target group and the group-based pedagogy was both acceptable and appropriate for most participants. Peer-learning and motivational support were important mechanisms for impact that complemented the formal instruction for many participants.
- The biggest impact was in the areas of money management and budgeting, both qualitatively and quantitatively. Participants also reported becoming more informed and empowered financial consumers, implementing behaviours such as setting aside precautionary savings in their everyday lives, and asking critical questions when being offered or seeking out financial products. Although these were not potentially as salient to participants as budgeting and money management, these outcomes appear to manifest as changes in behaviours.
- Our survey data showed improvements in planning behaviour but little follow through with planning. This is corroborated by our qualitative findings, in which participants related challenges in adhering to concrete long-term financial plans even after the course, in part because of the constantly evolving nature of the financial environment, rendering their knowledge outdated or creating new complexities.
- There is potentially strong demand from participants for continued reengagement either through periodic group reunion meetings and/or a more advanced or repeat programme, both of which may help to prevent attenuation of knowledge gains, reinforce peer networks, and allow for refreshing and updating of materials.
- Finally, there are likely to be network benefits for the community, as women
  in our qualitative investigation frequently reported referring their friends to
  the programme and conveying these lessons learned to their younger family
  members. In our survey, majority of participants reported that they would
  recommend the programme to others.

In the November to December period, we embarked on another meaningful project – driving the Matched Savings Retirement Scheme for low-income older residents in Whampoa, where we recruited 34 seniors who each received \$600 as matching grant from the foundation.

ILC-S' work also focuses on older women, caregivers and seniors living in the community. How did you shape perceptions to improve the lives of these groups?

First, there was the **Gender Equality Review** process where our team drafted and presented a set of recommendations to include older women's issues in a White Paper.

Second, we worked with NGO partners from the Philippines (Coalition of Services of the Elderly, COSE) and Thailand (Foundation for Older Persons' Development, FOPDEV), where we supported them in setting up of their National Alliance of Women and Ageing Organisations that will advocate on the issues of older women, especially in financial security. We successfully launched Ageing and Gender Alliance with COSE in the Philippines in March 2021.

Third, we partnered Temasek Foundation, and the research team from Centre for Ageing Research & Education (CARE) at Duke-NUS Medical School, where we successfully received funding to conduct a qualitative translational study on caregiving.

Fourth, in the midst of the pandemic, our team continued with data collection of the impact of Covid-19 in Whampoa and the programme evaluation for the Enriching and Mobilising Participation of Whampoa's Elder Residents (EMPOWER) programme.

#### What's Happening in Whampoa?

The Empower programme continued to gather older persons in campfires, community design thinking workshops in 2021...







## **EMPOWER Evaluation which began in 2019 unveiled that...**

- EMPOWER participants reported increase in confidence in advocating for community issues but decrease in perceptions of having a voice.
- 2. Nonetheless, they reported an increase in collective efficacy
- Both participants and non-participants reported lower self-efficacy post-intervention but dropped in scores for non-participants is greater.
- 4. Overall participation in EMPOWER shows positive impact on seniors who participated.



## Longitudinally surveyed seniors during the pandemic found...

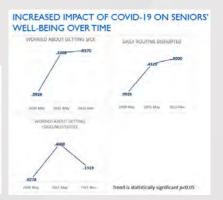
96% HAVE TAKEN OR WILL TAKE BOOSTER

86% vaccinated in May 2021
100% vaccinated by Nov 2021

Relieve that first 2 vaccinations are sufficient; too troublesome to take the 3" booster

Since they have Birnady taken 2 vaccinations, alriad the booster will be too potent.

Side effects of the first 2 vaccinations were severe 9 affecting decion to take booster.



## A BUSY BUT FULFILLING YEAR FOR HUA MEI TRAINING ACADEMY

It was another busy but fulfilling year for our colleagues in Hua Mei Training Academy (HMTA). As the pandemic continues, the pursuit of lifelong learning and mastery of skills becomes more urgent than ever, especially to some who were impacted economically, or individuals who want to upskill to stay relevant. Check out the impact made.

#### **OUR IMPACT IN 2021**

- 1279 Participants
- 72 Course runs
- 168 Mid-career Changers/ New Entrants trained
- 601 In-Service Professionals
- 510 Adult Learners trained (through corporate workshops)

#### **APPOINTED AS PROGRAMME** PARTNER BY SKILLSFUTURE **SINGAPORE (SSG)**

The SGUnited Skills (SGUS) Programme was part of a \$2 billion package announced by the Government in May 2020 to create 100,000 jobs and training opportunities for workers hit by the Covid-19 slowdown. As an appointed partner for the period December 2020 to March 2022, HMTA conducted seven runs of the SGUnited Skills Programme in Care and Coordination (Community Eldercare) in 2021.

Designed for Mid-career changers and New Entrants keen to join the community care sector as Healthcare Assistant, Resident Care Assistant, Assistant Care Manager, and Care Coordinator, the 6-month programme includes seven modules in the Learning



intakes from January to August 2021.

#### APPOINTED AS LEARNING INSTITUTE BY AGENCY FOR **INTEGRATED CARE (AIC)**

As one of eight Learning Institutes appointed by AIC since 2018, HMTA is reappointed for the period of I January 2021 - 31 December 2024.

At the close of the first year of re-appointment, a total of 542 in-service care professionals were trained under these programmes:

PROGRAMMES	LAUNCHED DATES
Community Befriending of Seniors	17 February
Basic Counselling Skills in Addressing Emotional Needs for Older Persons	22 April
Activities Planning and Implementation for Day Care and Nursing Homes	26 April
Essentials of Gerontology for Community-based Professionals	23 June
Essential Foundation in Volunteer Management	27 August

Aimed to upskill In-Service care professionals, particularly those working in Senior Activity Centres and Senior Care Centres, these programmes will help professionals transition into the Active Ageing Centres (AAC) and Active Ageing Care Hubs (AACH) models by 2024.

The Community Befriending of Seniors (CBS) and Essential Foundation in Volunteer Management (EFIVM) were commissioned by AIC and designed by HMTA to onboard staff into the new AAC and AACH models. A total of 285 and 77 in-service care professionals were trained for the CBS and EFIVM programmes in 2021 respectively.



Having fun acting: The team was invited to partner SSG in their effort to create awareness for the SGUS Programme. Our Assistant Director of Nursing and in-house Subject Matter Expert, Sister Fong Yoke Hiong and several of our alumni gamely participated in a video production by FLY Entertainment. The video can be seen on social media platforms including:



FLY Entertainment https://fb.watch/4PN5i6q8WV



Suhaimi Yusof https://fb.watch/4PNisMQ58Q/



https://youtu.be/b20ea4-Z\_cc



Suhaimi Yusof https://www.instagram.com/p/CNcqN32J7Fx/





#### **CLASSES GOING ONLINE BUT SERVICE WITH A HEART**

With classes going online, the team prepped students on the use of Zoom to help them familiarise with their new "classroom". Course materials were delivered to the students at timings that were convenient to them. We were elated when graduates presented us with a trophy of appreciation for our dedication and efforts.

Over the past two years, the team adopted resilience and agility to overcome the logistical challenges. For some courses, clinical attachments also went virtual. Looking ahead, the team continues to strengthen their capabilities to better serve the trainees who pass through our academy's doors.







## **HELPING OUR PEOPLE GROW AND THRIVE**

Q&A with Leong Siew Yin, Director, Human Resources

### Why was there a focus on employee wellbeing?

With the pandemic situation causing major disruption not only to our clients but also our colleagues, we made employee wellbeing an even bigger priority this year. To this end, we introduced the Organisational Wellbeing Framework comprising three pillars to promote on-going "Learning", "Wellness" and "Engagement".

#### What programmes or activities were introduced?

We launched our inaugural Love-of-Learning (LOL) and Wellness360 virtual events in July 2021. LOL was conceived to foster a continuous learning culture to support collective growth, while Wellness360 provided a platform for employees to connect, alleviate stress and practise self-care. A series of 10 learning and wellness sessions were held from July to December 2021. The topics ranged from emotional intelligence, knowledge management, financial planning, and stress management, targeted to enhance mental, emotional and financial wellbeing. Virtual townhalls were also organised every quarter to provide a twoway communication channel for employees to connect with our leaders on the latest updates and happenings around the Foundation. We ended 2021 on a high with specially curated care packages delivered to every employee to recognise and show our appreciation for their resilience and contributions during the pandemic.



#### What were your aspirations in people development?

We aspire to be a Learning Organisation supporting our people to grow and succeed in their jobs. We conducted an organisation-wide learning needs analysis in July 2021 to identify the common training needs and competencies gaps. As a result, one-third of our workforce attended a total of 78 courses and clocked 1352 hours of training. In December 2021, we partnered with Satir Centre to curate a customised in-house workshop to introduce the Satir Model theoretical approach to our clinical and frontline employees to equip them with the skills to better engage our clients and understand their needs. To facilitate the new performance appraisal and Individual Development Plan (IDP) implemented, we also held 3 clinics and 2 sessions to train our people managers on target-setting, career development discussion, and performance reviews.



Finally, job rotation and internal transfer policies were also established to facilitate talent mobility and lateral progression and development opportunities across the Foundation.

#### **LEADERS CAN (ART) JAM!**

What do you get when you spring a surprise art jamming on the leaders of Tsao Foundation? What begun as cautious curiosity quickly made room for overwhelming creativity, openness, heartfelt sharing of challenges as well as possibilities in this I-day workshop facilitated by consultants Heidrick & Struggles to help us chart the way forward. The latent artistic talent of our colleagues, among them doctors, nurses, social workers, counsellors, researchers, and heads of corporate functions, culminated into a giant masterpiece - signifying their hope, aspirations, and commitment to delivering many more decades of great work to help older people age successfully in the community. This was the perfect setting for CEO Say Kwee Neng to announce the 5 strategic thrusts he will lead the foundation to achieve in our next chapter building on our strong heritage and great work to date.





## **SALUTE TO**

# COLLEAGUES WHO INSPIRE US WITH THEIR DEDICATION

#### **15 YEARS**



Dr Zhu Ping Senior Physician/Acupuncturist, Hua Mei Acupuncture and TCM Centre

#### **10 YEARS**





- I Don Tan Programme Manager, Hua Mei EPICC
- 2 Loh Yan Zhu Senior Counsellor, Hua Mei Counselling & Coaching

I Eileen Ler Bee Bee

Clinic Assistant,

2 Lina Koh Bee Ping

Hua Mei Counselling

Counsellor,

& Coaching

Hua Mei Clinic

#### **5 YEARS**





- 3 Lucille Lau Sow Lin Programme Executive, Hua Mei EPICC, ComSA Whampoa
- 4 Tan Hui Yin Care Manager (Nurse), Hua Mei Community Care Management Services
- 5 Raymond Ting Chang Chiu Senior Quality Manager, Central Operations









## **DIVERSITY IS THE NAME** OF THE GAME

2021 saw diverse talents join the Foundation. Meet some of them here:



Dr Wong Chek Hooi, Chief of Clinical Affairs & Research. He was previously the Senior Consultant at the Department of Geriatric Medicine at Khoo Teck Puat Hospital and Deputy Executive Director of the new National Geriatric Education and Research Institute. Dr Wong also serves as an Adjunct Assistant Professor (Health Services and Systems Research) at National University of Singapore and Duke-NUS Medical School.



Radha Basu, Strategic Engagement Director. An international-award-winning former journalist with a passion for ageing, health and care issues, Radha has forged a second career in senior care with experience in qualitative research, public affairs and programme development. Over the past five years, she oversaw in-depth research publications and advocacy projects commissioned by a reputable philanthropic organisation highlighting the progress made and emerging challenges of senior care in Singapore.



Ken Goh, formerly an executive coach and talent management consultant joins us in Human Resources as Transformation Manager to lead people transformation projects, strengthen our leadership and capability development, and build talent pipeline to enable succession.



Denise Ong started her career as a Geography teacher before branching out to the field of data and asset management. She joins us as Knowledge Management Manager as a key member to help drive transformation.



Ryp Yong who grew up in MNCs is a part of Community Relations and always on the hunt for stories about colleagues and clients to tell on social and traditional media.



Cheah Kuan Yuen, a former sales manager, armed with a Masters degree in Applied Gerontology from NTU joined the Dementia Care Services team.

## TRANSFORMING THE WAY **WE WORK**

The Organisation Development and Transformation journey which started in December 2019 continued in 2021. Supported by the National Council of Social Service to help Social Service Agencies develop strategic plans that align with its Social Service Sector Strategic Thrusts, we organised an inaugural Hackathon where our leadership team came together to redesign our operating model and develop an implementation roadmap that will guide us to become a future-ready organisation.

#### From August:

Led by the digital transformation team, supported by finance, administrative and human resources, we migrated to Microsoft 365 which helped to boost productivity and enabled us to work virtually anywhere. Ensuring no one was left behind, numerous training sessions were conducted to help all 123 of us get acquainted with collaborative tools such as Teams and SharePoint.

Our Human Resource Management System also saw an upgrade, to a cloud and mobile-enabled platform with the full suite of talent management features in 2021. With this, employees can access payroll, leave, and claims through their mobile phones!

#### On-going:

Our friends, partners and supporters got to know us better through more engaging and vivid stories on traditional and social media. From unsung heroes in our day care centres and unique professions across the Foundation to volunteers whom we count as extended family - the Community Relations team help put a face to these wonderful individuals on the newspaper, Facebook, Instagram, LinkedIn and YouTube!











Community Relations

https://www.instagram.com/tsao\_foundation/?hl=en

Central Operations (Headquarters



https://sg.linkedin.com/company/tsao-foundation

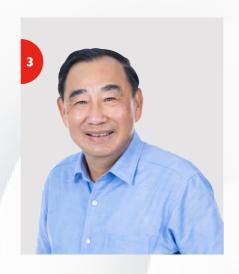


https://www.youtube.com/user/TsaoFoundation1

## **MEET OUR BOARD**





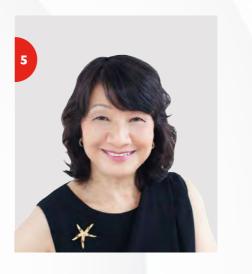




its long-term success.

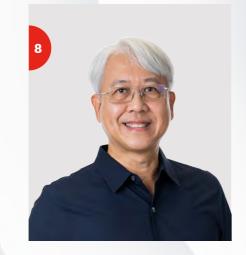
Our independent, diverse and highly-experienced

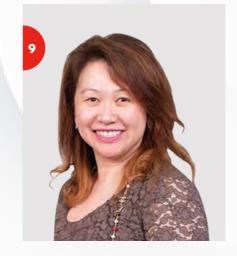
Board is committed to helping the Foundation achieve













- I Dr Mary Ann Wai Sheng Tsao Chairperson
- 2 Mr Tsao Chavalit Wai Teh Frederick Family Director
- 3 Mr Phillip Tan Eng Seong Family Director
- 4 Mr Goh Yong Leng Family Director
- 5 Ms Jacqueline Wong May Fong Director
- 6 Ms Cheah Sheau Lan Director
- 7 Mr Chau Shing Chi Director
- 8 Mr Woon Sac San Saxone Director
- 9 Ms Tan Bee Nah Director
- 10 Ms Anne Kim So Min Director

## CORPORATE INFORMATION, BOARD MATTERS & GOVERNANCE

In 1993, the 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.

INSTRUMENT SETTING UP THE FOUNDATION	MEMORANDUM AND ARTICLES OF ASSOCIATION OF THE TSAO FOUNDATION
UEN No.	199302114W
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	Ms Yvette Lim Pei Yung
Staff Strength	As at 31 December 2021, there were a total of 123 staff employed by the Foundation.

## CORPORATE INFORMATION, BOARD MATTERS & GOVERNANCE

The Board of Directors as at the date of this report consisted of:

NAME	POSITION	DATE APPOINTED TO THE BOARD	OCCUPATION
Dr Mary Ann Wai Sheng Tsao	Chairperson	7 April 1993	Chairperson, Tsao Foundation
Mr Tsao Chavalit Wai Teh Frederick	Family Director	7 April 1993	Chairman, IMC Pan Asia Alliance Group
Mr Phillip Tan Eng Seong	Family Director	24 June 2000	Director, EQ Insurance Co Ltd Chairman, Kinetics Pte Ltd
Mr Goh Yong Leng	Family Director	17 June 2019	Chief Executive Officer Tsao Family Office
Ms Jacqueline Wong May Fong	Director	31 August 2018	Corporate Advisor Temasek Management Services
Ms Cheah Sheau Lan	Director	17 June 2019	Director, Thye Hua Kwan Moral Charities Ltd
Mr Chau Shing Chi	Director	17 June 2019	Founder and Chairman, Neeuro
Mr Woon Sac San Saxone	Director	7 November 2019	Independent Consultant, SpecialProjects.Asia
Ms Tan Bee Nah	Director	16 July 2020	Partner, PricewaterhouseCoopers LLP
Ms Anne Kim So Min (Resigned on 23 June 2021)	Director	23 November 2015	Founder, Academy Pret

## CORPORATE INFORMATION, **BOARD MATTERS & GOVERNANCE**

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

As the Foundation's highest policy and decision-making body, the Board is responsible for ensuring that the Foundation is governed and managed effectively and credibly and that it is sustainable.

Board members' responsibilities include the following:

- Approving broad policies; periodically reviewing and approving strategies and objectives to ensure that they are consistent with the Foundation's vision and mission.
- Providing a 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.
- · Approving annual budgets.
- Implementing corporate governance to ensure that there are adequate resources to sustain the Foundation's operations and that such resources are effectively and efficiently managed.

**AUDIT COMMITTEE** 

Ms Tan Bee Nah

(Chairperson)

Ms Elsie Low

Mr Yuelin Yang

Ms Tan Peck Sim

**TECHNOLOGY** 

Mr Chau Shing Chi

COMMITTEE

(Chairperson)

Mr James Woo

Mr Chua Ah Leng

#### **EXECUTIVE COMMITTEE**

Dr Mary Ann Wai Sheng Tsao (Chairperson) Mr Phillip Tan Eng Seong

Ms Tan Bee Nah Ms Anne Kim So Min

(Resigned during the year)

#### **FINANCE & INVESTMENT** COMMITTEE

Ms Cheah Sheau Lan (Chairperson) Ms Anne Kim So Min Mr Goh Yong Leng Ms Tan Bee Nah (Resigned during the year)

The Foundation has a total of 10 board members, of whom four are family directors, namely, Dr Mary Ann Tsao, Mr Frederick Chavalit Tsao, Mr Phillip Tan and Mr Bryan Goh. Family directors do not have fixed-term limits as it is difficult to find appropriate candidates to serve as directors, Dr Tsao, Mr Tsao and Mr Tan have each 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 set out below:

BOARD MEMBERS	DESIGNATION	NUMBER OF BOARD MEETINGS ATTENDED
Dr Mary Ann Wai Sheng Tsao	Chairperson	3/3
Mr Tsao Chavalit Wai Teh Frederick	Family Director	0/3
Mr Phillip Tan Eng Seong	Family Director	3/3
Mr Goh Yong Leng	Family Director	3/3
Ms Jacqueline Wong May Fong	Director	0/3
Ms Cheah Sheau Lan	Director	3/3
Mr Chau Shing Chi	Director	3/3
Mr Woon Sac San Saxone	Director	3/3
Ms Tan Bee Nah	Director	3/3
Ms Anne Kim So Min (Resigned 23 June 2021)	Director	1/3

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

The Tsao Foundation is committed to lawful and ethical behaviour in all its activities, and requires its Board of Directors, employees and volunteers to conduct themselves in a manner that complies with all applicable laws and regulations, as well as the Foundation's internal policies. In keeping with this commitment, the Tsao Foundation has complied with the Code of Governance for Charities and IPCs, as 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 the course of their 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 is 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 aims to invest its excess funds prudently in a manner that seeks to ensure the preservation of the capital in the overall portfolio while targeting to achieve a market rate of return in consideration of prevailing economic conditions, investment risks and constraints. The Foundation invest and diversify its portfolio in accordance with the investment policy and limits set by the Finance & Investment Committee.

## CORPORATE INFORMATION, **BOARD MATTERS & GOVERNANCE**

#### **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 the Tsao Ng Yu Shun Trust and sustainable income from consultation fees, the Foundation targets to maintain a level of accumulated reserves equivalent to one 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 have been 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, who established the Foundation, for the purpose of awarding scholarships at the master's, degree and diploma levels to geriatric health professionals. Upon completion of their studies, these scholars will be bonded for two years with the Foundation if an appropriate position is offered.

The 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.

#### **CONFLICT 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 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.

The Foundation has in place policies relating to the management and avoidance of conflict of interest. All members of the 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 protecting employees from unlawful retaliation and discrimination for their cooperation 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 about our programmes, activities, performance and finances, as well as a listing of the Board's key office bearers. Audited financial information is available on our website, www.tsaofoundation.org, as required by the Commissioner of Charities.

#### PRINCIPAL FUNDING SOURCES OF THE CHARITY

- The Tsao Ng Yu Shun Trust
- Government matching for programme grants and donations

#### LOAN, DONATION AND OTHER POLICIES

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

The Foundation allows donations to be made to other organisations for a worthy cause. For a donation of up to \$10,000, it is sufficient to obtain approval from the Chairman of the Board and to inform the Executive Committee. Any donation in excess of \$10,000 needs to be approved by the Board of Directors.

No donation was made during the financial year.

#### **MANAGEMENT TEAM**

- Mr Say Kwee Neng, Chief Executive Officer
- Ms Peh Kim Choo, Chief Executive Officer; Director of Hua Mei Centre for Successful Ageing (Resigned on 2 June 2021)
- Mr Danny Chan, Chief Operating Officer
- Dr Wong Chek Hooi, Chief, Clinical Affairs & Research
- Ms Susana Harding, Senior Director, International Longevity Centre - Singapore
- Mr Terell Lee, Director, Hua Mei Training Academy
- Ms Low Nengduan, Director, Finance, Administration and Facilities (Resigned on 31 December 2021)
- Ms Leong Siew Yin, Director, Human Resources
- · Ms Jeslyn Low, Director, Community Relations
- Ms Mei Amurao, Assistant Director, Community for Successful Ageing
- Ms Radha Basu, Director, Strategic Engagements

- » No Board members were remunerated for their Board services during the financial year.
- » The annual remuneration of the 3 highest-paid staff (classified by remuneration band) for the past two years is set out below:

	NO. OF STAFF		
	2021	2020	
Annual Remuneration			
- between \$200,001 and \$300,000	I	-	
- between \$100,000 and \$200,000	2	3	

» There were no paid staff who were close members of the family of the executive head or board members, who received more than \$50,000 during the financial year.

### **DIRECTORS' STATEMENT**

The directors present their statement to the members together with the audited financial statements of Tsao Foundation (the "Foundation") for the financial year ended 31 December 2021.

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 2021 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:

Mary Ann Wai Sheng Tsao
Tsao Chavalit Wai Teh Frederick
Phillip Tan Eng Seong
Goh Yong Leng
Chau Shing Chi
Cheah Sheau Lan
Woon Sac San Saxone
Tan Bee Nah

#### 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 whose objects are, or one of whose object is, 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 shares 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

### STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2021

	2021	2020
	\$	\$
<u>ASSETS</u>		
Non-Current Assets		
Plant and equipment	230,143	192,061
Intangible assets	319,988	319,387
Financial assets, at FVPL	6,033,954	-
Right-of-use assets	222,348	352,378
	6,806,433	863,826
Current Assets		
Inventories	48,808	41,002
Receivables	4,081,295	2,128,459
Fixed deposits with financial institutions	105,332	4,153,770
Cash and bank balances	7,115,085	7,478,010
	11,350,520	13,801,241
Total Assets	18,156,953	14,665,067
FUNDS, RESERVES AND LIABILITIES		
Funds and Reserves		
Accumulated reserves	11,209,842	8,332,065
Scholarship fund	105,332	106,403
Total Funds and Reserves	11,315,174	8,438,468
Non-Current Liabilities		
Lease liabilities	104,217	238,613
Provision for restoration costs	271,030	271,030
Grants and donations	455,499	340,849
	830,746	850,492
Current Liabilities		
Grants and donations	4,118,380	3,827,074
Payables	1,758,257	1,417,917
Lease liabilities	134,396	131,116
	6,011,033	5,376,107
Total Liabilities	6,841,779	6,226,599
Total Funds, Reserves and Liabilities	18,156,953	14,665,067

## STATEMENT OF COMPREHENSIVE INCOME

202 I

2020

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

	\$	\$
Income		
Donations and fund raising income	3,480,636	3,118,088
Programme grants and subsidies	6,848,595	3,917,245
Consultation fees	1,175,944	991,336
Training fees	778,884	400,333
Other income and gains	1,653,069	1,725,193
	13,937,128	10,152,195
Less: Expenditure		
Amortisation of intangible assets	152,503	90,847
Employee benefits expense	9,343,086	8,381,440
Depreciation of plant and equipment	99,692	108,791
Depreciation of right-of-use assets	130,030	132,850
Fund raising expenses	68,330	50,845
Finance cost	13,711	29,328
Other expenses	3,003,925	2,022,519
	12,811,277	10,816,620
Operating surplus/(deficit)	1,125,851	(664,425)
Donations matching grants	1,751,926	513,799
Surplus/(deficit) for the year	2,877,777	(150,626)
Other Comprehensive Income:		
Items that will not be reclassified subsequently to profit or loss:		
Net movement in restricted funds: - Scholarship fund	(1,071)	(5,584)
Other comprehensive loss for the year	(1,071)	(5,584)
Total comprehensive income/(loss) for the year	2,876,706	(156,210)

### STATEMENT OF CHANGES IN FUNDS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

	General funds	Restricted funds			
	Accumulated reserves*	Accumulated Scholarship		-	Total funds
	\$	\$	\$		
Balance as at I January 2020	8,482,691	111,987	8,594,678		
Deficit for the year	(150,626)	-	(150,626)		
Other comprehensive loss	-	(5,584)	(5,584)		
Total comprehensive loss for the year	(150,626)	(5,584)	(156,210)		
Balance as at 31 December 2020	8,332,065	106,403	8,438,468		
Surplus for the year	2,877,777	-	2,877,777		
Other comprehensive loss	-	(1,071)	(1,071)		
Total comprehensive income/(loss) for the year	2,877,777	(1,071)	2,876,706		
Balance as at 31 December 2021	11,209,842	105,332	11,315,174		

<sup>\*</sup> Included in the accumulated reserves are:

- (a) accumulated programme deficits of \$1,092,434 (2020: \$973,210) represented the excess of expenditure over income arising wholly and exclusively from Enhanced Counselling and Coaching Programme for Hua Mei Centre for Successful Ageing; and
- (b) accumulated programme deficits of \$29,249 (2020: nil) represented the excess of expenditure over income arising wholly and exclusively from Enriching and Mobilising Participation of Whampoa's Elder Residents. In the current year, the unutilised programme grant amounting to nil (2020: \$39,468) is included in advance subvention for special projects and is restricted for the programme's future use as per its intended purpose.

Any deficits in these programmes are met by the unrestricted accumulated reserves. In the event these programme reserves are in surplus, these reserves are restricted for the operations of such programmes only, for the benefit of its intended clients and will not be transferred out of these programmes for other purposes in keeping with the funders/donors' intended use of monies.

## STATEMENT OF CASH FLOWS

### FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

	2021	2020
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Surplus/(deficit) for the year	2,877,777	(150,626)
Adjustments for:		
Amortisation of intangible assets	152,503	90,847
Depreciation of plant and equipment	99,692	108,791
Depreciation of right-of-use assets	130,030	132,850
Gain on disposal of plant and equipment	-	(3,738)
Fair value gain on financial assets, at FVPL	(33,954)	-
Interest income	(8,102)	(37,520)
Finance cost	13,711	29,328
	353,880	320,558
Operating surplus before working capital changes	3,231,657	169,932
Increase in inventories	(7,806)	(2,344)
Increase in receivables	(1,952,848)	(620,933)
Increase in grants and donations received in advance	405,956	2,499,749
Increase in payables	340,340	136,934
Changes in working capital	(1,214,358)	2,013,406
Net cash from operating activities	2,017,299	2,183,338
CASH FLOWS FROM INVESTING ACTIVITIES:		
Interest received	8,114	49,274
Proceed from disposal of plant and equipment	-	3,738
Purchase of intangible assets	(153,104)	(215,700)
Purchase of plant and equipment	(137,774)	(137,667)
Purchase of financial assets, at FVPL	(6,000,000)	-
Net cash used in investing activities	(6,282,764)	(300,355)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Payment of interest relating to lease liabilities	(13,711)	(29,328)
Repayment of principal portion of lease liabilities	(131,116)	(115,499)
Net cash used in financing activities	(144,827)	(144,827)
Net (decrease)/increase in cash and cash equivalents	(4,410,292)	1,738,156
Cash and cash equivalents at the beginning of the year	11,525,377	9,787,221
Cash and cash equivalents at end of the year	7,115,085	11,525,377

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