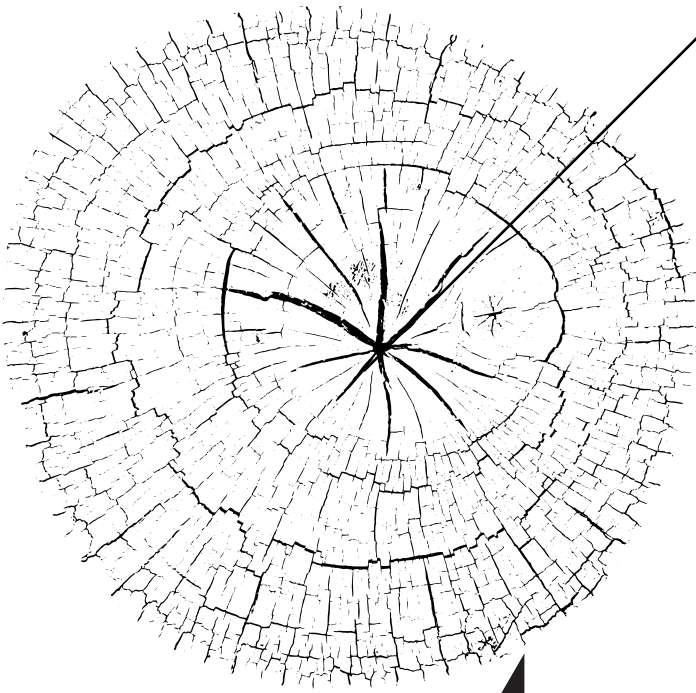




Tsao Foundation
Longevity is Opportunity

2

ANNUAL
REPORT



19



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Established in 1993, the Tsao Foundation is a Singapore-registered charity with IPC (Institution of a Public Character) status, engaged in the global response to longevity. Our goal is to help build a caring society where people of all ages can gain from longevity and nurture strong bonds across generations. We hope to transform the ageing experience by being a catalyst for constructive change, in both mindsets and care systems, through four synergistic core initiatives:



Hua Mei Centre for Successful Ageing:

Embracing a holistic, person-centred approach, this one-stop provider of primary healthcare for older adults offers carefully integrated medical and psycho-social services. Its community-based models have proved both effective and sustainable in optimising health and well-being while allowing seniors to age in place, with grace and dignity.

Hua Mei Training Academy:

By providing practitioner-driven training, education and consultancy services, it helps fill an urgent need to build capacity in community-based eldercare. Another key focus is on channelling skills and knowledge that will enable self-efficacy and family caregiving.

International Longevity Centre Singapore:

To spur effective practice, policy and community development, it plays a vital role in initiating multi-sector and regional collaborations as well as policy-relevant research, while shaping innovative programmes for elder empowerment and participation.

The Community for Successful Ageing (ComSA):

By taking a community-wide, ground-up approach, this far-reaching project continues to forge an integrated ecosystem of services, programmes and enabling environments that will meet both the needs and aspirations of elders. Designed to encourage personal growth and participation, it aims to build vibrant communities where all ages can thrive.

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.



ORGANISATION STRUCTURE



Tsao Foundation
Longevity is Opportunity

 Hua Mei Centre
for Successful Ageing
A Tsao Foundation Initiative

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

 Hua Mei
Training Academy
A Tsao Foundation Initiative

TRAINING AND EDUCATION IN COMMUNITY-BASED ELDERCARE

- Professional Training
- Informal Caregiving Training (Volunteer Training)



ILC Singapore
International Longevity Centre
A Tsao Foundation Initiative

COMMUNITY DEVELOPMENT PROGRAMMES, RESEARCH AND COLLABORATION

- Collaboration
- Research and Policy
- Community Development at ComSA



Community for
Successful Ageing
A Tsao Foundation Initiative

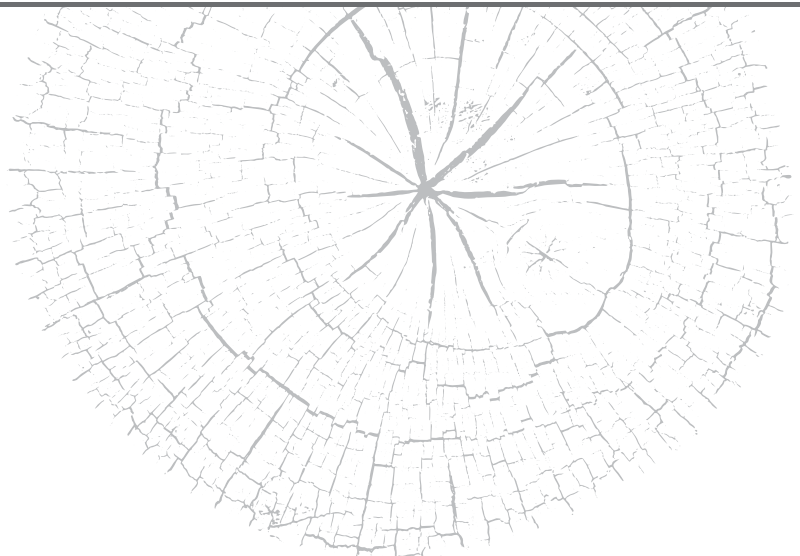
COMMUNITY-WIDE APPROACH TO INTEGRATED SERVICE SYSTEM AND COMMUNITY DEVELOPMENT

WHAMPOA CENTRE

- Integrated Care System
 - Adult Primary Health Clinic
 - Care Management
 - Dementia Care System
 - Intellectual Disability Care Service
- Elder-centred Programme of Integrated Comprehensive Care
- Learning Room (Part of Hua Mei Training Academy)
- ComSA Kawan
- Elder Empowerment and Community Development

CORPORATE SERVICES

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



OUR FOUNDER

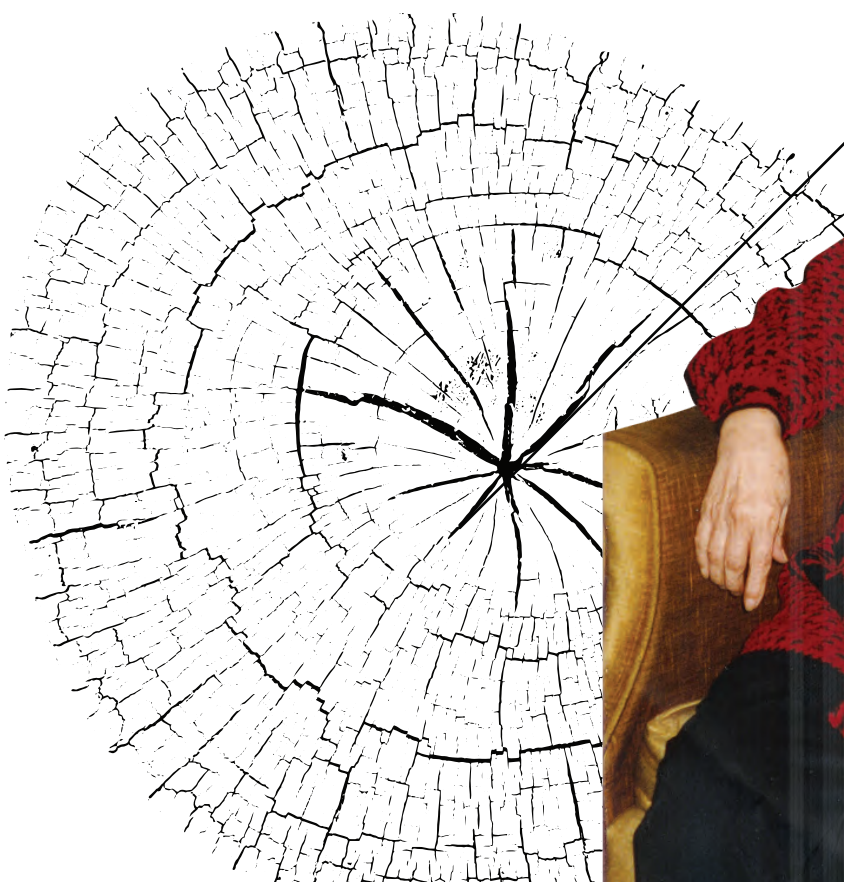
Mrs Tsao Ng Yu Shun was 86 when she decided to honour two of the greatest influences in her life – her father and father-in-law – by leaving a lasting public legacy that would enable older persons to achieve a better quality of life and to shape their own destinies.

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.

Mrs Tsao Ng passed away in 2001, but her vision and values continue to guide the Foundation, whose efforts to achieve excellence in innovation, practice and collaboration have established it as a leader in the eldercare sector.



BOARD OF DIRECTORS

DR MARY ANN TSAO
CHAIRMAN



MR FREDERICK
CHAVALIT TSAO
FAMILY DIRECTOR

MR PHILLIP
TAN
FAMILY DIRECTOR

MR BRYAN
GOH
FAMILY DIRECTOR

MS ANNE
KIM
DIRECTOR



BOARD OF DIRECTORS

DIRECTOR
MR ABDULLAH
BIN TARMUGI



DIRECTOR
MR EDDIE CHAU



DIRECTOR
MR SAXONE WOON



DIRECTOR
MS CHEAH
SHEAU LAN



DIRECTOR
MS JACKIE WONG



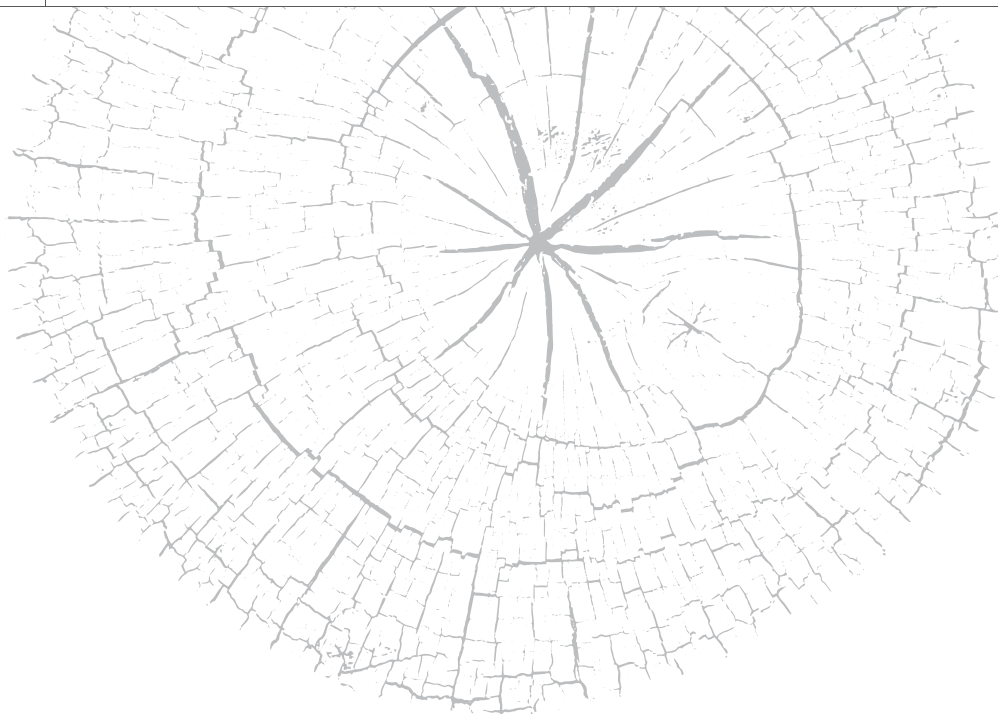
DIRECTOR
PROFESSOR
CHIA KEE SENG



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.	I99302114W
Registered Address	298 Tiong Bahru Road, #15-01/06 Central Plaza, Singapore 168730
Bankers	DBS Bank Limited United Overseas Bank Limited Standard Chartered Bank (Singapore) Limited
Auditors	Lo Hock Ling & Co. (Chartered Accountants, Singapore)
Company Secretary	Ms Tiong Mee Leng
Staff Strength	As at 31 December 2019, there were a total of 108 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 Tsao	Chairman	7 April 1993	Chairman, Tsao Foundation
Mr Frederick Chavalit Tsao	Family director	7 April 1993	Chairman, IMC Pan Asia Alliance Group
Mr Phillip Tan	Family director	24 June 2000	Director, EQ Insurance Co Ltd
Mr Bryan Goh	Family director	17 June 2019	Chief Executive, Tsao Family Office
Ms Anne Kim	Director	23 November 2015	Director, Alphavita Holdings Pte Ltd
Mr Abdullah bin Tarmugi	Director	26 May 2014	Director, The Islamic Bank of Asia Limited
Ms Jackie Wong	Director	31 August 2018	Executive Director and CEO, Temasek Management Services
Mr Saxone Woon	Director	7 November 2019	Board Member, Action For AIDS
Mr Eddie Chau	Director	17 June 2019	Founder and Chairman, Neeuro
Professor Chia Kee Seng	Director	27 August 2018	Professor, NUS Saw Swee Hock School of Public Health
Ms Cheah Sheau Lan	Director	17 June 2019	Board Director, Thye Hua Kwan Moral Charities Ltd

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.

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

Executive Committee

Dr Mary Ann Tsao (Chairman)
Mr Phillip Tan
Ms Anne Kim

Audit Committee

Mr Phillip Tan (Chairman)
Ms Elsie Low
Mr Yuelin Yang
Ms Tan Peck Sim

Nominating & Human Resource Committee

Mr Abdullah bin Tarmugi (Chairman)
Ms Loo Lian Ee
Ms Jackie Wong

The Foundation has a total of 11 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. Mr Goh joined the Board this year.

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 Meetings Attended
Dr Mary Ann Tsao	Chairman	2/2
Mr Frederick Chavalit Tsao	Director	1/2
Mr Phillip Tan	Director	1/2
Mr Bryan Goh	Director	0/1
Ms Anne Kim	Director	2/2
Mr Abdullah bin Tarmugi	Director	0/2
Ms Jackie Wong	Director	2/2
Mr Saxone Woon	Director	1/1
Mr Eddie Chau	Director	1/1
Professor Chia Kee Seng	Director	1/2
Ms Cheah Sheau Lan	Director	1/1

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 currently invests only its excess funds in fixed-deposit placements with banks or financial institutions.

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

- Ms Peh Kim Choo, Chief Executive Officer
Director, Hua Mei Centre for Successful Ageing
- Dr Ng Wai Chong, Chief, Clinical Affairs
- Ms Susana Harding, Senior Director, International Longevity Centre - Singapore
- Mr Danny Chan, Chief Operating Officer
Acting Director, Hua Mei Training Academy
- Mr Winsy Togelang, Director, Community for Successful Ageing (ComSA)
- Ms Low Nengduan, Director, Finance, Administration and Facilities
- Ms Thong Lai Yee, Director, Human Resources
- Ms Joyce See, Director, Community Relations

Notes

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

	No. of staff	
	2019	2018
Annual remuneration		
- between \$200,001 and \$300,000	1	-
- 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.

For the Tsao Foundation, 2019 marked new beginnings on many fronts as we pressed forward with our long-term thrust to help build a caring society for all ages while optimising the opportunities to be gained from longevity.

Leaving No One Behind

The United Nations has pledged in its 2030 Agenda for Sustainable Development that no one will be left behind, reiterating the need to protect the rights and dignity of older persons and facilitate their full participation in society.

Singapore has a roadmap of its own for building a more inclusive society – the Enabling Masterplan, first released in 2007 and reviewed every five years, helps guide the development of policies and programmes designed to empower persons with disabilities to reach their full potential. The 2017-2021 masterplan has also emphasised the need to support their caregivers.

In September, to help advance these objectives, we launched Singapore's first-ever pilot to provide integrated health and social care services for older adults with intellectual disability (ID) and their elderly caregiver parents.

Based at ComSA Whampoa's person-centred medical home, the programme is run by a dedicated multidisciplinary team (consisting of a physician, nurse, social worker, psychologist and service coordinator). Its goal is to develop an effective service model for providing holistic care to a highly underserved segment that is rising in numbers as the baby boomer generation ages.

Through this pilot, we will also gain crucial insights into the unique needs of this segment and be able to identify service gaps in an area where local data has been quite limited. This knowledge can then help inform stakeholders as they strive to develop appropriate policies as well as sustainable service ecosystems and practices.

Improved healthcare has allowed many to live longer lives but, for those with ID or other developmental disorders, ageing can present special care issues as they often require more than frail care. As an aged care agency dedicated to pioneering robust solutions that promote healthy, active ageing for the whole community, we must be prepared to respond adeptly to these evolving needs and to work productively with key partners who can offer the relevant expertise (such as the Institute of Mental Health for our new ID programme).

Longevity Central at ComSA

Launched in 2013, the Community for Successful Ageing (ComSA) is a milestone project that has reshaped the face of eldercare in Singapore. Taking a community-wide approach, it has worked to build an entire ecosystem of interwoven programmes, services and resources that furthers healthy ageing while empowering seniors to realise their personal aspirations.

The project has continued to expand its reach, opening the ComSA Whampoa Centre in 2017 to offer elders a single gateway for both primary and long-term care. This year saw the centre become fully established as a one-stop Longevity Central, whose new helpline can respond to a broad array of needs, as well as queries about ageing well and aged care resources in Whampoa.

Housed in the Whampoa Community Club, the centre also serves as a health hub that can act as a bridge between hospital and clinic facilities. Taking a life-course, preventive approach, it aims to provide a multitiered care delivery system that will enable seniors to age in place while remaining healthy, productive members of the community.

Together with the broader ComSA initiative, the centre is now mature enough to move beyond individual, stand-alone services, delivering a wholly integrated system to the community as it joins hands with other service providers such as Tan Tock Seng Hospital to develop new care pathways and population health initiatives.

Our Board

We saw many changes on the Board as well, with four members leaving the fold: Ms Elsie Low, Ms Tan Bee Nah, Ms Loo Lian Ee and Mr Paul Choo. Here, we take the opportunity to offer heartfelt thanks for their tireless dedication to the Foundation and their invaluable contributions over the years. Elsie, Bee Nah and Lian Ee continue to support our efforts by serving on our board committees.

Incoming directors include Mr Bryan Goh, the chief executive of Tsao Family Office, which manages assets used to fund the Tsao Group's philanthropic activities. Also new to the Board are management consultant Saxone Woon, Mr Eddie Chau and Ms Cheah Sheau Lan. Mr Chau chairs the all-new Technology Committee, which will help us evaluate strategies for adoption and investment, while ensuring effective and secure utilisation across the Foundation.

Looking to the Future

Within the Foundation, we also felt the need to turn the page as we entered our 26th year, after having led pivotal changes in eldercare for a quarter-century. In 2019, we made the decision to review, re-envision and restructure, setting forth on a journey to reshape ourselves into a future-ready organisation that will continue to act as a catalyst for positive and lasting change.

Beyond enhancing the quality of life for seniors and their families on an individual level, our initiatives this year will also serve to amplify what we started at ComSA, by forging fresh mindsets and developing new service systems at the community and societal levels that will allow Singapore as a nation to truly reap the dividends of longevity.

CHAIRMAN DR MARY ANN TSAO



Dr Mary Ann Tsao

As I sit down to pen this message in the midst of the COVID-19 pandemic, I am ever more reminded of the primary importance of interconnection and resilience across the many levels of our lives, from individual to family, organisation to society, country to the world that we cohabitate. The current disruptions for the Tsao Foundation and our sector underline the relevance and value of the work we undertook in 2019 to take stock, build resilience and enable connections in our services, relationships and company operations.

While striving to support the needs and aspirations for better health, participation and well-being over the life-course through the community-based, integrated bio-psycho-social aged care services at our Hua Mei Centre for Successful Ageing (HMCSA) and Community for Successful Ageing (ComSA); community development and self-efficacy opportunities served by our International Longevity Centre - Singapore (ILC-S); capacity-building programmes at Hua Mei Training Academy (HMTA); and the contribution to knowledge through collaborative research with partners, we are constantly aware that we need to keep ahead of developing trends in a dynamic landscape in order to be relevant and value add.

In our clinical services and programmes, we came to see that the focus of intervention could no longer be the elder alone. Instead, what is needed is a family-centric approach with the elder and the primary caregiver as the nucleus: building family resilience becomes key. Recognising this called for a paradigm shift in how we conduct engagement, assessment and care planning for successful intervention. At the systems level, connecting with our partners to form an integrated eco-care system becomes the norm – making it a corollary to build institutional connections into the care system itself, in order to ensure seamless service delivery. Therefore, throughout 2019, our clinical colleagues from both HMCSA and ComSA were occupied with making such necessary changes in their work processes as part of their continuing endeavour to provide person-centred care.

In the meantime, our Clinical Affairs team focused on reviewing and improving practice guidelines and care standards as training and development are critical to ensuring that we provide quality care and continuous improvement.

A cornerstone of the Foundation's mission is to promote the self-efficacy, participation and financial adequacy of older persons, and especially, of women who would have been disadvantaged by a lifetime of gender inequities. EMPOWER and SCOPE DM were two programmes serving this purpose that ILC-S spearheaded in 2019.

On the side, the Foundation had earlier funded the Minimum Income Standards (MIS) study, which sought to understand what the average older person in Singapore saw as the monthly cost of an adequate standard of living. The researchers released its results in 2019. Our interest mainly was to add to the body of knowledge on the aspirations of older persons, which is necessary to creating a society for all ages.

Singapore's evolving landscape of capacity-building in eldercare, that itself is a response to demographic and economic change, compelled

HMTA to focus the year on reviewing the training programmes it ran. From there, the seeds of new programmes and training approaches that better meet the needs of care professionals, as well as family and other informal caregivers, were planted for the new opportunities and partnerships that we were to subsequently forge in 2020.

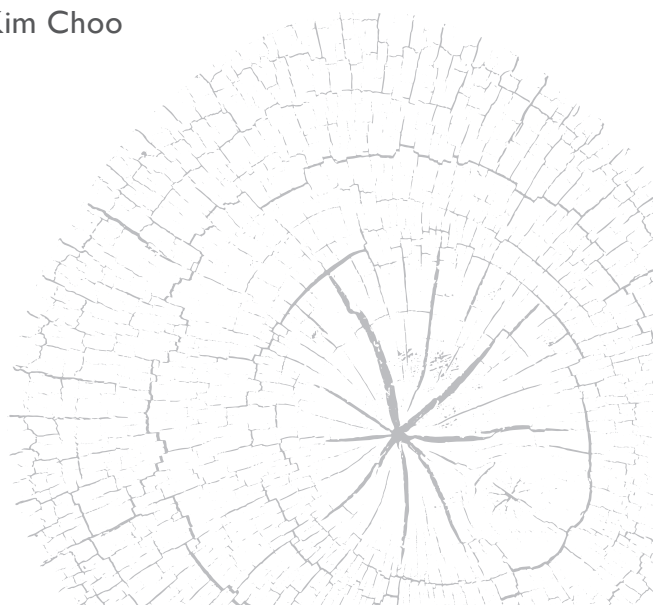
We continued to partner the Asian Development Bank as its Centre of Excellence in its regional project in the Asia-Pacific countries to enhance and implement sustainable long-term care system in their communities.

Twenty-six years from its inception, 2019 marked a milestone for the Foundation in its becoming a "large" IPC in Singapore, a category delineated for charities with an annual turnover of \$10 million and over, which have a more onerous list of governance guidelines to match its greater responsibilities. On this score, I want to commend my colleagues in the support services, and especially Finance, for all the extra effort they put into ensuring that we have a strong engine to run on.

A new chapter awaits as we have successfully applied for the NCSS' Organisational Development Transformation (ODT) grant. We look forward to the revaluation and improvements that we will be making to contribute to a society where all ages thrive.

I would like to thank all our clients, partners, supporters, board members, and most of all, my colleagues at the Foundation for their invaluable support and inspiration.

Ms Peh Kim Choo





Enhancing Eldercare in Asia

- Long-Term Care (LTC) Regional Training Workshop
- 27 February – 2 March

We hosted this landmark event together with the Asian Development Bank (ADB) as part of joint efforts to boost eldercare capacity across the region.

The four-day workshop gave delegates from Mongolia, Indonesia, Vietnam and Sri Lanka a chance to take a fresh look at their LTC service models and examine new ways to foster healthy ageing. Also invited were representatives from the ADB Regional Technical Assistance programme, whose agenda includes developing age-friendly infrastructure.

In 2017, ADB designated the Foundation as a Centre of Excellence, and appointed us as a Knowledge Partner for eldercare services, recognising the leading role we've played in addressing such needs in Singapore. Building knowledge-sharing platforms is a key focus of our collaborative efforts with ADB.

Creating Memories with Our Seniors

- Chinese New Year Lunch for Elders
- 2 March

This festive gathering has become a valued tradition for elderly clients from our holistic care programmes, many of whom are homebound. Held every year since 1995, it also gives us a chance to catch up with their families and caregivers, while ringing in the New Year with everyone.

With the support of Ms Shabnam Melwani, who has helped sponsor this event for nearly a decade, we were able to create a truly memorable occasion for all this year. During lively song-and-dance sessions led by veteran actress Madam Cai Ping Kai (everyone calls her Er Gu), some of our seniors gleefully stole the limelight as they belted out tunes from yesteryear.

Our care management teams and volunteers also organised other lighthearted activities that delighted everyone there.



Sharing Latest Community-Based Research

- Ageing Research Forum: "It Takes a Kampong"
- 8 May

The annual event allowed us to present fresh insights from our Community for Successful Ageing (ComSA) – a watershed project started in 2013 that takes a ground-up, community-wide approach to empowering older people and meeting their needs and aspirations.

Around 100 social service professionals attended to get an in-depth look at how this multicomponent, multisystem model helps create a sustainable environment for ageing well, and enable people of all generations to extract the best of what longevity can offer.

This forum series was launched in 2015 by the Foundation's ILC Singapore to share lessons learnt from our community-based programmes, enhance research practices and spur greater public interest in this area.



HIGHLIGHTS OF 2019

Live Long, Live Well

- Longevity Festival @ Whampoa
- 23 September

Held at our ComSA Whampoa Centre, this major outreach event was designed to champion successful ageing in the community, with a host of activities based on the theme “My Life, Our Longevity”.

The importance of good health and positive thinking was stressed at mini workshops, which also highlighted eldercare issues faced by both seniors and caregivers, plus the options they can explore. Festival high points included the launch of a community library to encourage active reading among elders.

Seniors were treated to neck massages by our friends from the Singapore Association Of The Visually Handicapped and food-tasting sessions by our volunteers. Balloon sculpting, interactive games and snappy quizzes were other popular activities.



Targeting Inclusivity to Mark Special UN Day

- International Day of Older Persons 2019 Party
- 18 October

Every October, the UN honours the many contributions made by older people, highlighting both the opportunities and challenges of ageing in today’s world. Since 2015, we’ve celebrated this special occasion at Whampoa, sharing fun-filled activities as well as learning opportunities with senior residents there.

This year, some 250 people came together to salute efforts to “Empower and Promote Inclusion of All” – the theme we chose to match the UN’s own agenda for 2019. Through initiatives to positively shape “The Journey to Age Equality”, the UN hopes to spotlight age bias and find ways to overcome discrimination.



Signature Tee-Off Raises Nearly \$570,000

- IMC-Tsao Foundation Charity Golf 2019
- 11 October

As always, we saw a staunch line-up of supporters, who helped raise nearly \$570,000, including matching funds from the Community Silver Trust grant run by the Agency for Integrated Care (AIC).

These funds will allow low-income and vulnerable elders living in the community to get vital care and assistance, as well as access to allied health and social care programmes. Held in partnership with the IMC Industrial Group since 2006, the annual event helps support a critical array of services run by the Foundation, including a mobile clinic for homebound elders and integrated daycare centres.



Taking a Shot for Healthier Ageing

- Adult Vaccination Workshop/Public Seminar
- 14 – 15 October

Despite moves to encourage older people to get vaccines for preventable diseases, local uptake rates remain low. The ILC Singapore event brought together international leaders in the field to discuss how research, policy and action are being shaped here as well as in Hong Kong and the UK.

This immunisation initiative was jointly organised with the International Longevity Centre UK to create a platform for exchange and collaboration that will advance standards and practices around the region. Through its innovative and policy-relevant research, ILC Singapore helps drive the Foundation’s efforts to foster an inclusive society for all ages.



HUA MEI CENTRE FOR SUCCESSFUL AGEING (HMCSA)

Since 1993, the Tsao Foundation has strived to promote healthy and active ageing, seeking constructive change through innovation in eldercare, training, education, research, collaboration and advocacy. Centred on a total community approach, these efforts to transform the ageing experience saw us venture into all-new frontiers in eldercare, as we steadily built an integrated ecosystem of programmes, services and resources that would enable seniors to successfully age in place.

Opened in 2009, HMCSA embraces these goals, bringing together all the community-based, aged-care service models that we have pioneered over the past 26 years. For our clients, it has become their first stop, as well as a one-stop gateway for accessing both the medical and psychosocial care they need to optimise their health and well-being.

This carefully interwoven system is tailored to meet their individual needs, allowing them to move easily between programmes or be served by several at once. Through this person-centred, holistic approach, HMCSA is helping to change the face of eldercare by enabling seniors to retain their independence and connection to the community, so they can continue to grow and explore the opportunities provided by longevity.

HOLISTIC CARE

Elder-centred Programme of Integrated Comprehensive Care (EPICC)

We launched this groundbreaking initiative in 2011 to enable elders needing extensive care to age in place, rather than in a nursing home. Its centre-based daycare component allows them to get crucial primary care, taking a person-centred, team-managed approach that is designed to help them remain as part of the community.

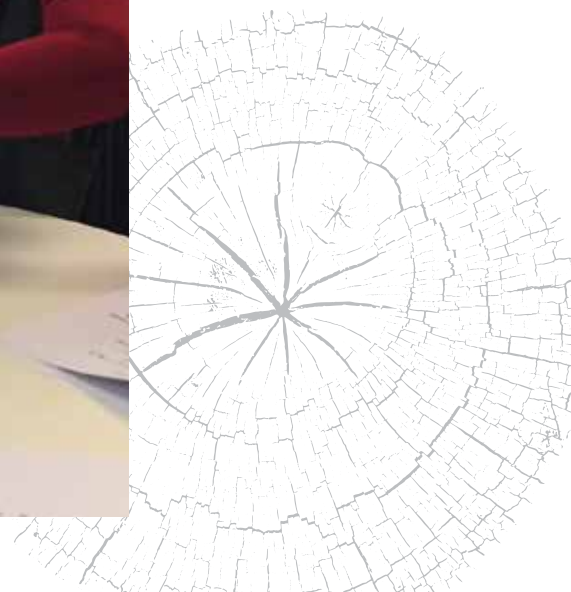
EPICC continues to seek innovative solutions, constantly evolving to meet changing care needs. At first, its clients were mainly elders with little social support, living alone in rental flats. In recent years, another profile has emerged – elders taken care of by family members, who need considerable support themselves to cope with the challenges of caregiving. In line with our long-term thrust to drive change by harnessing the collective strength of the community, EPICC equips them with the knowledge and skills to effectively look after their elders, while offering them some respite.

EPICC strives to build enduring collaborations with partners in the community. Staff from Prudential Singapore, Becton, Dickinson and Company (BD) and ING Bank were engaged in meaningful interactions with elders served by EPICC.

In another fruitful alliance, nursing students from the Singapore Institute of Technology were sent on attachments to EPICC. Asked to find creative solutions for care delivery issues, they quickly proposed a simple but practical app to support communications with families.

Together with Hua Mei Counselling and Coaching colleagues, EPICC facilitated a guided autobiography (GAB) session for eight elders. First launched at ComSA, the GAB programme is based on concepts developed by Dr James Birren, a pioneer in research on ageing. By encouraging elders to write down and share their life stories, it helps them connect with each other on a journey of self-discovery where they can put life events in perspective and find new meaning in life.

Community participation programmes saw elders at EPICC enjoying activities organised by tireless volunteers such as artistes Rachel Lim and Lee Yeong Wei, who regularly lead music and dance therapy sessions at ComSA. Artist Chen Qiuyi joined their ranks this year, holding classes in watercolour painting.



Hua Mei Community Care Management Services (HMCCMS)

Launched in 1998 to pioneer care management in Singapore, it is one of the longest-running continuous services of its kind here. In line with our person-centred care and community-based approach, HMCCMS serves frail and vulnerable older persons with complex medical/nursing, functional and psychosocial issues, while offering support for their caregivers.

Through a specialised team led by a nurse and a social worker, HMCCMS provides comprehensive care assessment for clients, evaluating the degree of support they have within the family and the range of resources available in the community. The team then works with clients and their caregivers as well as service partners to build an integrated care framework that will help optimise their health and well-being while allowing them to continue living at home. Creating sustainable care

arrangements, which include good self-care practices, also makes it easier for caregivers to continue their care journey.

Of the 91 clients served in 2019, many were struggling with challenging family dynamics. High levels of stress were also evident among caregivers. About 24% of the cases were referred to Hua Mei Counselling and Coaching, with teams from both sides striving to help clients and their caregivers cope with issues such as grief and loss, come to terms with their medical condition and physical decline, and manage the impact of various life changes. For another 10% who were empanelled to Hua Mei Clinic for primary care, HMCCMS worked closely with polyclinics, outpatient clinics and general practitioners to facilitate the medical services they needed.

External collaborations during the year included working with the Apex Day Rehabilitation Centre For Elderly, the Heng Shan Foundation, various Social Service Offices, Family Service Centres and Senior Activity Centres, Thye Hua Kwan Moral Charities, St Andrew's Day Care Centre, Lions Befrienders, the Home Nursing Foundation, Dorcas Home Care Services and many others.

Through these combined efforts, we were able to enhance support and care services for clients, while easing the load on their caregivers and families, which helped foster better family relationships.



Hua Mei Counselling & Coaching (HMCC)

Ageing successfully and productively goes beyond physical health – mindset and emotional well-being are just as important. Set up in 2009, HMCC forms a core part of our long-term agenda to enable and empower active ageing across the community through life-affirming programmes that promote learning and personal development.

To realise these goals, our team at HMCC helps seniors cope with the emotional impact of difficult life changes, while providing support for their caregivers. We also work with other agencies and healthcare professionals to advance research and outreach efforts.

In 2019, HMCC saw 219 individual counselling cases, 52 para-counselling cases and eight coaching groups (with 99 participants combined).

In January, it worked with Hua Mei Training Academy to develop and organise training sessions on age sensitisation, aimed at helping staff and caregivers to better understand the unique needs of elderly patients.

In March, together with EPICC, ComSA and Hua Mei Mobile Clinic, it organised focus group discussions with family caregivers on what sustains and motivates them, hoping to understand how we can provide better support. In July, its assistant director Wang Jing presented key findings at an applied research workshop on these issues, after attending an ILC Global Alliance working group meeting on the positive aspects of caregiving.



Other partnerships included working with ILC Singapore in June to train facilitators for our newly launched, three-year pilot programme at Whampoa. Called EMPOWER, it hopes to catalyse community-based active ageing by encouraging seniors there to take the lead in spurring change, helping to identify and resolve community issues while pushing forward civic action projects by reaching out to residents of all ages.

In September, HMCC and ILC Singapore again joined hands to train facilitators for SCOPE Diabetes Management, which includes a series of community workshops designed to show elders in Whampoa how lifestyle changes can help them manage the condition.

New external collaborations for the year included providing counselling services and coaching workshops for residents of St Andrew's Nursing Home at Queenstown and Henderson.



“Hua Mei’s counsellor showed compassion and skill when counselling a resident who was under our associate chaplain’s pastoral care. He was struggling with depression, but she helped reassure him before he passed on.”

Pastor Yap, St Andrew’s Nursing Home (Queenstown)

Hua Mei Mobile Clinic (HMMC)

Our first major initiative to reach out to both elders in need and the community at large, the clinic was launched to serve homebound seniors. Realising early on that many could not even go to a doctor because they were too frail or unwell to leave their homes, we decided to deliver critical services to their doorstep, enabling them to continue living in the community for as long as possible – the first medical home-care programme in Singapore.

HMMC also plays a vital role in our thrust to raise public awareness, advance lifelong learning and build capacity in the eldercare sector. In 2019, it once again worked with the Lee Kong Chian School of Medicine to host attachments for students taking part in the Long-Term Patient Project, during which they follow a patient's journey for a year. These attachments allow them to see firsthand what patients can gain from community-based home care.

Continuous learning is just as key for team members at HMMC, who are given every chance to learn new skills. In February, we were able to congratulate nurse Junnie Phang, when she earned her specialist diploma in gerontological nursing.

Every year, we hold an Eden Lunch for HMMC clients, to celebrate ideals laid out by The Eden Alternative®, an international organisation dedicated to improving the well-being of elders and caregivers by transforming the communities they live in. The event also helps introduce caregivers to new ways of interacting with older persons. This year, we took the occasion to visit a client whose rising care needs had made it necessary for her to move to a nursing home.

On our Evening of Remembrance, we again paid tribute to the memory of elders who had passed on. The event is held each year in a mark of support for caregivers and families during their time of loss and grief.

Hua Mei Acupuncture and TCM Centre

Also one of our earliest initiatives, the centre was set up to help our clients manage health issues through complementary therapies, working alongside Western-trained physicians to enhance patient care.

Most clients who come to the centre are 40 and above, accounting for 77% of the 319 new patients in 2019. Many sought acupuncture only (81% of the sessions) while others came just for herbal consultations (10%), with those seeking both making up 13%.

As part of our continuing focus on women's health, the centre also offers TCM treatment for those looking to start in-vitro fertilisation. Of the 32 new clients in 2019, five were known to have conceived successfully.

The centre worked with the Learning Room at ComSA to hold a TCM Health Talk & Cooking Demonstration in September, focusing on chronic illnesses among seniors. Part of a long-running public education series, the session also introduced TCM herbs and foods that can help prevent

and manage chronic conditions, and was followed by a cooking demonstration on how to include them in simple, appetising meals.

As part of another regular series, the centre held talks on DIY acupoint massage in July, August, September and December. Aimed at equipping people with knowledge that can help support long-term well-being, such sessions also serve to motivate older persons who want to actively manage their own health.

HOLISTIC CARE



Clinical Affairs

Our Clinical Affairs team recognises the importance of stringent protocols in ensuring the delivery of quality healthcare by encouraging the consistent application of standardised approaches. Implemented at both HMCSA and ComSA, the clinical practice protocols developed by the team have helped enhance both the quality and timeliness of clinical decision-making.

To date, it has completed eight Tsao Foundation clinical practice guidelines and standards for areas of care that require an integrated, team-based approach. These areas include end-of-life care, dementia, diabetes mellitus, adult vaccination, mental health, caregiver support, elder abuse and functional performance.

In line with our commitment to delivering both quality and innovation, the team has developed a clinical quality framework that helps track client satisfaction and health services utilisation, as well as competency frameworks for nursing and supportive care staff. To further promote competency and continuing medical education, it also organised an in-house workshop this year to update all our clinical staff and senior managers on the core principles of primary care.

Its contributions to our advocacy efforts included presenting key research findings on adult vaccination at a regional congress organised in October by the International Association of Gerontology and Geriatrics. To further our advocacy of adult protection, it furnished a chapter on Singapore's experience for the International Handbook of Elder Abuse and Mistreatment, a milestone publication slated for release in 2020. The team also helped ramp up efforts in other areas, including dementia inclusivity, population health, caregiving, health financing and self-care.

COMMUNITY FOR SUCCESSFUL AGEING (COMSA) - A REVIEW

Conceived in 2010 and finally launched in 2014, ComSA at Whampoa Centre was the Foundation's response to a slew of questions:

"What does it take for an entire community to age well?"

"How can we enable individuals to remain healthy, be socially connected, continue to learn and grow, and practise optimal self-care throughout life?"

"How can families provide an enabling environment and be able to joyfully give care to their elderly loved ones when such needs arise? And how can we create an inclusive community that provides a conducive environment to enable dynamic and productive ageing where older people can actively contribute to family and community life?"

"What does this mean for the older person, the family and the community?"

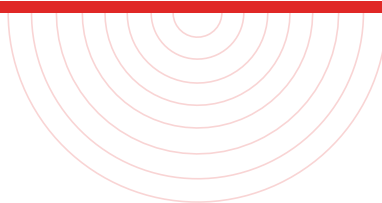
We want everyone to benefit from the gift of longevity, alleviating the challenges of ageing by:

- enabling people to age healthily and stay strong through the life course
- empowering seniors to optimally participate in work, family and community life
- strengthening intergenerational solidarity, both within families and in the community
- cultivating an inclusive community where seniors can enjoy opportunities without facing ageist prejudice.

ComSA aims to address these issues in phases by:

- devising a proactive, preventive life-course strategy that will promote health and well-being, as well as early detection of health and functional issues in older people, which will allow early intervention; this is to be achieved through a population approach to risk identification at the individual and community level
- creating a systems approach to community care through establishing a network that includes all relevant service providers (aged care, family and other relevant services), with a care management system as its core
- engaging the community in developing intergenerational programmes and strengthening intergenerational solidarity, thus shifting perceptions and dispelling myths about older people
- empowering seniors through communities of learners in healthy and productive ageing
- establishing a one-stop longevity centre with a broad array of health and social services (such as a seniors clinic, care management services, a day centre, etc.) that can meet a whole continuum of needs among elders, who range from those who are still very well to those at the end of life; this centre can also serve as a node that sits between hospital and community, by keeping people well and out of hospital as much as possible and by providing a safe transition from hospital to home
- developing the ability to identify and respond to emerging community needs
- implementing relevant research

HOLISTIC CARE



Phase 1 – 2013-2016, The First Three Years

These early years were dedicated to laying the groundwork for ComSA by developing a clearer profile of Whampoa's older residents and by building necessary relationships. An ethnographic study was completed with the Saw Swee Hock School of Public Health at the National University of Singapore (NUS) to better understand the Whampoa community and the situation of older people there. To assess the overall impact of the entire ComSA project, a realist systems evaluation was also initiated, because we wanted to identify which approaches would work best in various contexts to provide the most productive outcomes.

Given the opportunity to work with Whampoa's grassroots on a key survey, ComSA was able to apply a population, systems approach to service design there. Using an international instrument (EasyCare from the UK) that we validated, the 2014 survey covered a non-representative sample of about a quarter of the 60-plus population in Whampoa. Of those surveyed, most of whom were living with their families, 10% had cognitive impairment and 52% were socially isolated. These findings were later corroborated by a representative national survey by the Centre for Ageing Research and Education (CARE) at Duke-NUS Medical School. In response to these population findings, strategies to address social isolation and dementia were developed, which were implemented in Phase 2 (see below).

Initiatives directed at intergenerational connectivity as well as senior empowerment and engagement also helped address the social isolation issue, though more research would be required to identify the factors behind this high degree of social isolation. In addition, as the service network was put in place, early detection of older people with needs became easier, making it possible to refer them promptly to appropriate services.

Working with the NUS School of Public Health, we developed a validated biopsychosocial risk screener that could derive individual risk scores from the survey. Our community care managers were able to use these scores to reach out to seniors whose care arrangements were at risk of breaking down. About 17% of those surveyed had scores high enough to imply a significant risk of care breakdown from a combination of psychological, social, functional and health factors. Without intervention, these seniors could well be hospitalised unnecessarily or placed in nursing homes prematurely, while enduring a poorer quality of life. This screening tool can be used to track the overall risk profile of the older population over time.



Phase 2 – 2017-2019

Building on Phase 1, this stage saw ComSA Centre established at the Whampoa Community Club in 2017, where it has developed a comprehensive suite of services that can address the diverse health needs of older people, from the very well to the very frail.

A Person-Centred Medical Home (PCMH)

This integrated health and social primary care centre specialises in the care of older people with complex needs in these areas. It is backed by a medical team (doctors and nurses) as well as care management teams, consisting of nurses, social workers, service associates and coordinators (other relevant allied health professionals are brought in when appropriate). The care managers assess the needs and wants of the older person and the family, help them access necessary services, and build their capacity to care for themselves and effectively navigate the service system.

Under this person- and family-centric approach, older people are empanelled to PCMH, and the team then provides integrated health and social care on an ongoing basis. Guiding this service are principles that include the 9Cs of successful care delivery – being the first contact to call when needs arise, ensuring continuity of care and comprehensive care, providing care management and coordination, offering counselling and care, rendering clear communication to enable optimal self-care, caring for the caregiver, and taking a community-based approach. Even though PCMH sees primarily older persons with complex needs, the clinic does cater to people in their 40s, which helps create a longer runway for promoting good health. When patients become too frail to travel to the centre, need palliative care or approach end of life, they and their families have the option of transferring to Hua Mei Mobile Clinic, our home and end-of-life care service.

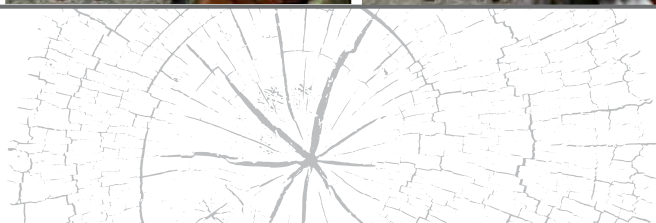
EPICC (Elder-centred Programme for Integrated Comprehensive Care)

Primarily a centre-based care programme under Singapore's Integrated Home and Day Care (IHDC) pilot scheme, it provides all-inclusive care for frail older people with cognitive, functional and multiple medical problems who are eligible for nursing-home placement. Most of the elders who attend the centre are in their 80s; many are frail, living with dementia and wheelchair-bound. They receive their medical care from the PCMH clinic, which is co-located.

The Learning Room (LR)

A learning-driven programme, LR develops and provides classes for people who are 40-plus, mainly to help them better prepare for a longer life, working with them in key areas such as health (preventing disease and disability), mental and physical fitness, social relations and financial preparation. The emphasis is on learning for optimal self-care.

Major projects include SCOPE, which takes a self-efficacy, peer-supported approach to chronic disease management. Called Self-Care on Health of Older Persons in Singapore, the programme has been effective in empowering older adults with low educational attainment to achieve a greater degree of self-care and adopt healthier lifestyles. A similar programme to promote diabetes self-care is being piloted.





LR also offers caregiver support programmes, such as training in frail and dementia care as well as self-care training for caregivers themselves. These initiatives are integrated with PCMH and across the ComSA Centre services, so self-care and caregiver support can be further strengthened.

The Kawan ("Friends") Initiative

When asked why they stayed home, many seniors said they had nowhere to go. Our response to that was to launch Café Kawan in 2017, creating a place where older people could come together and find a home away from home – a place led by seniors, for seniors, for the community. There, they could meet and make friends, play games (such as the very popular Rummy-O) and share their expertise (such as cooking and crafts).

More than a social drop-in centre, the café offers a place where seniors can be empowered and encouraged to self-organise and initiate activities that serve not just their own interests but also those of the community. In addition, it has become a listening post where we can hear what seniors are truly saying, as they talk about their needs, concerns, wishes and aspirations. It also helps refer seniors and their families to appropriate services depending on their situation. Café Kawan is a concept that will continue to grow and develop in response to the needs and interests of these seniors.

Community Development

The International Longevity Centre–Singapore (ILC-S) team continues to work with seniors across various neighbourhoods to engage and empower them, while building their capacity as community champions and advocates to resolve and overcome issues on their turfs (please see report under ILC).

ComSA – 2019 Report Card

These early efforts to build up ComSA Centre were challenging because of the need to simultaneously establish multiple services with very different natures. Recruiting and training staff who would be aligned to ComSA's purpose took time because few came trained in community aged care – their learning curve was especially steep because all our services were part of pilot schemes that were pioneering service models and approaches with no precedents in Singapore.

2019 marks the end of a three-year chapter to fully establish ComSA Centre, which has finally reached the stage where each service is well-established in its fundamental capabilities and is poised to take the quality and depth of practice to a higher level. The centre is also more prepared to strengthen the level of integration, both within the centre itself as well as with our colleagues in the community, and further value-add to the system.

The following is a summary of the significant achievements made in 2019:

PCMH

Addition of the Intellectual Disability (ID) Service

Launched in September 2019 as an integral part of PCMH, this service is a primary health and social care pilot that aims to create holistic medical, social and psychological care for older adults with ID and their families. With improved nutrition and healthcare, there is now a growing number of older people with ID being cared for by very elderly parents. This group tends to drop out of existing ID services and has been largely invisible, even though they often have complex medical problems on top of ID issues and require more care.

The parents are triply vulnerable because they themselves are elderly, they are caring for grown children with high needs, and they have been struggling to provide this care since the children were born. Their advanced age and their decreasing capacity for caregiving raise major concerns about how their children can continue to receive appropriate care over the long term and after their death – these worries weigh deeply on them and are a significant source of stress.

With a team consisting of a primary care physician with a special interest in adult ID, a nurse and a social work manager, a psychologist and a service coordinator, this pilot service aims to achieve a deeper understanding of these families' short- and long-term needs, the existing service-provision environment and any service gaps, in order to help inform policy and service planning. After three years, this service will also be able to define the service model, the role and responsibility of each professional staff member, the competencies required and the experience needed to develop a robust strategy for mainstreaming and scaling.

Strengthening the Dementia Care Practice

After survey findings showed that a significant proportion of Whampoa's senior residents had cognitive impairment, ComSA Centre strengthened its dementia care practice by establishing a specialty practice within PCMH, where a primary care physician trained in dementia care works in a specialised team that also includes a nurse, social worker, programme associate and coordinator. People living with dementia and their family caregivers face many challenges, as they lose their memory, their personality and eventually their ability to recognise their loved ones and manage even the simplest tasks for themselves.

The specialised team supports the care of those living with dementia by finding appropriate services, addressing the needs of the caregivers, and helping everyone involved prepare and plan for the longer term materially, psychologically and emotionally. Working with CARE at Duke-NUS, we have begun a study to deep-dive into the community to understand how it is dealing with dementia, while also evaluating the service model. The outcome for the study would include ways to improve the service as well as a blueprint for a dementia-inclusive community in Whampoa.

HOLISTIC CARE

Developing New Capabilities for the Care Management Service

Care management for older people with complex care needs was already challenging when it was primarily for single older people but, with a rising number of cases where whole or extended families are involved, it has become even more complicated. These days, the “caregiver” is usually not a single person, but a small ecosystem (typically with a helper as the primary caregiver, a daughter supervising the helper, and other children involved with decision-making who might not get along, as well as relatives not involved with the actual caregiving but who still offer their opinions). Dealing with this effectively required new skill sets that had to be developed, and service delivery required more time as well.

PCMH’s medical service has been growing steadily, with almost 800 elders under its care. Its collaborations with the National Healthcare Group (NHG) and Tan Tock Seng Hospital (TTSH) continue to bear fruit, with their patients from Toa Payoh Polyclinic, memory and geriatrics clinics being referred and right-sited to PCMH for holistic community care. In 2019, we also began a collaboration with TTSH to alert PCMH whenever its empanelled patients are admitted or presented at the Emergency department, so their cases can be followed up in a timely manner to prevent deterioration and avoid readmission.

With advancements in healthcare, many are living longer lives, including people with special needs, such as those with mental health, addiction, human immunodeficiency virus (HIV) or other issues. Their care needs will only increase with age – together with appropriate partners, PCMH and ComSA Centre overall must be able to respond to these evolving needs as they emerge.

Learning Room (LR) for Self-care

A dedicated provider of longevity education across multiple domains, LR has successfully rolled out various programmes specifically targeting older seniors with limited education, who require a different approach in terms of teaching and dialect-speaking capability. During focus group discussions aimed at promoting behaviour change, the seniors reported that they enjoyed the LR classes and were able to make healthy changes to some lifestyle behaviours. Including short mindfulness practices in their daily lives seemed to be helpful. Efforts to train community volunteers to teach these courses paid off as well, making it possible for LR to scale them up across Singapore in 2020.

Café Kawan

Our Kawan initiative matured significantly this year, far outstripping the changes seen in 2018, when outreach efforts saw mostly passive participation among seniors. In 2019, they began to take full advantage of all that the café has to offer – around 300 residents made use of its facilities, with nearly 90 going regularly and really taking ownership of the activities there.

A weekly cooking programme where seniors used to just watch and taste has turned into a highly interactive session where they actually plan the menu and do the cooking themselves – they have even started to supply lunch twice a week to staff and visitors on a voluntary payment basis. Adding a book exchange (Book Exchange@Kawan) and a reading room in an airy outdoor area – supported by a gift from Becton, Dickinson and Company (BD) – has brought in people of all ages. Café Kawan looks forward to developing even more senior-led programmes for the community.



Community Development

ComSA celebrated the first Longevity Festival at the Whampoa Community Club in September and the International Day of Older Persons in October (see Highlights of 2019). The festival was graced by the Minister for Social and Family Development, Mr Desmond Lim, who was delighted to meet Er Gu, a popular TV personality who is a regular presence at Café Kawan and has helped make the initiative a success. It was a morning of fun for young and old alike, with games, food and crafts galore, even as the ComSA team reached out and shared information about their services to both visitors and a selected group of professional guests at the accompanying forum.

Backed by grassroots support, and working together with community and corporate partners as well as NHG and TTSH, ComSA is ready to take its work further in both breadth and depth, and explore new collaborations to strengthen our practice in the service of our seniors, their families and the Whampoa community.



Realising from the outset that building capacity and shaping new mindsets would be crucial to our plans to drive constructive change in eldercare, we set up Hua Mei Training Academy in 1995 to provide not only professional courses, but also education and training for the wider community.

Over the years, HMTA has helped bring the wealth of knowledge and expertise amassed by HMCSA and ILC Singapore to both eldercare professionals and caregivers in the community, arming them with the skills and tools to make healthy, active ageing a reality for those under their care. The academy also holds self-care courses for seniors, enabling them to enjoy greater independence and autonomy, while reducing the load on their caregivers.

As a dedicated provider of training in community-based eldercare, HMTA has developed a wide array of certification programmes that are well-recognised in the industry. It also holds regular talks and workshops on ageing and aged care, as well as health promotion and management. In addition, training is provided for seniors, family caregivers and volunteers, as part of our efforts to draw in the entire community.

In 2019, in keeping with our ongoing commitment to quality and innovation, HMTA began a thorough review of its programmes, moving to align them with the latest developments in the sector. All of its current Workforce Skills Qualifications (WSQ) courses will be updated to bring them in line with Singapore's Skills Framework initiative, while future programmes will include more blended-learning components in their design. It is also reviewing its marketing and outreach strategies to ensure more effective collaborations with key partners.

During the year, training for professionals included a course in February on clinical dementia care targeted at allied health workers, which was held in conjunction with the Alzheimer's Disease Association. An introduction to advanced primary care for homebound elders was held in June for service leaders, to aid them in planning and designing sustainable home-care programmes. HMTA also provided geriatrics training for nursing aides at the Bishan Home for the Intellectually Disabled and age sensitisation workshops for staff at Ng Teng Fong General Hospital.

Training for corporate partners included workshops on age sensitisation and communications with older persons, which were customised for staff onboarding sessions at Prudential Singapore and for a nine-month leadership programme created by the SCOR reinsurance group for its top executives.

In line with our long-standing advocacy of lifelong learning and personal growth among seniors, HMTA took part in the National Silver Academy Roadshow (NSA) in August. At the event, HMTA alumni and seniors who had attended its courses were able to explore new learning opportunities and encouraged to continue their learning journey. Course providers working with NSA offer a huge variety of programmes designed to help seniors keep their minds active and engaged.

Another event that provided an excellent platform for advocacy was ELDEX Asia, a major trade and consumer exhibition launched this year for the region's eldercare sector, with a special focus on active ageing. At the ELDEX conference, during a specially curated session on the future of eldercare led by SkillsFuture Singapore's jobs and skills panel, CEO of Tsao Foundation, Peh Kim Choo, shared insights into new care models, gleaned from our many years of research and case experience.



JOINING THE DOTS

Conceived in 2009, the ILC Singapore (ILC-S) supports policy, practice, advocacy and community development by initiating high-impact research and collaborative platforms that can help us drive constructive change in how society approaches and responds to ageing. By connecting the dots between community, practice, academe, enterprise and policy, it hopes to actualise the opportunities presented by longevity.

As a long-standing member of the ILC Global Alliance (ILC-GA), which aims to address population ageing in positive and productive ways, it strives for innovation in both research and action, developing and implementing programmes that will foster an inclusive society for all ages.

ILC-S also plays a pivotal role in supporting our work as a Knowledge Partner for the Asian Development Bank, allowing us to effectively share our expertise in building community-based eldercare services with other countries in the region, as part of the institution's drive to boost capacity in aged care across Asia.

This year, ILC-S continued to stride forward in key areas that we have singled out for research and advocacy, with a special focus on older women and the factors that put them at risk.

Over the years, our research has shown that many women are not financially prepared for old age, often because of gender inequalities faced earlier in life that affected their earning ability and their role in caregiving. These findings were highlighted in a 2018 publication titled *Financial Security of Older Women: Perspectives from Southeast Asia*, which stressed the urgent need for policy intervention involving not only governments, but also individuals, communities and businesses.

This year, building on these efforts, the centre presented both the book and a policy brief at four prominent platforms, including the Asia-Pacific Forum on Sustainable Development in Bangkok in March and the Fourth International Conference on Public Policy in Montreal in June.

In one of its early initiatives to put policy into practice, the team developed the Citi-Tsao Foundation Financial Education Programme for Women, which was launched in 2008 to address the financial vulnerability of low-income, mature women. The specially tailored curriculum shows them how to save, budget and invest, helping them to achieve greater independence and prepare for retirement.

In 2019, to assess the effectiveness of the programme, ILC-S commissioned a research team from the Dornsife Center for Economic School and Social Research at the University of Southern California to evaluate what changes it had brought about.

Over at ComSA, a milestone project that has helped redefine eldercare in Singapore, ILC-S redoubled its efforts to build critical links and strengthen support frameworks when it helped launch EMPOWER this year. Called Enriching and Mobilising Participation of Whampoa's Elder Residents, the pilot programme is co-funded by the Tote Board Social Service Fund run by the National Council of Social Service.



In this phase, 32 seniors were recruited and trained to become community advocates who will help identify and resolve issues affecting residents there. They will also co-lead and co-facilitate civic action projects, reaching out to both young and old to enlist their support.

This year, we also published a booklet about Curating Whampoa, a two-year community art and heritage project that laid the cornerstone for creating a 'living museum' in the neighbourhood. Funded by the National Heritage Board, the project highlighted the crucial role played by Whampoa's seniors as living community assets who form an indispensable link between the past and the future. The booklet not only documents the project, it also celebrates the personal narratives and human connections that the project was able to showcase.

In other core focus areas, the team worked with ILC-GA on a proposal to assess long-term care (LTC) systems across 11 countries, focusing on their ability to meet the needs of older people. The study aims to develop an international framework that will help identify best practices and innovative approaches, particularly those that can be transferred to other settings.

The team is also working with ILC-GA on a study to examine the positive aspects of caregiving, looking at areas such as social engagement, life satisfaction and quality of life. Key findings are being used to prepare a policy paper.

Continuing its research into and advocacy of self-care in health management, the ILC-S pushed forward with Project SCOPE in Whampoa. Called Self-Care on Health of Older Persons in Singapore, this community development programme will help determine how effective the self-care approach is in helping older persons to manage chronic conditions and improve their quality of life. This year, the centre recruited 253 diabetic seniors for SCOPE Diabetes Management, which will introduce key skills and knowledge through a weekly series of community participation workshops.

All-new projects that the centre kicked off this year include a major two-year study that aims to map community-based empowerment and resilience-building initiatives across Southeast Asia. Starting with Singapore, Thailand and the Philippines, the project hopes to identify sustainable models that can help communities overcome adverse situations by making the most of available resources.

BUILDING A VIBRANT, SUPPORTIVE WORKPLACE

Personal growth and human connections lie at the heart of our mission to positively transform the ageing experience – one that celebrates the human spirit and strives to realise its full potential by optimising the opportunities in longevity. These ideals apply not only to those we serve, but also to our own people, so we take pains to champion their growth and well-being as well.

Celebrating Staff Loyalty and Longevity

Without our people, without their passion and dedication, we would not be where we are today. Not only have they worked tirelessly to improve the lives of the elderly we care for, they have also created a rich, vibrant workplace where we can come together in a shared mission to build a better society for all.

Every year, at our Chinese New Year dinner for all staff, we also take the opportunity to celebrate our veterans in a Long Service Award ceremony, to show how much we value their commitment and to thank them for their many contributions. In 2019, we honoured 12 colleagues for their selfless service over the years.

Leading the way was Sister Fong Yoke Hiong, who joined us 25 years ago as our very first community nurse. Now our assistant director of nursing, she has never regretted her decision to go into home care because she was able to build a deeper relationship with her patients, even though it was often more challenging than working in a hospital.

Ms Wang Jing, who helped launch HMCC and is now its assistant director, realised in her 15 years with us that close social ties help you cope better as you grow older, so you need to invest time in your relationships. Her many years as a trainer and counsellor have taught her that strengthening social connections is crucial for healthy ageing.

TSAO FOUNDATION LONG SERVICE AWARDS 2019

25 YEARS IN SERVICE

Fong Yoke Hiong, Clinical Affairs (HQ)

15 YEARS IN SERVICE

Cynthia Ng Siew Lay, HMCSA, HMCCMS (Tiong Bahru)
Wang Jing, HMCSA, HMCC

10 YEARS IN SERVICE

Wendy Wong Ah Yong, HMCSA, HMC (Tiong Bahru)
Karen Hoon Mui Choo, HMCSA, AC
Sam Ying Koh Tiong, Facilities & Administration (HQ)

5 YEARS IN SERVICE

Hung Tzyy Wan, HMCSA, EPICC (Tiong Bahru)
Tan Sing Poh, HMTA
Doris Kwa Bee Tin, HMCSA, HMCCMS (Tiong Bahru)
Chua Yah Li, HMCSA, EPICC (Tiong Bahru)
Gladys So Bin Sze, HMCSA, HMCC
Leong Yuet Chun, ILC-S

Encouraging Personal Growth and Lifelong Learning

For both our clients and our staff, we have always advocated personal development through sustained learning and education.

In 2019, the learning journey for staff included a Forums of Change workshop for over 20 leaders and people managers, as well as a one-day financial management workshop for 15 managers and senior executives. In addition, all our clinical staff attended a half-day coaching workshop conducted together with executive coach Jean Balfour.

Emphasising our unique care culture, our Clinical Affairs team held its own in-house workshop to bring all clinical staff and senior managers up to speed with the 9Cs Principles of Primary Care.

Fostering Wellness at Work

Our staff pour so much time and energy into caring for the seniors under their charge, we don't want them to lose sight of their own health and wellbeing.

To help them achieve greater work-life balance, we organise a wide range of sports and leisure events for them every year. In 2019, Active Hour sessions saw staff taking part in sports activities such as aerobics and brisk walking. Watercolour painting workshops were also held to enhance their emotional and psychological wellbeing.

Strengthening Workplace Bonds

We have always strived to nurture a caring, supportive environment for our staff, where strong bonds and healthy connections help build unity of purpose and resilience in adversity.

At the start of each year, we hold our One Tsao Day to gather people together from across the Foundation for a Chinese New Year gala dinner, where they can share their experiences and mark the year's achievements. The dinner took place at Hotel Jen @ Tanglin where colleagues caught up with one another while feasting. For new hires who joined later, we held a mini One Tsao Day to bring them into the fold with a bang.

The staff had a town hall in June which ended with a rollicking karaoke session. For our annual retreat this year, we headed to Chiangmai in Thailand, which gave team members a much-needed change in environment so they could recoup and regroup.

Enhancing Staff Welfare

Our people work selflessly to provide the best care possible to elders in need, so we do our best to support their own aspirations through competitive remuneration packages and nonfinancial benefits.

This year's initiatives included extending medical and dental benefits to staff still on probation. We also secured a Q&M Corporate PLUS package to cover the dental needs of all employees.

We ended the year with a simple gesture of appreciation, sending a fruit package to every staff member to mark Community Day.

DIRECTORS' STATEMENT

The directors present their statement to the members together with the audited financial statements of the Tsao Foundation (the "Foundation") for the financial year ended 31 December 2019.

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 2019 and the financial performance, changes in funds and cash flows of the Foundation for the financial year covered by the financial statements; and

(b) at the date of this statement, there are reasonable grounds to believe that the Foundation will be able to pay its debts as and when they fall due.

Directors

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

Dr Mary Ann Tsao
 Mr Frederick Chavalit Tsao
 Mr Phillip Tan
 Mr Bryan Goh (appointed on 17 June 2019)
 Ms Anne Kim
 Mr Abdullah bin Tarmugi
 Ms Jackie Wong
 Mr Saxone Woon (appointed on 7 November 2019)
 Mr Eddie Chau (appointed on 17 June 2019)
 Professor Chia Kee Seng
 Ms Cheah Sheau Lan (appointed on 17 June 2019)

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 object was to enable the directors of the Foundation to acquire benefits through the acquisition of shares in or debentures of any other body corporate.

Directors' interests in 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 reappointment.

On behalf of the Board of Directors,



Director



Director

Singapore, 16 July 2020

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2019

	2019 S\$	2018 S\$
ASSETS		
<u>Non-Current Assets</u>		
Plant and equipment	163,185	308,848
Intangible assets	194,534	-
Right-of-use assets	485,228	-
	<u>842,947</u>	<u>308,848</u>
<u>Current Assets</u>		
Inventories	38,658	39,491
Receivables	1,519,280	1,636,858
Fixed deposits with financial institutions	4,111,957	2,255,330
Cash and bank balances	5,787,251	7,650,686
	<u>11,457,146</u>	<u>11,582,365</u>
Total Assets	<u><u>12,300,093</u></u>	<u><u>11,891,213</u></u>
<u>FUNDS, RESERVES AND LIABILITIES</u>		
<u>Funds and Reserves</u>		
Accumulated reserves	8,482,691	8,399,339
Scholarship fund	111,987	125,362
Total Funds and Reserves	<u>8,594,678</u>	<u>8,524,701</u>
<u>Non-Current Liabilities</u>		
Lease liabilities	369,729	-
Provision for restoration costs	271,030	271,030
Grants and donations	88,909	-
	<u>729,668</u>	<u>271,030</u>
<u>Current Liabilities</u>		
Grants and donations	1,579,265	1,719,162
Payables	1,280,983	1,376,320
Lease liabilities	115,499	-
	<u>2,975,747</u>	<u>3,095,482</u>
Total Liabilities	<u>3,705,415</u>	<u>3,366,512</u>
Total Funds, Reserves and Liabilities	<u><u>12,300,093</u></u>	<u><u>11,891,213</u></u>

STATEMENT OF COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

	2019 S\$	2018 S\$
Income		
Donations and fund raising income	3,027,677	2,861,568
Programme grants	4,166,292	3,621,769
Consultation fees	1,030,358	892,383
Training fees	465,098	398,554
Other income	319,689	341,327
	9,009,114	8,115,601
Less: Expenditure		
Amortisation of intangible assets	75,938	-
Employee benefits expense	8,040,370	7,735,943
Depreciation of plant and equipment	136,014	228,260
Depreciation of right-of-use assets	122,101	-
Fund raising expenses	63,161	50,693
Finance cost	14,254	-
Other expenses	2,370,204	2,613,449
	10,822,042	10,628,345
Operating deficit	(1,812,928)	(2,512,744)
Donations matching grants	1,896,280	1,915,243
Surplus/(deficit) for the year	83,352	(597,501)
Other Comprehensive Income:		
Item that will not be reclassified subsequently to profit or loss:		
Net movements in restricted funds:		
Scholarship fund	(13,375)	251
Other comprehensive income for the year	(13,375)	251
Total comprehensive income for the year	69,977	(597,250)

STATEMENT OF CHANGES IN FUNDS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2019

	General funds	Restricted funds	
	Accumulated reserves*	Scholarship fund	Total funds
	S\$	S\$	S\$
Balance as at 1 January 2018	8,996,840	125,111	9,121,951
Deficit for the year	(597,501)	-	(597,501)
Other comprehensive income	-	251	251
Total comprehensive income for the year	(597,501)	251	(597,250)
Balance as at 31 December 2018	8,399,339	125,362	8,524,701
Surplus for the year	83,352	-	83,352
Other comprehensive income	-	(13,375)	(13,375)
Total comprehensive income for the year	83,352	(13,375)	69,977
Balance as at 31 December 2019	8,482,691	111,987	8,594,678

* Included in the accumulated reserves are:

(a) accumulated programme deficits of \$893,169 (2018: \$666,755) representing 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 \$25,410 (2018: \$Nil) representing the excess of expenditure over income arising wholly and exclusively from Enriching and Mobilising Participation of Whampoa's Elder Residents.

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 2019

	2019 S\$	2018 S\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Surplus/(deficit) for the year	83,352	(597,501)
Adjustments for:		
Amortisation of intangible assets	75,938	-
Depreciation of plant and equipment	136,014	228,260
Depreciation of right-of-use assets	122,101	-
Gain on disposal of plant and equipment	-	(584)
Interest income	(45,765)	(60,935)
Finance cost	14,254	-
	<u>302,542</u>	<u>166,741</u>
Operating surplus/(deficit) before working capital changes	385,894	(430,760)
Decrease/(increase) in inventories	833	(16,217)
Decrease in receivables	102,827	2,071,620
Decrease in grants and donations received in advance	(50,988)	(1,561,862)
(Decrease)/increase in payables	(95,337)	270,312
Changes in working capital	<u>(42,665)</u>	<u>(763,853)</u>
Net cash from operating activities	343,229	333,093
CASH FLOWS FROM INVESTING ACTIVITIES:		
Interest received	60,516	73,422
Proceed from disposal of plant and equipment	-	1,500
Purchase of intangible assets	(189,200)	-
Purchase of plant and equipment	(71,623)	(84,945)
Net cash used in investing activities	<u>(200,307)</u>	<u>(10,023)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Payment of interest relating to lease liabilities	(14,254)	-
Repayment of lease liabilities	(122,101)	-
Net cash used in financing activities	<u>(136,355)</u>	<u>-</u>
Net increase in cash and cash equivalents	6,567	323,070
Cash and cash equivalents at the beginning of the year	<u>9,780,654</u>	<u>9,457,584</u>
Cash and cash equivalents at end of the year	<u><u>9,787,221</u></u>	<u><u>9,780,654</u></u>



Tsao Foundation

Longevity is Opportunity

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