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VISION

Our vision is of an inclusive society for all ages that optimises opportunities in longevity.

MISSION

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

VALUES

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

FOUNDER | MRS TSAO NG YU SHUN

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

Over the last 24 years, Tsao Foundation has worked towards addressing those concerns and to support ageing in place under the leadership of Mrs Tsao Ng Yu Shun’s grand-daughter, Dr Mary Ann Tsao.

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

Mrs Tsao Ng Yu Shun passed away in 2001 but her vision and values continue to guide the Foundation, which has earned a reputation for distinction in the eldercare industry for innovation, practice and collaboration.
Established in 1993, the Tsao Foundation is a Singapore-registered charity with IPC (Institute of Public Character) status, engaged in the global response to longevity. Our vision is of an inclusive society for all ages that optimises the opportunities in longevity and strengthens inter-generational solidarity.

The Foundation strives for a transformation of the ageing experience by being a catalyst for constructive systemic and mindset change through four synergistic core initiatives:

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

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

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

» The Community For Successful Ageing (ComSA), a community-wide, ground-up approach to forge an integrated system of comprehensive programmes, services and enabling environments with the aim to promote health, wellbeing, personal growth and participation over the life course, and to build vibrant communities where all ages thrive.
Two VIP visits bracketed 2017: one placing a spotlight on the Tsao Foundation’s latest initiative, the other, recognising its 24 years of service to older persons and constant effort to promote mindset and systemic change in how ageing is approached.

In the first of these, on 26 February 2017, the Foundation welcomed a host of dignitaries to its Community for Successful Ageing (ComSA) Centre located at the Whampoa Community Club (CC), when the CC had its official opening after extensive renovation. The VIP guests included the event’s Guest-of-Honour, Health Minister Mr Gan Kim Yong; Jalan Besar GRC members, Mr Heng Chee How, Ms Denise Phua, Dr Lily Neo and A/Prof Yaacob Ibrahim; Mr Sitoh Yih Pin, MP for Potong Pasir; and others.

In his public address, Minister Gan highlighted ComSA’s role to support the healthy ageing of Whampoa’s residents, and its position in the seminal shift in Singapore’s healthcare system from hospital to community.

“This redeveloped Whampoa CC marks yet another milestone in our partnership to make Whampoa a community for all ages. Whampoa CC will host a “Community for Successful Ageing” centre, or ComSA for short, which offers primary care, geriatric services, case management as well as preventive care and wellness programmes in order to support Whampoa residents as they age…”

The ComSA centre is thus a concrete example of the development of community care infrastructure to support our care transformation efforts – to go beyond healthcare to health, and to extend care beyond hospitals to home.”

- Health Minister, Gan Kim Yong, at Whampoa CC official launch on Feb 2017

Then on 20 November 2017, President Halimah Yacob visited the Tsao Foundation as her first call on a provider of community-based eldercare on her inaugural tour of the country’s facilities and services for the vulnerable. Visiting ComSA Centre, she was welcomed enthusiastically by the elders and youths involved with its Hua Mei EPICC, ComSA Kawan and ‘Curating Whampoa’ programmes, which offered frail care services to opportunities for community participation. No stranger to the Tsao Foundation, President Halimah praised its record for innovative work when she met its senior management to learn about the current trends and challenges they were finding on the ground among rapid population change.

Much of the Foundation’s efforts in 2017 indeed concentrated on ComSA as it was the latest of its four initiatives, and also the most ambitious in scope, with its population health approach and its goal to co-build a community-wide, integrated system of programmes and services that would support biological, psychological and social health across the life stages and offer opportunities for lifelong learning, elder empowerment and participation, as well as intergenerational bonding.
Responding to the health threat that led eventually to the government’s declaration of a ‘war on diabetes’, the Foundation piloted a self-care programme for clients with diabetes named, ‘SCOPE Diabetes Management (DM)’. It was an enhancement of the original SCOPE programme which taught and encouraged behavioural change to adopt healthier lifestyle habits through elder-centric interactive learning and peer support. Four SCOPE-DM test groups were conducted in September 2017 and efforts got underway to engage community partners for its roll-out.

The Hua Mei Centre for Successful Ageing (HMCSA), the Foundation’s principal health service hub which had assisted the development of SCOPE DM, also supported the implementation of the ‘signature courses’ offered by the Hua Mei Training Academy (HMTA). These are practitioner-to-practitioner trainings developed in-house, drawing on HMCSA’s expertise in community-based, integrated biological, psycho-emotional and social (bps) healthcare for enabling ageing in place at optimal wellbeing.

One notable example in the year was the Specialist Diploma in Community Gerontology Nursing, offered jointly by the Ngee Ann Polytechnic by way of an agreement signed on 23 March. The objective of the course, unique for its emphasis on community-based, comprehensive multidisciplinary care, was to provide state-registered nurses with the knowledge and skills to work with diverse stakeholders in the fluid home environment of their elderly clients. Half of the course modules were conducted by the Foundation’s care professionals during the year.
Another joint training effort by HMCSA – specifically, its Hua Mei Counselling & Coaching unit - and HMTA saw the first successful completion of the Specialist Diploma in Gerontological Counselling. The graduation ceremony on 26 October was accompanied by a forum on the correlation between psycho-emotional wellness and personal health, and the role and development of gerontological counselling in Singapore’s healthcare sector:

Committed to capacity-building in community-based, person-centred, integrated bps healthcare, HMCSA also hosted participants on service attachment from HMTA’s signature courses, and provided a learning ground for doctors in the Graduate Diploma in Geriatric Medicine (GDGRM) programme and students from the Lee Kong Chian School of Medicine.

In the year, the Foundation continued to work with academics and researchers to pursue a better understanding of the needs of older persons and to evaluate the effectiveness of its programmes at HMCSA and ComSA. One highlight at the ComSA Forum was the presentation on the ‘realist evaluation’ of ComSA led by Prof Bert Vrijhoef, Vrije Universiteit Brussels, and CEO at Panaxea and PI at Maastricht University Hospital, both in the Netherlands. Its approach is deemed more appropriate for assessing the impact of ComSA’s multiple interventions as it goes beyond measuring programme effectiveness to explaining the why and how of a result.

The Foundation’s interest in sharing and accelerating knowledge also saw it inviting Dr Alex Kalache, who had been instrumental in developing the WHO’s ‘Global Age-Friendly Cities’ guide, to its flagship ‘Experts Series’. He delivered the keynote address at its forum on ‘Smart, Inclusive Cities’, held on 15 November. Joining him at the podium were the Guest-of-Honour, SMS Dr Amy Khor, and the Foundation’s Chairman, Dr Mary Ann Tsao. They presented, respectively, global, national and local initiatives which were shaping environments that foster active ageing and enable the actualisation of opportunities in longevity. (Dr Kalache and Dr Tsao are co-presidents of the International Longevity Centre Global Alliance, an international think tank dedicated to seeking new knowledge of and approaches to issues in populating ageing).

Also in November, the Foundation facilitated an Asia Development Bank (ADB) study tour of Singapore, linking the visitors to key stakeholders in local eldercare. The dialogue with ADB led subsequently to its appointment of the Tsao Foundation as its first ‘Centre of Excellence’ and a knowledge partner in eldercare, in recognition of its ground-breaking work in the sector.

As part of the Foundation’s continuing advocacy for enhancing the financial security of women, a report on the “Status of Older Women in Singapore” was drafted with the Women’s Initiative for Ageing Successfully (WINGS) and submitted at the 68th session of the United Nations Committee for the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in October.
Another significant collaboration in the year was with the National Council of Social Service (NCSS) to deliver the Senior Empowered Conference 2017. Held on 3 November, its aim was to stimulate a culture of empowerment that will promote the agency of older persons. The keynote address was delivered via video call by the influential Dr Bill Thomas of the Eden Alternative. His “Eldertopia: The Rise of A New Old Age” urged for a community that addresses the vulnerabilities of older persons while promoting their role, self-efficacy and contribution.

The Foundation was celebrated Nurse Manager Mok Foong Yue of Hua Mei Mobile Clinic receiving the Nurses Merit Award 2017.

The Foundation welcomed the appointment of Peh Kim Choo as its Chief Executive Officer, with effect from 1 Jan 2017. She had been in the start-up team at the inception of the organisation in 1993. A social worker and counsellor by training, she has clinical experience in homecare, care management, social work and counselling and has previously led the Foundation’s training unit, eldercare hub and ComSA. Dr Mary Ann Tsao continued as the Chairman of the Board, giving guidance on the organisation’s direction and policies.

Among its mission-driven and conscientious staff, it was also privileged to receive the support of 80 active volunteers in 2017. The volunteers played a critical role in the success of the organisation’s para-counselling programme, among others, and brought much needed assistance and a daily dash of fun and excitement to the frail elders who attend the Hua Mei EPICC day health programme.

The Foundation is grateful for their dedication and for the continuing support of all its friends and partners. The year 2017 illustrated once again that collective, concerted effort can uplift the lives of older persons and will impact the way ageing is experienced in the future.
Hua Mei Centre for Successful Ageing (HMCSA) is an integrated collective of various community-based age care service models pioneered by the Foundation in Singapore since 1993. Its practice of person-centred, holistic healthcare is aimed at enabling individuals to age in place, at optimal health and wellbeing over the life course.

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

HMCSA is also a learning centre for community- and institution-based healthcare providers and related stakeholders. It is a sought-after site for professional and student attachment programmes, and frequently hosts policymakers, public and volunteer service agencies, entrepreneurs and IT developers to share the knowledge it has gleaned from its pioneering services and as Singapore’s earliest advocate of ageing in place.

HUA MEI MOBILE CLINIC (HMMC)

HMMC was the first programme in Singapore to offer home-based integrated medical and psychosocial healthcare for frail and homebound older persons. It was also the first healthcare service launched by the Tsao Foundation when it set out in 1993 to serve a continuum of health and social care needs with the aim of enabling ageing in place.

Keeping to its mission, HMMC served 118 elders in 2017.

HMMC’s clients are largely homebound and have limited opportunity to leave their homes due to various physical constraints. As the major festivities tend to be clustered around the beginning and the end of each year, the

"I am glad that we already have many dedicated and outstanding nurses serving in the community. One of this year’s award recipients, Ms Mok Foong Yue, is an example of a nurse who is driving the development of the community care sector. After working in the acute sector in neuro-medicine for 16 years, Foong Yue chose to become a home care nurse with Tsao Foundation in 2010 because she wanted to provide direct care to elderly patients in their homes. Seven years on, she is now training the next generation of community nurses through the Advanced Primary Care for Homebound Elders (APCHE) and Certificate in Community Gerontological Nursing programmes, to support community care for elders, including rehabilitation, psycho-social care and eldercare management. Next month, her training portfolio will extend further with the Specialist Diploma in Community Gerontology Nursing. We need more nurses like Foong Yue – those who not only do, but are willing to impart their knowledge to others."

- Health Minister, Gan Kim Yong, at the Nurses’ Merit Award Ceremony 2017
HMMC team has made it a practice to hold an ‘Eden Lunch’ for a small group of clients in the middle of each year so as to ‘spread out the cheer’ over the year for both the elders and their caregivers.

Thus, on 4 August, the team brought a group of elders to a meal at a Taiwanese restaurant and to check out the Japanese supermarket in the same mall. The elders enjoyed the novelty of the outing, which importantly, also gave the caregivers an intended respite from the sometimes mundane routine of caregiving.

Since 2012 HMMC has extended its service with a dedicated end-of-life programme that focuses on palliative and secular ‘spiritual’ care. Part of the team’s commitment to the elders’ families includes supporting them at the time of loss and grief and it holds an annual Evening of Remembrance with caregivers and families to commemorate their loved ones who have passed on. Together with the other HMCSA teams, a memorial service was held on 21 November for 50 elders who had passed away in the year.

As a centre of learning, HMMC hosts service attachments of varying lengths for different groups each year. In the ongoing collaboration with the Lee Kong Chian School of Medicine’s Long-term Patient Project, 12 of their first year medical students came to HMMC to acquire some direct experience of community-based home care. On their journey with selected clients over the course of a year, HMMC hoped to foster in them the spirit of person-centred care and a keen interest in community-based aged care. Another group comprised doctors training for the Graduate Diploma in Geriatric Medicine (GDGRM). The HMMC team also maintained contact with the participants from earlier groups to help support and nurture their interest in the field.

HMMC also hosted the service attachment of participants in Hua Mei Training Academy’s signature courses which had been developed by the Foundation. These were mainly participants from the Advanced Primary Care for Homebound Elders (APCHE) — the Practice for Nurses; Community Gerontological Nursing Certificate; and Specialist Diploma in Community Gerontology Nursing.

HMMC also celebrated their team mate Nurse Mok Foong Yue receiving the Nurses Merit Award.

“Nursing homes are still needed for the very old or those with severe dementia, but most people are able to live at home with support from home care.”

- Dr Mary Ann Tsao, Chairman of Tsao Foundation, in her address keynote address at the Credit Suisse Philanthropists Forum 2017
The findings from the NCSS Quality of Life Study indicate that each of us should see vulnerable groups and seniors as persons first. They highlight the importance of the social service ecosystem in addressing a person’s needs holistically. We should change our mindset to go beyond seeing the person for just their diagnosis or as recipients of help, but as people like you and me, with the need for social inclusion and aspirations for the future....NCSS hopes these findings will guide our partners and stakeholders to work on solutions to enhance the quality of life of persons we serve. We encourage everyone to support and empower all individuals to achieve their potential in areas such as education, employment and within the community.

- Mr Gerard Ee, Chairman of Advocacy & Research Panel, NCSS

**THE CASE OF MDM L**

by Faith Png, Senior Social Worker of GoodLife!

“Often our first level of access is through their general health concerns. As we are mostly social work-trained and do not have the expertise of a multi-disciplinary team to draw upon, it is important to forge reliable and stable working relationships with community partners to ensure that our elderlies’ various needs are met.

Mdm L is 77-year-old widow with no family. She was brought to our attention for disputes with the co-tenants of her rental flat. We were told of her poor memory, tendency to lose personal items and difficulties in recalling her personal and medical history. She is also known to not take her medication.

Usually it takes three to six months to get a medical appointment for a geri-psychiatric assessment at restructured hospitals or polyclinics. We were able to secure one at Hua Mei Clinic in two weeks. Mdm L quickly took to the friendly nurse and doctor; they put her at ease by conversing in her dialect and she also agreed to a blood test although she said she was afraid of needles.

What was amazing was the resonating effect this brief visit had on Mdm L. Several days after the appointment, she remembered her experience with the doctor vividly and has become more motivated to take her medication.”
**HUA MEI COMMUNITY CARE MANAGEMENT SERVICES (CCMS)**

CCMS works with frail and at-risk elders and their caregivers to advocate, link up and monitor a support system of medical, psycho-social and home help services to enable the elders to age at optimal wellbeing in the community.

After successfully completing a three-year pilot run in 2017, the programme was on the way to being mainstreamed. It continued to strengthen its collaboration with AIC and other community partners to provide an efficient and effective suite of care services to its clients residing in the areas of Tiong Bahru, Telok Blangah, Bukit Merah, Queenstown, Commonwealth and Chinatown.

For the year 2017, the team collaborated with external partners such as Thye Hua Kwan, Lions Befrienders, NTUC Health, Bright Vision Hospital, and the Singapore General Hospital’s Patient Navigators with whom they sat in monthly case discussions. Within the Foundation, CCMS continued its close working relationships with HMC&C, EPICC and HMAC.

**HUA MEI COUNSELLING AND COACHING (HMC&C)**

Ageing well is a multi-dimensional process in which emotional health and positive mindset have a key role. HMC&C has been a part of the person-centred holistic healthcare offered by the HMCSA since its inception.

The team attended to a total of 241 individual clients for the year 2017. Out of the 120 new (individual) cases, 70 came from internal referrals from HMCSA – the rest were external referrals from public, nursing and shelter homes, other social agencies and hospitals, etc. Some 20% of these new cases are elderly above 80 years old. The top three presenting issues from these new cases are Grief and Loss, Caregiver Issues and Emotional/Suicide/ Low Moods.

The team also completed eight coaching groups which were attended by a total of 99 participants and these coaching focused on:

1) Life Review
2) Emotional Management
3) Guided AudioBiography (GAB)
4) Harmonious Inter-generational Relationship Skills

HMC&C implements a highly successful para-counselling programme which offers intensive basic training followed by individual supervision and group learning to volunteers over the course of their service. This ensures that the clients are receiving guided and appropriate follow-up care and the volunteers are empowered and continue their personal development. In 2017 such para-counsellors attended to another 69 individual cases, of whom 37 were new clients. In October, the team completed the training of another 15 enthusiastic volunteers in the fifth intake of para-counsellors since the start of the programme.

HMC&C collaborates closely with the Hua Mei Training Academy (HMTA) and ComSA Learning Room, especially to provide guidance as specialist care professionals on course content, curriculum development and training implementation. Working with the Learning Room at ComSA, HMC&C delivered two workshops on emotional management and inter-generational relationship in August and September 2017. The team led the course.
development and training for the Specialist Diploma in Gerontological Counselling, and celebrated the graduation of its first intake of participants with the HMTA team in October. The accompanying forum, “Behavioural Health in Singapore’s Age Care System”, was also conceived by HMC&C.

The Tsao Foundation is a strong advocate for the inclusion of psycho-emotional health into standard age care practice. Towards this end, HMC&C’s Assistant Director, Wang Jing, also attended the IAGG conference in San Francisco in July 2017 with poster presentations on its para-counselling programme and counselling for family caregivers. The last presentation she made in the year was on issues in caregiving, at the Asian Family Conference 2017 organised by the Ministry for Social and Family Development. Team mate Yan Zhu did a presentation on the unit’s para-counselling programme at the IAVE 2017 Conference on volunteering in November. In addition, to raise public awareness of the importance of minding the psycho-emotional wellbeing of themselves and the persons they support, Wang Jing gave numerous media interviews in the year.

**HUA MEI CENTRE FOR SUCCESSFUL AGEING**

Wang Jing at IAGG conference

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**HUA MEI ACUPUNCTURE AND TCM CENTRE (HMAC)**

The World Health Organisation recognises the contribution of acupuncture therapy for conditions such as stroke and osteoarthritis and this is available at HMCSA through its traditional Chinese practice at HMAC. The physicians are trained at universities approved by Singapore’s Ministry of Health and staff includes licensed nurses and trained acupuncture assistants. Being knowledgeable of western medicine, the physicians recommend clients to seek western diagnoses and treatment as necessary. The Clinic also receives referrals from western-trained physicians collaborating to enhance patient care.

HMAC was invited by the Neighbour Ring Community Services (Joo Seng) to design and conduct a TCM self-care workshop on ‘d-i-y’ acupoint massage. A series of six workshops were held in August to September 2017 where 50 participants learnt the benefits of TCM acupoint massage and how it could be used in self-care for common conditions such as constipation or lower back pain. Commonly used herbs and foods useful for those conditions was also introduced. The workshop was enthusiastically received by the participants.

The team also collaborated with the Learning Room at ComSA to conduct a series of four workshops with cooking demonstrations on some commonly known chronic geriatric diseases and the TCM herbs and foodstuffs often used to support their care. The series was held in June and repeated in September due to overwhelming response.

HMAC applied successfully to be included on the TCM panel in the Integrated Health Plans Pte Ltd (IHP) insurance scheme. This made it possible for workers insured on that plan to claim for treatments at the clinic.

Continuing its work with women’s health in 2017, HMAC received 39 new clients who sought TCM treatment before commencing in vitro fertilisation (IVF). Of these, 15 were referred by Prof PC Wong, Senior Consultant and Head of Division of the National University of Health Women’s Centre. In all, 11 women who received that dual intervention were known to have conceived.
HMAC’s Medical Director, Mr Gu Falong continued to sit on the TCM Practitioners’ Board (TCMPB) Complaints Committee, which reviews all complaints received and makes recommendations to the Board. He was also involved in the Examination Committee, which plans and conducts qualifying examinations for the registration of TCM practitioners. Both Gu Falong and Zhu Ping were reappointed as examiners in the 2017 Singapore TCM Physicians Registration Examination.

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

Hua Mei EPICC is a dedicated service for frail and nursing home-eligible older persons who aspire to live in the community in spite of their multiple chronic medical conditions, physical frailty and weak family and social support network. Inspired by the Programme for All Inclusive Care (PACE), USA, it fulfils its purpose by providing team-managed, person-centred, medical and psycho-social healthcare within a day club programme.

Into its sixth year of operation, EPICC undertook a review of its care practices and programmes and sought to improve its work processes so as to enable a smoother workflow with service partners within and outside HMCSA.

It also re-designed the exercises and activities for its participants with the insightful contributions of the locum physiotherapist and occupational therapist, respectively. The artists working with EPICC through a National Arts Council sponsorship infused the EPICC day club with more colour and energy.

EPICC partnered with the Alzheimer’s Disease Association (ADA) Memories Café to organise quarterly outings to a café for an arts programme and lunch. The popular activity enabled the elders and care staff to have fun together outside the usual confines of the centre and reinvigorated their relationship.

EPICC continued to champion arts for frail elders in the aged care sector and it was selected as a training ground for the pilot NAC-LaSalle Mentorship programme. This paired senior community artists with their younger counterparts for them to learn the ropes of sharing their passion with older persons.

Being the ‘senior’ team, HMCSA’s EPICC offered training and guidance to new staff joining EPICC at ComSA. In turn, they received the support of many volunteers (and the Volunteer Manager himself), who came to be an invaluable resource especially when there was any unforeseeable manpower crunch. He also linked EPICC to corporate volunteers interested to engage with older persons and one result of this was an outing to The National Gallery, which none of the EPICC participants had visited since its extensive renovation and reassignment of use.
An estimated one in 10 people aged 60 and above has dementia. Half of those aged 85 and older have it. By 2030, the number of people with dementia in Singapore is expected to more than double to 103,000.

- Straits Times, 13 March 2018

Hua Mei DCS strives to provide a system of medical, social and emotional care to home-dwelling elders living with dementia, that simultaneously supports their caregivers and family members. The aim of that is to improve the home support and care eco-system for the elders, enabling them to age optimally in the familiar environment of home and community.

The DCS nucleus comprises nurse, social worker and programme assistants, with limited access to a team physician. Essentially, it is a care management practice. To facilitate comprehensive healthcare, DCS works in close collaboration with medical practitioners, counsellors, allied health practitioners and other stakeholders from within and outside HMCSA.

In 2017, DCS embarked on a research project with the Duke-National University of Singapore Medical School and Temasek Polytechnic to evaluate the effectiveness of its programme and to conduct a community-wide survey of dementia in Whampoa, where the Foundation’s ComSA initiative is based. The study looks towards the development of a blueprint for a dementia-friendly community. It will see DCS working in Whampoa till end 2019.
HMTA is a dedicated provider of training in aged care and healthy ageing for the professional and volunteer sectors, family caregivers, and general public. Its purpose is to contribute to capacity building in aged care provision and standards, and especially in person-centred practices, so as to enable ageing in the community, and to empower people with the skills to optimise the opportunities in their longevity.

HMTA’s signature courses for practising aged care professionals are mainly developed in partnership with the Hua Mei Centre for Successful Ageing, which has been providing bio-psycho-social healthcare in the community since 1993. The first of these certificate courses, launched in 2012, was on community gerontological nursing.

A significant breakthrough came in March 2017 when HMTA reached agreement with the Ngee Ann Polytechnic to jointly deliver a Specialist Diploma in Community Gerontology Nursing. The course, which commenced soon after, was to equip state-registered nurses with the knowledge and skills to support the health of older adults in the community. Anchored by a person-centred care ethos, it introduced the key principles and concepts of community gerontology nursing while facilitating a case management approach. It provided guidance for the nurse to lead and engage effectively in a multidisciplinary care eco-system necessary to the medical and psycho-social wellbeing of the older person.

Concurrently in 2017, the first batch of the Specialist Diploma in Gerontological Counselling Course was completed in October with nine successful graduands. The graduation ceremony was carried out in conjunction with a forum titled, ‘Behavioural Health in Singapore’s Aged Care System’. The multidisciplinary panel highlighted the role of psycho-emotional health in overall wellbeing: Ms Chua Gek Choo, Director of Nursing, Yishun Community Hospital; Dr Gilbert Fan, Master Medical Social Worker, National Cancer Centre; Ms Lee Lay Beng, Senior Manager, Principle Consultant Office, AIC; and Dr Ng Wai Chong, Chief Clinical Affairs, Tsao Foundation.

Another signature course, the Advanced Primary Care for Homebound Elders (APCHE) provided training to 48 professionals over three workshops.
In the year, HMTA also conducted four intakes of Workforce Skills Qualification (WSQ) courses, with 77 participants graduating in November. The WSQ track is a national initiative to equip mature workers with the skills to make mid-career transitions into the aged care sector.

The team also collaborated with SingHealth and Civil Service College to run a total of 24 training sessions for frontline healthcare staff and civil servants. More than 800 participants attended these corporate trainings.

To enhance volunteering, HMTA carried out a new corporate programme for the National Youth Council (NYC) to train youth volunteers reaching out to seniors in the community. Four courses were conducted in the year for a total of 100 youth volunteers at NYC.

The government’s investment in lifelong learning for mature Singaporeans through the National Silver Academy (NSA) saw HMTA customising four new programmes for the scheme. A total of 33 participants attended HMTA’s inaugural NSA courses for the year. The team also worked with the Learning Room at ComSA for its submissions to NSA.

HMTA’s work is a collaborative effort with multiple internal and external partners. In 2017, it welcomed new partnerships with NTUC Healthcare Nursing Homes and Sunshine Welfare Action Mission (SWAMI). These organisations hosted HMTA’s students during their workplace attachments, giving them first-hand experience with working with elderly clients.
International Longevity Centre - Singapore (ILC-S) aims to promote the wellbeing of older people and contribute to national development through initiating research and forging collaborations which inform policy, facilitate policy-action translation and promote quality, effective practice in Singapore and the region.

**COMSA COMMUNITY PARTICIPATION PROGRAMMES**

The ILC-S team continued to deliver a slew of community development (CD) programmes under the ComSA initiative. In a fitting bookend to its first phase of implementation, 2017 was marked with a broader and deeper level of activation of older people and the completion of studies that continue to inform its work and provide evidence for effective advocacy.

As of December 2017, the majority of the targeted elderly residents of Whampoa (579 out of 600) had participated in the Self-Care on Health of Older Persons in Singapore (SCOPE) and Guided Autobiography Group (GAB) programmes. Faith-based communities supported the outreach for the commencement of SCOPE learning groups at the Faith Assembly of God Church and the Hajjah Rahimabee Kebun Limau Mosque.

Encouraged to learn about community care after learning self-care, around 350 of these participants transitioned to the Sharing Wellness and Initiatives Group (SWING) programme, producing 21 action plans since it started in March 2016. This was a concrete manifestation of the older residents’ creativity and capacity to harness community assets in addressing challenges around them.

Action plans are continuously discussed and developed in a larger platform called the BIG (Be Involved and Grow) SWING, gathering participants across Whampoa monthly. In its first anniversary celebration on 23 May 2017, the participants highlighted their progress and engaged the support of Grassroots Adviser, MP Heng Chee How and various community partners.

A new round of community action planning at BIG SWING started in June 2017 focusing on these six areas of interest and concern among older persons:

1. creative uses for the Seniors’ Corner
2. 24-hour help on emergency situations
3. easy transport access between St Michael and Boon Keng
4. how to organize inclusive activities
5. how to effectively outreach to seniors
6. how to outreach to seniors who are living alone

As part of a continuing effort to reach out to socially isolated seniors in Whampoa, a new programme named “SCOPE @ Home” was conceptualised. This was a simplified and shortened SCOPE programme suitable for home-bound seniors. SCOPE @ Home was designed to be facilitated by volunteer BIG SWING participants for eight weeks and will be tested as part of the ComSA Champion’s outreach in the future.
The ComSA Champions Training Programme was initiated in March 2017 to develop a core group of leaders committed to becoming advocates for their peers, mobilise support for their action plans and enhance older persons’ participation in the community. Twenty-three older persons from BIG SWING volunteered to undergo training that was designed to develop practical skills in developing BIG SWING agenda, conceptualizing and facilitating the monthly gatherings largely with their own leadership. In 20 August 2017, the 23 ComSA Champions have stepped up to this role with the support of the ComSA Team.

A graduation ceremony was organized on 23 November 2017 to acknowledge the 23 ComSA Champions for completing the capacity building training and celebrated their milestone as community leaders. They would continue to lead and organise BIG SWING and be effective models of active engagement, contributing to and participating in ComSA activities and Whampoa, as a whole.

The ILC-S team also launched the “Rumah Whampoa” project on 20 May, a product of Curating Whampoa’s efforts to highlight the rich heritage and evolving stories of the community via creative collaborations with and among older persons and partners of all ages.

The roving exhibition that followed travelled to nine Residents’ Committees (RCs) and two CCs, Kallang and Whampoa. It featured objects and photos that were co-curated by the elders and their creative partners, Photovoice SG and Tangible Stories. The elderly residents themselves volunteered as guides to share the stories behind the exhibits.

In a parallel initiative, elders who had participated in Tangible Stories engaged with young artists from the School of the Arts Singapore (SOTA) in a creative “Tangible Companions” project. Over a six-month period, the youths gained a good sense of the elders’ daily lives with their families, or living alone with some degree of isolation from the community. It led them to produce ten companion artworks in a creative response to the personal artefacts curated by the elders. These were showcased in the exhibition, “In an Echo We Remember”, launched at SOTA on 7 April. A group of participants from the BIG SWING experienced and learned the outcomes of the collaborations first-hand when ComSA CD team organized a field trip to SOTA exhibition.
In its second year, Volunteer Carnival in 2017 continued to celebrate and mobilise volunteers in the community. The event gathered seven service partners on 25 November, such as AWWA, National Healthcare Group, NTUC Health, Red Cross, St Luke’s Eldercare, Pioneer Generation Office and Children Cancer Society. This initiative is a thriving platform for residents and service providers to participate in essentially a gift exchange – to give and receive gifts of time, effort and expertise for the good of the whole community.

The ComSA CD intervention has an evaluation component for ILC-S to continue providing informed interventions and policy recommendations. An ethnographic study was completed in the early part of the year as a process for community assessment. Researchers conducted four PhotoVoice sessions with 19 elderly participants, six “Walking through Spaces” interviews with seven community leaders, and eight community focus group discussions involving 83 participants. Findings synthesized from the community assessment provided Tsao Foundation with important insights on why a number of residents remained on the fringes of community life and how to implement culturally-adept interventions to engage them.

By the end of 2017, researchers had completed baseline data collection for the pre-intervention study on 326 participants (195 SCOPE participants, 50 GAB participants, and 81 participants from community events). The study examines how these programmes impact on the health status and behaviors, social capital, and perception of ageing among participants.

Phases one and two of process evaluations were completed with a total of 13 focus group discussions (FGDs) among SCOPE and GAB participants, programme implementers and programme partners. Phase two included seven in-depth interviews with programme implementers and partners. This study will provide insights on the scalability and sustainability of ComSA CD.

To put in place the foundations of a sustainable, ground-up movement that will put to life a ‘Living Museum’ where Whampoa residents of all ages can organically contribute to an ever-evolving curation process, a three-day Curator’s Workshop was conducted, and facilitated by the Community Museum Project (CMP) team from Hong Kong on 18, 20 and 21 November. About 17 students from Bendemeer Secondary School and 14 older persons received training and their efforts culminated in the production of a second exhibition in the first quarter of 2018.

CELEBRATIONS FOR THE AGES
ILC-S celebrated the International Day of Older Persons (IDOP) in Whampoa and initiated a successful Volunteer Carnival in 2017. Both took the Tsao Foundation’s signature approach of creating platforms for collaboration and understanding within and across generations.

The annual IDOP carnival was held on 1 October gathering 200 residents, both young and old, in support of the global theme, “Tapping the Talents of All Ages”, provided by the United Nations. Whampoa residents, and in particular, the ComSA Champions showcased their talents and engaged the participation of others in calligraphy and photography sessions. Elders and youths also collaborated in an impromptu fashion contest. The highlight of IDOP 2017 was an installation featuring the “Photography Project”, a major initiative for creative co-creation between 18 Bendemeer Secondary School students and BIG SWING members.
ISLAND-WIDE COMMUNITY DEVELOPMENT FOR FINANCIAL AND PHYSICAL WELLNESS

Two ILC-S programmes, both in mature stages of scale and implementation, continue to provide insights and platforms in engaging communities and policymakers—key partners in addressing issues on financial and physical health in old age.

The Citi-Tsao Foundation Financial Education Programme for Women addresses one of the gender biases in social trends. With the support of Citi Foundation and Citi Singapore, the programme was designed to help women in the lower income bracket become financially independent in their older years. Citi Foundation continues to support the programme with a new grant of $120,000 stakeholder engagements initiatives from August 2017 to July 2018.

With an aim to bring the Citi-Tsao programme to more participants in the western part of Singapore, ILC-S engaged the support of Member of Parliament Mdm Rahayu Mahzam, to co-organize a Financial Wellness Carnival in her constituency in April 2018. It was intended to create greater awareness of the need for financial security in old age and to provide concrete opportunities for women to take action.

On the advocacy front, ILC-S collaborated with Society for WINGS and submitted a Shadow Report to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). ILC-S’ Director, Ms Susana Concorde Harding presented the report to the UN CEDAW Committee last 23 October and provided an opportunity to highlight the situation of older women in Singapore. Key recommendations included the establishment of a matched savings scheme that would assist women to reach their CPF Retirement Sum, a call for eldercare leave and the setting up of a Commission on Older Women to represent their interests and perspectives in programme development and policymaking.

ILC-S also contributed to a broader understanding of financial vulnerability among Singaporean men. In partnership with the Centre for Seniors, ten rounds of the Financial Management for Life training was conducted reaching out to 115 participants in total.

In the area of physical wellness, the SCOPE programme continues to be a well-received self-care intervention among older persons in the community. ILC-S successfully reached out to 1,555 participants through 50 programme partners. A study was also implemented to provide a better understanding on what a nationwide roll-out would entail for various centres to be able to implement the training and sustain outreach. The study will be completed in the first quarter of 2018.

As Singapore declared war on diabetes, ILC-S joined the Tsao Foundation’s healthcare teams to pilot-test a new SCOPE Diabetes Management programme. The inter-disciplinary team completed three test groups in September 2017.
REGIONAL LEARNING EXCHANGE NETWORK ON WOMEN’S FINANCIAL SECURITY IN OLD AGE

Advocacy at the regional level has reached a new milestone via the Regional Learning Exchange Network on Women’s Financial Security in Old Age with its inaugural research collaboration among network members from Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam. The study will provide a comprehensive understanding of the current status of, and factors influencing women’s financial security in old age and identify key stages of life at which women become most ‘at risk’ of becoming financially insecure. By providing a systematic cross-country analysis of the financial security of older women in Southeast Asia, the study aims to increase awareness of, and call attention to the need for urgent policy action to enhance the financial security of older women. Result of the study will be published by the third quarter of 2018.

In anticipation of advocacy work at various levels, a two-day strategic advocacy workshop was also conducted in April 2017 for the Network for 20 partners representing the seven countries involved in the regional research. Draft advocacy plans were developed for each country during the workshop.

The Network also had the opportunity to present the initial outcomes of the study at the United Nations Economic and Social Commission for Asia and the Pacific’s Asia-Pacific Intergovernmental Meeting on the Third Review and Appraisal of the Madrid International Plan of Action on Ageing held on 12 September 2017. Country representatives lent support by providing access to data and opportunities to collaborate in addressing the issues.

ILC-S continued to support Network partners in their country-level advocacy. It has worked with the Foundation for Older Persons’ Development (FOPDEV) Thailand to organise a National Forum on Old Age Financial and Social Protection for Women in Thailand on 20 April 2017. Around 50 delegates attended the forum representing key women’s organisations, NGOs on ageing, the Ministry of Finance and the Securities and Exchange Commission. A Thailand Network was mobilised at the end of the forum with partners committing to contribute to the advocacy.
ComSA is an ambitious project to co-build a community-wide, ground-up, integrated system of comprehensive services and programmes that would support holistic health and foster a community where all ages thrive.

Recognising that it truly takes a kampong to actualise the opportunities afforded by increasing longevity, ComSA takes building partnerships as its touchstone.

Extensive preparation was made for the commencement of ComSA’s services at Whampoa CC, which took place between end 2016 to early 2017. Many presentations were held for the local grassroots, service agencies and other stakeholders to introduce and engage their support for the ComSA blueprint and its suite of programmes and services at ComSA Whampoa Centre.

The monthly network sessions with service partners, which started in May 2014, continued throughout 2017. One result was the formation of a Whampoa ‘clearing house’ in mid-2017 to discuss cases identified by the Pioneer Generation Office (PGO). Its members included the Whampoa Family Service Centre (FSC), Touch Cluster Support, Tan Tock Seng Hospital (TTSH) and National Healthcare Group (NHG). The network took the opportunity of Dr Alex Kalache’s visit (in conjunction with the Tsao Foundation Experts Series) to tap on his experience in creating age-friendly cities through a roundtable discussion with social service agencies and grassroots leaders in Whampoa.

COMSA HUA MEI CLINIC AND CARE MANAGEMENT

A collaboration with NHG, the clinic at ComSA Whampoa Centre is modelled after the USA-originated Person-Centred Medical Home (PCMH). Its medical and care management professionals provide integrated bio-psycho-social healthcare that supports the government’s new policy to shift care ‘from hospital to community’ by assisting older persons at risk to manage not only their medical health but its psycho-social dimensions as well. Starting with a holistic appraisal of the elder’s challenges and resources, the team drafts a comprehensive care plan and joins up an eco-system of services to support his living in the community at optimal wellbeing.

The formalised collaboration between ComSA and NHG was to facilitate a continuum of care across settings that would ensure the patient would be always managed by professionals familiar with his case, and that he would not land at home with no care provider to hold him. This was seen as particularly useful for the management of complex health and social conditions and the reduction of avoidable hospitalisations. To this end, ComSA’s Hua Mei Clinic worked closely with TTSH – NHG’s regional hospital – on cross-referrals of Whampoa residents from the hospital to home, and vice versa, in accordance to the patient’s healthcare needs. One area that the partners focussed on was direct referrals from the TTSH’s geriatric wards to Hua Mei Clinic for continuous geriatric care in the community.
MADAM TANG AT EPICC

The 93-year-old Mdm Tang Chong Noy used to sell yong tau foo at a market stall. Upon her retirement, which was more than 15 years ago, she started volunteering, joining the funeral prayers at wakes, until a serious fall in 2012 made her homebound and she became quite socially isolated. In 2016, her daughter noticed her talking to herself often, among other behavioural changes, and gave up full-time employment for part-time night shifts so as to care for her. She also enrolled Madam Tang at EPICC.

The nonagenarian enjoyed the chitchat with the other elders in the programme and had expressed her delight at not having to sit at home alone. Her daughter believed that her legs were stronger from the physiotherapy and activities at EPICC. With her mother attending the day club at EPICC, she could also do some day shifts at work.

The Clinic’s relocation to the Whampoa Community Club in November 2016 had enabled it to operate a full business week and greatly enhanced its accessibility, compared to its previous makeshift operations two afternoons a week at the converted bomb shelter in 115 Whampoa Road. To optimise healthcare access and service, an agreement was also reached with the Toa Payoh Polyclinic to transfer Whampoa residents in their care to Hua Mei Clinic where it was appropriate and acceptable to the patients themselves. The detailed workflow will be formalised in mid-2018.

The Care Management team also attended to more clients due to the higher number of referrals from Toa Payoh Polyclinic. It remained prudent in ensuring that the standard of care was maintained while improving and streamlining the workflow process. The Care Management team also collaborated with AIC via the e-planner to identify local residents with disability not known to local service providers.

HUA MEI EPICC

Hua Mei EPICC at ComSA Whampoa Centre started in December 2016 with three clients. This patient number steadily increased throughout 2017 due to referrals from AIC and the community.

The EPICC staff strength also doubled from three Programme Assistants to six, and a social worker was recruited to assist with providing social support to caregivers, care management and assessment of clients. Besides the nurse in the EPICC interdisciplinary team, the healthcare of EPICC’s participants is supported by the physicians and medical staff at the Hua Mei Clinic located a floor below, at ComSA Whampoa Centre.

A number of activities were also introduced to the elders, including music, drumming, arts and craft and baking. Regular volunteers especially helped to extend the social activities available. EPICC also invited the participation of its ground floor neighbour, Kids Little Campus, and students from St Joseph’s International, providing opportunities for inter-generational interaction and bonding. Where manpower permits, small groups of elders would be brought out for walks in the parks nearby or a trip to the famous Whampoa Food Centre.
LEARNING ROOM

ComSA’s Learning Room provides opportunities for lifelong-learning and the mastery of successful ageing through comprehensive preventive health that covers biological, psychological and social aspects.

Its foundational series - Stay Well and Age Successfully - enables participants to identify their personal needs and training goals and to chart their own learning journey. Additionally, it offered targetted courses on fitness and nutrition; management of chronic diseases including talks on Traditional Chinese Medicine and healthy cooking; communication and relationship skills; mindfulness and stress management; caregiving for older persons and recreational crafts.

Between rolling out its first training in March to year-end, the Learning Room conducted 20 courses and had 336 registrations. Four talks on Pathway to Successful Ageing and two on Understanding Dementia were held between March to May with a total attendance of 285.

With ages ranging from 32 to 88 years, 82% of the participants were female and 18% male. In November, a gathering-cum-tea reception was organised for the participants from the first three courses to assess the impact of the training on promoting productive and health-enhancing behaviour, and to gather feedback on the programme. Some 20 participants attended and three focus group interviews were conducted. The findings showed that camaraderie and relationships among course mates were a strong motivation for participants to attend more training and to take a more proactive role in the community. Plans to support those social connections are on the drawing board at time of writing.

To reach out to more Whampoa residents, the Learning Room set up booths at several events held at the Whampoa Community Club, such as the Health Carnival, International Day of Elder Persons (IDOP) and the Break the Silence campaign. Other outreach efforts included smaller RC events such as Kopi-Talk@Tenteram and Jalan Besar-Bendemeer Lantern Festival and Children’s Day Carnival as well as national events like the 50Plus! Convention at Suntec City.

The support of the grassroots and Senior Activity Centres helped the Learning Room to extend its reach. Many of its courses were approved for National Silver Academy (NSA) funding, making them more affordable and attractive to non-Whampoa residents as well.
26 February
ComSA at Official Opening of Whampoa Community Club
Tao Foundation’s Community for Successful Ageing (ComSA) Whampoa Centre operates from the second and third floors of the revamped Whampoa Community Club (CC).

At the CC’s official opening on 26 February, Health Minister Gan Kim Yong described ComSA Whampoa Centre as “a concrete example of the development of community care infrastructure to support our care transformation efforts – to go beyond healthcare to health, and to extend care beyond hospitals to home”.

3 March
Chinese New Year Lunch for Elders
Hua Mei Centre for Successful Ageing (HMCSA) held its annual Chinese New Year lunch for 90 elders and 35 caregivers. The participants also went on a car tour of Chinatown before lunch.

23 March
Specialist Diploma in Community Gerontology Nursing
Hua Mei Training Academy (HMTA) sealed an agreement with the Ngee Ann Polytechnic to deliver Singapore’s first Specialist Diploma in Community Gerontology Nursing with the aim to provide quality nursing care to elders living at home. Care professionals from the Foundation delivered the training, starting from the second half of 2017.
7 April
Tangible Companions Exhibition at SOTA
Tangible Companions is a sidebar of ComSA community development’s Curating Whampoa project, whereby elders acquire the skills to curate a living museum of personal artefacts, enabling them to assert their role as holders of cultural heritage.

The collaboration with the School of the Arts Singapore (SOTA) led to its students creating a series of artworks as companion pieces to the artefacts curated by the elders. These were displayed at the SOTA exhibition, “In an Echo We Remember”, launched on 7 April. Special arrangements were made for participants of BIG SWING, another ComSA elder empowerment programme, to view the show.

23 May
1st Anniversary of BIG SWING
The Sharing Wellness and Initiatives Group (SWING) and its next step up, the Be Involved and Grow (BIG) SWING group were part of ComSA’s continuous efforts to encourage and empower the agency and participation of older persons in the Whampoa community. BIG SWING’s first anniversary party was a joyous event attended by 113 participants, community partners and special guest, Grassroots Adviser, MP Heng Chee How.

18 August
Official Opening of ComSA Whampoa Centre and ComSA Forum, “Joining the Dots”.
As a demonstration model, ComSA’s learnings are intended for sharing, to contribute to programme planning and policy. At the ComSA Forum held in conjunction with the official opening of ComSA Whampoa Centre, two panel presentations by ComSA’s partners – healthcare and social service agencies, academe, grassroots leaders and a spokesperson from its elder empowerment and participation programme – reported on the progress of its healthcare services, community development and lifelong-learning programmes and its ‘realist research’ methodology.

The Guest-of-Honour was Dr Amy Khor, Senior Minister of State, Ministry of Health.
25 October
Tsao Foundation-Wings CEDAW Shadow Report
Continuing its advocacy for older women, Tsao Foundation submitted a shadow report with WINGS at the 68th Session of the UN Committee for CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women).

Titled, “Status of Older Women in Singapore” it called for more data to be disaggregated by gender and age, and for gender-focused policies that measure up to the predominance of women in the older population.

26 October
1st Graduation of the Specialist Diploma in Gerontological Counselling and “Behavioural Health in Singapore’s Aged Care System” Forum
HMTA and Hua Mei Counselling and Coaching hosted the graduation ceremony for the successful course participants from the Foundation’s first run of its Specialist Diploma in Gerontological Counselling.

The forum held in conjunction with the event featured an interdisciplinary panel of leading local care practitioners discussing the impact of psycho-emotional care on the health of older persons, and its delivery and development in Singapore.

1 October
IDOP Carnival in Conjunction with NCSS’ Initiative
Continuing the annual collaboration with NCSS, Tsao Foundation organised an International Day of Older Persons (IDOP) Carnival at Whampoa CC attended by around 200 people of all ages. The year’s theme, “Tapping the Talents of All Ages”, as provided by the United Nations, gave an opportunity especially to Whampoa’s elders to showcase their talents.

20 October
IMC-Tsao Foundation Charity Golf 2017
The annual IMC-Tsao Foundation Charity Golf aids the provision of quality healthcare for the disadvantaged elders served by HMCSA. With the strong support of IMC’s business partners and other friends, all the flights and raffle tickets were sold and 130 golfers had a fulfilling day on the green and a sumptuous dinner at the Tanah Merah Country Club.
3 November
Seniors Empowered Conference 2017 with NCSS
Held in collaboration with NCSS, the conference brought together NCSS members, comprising both ground staff and board members in the Singapore social care sector to reinvigorate the vision of enhancing the agency of older persons in society.

The keynote address was delivered via video call by the influential Dr Bill Thomas of the Eden Alternative. His “Eldertopia: The Rise of A New Old Age” urged for a community that addresses the vulnerabilities of older persons while promoting their role, self-efficacy and contribution.

15 November
Tsao Foundation Experts Series 2017
– Dr Alex Kalache, “Smart, Inclusive Cities”
The Foundation’s flagship series invited Dr Alex Kalache, who had been instrumental in developing the WHO framework for age-friendly cities, as its guest for the year. His keynote address, together with lectures by SMS Dr Amy Khor and the Foundation’s Chairman, Dr Mary Ann Tsao presented the global, national and local initiatives underway to create environments supportive of the health, participation and potential of older persons and of intergenerational solidarity.

Dr Kalache and Dr Tsao were co-presidents of the International Longevity Centre Global Alliance (ILC-GA), an international think tank on approaches to population ageing.

18 November
HMTA WSQ Graduation Ceremony
HMTA conducted four intakes of Workforce Skills Qualification (WSQ) courses for the year. In total, 77 participants graduated in November, equipped with the skills for employment in the aged care sector.

20 November
President Halimah Yacob at ComSA Whampoa Centre
President Halimah Yacob visited the Tsao Foundation at its ComSA Whampoa Centre to meet with elders in the community and learn more about current issues and efforts in supporting their health, learning and participation.
### Memorandum and Articles of Association of Tsao Foundation
(public company limited by guarantee and not having a share capital)

**Unique Entity Number of the Foundation**: 199302114W  
**Institution of a Public Character**: HEF 0078/G  
**Registered Address**: 298 Tiong Bahru Road #15-01/06 Central Plaza Singapore 168730

#### Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Year appointed to Tsao Foundation’s Board</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Ann Wai Sheng Tsao</td>
<td>Chairman, President, Tsao Foundation</td>
<td>(from 31/05/2013) (07/04/1993 to 31/05/2013)</td>
</tr>
<tr>
<td>Chavalit Tsao</td>
<td>Chairman, IMC PanAsia Alliance Group</td>
<td>(from 07/04/1993)</td>
</tr>
<tr>
<td>Phillip Tan Eng Seong</td>
<td>Director, EQ Insurance Co Ltd</td>
<td>(from 24/06/2000)</td>
</tr>
<tr>
<td>Tan Bee Nah</td>
<td>Audit Partner, PricewaterhouseCoopers LLP, Singapore</td>
<td>(from 10/05/2012)</td>
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<tr>
<td>Loo Lian Ee</td>
<td>Director, Great Eastern Holdings Ltd</td>
<td>(from 23/12/2013)</td>
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<tr>
<td>Elsie Low</td>
<td>Board Member, Financial Industry Disputes Resolution Centre Ltd</td>
<td>(from 23/12/2013)</td>
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<tr>
<td>Abdullah Bin Tarmugi</td>
<td>Director, The Islamic Bank of Singapore</td>
<td>(from 26/05/2014)</td>
</tr>
<tr>
<td>Anne Kim So Min</td>
<td>Director, Alphavita Holdings Pte Ltd</td>
<td>(from 23/11/2015)</td>
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AUDIT COMMITTEE

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<tr>
<th>Name</th>
<th>Position</th>
<th>Year appointed to Tsao Foundation's Audit Committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elsie Low</td>
<td>Chairman, Audit Committee Board Member; Financial Industry Dispute Resolution Centre</td>
<td>(from 17/06/2014)</td>
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<tr>
<td>Yuelin Yang</td>
<td>Deputy Group Managing Director; Corporate Office IMC Industrial Group</td>
<td>(from 01/12/2008)</td>
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<tr>
<td>Cheah Sheau Lan</td>
<td>Director; Thye Hua Kwan Moral Charities</td>
<td>(from 26/07/2012)</td>
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<tr>
<td>Tan Peck Sim</td>
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<td>(from 23/10/2015)</td>
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KEY POSITION HOLDERS

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<tr>
<th>Name</th>
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<tr>
<td>Peh Kim Choo</td>
<td>Chief Executive Officer</td>
<td>(from 01/01/2017)</td>
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PRINCIPAL BANKERS

- DBS Bank Limited
- United Overseas Bank Limited
- Standard Chartered Bank (Singapore) Limited

INDEPENDENT AUDITORS

- Lo Hock Ling & Co.
- Chartered Accountants Singapore

STAFFING

As at 31 December 2017, there are a total of 105 staff employed by the Foundation.
TSAO FOUNDATION  
(Incorporated in the Republic of Singapore and Limited by Guarantee)

### ASSETS

#### Non-Current Asset
- Property, plant and equipment: 453,079 S$ / 453,079 S$

#### Current Assets
- Inventories: 23,274 S$ / 22,386 S$
- Receivables: 3,720,965 S$ / 1,908,721 S$
- Fixed deposits with financial institutions: 4,651,079 S$ / 7,024,829 S$
- Cash and bank balances: 4,931,616 S$ / 3,954,036 S$

**Total Assets**
13,326,934 S$ / 12,909,972 S$

### FUNDS, RESERVES AND LIABILITIES

#### Funds and Reserves
- Accumulated reserves: 8,996,840 S$ / 8,872,747 S$
- Scholarship fund: 125,111 S$ / 124,862 S$

**Total Funds and Reserves**
9,121,951 S$ / 8,997,609 S$

#### Non-Current Liability
- Provision for restoration costs: 271,030 S$ / 271,030 S$

**Total Liabilities**
4,387,032 S$ / 4,114,398 S$

#### Current Liabilities
- Grants and donations received in advance: 3,281,024 S$ / 2,862,544 S$
- Payables: 1,106,008 S$ / 1,251,854 S$

**Total Liabilities**
4,658,062 S$ / 4,385,428 S$

### Total Funds, Reserves and Liabilities
13,780,013 S$ / 13,383,037 S$

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TSAO FOUNDATION SNAPSHOT 2017
## STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2017

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

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<thead>
<tr>
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<th>2017</th>
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<td>Programme grants</td>
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<td>Training fees</td>
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<td><strong>Total</strong></td>
<td>8,609,873</td>
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<tr>
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<th>2017</th>
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<td><strong>Less: Expenditure</strong></td>
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<td>Employee benefits expense</td>
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<td>Depreciation on property, plant and equipment</td>
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<td>Fund raising expenses</td>
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<td>Other expenses</td>
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<td>2,662,818</td>
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<td><strong>Total</strong></td>
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<tr>
<th></th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating deficit</td>
<td>(1,960,669)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations matching grants</td>
<td>2,084,762</td>
</tr>
<tr>
<td><strong>Surplus for the year</strong></td>
<td>124,093</td>
</tr>
</tbody>
</table>

**Other Comprehensive Income**

Item that will not be reclassified subsequently to profit or loss:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net movement in restricted funds:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarship fund</td>
<td>249</td>
<td>228</td>
</tr>
<tr>
<td>Other comprehensive income for the year</td>
<td>249</td>
<td>228</td>
</tr>
<tr>
<td><strong>Total comprehensive income for the year</strong></td>
<td>124,342</td>
<td>285,486</td>
</tr>
</tbody>
</table>
**STATEMENT OF CHANGES IN FUNDS**  
FOR THE YEAR ENDED 31 DECEMBER 2017

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

<table>
<thead>
<tr>
<th></th>
<th>General funds</th>
<th>Restricted funds</th>
<th>Total funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Accumulated reserves*</td>
<td>Scholarship fund</td>
<td>Total funds</td>
</tr>
<tr>
<td>Balance as at 1 January 2016</td>
<td>8,587,489</td>
<td>124,634</td>
<td>8,712,123</td>
</tr>
<tr>
<td>Surplus for the year</td>
<td>285,258</td>
<td>-</td>
<td>285,258</td>
</tr>
<tr>
<td>Other comprehensive income</td>
<td>-</td>
<td>228</td>
<td>228</td>
</tr>
<tr>
<td>Total comprehensive income for the year</td>
<td>285,258</td>
<td>228</td>
<td>285,486</td>
</tr>
<tr>
<td>Balance as at 31 December 2016</td>
<td>8,872,747</td>
<td>124,862</td>
<td>8,997,609</td>
</tr>
<tr>
<td>Surplus for the year</td>
<td>124,093</td>
<td>-</td>
<td>124,093</td>
</tr>
<tr>
<td>Other comprehensive income</td>
<td>-</td>
<td>249</td>
<td>249</td>
</tr>
<tr>
<td>Total comprehensive income for the year</td>
<td>124,093</td>
<td>249</td>
<td>124,342</td>
</tr>
<tr>
<td>Balance as at 31 December 2017</td>
<td>8,996,840</td>
<td>125,111</td>
<td>9,121,951</td>
</tr>
</tbody>
</table>

*The accumulated reserves are presented net of accumulated programme deficits of $553,571 (2016: $460,873) representing the excess of expenditure over income arising wholly and exclusively from Enhanced Counselling and Coaching Programme for Hua Mei Centre for Successful Ageing. Any deficit in this programme will be met by the unrestricted accumulated reserves. In the event the programme reserve is in surplus, the reserve is restricted for the operations of such programme only, for the benefit of its intended clients and will not be transferred out of the programme for other purposes in keeping with the funders/donors’ intended use of monies.*
TSAO FOUNDATION  
(Incorporated in the Republic of Singapore and Limited by Guarantee)

<table>
<thead>
<tr>
<th>Year</th>
<th>Surplus for the year</th>
<th>Adjustments for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Depreciation on property, plant and equipment:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interest income:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Property, plant and equipment written off:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total:</td>
</tr>
</tbody>
</table>

Operating surplus before working capital changes | 285,210 | 396,933 |

| (Increase)/decrease in inventories | (888) | 783 |
| (Increase)/decrease in receivables | (1,814,399) | 125,346 |
| Increase in payables | 272,634 | 878,483 |

Changes in working capital | (1,542,653) | 1,004,612 |

Net cash (used in)/from operating activities | (1,257,443) | 1,401,545 |

CASH FLOWS FROM INVESTING ACTIVITIES:

<table>
<thead>
<tr>
<th>Year</th>
<th>Interest received</th>
<th>Purchase of property, plant and equipment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>67,298</td>
<td>(206,274)</td>
</tr>
<tr>
<td></td>
<td>69,222</td>
<td>(302,633)</td>
</tr>
</tbody>
</table>

Net cash used in investing activities | (138,976) | (233,411) |

Net (decrease)/increase in cash and cash equivalents | (1,396,419) | 1,168,134 |

Cash and cash equivalents at beginning of the year | 10,854,003 | 9,685,869 |

Cash and cash equivalents at end of the year | 9,457,584 | 10,854,003 |
**Board Matters**

The Foundation has a total of eight board members, of whom three are family directors, namely, Mary Ann Wai Sheng Tsao, Chavalit Tsao and Phillip Tan Eng Seong. As family directors do not have fixed term limits, these have served on the Board for more than 10 consecutive years due to the difficulty of finding candidates to serve in that capacity.

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

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

**Board Meeting Attendance Record**

<table>
<thead>
<tr>
<th>Board Members</th>
<th>Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Ann Wai Sheng Tsao</td>
<td>2/2</td>
</tr>
<tr>
<td>Chavalit Tsao</td>
<td>0/2</td>
</tr>
<tr>
<td>Phillip Tan Eng Seong</td>
<td>2/2</td>
</tr>
<tr>
<td>Tan Bee Nah</td>
<td>1/2</td>
</tr>
<tr>
<td>Loo Lian Ee</td>
<td>1/2</td>
</tr>
<tr>
<td>Elsie Low</td>
<td>2/2</td>
</tr>
<tr>
<td>Abdullah Bin Tarmugi</td>
<td>1/2</td>
</tr>
<tr>
<td>Anne Kim So Min</td>
<td>2/2</td>
</tr>
</tbody>
</table>

**Reserves Policy**

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

In view of the assured funding from Tsao Ng Yu Shun Trust and sustainable income from consultation fees, the Foundation targets to maintain a level of accumulated reserves equivalent to 1 year of budgeted total expenditure.

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

The Foundation is not subject to externally imposed capital requirements.

There were no changes to the Foundation’s approach to reserves management since the previous financial year.
Conflicts of Interest Policy
The Foundation is governed by the Board of Directors which is the final authority and has overall responsibility for policy making and determination of all activities. The Board of Directors delegates duties to the Executive Committee which include conducting and overseeing the Foundation’s activities and affairs in line with the overall strategy as determined by the Board of Directors.

The Foundation has in place policies relating to the management and avoidance of conflicts of interest. All directors and senior management are required to declare their interests yearly. All directors are volunteers and receive no monetary remuneration for their contribution, except for the reimbursement of out-of-pocket expenses.

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

Principal Funding Sources of the Charity
Tsao Ng Yu Shun Trust
Programme grants and donations matching from government

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

<table>
<thead>
<tr>
<th>Annual remuneration</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>- between $200,001 and $300,000</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>- between $100,000 and $200,000</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

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