



太和觀 THK

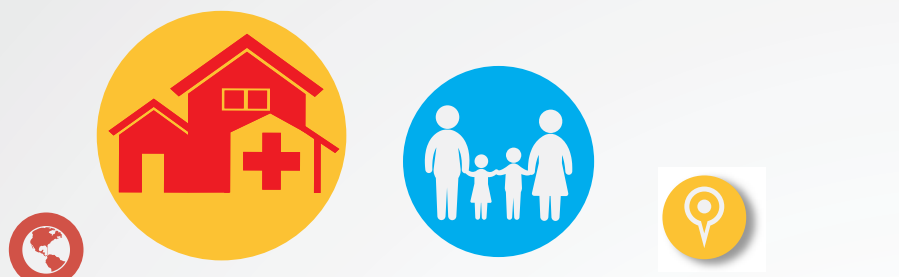
To serve you better....*Always!*



5Cs

THK | THYE HUA KWAN MORAL CHARITIES

ANNUAL REPORT 2014 / 15



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Our elderly beneficiaries enjoying Rummikub game at **THK** Wellness Hub @ 80B.



Our children undergoing an art therapy session at **THK** EIPIC Centre.



Residents from **THK** Home for Disabled @ Eunos taking part in recreational activities.



VISION

To Serve Mankind

MISSION

- To help anyone who needs help with full respect to their race, colour, creed, language, culture and religion
- To assist them in every way possible

TO PROMOTE

- Love and care for each other, irrespective of any differences
- Respect for each other's race, colour, creed, language, culture and religion
- The universal virtues of filial piety, brotherliness, loyalty, trustworthiness, propriety, righteousness, incorruptibility, decency, humanity and wisdom
- The Oneness of mankind
- The transcending of all differences

CHAIRMAN'S MESSAGE

It has been 50 years since the founding of independent Singapore. Within these 50 years, our nation has made tremendous progress. We are all proud of our nation. In this SG50 celebration, we have also seen much progress in the social service sector. With the passage of time, Thye Hua Kwan Moral Charities (THKMC) has also grown to serve better our citizens and help more people with respect given to each person's race, language, colour or religion.

THKMC has grown in the past 3 years. We have reinforced our commitment to serve our beneficiaries by introducing our new service motto, **"To serve you better... *Always*"**. With the effects of modernisation and globalisation in our society, the erosion of ideals and values might be inevitable. With our new motto, we are constantly reminded to stay true to our mission to serve mankind.

At THKMC, we strive to improve the quality of our programmes and services by responding to societal needs, and reach out to the elderly, families, children and youth and people with disabilities in times of need.

Our workforce needs to be well-equipped with relevant skill sets in order to meet changing trends and demands. We have invested more time and resources to strengthen our workforce through professional training and upgrading.

In the meantime, as part of our succession plan, Dr Lee Ngak Siang has retired as CEO from 1st August 2015. We have appointed Mr Chan Soo Sen as CEO. Mr Chan brings with him an abundance of experience. He has had experience in both the public and the private sectors. He understands the importance of social services in society and I believe that he is an asset to our services. We thank Dr Lee for his time and contributions rendered towards the organisation for the past 3 years.

We are pleased and honoured to have embarked on various partnerships to enhance our links with the community. Our work with various community partners affirm our beliefs that people of all ages, races and religious beliefs in a multi-racial and multi-religious society should come together for the greater good

of the community. Some examples are Project Sphere (partnership between THK Seniors Activity Centre @ AMK 257 and students from Nanyang Junior College) and the launch of Community Befriending Programme in THK Seniors Services @ Taman Jurong and THK Social Service Hub @ Bukit Batok East.

This year, THKMC will also embark on strategic planning for the organisation. This will enable us to serve our beneficiaries better.

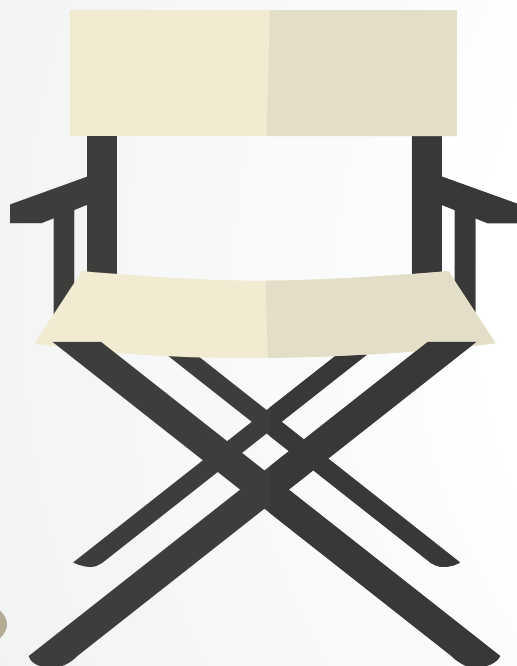
Our logo is the Chinese word for heart. The heart can represent many things. To us, the heart symbolises compassion, kindness and willingness to serve. We remind ourselves that we need to have a passion and remain steadfast in serving the needy and the community. We thank our Board Members and staff, donors and volunteers, Ministry of Social and Family Development, Ministry of Health, National Council of Social Service, Agency for Integrated Care and Tote Board for your support over the past 3 years.



Mr Lee Kim Siang
Chairman
Thye Hua Kwan Moral Charities

BOARD OF **DIRECTORS**

PATRON MR S R NATHAN



Mr Lee Kim Siang
Chairman



Mr Chew Heng Ching
Vice Chairman



**Mr Robert Tock
Peng Cheong**
Secretary



Mr Lee Choon Huat
Treasurer
(Deceased on 22nd May 2015)



Mr James Koh Cher Siang
Member



**Mr Rajendran
s/o Sinnathamby**
Member



Mr Zulkifli Bin Baharudin
Member



Mr Richard Eu Yee Ming
Member



Ms Cheah Sheau Lan
Member



Mr Goh Tok Mong
Member



Mr Tan Chai Kim
Member



Mr Khoo Meng Chew
Member



DR LEE NGAK SIANG
CHIEF EXECUTIVE OFFICER



CLARENCE TEIN
SENIOR DIVISIONAL DIRECTOR

ADMIN & OPERATIONS
JASON LEE
DIVISIONAL DIRECTOR

ACCOUNTS
ONG KAM CHOW
DIVISIONAL DIRECTOR

HUMAN RESOURCES
GOH KHON CHONG
DIVISIONAL DIRECTOR

**ELDERLY, THERAPY & DISABILITY
(NON-RESIDENTAL) DIVISION**
JOSEPH CHEONG
DIVISIONAL DIRECTOR

**CENTRE FOR FAMILY HARMONY,
CLINICAL SERVICES & FAMILY
SERVICE (WEST)**
DR KATIYAH DAWOOD
DIVISIONAL DIRECTOR

**FAMILY SERVICES CENTRES,
YOUTH & SPECIALISED SERVICES**
AMY KOH
DIVISIONAL DIRECTOR



THKMC ORGANISATION CHART

DISABLED & HOME HELP SERVICES

THK HOME FOR DISABLED ADULTS

THK HOME FOR DISABLED

THK PAN-DISABILITY CENTRE

THK HOME HELP SERVICES (EAST & WEST)

FAMILY SERVICES

THK FAMILY SERVICE CENTRES

THK CENTRE FOR FAMILY HARMONY

THK PROBLEM GAMBLING RECOVERY CENTRE

THERAPY SERVICES

THK THERAPY HUB

THK CHILDREN'S THERAPY CENTRE

THK COMMUNITY REHABILITATION PROGRAMME

THK HOME THERAPY PROGRAMME

THK REHABILITATION & WELLNESS PROGRAMME

THK DEVELOPMENT SUPPORT PROGRAMME (DSP)

HOMES FOR DISABLED & HOME HELP SERVICES
ARDI S HARDJOE
DIVISIONAL DIRECTOR

HOME CARE SERVICES
SANDRA CHAN
DIVISIONAL DIRECTOR

EIPIC CENTRES
AGATHA TAN
DIVISIONAL DIRECTOR

EARLY INTERVENTION PROGRAMME FOR INFANTS & CHILDREN

THK EIPIC CENTRES

ELDERLY SERVICES

THK SENIORS ACTIVITY CENTRES

THK CLUSTER SUPPORT UNITS

THK CREST TEAMS

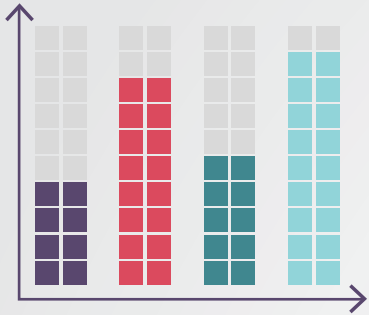
THK SOCIAL SERVICE HUB

THK INTERIM CAREGIVER SERVICES

THK HOME HEALTH SERVICES

THK SENIORS GROUP HOME

THK SENIOR HOME CARE SERVICES



THKMC 2014 AT A GLANCE



Helped
745 people
on issues with problem
gambling



808

children attended
4 **THK** EIPIC Centres

Helped
1009 family members
at **THK** Centre
for Family Harmony

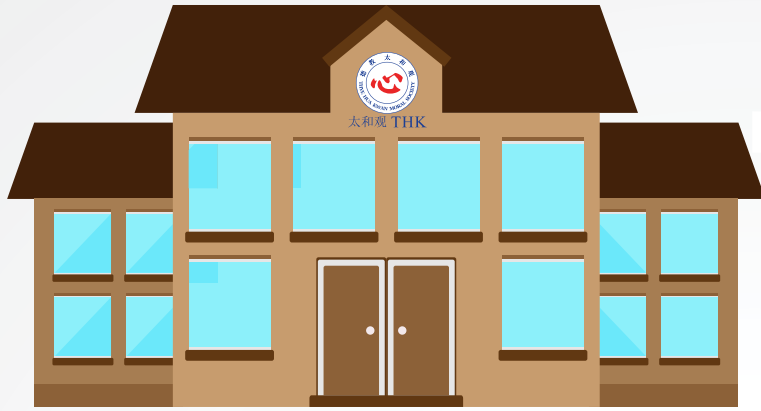


4217 families
under 5 **THK** Family Service Centres

Reached out to
5069

elderly at 14 **THK**
Seniors Activity Centres





persons

195

with disabilities enrolled at
THK Disability Homes
and Day Activity Centre



3837
people received rehabilitation, therapy
or sheltered workshop services



Helped

1740

people in the
community under
THK Home Care
Services

481,530

meals served yearly under Meals-on-Wheels
programme offered by **THK** Home Help
Service (East / West)



Supported

3796

elderly through
THK Cluster Support / CREST/
Social Service Hubs

THKMC 5C



Our elderly from **THK** Social Service Hub @ Taman Jurong attending Chinese dance lessons.

FOR **ELDERLY**

THK SENIORS ACTIVITY CENTRES (SAC) are located at residential blocks within the heartlands. Elderly living in these areas are encouraged to attend the SACs for social and recreational activities. The primary aim for the SACs is to promote social interaction and active ageing to enhance the well-being of the elderly. SACs manage emergency alarm systems that are linked to the residence of the elderly. In an event of emergency, the alarm system can be activated by the elderly.

THK HOME HELP SERVICE (EAST/WEST) administers the Meals-on-Wheels service that prepares and delivers daily meals to the needy elderly twice a day. In addition, Home Help Service also provides medical escort services to the elderly, safely accompanying them for medical appointments and follow-up visits.

THK COMMUNITY RESOURCE AND ENGAGEMENT TEAM (CREST) is a community mental health safety net intended to reach out to seniors who may be at risk of developing mental conditions. CREST aims to provide resources for these elderly, by helping them to attain basic social and health needs. These needs include basic emotional support and referrals to other specialised community services.

THK CLUSTER SUPPORT offers a comprehensive process of assessment which involves planning, facilitation, care coordination and evaluation of options and services that can be provided to meet the health and social needs of individuals and families. The service aims to improve the quality of life of the vulnerable seniors particularly for low or no income seniors, socially-isolated, with minimal or no family support.

THK Cluster Support identify the needs of these seniors and link them to the various professional and social service providers within the community. The 4 THK Cluster Support are THK Cluster Support @ Bedok, THK Cluster Support @ Bukit Merah, THK Cluster Support @ Geylang and THK Cluster Support @ Ang Mo Kio.

CARING ASSISTANCE FROM THE NEIGHBOURS (CAN 1) provides social and healthcare support to the vulnerable elderly living alone by empowering neighbours in the community to take on the role of a carer, who perform regular home visits to the elderly. The carers monitor the well-being of seniors by befriending them and reminding them about their medication and medical appointments.

CARING ASSISTANCE FROM NEIGHBOURS (CAN 2) assists the vulnerable elderly in managing their chronic health conditions. Carers visit the elderly at home almost daily to monitor their health and to remind the elderly to take their medications.

The carers also measure key health indicators such as blood pressure, and remind the elderly about their medical appointments. The frequent monitoring helps to pick up negative changes in health and will result in a more timely medical intervention. This service is further supported by registered nurses who will make regular visits to provide professional medical care. This approach strengthens the neighbourhood support system and allows more elderly to age in place.

INTEGRATED PROMOTERS OF ACTIVE LIVING (iPAL) provides meaningful and stimulating activities at the homes of the elderly with dementia. Such activities help the elderly with dementia in maintaining their cognitive, physical and mental functions. Members of the iPAL team are trained by the dementia team from Khoo Teck Puat Hospital (KTPH) to use a structured dementia care training curriculum during iPAL visitations to provide respite and information to caregivers on optimal care for the elderly.

THK SOCIAL SERVICE HUBS are located at Chinatown Point and Bukit Batok East. THK Social Service Hub at Chinatown Point manages a range of facilities for social service providers and community partners to conduct training and programmes. The amenities comprise counselling rooms, training rooms as well as a multi-purpose room. The Hub also provides information and referrals to social services and healthcare agencies in Singapore.

THK Social Service Hub @ Bukit Batok East is equipped with recreational facilities and conducts various interest groups and wellness activities for the elderly.

THK Social Service Hub @ Chong Pang is the administration office for THK Home Care Services. It also serves as the premises for televisits conducted for families whose relatives are incarcerated.



Our elderly from **THK** Seniors Activity Centre taking part in arts and craft activities.

THK CHONG PANG WELLNESS CENTRE conducts regular health screenings for the elderly and organise social and recreational activities for the elderly and provides regular health screenings conducted by community nurses.

THK SENIOR SERVICES @ TAMAN JURONG conducts community outreach programmes and social recreational activities that promote active ageing and volunteerism among seniors through fun and engagement.

ADVANCE CARE PLANNING (ACP) is an ongoing communication process whereby an individual makes future healthcare decisions and have it documented. In the event that the individual loses the ability to communicate or make decisions, the documented advance care plan will be used as a reference by the individual's family and/or healthcare team to guide healthcare outcomes that are in the individual's best interests.

ACP enables individuals to have greater autonomy about their healthcare outcomes as it gives them the opportunity to explore and express their preferences for care. In addition, it minimises potential family conflicts and sense of helplessness that may arise during a medical crisis. Through ACP, individuals can be empowered to age in place in their preferred care manner and live well in the remaining days of their life.

THK SENIOR GROUP HOMES support enabled and assisted living for vulnerable seniors and persons with disabilities (PWDs), to co-reside independently with community-based care. Seniors Group Homes comprises one-room rental flats within a residential block, where 2 or 3 occupants share the same living space. The Homes promote autonomy, independence, personal responsibility in managing self-care and encourage mutual support amongst residents. The Homes also leverage on existing community services and network and deploys full-time staff to monitor the well-being and safety of residents.

THK HOME CARE SERVICES support the frail elderly with comprehensive range of home-based services to seniors and disabled adults who are weakened because of illness or old age. THK Home Care Services are designed to enhance the quality of life of the elderly. THK Home Care Services consist of Home Health Services, Senior Home Care and Interim Caregiver Service.

- THK Home Health Services consist of home medical and home nursing services that provide medical treatment and consultation via professional doctors and nurses who make regular home visits to the elderly who are home bound and unable to go to the polyclinic or GP clinics.

- Senior Mobility & Enabling Fund offers financial support to seniors for purchase of assistive devices and medical consumables that are necessary to support daily living activities such as free motorised wheelchairs and walking sticks
- THK Senior Home Care Service provides basic nursing care to assist the elderly who are physically weak, in areas such as housekeeping, personal hygiene, mind stimulation activities, medication reminder and personal care services.
- Caregiver Training Service provides personalised training for caregivers in a home-based setting, to equip them with the skills and knowledge to administer proper care.
- THK Interim Caregiver Service offers nursing and housekeeping assistance to discharged patients from hospitals who require after-hospitalisation care. This is to ensure patients do not stay in the hospital while waiting for the arrival of foreign domestic workers or the availability of nursing home beds. This service can be provided for 12 hours (8 am to 8 pm) per day over a period of 2 weeks or 22 hours (8 am to 8 pm and 10 pm to 8 am) per day for 1 week.
- Escort services are provided to patients for follow-up appointments or public amenities within walking distance from the patients' address.



Elderly from **THK** Seniors Activity Centres enjoying an outdoor excursion to Malacca.



Social worker from **THK** Cluster Support interacting with an elderly.

FOR **FAMILIES**



Case worker from **THK** Family Service Centre conducting a counselling session.

THK FAMILY SERVICE CENTRES (FSC) are community-based social service providers that seek to look after the welfare of individuals and families. The 5 THK FSCs located at Tanjong Pagar, Macpherson, Bedok North, Bukit Panjang and Jurong provide casework & counselling to help individuals and families cope with challenges in personal, social and emotional aspects of life. These challenges may include family violence, parenting and caregiving difficulties, financial problems or marital and family issues.

The centres conduct assessment on the needs of individuals and families, providing information and referral services to the appropriate resources in the community. The FSCs also run various community support programmes for children, youth and families to help develop their capacities in dealing with challenges.

THK CENTRE FOR FAMILY HARMONY (CFH) works closely with children from divorced or separated families and facilitates Supervised Access and Supervised Transfer between children and the separated parent. This enables the child to have safe and regular contact with the separated parent. The centre also offers counselling services to minimise the negative impact of parental conflict.

THK DIVORCE SUPPORT SPECIALIST AGENCY (DSSA) provides support for divorcing and divorced families and children. DSSA provide information and non-legal advice pertaining to divorce, case management, counselling services and family dispute management.

THK DSSA runs "Parenting PACT" which provides consultation to parents to educate them on parenting strategies and provides information on community resources. The "Children in Between" programme highlights how children can be caught in the middle of their parents' emotional conflict and offers skills-based programme to equip children with the necessary skills to manage their feelings and develop emotional resilience.

THK PROBLEM GAMBLING RECOVERY CENTRE is one of two key agencies appointed by National Council of Programme Gambling to provide specialized gambling intervention services to problem gamblers and family members affected by problem gambling.

The intervention service comprises of intake and assessment, counselling and casework, information and referral services, brief intervention, psychoeducation and relapse prevention. In addition, the centre handles Family Exclusion Order (FEO), Family Visit Limit (FVL) and Third Party Visit Limit applications. The centre also operated the National Problem Gambling Helpline from 2006 until June 2014.



A family visiting
THK FSC @ Bukit Panjang.

FOR THERAPY & REHABILITATION



Therapist assisting an elderly with Activities of Daily Living.

THK THERAPY HUB provides comprehensive therapeutic expertise such as therapists and therapy associates to various partnering organisations in the community. Existing partners include Early Intervention Programme for Infant and Children (EIPIC) Centres, special schools, community hospitals, nursing homes, day rehabilitation centres. Therapy sessions are administered at the premises of these organisations.

THK CHILDREN'S THERAPY CENTRE conducts occupational therapy, speech-language therapy, and psychological services for children with developmental needs in an individual or group setting for children and youths up to 18 years old. The centre also conducts training for teachers, parents and caregivers.

THK DEVELOPMENT SUPPORT PROGRAMME provides early intervention services for preschoolers with mild developmental needs, in collaboration with their families and early childhood educators. Early intervention services are conducted within the premises of the preschools.

THK REHABILITATION AND WELLNESS PROGRAMME is conducted at two day rehabilitation centres, namely THK Seniors Activity Centre @ Ang Mo Kio 257 and THK Wellness Hub @ 80B. The centres provide rehabilitation services to the elderly as a step down care for those elderly who need to continue with post-hospitalisation rehabilitation programmes.

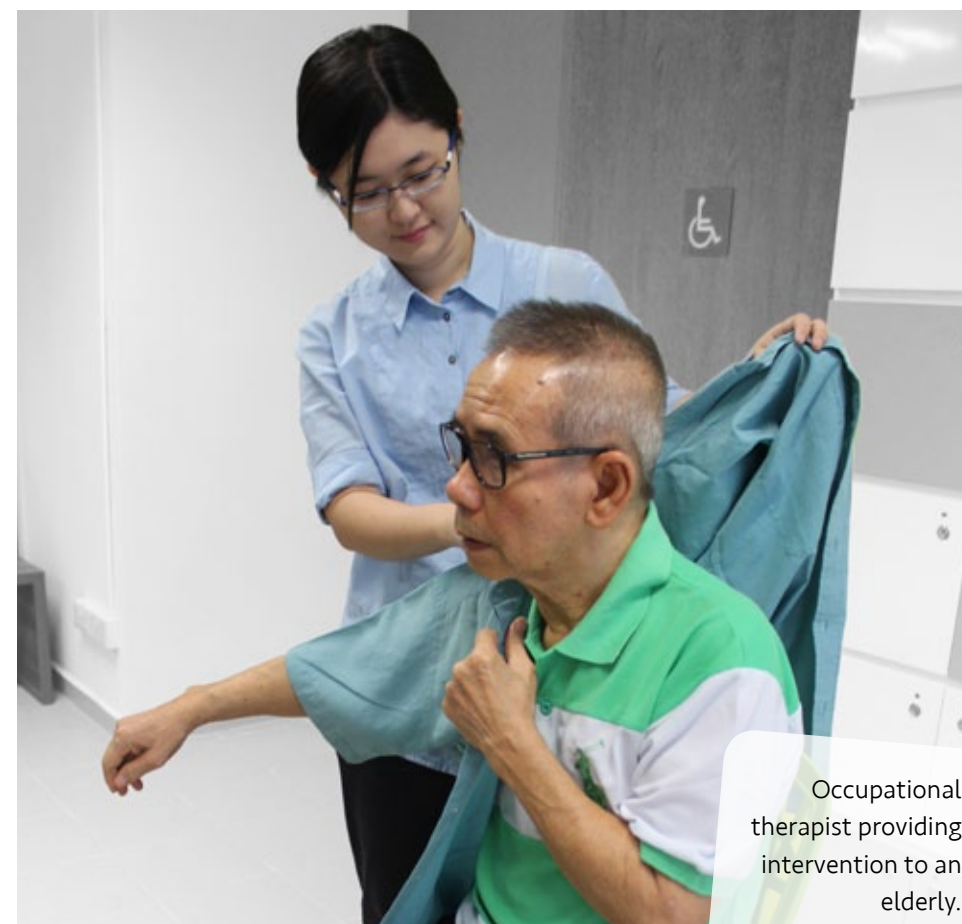
THK COMMUNITY REHABILITATION PROGRAMME provides rehabilitation services to adults and elderly with disabilities and illnesses, who are referred by Agency for Intergrated Care (AIC). It conducts a variety of therapeutic activities and community integration programmes to achieve better quality of life and an optimal level of independence. The programme also conducts assessment and provide recommendations for motorised devices through Senior Mobility Fund.

THK HOME THERAPY PROGRAMME supports elderly with disabilities and their caregivers so that they can receive therapy services and training at the comfort and convenience of their own homes. This service is tailored for those who are unable to access centre-based rehabilitation services.

DESTITUTE PERSONS SERVICE (DPS) is a programme under the purview of the Ministry of Social and Family Development (MSF). DPS is responsible for ten homes

which are gazetted as welfare homes under the Destitute Persons Act for the care, reception and rehabilitation of destitute persons.

THK DPS team is primarily tasked to conduct preliminary investigation and assessment of a destitute family background, financial status and social support system. Upon comprehensive review, THK DPS investigation officer will report whether a destitute is deemed eligible for welfare home placement. In addition, the officer will also propose appropriate recommendations and intervention plans to improve the quality of life of the resident in the respective welfare homes.



Occupational therapist providing intervention to an elderly.

FOR PERSONS WITH **DISABILITIES**

Our residents from **THK** Home for Disabled @ Chai Chee enjoying regular exercise.

THK HOME FOR DISABLED @ EUNOS is a residential facility that provides care and shelter for children with multiple disabilities. The Home looks after children from 7 to 16 years old who lack family support or are unable to care for themselves.

The Home provides a comprehensive education for the residents, including the moral and civic aspects of life. There are barrier-free facilities that create an accessible living environment as well as occupational therapy and physiotherapy services to support enabled living.

THK HOME FOR DISABLED ADULTS @ EUNOS provides care for disabled adults who are above 16 years old in a residential setting. The adults continue to live in the same premises so as to continue their stay in a familiar and protected environment. The residents take part in training and development so that they are able to carry out activities of daily living, community living skills and develop their cognitive abilities and social skills through routine activities such as marketing and cooking, sports and games. The residents also undergo training to enhance work readiness. They are then matched with suitable employment opportunities through sheltered workshop services or open employment.

THK HOSTEL FOR DISABLED @ EUNOS is a stay-in programme for disabled adults with higher functioning abilities. The Hostel facilitates supervised, independent living for residents who have sustained employment with regular income as part of their integration with the community.

THK HOME FOR DISABLED ADULTS @ CHAI CHEE provides long-term residential care for intellectually disabled adults, particularly for those who have limited caregivers' support. The Home provides structured programmes to suit the needs of residents who are of various age groups and disability profiles. They are trained to develop capabilities in self-help, community living as well as perceptual-cognitive and motor skills through a variety of social recreational activities and therapy programmes.

THK DAY ACTIVITY CENTRE is an alternative care arrangement to offer respite to the caregivers of persons with disabilities. This enables the caregivers to be availed for employment or other responsibilities. The beneficiaries at the Day Care Centre participate in fitness exercises, arts & craft, personal grooming, cooking and other recreational activities.

THK PAN-DISABILITY CENTRE @ EUNOS is a sheltered workshop that supports persons with multiple disabilities by providing vocational training or employment opportunities.

The centre has a team of professionals such as case managers, training officers and occupational therapists. The multi-disciplinary team assesses and supports the clients by facilitating independence and work readiness skill sets.

The centre offer massage services by certified visually impaired masseuses, conducts assessment and referral, orientation and mobility training, transportation services for therapy services and motorised wheelchair assessment for those in need.

The sheltered workshop and open employment programmes secure contract jobs such as sorting and packaging items, stamping of cards, tagging of airlines tags and janitorial services. Such work allows them to be meaningfully engaged and to earn a monthly wage that helps to improve their quality of life and build a stronger sense of self-worth.

There are also social and recreational activities that allow them to leverage on their talents and skills, while integrating with the community.

THK DROP-IN DISABILITY PROGRAMME caters to persons with disabilities above 16 years old, where they can participate in social and recreational activities for a few hours a day, a few times a week. This helps to foster integration between persons with disabilities and the community. The programme also offers caregivers short periods of respite from caregiving duties. The THK Drop-in Disability Programme is available at THK Seniors Activity Centres @ Ang Mo Kio 257, Bedok Radiance, MacPherson and Telok Blangah Crescent.



Therapist conducting therapy session with our resident from **THK** Home for Disabled @ Eunost.



EIPIC teacher engaging with a child during a speech therapy session at **THK** EIPIC Centre.

THK EARLY INTERVENTION PROGRAMME FOR INFANTS AND CHILDREN (EIPIC)

CENTRES provide early intervention to about 800 children at 4 locations in Singapore: Woodlands, Choa Chu Kang, Tampines and Ang Mo Kio. THK EIPIC Centres focus on holistic, family centred practices with therapy and educational support services for children with special needs and support services for families and caregivers.

Most of the centres' clients have moderate to severe disabilities. This includes Autism, Global Development Delay, Down Syndrome, physical disabilities and impairments, speech language delays, learning difficulties or other developmental delays.

All centres operate from 8am to 6pm daily. Children typically attend 2 to 3 hour sessions 3 or 4 times a week. To prepare older children for school, THK EIPIC Centre @ Choa Chu Kang offers an additional intensive Preparatory Programme with 4 hour sessions 5 days a week.

Every centre is equipped with developmentally appropriate equipment and toys to work with the different age ranges and spectrum of children. Each centre includes an occupational therapy gym, physio-play room and child friendly classrooms.

The children are served by a transdisciplinary team of professionals: Early Intervention (EI) Teachers, Adaptive PE Teachers, Social Workers, Psychologists and a group of therapists (Occupational, Speech-Language, Physio, Art, Music and Dance Movement Therapists). Therapists work closely with EI teachers to integrate therapy skills and strategies into age and child appropriate classroom activities.

Beyond traditional therapy, Art, Music and Dance Movement Therapy expose children to different experiences. Art Therapy works on spatial intelligence, self-expression and fine motor skills; Music Therapy addresses the cognitive, physical, social-emotional and communication domains; Dance Therapy builds rhythmic, self-regulation and social interaction skills.

The centres also empower caregivers by recognising them as important partners in the intervention process. Families are encouraged to participate, learn and be involved in the stages of their child's development. Additional support is available for multi-stressed families with financial difficulties or children with challenging behaviours through financial aid, counselling services, parent and sibling workshops.

The centres serve many clients from lower income families. Close to half of the children enrolled fall within the lowest 2 income tiers as defined by the Ministry of Social and Family Development (MSF).



Small group
classroom activity at
THK EIPIC Centre.

THKMC DIRECTORY



THERAPY SERVICES

THK Therapy Hub

150A Mei Chin Rd #02-01 Singapore 140150
Tel: 6471 4270

THK Children's Therapy Centre

150A Mei Chin Rd #02-01 Singapore 140150
Tel: 6471 4270

THK Children's Therapy Centre @ MacPherson

Blk 121 Paya Lebar Way #01-2859
Singapore 381121
Tel: 6805 9480

Rehabilitation & Wellness

THK Seniors Activity Centre @ Ang Mo Kio 257

Blk 257 Ang Mo Kio Ave 4 #01-67 Singapore 560257
Tel: 6459 9139

THK Wellness Hub @ 80B

Blk 80B Telok Blangah Street 31
Telok Blangah Tower Singapore 102080
Tel: 6837 9130

DISABILITY SERVICES

THK Home For Disabled @ Eunos

THK Hostel For Disabled @ Eunos

THK Home For Disabled Adults @ Eunos

20 Jalan Eunos Singapore 419494
Tel: 6745 9926

THK Home For Disabled Adults @ Chai Chee & Day Activity Centre

2 Chai Chee Lane Singapore 469030
Tel: 6441 7640

THK Pan-Disability Centre @ Eunos

Blk 3 Eunos Crescent #01-2577 Singapore 400003
Tel: 6846 1171

ELDERLY SERVICES

Indus Moral-CARE

Blk 79 Indus Rd #01-451 Singapore 161079
Tel: 6276 3283

THK Seniors Activity Centre @ Ang Mo Kio 257

Blk 257 Ang Mo Kio Ave 4 #01-67 Singapore 560257
Tel: 6459 9139

THK Seniors Activity Centre @ Ang Mo Kio 645

Blk 645 Ang Mo Kio Ave 6
#01-4937 Singapore 560645
Tel: 6554 7263

THK Seniors Activity Centre @ Ang Mo Kio 208

Blk 208 Ang Mo Kio Ave 1
#01-1019 Singapore 560208
Tel: 6456 2611

THK Seniors Activity Centre @ Boon Lay

Blk 209 Boon Lay Place #01-239 Singapore 640209
Tel: 6264 6065

THK Seniors Activity Centre @ Bukit Merah View

Blk 118 Bukit Merah View #02-101 Singapore 150118
Tel: 6276 4761

THK Seniors Activity Centre @ Henderson (Satellite 93)

Blk 93 Henderson Rd #01-210 Singapore 150093
Tel: 6273 8291

THK Seniors Activity Centre @ Kaki Bukit

Blk 509B Bedok North St 3
#02-157 Singapore 462509
Tel: 6241 6691

THK Seniors Activity Centre @ MacPherson

Blk 90 Pipit Rd #01-103 Singapore 370090
Tel: 6745 6696

THK Seniors Activity Centre @ Telok Blangah Crescent

Blk 3 Telok Blangah Crescent
#01-504 Singapore 090003
Tel: 6276 1216

THK Seniors Activity Centre @ Toa Payoh 31

Blk 31 Lor 5 Toa Payoh #01-663 Singapore 310031
Tel: 6250 3827

THK Seniors Activity Centre @ Toa Payoh 15

Blk 15 Lor 7 Toa Payoh #01-579 Singapore 310015
Tel: 6251 6504

THK Bedok Radiance Seniors Activity Centre

Blk 12 Bedok South Ave 2
#01-610 Singapore 460012
Tel: 6242 2483

THK Seniors Activity Centre @ Beo Crescent

Blk 44 Beo Crescent #01-67 Singapore 160044
Tel: 6376 3023

THK Home Help Service East

2 Chai Chee Lane Singapore 469030
Tel: 6242 8103

THK Home Help Service West

Blk 152 Mei Ling Street #01-08 Singapore 140152
Tel: 6473 6113

THK CREST @ Central (Beo Crescent)

133 New Bridge Road Chinatown Point
#04-04 Singapore 059413
Tel: 6589 0690

THK CREST @ North

Blk 131 Yishun St 11 #01-234 Singapore 760131
Tel: 6690 0110

THK CREST @ Bedok

Blk 509B Bedok North Street 3
#02-157 Singapore 462509
Tel: 6241 8381

THK Seniors Group Home @ Pipit

Blk 94 Pipit Road #07-35 Singapore 370094
Tel: 6742 3063

THK Seniors Group Home @ Ang Mo Kio 257

Blk 257 Ang Mo Kio Ave 4 #01-67
Singapore 560257
Tel: 6459 9139

THK Seniors Group Home @ Indus

Blk 79 Indus Road #01-451 Singapore 161079
Tel: 6276 3283

THK Seniors Services @ Taman Jurong

Blk 337 Tah Ching Road #01-01 Singapore 610337
Tel: 6795 1185

THK Chong Pang Social Service Hub

Blk 131 Yishun St 11 #01-235 Singapore 760131
Tel: 6690 0110

THK Chong Pang Wellness Centre

Blk 131 Yishun St 11 #01-234 Singapore 760131
Tel: 6690 0114

THK Wellness Hub @ 80B

Blk 80B Telok Blangah Street 31
Telok Blangah Tower Singapore
Tel: 6837 9130

THK Social Service Hub @ Chinatown Point

133 New Bridge Road #04-04
Chinatown Point Singapore 059413
Tel: 6589 0690

THK Social Service Hub @ Bukit Batok East

Blk 235 Bukit Batok East Ave 5
#01-21 Singapore 650235
Tel: 6566 5303

THK Cluster Support @ Ang Mo Kio

Blk 131 Yishun St 11 #01-235
Singapore 760131
Tel: 6556 4833

THK Cluster Support @ Bukit Merah

133 New Bridge Road #04-04
Chinatown Point Singapore 059413
Tel: 6589 0690

THK Cluster Support @ Geylang

Blk 93 Paya Lebar Way
#01-3057 Singapore 370093
Tel: 6846 1228

THK Cluster Support @ Bedok

Blk 509B Bedok North St 3
#02-157 Singapore 462509
Tel: 6241 8381

HOME CARE SERVICES

THK Home Health Service

THK Senior Home Care Service

THK Caregiver Training Service

THK Interim Caregiver Service

THK Senior Mobility Fund

Blk 131 Yishun St 11 #01-235
Singapore 760131
Tel: 6690 0110

FAMILY SERVICES

THK Family Service Centre @ Bedok North

Blk 554 Bedok North St 3
#01-241 Singapore 460554
Tel: 6449 1440

THK Family Service Centre @ MacPherson

Blk 91 Paya Lebar Way
#01-3023 Singapore 370091
Tel: 6741 4255

THK Family Service Centre @ Tanjong Pagar

Blk 18 Jalan Membina
#04-01 Singapore 164018
Tel: 6270 6711

THK Family Service Centre @ Jurong

Blk 183B Boon Lay Drive Singapore 642183
Tel: 6716 9466

THK Family Service Centre @ Bukit Panjang

Blk 139 Petir Rd #01-448
Singapore 670139
Tel: 6767 1740

THK Centre For Family Harmony

Blk 37 Circuit Rd #02-455
Singapore 370037
Tel: 6747 7514

THK Divorce Support Specialist Agency

Blk 37 Circuit Road #02-455
Singapore 370037
Tel: 6747 7514

THK Problem Gambling Recovery Centre

133 New Bridge Rd #04-05
Chinatown Point Singapore 059413
Tel: 6576 0840

CHILDREN SERVICES

THK EIPIIC Centre @ Choa Chu Kang

Blk 606 Choa Chu Kang St 62
#01-139 Singapore 680606
Tel: 6762 9125

THK EIPIIC Centre @ Woodlands

Blk 715 Woodlands Dr 70
#01-156 Singapore 730715
Tel: 6362 5371

THK EIPIIC Centre @ Tampines

Blk 424 Tampines St 41
#01-188 Singapore 520424
Tel: 6783 5338

THK EIPIIC Centre @ Ang Mo Kio

Blk 313 Ang Mo Kio Ave 3
#01-2322 Singapore 560313
Tel: 6499 9379



THKMC 5Cs

OUR WORKFORCE

THK believes in building an efficient and effective workforce that provide seamless and quality care to those we serve. To meet changing demands and rising needs, we strive to develop a competent and relevant workforce. To achieve this, our staff attends both internal and external training to keep abreast of the latest developments in the social service and healthcare sectors. We nurture our staff through training and development which includes work skill courses, academic development programmes, local and overseas seminar and conferences, as well as study trips that enable our staff to garner skills and knowledge that will enhance work capabilities. THK also actively partners local and overseas stakeholders to source and recruit professionals who possess specialised expertise and industry experience to strengthen our workforce.



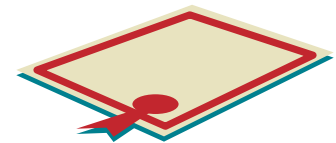
271

Number of staff **recruited**



65

staff received **sponsorship** for academic development programmes and overseas seminars and conferences



761

Total staff **strength**



11,429

Training hours accumulated



Figures are from Apr 2014 to Mar 2015

OVERSEAS THERAPIST RECRUITMENT IN UK AND IRELAND



THK Therapy Services participated in an overseas recruitment drive to recruit therapists in Ireland and UK from 25 February to 4 March 2015. This recruitment trip was led by representatives from National Council of Social Service and THK Therapy Services.

With increased demand for early intervention and rehabilitation services in the social service sector, THK Therapy Services continually seek to improve and maintain a strong pool of occupational therapists, physiotherapists and speech therapists.

The team visited 2 countries and 3 cities including Dublin, Manchester and London. They visited universities such as the Trinity College Dublin, University College Dublin and Royal College of Surgeons Ireland. A total of 53 interviews were conducted during the trip, consisting of 40 physiotherapists, occupational therapists and speech therapists. Many candidates expressed keen interest to seek work opportunities in Singapore.

GROOMING SOCIAL SERVICE PROFESSIONALS

In November 2014, THK participated in a recruitment drive for professionals in the social service sector. Professional Conversion Programme for Social Workers (PCPSW) is a place-and-train programme administered by National Council of Social Service, in partnership with the Singapore Workforce Development Agency and SIM University, to convert non-social services professionals to social workers through training and development. More than 20 applications were received from the recruitment drive and 2 were successfully recruited into THK Family Service Centres as Social Work Associates.

THK also recruited graduates in Community Care and Social Services from ITE College East to nurture talent in the social service sector.



PLAY THERAPY WORKSHOP

Staff from THK Family Service Centres and THK Centre for Family Harmony attended a 3-day workshop on play therapy from 10 to 12 September 2014 as part of our efforts to develop and improve professional capabilities. Our caseworkers and counsellors learnt to apply conceptualizations skills and play therapy techniques that would be useful to their work with children and adolescents through experiential learning, group practice and consultation.



THKMC HIGHLIGHTS

B4 | HOME

FRIDAY, MARCH 27, 2015 THE STRAITS TIMES



Speech therapist Rebecca Ng during a session with 12-year-old Theodore Chay at The Children's Therapy Centre, which is run by Thye Hua Kwan. The welfare group plans to add 15 to 20 therapists to its pool of therapists this year. ST PHOTO: LINETTE LAI

Thye Hua Kwan to expand therapist pool by up to 50%

Move will help meet demand from small groups using welfare services

By LINETTE LAI

GROUPS which need the services of therapists but lack the resources to recruit them may soon get more help.

Welfare group Thye Hua Kwan Therapy Services, which "lends" therapists to groups such as nursing homes or special schools, is expanding its pool of therapists by up to 50 per cent.

It plans to add 15 to 20 therapists this year, bringing its total number to around 60, it told The Straits Times.

This follows plans announced earlier this month by the Ministry

of Social and Family Development to expand the two existing "therapy hubs" run by Thye Hua Kwan and SPD, and also to set up a third.

The ministry's target is to raise the number of funded therapists at the hubs to 125 in two years' time, up from 42 now, with \$7 million a year committed for this.

SPD was reported earlier this month to have 50 physiotherapists, occupational therapists and speech therapists, with plans to hire 10 more therapists this year.

The drive to recruit more therapists comes amid increased demand for their services as the

population ages.

Ms Faith Tan, a senior speech therapist and manager of Thye Hua Kwan's children's therapy centre in Queenstown, said with more therapists to draw on, the welfare group will be more able to help smaller organisations.

Three years ago, it received five or six inquiries from these groups annually. Last year, it received nearly three times that number, she added.

But therapists of all kinds are in short supply, said Thye Hua Kwan Moral Charities divisional director Joseph Cheong.

"We are not the only ones who are looking," he said. "We are in competition with the hospitals and the private organisations."

Thye Hua Kwan provides physiotherapy, speech therapy and oc-

cupational therapy services to the young and old. They include children with autism and developmental delays, as well as seniors recovering from ailments like strokes.

Like many other healthcare organisations, Thye Hua Kwan is looking overseas to places like Ireland, Australia, and Hong Kong to augment its pool of therapists.

But it is crucial to keep a strong core of locals, said Ms Tan. "There are certain things that are culturally sensitive which (foreigners) might not understand."

In the next two to three years, Thye Hua Kwan also hopes to build up caregiver training resources to help its clients.

Mr Cheong said: "If caregivers are trained, there's somebody to continue where you left off."

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THE STRAITS TIMES SATURDAY, MARCH 14, 2015

COMMITTEE OF SUPPLY DEBATE HOME | B11

MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT

More sessions to help children, parents

Divorce support agencies to advise couples splitting up on key issues

By NEIR ASYIQW MOHAMAD SALLEH

COUPLES who are divorcing and have young children, but cannot agree on all matters of the break-up, will have to attend consultation sessions in a bid to better safeguard the well-being of

their children. The Ministry of Social and Family Development (MSF) has appointed four Divorce Support Specialist Agencies, which will run a mandatory parenting session for such parents, Parliamentary Secretary Low Yen Ling told the House. She was speaking during the debate on her ministry's budget.

"Children are often caught in between their parents when a divorce takes place. It can be a very traumatic experience for them," Ms Low said.

The session will cover issues like the impact of divorce and parental conflicts on children, as well as financial and housing implications, which may affect a child's well-being, she added.

As for the children, MSF is also working with the agencies to introduce a new programme to help affected children learn coping strategies when they get caught

between their parents' conflicts. Three of the agencies are the Gate Corner Centre for Co-Parenting in Toa Payoh, the Centre for Family Harmony in Alhambra and the HELP Family Service Centre in Ang Mo Kio. The fourth, the PPIS As-Salaam Family Support Centre in Geylang, caters to Muslim parents.

The setting up of the centres was recommended last year by the Committee for Family Justice, set up in 2013 to improve the way family disputes are managed.

Muslim couples looking to split up already have to attend a mandatory counselling programme under the Syariah Court. Ms Low also said MSF will enhance support for marriages as well as for parenting. Couples about to get married can attend a new half-time marriage preparation talk at the Registry of Marriages to learn how they can communicate and better manage each other's expectations. They can also attend a new workshop from May.

More support is also on the way for parents to help them un-

derstand their children better and get the support they might need. More than 1,100 parents from 20 primary and secondary schools have attended two new parenting programmes, which will be extended to 30 more schools this year.

"The family as an institution is fundamental to Singapore," said Ms Low. "MSF pledges to support families throughout their journey, because families form the basis of our strong and cohesive society."

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THE STRAITS TIMES WEDNESDAY, MAY 21, 2014

LIFE! | C7

\$1.5m fund for community arts projects

WeCare Arts Fund will give up to \$5,000 for each project by voluntary welfare organisations

Lisabel Ting

Voluntary welfare organisations (VWOs) that hoped to run arts projects for their beneficiaries but were put off by the cost, can now tap a \$1.5-million fund.

The WeCare Arts Fund, a partnership between the National Arts Council and the five Community Development Councils, was launched yesterday by Minister for Culture, Community and Youth Lawrence Wong at the Thye Hua Kwan Seniors Activity Centre @ Boon Lay.

To be disbursed over three years, the fund is open to applications from the more than 400 voluntary welfare organisations recognised by the Ministry of Social and Family Development or the National Council of Social Service.

It will give a grant of up to \$5,000 a project. Each organisation can apply for up to \$10,000 each year. The fund can be used to cover artist fees, materials and other project costs.

On the rationale behind the fund, Mr Wong said yesterday: "We really want to bring arts to the community and bring arts to all Singaporeans, and we think that there is a group, a more disadvantaged and vulnerable group, which can benefit from a more concerted effort to reach out to them through the arts."

The fund was first announced by his



Mayor-designate of South West District Low Yen Ling (far left) and Minister for Culture, Community and Youth Lawrence Wong (centre) with the seniors at Thye Hua Kwan Seniors Activity Centre @ Boon Lay at the launch of the WeCare Arts Fund. PHOTO: NATIONAL ARTS COUNCIL

ministry during the Budget debate in March. Over the next three years, it expects the fund to result in 300 arts programmes reaching out to at least 2,500 beneficiaries in the social service sector.

Although part of the arts council's ArtReach programme, which aims to support that they give to VWOs in the social service sector, the WeCare fund will be administered by the community develop-

ment councils. All applications must be made directly to them. Ms Chua Sook Hwang, deputy director of arts and communities at the arts council, said community development councils are "also interested to see how they could better aggregate the kind of support that they give to VWOs in the social service sector, so there's a good match on how we can come together to develop this

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WeCare Arts Fund to support their VWOs, to have greater access to arts."

Ms Low Yen Ling, mayor-designate of South West District, said that four organisations in her district, including Lakeside Family Service Centre and Thye Hua Kwan Seniors Activity Centre, have expressed interest in the fund. "They have agreed to tap the fund to create arts programmes as part of the intervention

programme to promote health and wellness, to promote integration and to promote rehabilitation for the beneficiaries."

Chief executive officer of Thye Hua Kwan Moral Charities Lee Ngai Siang said that the artists who work at the centre are all volunteers. He added: "But if the artists are paid, they can play a bigger role. Now, those who are volunteers come only when they have the time."

Other arts groups and community organisations reacted to the announcement with cautious optimism.

The Arts Fusion Company is a contemporary dance group which brings its creative movement-based programme to organisations such as the Apex Day Rehabilitation Centre for the Elderly and NTUC Eldercare centres.

Arts Fusion Company's artistic director Angela Lieng emphasises that the assessment of proposals should be done by qualified officers. "All these administrators, if given the prerogative to oversee this funding, need to go back to school - they will need a kind of briefing or workshop at least, a knowledge of arts and culture, and what arts and culture can provide to a community."

Ms Ko Siew Hwey, co-founder of ArtsWok, a company which promotes arts-based community development, said that the grant figures of \$5,000 a project and \$10,000 a year are a good start.

She added: "I hope that at some point after three years they will reassess it because \$5,000 does determine the scale of the project, and if you want to do a scalable and larger project, then this might be a limitation."

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本地新闻

武吉巴督东开展健乐终身计划 全民保健将成基层工作重点

陈婧

自助体检设施、上门看诊服务、保健提示标志……随着武吉巴督东区启动新的健康生活计划，当地居民，尤其是长者将享有更健全的社区医疗服务和健康保障。

国会会议长兼裕廊集选区议员哈莉玛昨天宣布，武吉巴督东区即日起开展健乐终身(Healthy for Life)计划，将全民保健作为下一阶段基层工作的重点。

身为该区基层组织顾问的哈莉玛表示，这个计划不只关怀居民的身心健康和社交活动，还将针对体弱长者推出特别服务，例如为行动不便的长者提供上门服务、设立原地养老中心等。

配合新的保健计划，武吉巴督东区的德教太和观社会服务中心两周前推出护



基层组织为行动不便的长者提供上门服务、设立原地养老中心等。(郑启聪)

护士们，为患有糖尿病、高血压等常见慢性病的乐龄人士提供咨询和开药。

太和观社会服务中心内也设有体重计、血压仪等自助体检设施，方便民众为自己测量身高、体重、视力和血压等。

More help for lone seniors under new eldercare system

Island to be divided into zones, with each overseen by an anchor operator

By JANICE TAI

BY THE end of the year, seniors who live alone and need help will be more likely to receive it, with a more coordinated system helmed by key eldercare providers.

This is crucial because the number of seniors living alone is expected to grow from 35,000 in 2012, to 83,000 by 2030.

Under the new system, the island will be divided into zones. Community eldercare in each zone will be overseen by an anchor operator appointed by the Ministry of Social and Family Development (MSF).

Each zone will contain up to five senior activity centres, which used to mainly run social and recreational activities for seniors, and three senior group homes, where elderly residents with little or no family support live together. Existing facilities run by other eldercare providers can continue to operate, supported by the anchor operators. But new centres and group homes in each zone can be set up only by its anchor operator, said eldercare providers.

In each zone, a main centre, with about five case managers who have social work experience, will support the others. The case managers will counsel vulnerable elderly and visit them at home.

Since 2012, the MSF has set up 10 such clusters from the existing 58 senior activity centres. Its target is to have 16 clusters by 2016 to support about 39,000 seniors.

This comes as more centres and group homes are being built. The number of group homes will rise from two now to 60 by 2016.

The Straits Times understands that at least three major eldercare providers are in talks with the MSF to form the first batch of anchor operators and roll out this system later this year.

Thye Hua Kwan Moral Charities is likely to take care of Ang Mo Kio and Bukit Merah/Outram. Lions Befrienders will probably lead Queenstown/Clementi, while Touch Community Services will head the central region.

Industry players say this is a landmark move as it changes the model of help from one that requires the elderly to take the initiative if they need help, to one that brings aid to their doorstep.

"Some elderly people may not be able to come to us even though they need help.

"So, if every block is covered within a zone where home visits are done, the likelihood of vulnerable elderly being overlooked is slim," said Thye Hua Kwan Moral Charities divisional director Joseph Cheong.

The centres did not do home visits in the past as they lacked expertise and manpower.

Under the new system, retirees and housewives will be roped in to do so a few times a week, for \$5 per visit. They will refer seniors who need help to case managers.

The MSF said it is finalising the implementation details and will provide more information later.

The anchor operator concept has been tested in the pre-school sector. The five pre-school anchor operators get government grants to ramp up the number of childcare centre places, keep fees low and provide quality services.

However, their centres are not limited to specific regions.

Taking charge of certain zones will help eldercare providers bet-

ter monitor frail or homebound elderly, and help them access the myriad of services in those zones, industry players said.

Senior activity centres and senior group homes in one area would have stronger synergy from being run by the same eldercare provider, Lions Befrienders executive director Goh Boo Han said.

For instance, a group home may house a centre in its void deck. "The seniors living in the home can come down to the centre for activities and its staff can look out for them," Mr Goh said.

The centres used to reach out only to rental flat residents, but with the extra hands on deck, some, such as Touch Seniors Activity Centre, now cater to others.

Its director, Ms Julia Lee, said: "If we want to enable our seniors to continue growing old in the community, then there needs to be enough support services for them at the estate level."

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Volunteer Cyndi Chua with an elderly resident at a fitness class at the Thye Hua Kwan Seniors Activity Centre. Get Movin' for Charity conducts free zumba and fitness classes for seniors. PHOTO: KIM SOON SANG FOR GET MOVIN' FOR CHARITY

Groovy idea to get seniors to keep fit and stay active

By OLIVIA HO

THEY may be getting on in years, but they still have the moves.

Elderly residents in Bukit Merah are keeping fit with a programme called 'Get Movin' for Charity, which conducts free zumba and other fitness classes at the Thye Hua Kwan Seniors Activity Centre.

Ms Jacqueline Tan, 34, was inspired to start the movement two years ago while volunteering at a centre for the elderly at Block 118, Bukit Merah View.

On one visit, she noticed an old man, whom she remembered as being quite happy and active, sitting listlessly in a wheelchair. When she asked what was wrong, he told her he was getting old and confused that he felt useless.

"I could see it was making him really unhappy," said Ms Tan, who works in asset management. "Most of these old people stay in one-bedroom apartments. They tend to become isolated and feel weak and tired."

Ms Tan resolved to get these

elderly folk back on their feet again. She enlisted her friend, freelance zumba instructor Cyndi Chua, to design a monthly dance class.

Ms Chua, 40, recalled: "The first lesson we had, a lot of the elderly were sitting on chairs. They weren't comfortable standing up or trying to move."

Two or three classes later, however, they were happy to see most of the elderly getting up to dance.

"Now, we have people in wheelchairs standing up, wanting to get fit and healthier," said Ms Tan. "They can stand for one hour, and even refuse to have breaks!"

Today, the number of regular volunteer instructors has grown from three to about 10. The classes are now conducted every fortnight on Saturday mornings in an open space outside the centre.

The classes usually draw a crowd of between 16 and 40, who dance to upbeat tunes such as pop hit YMCA, or Latin cha-cha music.

The volunteers are also incorporating new Super Body Super Brain training, which involves exercises that train the reflexes and the coordination of different muscle groups. These may involve throwing and catching tennis balls, for instance.

Mr Choo Lai Chong, 75, a retired electrician who has been a regular at the zumba classes from their inception, said in Mandarin: "Now, my legs feel much more energetic."

A proponent of active ageing, he hopes to convince more seniors to join the sessions. Many people think that they are old or sick and cannot do the activities, and end up not doing them, he said.

"It is bad when old people don't move," he said. "They give up more easily and start to rely on people to do things for them."

"You have to train your body yourself," he added. "Nobody can make you."

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NEWS

NEWS

11.12.2014

THE STRAITS TIMES

11.12.2014

CELEBRATING CAUSES YOU CARE ABOUT

19-10-2014

新闻 11月 11日 星期五

四乐龄社服机构 明年分管12群区

社会及家庭发展部长兼国防部第二部长陈振声说，年长者服务是“朝阳行业”，政府也从鼓励更多人担任义工、重组服务模式和推广科技应用三方面，推动行业发展。

王润 wangrun@sph.com.sg
明年4月底前，新加坡将有12个乐龄服务群区，由大型乐龄社会服务机构分管，统筹区内服务，优化资源的同时，更好地帮助弱势年长居民。

社会及家庭发展部已委任四个大型乐龄社会服务机构为“群区业者”（Cluster Operators），它们是狮子乐龄之友协会、触爱社区服务、新加坡圣公会社区服务，以及德教太和观慈善机构。它们分管五个群区，分别位于女皇镇、加冷（包括梧槽）、诺维那、宏茂桥和山。

每个群区包含三种乐龄社会服务，即乐龄活动中心群区支援服务、老年人合居住所，以及普通乐龄活动中心。

普通乐龄活动中心多设于租赁组屋区，为独居和低收入年长居民提供日间托管服务。乐龄活动中心群区支援服务则登门看护无人照顾的体弱年长者，服务包括个案管理、辅导、转介等。在前年推出的“老年人合居计划”（Seniors Group Home），则为生活起居需人协助，但又无需住进养老院的低收入年长者提供住所和看护，帮助他们原地养老。

一个乐龄社会服务机构可负责超过一个群区，例如德教太和观目前分管两个群区。另有七个群区和其他群区业者将在明年4月底前确定。

政府之前计划在2016年前把群区增至16个。目前全国有57家乐龄活动中心和两个合居住所。

社会及家庭发展部长兼国防部第二部长陈振声昨晚出席狮子乐龄之友协会举办的20周年纪念及年度感谢和颁奖晚宴，对在场的750名义工说，年长者服务是“朝阳行业”，政府也从鼓励更多人担任义工、重组服务模式，和推广科技应用三方面，推动行业发展。

他说，之前每个市镇有多个乐龄服务机构，它们通常没有合作提供服务，通过群区模式重组乐龄服务，各机构可在群区业者统筹下，发挥各自的长处，也能在规模效应下受惠。

狮子乐龄之友协会所负责的女皇镇现有两个老年人合居住所和三家乐龄活动中心，其中一家属于触爱社区服务。协会执行理事长吴武汉说，接下来区内将增加两个乐龄活动中心和两个老年人合居住所。

他说，乐龄活动中心群区支援服务可帮助任何志愿福利团体转介而来的年长者，区内社服机构、基层组织、医院等，也有固定联系点，更容易协助作为年长者提供适合服务。

此外，为协助乐龄活动中心利用科技提高工作效率，社会及家庭发展部与南洋理工学院合作推出“电子登记系统”，并率先在五家乐龄活动中心试用两年。

年长者只需扫描身份证或乐龄易通卡，又或是中心会员卡，系统就能记录他们到中心的次数，并自动生成每月的统计报表。中心在举办外出活动时，也可使用可移动的系统进行记录。

位于锦茂的狮子乐龄之友活动中心是五家试用中心之一，吴武汉说，系统提高记录的准确率，也减轻中心有限人手的工作负担，让职员有更多时间照顾年长者。

Bedok lauded for engaging the elderly

BY JANICE HENG

TO DECIDE how best to help elderly Bedok residents to age well, grassroots organisations went to ask the seniors themselves.

Close to 3,000 of them were surveyed in 2012 to find out what their social, health and financial needs were. They were also invited to town hall meetings and

helped audit the town's elderly-friendly features.

These findings became the basis for Bedok's Community for All Ages masterplan, which now has programmes tailored for six groups: active agers, lonely or frail seniors, those in need of financial help, those with disabilities, those with health risks and elderly caregivers.

Health Minister Gan Kim Yong, who was yesterday given



PEOPLE-CENTRIC: Health Minister Gan – seen here with Minister Lim (left) – praised Bedok grassroots groups for getting feedback from the elderly, which became the basis for the ward's Community for All Ages masterplan. PHOTO: THE STRAITS TIMES

an update on Bedok's progress so far, praised this “people-centric” approach.

“I think this is a very important approach and I’ll be sharing some of this with the other CFAA projects,” he said during his visit

to the Bedok Sunflower Residents’ Committee.

He was referring to the other three towns in the Government’s City for All Ages initiative, or CFAA, which was introduced in 2011 to explore how to create a

better living environment for the elderly. The other towns in this initiative are Marine Parade, Whampoa and Taman Jurong.

Chew Siam Hiang, 65, who uses a wheelchair, helped with the town’s “audit”. She gave volunteers feedback about steps along a route to a swimming complex.

“It feels like I’m hitting a wall,” she said. The steps have now been replaced with a smooth ramp.

Mr Gan also praised Bedok grassroots organisations’ partnership with other players, such as health-care and volunteer welfare organisations including Thye Hua Kwan Moral Charities, which supports elderly caregivers and links them up with other agencies for help.

Minister in the Prime Minister’s Office Lim Swee Say, who is an MP for East Coast GRC and was hosting Mr Gan’s visit, said that Bedok’s programmes could also be adopted by other wards in the GRC.

janiceh@sph.com.sg

MY PAPER MONDAY SEPTEMBER 8, 2014 A7

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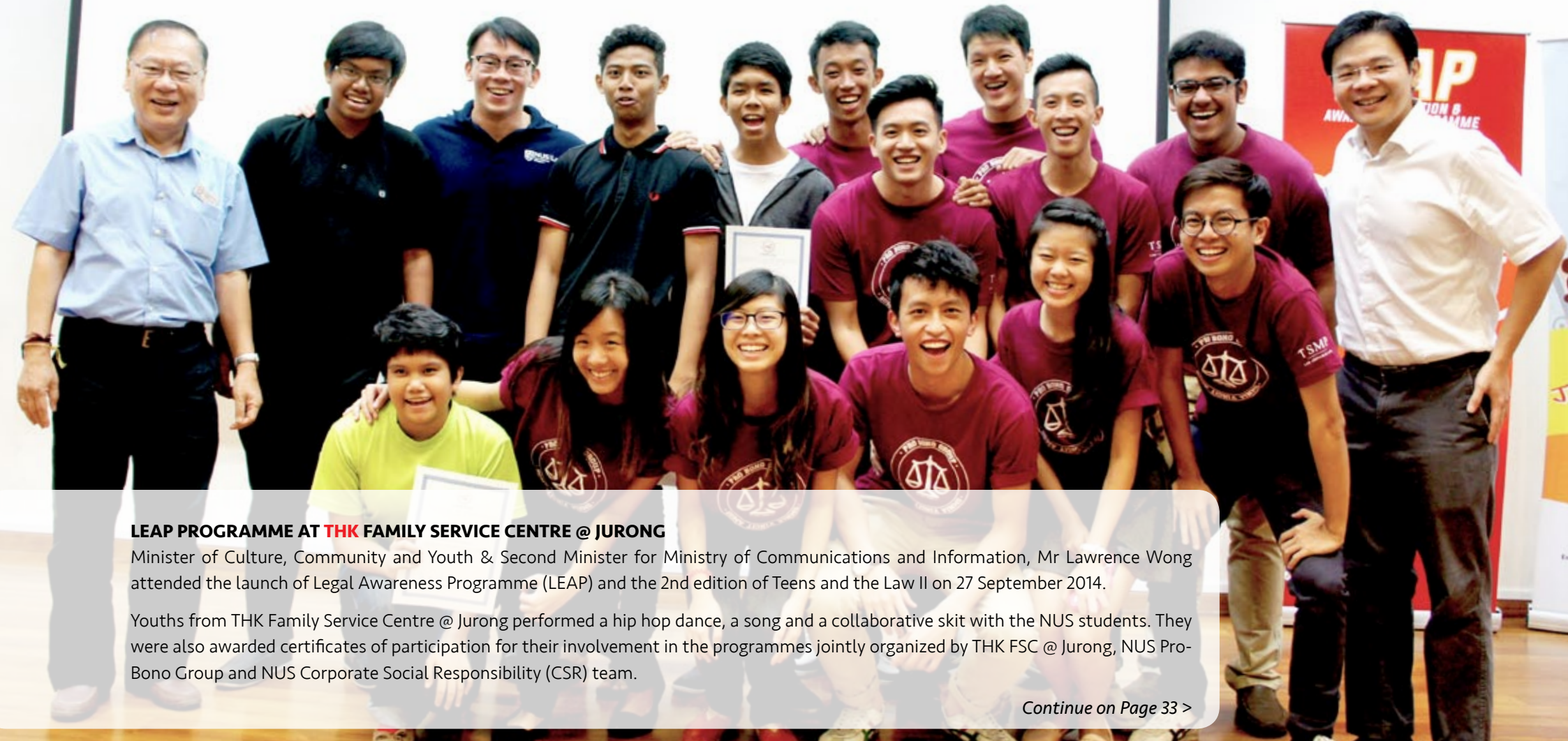
FOR A GOOD CAUSE
UIC has raised S\$50,000 for the Thye Hua Kwan (THK) Early Intervention Programme for Infant and Children (EIPIC) Centre at Tampines.

As part of its 50th anniversary, UIC donated S\$0.50 to THK for every pack of participating UIC product sold as part of its corporate social responsibility activity. The cheque presentation ceremony was held at the centre on Sept 30.

UIC is one of Singapore’s largest manufacturers of synthetic household cleaning agents. Its products include Spinmatic Low Suds, Topload Spin, Sofsil, Sofscrub, Kim Poh and Florex.



EVENTS & PARTNERSHIPS



LEAP PROGRAMME AT THK FAMILY SERVICE CENTRE @ JURONG

Minister of Culture, Community and Youth & Second Minister for Ministry of Communications and Information, Mr Lawrence Wong attended the launch of Legal Awareness Programme (LEAP) and the 2nd edition of Teens and the Law II on 27 September 2014.

Youths from THK Family Service Centre @ Jurong performed a hip hop dance, a song and a collaborative skit with the NUS students. They were also awarded certificates of participation for their involvement in the programmes jointly organized by THK FSC @ Jurong, NUS Pro-Bono Group and NUS Corporate Social Responsibility (CSR) team.

Continue on Page 33 >



PROJECT SPHERE BY NANYANG JUNIOR COLLEGE

Project SPHERE is a community programme jointly initiated by the Housing & Development Board (HDB), with support from the Ministry of Education (MOE) and Singapore Pools.

SPHERE stands for “Students, Singapore Pools & HDB Enriching and Reaching out to the Elderly”. Students from the Interact Club from Nanyang Junior College took part in a series of activities with our elderly from THK Seniors Activity Centre @ Ang Mo Kio 257 from April 2014 to January 2015.

These activities included an outing to MacRitchie Reservoir and arts and crafts sessions. The students also organised a games carnival and bonded with the elderly through fun and games.

YMCA MACAU VISIT TO THK PROBLEM GAMBLING RECOVERY CENTRE



THK Problem Gambling Recovery Centre hosted a group of delegates from YMCA Macau on 27 August 2014. The objective of the visit was to raise social awareness among youth on problem gambling.

The group also studied how Singapore tackled the issue of problem gambling through a presentation, facility tour and a well as dialogue session.



JURONG LAKE RUN 2014 RAISES \$30,000 FOR THK SOCIAL SERVICE HUB @ BUKIT BATOK EAST

The Jurong Lake Run 2014 raised \$30,000 for THK Social Service Hub @ Bukit Batok East. Deputy Prime Minister and advisor to Jurong GRC Grassroots Organisation Mr Tharman Shanmugaratnam graced the event.

More than 16,000 participants raised a total of \$150,000 for five charities, through a dollar-for-dollar programme for every kilometre completed by each participant. A total of 87,500 km was completed and personal and corporate donations were also collected.



MINISTER TAN CHUAN-JIN RAISED FUNDS FOR THK THROUGH TRAVEL PHOTO BOOK

Then Minister for Manpower, Mr Tan Chuan-Jin raised funds for charity through the sale of his travel photo book titled, “The World We Live In” as well as an silent auction. The proceeds raised were donated to THK Home for Disabled @ Eunus and other Voluntary Welfare Organisations.

VISIT BY EAST CHINA UNIVERSITY OF SCIENCE AND TECHNOLOGY



Professor Zhu Mei Hua from the Department of Social Work at East China University of Science and Technology and Chairman of the Board, Shanghai Social Worker Agency for Public Affairs led a delegation to study the range of social services run by Thye Hua Kwan Moral Charities on 17 January 2015. The group visited THK Seniors Activity Centre @ MacPherson, THK Senior Group Home @ Pipit and a beneficiary from THK Home Care Services.



LEAP PROGRAMME AT THK FAMILY SERVICE CENTRE @ JURONG

Legal Awareness Programme (LEAP) started in July 2014 as a pilot programme for youth beneficiaries from THK FSC @ Jurong. Aimed at promoting legal awareness, LEAP is conducted via a series of bi-weekly sessions through fun and interactive activities such as skits, team-building games, ice-breaking activities and excursion to State Courts. Through the participation in these activities, LEAP educates youths on issues such as domestic violence, drug abuse and gang involvement, so that they can better understand legal issues in the context of their daily lives and the legal consequences of the breaking the law.



SOFT LAUNCH OF THK WELLNESS HUB @ 80B

THK Wellness Hub @ 80B was launched on 20 September 2014. The centre is strategically located among a mix of studio apartments for the elderly and HDB flats for families so as to encourage interaction among the young and elderly population in the neighbourhood. The centre also manages the alert and alarm system that enables timely response for the elderly in times of emergency.

THK Wellness Hub provides services such as day rehabilitation and home therapy. The centre also holds regular exercise sessions, medical consultations and gym facilities that are open to the public. Since its inception, THK Wellness Hub has reached out to more than 2,100 people in the community.



AUSTRALIAN & NEW ZEALAND ASSOCIATION (ANZA) AT THK SAC @ BEDOK RADIANCE

Dr Mohd Maliki Osman, Mayor of South East District & Minister of State for Ministry of Defence and National Development graced the tea session with Australian & New Zealand Association (ANZA) held at THK Seniors Activity Centre @ Bedok Radiance on 25 February 2015. He led the discussion with ANZA on the Corporate Community Laboratory @ South East which aimed to promote civic and social responsibility within the community.



LAUNCH OF THK COMMUNITY BEFRIENDING PROGRAMME

In October 2014, THK Social Service Hub @ Bukit Batok East and THK Seniors Services @ Taman Jurong launched the Community Befriending Programme to provide psycho-social support to lone and vulnerable elderly who are aged 50 and above.

Befrienders conduct regular visits and phone calls to the elderly and identify seniors may be in need of assistance. These befrienders are trained to interact with the elderly and to conduct needs assessment encompassing the health, social, psychological aspects so that the appropriate intervention or referrals to partners and stakeholders can be made timely.

The programme fosters community spirit by encouraging befrienders in the community to care for the elderly so that they may age in place. Close to 50 seniors have benefitted since the start of the programme.

BLESS READING PROGRAMME BY NATIONAL UNIVERSITY OF SINGAPORE

The reading programme was initiated by BLESS, a community-focused non-profit organisation driven by NUS students and alumni to support the less privileged in the society. The programme brought learning opportunities for children from low-income families, aged between 4 to 9 years old. The structured reading programme was developed based on curriculum designed in partnership with National Institute of Education. Each session comprised of tuning-in activities, reading for understanding and fluency, word-learning and activity sheets. Volunteers from THK FSC @ Jurong also helped to facilitate small group activities. The programme started in March 2015 and have since benefitted more than 25 children in the community.

THK FAMILY SERVICE CENTRE @ MACPHERSON CELEBRATES 10-YEAR PARTNERSHIP WITH NATIONAL LIBRARY BOARD

Prime Minister Lee Hsien Loong presenting a plaque to our social worker, Ms Josie Dajan on 4 October 2014, to commemorate a 10-year partnership with National Library Board for the KidsRead programme that aimed to promote English literacy among young children. National Library Board helped train volunteers on engagement and reading techniques for children who were enrolled under the KidsRead programme at THK Family Service Centre @ MacPherson.





THK CAN CARERS APPRECIATION DAY

The Caring Assistance from the Neighbours (CAN) Carers Appreciation Day was held on 12 December 2014 to show appreciation to a group of CAN Carers who visit our elderly on a regular basis to promote and monitor the well-being of our seniors. About 30 CAN Carers from the 4 THK Cluster Support offices participated in this event.



HEAVENLY RICE OUTREACH TO THK HOME HELP SERVICE (EAST)

Staff from Heavenly Rice organised a community outreach programme for beneficiaries from THK Home Help East on 12 February 2015, where they distributed 1000 bento rice sets to the needy. THK Home Help Service East adopted the “many helping hands” approach in this collaboration to extend the goodwill to other beneficiaries from other THK Seniors Activity Centres, Family Service Centres and other social service providers.



JUST 1 ACT 2014 @ THK FAMILY SERVICE CENTRE @ TANJONG PAGAR

Just 1 Act 2014 was held in December 2014 at THK Family Service Centre @ Tanjong Pagar. The community service event that aimed to empower and inspire the children to appreciate and care for the elderly. The children and elderly bonded over traditional games. Volunteers from SMU Caretalyt also worked with the child beneficiaries in preparing musical performances to spread Christmas cheer.



OPENING OF THK SAC @ BEO CRESCENT

Dr Lily Neo, Member of Parliament for Tanjong Pagar GRC officially opened THK Seniors Activity Centre (SAC) at Beo Crescent on 5 March 2015. The Centre is THK's 14th Seniors Activity Centre to reach out to at-risk and needy seniors in the community. THK SAC @ Beo Crescent serves seniors from neighbouring blocks through outreach programmes and befriending services.



From pillar
to post

A child playing a bowling game during the carnival at *Fun For All Under the Stars*.

Photos Credit by Singapore Turf Club

Think Singapore Turf Club, and the first thing that strikes your mind will be horseracing. The adventure of speeding horses and jockeys all sets you for an adrenaline rush. For most, Singapore Turf Club is the place where they pursue their passion or pastimes. For the staff at Singapore Turf Club, the racecourse also serves as a breeding ground for social good.

Singapore Turf Club believes in generating funds to benefit of Singaporeans in need, and they do so by adopting the THK Early Intervention Programme for Infants and Children (EIPIC) centre at Woodlands to reach out to children with special needs.

A committed and longstanding partner, Singapore Turf Club uses an all-rounded approach to deliver social good through their efforts in corporate social responsibility. More importantly, they bring joy and empowerment to children with autism, Global Developmental Delay and other disabilities.

Twice a year, Singapore Turf Club organises *Fun for all Under the Stars* during the school holidays. The carnival-themed event is meaningful and memorable not only because it offers exclusive and personal encounters with the ponies, but it also opens doors of opportunities for family bonding and integration for children with special needs.

Families with special needs children may have limited quality time together, because simply heading out of home can be challenging for some, because of unpredictable behavioural changes.

Beyond social and recreational activities, Singapore Turf Club seeks to pay it forward by make a sustainable impact to the children at THK EIPIC Centre at Woodlands. The Club's staff raised about \$80,000 over two years, through the Singapore International Racing Festival (SIRF) Charity Caps Sale, *Fun for All Under the Stars* events and Charity Bake Sales.

Part of the funds raised was used to set up the Sensorimotor Gym and Physiotherapy (PT) Loan Library. The Sensorimotor Gym addresses the sensory needs of children and the PT Loan Library stores therapy equipment (such as standers and walkers) that can be loaned to children with special needs for trial use or practice.

The support from Singapore Turf Club fuels THKMC's drive to serve you better, Always, in the race of life.



A child feeding a horse at Singapore Turf Club.



A boy playing a ball game during *Fun for All Under the Stars*.



Students from Hwa Chong Institution during the Community Involvement Programme at **THK** Home for Disabled at Eunos.

The change of perspective



Student from Hwa Chong Institution engaging in play-doh activity with our resident from **THK** Home for Disabled @ Eunos.

Along with our classmates and I from Hwa Chong Institution, we came into THK Home for Disabled @ Eunos, aspiring to be changemakers to people whom we did not know. We wanted to make a difference in our own ways, and we walked into a world that changed our perspectives.

Interacting with the intellectually disabled for the first time can be quite daunting for people like us, because we can never know what to expect from people we thought to be different. We were apprehensive, but the goals we had in mind made us steadfast.

Indeed, these differences can be stark and pronounced physically and socially. On our first visit, we were so eager to embark on an origami venture with the residents. Instead, we were greeted by residents who would barely respond to us. They were easily distracted and we wondered if they understood what we said or if the residents found the activity uninteresting. This left us feeling extremely awkward.

The barriers were evident, yet not unbreakable. Things turned out better at the subsequent visits where we improvised into simpler activities such as games, colouring and play-doh. The residents were more engaged this time, when they had the autonomy to do what they wanted, that is, to mould any shapes and figures according to how they liked them to be.

The residents were intrigued, with us by their side, imparting expertise and guidance on how to achieve the shapes and moulds they wanted. We figured that the turning point was to see things from their perspective. Their world was nothing lesser or poorer from ours. Instead, it seemed more fulfilling because these people with disabilities derived great joy in simplicity and companionship. Disability, somehow was not a defect like we imagined it to be, instead it is a testament that defines who they are and how they overcome the odds towards a happy life.

Contributed by: Eu Zheng Xi and Ong Yuan Hao

Beyond the art,

above the craft



Kai Wei holding a piece of metal tooling artwork that she created at **THK** Pan Disability Centre @ Eunos.

26 year-old Gan Kai Wei looks just like anyone her age. But life turned out differently for her. Kai Wei spoke her first word at the age of five. Unlike other children, she did not communicate or play with others. She was diagnosed with intellectual disability and epileptic fits that occurred at least once in every three months, even with the help of daily medication. Doctors deemed her condition as unpredictable, and a lifetime of uncertainties lies ahead of her.

Despite the odds, Kai Wei has a mind of sheer determination that surpasses many. Every day, Kai Wei looks forward to perfecting her craft at the THK Pan Disability Centre. She joins about 15 other trainees, who helm the metal tooling workshop. Metal tooling is a form of art that demands a high level of focus and precision. Thus, the course of creating a masterpiece becomes a much more intricate process for someone with intellectual disability.

At every step of the way, the workshop supervisor guides them through the process of using metal tooling techniques, a role that demands extraordinary passion not only for the craft, but a heart of patience for these people with disabilities.

Our staff tirelessly repeat the steps and demonstrations until our beneficiaries are able to comprehend them effectively. Because of their cognitive challenges, it takes close to a year of continuous training before the group of trainees become well-versed with the entire process which involves tracing, hammering, embossing and painting the artwork.

Often, a mishandled knock on the metal piece may cause irreversible defects to the metal piece. Yet, she picks up the pieces and try again. She does so with much diligence and perseverance in the hope that she will get better at it. The learning curve is a steep one, which can be both disheartening and frustrating. Still, she never gives up, because the work gives her a sense of pride and purpose.

Kai Wei looks forward to the income that she will be able to contribute to her family, if her piece of art gets chosen and sold. It does not matter if it is just a menial wage. It is meaningful because it is a miracle that she transformed with her own hands.

Every metal tooling art piece takes about a day to complete. Behind the scenes, these pieces are produced with a great deal of hard work and dedication that is beyond measure.

Prices for Metal Tooling artwork produced by THK Pan Disability Centre @ Eunos range from \$20 to \$25 for small size (10cm by 15cm), \$68 to \$78 for medium size (18cm by 24cm) and \$68 to \$98 for large pieces (21cm by 30 cm). Customisation is also available at an additional cost of \$30, on top of the standard pricing.



Mdm Ong and her son attending the session for Project Love at **THK** FSC @ Bedok North.

Years ago, Mdm Ong Lay Hoon was unlike the cheerful and confident self that she is today.

She remembers being overwhelmed by her personal struggles when her family circumstances forced her to seek financial and employment assistance from THK Family Service Centre (FSC) @ Bedok North. The thought of heading out to work made her daunted and fearful, because she has not worked for a day, since she got married decades ago.

It took years of years of counselling and emotional support from THK FSC @ Bedok North before Mdm Ong garnered enough self-confidence to seek external employment. With the support from her case worker, Mdm Ong secured a job as a cleaner in 2011.

Things took a turn for the worse when her eldest son, then aged 14, was diagnosed with mental illness in 2013. Her work attendance became irregular because of her son's frequent visits to the hospital and that eventually caused her to lose her job. Laden with caregiving stress and responsibilities, Mdm Ong sought assistance from THK FSC @ Bedok North where she received counselling to relieve her caregiving stress and learnt techniques to cope with her son's erratic behavior. Mdm Ong also participated in Project Love with her 3 children, where they took part in cooking activities together, as a way to promote family bonding and cohesion.

Over time, her family circumstances improved and Mdm Ong is now back in the workforce as a school bus attendant. She is grateful to THK FSC @ Bedok North for tiding through her toughest times.

She empathises with the challenges faced by others in need, and she regularly volunteers together with her children at THK FSC @ Bedok North as her way of giving back to the community.

In 2014, Mdm Ong and her children served as a mentor family in Project Love, where she would share her recipes and cooking skills with other families. Currently, she volunteers with her children once a month at the 5R programme, where she helps to take care of children under the age of 5 and the wheelchair-bound elderly, while their family members attend the support groups conducted at THK FSC @ Bedok North.

Mdm Ong is glad that she stepped out of her comfort zone to make a difference to her family and paying it forward to others in need.

More importantly, her children are proud of her contributions and how far they have come together, as one united family.

CORPORATE **GOVERNANCE**



THKMC 5C

CORPORATE GOVERNANCE

Banker: Oversea-Chinese Banking Corporation Limited
Auditors: KPMG
UEN No.: 201130733N
IPC No.: IPC000747

ENHANCING CORPORATE GOVERNANCE

THKMC has undergone more stringent policies throughout the organisation, to observe and practise strict and structured corporate governance, transparency and decision making. As an ongoing practice, all centres under Thye Hua Kwan Moral Charities are audited by independent external auditors regularly.

THKMC has established the following committees:

- Audit Committee
- Finance Committee
- Fundraising Committee
- Human Resource Committee
- Investment Committee
- Nomination & Appointment Committee
- Programs & Services Committee

CORPORATE GOVERNANCE: RELATED PARTIES / RESERVE POLICY

For the purpose of the Annual Report, parties are considered to be related to the Company if the Company has the ability, directly, or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Company and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

Key management personnel compensation

Key management personnel of the Company are those persons having the authority and responsibility for planning, directing and controlling activities of the Company. The Board of Directors and Chief Executive Officer are considered as key management personnel of the Company.

Key management personnel compensation comprised:

	2015	2014
	\$	\$
Short-term employees' benefits	352,853	330,000
Post-employment benefits (including CPF)	5,675	5,525

The company receives services from the Board of Directors and no remuneration is paid for their services.

Reserve Policy

The Company will maintain a reserve of not more than 2 years of its annual operating costs. This amount is practical to run services at an optimal rate and at the same time to intervene into unforeseen circumstances that may affect the stream of income. This cap will be reviewed annually by the Directors.

Other related party transactions

During the year, other than disclosed elsewhere in the Annual Report, there were the following transactions with related parties carried out on terms agreed between the parties:

	2015	2014
	\$	\$
Programme income from affiliated charities	334,027	186,931
Management fees paid to an affiliated charity	(86,668)	(93,958)
Service fees paid to an affiliated charity	(529,254)	(392,045)
Purchase of goods from affiliated charities	(1,030,564)	(925,504)
Purchase of goods from a related company	(98,791)	(121,878)
Compensation paid to close family members of key management personnel of the Company	(500,379)	(385,151)

OBJECTIVES

1. To set out the policy and administrative procedures for the Board members, staff and volunteers to undertake and disclose as part of the governance practices.
2. To ensure any Board members, staff and volunteers serving THKMC will act in the best interest of the Company instead of any vested or personal interest or interest of the third parties.
3. To prevent conflict of interests and to safeguard the Board/Company's integrity and accountability.

SCOPE

4. This policy shall apply to the Board members, staff and volunteers being employed by the Company.

DEFINITION OF CONFLICT OF INTERESTS

5. Conflict of interests arise whenever the personal or professional interests of Board members, staff or volunteers interfere with the performance of their official duties or with their decision-making on matters related to the Company. Conflict of interests situations include those actual, potential or perceived.

6. Conflict of interests situation may include but are not limited to those stipulated in Annex A.

POLICIES AND PROCEDURES

7. The Conflict of Interests policy should be read and understood by all Board members, and staff upon the commencement of their term of office or employment. Declarations of interests are required to be submitted to the Company upon assuming office or commencement of work. The Company shall be informed of any subsequent changes in personal or professional interests.
8. Disclosure involving Board members should be made to the Board Chairman (or if he/she is the one with the conflict, to the Board Vice-Chairman) who shall bring these matters to the Board of Directors.
9. As and when actual conflicts occur the Board member, staff and volunteer shall make a declaration of his/her interest for that specific instance in writing (Conflict of Interests Disclosure Form) and excuses himself / herself from decision making.

10. Transactions with parties with whom a conflicting interest exists may be permitted only if all of the following are observed:

- i) The conflicting interest is to be fully disclosed;
- ii) The person with the conflict of interests is to abstain from the discussion, voting and approval of such a transaction;
- iii) Competitive bids or comparable valuation is to be obtained; and
- iv) The Board of Directors has determined that the transaction is in the best interest of the Company though there may be a conflict of interests.

11. The Board members shall determine whether a conflict exists and in the case of an existing conflict, whether the contemplated transaction may be authorised as just, fair and reasonable to the Company. The decision of the remaining Board members on these matters shall rest in their sole discretion, and their concern must be the welfare of the Company and the advancement of its purpose.

12. All decisions made by the Board members on such matters shall be recorded and filed.

13. Any disclosure of interest made by Board members, staff or volunteers where they may be involved in a potentially conflicting situation(s), must be recorded, filed and updated appropriately by all specified parties.

14. As the Board members hold the ultimate responsibility and are always accountable to public trust, they should uphold and maintain a standard of conduct such as the avoidance of conflict of interests to fulfill public trust responsibilities. Therefore, Board members must lead by example an attitude and act of personal integrity.

ACKNOWLEDGEMENT FORM

I hereby confirm that I have read and understood the conflict of interests policy of this organization and that I will make full disclosure of interests, relationships and holdings that could potentially result in a conflict of interest. I will make full disclosure to the Company/Board when a conflict of interest situation arises.

I agree that if I become aware of any information that might indicate that this disclosure is inaccurate or that I have not complied with the conflict of interest policy, I will notify Human Resource Department immediately.

Date

Name & Designation

Signature

ANNEX A CONFLICT OF INTERESTS SITUATIONS

1. Contract with vendors

Where the Board/committee members, staff or volunteers have personal interest in business transactions or contracts that the Company may enter into, the interested party is required to declare such interest as soon as possible followed by abstention from discussion and decision-making on the matter (including voting on the transaction or contract). All such discussion and evaluation should be made by the remaining Committee Members or relevant approving authority in arriving at the final decision. Such transactions / contacts should always be recorded and filed.

2. Vested interest in other organizations that have dealings/relationship with the Company

Where Board/committee members, staff or volunteers who have vested interest in other organizations that have dealings/relationship with the Company, and when matters involving the interests of both the Company and the other organization are discussed, there should be a policy requiring a declaration of such interest and if necessary, followed by abstention from discussion and decision-making on such matters.

3. Joint Ventures

The Board's approval should be sought before the Company enters into any joint venture with external parties. Where Board/committee members, staff

or volunteers have interest in such ventures, there should be a declaration of such interest and if necessary, followed by abstention from discussion and decision-making on the matter.

4. Recruitment of staff with close relationship

Recruitment of staff with close relationship (i.e. those who are more than just mere acquaintances) with current Board/committee members, staff or volunteers should go through the established human resource procedures for recruitment. The Board member, staff or volunteer should make a declaration of such relationships and should refrain from influencing decision on the recruitment.

INTRODUCTION

Depending on the size of a charity, the Board should conduct regular self-evaluation to assess its performance and effectiveness. Based on the evaluation, Board members could seek training to plug competency gaps, adopt best practices or where appropriate, appoint new Board members with the relevant expertise. This guidance describes key areas of the Board's responsibilities, and outlines a sample self-evaluation checklist to help guide charity Boards.

CHECKLIST

Review the list of basic Board responsibilities. In your assessment, indicate whether your Board currently does a satisfactory job in an area or whether improvements to its performance are required.

Board Responsibility	Satisfactory	Needs Work
<p>Vision & Mission</p> <p>1. Vision & mission define the organisation's goals & objectives?</p> <p>2. Board policy decisions, activities & services reflect the vision & mission?</p>	<p>√</p> <p>√</p>	
<p>Strategic Planning</p> <p>3. Regularly engages in the strategic planning function?</p> <p>4. Reviews the plan & focuses on strategic issues?</p>	<p>√</p> <p>√</p>	
<p>Monitoring & Evaluation</p> <p>5. Monitors & evaluates programmes to ensure they support the mission & objectives?</p> <p>6. Considers new initiatives to meet changing needs?</p>	<p>√</p> <p>√</p>	

Board Responsibility	Satisfactory	Needs Work
<p>Financial Control</p> <p>7. Ensures resources are allocated wisely to achieve the mission?</p> <p>8. Reviews annual budget, financial reports, accounts, auditor's report & investment policies?</p>	<p>√</p> <p>√</p>	
<p>Fund-Raising (FR)</p> <p>9. Endorsed an appropriate FR strategy in accordance to a code of conduct & practices?</p> <p>10. FR activities effectively & efficiently organised?</p> <p>11. Participates in FR activities & identifies FR sources?</p>	<p>√</p> <p>√</p> <p>√</p>	
<p>Relationship with Executive Head (CEO) & Staff</p> <p>12. Understands & respects distinct responsibilities of Board, CEO & staff?</p> <p>13. Clearly defined roles & responsibilities of CEO?</p> <p>14. Provides regular support & appraisal of CEO?</p>	<p>√</p> <p>√</p> <p>√</p>	
<p>Board Effectiveness</p> <p>15. Clearly defined job descriptions and terms of reference for Board members & committees?</p> <p>16. Meetings are well organised & productive?</p>	<p>√</p> <p>√</p>	
<p>Board Recruitment & Orientation</p> <p>17. Effective process to identify and recruit new Board members?</p> <p>18. Ensures appropriate Board composition (e.g. knowledge, experience, skills)?</p> <p>19. Comprehensive orientation for recruits to Board responsibilities & organisation?</p>	<p>√</p> <p>√</p> <p>√</p>	
<p>Public Relations (PR)</p> <p>20. Board members promote the cause & mission to community?</p> <p>21. Effective engagement strategy in PR activities?</p>	<p>√</p> <p>√</p>	

Thye Hua Kwan Moral Charities (THKMC) Sub-Committees from 1st April 2014 to 31st March 2015

Audit Committee	
Chairman	Mr Chew Heng Ching
Member	Mr Lee Kim Siang
Member	Mr Chew Hai Chwee
Member	Mr Robert Tock Peng Cheong

HR Committee	
Chairman	Mr Robert Tock Peng Cheong
Member	Mr Lee Choon Huat (Deceased)
Member	Mr David Ang
Member	Mr Koh Poh Kwang
Member	Mr Goh Tok Mong

Nomination Committee	
Chairman	Mr Lee Kim Siang
Member	Mr Robert Tock Peng Cheong
Member*	Mr Chew Heng Ching
Member	Mr Lee Choon Huat (Deceased)
Member*	Mr Goh Tok Mong

Programmes & Services Committee	
Chairman	Mr James Koh Cher Siang
Member	Mr Lee Kim Siang
Member	Dr Chan Kin Ming
Member	Mr Richard Eu
Member	Ms Cheah Sheau Lan

Fundraising Committee	
Chairman	Mr Zulkifli Baharudin
Member	Mr Lee Kim Siang
Member	Mr Bruno Lopez
Member	Mr Dennis Ang

Investment Committee	
Chairman	Mr Phillip Tan Eng Seong
Member	Ms Cheah Sheau Lan
Member	Mr Lee Kim Siang

Finance Committee	
Chairman	Mr Lee Kim Siang
Member	Mr Zulkifli Baharudin
Member	Ms Cheah Sheau Lan

*For Year 2014/2015

Board Members were reappointed for Year 2014/2015.

Of 12 Board Members, 7 are Independent Directors.

FINANCIAL STATEMENTS



THKMC 5C



Thye Hua Kwan Moral Charities Limited
(A company limited by guarantee
and not having a share capital)

Registration Number : 201130733N
(Registered under the Charities Act, Chapter 37)

Annual Report
Year ended 31 March 2015

Directors' report

We are pleased to submit this annual report to the members of the Company, together with the audited financial statements for the financial year ended 31 March 2015.

Directors

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

Lee Kim Siang
Chew Heng Ching
James Koh Cher Siang
Zulkifli Bin Baharudin
Rajendran s/o Sinnathamby
Tock Peng Cheong
Goh Tok Mong
Tan Chai Kim
Khoo Meng Chew
Eu Yee Ming Richard
Cheah Sheau Lan

Directors' interests

As the Company is limited by guarantee and has no share capital, no director who held office at the end of the financial year had interests in the capital of the Company either at the beginning of the financial year, or at the end of the financial year.

According to the register kept by the Company for the purposes of Section 164 of the Singapore Companies Act, Chapter 50, no director who held office at the end of the financial year (including those held by their spouses and infant children) had interests in shares or debentures of related corporations, either at the beginning of the financial year, or at the end of the financial year.

Neither at the end of, nor at any time during the financial year was the Company a party to any arrangement whose objects are, or one of whose objects is, to enable the directors of the Company to acquire benefits by means of the acquisition of shares in or debentures of the Company or any other body corporate.

Since the end of the last financial year, no director has received or become entitled to receive, a benefit, by reason of a contract made by the Company or a related corporation with the director, or with a firm of which he is a member, or with a company in which he has a substantial financial interest.

Share options

The Company is limited by guarantee and has no issued share capital.

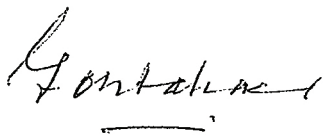
Auditors

The auditors, KPMG LLP, have indicated their willingness to accept re-appointment.

On behalf of the Board of Directors



Lee Kim Siang
Director



Goh Tok Mong
Director

25 August 2015

Statement by Directors

In our opinion:

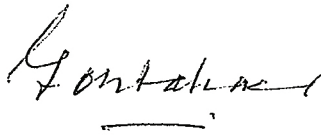
- (a) the financial statements set out on pages FS1 to FS87 are drawn up so as to give a true and fair view of the financial position of the Company as at 31 March 2015 and the financial performance, changes in funds and cash flows of the Company for the year ended on that date in accordance with the provisions of the Singapore Companies Act, Chapter 50, the Singapore Charities Act and Singapore Financial Reporting Standards; and
- (b) at the date of this statement, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they fall due.

The Board of Directors has, on the date of this statement, authorised these financial statements for issue.

On behalf of the Board of Directors



Lee Kim Siang
Director



Goh Tok Mong
Director

25 August 2015

Independent auditors' report

Members of the Company
Thye Hua Kwan Moral Charities Limited

Report on the financial statements

We have audited the accompanying financial statements of Thye Hua Kwan Moral Charities Limited (the Company), which comprise the statement of financial position as at 31 March 2015, the statement of comprehensive income, statement of changes in funds and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, as set out on pages FS1 to FS87.

Management's responsibility for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the provisions of the Singapore Companies Act, Chapter 50 (the Act), the Singapore Charities Act, Chapter 37 (the Charities Act) and Singapore Financial Reporting Standards and for devising and maintaining a system of internal accounting controls sufficient to provide a reasonable assurance that assets are safeguarded against loss from unauthorised use or disposition; and transactions are properly authorised and that they are recorded as necessary to permit the preparation of true and fair financial statements and to maintain accountability of assets.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Singapore Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements are properly drawn up in accordance with the provisions of the Act, the Charities Act and Singapore Financial Reporting Standards so as to give a true and fair view of the financial position of the Company as at 31 March 2015 and the financial performance, changes in funds and cash flows of the Company for the year ended on that date.

Report on other legal and regulatory requirements

In our opinion, the accounting and other records required by the Act to be kept by the Company have been properly kept in accordance with the provisions of the Act.

During the course of our audit, nothing has come to our attention to cause us to believe that:

- (a) the use of donation moneys was not in accordance with the objectives of the Company as required under Regulation 16 of the Charities (Institutions of a Public Character) Regulations; and
- (b) the Company has not complied with the requirements of Regulation 15 (fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

KPMG LLP
Public Accountants and
Chartered Accountants

Singapore
25 August 2015

Statement of financial position
As at 31 March 2015

	Note	2015 \$	2014 \$	2013 \$
Non-current assets				
Property, plant and equipment	4	9,675,537	10,141,106	9,190,955
Other investments	5	9,131,000	5,627,130	–
		<u>18,806,537</u>	<u>15,768,236</u>	<u>9,190,955</u>
Current assets				
Other investments	5	3,279,426	1,979,458	–
Trade and other receivables	6	2,574,232	5,215,974	3,164,002
Cash and cash equivalents	7	34,252,041	23,230,679	21,951,266
		<u>40,105,699</u>	<u>30,426,111</u>	<u>25,115,268</u>
Total assets		<u>58,912,236</u>	<u>46,194,347</u>	<u>34,306,223</u>
Non-current liability				
Deferred capital grants	8	5,830,986	5,745,497	4,233,322
Current liabilities				
Deferred capital grants	8	1,395,165	1,244,499	1,287,130
Trade and other payables	9	4,588,087	3,599,126	2,941,779
		<u>5,983,252</u>	<u>4,843,625</u>	<u>4,228,909</u>
Total liabilities		<u>11,814,238</u>	<u>10,589,122</u>	<u>8,462,231</u>
Funds				
Accumulated funds*		15,830,833	12,773,996	10,380,185
Fair value reserve	11	115,056	56,880	–
Restricted funds*	12	31,152,109	22,774,349	15,463,807
		<u>47,097,998</u>	<u>35,605,225</u>	<u>25,843,992</u>
Total funds and liabilities		<u>58,912,236</u>	<u>46,194,347</u>	<u>34,306,223</u>

* These figures have been re-presented (see note 12).

The accompanying notes form an integral part of these financial statements.

Statement of comprehensive income
Year ended 31 March 2015

	Note	2015 \$	2014 \$
Incoming resources:			
Incoming resources from generated funds:			
- Government grants		36,358,473	31,071,489
- Donation income	13	2,667,392	2,417,097
- Other income	14	2,997,525	1,704,192
Incoming resources from charitable activities	15	4,655,644	5,103,655
Total incoming resources		46,679,034	40,296,433
Resources expended:			
Staff costs	17	(25,695,590)	(21,713,011)
Cost of generating donation income		(527,334)	(385,792)
Cost of provision of charitable activities	16	(3,638,446)	(3,434,233)
Administrative expenses		(1,597,370)	(1,638,457)
Other operating expenses		(3,725,160)	(3,419,813)
Total resources expended		(35,183,900)	(30,591,306)
Surplus for the year	17	11,495,134	9,705,127
Other comprehensive income:			
Items that are or may be reclassified subsequently to surplus or deficit:			
Net change in fair value of financial assets available for sale		58,176	56,880
Other comprehensive income for the year		58,176	56,880
Total comprehensive income for the year		11,553,310	9,762,007

The accompanying notes form an integral part of these financial statements.

Statement of changes in funds
Year ended 31 March 2015

	(Unrestricted) Accumulated funds \$	Fair value reserve \$	(Restricted) Restricted funds (Note 12) \$	Total funds \$
At 1 April 2012	23,892	–	–	23,892
Total comprehensive income for the year				
Surplus for the year*	3,089,700	–	3,285,943	6,375,643
Total comprehensive income for the year*	3,089,700	–	3,285,943	6,375,643
Movement in funds				
Transfer of funds from IPCs and SACs due to restructuring exercise*	7,266,593	–	12,177,864	19,444,457
At 31 March 2013*	10,380,185	–	15,463,807	25,843,992
At 1 April 2013*	10,380,185	–	15,463,807	25,843,992
Total comprehensive income for the year				
Surplus for the year*	2,393,811	–	7,311,316	9,705,127
Other comprehensive income				
Net change in fair value of financial assets available for sale	–	56,880	–	56,880
Total comprehensive income for the year*	2,393,811	56,880	7,311,316	9,762,007
Movement in funds				
Utilisation of restricted funds	–	–	(774)	(774)
At 31 March 2014*	12,773,996	56,880	22,774,349	35,605,225

* These figures have been re-presented (see note 12).

The accompanying notes form an integral part of these financial statements.

Statement of changes in funds
Year ended 31 March 2015

	(Unrestricted)	Fair value	(Restricted)	Total
	Accumulated	reserve	Restricted funds	funds
	funds	(Note 12)	(Note 12)	(Note 12)
	\$	\$	\$	\$
At 1 April 2014*	12,773,996	56,880	22,774,349	35,605,225
Total comprehensive income for the year				
Surplus for the year	3,056,837	–	8,438,297	11,495,134
Other comprehensive income				
Net change in fair value of financial assets available for sale	–	58,176	–	58,176
Total comprehensive income for the year	3,056,837	58,176	8,438,297	11,553,310
Movement in funds				
Net receipt of restricted funds	–	–	383	383
Transfer of funds to THKMS upon transfer of THK IRIR (HQ99)	–	–	(60,920)	(60,920)
At 31 March 2015	15,830,833	115,056	31,152,109	47,097,998

The accompanying notes form an integral part of these financial statements.

Statement of cash flows
Year ended 31 March 2015

	Note	2015	2014
		\$	\$
Cash flows from operating activities			
Surplus for the year		11,495,134	9,705,127
Adjustments for:			
Depreciation on property, plant and equipment	4	2,126,829	1,866,164
Accretion of deferred capital grants	8	(1,168,239)	(1,125,238)
Net change in fair value of financial assets designated at fair value through profit or loss	17	(287,244)	15,098
Gain on disposal of investments		(13,820)	–
Loss on disposal of plant and equipment		246	–
Interest income		(380,409)	(131,700)
Net receipt/(utilisation) of restricted funds		383	(774)
Transfer of funds to THKMS upon transfer of THK IRIR (HQ99)		(60,920)	–
		11,711,960	10,328,677
Changes in working capital:			
Trade and other receivables		2,641,742	(2,051,972)
Trade and other payables		988,961	657,347
Net cash from operating activities		15,342,663	8,934,052
Cash flows from investing activities			
Purchase of property, plant and equipment		(1,661,506)	(2,816,315)
Acquisition of other investments		(7,506,949)	(7,564,806)
Proceeds from disposal and redemption of other investments		3,062,351	–
Interest received		380,409	131,700
Net cash used in investing activities		(5,725,695)	(10,249,421)
Cash flows from financing activities			
Capital grants received	8	1,404,394	2,594,782
Net cash from financing activities		1,404,394	2,594,782
Net increase in cash and cash equivalents		11,021,362	1,279,413
Cash and cash equivalents at beginning of the year		23,230,679	21,951,266
Cash and cash equivalents at end of the year	7	34,252,041	23,230,679

The accompanying notes form an integral part of these financial statements.

Notes to the financial statements

These notes form an integral part of the financial statements.

The financial statements were authorised for issue by the Board of Directors on 25 August 2015.

1 Domicile and activities

Thye Hua Kwan Moral Charities Limited (the Company) is incorporated in the Republic of Singapore as a company limited by guarantee and has its principal place of business at 1 North Bridge Road, #03-33, High Street Centre, Singapore 179094.

The Company was registered as a charity under the Charities Act, Chapter 37 on 8 November 2011. The Company is an approved institution of a public character in accordance with Section 37 of the Income Tax Act.

The principal activities of the Company are those relating to the carrying on of the business of charitable and other supporting activities aimed at humanitarian work. The Company is a not-for-profit entity whose mission is:

- To help all people and to give relief to anyone in hardship, disaster or need, with due respect to be given to their race, colour, language, creed or religion.
- To promote good family life and interpersonal relationships.

The Company is a subsidiary welfare arm of Thye Hua Kwan Moral Society (THKMS) since its establishment on 13 October 2011.

On 1 April 2012, THKMS restructured its nine institutions of public character (IPCs) and five senior activity centre (SACs) agencies, and injected the assets and liabilities of these IPCs and SACs into the Company.

2 Basis of preparation

2.1 Statement of compliance

The financial statements have been prepared in accordance with Singapore Financial Reporting Standards (FRS).

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis.

2.3 Functional and presentation currency

The financial statements are presented in Singapore dollars which is the Company's functional currency.

2.4 Use of estimates and judgements

The preparation of financial statements in conformity with FRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected.

There were no significant assumptions or estimation uncertainties that have a significant risk of resulting in a material adjustment to the financial statements within the next financial year.

2.5 Changes in accounting policies

On 1 April 2014, the Company adopted the new or amended FRS and interpretations to FRS (INT FRS) that are mandatory for application from that date. The adoption of these new or amended FRS and INT FRS did not result in substantial changes to the Company's accounting policies and had no material effect on the amounts reported for the current or prior financial years.

3 Significant accounting policies

The accounting policies set out below have been applied consistently to the periods presented in these financial statements.

3.1 Property, plant and equipment

Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset, costs directly attributable to bringing the asset to a working condition for its intended use, and the costs of dismantling and removing the items and restoring the site on which they are located.

When parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

The gain or loss on disposal of an item of property, plant and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognised in surplus or deficit.

Subsequent costs

The cost of replacing a component of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Company and its cost can be measured reliably. The carrying amount of the replaced component is derecognised. The costs of the day-to-day servicing of property, plant and equipment are recognised in surplus or deficit as incurred.

Depreciation

Depreciation is based on the cost of an asset less its residual value. Significant components of individual assets are assessed and if a component has a useful life that is different from the remainder of that asset, that component is depreciated separately.

Depreciation is recognised in surplus or deficit on a straight-line basis over the following estimated useful lives of each component of an item of property, plant and equipment, unless it is included in the carrying amount of another asset. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Company will obtain ownership by the end of the lease term.

Depreciation is recognised from the date that the property, plant and equipment are installed and are ready for use, or in respect of internally constructed assets, from the date that the asset is completed and ready for use.

The estimated useful lives for the current and comparative years are as follows:

- | | |
|---------------------------------|--------------|
| • Leasehold properties | 30 years |
| • Furnitures and fittings | 5 years |
| • Office and computer equipment | 3 years |
| • Motor vehicles | 5 – 10 years |
| • Renovation and improvements | 5 years |

Depreciation methods, useful lives and residual values are reviewed at each financial year-end and adjusted if appropriate.

3.2 Financial instruments

Non-derivative financial assets

The Company initially recognises loans and receivables and deposits on the date that they are originated. All other financial assets (including assets designated at fair value through profit or loss) are recognised initially on the trade date, which is the date that the Company becomes a party to the contractual provisions of the instrument.

The Company derecognises a financial asset when the contractual rights to the cash flows from the asset expire, or it transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and reward of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Company is recognised as a separate asset or liability.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Company classifies non-derivative financial assets into the following categories: financial assets at fair value through profit or loss, held-to-maturity financial assets, loans and receivables, and available-for-sale financial assets.

Financial assets at fair value through profit or loss

A financial asset is classified at fair value through profit or loss if it is classified as held for trading or is designated as such upon initial recognition. Financial assets are designated at fair value through profit or loss if the Company manages such investments and makes purchase and sale decisions based on their fair value in accordance with the Company's documented risk management or investment strategy. Attributable transaction costs are recognised in surplus or deficit as incurred. Financial assets designated at fair value through profit or loss are measured at fair value, and changes therein are recognised in surplus or deficit.

Financial assets designated at fair value through profit or loss comprise equity securities that otherwise would have been classified as available for sale.

Held-to-maturity financial assets

If the Company has the positive intent and ability to hold debt securities to maturity, then such financial assets are classified as held-to-maturity. Held-to-maturity financial assets are recognised initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, held-to-maturity financial assets are measured at amortised cost using the effective interest method, less any impairment losses.

Held-to-maturity financial assets comprise debt securities.

Loans and receivables

Loans and receivables are financial assets with fixed or determinable payments that are not quoted in an active market. Such assets are recognised initially at fair value plus any directly attributable transaction cost. Subsequent to initial recognition, loans and receivables are measured at amortised cost using the effective interest method, less any impairment losses.

Loans and receivables comprise cash and cash equivalents, and trade and other receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash and bank balances, fixed deposits with financial institutions and cash held by fund managers.

Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets designated as available for sale or are not classified in any of the above categories of financial assets. Available-for-sale financial assets are recognised initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, they are measured at fair value and changes therein, other than impairment losses, are recognised in other comprehensive income and presented in the fair value reserve in funds. When an investment is derecognised, the gain or loss accumulated in the fair value reserve is reclassified to surplus or deficit.

Available-for-sale financial assets comprise debt securities.

Non-derivative financial liabilities

Financial liabilities (including liabilities designated at fair value through profit or loss) are recognised initially on the trade date, which is the date that the Company becomes a party to the contractual provisions of the instrument.

The Company derecognises a financial liability when its contractual obligations are discharged or cancelled or when they expire.

Financial assets and liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company has a legal right to offset the amounts and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

The Company classifies non-derivative financial liabilities into the other financial liabilities category. Such financial liabilities are recognised initially at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, these financial liabilities are measured at amortised cost using the effective interest method.

The Company's non-derivative financial liabilities comprise trade and other payables.

3.3 Impairment

Non-derivative financial assets

A financial asset not carried at fair value through profit or loss is assessed at each reporting date to determine whether there is objective evidence that it is impaired. A financial asset is impaired if objective evidence indicates that a loss event(s) has occurred after the initial recognition of the asset, and that the loss event(s) has an impact on the estimated future cash flows of that asset that can be estimated reliably.

Objective evidence that financial assets (including equity securities) are impaired can include default or delinquency by a debtor, restructuring of an amount due to the Company on terms that the Company would not consider otherwise and indications that a debtor will enter bankruptcy. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

Loans and receivables and held-to-maturity investment securities

The Company considers evidence of impairment for loans and receivables and held-to-maturity investment securities at a specific asset level.

An impairment loss in respect of a financial asset measured at amortised cost is calculated as the difference between its carrying amount and the present value of the estimated future cash flows discounted at the asset's original effective interest rate. Losses are recognised in surplus or deficit and reflected in an allowance account against loans and receivables or held-to-maturity investment securities. Interest on the impaired asset continues to be recognised. When a subsequent event (e.g. repayment by a debtor) causes the amount of impairment loss to decrease, the decrease in impairment loss is reversed through surplus or deficit.

Available-for-sale financial assets

Impairment losses on available-for-sale financial assets are recognised by reclassifying the losses accumulated in the fair value reserve to surplus or deficit. The cumulative loss that is reclassified from the fair value reserve to surplus or deficit is the difference between the acquisition cost, net of any principal repayment and amortisation, and the current fair value, less any impairment loss recognised previously in surplus or deficit. Changes in cumulative impairment provisions attributable to application of the effective interest method are reflected as a component of interest income. If, in a subsequent period, the fair value of an impaired available-for-sale debt security increases and the increase can be related objectively to an event occurring after the impairment loss was recognised, then the impairment loss is reversed. The amount of the reversal is recognised in surplus or deficit. However, any subsequent recovery in the fair value of an impaired available-for-sale equity security is recognised in other comprehensive income.

Non-financial assets

The carrying amounts of the Company's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU. For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs.

Impairment losses are recognised in surplus or deficit.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation, if no impairment loss had been recognised.

3.4 Employee benefits

Defined contribution plans

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts. Obligations for contributions to defined contribution pension plans are recognised as an employee benefit expense in profit or loss in the periods during which related services are rendered by employees.

Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short-term cash bonus or profit-sharing plans if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.

3.5 Government grants

Government grants are only recognised when there is reasonable assurance that the conditions attached to the grant are met and the right to receive payment is established. These grants are recognised as income to match the related expenditure.

Grants related to assets

Grants which are designated for the purchase of property, plant and equipment are taken to deferred capital grants in the period of receipt. The deferred capital grant is accreted over the useful life of the property, plant and equipment by crediting to surplus or deficit an amount so as to match the related depreciation expense.

Grants related to income

Grants received are recognised initially as deferred income when there is reasonable assurance that they will be received and the Company will comply with the conditions associated with the grant. These grants are then recognised in surplus or deficit as government grants income upon utilisation of grants.

Grants that compensate the Company for expenses incurred are recognised as income in surplus or deficit on a systematic basis in the same periods in which the expenses are incurred.

3.6 Provisions

A provision is recognised if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

3.7 Incoming resources

Donation income

Provided there is evidence of entitlement, as expressed in writing, donations income are recognised in surplus or deficit in the period of receipt.

Donation-in-kind is recognised when the fair value of the assets received can be reasonably ascertained.

Programme income

Programme income is recognised when services are rendered.

Interest income

Interest income is recognised on a time-proportion basis, using the effective interest method.

3.8 Finance income

Finance income comprises interest income on funds invested. Interest income from funds invested is recognised as it accrues, using the effective interest method.

3.9 Funds structure

Unrestricted funds are available for use at the discretion of the management in furtherance of the general objectives of the Company.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3.10 Lease Payments

Payments made under the leases are recognised in surplus or deficit on a straight-line basis over the term of the lease. Lease incentives received are recognised as an integral part of the total lease expense, over the term of the lease.

3.11 Tax

As a registered charity under the Charities Act, Cap. 37, the Company is exempted from income tax under Section 13 of the Income Tax Act, Chapter 134.

3.12 New standards and interpretations not yet adopted

A number of new standards, amendments to standards and interpretations are effective for annual periods beginning after 1 April 2014, and have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Company.

4 Property, plant and equipment

	Leasehold properties	Furnitures and fittings	Office and computer equipment	Motor vehicles	Renovations and improvements	Total
	\$	\$	\$	\$	\$	\$
Cost						
At 1 April 2013	5,304,038	65,227	430,611	298,047	4,155,271	10,253,194
Additions	–	115,080	386,527	293,729	2,020,979	2,816,315
At 31 March 2014	5,304,038	180,307	817,138	591,776	6,176,250	13,069,509
Additions	–	85,541	388,309	15,500	1,172,156	1,661,506
Disposals	–	(515)	(472)	–	(776)	(1,763)
At 31 March 2015	5,304,038	265,333	1,204,975	607,276	7,347,630	14,729,252
Accumulated depreciation						
At 1 April 2013	382,068	5,981	66,612	48,492	559,086	1,062,239
Depreciation for the year	654,974	25,282	216,768	83,370	885,770	1,866,164
At 31 March 2014	1,037,042	31,263	283,380	131,862	1,444,856	2,928,403
Depreciation for the year	654,974	44,368	292,938	120,700	1,013,849	2,126,829
Disposals	–	(515)	(472)	–	(530)	(1,517)
At 31 March 2015	1,692,016	75,116	575,846	252,562	2,458,175	5,053,715
Carrying amounts						
At 1 April 2013	4,921,970	59,246	363,999	249,555	3,596,185	9,190,955
At 31 March 2014	4,266,996	149,044	533,758	459,914	4,731,394	10,141,106
At 31 March 2015	3,612,022	190,217	629,129	354,714	4,889,455	9,675,537

5 Other investments

	2015	2014
	\$	\$
Non-current investments		
Held-to-maturity financial assets:		
- Debt securities	–	1,504,000
Available-for-sale financial assets:		
- Debt securities	9,131,000	4,123,130
	9,131,000	5,627,130
Current investments		
Financial assets designated at fair value through profit or loss:		
- Funds placed and managed by fund manager	3,279,426	1,979,458
	12,410,426	7,606,588

In prior year, debt securities classified as held-to-maturity financial assets with carrying amounts of \$1,504,000 have stated interest rates of 3.1% to 3.8% and mature in 2020 to 2021.

During the year, debt securities with maturity of more than 7 years were sold and shorter term debt securities were purchased. The Company will periodically re-assess the risks associated with investing in these debt securities and will re-balance the portfolio based on market conditions and recommendations of the Company's investment advisor, when the need arises or when market conditions changes. In accordance with FRS 39, *Financial Instruments*, all held-to-maturity financial assets totalling \$1,002,500 were reclassified to available-for-sale financial assets during the year.

Debt securities classified as available-for-sale financial assets consists of perpetual bonds, subordinated bonds and unsecured bonds. These securities have stated interest rates of 2.2% to 4.8% (2014: 3.3% to 5.0%) and mature from 2019 to perpetuity.

Financial assets designated at fair value through profit or loss are managed by an external fund manager. The fund manager is given discretionary powers to invest the funds and the performance of these financial assets are actively monitored by the fund manager on a fair value basis.

The Company's exposure to credit and market risks and fair value information related to other investments are disclosed in note 21.

6 Trade and other receivables

	2015	2014
	\$	\$
Funds receivable from Government	1,336,389	3,944,618
Programme receivables	538,042	529,174
Amounts due from affiliated charities (trade)	118,858	285,095
Deposits	248,195	252,165
Other receivables	193,199	104,784
Loans and receivables	2,434,683	5,115,836
Prepayments	139,549	100,138
	2,574,232	5,215,974

Amounts due from affiliated charities are unsecured, interest-free and repayable on demand.

7 Cash and cash equivalents

	2015	2014
	\$	\$
Bank balances and cash on hand	21,252,041	15,617,866
Fixed deposits with financial institutions	13,000,000	7,612,813
	34,252,041	23,230,679

Included in cash and cash equivalents of the Company is an amount of \$273,726 (2014: \$42,816) held by the fund managers for investment in debt securities.

The effective interest rate of cash and cash equivalents is 0.36% (2014: 0.36%) per annum. Interest rate reprices between three months to one year.

8 Deferred capital grants

	Note	\$
Gross carrying value		
At 1 April 2013		6,245,656
Grant received during the year		2,594,782
At 31 March 2014		8,840,438
Grant received during the year		1,404,394
At 31 March 2015		10,244,832
Accumulated accretion		
At 1 April 2013		725,204
Accretion for the year	14	1,125,238
At 31 March 2014		1,850,442
Accretion for the year	14	1,168,239
At 31 March 2015		3,018,681
Net carrying value		
At 1 April 2013		5,520,452
At 31 March 2014		6,989,996
At 31 March 2015		7,226,151

Deferred capital grants are represented as follows:

	2015	2014
	\$	\$
Current	1,395,165	1,244,499
Non-current	5,830,986	5,745,497
	7,226,151	6,989,996

Deferred capital grants comprise government grants received in relation to the building located at No. 20 Jalan Eunos Singapore 419494, renovation expenditure, furniture and equipment purchased by the Company and Community Silver Trust (CST) grant (see note 10).

9 Trade and other payables

	2015	2014
	\$	\$
Deferred income	1,337,280	814,892
Amounts due to affiliated charities (trade)	210,027	461,561
Accrued operating expenses	2,383,375	1,602,180
Other payables	657,405	720,493
	4,588,087	3,599,126

Deferred income relates to deferred grant and donation income held in trust by the Company for restricted purposes. Included in deferred income are grants received to support “The Straits Times School Pocket Money Fund” and CST grant (see note 10).

Amounts due to affiliated charities are unsecured, interest-free and repayable on demand.

10 Community Silver Trust grant

CST grants are represented as follows:

	2015
	\$
Deferred capital grant	493,541
Deferred income	604,967
	1,098,509
At 1 April 2014	–
Grants received	1,098,509
At 31 March 2015	1,098,509

The purpose of the CST grant is to provide additional resources for the service providers in the Intermediate and Long-Term Care (ILTC) sector to enhance their capabilities, provide value-added services to achieve higher quality care and enhance the affordability of step-down care for service users and patients.

11 Fair value reserve

Fair value reserve comprises the cumulative net change in the fair values of available-for-sale financial assets until the investments are derecognised or impaired.

12 Restricted funds

	2015	2014	2013
	\$	\$	\$
		(Re-presented)	(Re-presented)
CapitaLand Hope Foundation Fund	8,571	8,188	8,962
Government grants	31,143,538	22,766,161	15,454,845
	<u>31,152,109</u>	<u>22,774,349</u>	<u>15,463,807</u>

CapitaLand Hope Foundation Fund are funds in support of underprivileged children.

In prior years, government grants received for specific purpose were included in “accumulated funds”. In the current year, a portion of accumulated funds were re-presented and included as part of “restricted funds” in view that these funds are to be used to benefit specific program run by the respective centres.

These restricted funds are funded mainly by Ministry of Social and Family Development, Ministry of Health, Tote Board Social Service Fund and Community Chest.

13 Donation income

	2015	2014
	\$	\$
Donations		
- Tax deductible	2,315,975	2,059,698
- Non-tax deductible	351,417	357,399
	<u>2,667,392</u>	<u>2,417,097</u>

Total gross donations (including donations received from fund raising events) received which qualified for tax deductions for the year amounted to \$2,315,975 (2014: \$2,059,698).

Included in the donation income is an amount of \$2,109,335 (2014: \$1,543,168) received from fund raising activities organised by THKMS. Tax exempt receipts were issued directly by the Company to the donors.

In raising the donations, the Company incurred fund raising expenses of \$527,334 (2014: \$385,792). The fund raising expenses paid and payable to THKMS to procure donations for the Company is classified as “cost of generating donation income”.

The total donations collected from and the total expenses incurred on public fund-raising appeals in the financial year have been audited and the Company had met the 30/70 fund-raising rule for the financial year that total expenses incurred on public fund-raising appeals in the financial year did not exceed 30% of total donations collected through the public appeals in the same period.

14 Other income

	Note	2015 \$	2014 \$
Accretion of deferred capital grants	8	1,168,239	1,125,238
Interest income		380,409	131,700
Wage credit scheme		644,041	277,754
Net change in fair value of financial assets designated at fair value through profit or loss		287,244	–
Other income		517,592	169,500
		2,997,525	1,704,192

15 Incoming resources from charitable activities

	2015 \$	2014 \$
Cluster Network services programmes	49,958	37,489
Elderly and disabled programmes	395,572	435,245
Early intervention programmes for infants and children	1,294,988	1,272,341
Family service programmes	411,876	396,987
Senior activities programmes	5,072	6,582
Specialised services programmes	622,680	1,052,759
Therapy services programmes	1,237,411	1,194,014
Social service programmes	32,917	1,172
Disability home programmes	605,170	707,066
	4,655,644	5,103,655

Government grants are used to offset deficit from operations incurred by the Company in providing subsidised services to patients.

16 Cost of provision of charitable activities

	2015 \$	2014 \$
Cluster network services programmes	207,690	174,513
Elderly and disabled programmes	227,113	211,298
Early intervention programmes for infants and children	247,873	142,105
Family service programmes	101,815	110,437
Senior activities programmes	30,562	36,248
Specialised services programmes	17,361	22,232
Therapy services programmes	42,247	31,847
Social service programmes	22,720	14,735
Disability home programmes	1,243,320	1,162,164
Other programme expenses	1,497,745	1,528,654
	3,638,446	3,434,233

17 Surplus for the year

The following items have been included in arriving at surplus for the year:

	Note	2015 \$	2014 \$
Net change in fair value of financial assets designated at fair value through profit or loss		(287,244)	15,098
Gain on disposal of investments		(13,820)	–
Loss on disposal of plant and equipment		246	–
Audit fee		90,000	80,000
Depreciation on property, plant and equipment	4	2,126,829	1,866,164
Operating lease expense		913,508	826,263
Staff costs (see below)		<u>25,695,590</u>	<u>21,713,011</u>
Staff costs:			
- Wages and salaries		21,849,248	18,214,765
- Contribution to defined contribution plans		2,287,451	1,810,381
- Skill development levies		45,421	45,616
- Foreign worker levies		852,232	798,908
- Other short-term benefits		661,238	843,341
		<u>25,695,590</u>	<u>21,713,011</u>

The annual remuneration of the Company's three highest paid staff who receives remuneration exceeding \$100,000, in the following bands in the year were as follows:

	2015 \$	2014 \$
Number of employees in bands		
\$100,000 to \$150,000	1	2
\$150,000 to \$250,000	1	–
\$250,000 to \$350,000	<u>1</u>	<u>1</u>

18 Income taxes

The Company is an approved charity organisation under the Charities Act, Chapter 37 and an institution of a public character under the Income Tax Act, Chapter 134. No provision for taxation has been made in the financial statements as the Company is a registered charity with income tax exemption.

19 Operating leases

Future minimum lease payments under non-cancellable operating leases are as follows:

	2015	2014
	\$	\$
Within one year	617,635	578,101
Between one and five years	723,183	663,926
More than five years	800,038	921,508
	<u>2,140,856</u>	<u>2,163,535</u>

The Company leases properties and equipment under operating leases. These leases have varying terms, escalation clauses and renewal rights.

The above operating lease commitments are based on known rental rates as at the date of this report and do not include any revision in rates which may be determined by the lessor.

20 Related parties

For the purpose of these financial statements, parties are considered to be related to the Company if the Company has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Company and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

Key management personnel compensation

Key management personnel of the Company are those persons having the authority and responsibility for planning, directing and controlling activities of the Company. The Board of Directors and Chief Executive Officer are considered as key management personnel of the Company.

Key management personnel compensation comprised:

	2015	2014
	\$	\$
Short-term employee benefits	352,853	330,000
Post-employment benefits (including CPF)	5,675	5,525
	<u>358,528</u>	<u>335,525</u>

The Company receives services from the Board of Directors and no remuneration is paid for their services.

Other related party transactions

During the year, other than disclosed elsewhere in the financial statements, there were the following transactions with related parties carried out on terms agreed between the parties:

	2015	2014
	\$	\$
Programme income from affiliated charities	334,027	186,931
Management fees paid to an affiliated charity	(86,668)	(93,958)
Service fees paid to affiliated charities	(529,254)	(392,045)
Purchase of goods from an affiliated charity	(1,030,564)	(925,504)
Purchase of goods from a related company	(98,791)	(121,878)
Compensation paid to close family members of key management personnel of the Company	(500,379)	(385,151)
	(500,379)	(385,151)

21 Financial instruments

Overview

The Company has exposure to the following risks from its use of financial instruments:

- credit risk
- liquidity risk
- market risk

This note presents information about the Company's exposure to each of the above risks, the Company's objectives, policies and processes for measuring and managing risk, and the Company's management of capital.

Risk management framework

The Board of Directors has overall responsibility for the establishment and oversight of the Company's risk management framework. Management is responsible for developing and monitoring the Company's risk management policies. Management reports regularly to the Board of Directors on its activities.

The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities. The Company, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment in which all employees understand their roles and obligations.

Credit risk

Credit risk is the risk of financial loss to the Company if a counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's trade and other receivables and investment securities.

Exposure to credit risk is monitored on an ongoing basis. Management believes that its credit risk exposure is at an acceptable level as the Company's trade and other receivables are substantially receivables from the Government. The Company does not require collateral in respect of its trade and other receivables.

The Company limits its exposure to credit risk on investments held by investing only in liquid debt securities and only with counterparties that have a high credit ratings. Management actively monitors credit ratings and given that the Company only has invested in securities with high credit ratings, management does not expect any counterparty to fail to meet its obligations.

Cash and cash equivalents are placed with financial institutions which are regulated.

At the reporting date, the Company has no significant exposure to credit risk. The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position.

Based on the Company's monitoring of credit risk, the Company believes that no impairment allowance is necessary in respect of trade receivables.

Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation.

The Company monitors its liquidity risk and maintains a level of cash and cash equivalents deemed adequate by management to finance the Company's operations and to mitigate the effects of fluctuation in cash flows.

At the reporting date, the carrying amounts of financial liabilities reflect the contractual undiscounted cash flows which are expected to mature within the next one year.

Market risk

Market risk is the risk that changes in market prices, such as interest rates, foreign exchange rates and equity prices, will affect the Company's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instruments will fluctuate because of changes in market interest rates. The Company's exposure to changes in interest rates relates primarily to interest-earning financial assets. Interest rate risk is managed by the Company on an on-going basis.

Exposure to interest rate risk

At the reporting date, the interest rate profile of the Company's interest-earning financial instruments, as reported to the management, was as follows:

	Nominal amount	
	2015	2014
	\$	\$
<i>Fixed rate instruments</i>		
Investments in debt securities	9,131,000	5,627,130
Fixed deposits with financial institutions	13,000,000	7,612,813
	22,131,000	13,239,943
	22,131,000	13,239,943

Fair value sensitivity analysis for fixed rate instruments

The Company does not account for fixed rate financial assets and liabilities at fair value through profit or loss. Therefore, a change in interest rates at the reporting date would not affect surplus or deficit.

Foreign currency risk

The financial assets and liabilities of the Company are primarily denominated in Singapore dollars. The Company has no significant exposure to foreign currency risk.

Equity price risk

All of the Company's quoted investments are listed on the Singapore Exchange Limited.

The Company is exposed to equity price changes arising from quoted equity investments designed at fair value through profit or loss. An increase in the underlying equity prices of the investments at the reporting date by 10% for the Company would have increased surplus for the year and accumulated fund by \$301,044 (2014: \$175,609). Similarly, a decrease in the underlying equity prices by 10% for the Company would have an equal but opposite effect.

This analysis assumes that all other variables remain constant.

Reserve management

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

The Company targets to maintain an optimum level of accumulated fund which is equivalent to three years of its budgeted operating expenditure. The Company regularly reviews and manages its reserve to ensure optimal capital structure, taking into consideration the future capital requirements of the Company and fund efficiency, prevailing and projected profitability, projected operating cash flows and projected capital expenditures.

The Company is not subject to externally imposed capital requirements.

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

Accounting classifications and fair values

The carrying amounts and fair values of financial assets and financial liabilities are as follows. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximate of fair value.

	Note	Designated at fair value \$	Held-to- maturity \$	Loans and receivables \$	Available- for-sale \$	Other financial liabilities \$	Total carrying amount \$	Fair value (Level 1) \$
At 31 March 2015								
Financial assets								
Other investments	5	3,279,426	–	–	9,131,000	–	12,410,426	12,410,426
Trade and other receivables*	6	–	–	2,434,683	–	–	2,434,683	
Cash and cash equivalents	7	–	–	34,252,041	–	–	34,252,041	
		3,279,426	–	36,686,724	9,131,000	–	49,097,150	
Financial liabilities								
Trade and other payables**	9	–	–	–	–	3,250,807	3,250,807	
At 31 March 2014								
Financial assets								
Other investments	5	1,979,458	1,504,000	–	4,123,130	–	7,606,588	7,618,439
Trade and other receivables*	6	–	–	5,115,836	–	–	5,115,836	
Cash and cash equivalents	7	–	–	23,230,679	–	–	23,230,679	
		1,979,458	1,504,000	28,346,515	4,123,130	–	35,953,103	
Financial liabilities								
Trade and other payables**	9	–	–	–	–	2,784,234	2,784,234	

**Excludes prepayments*

***Excludes deferred income*

Determination of fair values

Investment in quoted equity shares

The fair values of quoted equity securities classified as fair value through profit or loss have been determined by reference to the quoted bid prices at the reporting date.

Investment in quoted debt securities

The fair values of quoted debt securities classified as available-for-sale financial assets have been determined by reference to the quoted bid prices at the reporting date.

Other financial assets and liabilities

The carrying amounts of financial assets and liabilities with a maturity of less than one year (including trade and other receivables, cash and cash equivalents, and trade and other payables) approximate their fair values because of the short period to maturity. All other financial assets and liabilities are discounted to determine their fair values.

Fair value hierarchy

The tables below analyse fair value measurements for financial assets and financial liabilities, by the levels in the fair value hierarchy based on the inputs to valuation techniques. The different levels are defined as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company can access at the measurement date.
- Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices)
- Level 3: unobservable inputs for the asset or liability.

Financial assets carried at fair value

	Level 1
	\$
31 March 2015	
Financial assets designated at fair value through profit or loss	3,279,426
Available-for-sale financial assets	9,131,000
	<u>12,410,426</u>
31 March 2014	
Financial assets designated at fair value through profit or loss	1,979,458
Available-for-sale financial assets	4,123,130
	<u>6,102,588</u>

Financial assets not carried at fair value but for which fair values are disclosed

	Level 1 \$
31 March 2014	
Held-to-maturity financial assets	1,515,851

22 Operating Units

The Operating Units of the Company for the year ended 31 March 2015 are as follows:

Headquarter (HQ) Centres

Operating Unit Number	Operating Unit Name
HQ01	Thye Hua Kwan Moral Charities
HQ02	THKMC HQ Investment
HQ10	THK Donation
HQ97	THK Care & Share*
HQ98 (previously ED51)	THK Silver Trust
HQ99	THK IRIR**

Cluster Network (AO) Centres

Operating Unit Number	Operating Unit Name
AO01	THK Cluster Support @ Ang Mo Kio*
AO02 (previously ED03)	THK Crest @ North
AO03 (previously SA12)	THK SAC @ AMK 208
AO04 (previously SA02)	THK SAC @ AMK 257
AO05 (previously SA03)	THK SAC @ AMK 645
AO16 (previously ED10)	THK SAC (Cluster Support) @ Bukit Merah
AO17	THK Crest @ Central (Beo Crescent)*
AO18 (previously SA01)	Indus Moral Care
AO19	THK SAC @ Beo Crescent*
AO20 (previously SA05)	THK SAC @ Bukit Merah View
AO21 (previously SA08)	THK SAC @ Telok Blangah Crescent
AO31 (previously ED15)	THK (Cluster Support) @ Bedok
AO32	THK Crest @ Bedok*
AO33 (previously SA06)	THK SAC @ Kaki Bukit
AO34 (previously SA11)	THK Bedok Radiance SAC
AO46 (previously ED11)	THK SAC (Cluster Support) @ Geylang
AO47 (previously SA07)	THK SAC @ Macpherson
AO48 (previously ED07)	THK Seniors Group Home @ Pipit

Disabled (DH) Homes

Operating Unit Number	Operating Unit Name
DH01 (previously WH01)	THK Home for Disabled @ Eunos
DH02 (previously WH02)	THK Home for Disabled @ Eunos Building Fund
DH03	THK Hostel for Disabled @ Eunos***
DH10 (previously WH10)	THK Home for Disabled Adults @ Chai Chee
DH11 (previously WH11)	THK Day Activity Centre @ Chai Chee
DH15 (previously ED04)	THK Home Help Service East
DH16 (previously ED05)	THK Home Help Service West

Elderly (ED) Centres

Operating Unit Number	Operating Unit Name
ED01 (previously ED02)	THK Care Provider
ED02 (previously ED09)	THK Ensuite Care Services
ED03 (previously ED06)	THK Pan Disability Centre @ Eunos
ED04 (previously ED01)	THK ACE

Early Intervention Programme for Infants and Children (EIPIC) Centres

Operating Unit Number	Operating Unit Name
EP01	THK EIPIC Centre @ Woodlands
EP02	THK EIPIC Centre @ Choa Chu Kang
EP03	THK EIPIC Centre @ Ang Mo Kio
EP04	THK EIPIC Centre @ Tampines

Family Services (FSC) Centres

Operating Unit Number	Operating Unit Name
FS01	THK FSC @ Bedok North
FS02	THK FSC @ Bukit Panjang
FS03	THK FSC @ Macpherson
FS04	THK FSC @ Tanjong Pagar
FS05	THK FSC @ Jurong

Senior Activity (SA) Centres

Operating Unit Number	Operating Unit Name
SA01 (previously SA04)	THK SAC @ Boon Lay
SA02 (previously SA09)	THK SAC @ Toa Payoh
SA03 (previously SA10)	THK SAC @ Toa Payoh 15

Social Services (SSH) Centres

Operating Unit Number	Operating Unit Name
SH01 (previously ED08)	THK Senior Services @ Taman Jurong
SH05 (previously ED13)	THK Social Service Hub @ Chinatown Point
SH06 (previously ED14)	THK Social Service Hub @ Bukit Batok East
SH07 (previously ED12)	Chong Pang Social Service Hub

Specialised Services (SS) Centres

Operating Unit Number	Operating Unit Name
SS01	THK Centre for Family Harmony @ Circuit
SS02	THK Centre for Family Harmony @ Bukit Batok*
SS11	THK PG Recovery Centre

Therapy Services (TS) Centres

Operating Unit Number	Operating Unit Name
TS01	THK Therapy Services
TS02	THK Development Support Program*
TS03	THK CTC @ Macpherson*
TS04	THK SSC @ Telok Blangah Towers*

* These centres were newly set up during the year.

** This centre was transferred to Thye Hua Kwan Moral Society during the year.

*** This centre was a segment of DH01 THK Home for Disabled @ Eunos in prior year.



太和觀 THK

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