



太和觀 THK

ANNUAL REPORT 2015/2016
THYE HUA KWAN MORAL CHARITIES LIMITED

GREATER HEIGHTS

For Tomorrow Means Being Here Today

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ABOUT US

MOTTO

To Serve Mankind

MISSION

We help anyone who needs help with full respect to his or her race, colour, creed, language, culture and religion

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.

The Carabiner is a metal loop that is used to attach and connect items and components together. It is a reliable and durable device especially in intensive activities such as climbing. Similarly, the Carabiner represents the interconnectedness of THKMC's programmes and services for the community. We work closely with various stakeholders in the community such as the grassroots, statutory boards, government agencies and schools to improve the lives of our beneficiaries against the odds, enabling them to scale to greater heights in their journeys to meet life's challenges.



CHAIRMAN'S MESSAGE



Mr Lee Kim Siang, BBM(L)
Chairman
Thye Hua Kwan Moral Charities

Thye Hua Kwan Moral Charities (THKMC) has set out to do more for the community in the past year. As we celebrate our journey and embrace our diversity in this multi-racial and multi-cultural nation, there is also a greater emphasis and need for inclusivity, so as to ensure that people from all walks of life, whether abled or disabled, young or old, can receive adequate support from the community, regardless of race, language, colour, creed or religion.

In recent years, there has been a rise in preschool children diagnosed with developmental difficulties. To cope with the growing demand for therapy services, THKMC set up the THK Children Therapy Centre @ MacPherson in June 2015 to offer occupational therapy and speech therapy for children with special needs. Additional subsidies are provided for families in need, so that children with special needs are not deprived of therapy services that are necessary for their growth and development. The centre aims to expand into psychological services, physiotherapy services and educational therapy in the future.

We actively engage various stakeholders in the community to enhance the social fabric of society. We work closely with schools, grassroots and community partners to promote greater awareness of various resources available for those who need help. One such example is the joint initiative by THK Bedok Radiance Seniors Activity Centre, Raffles Institution and the Business Times to promote mental health awareness among the elderly.

THKMC also launched the THK Young at Heart at Block 650 Ang Mo Kio Street 61 to enable more seniors to age with grace and dignity. THK Young At Heart encourages volunteer-driven activities so that the seniors may continually engage in their interests and hobbies.



CHAIRMAN'S MESSAGE

Two more Senior Group Homes were added at Block 257 Ang Mo Kio Avenue 4 and Block 79 Indus Road to allow more elderly to age in place within the community. These Seniors Group Homes adopt the concept of communal living that enables seniors to co-reside independently. We will also be expanding the Community Befriending Programme at various housing estates by engaging volunteers to befriend and care for vulnerable seniors in the community.

The THKMC Volunteer Management Unit also commenced the THK Aviators programme, which offers a strategic approach to engage and harness individual and corporate volunteers to contribute valuable time and talents to serve the community.

Families are important building blocks that form the foundation of our society. To promote family cohesion and bonding, THK Family Service Centre @ Bukit Panjang organised the Celebrating Families Carnival for residents in the Bukit Panjang community.

We continue to expand our programmes and services to meet the growing and changing needs of the community. We support individuals and families to build resilience in meeting life's challenges. Together, we support them every step of the way along the journey to scale to greater heights.

All of these efforts would not have been possible without the tremendous support from our stakeholders. We are grateful to our Board Members, staff, donors, volunteers, funders and government bodies e.g. Ministry of Health, Ministry of Social and Family Development and Tote Board for their contributions.

Together, we progress as one united people. The aim: to serve those who need help.



BOARD OF DIRECTORS

PATRON THE LATE FORMER PRESIDENT MR S R NATHAN

Mr Tan Chai Kim
Member

Mr Chew Heng Ching
Vice Chairman



Mr James Koh Cher Siang
Member

Mr Khoo Meng Chew
Member

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

Mr Richard Eu Yee Ming
Member

ANNUAL REPORT 2015/2016

* Mr Lawrence Ng was appointed as a member of the Board of Directors on 01 April 2016

BOARD OF DIRECTORS

PATRON THE LATE FORMER PRESIDENT MR S R NATHAN

Mr Lee Kim Siang
Chairman

Ms Cheah Sheau Lan
Member



Mr Zulkifli Bin Baharudin
Treasurer
(Appointed 01 August 2015)

Mr Robert Tock Peng Cheong
Secretary

Mr Goh Tok Mong
Member

**Mr Rajendran
s/o Sinnathamby**
Member

THKMC ORGANISATION CHART

MR KENNY LIM

ACTING CHIEF EXECUTIVE OFFICER
(appointed on 01 July 2016 to present)

MR CHAN SOO SEN

ACTING CHIEF EXECUTIVE OFFICER
(appointed on 01 August until 01 March 2016)

- **HEADQUARTERS (HQ)**

- **HR, ADMIN & OPERATIONS**

- **MR JASON LEE**

- DIVISIONAL DIRECTOR

- **HUMAN RESOURCES**

- **MR GOH KHON CHONG**

- DIVISIONAL DIRECTOR

- (until 15 March 2016)

- **ACCOUNTS**

- **MR ONG KAM CHOW**

- DIVISIONAL DIRECTOR

- **STRUCTURAL & DEVELOPMENT**

- **MR CLARENCE TEIN**

- DIVISIONAL DIRECTOR

- **OPERATING DIVISIONS**

- **THK FAMILY SERVICE CENTRES,
YOUTH & SPECIALISED SERVICES**

- **MS AMY KOH**

- DIVISIONAL DIRECTOR

- **THK CENTRE FOR FAMILY HARMONY, CLINICAL
SERVICES & FAMILY SERVICES (WEST)**

- **DR KATIJA DAWOOD**

- DIVISIONAL DIRECTOR

- **THK ELDERLY SERVICES**

- **MS SNG YAN LING**

- DIVISIONAL DIRECTOR

- **THK HOMES FOR DISABLED &
HOME HELP SERVICES**

- **MR RAYMOND TAN**

- ACTING DIVISIONAL DIRECTOR

- (appointed on 01 February 2016)

- **MR ARDI S HARDJOE**

- DIVISIONAL DIRECTOR

- (until 31 January 2016)

- **THK HOME CARE SERVICES**

- **MR CYRIL TEE**

- ACTING DIVISIONAL DIRECTOR

- (appointed on 18 April 2016)

- **MS SANDRA CHAN**

- DIVISIONAL DIRECTOR

- (until 15 April 2016)

- **THK EIPIC CENTRES**

- **MS AGATHA TAN**

- DIVISIONAL DIRECTOR

SERVICES CHART

DISABILITY SERVICES

THK HOME FOR DISABLED
ADULTS @ EUNOS

THK HOME FOR DISABLED @ EUNOS

THK HOSTEL FOR DISABLED
ADULTS @ EUNOS

THK PAN-DISABILITY CENTRE @ EUNOS

THK HOME HELP SERVICES
(EAST & WEST)

THK HOME FOR DISABLED ADULTS @
CHAI CHEE AND DAY ACTIVITY CENTRE

THERAPY SERVICES

THK THERAPY HUB

THK CHILDREN THERAPY CENTRE
@ QUEENSTOWN

THK CHILDREN THERAPY CENTRE
@ MACPHERSON

THK REHABILITATION
& WELLNESS CENTRES

FAMILY SERVICES

THK CENTRE FOR FAMILY HARMONY
@ COMMONWEALTH

THK FAMILY SERVICE CENTRES

THK CENTRE FOR FAMILY HARMONY
@ CIRCUIT

ELDERLY SERVICES

THK SENIORS ACTIVITY CENTRES

THK CLUSTER SUPPORT

THK CREST

THK SOCIAL SERVICE HUBS

THK SENIORS GROUP HOMES

THK SENIORS SERVICES @
TAMAN JURONG

THK YOUNG AT HEART

HOME CARE SERVICES

THK INTERIM CAREGIVER SERVICE

THK HOME HEALTH SERVICES

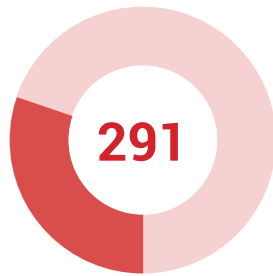
THK HOME PERSONAL CARE

EARLY INTERVENTION PROGRAMME FOR INFANTS & CHILDREN

THK EIPIIC CENTRES

THE YEAR AT A GLANCE

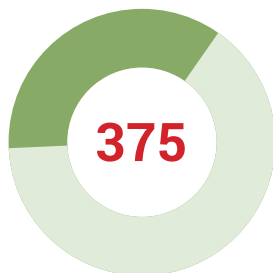
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THERAPY SERVICES



291 preschoolers attended the Development Support Programme



435 beneficiaries underwent THK centre-based and home-based rehabilitation services



375 children received therapy services at THK Children Therapy Centres



THE YEAR AT A GLANCE

THERAPY SERVICES

105 members attended the sheltered workshop at THK Pan Disability Centre @ Eunos

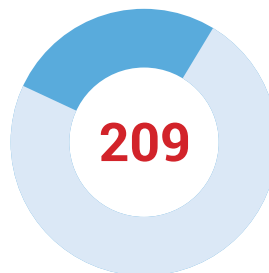


1,726 clients in the community received therapy services from THK Therapy Hub



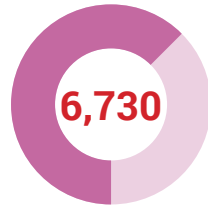
DISABILITY SERVICES

209 persons with disabilities enrolled at THK Homes and Hostel for Disabled & Day Activity Centre



THE YEAR AT A GLANCE

ELDERLY SERVICES



6,730 registered members at THK Seniors Activity Centres



Reached out to **1,328 elderly** by THK CREST & Cluster Support teams



4,515 members at THK Social Service Hubs and THK Young at Heart



6,615 trips made in the year under the Medical Escort Transport by THK Home Help Service East & West

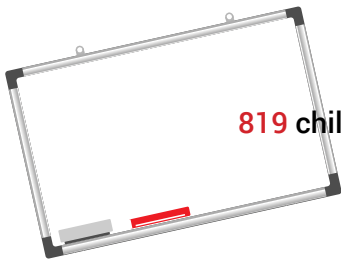


1,275 beneficiaries for THK Home Help Service East & West



THE YEAR AT A GLANCE

CHILDREN SERVICES

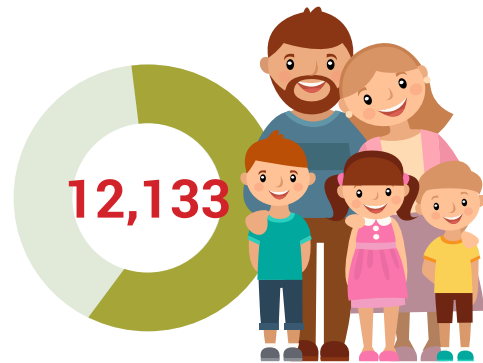


819 children enrolled at THK EIPIC centres



FAMILY SERVICES

THK Family Service Centres reached out to **12,133** people in the community in areas of casework and counselling, information and referral and outreach



THK Centres for Family Harmony served **812** family members who were affected by family issues





Our elderly participating in arts and craft activities at THK Indus Moral CARE

FOR ELDERLY

PROGRAMMES AND SERVICES FOR ELDERLY

THK SENIORS ACTIVITY CENTRES (SACs) are drop-in centres for needy and vulnerable seniors aged 60 and above living in HDB rental flats. The primary objective for SACs is to promote social interaction and active ageing amongst the elderly, and provide a platform where seniors can take part in social and recreational activities, with programmes and activities such as karaoke, arts and crafts, cooking and social outings.

A required service provided in all SACs is the **Alert Alarm System**, which is mainly designed for elderly to use in case of an emergency. On top of the Alert Alarm System, staff in the SACs make regular visits to the frail and the homebound.

Some of the SACs also provide the **Drop-in Disability Programme**, an initiative that provides social, recreational, or therapeutic activities for adults with disabilities. For more information, please refer to the *For Persons with Disabilities* section.

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 transport services to the elderly, accompanying them for medical appointments and follow-up visits.



Our elderly taking part in Zumba Dance to keep fit and healthy

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 provides 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.



PROGRAMMES AND SERVICES FOR ELDERLY

THK CLUSTER SUPPORT was set up to enhance the quality of life of vulnerable or low-income seniors, living in the community with no or low family support, so as to enable them to age in place as far as possible.

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.

It identifies the needs of these seniors and links 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.

- The THK Cluster Support also runs the **Caring Assistance from the Neighbours (CAN)** programme, a joint effort by the Ministry of Social and Family Development (MSF) and the Agency for Integrated Care (AIC), which sees MSF providing social support for the elderly such as befriending services, while AIC manages the healthcare services of the programme.

- For the CAN programme's social support system managed by MSF, social and healthcare support is provided to the vulnerable elderly living alone by empowering neighbours in the community to take on the role of a carer. The carers monitor the well-being of seniors

by befriending them, and performing regular home visits to remind the elderly about their medication and medical appointments.

- For the CAN programme's healthcare support system managed by AIC, vulnerable elderly receive assistance in managing their chronic health conditions. Carers visit the elderly at home once a week 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.



PROGRAMMES AND SERVICES FOR ELDERLY

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 the **Home Personal Care Services (HPC), Interim Caregiver Service (ICS), and Home Health Services (HH).**

1) Home Personal Care (HPC) provides basic nursing care to elderly who are homebound. This service provides support to the caregivers and is one of the other alternative care options. Some of the services provided include assistance with daily living, personal care tasks, mind-stimulating activities, elder-sitting and caregiver respite, amongst others.

2) Interim Caregiver Service (ICS) is a home care service for patients (clients) who are discharged from Restructured or Community hospitals. The client may need interim post-discharge support at home while waiting for more permanent care arrangements to be made, such as a nursing home placement. 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 also provided to patients for follow-up appointments or public amenities within walking distance from the patients' address.

3) Home Health Services (HH) provides professional health care services to the elderly by our licensed doctors and nurses. These services are provided to reduce repeated hospitalisation, caregiver stress, delay admission to health care institutions and improve the quality of life of our clients.

For elderly clients of THK Home Care Services who require financial assistance with their healthcare needs, the **Senior Mobility & Enabling Fund (SMF)** provides financial support. SMF offers subsidies to seniors for the purchase of assistive devices, transport, and medical consumables that are necessary to support their daily living activities.

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.



PROGRAMMES AND SERVICES FOR ELDERLY

THK SOCIAL SERVICE HUBS are located at Chinatown Point, Chong Pang, and Bukit Batok East.

THK SOCIAL SERVICE HUB @ CHINATOWN POINT manages a range of facilities for social service providers and community partners to conduct training and programmes. The amenities consist of 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.

The Hub also serves as the office of the **Integrated Promoters of Active Living (iPAL)** programme. THKMC is one of the appointed service providers to run the islandwide iPAL programme, which provides meaningful and stimulating activities at the homes of the elderly with dementia. Such activities help the elderly with dementia to maintain 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 HUB @ BUKIT BATOK EAST is equipped with recreational facilities and conducts various interest groups and wellness activities for the elderly.

THK CHONG PANG SOCIAL SERVICE HUB is the administration office for **THK Home Care Services**, and also houses a wellness centre that conducts regular health screenings, organises social and recreational activities for the elderly.

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



Our seniors at THK Seniors Services @ Taman Jurong enjoying an origami session

PROGRAMMES AND SERVICES FOR ELDERLY

The centre also houses one of the National Library Board's Reading Corners which enable seniors to borrow and read library books easily, if they are unable to visit public libraries. This is part of NLB's ongoing community engagement and partnerships aimed at making our resources easily accessible.

THK SENIORS 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 comprise of 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 encourages mutual support amongst residents. The Homes also leverage on existing community services and deploys full-time staff to monitor the well-being and safety of residents.

The **Community Befriending Programme (CBP)** aims to encourage social interaction and keep poor health at bay amongst vulnerable seniors. Under the programme, befrienders make calls and conduct weekly house visits to elderly who live in the same neighbourhood. Befrienders are trained to pay attention to any key changes in the seniors' mood, physical condition or living environment, and to highlight any issues to a care provider if help is needed. Existing sites of the CBP include THK Seniors Services @ Taman Jurong and THK Social Service Hub @ Bukit Batok East, and will be expanding to five more sites.

Advance Care Planning (ACP) is an ongoing communication process whereby an individual makes future healthcare decisions and has 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 lives.





*An ongoing counselling session at
THK Centre for Family Harmony*

FOR FAMILIES

PROGRAMMES AND SERVICES FOR FAMILIES

THK FAMILY SERVICE CENTRES (FSCs) are community-based social service providers that seek to look after the welfare of individuals and families. There are 5 THK FSCs, which are located at Tanjong Pagar, MacPherson, Bedok North, Bukit Panjang, and Jurong. The FSCs provide a range of services to help individuals and families cope and rise above issues in the personal, social, and emotional aspects.

The key services provided at the FSCs are Information and Referral (I&R), Casework, Group Work, and Community Work.

Information & Referral (I&R)

THK FSCs guide and connect individuals and families to more appropriate or relevant community resources.

Casework

THK's social service professionals are trained to provide counselling in dealing with domestic challenges, which may include family violence, parenting and caregiving difficulties, financial difficulties or marital disputes.



*The Family Service Centre
@ MacPherson located at
Blk 91 Paya Lebar Way*

Group Work

During Group Work, clients are brought together to share therapeutic activities and discuss ways to address their needs and issues.

Community Work

THK FSCs work with other partners in the community to reach out to needy or vulnerable families, and also empowering other families to support one another.

PROGRAMMES AND SERVICES FOR FAMILIES

THK CENTRE FOR FAMILY HARMONY (CFH)

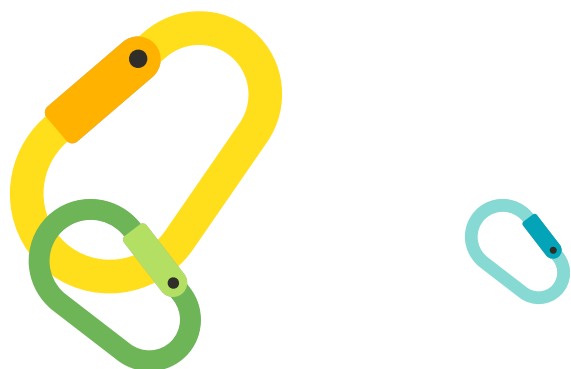
works closely with children from divorced or separated families in areas of Supervised Visitation between the children and the separated parent. CFH's mission is to prevent, as far as possible, the detrimental effects of parental conflicts on children with active participation of the parents.

The centre facilitates Supervised Access and Supervised Transfer between the 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 that are related to issues of access and parenting of children.

The Centre also offers the Supervised Visitation Programme to children who are referred by the Child Protection Services from the Ministry of Social & Family Development.

Clients served by the centre are from all walks of life, race, religion and social-economic status. The centre also offers group programmes for children and parents, to promote continued bonding and to help improve their familial relationships.

The THK Centre for Family Harmony is also an appointed **Divorce Support Specialist Agency (DSSA)** that plays a key role in supporting families and children who are affected by divorce. Initiated by the Ministry of Social and Family Development, the long-term goal of the DSSA is for families and their children to achieve stability and self-reliance.



PROGRAMMES AND SERVICES FOR FAMILIES

The agency provides support for divorcing and divorced families and children. DSSA provides information and non-legal advice pertaining to divorce, case management counselling services, and family dispute management. They also run programmes that are catered to the unique needs of families going through divorce.

The two programmes run by the DSSA are the **Parenting PACT** and **Children in Between (CIB)**. The Parenting PACT programme aims to help divorced parents with minor children understand the impact of divorce on their children and learn cooperative co-parenting strategies. The Children in Between (CIB) programme consists of two components – one for parents and another for children. The component for parents highlights ways in which children can be caught in between their parents' conflict. The component for children targets to equip them with the necessary skills to manage their feelings and develop resilience despite their parents' divorce.

THK PROBLEM GAMBLING RECOVERY

CENTRE was created in 2006, appointed by the National Council of Problem Gambling (NCPG) to provide community-based intervention services to anyone affected by the negative consequences caused by gambling. THK Problem Gambling Recovery Centre provides Casework and Counselling services, Information and Referral services, Psychoeducation, relapse prevention, as well as the administration of various casino exclusion measures. The centre has also carried out public education talks on the issue of problem gambling.





Our client undergoing a rehabilitation exercise at our Rehabilitation and Wellness Centre located at THK Wellness Hub @ 80B

FOR THERAPY & REHABILITATION

PROGRAMMES AND SERVICES FOR THERAPY & REHABILITATION

THK THERAPY HUB coordinates the recruitment, management and training of a team of professional therapists. It provides a comprehensive range of therapeutic expertise, including physiotherapy, occupational therapy and speech therapy, at the THK Early Intervention Programme for Infant and Children (EIPIC) Centres, special schools, community hospitals, amongst others.

THK WELLNESS HUB @ 80B makes health and wellness its utmost priority. The Hub is a drop-in centre for the elderly residing in the studio apartments of Telok Blangah Blk 80B. The Hub offers rehabilitation services and facilities, which include day rehabilitation home therapy, and gym facilities that are open to the public at a nominal fee. The Hub also organises wellness activities and programmes.

THK CHILDREN THERAPY CENTRES were set up to create a safe, positive and nurturing learning environment for the children and their families. The two centres, located at MacPherson and Queenstown, provide assessment, therapy intervention and consultation services for children aged 2 to 18 years with developmental needs.

Some of the services include speech and language therapy, occupational therapy, psychological services, group programmes and teacher-parent training. The centres are purpose-built with sensory integration gyms as well as therapy rooms for the different services.

The **Development Support Programme** helps preschool children with mild developmental needs achieve optimal skills in the identified areas, and facilitates a smoother transition into mainstream schools. It aims to equip families and early childhood educators with relevant skills to support children with special needs and provides direct intervention services in preschools.

The programme operates at the two THK Children Therapy Centres at MacPherson and Queenstown, as well as the preschools in the Central and Central South areas.

The **Rehabilitation & Wellness Programme For Seniors** operates two day rehabilitation centres, namely one at THK SAC @ Ang Mo Kio 257, and one at Telok Blangah, known as the THK Wellness Hub @ 80B. The programme caters to the rising demand of day rehabilitation services in the community, such as physiotherapy and occupational therapy. The programme also provides home-based rehabilitation services to clients as long as they are in a 5km radius from the centre.



PROGRAMMES AND SERVICES FOR THERAPY & REHABILITATION

The **Community Rehabilitation Programme** aims to provide home rehabilitation services to needy patients with disabilities and illnesses who are referred by the Agency for Integrated Care (AIC). It conducts a variety of therapeutic activities and community integration programmes to achieve a better quality of life and a functional level of independence in clients. The programme also provides training to caregivers.

can receive therapy services and training at the comfort and convenience of their own homes, slowly enabling the elderly to be independent. This service is tailored for those who are unable to access centre-based day rehabilitation services, and to equip their caregivers with skills to help them care for their family members.

The **Home Therapy Programme** supports elderly with disabilities and their caregivers so that they



Our occupational therapist conducting a therapy session at THK Wellness Hub @ 80B





Our resident at THK Home for Disabled @ Eunos enjoying a masquerade performance

FOR PERSONS WITH DISABILITIES

PROGRAMMES AND SERVICES FOR PERSONS WITH DISABILITIES

THK HOME FOR THE DISABLED

@ EUNOS provides residential facilities for children and adults, as well as a stay-in hostel programme for disabled adults with higher functioning abilities who are able to sustain employment. The programmes provide the residents with Activities of Daily Living (ADL) training and Community of Living Skills (CLS) training, which enable them to achieve independence in all aspects of self-care. Cognitive skills training is also provided to develop basic skills in counting, reading and writing.

The Hostel facilitates supervised, independent living and sources employment opportunities for the residents, allowing them to have a regular income and promotes greater integration with the community.

THK HOME FOR DISABLED ADULTS

@ CHAI CHEE was set up to provide long-term residential care for intellectually disabled adults islandwide, especially those who have limited caregivers support or come from families with low income. The Home provides services such as ADL and CLS training, IT therapy, art therapy and physiotherapy, to suit the needs of residents who are of various age groups and disability profiles.

The Home also has a **Day Activity Centre**, serving the South East and North East zones in Singapore. It provides care to 24 clients with a structured programme which include exercise, art and crafts, and personal grooming, amongst others.

THK PAN-DISABILITY CENTRE @ EUNOS is

a sheltered workshop that supports persons with multiple disabilities by providing vocational training or employment opportunities. The sheltered workshop also serves as training centres for “work trial” until the worker is ready to take up open employment. 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 programmes designed for clients involve the training of their social and communication skills as well as their cognitive skills. They are also taught simple cookery skills such as dessert preparation and receive occupational therapy to develop skill sets required for the jobs they are doing.



PROGRAMMES AND SERVICES FOR PERSONS WITH DISABILITIES



Our resident at THK Hostel for Disabled works as a kitchen helper

The sheltered workshop and open employment programmes secure contract jobs such as sorting and packing items, stamping of cards, tagging of airlines tags and janitorial services. Such work allows them to be meaningfully engaged, giving them a stronger sense of purpose and self-worth.

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

The **Drop-in Disability Programme** is an initiative that provides social, recreational, or therapeutic activities for adults with disabilities. The initiative is open to persons with physical or intellectual disabilities above the age of 16. Caregivers can drop them off at the centres for up to three hours a day and three days a week, offering them a short period of respite from caregiving.





*A child from THK EIPIC Centre
plays with a toy during play time*

FOR CHILDREN

PROGRAMMES AND SERVICES FOR CHILDREN

THK EARLY INTERVENTION PROGRAMME FOR INFANTS AND CHILDREN (EIPIC) CENTRES

were set up to empower young children with special needs in reaching their full potential by creating a holistic and nurturing environment that enhances independent living through experiential education, therapy, training and support services. The centres provide early intervention services to over 800 children at 4 locations in Woodlands, Choa Chu Kang, Tampines and Ang Mo Kio.

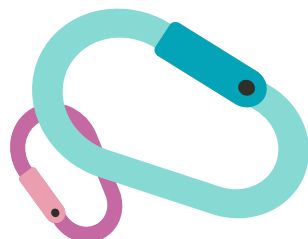
The client base consists of children under the age of 7 who have been diagnosed with developmental, intellectual, sensory or physical disabilities, or a combination of disabilities. The majority of children at the THK EIPIC centres comprise mainly of those with Autism Spectrum Disorder, Global Developmental Delay Disorder, and others are diagnosed with multiple disabilities, Down Syndrome or hearing impairments.

Choa Chu Kang has the highest capacity of 230 children, while Woodlands can host up to 200 children, Ang Mo Kio up till 150 children, and Tampines can accommodate 100 children.

The centres provide an experiential education in a preschool setting so they may learn to manage regular school settings, and receive therapy as needed. Each centre is equipped with appropriate equipment and toys to work with the different age groups and profiles. Each centre also includes an occupational therapy gym, and a physio-play room.



A little boy learning how to recognise facial expressions during a lesson at THK EIPIC Centre



PROGRAMMES AND SERVICES FOR CHILDREN

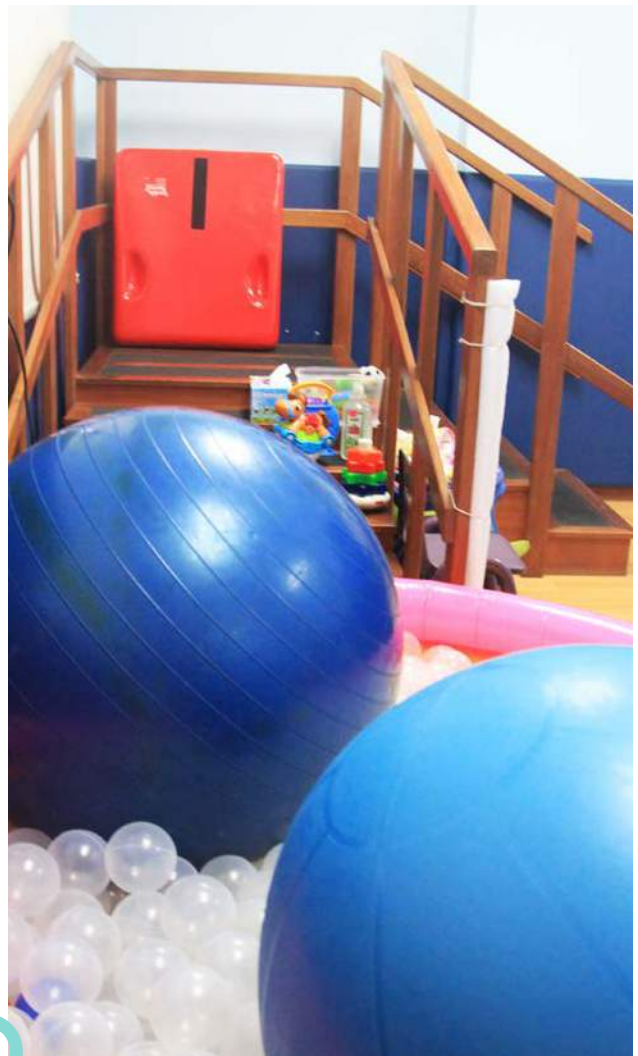
The children are served by a transdisciplinary team of professionals: early intervention teachers, adaptive Physical Education teachers, social workers, psychologists, and a group of therapists, each specialising in occupational, speech-language, physiotherapy, art, music, or dance movement therapy. The EIPIC centres at THK go beyond the traditional methods of therapy and exposes the children to unique experiences through art, music and dance movement therapy, allowing them to pick up spatial, self-expression, fine motor skills, self-regulation skills and more through creative exploration of the performing arts. The team works closely together to integrate therapy skills and strategies for each child.

Parents are recognised as key players in the children’s development. They are encouraged and empowered to participate and be actively involved in the stages of the intervention process. Support services such as financial aid, counselling services, parent and sibling workshops are available for families to teach both parents and siblings strategies on how to support a special needs child.

ANNUAL REPORT 2015/2016



Play facilities at THK EIPIC Centre



Therapy facilities at THK EIPIC Centre

SERVICES DIRECTORY

..... THERAPY SERVICES

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

THK Children Therapy Centre
@ Queenstown
150A Mei Chin Rd #02-01
Singapore 140150
Tel: 6471 4270

THK Children Therapy Centre
@ MacPherson
Blk 121 Paya Lebar Way #01-2859
Singapore 381121
Tel: 6805 9480

Rehabilitation & Wellness Centres

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

THK 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 190 Boon Lay Drive #01-242
Singapore 640190
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

SERVICES DIRECTORY

THK Young at Heart
Blk 650 Ang Mo Kio St 61
#01-09 Yio Chu Kang Vista
Singapore 560650
Tel: 6556 4833

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 13 Bedok South Road
#01-625 Singapore 460013
Tel: 6241 8171

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 79
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 #01-237
Singapore 760131
Tel: 6690 0114

THK Wellness Hub @ 80B
Blk 80B Telok Blangah Street 31
Telok Blangah Tower
Singapore 102080
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
#01-09 Yio Chu Kang Vista
Singapore 560650
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 13 Bedok South Road
#01-625 Singapore 460013
Tel: 6241 8171

HOME CARE SERVICES

THK Home Health Services
THK Home Personal Care Service
THK Interim Caregiver Service
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

SERVICES DIRECTORY

THK Family Service Centre
 @ Bukit Panjang
 Blk 139 Petir Rd #01-448
 Singapore 670139
 Tel: 6767 1740

THK Centre For Family Harmony
 @ Circuit
 Blk 37 Circuit Rd #02-455
 Singapore 370037
 Tel: 6747 7514

THK Centre for Family Harmony
 @ Commonwealth
 Blk 54 Commonwealth Drive
 # 01-566 Singapore 142054
 Tel: 6357 9188

THK Problem Gambling
 Recovery Centre
 133 New Bridge Rd #04-05
 Chinatown Point Singapore
 059413
 Tel: 6576 0840

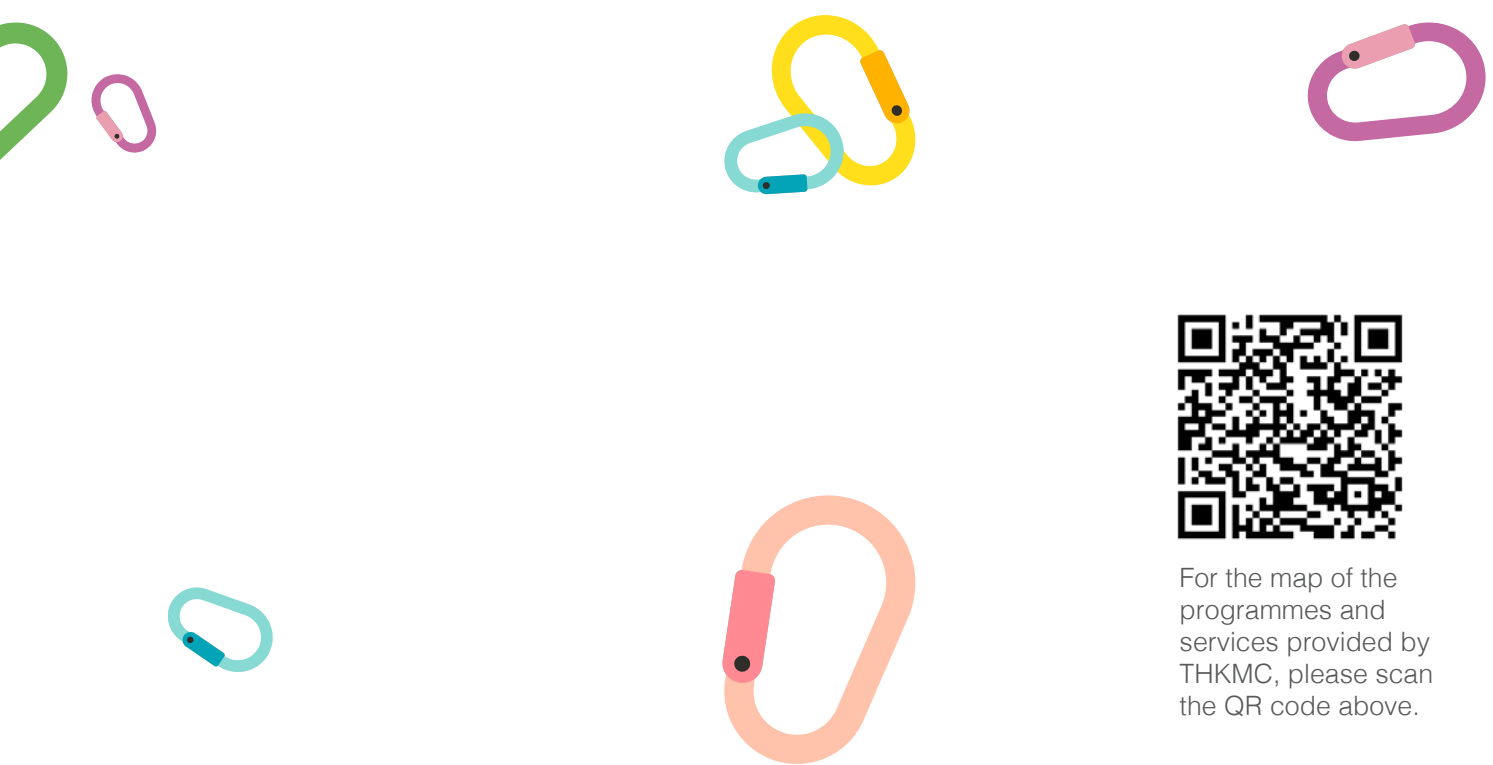
CHILDREN SERVICES

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

THK EIPIC Centre @ Woodlands
 Blk 715 Woodlands Dr 70
 #01-156 Singapore 730715
 Tel: 6362 5371

THK EIPIC Centre @ Tampines
 Blk 424 Tampines St 41
 #01-188 Singapore 520424
 Tel: 6783 5338

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



For the map of the programmes and services provided by THKMC, please scan the QR code above.



Staff from THK Family Service Centre @ Bukit Panjang, THK Centre for Family Harmony and THK Family Service Centre @ Jurong out on an excursion during a staff retreat

OUR WORKFORCE

OUR WORKFORCE

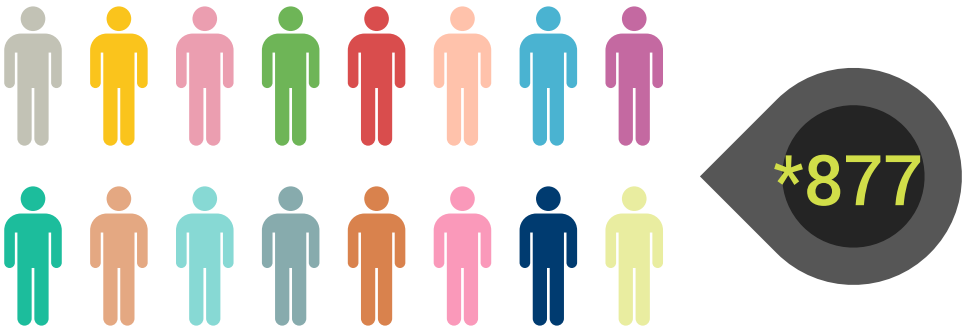
THKMC continually seeks to build a competent workforce to deliver our programmes and services that improve the lives of our beneficiaries. To do so, THKMC adopts a multi-pronged approach to recruit, retain and develop our people. The organisation actively seeks suitable talents to serve the community.

SPONSORSHIPS FOR IN-SERVICE STAFF

8 of our staff were awarded sponsorships to pursue further studies for the Accelerated Social Work Programme offered by SIM University (UniSIM).

The work and study programme allows our staff to apply concepts and knowledge to real-life situations at work. This enables them to contribute effectively in their respective fields of work.

Total Staff Strength



* figures as at 31 March 2016
* 877 staff from 16 nationalities

Total Training Hours accumulated



OUR WORKFORCE

SEEKING NEW TALENTS

THKMC participated in a total of 6 recruitment drives in partnership with various community partners such as Social Service Institute (SSI), Singapore Workforce Development Agency (WDA), Agency for Integrated Care (AIC). These events reached out to mid-career entrants looking for a career change, as well as prospects with a willingness to serve in the eldercare sectors.

TAPPING ON OPPORTUNITIES

To meet the growing demand for specialised talent, the THKMC Scholarships were also awarded to 5 undergraduates from local and overseas universities to pursue their interests and passions in the therapy sector. Upon graduation, these scholarship holders will assume various positions in THKMC in 2017.

DEVELOPING OUR PEOPLE

Ms Sng Yan Ling, Divisional Director of Elderly Services, took part in the Industry Knowledge Programme organised by Ageing Asia. The delegation visited a total of 7 facilities during the 4-day visit from 7 to 10 December 2015. These facilities offer nursing home care, transitional care and care solutions for the elderly.

The Dutch philosophy of long term care for the elderly focuses on extending independence and autonomy in the ageing process to preserve the quality of life, unlike the institutionalised care in Singapore, which is heavily reliant on nursing staff to fulfil activities of daily living.



THKMC staff participating in the Senior Care Job Fair @ North-East in September 2015





The newspaper in which you will read business events, economy, a policy, the statistical data

GLOBAL NEWS

Measuring market penetration. Determine. Where to invest. What products and new brands you should launch. Both observers depend on their traditional and the nature of the market. **Strategy of market penetration.** Note that it is not required that the agents be rational (which is different from rational expectations; rational agents act coldly and achieve what they set out to do. **ability to efficiently** term and widely

STRATEGY OF MARKET PENETRATION



IN THE MEDIA

IN THE MEDIA

06 新加坡

2015年12月19日 星期六 联合早报 黄伟曼 报道 ngwaimun@sph.com.sg

照顾独居老人服务更多元

从提供短期看护服务、增加上门拜访，到为年长者举办更多元社区活动，为了照顾好社区里日益增加的独居老人，本地志愿服务团体与家庭服务中心近年推出的新计划与服务已更多元化。

德教太和观主席李锦祥受访时指出，年长者的需求与他们所面对的问题很广泛，但最重要的是，他们的衣食住行必须获得妥善照料。

他指出，德教太和观的中心

义工长期都为独居或住在租赁屋的年长者提供送餐服务，该机构近两年也与卫生部合作，推出短期看护者服务。

李锦祥说：“独居的老人没有亲人照顾，但动完手术后又不可能一直住院。如果回到家后还能有专业人员24小时照料，不但能解决这个问题，还能确保他们能完全康复。”

除了24小时的短期看护，德教太和观也推出全套登门居家服

务，年长者若需要医生、护士或治疗师上门，可寻求中心帮忙。

辅导员： 男性多数没社交生活

对于国大杨潞龄医学院这次的调查结果，资深辅导员、飞跃社区服务执行主任凌展辉表示不意外。

他指出，根据经验与观察，许多男性在职场之外没有维持社交生活的习惯，他们在迈入老年

后如果还是单身或丧失伴侣，也很可能将自己孤立起来，不但健康没人照料，精神状况也可能不太好。

他说：“我们意识到一些社区活动可能比较容易吸引到女性参加，因此也慢慢扩大活动范围，像鼓励大家下棋或玩一些智能游戏，毕竟这些都是比较被男性接受的活动。对于独居老人来说，我们的第一步是要让他们更积极参与社区活动。”

*Article reproduced from Lianhe Zaobao

B6 | HOME

| THE STRAITS TIMES | FRIDAY, OCTOBER 16, 2015 |

Healthcare 'ATM' cuts the wait at Bedok Polyclinic

Patients who pass MyHealth Kiosk's checks can collect medication without consultation

Linette Lai

In Bedok Polyclinic, a kiosk that can take a person's blood pressure is helping patients skip queues and collect their medication faster.

Known as the MyHealth Kiosk, it also measures height, weight and a person's body mass index before spitting out a printed report.

Patients with chronic diseases that are under control can collect their medication immediately, while those whose results reveal health issues are referred to a nurse or doctor.

"This is supposed to be healthcare what an ATM is to bank customers," said Dr Juliana Bahadin, clinic director of Bedok Polyclinic.

Since March, the polyclinic has enrolled 100 patients with chronic diseases, such as diabetes, under the MyHealth Kiosk pilot programme.

Normally, these patients – who make up around 62 per cent of the polyclinic's overall attendance – would visit the polyclinic four times in nine months, consulting a nurse or doctor each time.

Under the new scheme, they can collect their medication directly on the second and third visits without

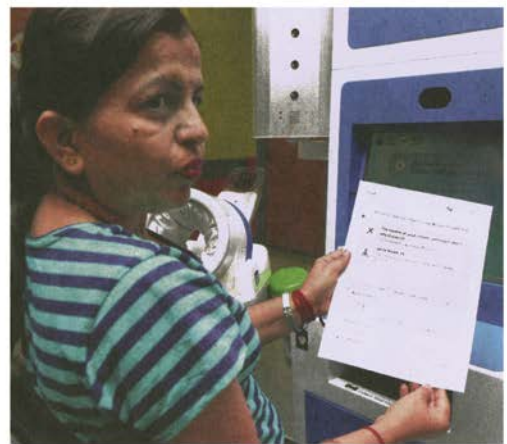
a consultation, as long as the kiosk gives them the green light.

"It was very easy," said Madam Sabariah Mohamed, 54, who has used the kiosk twice so far to make sure her blood pressure is within safe limits. "They give you step-by-step instructions, and I didn't have to go through all the hassle of registration," said the housewife.

The pilot project was jointly organised by the Eastern Health Alliance and SingHealth Polyclinics, which have also set up a kiosk at a Thye Hua Kwan Moral Charities senior activity centre in Bedok.

Its users are not the chronically ill, but seniors in the area who want to keep a closer eye on their health.

For example, users are asked to input how often they have exercised or had fried food in the past week,



Using the MyHealth Kiosk, patients with chronic diseases can now collect their medication directly on second and third visits without a consultation, as long as the kiosk gives them the green light. ST PHOTO: AZIZ HUSSIN

making them more aware of areas which could be improved.

"We were quite pleasantly surprised that our seniors were attracted to the machine," said Ms Sng Yan Ling, divisional director of Thye Hua Kwan's elderly services division. "They've been queuing up to use the kiosk."

More than 100 residents have used the kiosk in the past three

weeks. Housewife Chew Kee Eng, 60, drops by the centre every two or three days.

"I don't have a blood pressure monitor or weighing machine at home, so this is very convenient," she said. "They taught us how to use it, and I use it to help keep my health under control."

linettel@sph.com.sg

*Article reproduced from The Straits Times

IN THE MEDIA

sph 新加坡报业控股

2016年3月1日 Tuesday
星期二 农历丙申年正月廿三
今天46大版 / 售价\$1

联合早报

法案通过 政府委任“执行员”对付拖欠赡养费者

胡洁梅 报道
ohkm@sph.com.sg

社会及家庭发展部将加大对追究赡养责任的执行力度，委任“赡养费执行员”来协助法庭更有效地对付有能力却拖欠赡养费者。

办理离婚的夫妇接下来若无法就孩子的安排达成协议，也必须在申请离婚令状前就接受强制育儿辅导计划（Mandatory Parenting Programme），由委任为离婚支援专案机构（Divorce Support Specialist Agencies）的家庭服务中心跟进，与家长协作确保孩子的利益获得保障。强制育儿辅导计划预计今年第四季推出。

妇女宪章（修正）法案昨天三读通过，修正后的

条令旨在为离婚家庭提供更有有效的支援，特别是保障孩子的利益。

丈夫离婚前失谋生能力 可向女方申请赡养费

法令也首次允许因残疾或患病丧失谋生能力，没有保险或资产方面收入的男方向女方申请赡养费。他们必须是在婚前或婚姻尚有效时就已经失去谋生能力。

社会及家庭发展部长陈川仁在国会为妇女宪章（修正）法案提出二读时指出，妇女宪章上一回在2011年修正时，增添了强化执行赡养费庭令的条例。法庭可下令直接从拖欠赡养费者的工资扣除欠款，强

制他接受财务辅导，甚至判监。他说：“这次的修正无须增添更多条例，挑战在于如何去执行（追究赡养费责任）。”

因此，由社会及家庭发展部委任的赡养费执行员（maintenance record officer）将协助家事司法法庭评估拖欠赡养费者的经济能力，辨认那些有能力却不肯如期支付赡养费者，让法官能对他们采取更严厉行动。

社会及家庭发展部、家事司法法庭和社区司法中心接下来也会加强协作，为家庭提供更及时的援助。如果丈夫或前夫因坐牢、遇上严重车祸等原因无法工作，妇女可以向社会服务中心寻求帮助，该中心能转介她们到社区司法中心寻求法律援助。

陈川仁说：“我们关注的是妇女和孩子，因为他们往往是受害者，不过当男方遇到真正困境以致无法偿还赡养费时，例如患重病长期无法工作，他可以到社区司法中心寻求帮助，检讨赡养令。他也可以到社会服务中心寻求经济援助，让一家人能渡过艰难时刻。”

“相反的，对于有能力却屡次不肯提供赡养费的

丈夫，我们将采取严厉行动，制止这类不负责任的行为。”

本地的离婚率近年有上升趋势，1998年注册的新人中有20.3%在婚姻不满15年离婚，这个比率在1987年注册的新人中期是12.3%。

陈川仁指出，父母离婚对孩子常形成负面影响。修正法令规定育有孩子的高尔夫夫妇接受育儿辅导计划，内容涵盖住屋、学校、托管安排等，强调双方仍须共同抚养孩子。计划会先针对育有14岁以下孩子的家庭，再扩大至21岁以下者。

受委为离婚支援专案机构的包括关怀育儿辅导中心（Care Corner Centre for Co-Parenting）、太和观家和谐中心（Thye Hua Kwan Centre for Family Harmony）和HELP家庭服务中心。目前，育有孩子的夫妻在申请离婚后才需接受强制辅导。

此外，婚前预备课程也会扩大对象范围，只要新人中任何一方在21岁以下，就得参加婚前预备课程，调整针对今年10月1日及之后注册的新人。

*Article reproduced from Lianhe Zaobao

B10 | HOME

THE STRAITS TIMES | FRIDAY, DECEMBER 18, 2015 |

Pucker up, Santa

Zumba instructor Cyndi Chua, 40, mock-kissing a scuba-diving Santa Claus at Underwater World Singapore yesterday, drawing smiles from visitors from Thye Hua Kwan Seniors Activity Centre. Besides viewing the marine life and taking photos, the 30 seniors, in their 60s to 90s, moved their bodies and rolled their arms under the guidance of volunteer Zumba instructors from the Get Movin' for Charity movement. ST PHOTO: ONG WEE JIN



*Article reproduced from The Straits Times

IN THE MEDIA

THE STRAITS TIMES THURSDAY, JUNE 25, 2015 HOME



Four-year-old Koo Wen Rui working with his therapist at Thye Hua Kwan Moral Charities' new centre for special needs children yesterday, as Marine Parade GRC MP Tin Pei Ling observes. ST PHOTO: CHEOW SUE-ANN

Special needs kids get new therapy centre in the east

Centre offers highly subsidised rates for children from families in need

By CHEOW SUE-ANN

SPECIAL needs children can now get help at highly subsidised rates at a new therapy centre that opened in MacPherson yesterday.

The centre, launched by Thye Hua Kwan (THK) Moral Charities, has also adopted a rotation system to ensure every child gets a chance to make use of services such as speech and occupational therapy.

The centre was opened to meet the increasing demand for therapy for special needs children. It adds to the charity's existing children's therapy centre in Queenstown and caters to families living in the east.

The MacPherson centre, which will be able to serve around 120 cases a year, has already taken on 40 children.

Its facilities include a one-way mirror and audio system that allows parents and therapists to observe children in

therapy without distracting them.

To ensure that no child with special needs is deprived of therapy services, the charity is keeping fees below private rates, and subsidises up to 90 per cent of the fees for families in need.

In the top subsidy range of 75 to 90 per cent, a parent pays between \$8 and \$20 a session, compared with the usual rate of \$80.

Mr Chew Heng Ching, vice-chairman of THK Moral Charities, said "our mission is to help everyone who needs help".

Besides keeping rates affordable, the centre also rotates patients in blocks of 10 therapy sessions to ensure equal attention.

After the first 10 sessions, the child will be re-evaluated by his or her therapist and supervisor, and then assigned another block of 10 sessions if needed.

But each child is allowed only a maximum of two blocks of sessions before he or she is moved to

the end of the queue.

Parents of children who have completed their prescribed therapy sessions will be given a set of goals and activities to be done with their children at home.

A parent whose child goes to the new centre is Mrs Michelle Koo, 34. She had quit her job as a credit analyst at a bank to take care of her son, Wen Rui.

She transferred the four-year-old boy to the MacPherson centre from the one in Queenstown as she felt the rotation system gave him a better chance of making use of the speech and occupational therapy services.

Therapy sessions offered by the charity have been "very useful", she said.

"My son can get quite frustrated when he is unable to communicate, but now he can tell me what he wants with sign language or through images," Mrs Koo added.

Marine Parade GRC MP Tin Pei Ling, the guest of honour at the centre's opening, said having such a service "in the heart of the heartland" brings hope to parents in the area.

sueann@sph.com.sg

THE BUSINESS TIMES WEEKEND SATURDAY/SUNDAY, AUGUST 22-23, 2015



OUTING AT SEA

Joining the senior citizens on the cruise were Keppel Land president (Singapore) Tan Swee Yiow (back row, right) and THK divisional director Sng Yan Ling (back row, centre)

Keppel hosts 100 seniors on cruise Singapore

AS a gesture of appreciation for Singapore's Jubilee Year, volunteers from Keppel Group and Marina at Keppel Bay hosted nearly 100 senior citizens on a sea cruise around the island on Friday.

Keppel Land CEO Ang Wee, accompanied by Thye Hua Kwan (THK) Moral Society chairman Lee Kim Siang, flagged off the charity convoy. The 14 vessels, owned by both Singaporeans and permanent residents, cruised through the waters around Labrador Park, Tanjong Berlayar and Cruise Bay during the one-hour tour.

More than 50 Keppel volunteers befriended the seniors from the Thye Hua Kwan Senior Activity Centre, sharing with them interesting facts about the landmarks they passed.

Said Mr Ang: "Keppel and Singapore are able to enjoy the success that we have today because of the strong foundations and contributions made by pioneers."

*Article reproduced from The Business Times Weekend

IN THE MEDIA

6 | TOP STORIES

The Business Times | Tuesday, February 23, 2016

GIVING BACK

Bringing Chinese New Year cheer to elderly residents of Bedok South

By Vivien Shiao Shufen
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Singapore
ABOUT 20 journalists from *The Business Times*, joined by students from Raffles Institution (RI) and volunteers from Engaging Hearts, spent last Saturday morning bringing Chinese New Year cheer to 200 elderly residents in Bedok South.

The residents, from the rental flats in the area, enjoyed a programme packed with performances and activities that stirred many of them to clap, sing and even get off their seats to dance along to songs old and new.

The event was organised by Thyie Hua Kwan (THK) Crest @ Bedok, in collaboration with the THK Bedok Radiance senior activity centre, volunteer group Engaging Hearts, Year 5 and 6 students from RI and BT.

The programme kicked off with stretching exercises to limber up the senior citizens; this was followed by live music and a dance number.

Shannon Phuah, 18, was among the 40 students involved in the programme. She is part of the student-initiated group, The Humanities Initiative, which aims to engage the community.

"It was our first time collaborating with Thyie Hua Kwan, so a lot of preparation was made. We thought it's a good platform for the volunteers to interact with the elderly on a one-to-one basis, as these seniors just want people to talk to," she told BT.

She added that the students hope to continue the partnership and become the "glue for residents to know their neighbours better".

Aside from enjoying the performances, the elderly took part in quizzes to test their ability to recall the highlights of the programme, which also aimed to raise awareness of mental health. Several of them, enthusiastic participants in the quizzes, won prizes sponsored by Engaging Hearts.

To round off the event, goodie bags and red packets donated by the BT newsroom were distributed to the elderly participants.

BT executive editor Wong Wei Kong said: "BT has been giving back to the community in various ways over the years, and we're glad to be able to bring some festive cheer to the senior citizens at a grassroots event this time."

"Kudos too to the Raffles Institution volunteers who put up a wonderful show and showed such great enthusiasm."

Sng Yan Ling, divisional director of Thyie Hua Kwan Moral Charities, said that the event brought together the "best of both worlds". "It was a fantastic combination of the energy of young people, together with adults from the commercial sector. I think the seniors really enjoyed themselves and were happy to have people spend the morning with them and celebrate."

Thyie Hua Kwan Moral Charities is the charity arm of Thyie Hua Kwan Moral Society, and THK Crest serves as a community support network for elderly at risk of or diagnosed with mental health problems.



Left: After the morning's programme, BT journalists, together with the RI students and representatives from Thyie Hua Kwan Crest @ Bedok, have a photo taken as a memento of the day. Below right: The goodie bags and hongbao being distributed. Below left: Business Times journalists (in blue) preparing the goodie bags, each of which contained a toothbrush, toothpaste, a face towel and two mandarin oranges. PHOTOS: LYNETTE LIM, VIVIEN ANG



*Article reproduced from *The Business Times*

IN THE MEDIA

WEDNESDAY, AUGUST 26, 2015 | THE STRAITS TIMES

*Article reproduced from The Straits Times



As part of ITE College Central's SG50 celebrations, more than 1,500 students took part in a mass painting event to set a new milestone in the Singapore Book Of Records. ST PHOTO: ONG WEE JIN

An artistic record of SG50

Olivia Ho

More than 1,500 ITE College Central students came together in an art jam yesterday to set a new local record for the largest number of people painting at the same time.

The event supported by government engagement agency Reach and titled SG50: Singapore – Past, Present, Future saw students daubing canvas tiles with images of what SG50 meant to them.

They were joined by about 40 seniors from Thye Hua Kwan Seniors Activity Centre in Ang Mo Kio.

Minister for Foreign Affairs and Law K. Shanmugam, the guest of honour, said: "When we talk about SG50, we have a broad common understanding, but there are obviously individual interpretations."

Mr Shanmugam later took part in discussions with some of the students on topics such as housing, ed-

ucation and national service.

He added: "ITEs represent a key part of our educational ecosystem and of the Government's emphasis on SkillsFuture."

SkillsFuture aims to encourage Singaporeans to develop specialised and industry-relevant skills.

ITE accounting student Ahmad Zaki, 19, chose to paint the National University of Singapore Baba House, a conservation Peranakan house. He said: "We need to grow as a country while preserving what we have as a cultural identity. Not all of us are preserving it."

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ANNUAL REPORT 2015/2016

25 Singapore

TODAY • THURSDAY 25 FEBRUARY 2016

S\$3b national ageing action plan officially launched

KENNETH CHENG kennethcjw@mediacorp.com.sg

SINGAPORE – Seniors in at least 50 neighbourhoods can look forward to visits and calls by community befrienders, as part of an initiative under the Action Plan for Successful Ageing.

The Ministry of Health (MOH) said the community befriending programme was piloted in three neighbourhoods and will expand to at least 12 neighbourhoods this year, "to keep social isolation and poor health at bay

among vulnerable seniors".

The ministry plans to work with voluntary welfare and grassroots organisations to recruit volunteers in at least 50 neighbourhoods. Nursing home Jamiyah Home will soon start its community befriending programme in Ayer Rajah and West Coast. Other organisations that have come on board include NTUC Health and Thye Hua Kwan.

Under the programme, befrienders, who live in the same neighbourhood as the seniors with whom they are paired, call and visit the seniors at least twice a month. Befrienders are trained to spot changes in the seniors' mood, physical condition or living environment, and to raise any issues to a care provider if help is needed.

*Article reproduced from TODAY



1,300 elderly at the SG50 Silver
Lunch Gathering held at Singapore Expo

EVENTS AND PARTNERSHIPS

EVENTS AND PARTNERSHIPS



Staff from the Elderly Services Division performing a crossdressing dance at the SG50 Silver Lunch Gathering

SG50 SILVER LUNCH GATHERING ORGANISED BY ELDERLY SERVICES

Staff and beneficiaries from THK Elderly Services Division gathered as one big family to mark the closing of SG50.

The celebratory event known as the SG50 Silver Lunch gathering was held at Singapore Expo on 17 December 2015. More than 1,300 elderly from 14 THK Seniors Activity Centres and 3 THK Social Service Hubs attended the event.

Dr Lam Pin Min, Minister of State for Health, was the Guest-of-Honour for the event. He thanked Thye Hua Kwan Moral Charities for its good work in supporting and caring for our seniors.

Our staff and elderly from the division also put up song and dance performances to entertain the audience.

EVENTS AND PARTNERSHIPS



Staff from THK Centre for Family Harmony, THK Family Service Centre @ Bukit Panjang and THK Family Service Centre @ Jurong participating in a workshop during a staff retreat

STAFF RETREAT FOR THK CENTRE FOR FAMILY HARMONY, THK FAMILY SERVICE CENTRE @ BUKIT PANJANG AND THK FAMILY SERVICE CENTRE @ JURONG

A total of 51 staff from THK Centre for Family Harmony, THK Family Service Centre @ Bukit Panjang and THK Family Service Centre @ Jurong had a staff retreat from 1 to 3 September 2015 at the Siloso Beach Resort, Sentosa.

One of the highlights of the retreat was the R2 Strengths Workshop which focused on how participants could enhance their realised strengths, moderate their learned behaviours and minimise their weaknesses. The team explored how the practice of validation and affirmation could be introduced into their centre-based activities, so that the use of positive psychology could be harnessed to contribute to positive outcomes for the workplace.

NURSES' DAY CELEBRATION BY HOME CARE SERVICES

More than 80 staff from the THK Home Care Services Division attended the Nurses' Day celebration at Hjh Maimunah Restaurant on 2 August 2015, where several outstanding staff received the GEMS (Go the Extra Mile for Service) Award for Nurses for dedication and service excellence towards patient care.



Our staff from Home Care Services Division putting up a dance performance during Nurses' Day celebration

EVENTS AND PARTNERSHIPS



Mr T K Udairam, Group CEO of Eastern Health Alliance and THK Chairman Lee Kim Siang officiated the launch of MyHealth Kiosk at THK Bedok Radiance SAC

LAUNCH OF MYHEALTH KIOSK AT THK BEDOK RADIANCE SAC

THKMC embarked on a partnership with Eastern Health Alliance to place the first lifestyle health “ATM” at a community setting. Known as MyHealth Kiosk, this self-help machine was launched on 18 September 2015. This healthcare “ATM” enables seniors to monitor their blood pressure, temperature, BMI and lifestyle habits at the SAC. This empowers the elderly to better manage their health parameters in between medical appointments.

THK OPENS 2ND CHILDREN THERAPY CENTRE AT MACPHERSON

THK set up the second Children Therapy Centre in MacPherson, in response to a rising demand for therapy services for children with special needs. Ms Tin Pei Ling, Member of Parliament for MacPherson, officiated the opening on 24 June 2015.

THK Children Therapy Centre @ MacPherson offers speech and occupational therapy for children who are diagnosed with conditions such as Autism Spectrum Disorder, Global Developmental Delay and Attention Deficit Hyperactive Disorder.



THKMC Vice-Chairman, Mr Chew Heng Ching presenting a token of appreciation to Ms Tin Pei Ling

New facilities at the centre include observation rooms with one-way mirrors, so that parents can observe the sessions in progress without distracting the children. The centre is also equipped with a large customised gym as well as a multi-purpose room for training and group therapy.

EVENTS AND PARTNERSHIPS



THK Senior Group Home located at Ang Mo Kio Blk 257

OPENING OF THK SENIOR GROUP HOMES AT ANG MO KIO 257 AND INDUS 79

THK Seniors Group Home @ Ang Mo Kio 257 and THK Senior Group Home @ Indus 79 began operations in January 2016. This assisted-living home aims to enable seniors to co-reside independently in designated HDB rental flats that are retrofitted with elder-friendly amenities.



Our staff exploring with play therapy tools during a play therapy workshop

PLAY THERAPY WORKSHOP

14 staff from Centre for Family Harmony @ Circuit, Centre for Family Harmony @ Commonwealth, THK Family Service Centre @ Bukit Panjang and THK Family Service Centre @ Jurong attended a 3-day workshop on play therapy from 13 to 15 January 2016 to gain an understanding of the play therapy process and how it can be applied to treatment planning.



Children from THK EIPIC Centres having fun with their families at Wild Wild Wet

SPLASH AND DASH AT WILD WILD WET

More than 1000 participants from THK EIPIC Centres celebrated Children's Day at the "Splash and Dash" water-themed carnival at Wild Wild Wet on 10 October 2015. The event provided a valuable opportunity for children with special needs to bond with their family members through a series of fun activities.

EVENTS AND PARTNERSHIPS



Participants attending the Celebrating Families Carnival at Cashew-Senja Community Club

CELEBRATING FAMILIES CARNIVAL BY THK FSC @ JURONG

About 300 participants attended the Celebrating Families Carnival 2016 held at Cashew-Senja Community Club on 12 March 2016.

Community partners, namely Social Service Office, MENDAKI, CDAC, and Community Rehabilitation and Support Services set up display booths to share their services, while the Bukit Panjang Neighbourhood Police Centre also shared crime prevention messages with the participants.

Some families volunteered for the event and shared the benefits of F.B.I.² programme benefits with the residents. Family Bonding Idol Inspirator (F.B.I.²) is a community-based programme implemented to support and develop families into stronger, higher functioning and more resilient units in Bukit Panjang.

OFFICIAL OPENING OF THK YOUNG AT HEART AT ANG MO KIO 650



THK Chairman Mr Lee Kim Siang presenting a token of appreciation to Minister of State, Dr Koh Poh Koon at the official opening of THK Young at Heart

Minister of State for Ministry of National Development and Ministry of Trade and Industry, Dr Koh Poh Koon, officiated the opening of THK Young at Heart on 19 March 2016. The new centre located at Blk 650 is an addition to the 3 Seniors Activity Centres in Ang Mo Kio to support ageing in place for seniors. The centre hopes to promote volunteerism where seniors are encouraged to contribute their talents and skills. The place is also home to the THK Cluster Support @ Ang Mo Kio office.



EVENTS AND PARTNERSHIPS

VISIT TO THK FAMILY SERVICE CENTRE @ JURONG

Mr Patrick Tay, Member of Parliament for West Coast GRC visited THK Family Service Centre @ Jurong for a networking session with community partners on 19 March 2016.

Together with the representatives from the Social Service Office @ Boon Lay, Southwest Community Development Council, grassroots members, Boon Lay Community Centre, Citizens Consultative Committee and students from NUS Law Faculty, the group discussed how the various agencies could work together to better serve the residents.



Member of Parliament for West Coast GRC Mr Patrick Tay and THK Chairman Mr Lee Kim Siang visited THK Family Service Centre @ Jurong to network with community partners



FEATURE STORIES

BRINGING THE LIBRARY TO YOU



Together with partners such as THK Seniors Services @ Taman Jurong, the National Library Board brings books and the love of reading to the elderly community in Singapore

Books are windows to other worlds, characters and possibilities. In Roald Dahl's award-winning book, *Matilda*, he aptly sums up the magic hidden within books: "The books transported her into new worlds and introduced her to amazing people who lived exciting lives. She went on olden-day sailing ships with Joseph Conrad. She went to Africa with Ernest Hemingway and to India with Rudyard Kipling. She travelled all over the world while sitting in her little room in an English village." Reading brings joy, knowledge and insights, as readers learn through the perspectives of authors and its characters.

While books are easily accessible for most, it might be less so for seniors who may have difficulties travelling to the library. Through various services by the National Library Board (NLB), access to library materials and services has become much easier. In 2012, NLB introduced the NLB Reading Corners programme at Senior Activity Centres around the island. Tailored to promote reading and lifelong learning among seniors, the programme provides seniors with easy access to library resources and activities at these centres which they frequent.



BRINGING THE LIBRARY TO YOU

Connected by the Ageing Planning Office at the Ministry of Health, NLB collaborated with THK Seniors Services @ Taman Jurong in 2012 to set up a mini library for the new centre. NLB started with four reading corners in 2012, and plans to increase their outreach to 17 centres by the end of 2016.

Quarterly thematic-based programmes were introduced in January 2016 to inspire more seniors to read and learn, and to apply the knowledge gained in different ways. NLB observed that such activities encourage seniors to explore their interests through books and reading.

Through interactive activities, the programme seeks to interest seniors to read books of different genres and themes, and to make reading more engaging for them. To encourage centres to conduct reading activities regularly, NLB plans to create and distribute resource toolkits for centres so that they too can take the lead in sustaining the reading interest among seniors.

One such senior who has deeply enjoyed the programme is Madam Yang, an art enthusiast who has brought her knowledge to life, creating many of the art pieces displayed at the THK Seniors Services @ Taman Jurong. She shared, "I love to draw and paint in my free time, and am always looking for new ideas. The art and craft books in the reading corner have taught me new techniques and given me many ideas. Recently, one of the books has inspired me to use a new medium to paint - coffee! I have done several

pieces mixing my Nescafe with water, and surprised my friends with paintings which look and smell great!"

The benefits of reading are manifold. Besides opening up new worlds of knowledge, reading helps us keep abreast of current affairs and broadens our perspectives. By engaging seniors through various programmes and touch points, NLB aims to encourage all to Read More, Read Widely and Read Together.



IT PAYS TO VOLUNTEER

“WHY SHOULD I VOLUNTEER?”

“WHY NOT?”

“I don’t have time.”

“Work is so busy, I just want to go home and sleep.”

“I can’t be bothered.”

In hectic, time-scarce Singapore, us Singaporeans have a hundred and one excuses for not volunteering our time to society. However, if we could set aside two hours of the time we spent following the latest Korean dramas every month, it would make a world of difference, not just to the beneficiaries, but also to our way of thinking and living.

Here are two everyday volunteers from THK Aviators, who lead typical hectic lifestyles, but have made a point to set aside a little bit of time to make Singapore a better, kinder place to live in. Instead of asking themselves why they should volunteer, they asked themselves, “Why not?”

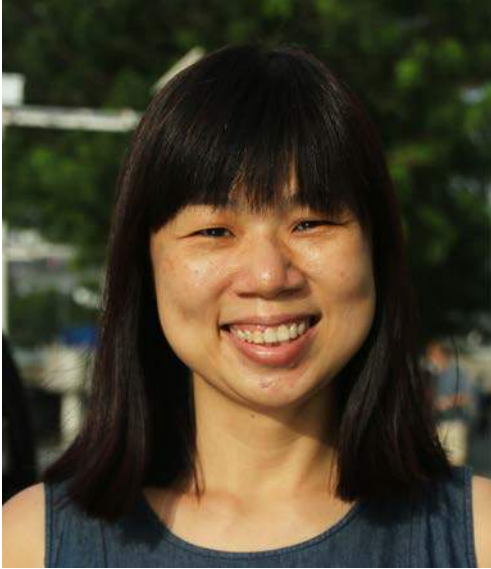


THK Aviator Aipeo See



THK Aviator Joseph Choo

FEATURING - AIPEO SEE



"When I was young, I kept thinking, 'My small, small actions can make a big, big difference!'"

It's all in the little things. It is the tiny rock that forms the base of a mighty mountain, and the flickering spark that sets a forest on fire.

Likewise, when Aipeo See, 43, was just a little girl, the spark of volunteering was already in her. "Volunteering to help the needy has been my ambition since I was a child. I liked to help people, and I always loved extending a helping hand to people around me. When I was young, I kept thinking, 'My small, small actions can make a big, big difference!'"

THK Aviator Aipeo See is all smiles about volunteering work

Since then, that spark of volunteering has grown into a warm, steady fire. Aipeo found THK a great platform to start volunteering, as THK's many services allowed her big heart to serve different groups of people, from infants to the elderly, from the physically to intellectually disabled.

Even now, the fire within her is still growing. When one volunteers and gives back to society without expecting anything, inadvertently one sometimes receives something even more invaluable in return. She recounted an experience with a THK beneficiary that made her reflect and appreciate her own parents even more.

"One of the THK elderly beneficiaries I met at the Seniors Activity Centre told me that her daughters and sons who lived overseas did not visit her often. Even the ones staying in Singapore did not come see her very often," she said.



FEATURING - AIPEO SEE

“What she said really woke me up. I just realised I did the same thing to my parents too! I felt so bad for my parents, who are staying in Malaysia. Since then, I reminded myself to keep in touch with my parents, writing short messages to them everyday, to make them feel loved even when they are far away.”

Volunteering, she says, has opened her eyes to how blessed she is. Interacting with the physically disabled at THK has made her appreciate the freedom that she has to travel wherever she wishes, and to prioritise the more important things in life.

“All they wanted,” she remembered after the trip, “was for us to give them care, love and happiness.”



Aipeo See chaperoned the young children from THK EIPIC Centres during a walkathon at West Coast Park organised by Nanyang Technological University

FEATURING - JOSEPH CHOO



THK Aviator, Joseph Choo, believes that volunteering changes lives for the better

“Every moment counts.”

In the volunteer scene, male volunteers like Joseph Choo are a minority. At 37, as an accomplished IT consultant in the civil service, he is someone that does not fit the volunteer profile immediately. He too, is busy and active like the rest of us – when he is not at his job, he is swimming, jogging or cycling.

While most people his age spend their time chasing rank, pay and status, or searching for the nicest vacations overseas, he chases after volunteering experiences at home instead.

Joseph was first interested in THK after watching the Thye Hua Kwan Charity Show on Channel 8, and subsequently joined the THK Aviators, THK’s own volunteering group, after listening to other THK Aviators share their personal volunteering experiences. Since then,

his journey with the THK Aviators enriches him day by day.

“There was a day that I helped to distribute food to someone living in MacPherson. There was a house in particular where a kid happily received the bags of food from me. It was a really short moment, but seeing that moment of joy has stayed with me since then.”

He has since participated in various activities, bringing joy to disadvantaged people across Singapore, from families, to individuals, from young children, to the elderly. He has also met and made friends with many other passionate, like-minded volunteers along the way who share the same goals of contributing back to society. When good people gather together, they bring out even more good in each other.

“There is a deep sense of joy and fulfillment that comes with each volunteering experience,” Joseph shares. “Every moment counts. When you try to help an elderly person walking across the road, or when you gift food and drink to the needy, each small act of kindness changes their lives for the better.”



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CONT

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CORPORATE GOVERNANCE

CORPORATE GOVERNANCE

RELATED PARTIES / RESERVE POLICY

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
- Programmes & Services Committee

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.

CORPORATE GOVERNANCE

RELATED PARTIES / RESERVE POLICY

Key management personnel compensation comprised:

	2016	2015
	\$	\$
Short-term employees' benefits	249,717	352,853
Post-employment benefits (including CPF)	7,935	5,675

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

Reserve Policy

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.

Other related party transactions

During the year, other than disclosed elsewhere in the financial statements, there were the following transactions with related parties:

	2016	2015
	\$	\$
Programme income from affiliated charities	372,948	334,027
Management fees paid to an affiliated charity	(36,600)	(86,668)
Service fees paid to affiliated charities	(600,117)	(529,254)
Purchase of goods from an affiliated charity	(1,114,261)	(1,030,564)
Purchase of goods from an affiliated company	(91,313)	(98,791)
Rental of premises	(382,882)	(312,000)
Compensation paid to close family members of key management personnel of the Company	(528,348)	(500,379)

CORPORATE GOVERNANCE

POLICY CONFLICT OF INTERESTS

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 or 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;

CORPORATE GOVERNANCE

POLICY CONFLICT OF INTERESTS

- iii) Competitive bids or comparable valuation is to be obtained;
 - 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. Conflict of interest of all staff up to Divisional Directors would be handled by the CEO. CEO and board members, conflict would be handled by the Audit Committee.
 14. 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.
 15. 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.

CORPORATE GOVERNANCE

POLICY CONFLICT OF INTERESTS

ACKNOWLEDGEMENT FORM

I hereby confirm that I have read and understood the conflict of interests policy of this organisation 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

CORPORATE GOVERNANCE

POLICY CONFLICT OF INTERESTS

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 organisations that have dealings/relationship with the Company.

Where Board/committee members, staff or volunteers who have vested interest in other organisations that have dealings/relationship with the Company, and when matters involving the interests of both the Company and the other organisation 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.

CORPORATE GOVERNANCE

BOARD SELF-EVALUATION CHECKLIST FY 2015 / 2016

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

CORPORATE GOVERNANCE

BOARD SELF-EVALUATION CHECKLIST FY 2015 / 2016

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

CORPORATE GOVERNANCE

SUB-COMMITTEES

THYE HUA KWAN MORAL CHARITIES (THKMC) SUB-COMMITTEES FROM 1st APRIL 2015 TO 31st MARCH 2016

Audit Committee	
Chairman	Mr Chew Heng Ching
Member	Mr Lee Kim Siang
Member	Mr Chew Hai Chwee

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 2015/2016

Board Members were reappointed for Year 2015/2016.

Of 12 Board Members, 7 are Independent Directors.

* Mr Lawrence Ng was appointed as a member of the Board of Directors on 01 April 2016



FINANCIAL STATEMENTS



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 2016

Directors' statement

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 2016.

In our opinion:

- (a) the financial statements set out on pages FS1 to FS29 are drawn up so as to give a true and fair view of the financial position of the Company as at 31 March 2016 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.

Directors

The directors in office at the date of this statement 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 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.

Share options

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

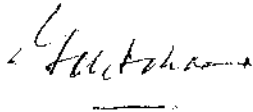
Auditors

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

23 August 2016



KPMG LLP
16 Raffles Quay #22-00
Hong Leong Building
Singapore 048581

Telephone +65 6213 3388
Fax +65 6225 0984
Internet www.kpmg.com.sg

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 2016, 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 FS29.

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 2016 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.

A handwritten signature in black ink, appearing to be 'KPMG' followed by a stylized flourish or mark.

KPMG LLP
Public Accountants and
Chartered Accountants

Singapore
23 August 2016

Statement of financial position
As at 31 March 2016

	Note	2016 \$	2015 \$
Assets			
Property, plant and equipment	4	10,558,797	9,675,537
Other investments	5	10,719,885	9,131,000
Non-current assets		21,278,682	18,806,537
Other investments	5	3,857,661	3,279,426
Trade and other receivables	6	4,922,518	2,574,232
Cash and cash equivalents	7	50,218,883	34,252,041
Current assets		58,999,062	40,105,699
Total assets		80,277,744	58,912,236
Funds			
Accumulated funds		18,326,507	15,830,833
Fair value reserve	12	99,440	115,056
Restricted funds	13	43,339,316	31,152,109
Total funds		61,765,263	47,097,998
Liabilities			
Deferred capital grants	8	5,506,291	5,830,986
Non-current liability		5,506,291	5,830,986
Deferred capital grants	8	4,435,065	1,395,165
Trade and other payables	9	8,571,125	4,588,087
Current liabilities		13,006,190	5,983,252
Total liabilities		18,512,481	11,814,238
Total funds and liabilities		80,277,744	58,912,236

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

Statement of comprehensive income
Year ended 31 March 2016

	Note	2016 \$	2015 \$
Incoming resources:			
Incoming resources from generated funds:			
- Government and other grants	14	46,788,100	36,358,473
- Donation income	15	2,561,494	2,667,392
- Other income	16	4,359,513	2,997,525
Incoming resources from charitable activities	17	4,919,960	4,655,644
Total incoming resources		58,629,067	46,679,034
Resources expended:			
Staff costs	19	(32,083,774)	(25,695,590)
Cost of generating donation income		(547,217)	(527,334)
Cost of provision of charitable activities	18	(4,117,619)	(3,638,446)
Administrative expenses		(1,977,499)	(1,597,370)
Other operating expenses		(5,220,077)	(3,725,160)
Total resources expended		(43,946,186)	(35,183,900)
Surplus for the year	19	14,682,881	11,495,134
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		(15,616)	58,176
Other comprehensive income for the year		(15,616)	58,176
Total comprehensive income for the year		14,667,265	11,553,310

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

Statement of changes in funds
Year ended 31 March 2016

	(Unrestricted) Accumulated funds \$	Fair value reserve \$	(Restricted) Restricted funds (Note 13) \$	Total funds \$
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	<u>15,830,833</u>	<u>115,056</u>	<u>31,152,109</u>	<u>47,097,998</u>
At 1 April 2015	15,830,833	115,056	31,152,109	47,097,998
Total comprehensive income for the year				
Surplus for the year	2,495,674	–	13,187,207	14,682,881
Other comprehensive income				
Net change in fair value of financial assets available for sale	–	(15,616)	–	(15,616)
Total comprehensive income for the year	2,495,674	(15,616)	13,187,207	14,667,265
At 31 March 2016	<u>18,326,507</u>	<u>99,440</u>	<u>43,339,316</u>	<u>61,765,263</u>

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

Statement of cash flows
Year ended 31 March 2016

	Note	2016 \$	2015 \$
Cash flows from operating activities			
Surplus for the year		14,682,881	11,495,134
Adjustments for:			
Depreciation on property, plant and equipment	4	2,927,706	2,126,829
Accretion of deferred capital grants	8	(1,952,493)	(1,168,239)
Net change in fair value of financial assets designated at fair value through profit or loss	19	419,995	(287,244)
Gain on disposal of investments		–	(13,820)
(Gain)/Loss on disposal of property, plant and equipment		(9,890)	246
Interest income		(603,659)	(380,409)
Net receipt of restricted funds		–	383
Transfer of funds to THKMS upon transfer of THK IRIR (HQ99)		–	(60,920)
		15,464,540	11,711,960
Changes in working capital:			
Trade and other receivables		(2,348,286)	2,641,742
Trade and other payables		3,983,038	988,961
Net cash from operating activities		17,099,292	15,342,663
Cash flows from investing activities			
Purchase of property, plant and equipment		(3,824,235)	(1,661,506)
Acquisition of other investments		(2,602,731)	(7,506,949)
Proceeds from disposal of property, plant and equipment		23,159	–
Proceeds from disposal and redemption of other investments		–	3,062,351
Interest received		603,659	380,409
Net cash used in investing activities		(5,800,148)	(5,725,695)
Cash flows from financing activity			
Capital grants received	8	4,667,698	1,404,394
Net cash from financing activity		4,667,698	1,404,394
Net increase in cash and cash equivalents		15,966,842	11,021,362
Cash and cash equivalents at beginning of the year		34,252,041	23,230,679
Cash and cash equivalents at end of the year	7	50,218,883	34,252,041

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 23 August 2016.

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 the Singapore Financial Reporting Standards (FRS).

2.2 Basis of measurement

The financial statements have been prepared on the historical cost basis, except as otherwise described in the notes below.

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.

Measurement of fair values

Fair value of an asset or a liability is determined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participations at the measurement date. The measurement assumes that the transaction to sell the asset or transfer the liability takes place either in the principal market or in the absence of a principal market, in the most advantageous market.

For non-financial asset, the fair value measurement takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

When measuring the fair value of an asset or a liability, the Company uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1:* quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2:* inputs other than quoted prices included in 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:* inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The Company recognises transfers between levels of the fair value hierarchy as of the date of the event or change in circumstances that caused the transfer.

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. Construction in progress is not depreciated.

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, or it neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control over the transferred asset. 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, 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 funds placed and managed by fund manager (principally equity securities portfolio) that otherwise would have been classified as available-for-sale.

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. 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

The Company considers evidence of impairment for loans and receivables on a specific item basis.

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. 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 surplus or deficit 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 and other grants

Government and other 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.

Grants related to assets

Grants which are designated for the purchase of property, plant and equipment are taken to deferred capital grants. 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 grants. These grants are then recognised in surplus or deficit as government grants income when the Company complied with the conditions associated with the grants.

Grants that compensate the Company for expenses incurred are recognised as income in surplus or deficit 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 January 2016 and have not been applied in preparing these financial statements. These new standards include, among others, FRS 109 *Financial Instruments* which is mandatory for adoption by the Group on 1 January 2018.

- FRS 109 replaces most of the existing guidance in FRS 39 *Financial Instruments: Recognition and Measurement*. It includes revised guidance on classification and measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements.

As FRS 109, when effective, will change the existing accounting standards and guidance applied by the Company in accounting for financial instruments, these standards are expected to be relevant to the Company. The Company is still assessing the impact of these new standards on the financial statements of the Company and does not plan to adopt these standards early.

4 Property, plant and equipment

	Leasehold properties	Furnitures and fittings	Office and computer equipment	Motor vehicles	Renovations and improvements	Construction in progress	Total
	\$	\$	\$	\$	\$	\$	\$
Cost							
At 1 April 2014	5,304,038	180,307	817,138	591,776	5,558,668	617,582	13,069,509
Additions	-	85,541	388,309	15,500	1,158,908	13,248	1,661,506
Disposals	-	(515)	(472)	-	(776)	-	(1,763)
At 31 March 2015	5,304,038	265,333	1,204,975	607,276	6,716,800	630,830	14,729,252
Additions	-	191,646	483,024	-	3,090,386	59,179	3,824,235
Disposals	-	(10,310)	(41,539)	-	(1,050)	-	(52,899)
Transfer	-	-	-	-	630,830	(630,830)	-
At 31 March 2016	5,304,038	446,669	1,646,460	607,276	10,436,966	59,179	18,500,588
Accumulated depreciation							
At 1 April 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
Depreciation for the year	654,974	70,190	368,341	117,609	1,716,592	-	2,927,706
Disposals	-	(4,639)	(34,277)	-	(714)	-	(39,630)
At 31 March 2016	2,346,990	140,667	909,910	370,171	4,174,053	-	7,941,791
Carrying amounts							
At 1 April 2014	4,266,996	149,044	533,758	459,914	4,113,812	617,582	10,141,106
At 31 March 2015	3,612,022	190,217	629,129	354,714	4,258,625	630,830	9,675,537
At 31 March 2016	2,957,048	306,002	736,550	237,105	6,262,913	59,179	10,558,797

5 Other investments

	2016	2015
	\$	\$
Non-current investments		
Available-for-sale financial assets:		
- Debt securities	10,719,885	9,131,000
Current investments		
Financial assets designated at fair value through profit or loss:		
- Funds placed and managed by fund manager	3,857,661	3,279,426
	14,577,546	12,410,426

In prior 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 in the prior 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 1.85% to 4.75% (2015: 2.2% to 4.8%) and mature from 2017 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 23.

6 Trade and other receivables

	2016	2015
	\$	\$
Funds receivable from Government	3,866,586	1,336,389
Programme receivables	493,260	538,042
Amounts due from affiliated charities (trade)	61,633	118,858
Deposits	255,903	248,195
Other receivables	142,577	193,199
Loans and receivables	4,819,959	2,434,683
Prepayments	102,559	139,549
	4,922,518	2,574,232

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

7 Cash and cash equivalents

	2016	2015
	\$	\$
Bank balances and cash on hand	25,218,883	21,252,041
Fixed deposits with financial institutions	25,000,000	13,000,000
	50,218,883	34,252,041

Included in cash and cash equivalents of the Company is an amount of \$592,062 (2015: \$273,726) held by the fund managers for investment in debt securities.

The effective interest rate of cash and cash equivalents is 0.36% (2015: 0.36%) per annum. Interest rate reprices between three months to one year.

8 Deferred capital grants

	Note	\$
Gross carrying value		
At 1 April 2014		8,840,438
Grant received during the year		1,404,394
At 31 March 2015		10,244,832
Grant received during the year		4,667,698
At 31 March 2016		14,912,530
Accumulated accretion		
At 1 April 2014		1,850,442
Accretion for the year	16	1,168,239
At 31 March 2015		3,018,681
Accretion for the year	16	1,952,493
At 31 March 2016		4,971,174
Net carrying value		
At 1 April 2014		6,989,996
At 31 March 2015		7,226,151
At 31 March 2016		9,941,356

Deferred capital grants are represented as follows:

	2016	2015
	\$	\$
Current	4,435,065	1,395,165
Non-current	5,506,291	5,830,986
	9,941,356	7,226,151

Deferred capital grants comprise government grants received in relation to the building located at No. 20 Jalan Eunus Singapore 419494, renovation expenditure and furniture and equipment purchased by the Company.

Included in the deferred capital grant are grants received from the Community Silver Trust (CST) matching grant (see note 10) and the Care & Share matching grant (see note 11). There grants are received in relation to the upgrading of facilities for Intermediate and Long-term Care (ILTC) related services.

9 Trade and other payables

	2016	2015
	\$	\$
Deferred income	5,037,857	1,337,280
Amounts due to affiliated charities (trade)	129,370	210,027
Accrued operating expenses	2,365,565	2,383,375
Other payables	1,038,333	657,405
	<u>8,571,125</u>	<u>4,588,087</u>

Deferred income relates to grant and donation income received by the Company for restricted purposes. Included in deferred income are grants received to support “The Straits Times School Pocket Money Fund”, the CST matching grant (see note 10) and the Care & Share matching grant (see note 11).

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

10 Community Silver Trust matching grant

CST matching grant is represented as follows:

	2016	2015
	\$	\$
Deferred capital grant	2,153,950	493,541
Deferred income	2,597,288	604,967
	<u>4,751,238</u>	<u>1,098,509</u>
At 1 April	1,098,509	–
Grant received	5,585,802	1,098,509
Grant utilised for qualifying expenses	(1,703,567)	–
Grant utilised for Enhancement Projects	(229,506)	–
At 31 March	<u>4,751,238</u>	<u>1,098,509</u>

The Government will provide a matching grant of one dollar for every donation dollar raised for Intermediate and Long-term Care (ILTC) programmes by the Company.

The purpose of the CST matching grant is to enhance the Company’s capabilities, and provide value-added services in relation to ILTC programmes to achieve higher quality care and affordable step down care. CST matching grant may be used to fund recurring operating expenses and Enhancement Projects as described below.

Enhancement Projects are programmes or initiatives introduced by certain Operating Units to

- (i) enhance the range of and innovate existing ILTC services;
- (ii) improve their organisational capabilities; and
- (iii) increase their capacity.

11 Care & Share matching grant

Care & Share matching grant is represented as follows:

	2016 \$
Deferred capital grant	330,000
Deferred income	1,803,870
	2,133,870
At 1 April	–
Grant received/receivable	2,250,000
Grant utilised for qualifying expenses	(27,000)
Grant utilised for Enhancement Projects	(89,130)
At 31 March	2,133,870

The Government will provide a matching grant of one dollar for every donation dollar raised for non-ILTC programmes by the Company before 31 March 2016.

The purpose of Care & Share matching grant is to develop the Company's capabilities and capacity in the provision of social services and programmes for its beneficiaries.

Enhancement Projects are programmes or initiatives introduced by certain Operating Units to

- (i) enhance the range of and innovate existing non-ILTC services;
- (ii) improve their organisational capabilities; and
- (iii) increase their capacity.

12 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.

13 Restricted funds

	2016 \$	2015 \$
CapitaLand Hope Foundation Fund	8,571	8,571
Government and other grants	43,330,745	31,143,538
	43,339,316	31,152,109

CapitaLand Hope Foundation Fund is a fund in support of under privileged children.

Restricted government grants are funded mainly by Ministry of Social and Family Development, Ministry of Health, Tote Board Social Service Fund and Community Chest. These restricted funds are to be used to benefit specific program run by the respective centres.

Included in restricted government grants are CST and Care & Share matching grants to be used to fund ILTC programmes and non-ILTC programmes respectively.

14 Government and other grants

THKMC is a voluntary welfare organisation. The Company receives grants from the government and other organisations to run various welfare programmes. As government ministries do not provide full funding for its programmes, supplementary grants from other organisations, including Tote Board, Social Service Fund, Community Chest and Community S.E.T. are sought. Where permissible, grants from Community Silver Trust and Care & Share are also sought to cover qualifying operating expenses and to fund Enhancement Projects. Further information of major grants are as following:

Ministry of Social and Family Development (MSF) grant

The purpose of the MSF grants is to fund early childhood, family, disabilities and social services programmes. Funding covers the individual program's expenditure on manpower and other operating expenses.

Ministry of Health (MOH) grant

The purpose of MOH grants is to fund elderly requiring home care services, including meals, escort services for hospital treatment, home medical, personal hygiene and laundry services.

Agency for Integrated Care (AIC) grant

The purpose of the AIC grants is to fund patients requiring continuous medical care at home for certain period after being discharged from hospital and to fund home visits by caring neighbours who monitor the wellbeing of elderly residents.

Tote Board Social Service Fund (Tote Board) grant

The purpose of Tote Board grants is to supplement MSF and MOH funding.

Community Chest (Com Chest) grant

The purpose of Com Chest grants is to supplement family services and centre for family harmony.

SG Enable grant

The purpose of SG Enable grants is to provide transportation of people requiring services at specific locations.

Community S.E.T. grant

The purpose of Community S.E.T grant is to supplement special education schools, early intervention programmes for infants and children and training and employment programmes.

In addition, the Company receives CST (see note 10) and Care & Share matching grants (see note 11).

15 Donation income

	2016	2015
	\$	\$
Donations		
- Tax deductible	1,914,379	2,315,975
- Non-tax deductible	647,115	351,417
	2,561,494	2,667,392

Total gross donations (including donations received from fund raising events) received which qualified for tax deductions for the year amounted to \$1,914,379 (2015: \$2,315,975).

Included in the donation income is an amount of \$1,977,402 (2015: \$2,109,335) 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 \$547,217 (2015: \$527,334). 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.

16 Other income

	Note	2016 \$	2015 \$
Accretion of deferred capital grants	8	1,952,493	1,168,239
Interest income		603,659	380,409
Wage credit scheme		1,218,679	644,041
Gain in fair value of financial assets designated at fair value through profit or loss		–	287,244
Other income		584,682	517,592
		4,359,513	2,997,525

17 Incoming resources from charitable activities

	2016 \$	2015 \$
Cluster network services programmes	35,361	49,958
Elderly and disabled programmes	561,625	395,572
Early intervention programmes for infants and children	1,209,760	1,294,988
Family service programmes	199,692	411,876
Senior activities programmes	23,403	5,072
Specialised services programmes	605,184	622,680
Therapy services programmes	1,609,208	1,237,411
Social service programmes	59,380	32,917
Disability home programmes	616,347	605,170
	4,919,960	4,655,644

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

18 Cost of provision of charitable activities

	2016	2015
	\$	\$
Cluster network services programmes	139,361	99,758
Elderly and disabled programmes	376,727	245,644
Early intervention programmes for infants and children	601,782	411,563
Family service programmes	1,008,517	1,216,850
Senior activities programmes	289,496	214,496
Specialised services programmes	15,219	17,361
Therapy services programmes	147,583	150,636
Social service programmes	16,306	22,720
Disability home programmes	1,429,321	1,247,848
Other programme expenses	93,307	11,570
	<u>4,117,619</u>	<u>3,638,446</u>

19 Surplus for the year

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

	Note	2016	2015
		\$	\$
(Loss)/Gain in fair value of financial assets designated at fair value through profit or loss		(419,995)	287,244
Gain on disposal of investments		–	13,820
Gain/(Loss) on disposal of property, plant and equipment		9,890	(246)
Audit fee		(93,000)	(92,000)
Depreciation on property, plant and equipment	4	(2,927,706)	(2,126,829)
Operating lease expense		(1,148,235)	(913,508)
Staff costs (see below)		<u>(32,083,774)</u>	<u>(25,695,590)</u>
Staff costs:			
- Wages and salaries		25,763,669	21,849,248
- Contribution to defined contribution plans		3,322,448	2,287,451
- Skill development levies		56,700	45,421
- Foreign worker levies		1,066,125	852,232
- Other short-term benefits		1,874,832	661,238
		<u>32,083,774</u>	<u>25,695,590</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:

	2016	2015
Number of employees in bands		
\$100,000 to \$150,000	–	1
\$150,000 to \$250,000	3	1
\$250,000 to \$350,000	–	1

20 **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.

21 **Operating leases**

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

	2016	2015
	\$	\$
Within one year	889,386	647,040
Between one and five years	771,829	721,247
More than five years	678,235	800,038
	<u>2,339,450</u>	<u>2,168,325</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.

22 **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:

	2016	2015
	\$	\$
Short-term employee benefits	249,717	352,853
Post-employment benefits (including CPF)	7,935	5,675
	<u>257,652</u>	<u>358,528</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:

	2016	2015
	\$	\$
Programme income from affiliated charities	372,948	334,027
Management fees paid to an affiliated charity	(36,600)	(86,668)
Service fees paid to affiliated charities	(600,117)	(529,254)
Purchase of goods from an affiliated charity	(1,114,261)	(1,030,564)
Purchase of goods from an affiliated company	(91,313)	(98,791)
Rental of premises	(382,882)	(312,000)
Compensation paid to close family members of key management personnel of the Company	(528,348)	(500,379)
	(528,348)	(500,379)

23 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	
	2016	2015
	\$	\$
<i>Fixed rate instruments</i>		
Investments in debt securities	10,719,885	9,131,000
Fixed deposits with financial institutions	25,000,000	13,000,000
	35,719,885	22,131,000

Fair value sensitivity analysis for fixed rate instruments

The Company does not account for fixed rate financial assets 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 \$382,389 (2015: \$301,044). 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	Loans and receivables	Available-for-sale	Other financial liabilities	Total carrying amount	Fair value (Level 1)
		\$	\$	\$	\$	\$	\$
At 31 March 2016							
Financial assets measured at fair value							
Other investments	5	3,857,661	–	10,719,885	–	14,577,546	14,577,546
Financial assets not measured at fair value							
Trade and other receivables*	6	–	4,819,959	–	–	4,819,959	
Cash and cash equivalents	7	–	50,218,883	–	–	50,218,883	
		3,857,661	55,038,842	10,719,885	–	69,616,388	
Financial liabilities not measured at fair value							
Trade and other payables#	9	–	–	–	3,533,268	3,533,268	
At 31 March 2015							
Financial assets measured at fair value							
Other investments	5	3,279,426	–	9,131,000	–	12,410,426	12,410,426
Financial assets not measured at fair value							
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 not measured at fair value							
Trade and other payables#	9	–	–	–	3,250,807	3,250,807	

* Excludes prepayments

Excludes deferred income

Determination of fair values

Investment in quoted equity securities

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.

There were no transfers between Level 1 and Level 2 during the year.

24 Operating Units

The Operating Units of the Company, excluding Headquarter Centres, for the year ended 31 March 2016 are as follows:

Cluster Network (AO) Centres

Operating Unit Number	Operating Unit Name
AO01	THK Cluster Support @ Ang Mo Kio
AO16	THK SAC (Cluster Support) @ Bukit Merah
AO31	THK SAC (Cluster Support) @ Bedok
AO46	THK SAC (Cluster Support) @ Geylang

Crest (AO) Centres

Operating Unit Number	Operating Unit Name
AO02	THK Crest @ North
AO17	THK Crest @ Central (Beo Crescent)
AO32	THK Crest @ Bedok

Senior Activity (SA) Centres

Operating Unit Number	Operating Unit Name
AO03	THK SAC @ AMK 208
AO04	THK SAC @ AMK 257
AO05	THK SAC @ AMK 645
AO18	Indus Moral Care
AO19	THK SAC @ Beo Crescent
AO20	THK SAC @ Bukit Merah View
AO21	THK SAC @ Telok Blangah Crescent
AO33	THK SAC @ Kaki Bukit
AO34	THK Bedok Radiance SAC
AO47	THK SAC @ Macpherson
SA01	THK SAC @ Boon Lay
SA02	THK SAC @ Toa Payoh
SA03	THK SAC @ Toa Payoh 15

Senior Group Home (SGH) Centres

Operating Unit Number	Operating Unit Name
AO06	THK SGH @ AMK 257*
AO22	THK SGH @ Indus 79*
AO48	THK Senior Group Home @ Pipit

Social Services (SSH) Centres

Operating Unit Number	Operating Unit Name
SH01	THK Senior Services @ Taman Jurong
SH05	THK Social Service Hub @ Chinatown Point
SH06	THK Social Service Hub @ Bukit Batok East
SH07	Chong Pang Social Service Hub

Disabled (DH) Homes

Operating Unit Number	Operating Unit Name
DH01	THK Home for Disabled @ Eunos
DH03	THK Hostel for Disabled @ Eunos
DH10	THK Home for Disabled Adults @ Chai Chee
DH11	THK Day Activity Centre @ Chai Chee
DH15	THK Home Help Service East
DH16	THK Home Help Service West

Elderly (ED) Centres

Operating Unit Number	Operating Unit Name
ED01	THK Care Provider
ED02	THK Ensuite Care Services
ED04	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

Specialised Services (SS) Centres

Operating Unit Number	Operating Unit Name
SS01	THK Centre for Family Harmony @ Circuit
SS02	THK Centre for Family Harmony @ Commonwealth
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 Children Therapy Centre
TS04	THK Adult Rehab Programme
ED03	THK Pan Disability Centre @ Eunos


* These centres were newly set up during the year.



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