

blazing trails

Annual Report
for the year ended
31 March 2020

About HCA

HCA Hospice Care (HCA) is Singapore's largest home hospice care provider and we are a registered charity since 1989. The organisation provides comfort and support to patients with life-limiting illnesses regardless of age, religion, ethnicity, nationality and financial status.

All of HCA's services are provided at no charge, serving about 3,100 patients annually. HCA's core service, home hospice care, provides medical care for patients, as well as psychosocial support for patients and caregivers. A 24/7 hotline ensures help is available round-the-clock.

HCA is also an NCSS Centre of Specialisation for palliative care and conducts palliative care training for our patients' caregivers. Our other services and programmes include day hospice care, paediatric palliative care (Star PALS), bereavement support and outreach programmes such as the Young Caregivers Programme (yCG).

Our Vision

To be the Centre of Excellence
for home hospice care

Our Values

Compassion
Professionalism
Respect

Our Mission

HCA Hospice Care is committed to:

- Ensuring the best quality of life for our patients by delivering professional palliative care and providing compassionate support for their families
- Nurturing the dedicated individuals who make our work possible and serving our community through continued learning and development



blazing trails

The Trailblazer forges new paths through challenges, by harnessing the spirit of innovation. As HCA embarks on its fourth decade, it is crucial to crystallise the bigger purpose that has guided us in the past years and create new pathways of excellence. From staff-driven novel research to new initiatives targeted at improving end-of-life care and patients' efforts to raise funds for HCA, each and every person is a trailblazer.

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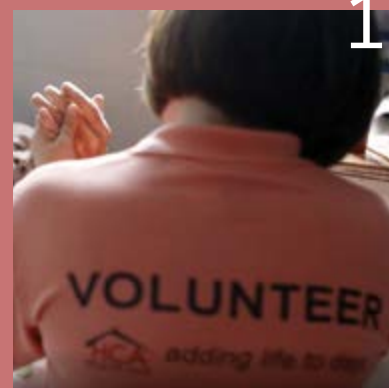
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By embedding serving leadership in all aspects of HCA's work, we are able to better serve the needs of our beneficiaries.



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It is through adopting a trailblazing attitude to research that HCA can truly be a centre of excellence, delivering professional care with respect and compassion.



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The Vigil Angels programme may be in its infancy stage, but it is a promising bud waiting to bloom and touch families grappling with end-of-life matters.

Summary of Stories



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Despite being on the last lap of their life journey, each patient has a propensity for growth and to make a difference in their own way.

Amelia's family has trekked uncountable miles on the marathon of caregiving. But every marathoner needs encouragement and the support from the Star PALS team has buoyed them through rough seas.



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The Star PALS Family Camp illustrates the collective brilliance that ensues when a group of like-minded individuals work together to make things happen.



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President's Message

Extraordinary Times Make Exceptional Men and Women

Since its founding, HCA Hospice Care (HCA) has a track record of blazing new trails. In the early years, volunteers, driven by the passion for providing purpose and dignity, comfort and support to patients with life-limiting illnesses, set the foundation for the HCA we know today. From the early founding years to the subsequent introduction of the Star PALS (Paediatric Advanced Life Support) programme, from providing grief and bereavement support to the bereaved, to reinventing Day Hospice care, the passion for extending quality of life to the end endures at HCA.

As HCA journeys towards its fourth decade as an organisation, the values of compassion, professionalism and respect, which have defined us, will remain our beacon of light.

Compassionate care is creating more good days with our patients. Our teams uphold compassion and forged a new model of care for our patients and their families. Under the leadership of Ms Tan Ching Yee, who is HCA's head of psychosocial services, our multidisciplinary teams focus on helping patients living with life-limiting illnesses, live the best they can every day. We congratulate Ching Yee for receiving the prestigious Outstanding Social Worker Award in November 2019. An accolade she well-deserves!

Professionalism is HCA's second value. Our team of doctors, nurses and medical social workers took their call of duty seriously and rose to the challenge when the global COVID-19 pandemic built up in momentum. Meanwhile, our multidisciplinary teams continue to meet and fulfil patients' needs. I credit the Management team for having inculcated such a strong work ethic and for building

a culture where the patient remains central to HCA's purpose.

Two outstanding representatives of HCA were recognised by The Courage Fund's Healthcare Humanity Awards. Sister Angela Tan, our Director of Nursing, was conferred the Healthcare Humanity Award in the Intermediate & Long Term Care (ILTC) category. At the same time, Ms Kay Thomson, a Star PALS Medi Minder, received the prestigious Honourable Mention for the Healthcare Humanity Award in the volunteer category. Similarly, Senior Palliative Care Nurse Serene Wong clinched the Nurses' Merit Award. Congratulations, Angela, Kay and Serene!

More than three decades ago, volunteers gave impetus to the founding and formation of HCA. Today, volunteers continue to play a significant role in adding life to the days of our patients. Dedicated and committed staff and volunteers are critical to fulfilling our vision as a centre of excellence for home hospice care.

Runners observe strict discipline to achieve their targets. Likewise, HCA institutionalised operational discipline for a system of accountability and transparency that would allow staff and volunteers to achieve our mission. Being accountable and transparent is the most basic respect we offer to our patients, donors, volunteers and advocates, who

have followed and supported HCA continuously. We are pleased to share that HCA's efforts in operational discipline were recognised by the Charity Council's Charity Transparency Award last December.

Going forward, HCA will continue to forge new trails as we finesse our operations and expand our services. We are excited to introduce our third Day Hospice, Oasis@Outram, to the public soon. Oasis@Outram will be a different Day Hospice, one that will redefine patient-centred care. We thank our collaborators who endorsed and encouraged us, namely, Lien Foundation, PSA International and SingHealth. We are also grateful to all of our corporate partners, the Ministry of Health (MOH), Agency for Integrated Care (AIC) and the National Youth Council (NYC), for their unwavering support.

The world will be dramatically different when the crisis brought on by COVID-19 finally ebbs. We brace ourselves for uncertainties and challenges in the year ahead in these extraordinary times. History has shown us time and again that it is through extraordinary times like these that maketh us. Extraordinary circumstances compel us to adapt and adjust in order to persevere to the end of the race. I am confident that HCA will emerge stronger and more prepared to break new ground in palliative care, jointly with our partners.

Last but not least, I want to express heartfelt appreciation for the dedication and hard work of the Management and all staff at HCA, making real the quote – home is where the heart is.

Dr Caroline Lim
President





empower

Empowerment fuels ground-up initiatives and provides traction to budding ideas. It is the spark that ignites new discoveries in research, fresh ideas to bring joy to patients and progressive service models.



An artist impression of the dining area at the upcoming Oasis@Outram.

In the Service of Others

Mahatma Gandhi once said, “The best way to find yourself is to lose yourself in the service of others.” Service lies at the heart of HCA, anchored by a common goal to journey with patients on the last lap of their life journey and accord them the dignity every person deserves.

As HCA progresses into its fourth decade, it is imperative to raise the bar and ensure that we remain at the forefront of palliative care. The Serving Leader model outlines five actions, which form the framework for HCA's services and new initiatives.

Running to Great Purpose

Purpose is the quintessence of everything HCA undertakes as an organisation. It imbues meaning into the efforts everyone contributes – be it in the capacity of staff, volunteer or donor. It offers a compelling goal that charges people up and fuels their motivation.

In recent months, we have progressively incorporated the Serving Leader actions into both volunteer orientation and staff onboarding programmes, to boost engagement and enable volunteers and employees to derive greater meaning from their work. This includes a more in-depth introduction to HCA's history, vision and the tenacious spirit of its pioneers.

Building on Strengths

Over the years, HCA has steadily built on its services, introducing new initiatives to enhance care and support for patients and their loved ones. Oasis@Outram, HCA's third Day Hospice, is slated to open in 2021. Building upon the existing Day Hospice service model, Oasis@Outram aims to be a new-age sanctuary that not only caters to adult patients but to Star PALS patients and also caregivers.

In addition, the focus will also shift towards encouraging patients and their caregivers to be active agents of growth, as opposed to passive recipients. The current dual programming at the existing two Day Hospices – active and relaxed – will be further enhanced at Oasis@Outram, to include a learning aspect, with specific facilities to support a diverse spectrum of preferences.



Haircuts are a common request, which HCA volunteers try to fulfill.



The Day Hospice patients were treated to an afternoon of relaxation during the "beauty parlour experience".

Raising the Bar

HCA has consistently initiated research projects, with the aim of improving service quality and contributing to the palliative care sector at large. These research studies often arise from staff observations of service gaps and areas that warrant greater exploration.

The results of these studies are carefully analysed and applied to relevant aspects of HCA's services, to progressively raise the bar when it comes to serving our beneficiaries.

Blazing the Trail

Charged with purpose, the trailblazer forges ahead, creating new paths towards a common goal. The trailblazing spirit is especially apparent in times of adversity, like the unprecedented crisis arising from the COVID-19 pandemic. Volunteers and donors alike, stepped up to offer time, effort and money. Many foundations and individual donors generously donated to HCA, enabling our team to continue providing our services at no charge.

Volunteers have also stepped forward in exceptional cases, to fulfill the last wishes of patients who are terminally ill. With stringent screening measures in place, volunteers have made home visits to provide haircuts for patients, who simply wanted to look their best, even if their days are numbered.

"Volunteers and donors alike, stepped up to offer time, effort and money. Many foundations and individual donors generously donated to HCA, enabling our team to continue providing our services at no charge."

Upending the Pyramid

The energy of the team is truly unleashed when the pyramid is upended and turned on its head. With the implementation of safety measures, the monthly outings for our Day Hospice patients quickly became a thing of the past. These outings brought much joy to our patients, who often offered suggestions on where they should visit next.

Our Day Hospice team quickly came up with an ingenious idea – make-believe outings. Putting their creativity and imagination to work, they transformed the HQ Day Hospice into a 70s-themed beauty parlour, treating the patients to a fun spa experience of facial masks, haircuts and manicures.

The Serving Leader

Everywhere we turn, there are serving leaders who are ever ready to run to great purpose, build on strengths, raise the bar, blaze the trail and upend the pyramid. It is through embedding serving leadership in all aspects of HCA's work, that we are now able to better serve the needs of our beneficiaries.



Oasis@Outram, HCA's third Day Hospice, is slated to open in **2021**



The Day Hospice team put on a dance incorporating the steps of thorough hand-washing, to emphasise the importance of good hygiene in a fun way.



HCA's multi-disciplinary team ensures patients and caregivers are well-supported at home.

Charting New Waters

Rigorous research creates new knowledge and advances the wellbeing of those whom these studies are intended to benefit. While there is a wealth of research on palliative and hospice care, there remains gaps in knowledge specific to palliative care in a home setting – HCA's core service.

Integral to actualising HCA's vision to be a centre of excellence, research encourages the organisation to cultivate a spirit of innovation, to upskill and to contribute to the palliative care sector.

Home is Where the Care is

Home hospice care enables patients with life-limiting illnesses to spend their remaining days in the comfort of their homes, surrounded by their loved ones. It is a unique model of care that places great responsibility on the primary caregiver and entails vastly different challenges, as compared to a hospital setting.

In order to enhance clinical care and psychosocial support for both home hospice patients and their loved ones, it is crucial to develop sound research to back proposed service improvements.

The seeds of a robust research culture were planted several years ago, when HCA established an in-house system to support research efforts.

“Through a qualitative approach, the HCA Star PALS team sought to explore the life experiences of young adults with life-limiting illnesses as they transition into adulthood.”



To date, HCA has completed
5 research studies

HCA staff are encouraged to think critically about their work, identify questions and issues and tackle these problems with evidence-based approaches.

Fuelling Scientific Curiosity

Over the course of their work, HCA staff often encounter questions that pertain to the wellbeing of their patients and their loved ones. A research study that arose from these staff insights is “A Qualitative Study to Explore the Lifeworld of Young Adults Surviving Childhood Life-limiting Conditions”. With advancements in healthcare, children and adolescents with life-limiting conditions are living longer. However, care provision remains largely focused on the illness; the developmental needs of these young adults are often overlooked.

Through a qualitative approach, the HCA Star PALS team sought to explore the life experiences of young adults with life-limiting illnesses as they transition into adulthood. These conversations revolved around the daily routines of these Star PALS patients as well as their thoughts about their medical condition and hopes for the future.

The results of the study will prove beneficial in enhancing whole-person care for these patients and enabling their needs to be heard and met.

Advancing Palliative Care

Through research, HCA also seeks to fill knowledge gaps and advance palliative care at large. In some instances, these studies were the first of its kind, exploring questions that had not been answered in existing research literature.

One of these studies is “Testing the Effectiveness of Haloperidol and Olanzapine in Managing Terminal Delirium”, a topic that had not been researched on previously.

Terminal delirium is a common symptom that occurs at the end of life, involving anxiety, agitation and cognitive decline. It is often distressing for family members to witness their loved one going through terminal delirium, which is why it is vital to examine the efficacy and impact of these medications on patients, to ensure that symptoms are properly managed.

Palliative care is as much a science as it is an art, requiring curiosity and compassion in equal measure. It is only through adopting a trailblazing attitude to research that HCA can truly be a centre of excellence, delivering quality care with great love and compassion.

“Through research, HCA also seeks to fill knowledge gaps and advance palliative care at large. In some instances, these studies were the first of its kind, exploring questions that had not been answered in existing research literature.”



Quality palliative care comprises numerous aspects, including symptom management and psychosocial support.

CEO's Message

2020 has been rife with challenges. The COVID-19 pandemic has wreaked havoc globally, disrupting lives and livelihoods.

HCA was not spared either. Where human touch is an integral part of our services, it seemed a direct contradiction to what we needed to do, with the implementation of social distancing measures. In line with safety measures, we had to cut back on home visits for non-urgent cases and we had to cap patient attendance at the Day Hospices.

There was also a lot of uncertainty on the ground: "What if I unknowingly pass on the virus to my patients or my loved ones?" This was just one of the many common concerns the team shared, reflecting one of the greatest challenges we faced. Each day, our clinical team makes numerous home visits to the patients under our care, exposing themselves to different uncontrolled environments in the process.

Unfazed, the HCA team adapted quickly to the evolving situation and new measures, which included split team arrangements, virtual meetings and telephone and video consultations. Despite these difficult times, we saw the

spirit of perseverance truly blooming. Spurred on by the drive to continue serving our beneficiaries, the team looked for ways to blaze a trail through the obstacles that stood in their path. In response, the team quickly looked into viable alternatives that would not only minimise disruption to HCA's services, but also enabled patients and their loved ones to feel reassured and cared for. Tapping into the best that technology can offer, we began implementing video consultations, which would allow the clinical team to make physical assessments in real time.

At the same time, there have been many silver linings to the storm clouds of COVID-19. We witnessed an outpouring of support from the community, in the form of monetary donations and gifts in kind. Many corporations and individuals generously responded to our appeals for funds to continue extending our services to all in need, at no charge. We received thoughtful gifts such as medical masks, personal protection equipment and ThermoScans, to ensure we stayed well-equipped throughout the battle.

Other organisations, including the HCA Council and Committee members, also gifted our staff with Vitamin C supplements, hand sanitisers and cookies, accompanied by encouraging notes – a much-appreciated boost to team morale.

Internally, our staff members also kick-started the HCA Care Packs initiative, distributing a series of three care packs to all HCA employees. Filled with an assortment of nutritious items, such as berry essence, honey and aloe vera drinks, each care pack was bundled with tips for self-care and a CEO's message of encouragement.

The COVID-19 pandemic is predicted to last beyond 2020. Despite its protracted nature, I am confident that the HCA team will continue to blaze trails ahead, undeterred and confident, to bring comfort and dignity to all our beneficiaries.

Ms Angeline Wee
Chief Executive Officer

"Despite these difficult times, we saw the spirit of perseverance truly blooming. Spurred on by the drive to continue serving our beneficiaries, the team looked for ways to blaze a trail through the obstacles that stood in their path."



Medical Director's Message



This message is crafted at a special time. I have been working from home for a few weeks now, addressing teams and sending out work instructions virtually. Now that we all scale down movements within the 'Circuit Breaker' period, there is strangely a sense of relative calm, compared to when we were still working in the office.

We received daily reports on COVID-19 in the media. Announcements of precautionary measures (and pledge of financial support) from policy makers often followed promptly afterwards. For those of us in healthcare, corresponding advisories from Ministry of Health (MOH) and Agency for Integrated Care (AIC) would then 'burst' (will return to this word later) into our mailboxes with equal intensity, sometimes after midnight!

Despite the theme this year of "Blazing Trails", it is during these uncertain times that as Medical Director, I have consistently returned to the core of our mission in HCA for guidance and direction. We exist to serve the needs of patients with terminal illness and their loved ones, who have committed to care for them at home. Even during the current crisis – and more relevantly so I would argue – our services streams must continue to stay open.

Multiple obstacles stand in our way: insufficient personal protection equipment initially, anxiety among staff of inherent risks involved as community spread increased, and more recently, where to sit down for lunch just to refuel to support other patients for the rest of the day. These issues were too delicate to manage by myself.

Both clinical and operational staff in HCA worked collaboratively to tackle challenges one by one. A task force was assembled and regular meetings convened to "debate, decide and disseminate". All with one goal in mind – never to fail our beneficiaries. The other aspect of our mission surrounds nurturing our own staff. The same task force strategised ways for staff to work safely and effectively as we maintain essential services. Even as business continuity planning sounds fancy, we took to it seriously, huddling together at formal meetings weekly and on WhatsApp 24/7.

I revisit what was shared in last year's message. Our commitment to be the best home hospice provider in Singapore stays. We continue to excel in rendering quality services through investments in regular training by experts, both local and external. Nurses and social workers exchanged knowledge and skills with colleagues from Minnesota, United States, for example. Our young research team strived to contribute evidence that underpins the work we do. A review of a needs-assessment scale to inform admission to our paediatric palliative service was recently published in a peer-reviewed journal. This led to several inquiries from international colleagues seeking to reference our experience.

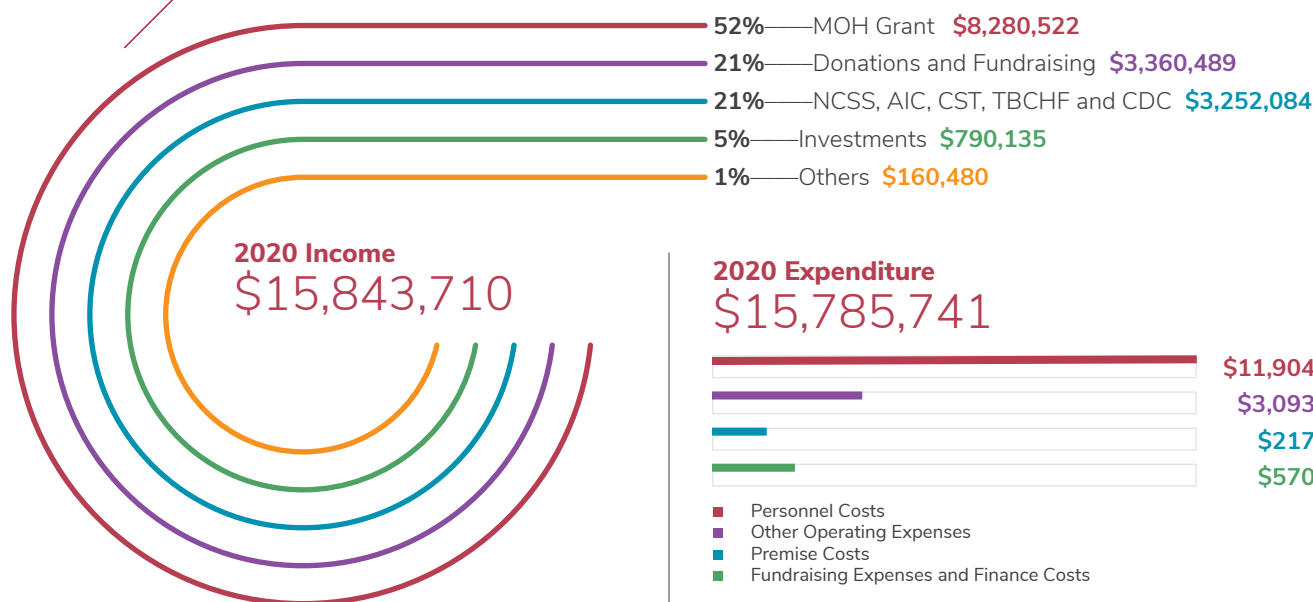
"We exist to serve the needs of patients with terminal illness and their loved ones, who have committed to care for them at home. Even during the current crisis – and more relevantly so I would argue – our services streams must continue to stay open."

While we hunker down alongside other healthcare organisations as a group to face the difficult months ahead, here in HCA, I see this special period as an opportunity for my clinical teams to develop and grow, as we prepare for the 'burst' of brilliance. One that will truly blaze the trail – with our people, your donations and all volunteers.

Dr Chong Poh Heng
Medical Director

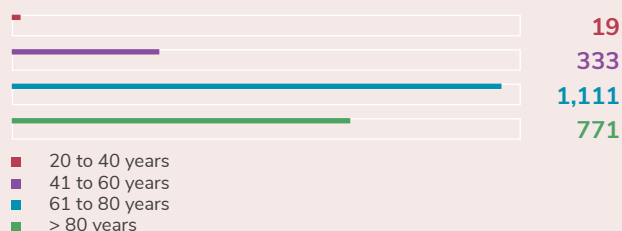
HCA at a glance

Year ended 31 March 2020



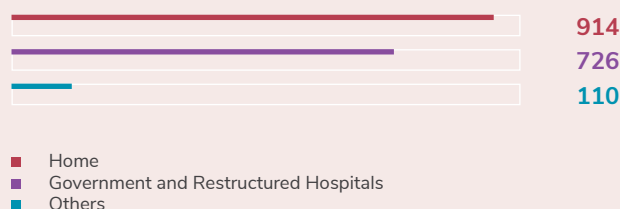
New Patient By Age Group

2,234



Distribution by Place of Death

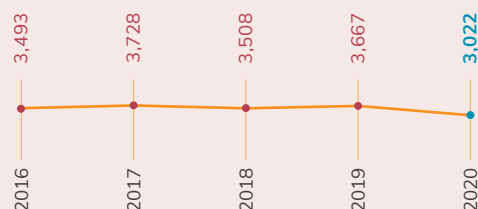
1,750



Visits to Patients by HCA Home Care Team



Number of Patients Served



Source of Referrals

Number of Referrals
2,178

Changi General Hospital	111	KK Women's and Children's Hospital	62	Singapore General Hospital	200	Hospices	9	Others	46
Ng Teng Fong General Hospital	94	National Cancer Centre Singapore	611	Tan Tock Seng Hospital	268	Private Hospitals	7		
Kho Teck Puat Hospital	115	National University Hospital (NUH & NUCIS)	385	Other Govt hospitals	203	Community Hospitals/ Nursing Homes	67		

Length of Service

DHC HQ



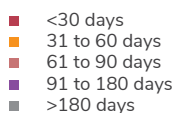
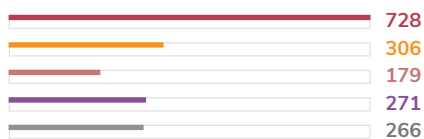
DHC Kang Le



HHC Discharged



HHC Deceased



DHC:
Day Hospice Centre
HHC:
Home Hospice Care

Day Hospice

HCA Day Hospice (HQ)

7,764
Total Attendance

185
Total Number of Patients

Kang Le Day Hospice

4,232
Total Attendance

91
Total Number of Patients

Day Hospice (Combined)

11,996
Total Attendance

276
Total Number of Patients



Caregiver Training

Centre Based

	No of Classes	No of Participants
Bedok	4	35
Central	9	105
Hougang		0
Jurong		0
Woodlands	2	19
Total	15	159



Home Based

	No of Classes
Bedok	47
Central	15
Day Hospice	1
Hougang	14
Jurong	30
Non HCA Patients	2
Star PALS	1
Woodlands	32
Total	142

Star PALS

(Cumulative) 2014 to 2020

Number of Home Visits

25,895



No. of Patients
410



Nurse's Visit
16,647



Doctor's Visit
3,555



Psychosocial Visit
5,693

Source of Referrals (Cumulative)

Number of Referrals

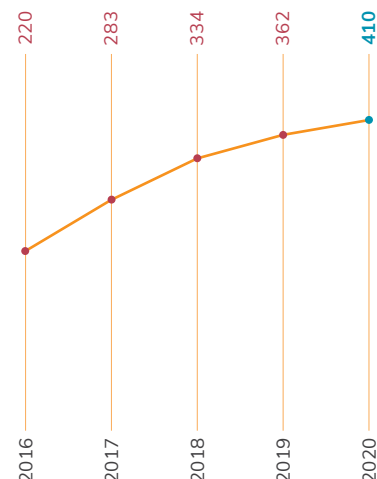
380



Ng Teng Fong General Hospital	1
KK Women's and Children's Hospital	155
National Cancer Centre Singapore	3
National University Hospital (NUH & NUCIS)	210
Singapore General Hospital	3
Parkway Cancer Centre	1
Private Pediatricians	7

Number of Patients (Cumulative)

410



Latest Awards and Accolades

Awards and accolades shine a spotlight on the many extra miles our dedicated staff and volunteers go every day, for the beneficiaries we serve.

2019

Charity Transparency Award

Outstanding Social Worker Award

– Tan Ching Yee

Healthcare Humanity Award

– Nicole Peng (Honourable Mention)
and Moe Gibson

Nurses' Merit Award

– Serene Wong

2018

Charity Transparency Award

Charity Governance Award

Special Commendation Award

– Risk Management

Community Care Excellence Award (Gold)

– Lily Li

Healthcare Humanity Award

– Carol Toh and Janice Soo

Nurses' Merit Award

– Tan Joo Eng

2017

Charity Transparency Award

Healthcare Humanity Award

– Liu Yan and Adeline Nge

2016

Charity Transparency Award

Singapore Patient Action Awards – Singapore Patient Support Group / Volunteer Group Award

– Medi Minders, Star PALS

Agency for Integrated Care ILTC Excellence Awards

Service Quality Gold Awards

– Esther Chong

Service Quality Silver Awards

– Serene Wong, Lim Lay Choo

Healthcare Humanity Award

– Lily Li Kejia

Nurses' Merit Award

– Siong Meei Jeng

2015

Healthcare Humanity Award

– Dr Chong Poh Heng

Nurses' Merit Award

– Lily Li Kejia

2014

Agency for Integrated Care ILTC Excellence Awards

Service Quality Gold Awards

– Ng Wan Ru, Amy Lim

Good Practice Merit Award for Productivity and Innovation

– Angela Tan, Tang Sook Pheng,
Elaine Koh

Healthcare Humanity Award

– Esther Chong

Nurses' Merit Award

– Amy Lim

2013

President's Volunteerism & Philanthropy Award for Social Impact

Healthcare Humanity Award

– Ng Wan Ru

Nurses' Merit Award

– Goh Sock Cheng



Ms Tan Ching Yee (second from right) at the Outstanding Social Worker Award ceremony in 2019.

Volunteers form the backbone of HCA, playing an integral role in all aspects of our operations. HCA provides a nurturing environment for volunteers by encouraging them to take the lead and derive greater purpose from their roles.

encourage



The Gift of Presence

Wracked with pain, Mr Lim* had not smiled in days. But on the day the HCA Vigil Angels paid a visit to provide a much-needed haircut, the elderly man strained to manually lift his eyelids with his fingers, so he could catch a glimpse of his visitors.

Mr Lim's wizened face broke into a smile. It was a relief for his wife, who had been caring for him round the clock. The Vigil Angels stayed for several hours that day, giving Mrs Lim* a window of time to catch a breather.

The Vigil Angels volunteer programme is a fairly new initiative, launched in mid-2019. It aims to provide comfort for patients in their actively dying moments and support for their loved ones in this difficult period.



The Vigil Angels have made **36 visits** as of January 2020



This photo was taken on an assignment 10 minutes before the patient passed on, surrounded by his family.

“At present, the Vigil Angels programme is still in its early stages, but it is no doubt a promising ember ready to ignite, with the support of HCA’s volunteer trailblazers.”

The Final Lap

When death is mere hours or days away, aspects such as maintaining the patient’s cleanliness and dignity become increasingly challenging for caregivers. Coupled with the emotional upheaval of losing their loved one, caregivers and family members often struggle with the anxiety of causing more pain and suffering to the patient in the last hours.

Yet, research has shown that an overwhelming majority of terminally ill patients express a simple wish – to be kept physically clean and comfortable at the end of life. It is this basic form of human dignity that the Vigil Angels programme hopes to restore, while providing a calming and reassuring presence for all in the household.

The routine is a sensory experience, involving bed sponging and gentle massages with aromatherapy oils to relieve musculoskeletal aches. Vigil Angels would often suggest putting on the patient’s favourite music and doing some simple tidying up to create a more calming environment.



Aromatherapy oils are used in customised massages, to bring relief and comfort to the patient.

Vigil Angels are also trained to look out for the physical signs of dying and to gently inform the patient’s family when death is near.

A Beacon of Light

For the small handful of Vigil Angels who have regularly committed to assignments over the past year, each visit offers an intimate glimpse into the vulnerabilities of strangers. It is often a highly affective experience, irrevocably changing the way volunteers view life and death.

“It really takes a lot from volunteers – they have to devote 100% of their attention and energy to the patient and their loved ones,” says HCA Nurse Educator Amy Lim, who is currently helping the programme. “The experience reshapes people – whether positively or negatively.”

HCA volunteer Foong Yuet Foong has been a regular Vigil Angel ever since the project started. Prior to Yuet Foong’s first assignment, she had reservations as she did not have any medical training. “Nurse Amy just smiled in response and told me it’s the heart that counts and she would guide me along,” Yuet Foong says.

On Yuet Foong’s first assignment, she encountered a frail, old lady who had a tumour on her neck. “Nurse Amy carefully cleaned her upper body, while another volunteer and I sponged her legs,” Yuet Foong recalls. “Afterwards, we gave her a gentle massage and she was able to sit up after the session.”

“This was very encouraging for me, especially when the patient’s family told us that she was able to sleep soundly after the massage and also requested a second session.”

Being a Vigil Angel comes with its unique set of challenges, including unpredictable assignment schedules and being in such close contact with death. Yet, being involved in the project has only inspired Yuet Foong to raise the bar. “Using the right towels for the sponging routine is very important – Yuet Foong not only took the initiative to buy the towels, but she also folded them beautifully into little towel beds,” Amy shares. “She also brought her own essential oils for the patients.”

At present, the Vigil Angels programme is still in its early stages, but it is no doubt a promising ember ready to ignite, with the support of HCA’s volunteer trailblazers.

**not their real names*

Tapestry of Brilliance

It takes many hands to weave a tapestry of memories that endure the passage of time. For the families of HCA's Star PALS patients, memories of joy are priceless gifts that bring much comfort and solace in the journey of caring for their child.

The Star PALS Family Camp 2019 – a two-day, one-night staycation at Genting Hotel Jurong – was a seemingly mammoth endeavour brought to fruition by the collective efforts of HCA volunteers and staff. For most, a family vacation or outing might not be an extraordinary undertaking, but for the families of HCA's Star PALS patients, this is often out of reach. Afflicted with life-threatening conditions, many Star PALS patients rely on numerous medical devices for activities of daily living, making transport out of the confines of home, a major challenge.

Respite and Relaxation

Apart from creating a fun experience for Star PALS patients and their loved ones, the other objective of the Star PALS Family Camp was to provide respite for carers, who often shoulder caregiving responsibilities round the clock. The two-day programme was planned with these intentions in mind, featuring separate itineraries for patients and their family members.



The **first Star PALS Family Camp** was held at Sentosa Island in 2013

On the first day of the Star PALS Family Camp, parents were encouraged to leave their children at the hotel, in the good hands of staff, Medi Minders and volunteer nurses and doctors from other healthcare organisations, while they were whisked away for an 'Amazing Race' at Jurong Lake Gardens. Orchestrated by HCA volunteer Jaysen and his friends, the Amazing Race was an adrenaline-pumping experience for all, comprising station games meticulously planned by the group.

The colouring competition that followed was enthusiastically received by the participants, who put their creativity to work in the masterpieces that ensued. The segment was facilitated by long-time volunteers from PSA International, who also sponsored the prizes.

Back at the hotel, the ballroom was transformed into a sensory haven, filled with a myriad of sights, sounds, smells and sensations.

For patients who are not able to speak or move, these sensory activities offer an enjoyable experience that heightens their remaining senses. Everyday items such as cornflour, water beads and massage oils brought much delight to the patients, whose faces lit up in bright smiles when their hands were dipped into tubs full of cool, jelly-like water beads.

Creating Memories Together

In the later part of the day, everyone gathered for a medley of pre-dinner activities. The balloon sculptors, led



All geared up for the Amazing Race!



Spiderman (played by Mr Akash Mohapatra, Managing Director at Deutsche Bank) delights the crowd at Jurong Lake Gardens.



The colouring competition was a hit among the participants.



Back at the hotel, in the capable hands of HCA staff and volunteers, Star PALS patients enjoyed a series of sensory activities.

“Apart from creating a fun experience for Star PALS patients and their loved ones, the other objective of the Star PALS Family Camp was to provide respite for carers, who often shoulder caregiving responsibilities round the clock.”

by regular volunteer Sally and the photo booth, helmed by volunteer group Portrait from the Heart, added convivial highlights to the evening.

During the dinner, the Medi Minders continued to care for the patients, attending to their needs while their parents and siblings enjoyed their meal and performances.

Like an exquisitely woven piece of tapestry, from the specialised transport provided by CabbyCare Charity Group, to the care given by volunteer nurses and doctors and the entertainment put together by different volunteer groups, the Star PALS Family Camp illustrates the brilliance of like-minded individuals running to great purpose and blazing trails together.



Simple everyday items brought much textural delight to patients.



Medi Minders attended to patients while their parents and siblings enjoyed the evening's programmes.



The volunteer balloon sculptors wowed the crowd with their beautiful works.



Volunteer group Portrait from the Heart set up a photo booth for families to capture wonderful memories of the evening.

HCA Council and Committees



Mr Lim Boon Heng

Patron

Date joined: 1 Sep 2005

HCA HOSPICE CARE COUNCIL



Dr Caroline Lim

President

Date joined: 23 Jan 2018

Attended 7/7 Council meetings



Ms Wee Ai Ning

Vice President

Date joined: 15 Aug 2013

Attended 7/7 Council meetings



Mr Alvin Ong

Vice President

Date joined: 28 Mar 2017

Attended 7/7 Council meetings



Ms Irene Png

Honorary Treasurer

Date joined: 24 Jun 2016

Attended 7/7 Council meetings



Ms Rita Chan

Honorary Secretary

Date joined: 28 Mar 2017

Attended 7/7 Council meetings



Ms Pang Wai Yin

Assistant Treasurer

Date joined: 20 Jan 2020

Attended 2/3 Council meetings



Ms Yvonne Kong

Member

Date joined: 11 Jun 2017

Attended 6/7 Council meetings



Dr Patricia Neo

Member

Date joined: 25 Aug 2018

Attended 6/7 Council meetings



Ms Park Eun Jeong

Member

Date joined: 1 Jun 2019

Attended 6/7 Council meetings



Ms Tan Soh Keng

Member

Date joined: 26 Jun 2014

Attended 6/7 Council meetings



Mr Tay Beng Hwee

Member

Date joined: 20 Jan 2020

Attended 2/3 Council meetings



Ms Matilda Woo

Member

Date joined: 22 Aug 2015

Attended 7/7 Council meetings

Count of Council meetings taken from 1 July 2019 to 30 June 2020

HCA HOSPICE CARE MANAGEMENT

Ms Angeline Wee

Chief Executive Officer

Date joined: 3 Dec 2015

Dr Chong Poh Heng

Medical Director

Date joined: 1 July 2008

HCA HOSPICE CARE COMMITTEES & MEMBERS

Executive Committee

Dr Caroline Lim - President

Mr Alvin Ong - Vice President

Ms Wee Ai Ning - Vice President

Ms Irene Png - Honorary Treasurer

Ms Rita Chan - Honorary Secretary

Ms Pang Wai Yin - Assistant Treasurer

Audit and Risk Management Committee

Ms Matilda Woo - Chairperson

Ms Vivien Lee - Member

Mr Harold Quay - Member

Ms Gloria Tan - Member

Clinical Review Committee

Dr Patricia Neo - Chairperson

A/P Lita Chew - Member

A/P Chow Yeow Leng - Member

Dr Mohamad Farid Bin Harunal Ras - Member

Dr Allyn Hum Tin Mei - Member

Dr Koh Pei Lin - Member

Dr Mary Jane Samuel - Member

Ms Tan Yee Pin - Member

Ms Xu Yi - Member

Fundraising & Communications Committee

Ms Wee Ai Ning - Chairperson

Mr Alwyn Chia - Member

Ms Emma Goh - Member

Mr Koh Chuan Leong - Member

Ms Pang Wai Yin - Member

Mr Desmond Soon - Member

Ms Jenny Tan - Member

Mr Tay Swee Yuan - Member

Ms Lenca Yew - Member

Governance Committee

Ms Yvonne Kong - Chairperson

Ms Park Eun Jeong - Member

Dr Daniel Seah - Member

Human Resource Committee

Ms Rita Chan - Chairperson

Ms Siow Oi Lin - Member

Ms Amy Tan - Member

Information Technology Committee

Mr Alvin Ong - Chairperson

Mr Chai Chin Loon - Member

Mr Alan Lam - Member

Mr Bruce Leong - Member

Ms Pauline Sng - Member

Ms Theresa Tan - Member

Nominations Committee

Dr Tan Poh Kiang - Chairperson

Ms Mary Ong - Member

Mr Freddy Orchard - Member

Ms Wee Ai Ning - Member

Projects Committee

Ms Tan Soh Keng - Chairperson

Mr Sety Ong - Project Advisor

Ms Mary Ong - Member

Mr Tay Beng Hwee - Member

Tender Committee

Ms Wee Ai Ning - Chairperson

Ms Rita Chan - Member

Mr Alvin Ong - Member

Volunteer & yCG Committee

Ms Park Eun Jeong - Chairperson

Mr Jon Lin - Member

Mr Dennis Ng - Member

Ms Leana Savenkova - Member

Mr Allen Wong - Member

HCA's Programmes and Services

Home Hospice Care

Our dedicated multidisciplinary healthcare teams are on call round-the-clock, seven days a week, making almost 35,000 home visits island-wide every year. Besides serving from our central headquarters at Kwong Wai Shiu Hospital, we have four satellite centres spread across Woodlands, Hougang, Bedok and Jurong for more accessibility to patients.

Each satellite comprises a team of doctors, nurses, medical social workers, a Patient Care Administrator, as well as trained volunteers, who offer support and care at no charge based on their areas of expertise and the particular needs of patients and their families. Also available are the services of Triage Nurses, Advanced Practice Nurses and in-house Pharmacists.

These teams provide services such as:

- Providing medical prescriptions
- Coaching families on how to care for their loved ones at home
- Assisting patients and their families with the emotional and social aspects of coping with death, grief and loss

HCA also provides an after-office-hours patient care helpline to patients and caregivers.

Day Hospice Centres

Our day hospice centres see to a patient's needs away from home, providing a range of programmes and activities to suit different interests and functioning levels.

HCA Hospice Care is currently operating two day hospice centres:

- HCA Day Hospice Centre
- Kang Le Day Hospice Centre

A third Day Hospice, Oasis@Outram will open in 2021, located within the Outram Community Hospital.

At the Day Hospices, patients interact with others and engage in constructive and therapeutic activities. Our Day Hospice programmes are tailored according to the interests and abilities of each patient and include:

- Light exercises and physiotherapy
- Singing and music therapy
- Art and craft sessions
- Pet therapy
- Outings to places of interest
- Virtual reality simulation

Psychosocial and Bereavement Support

The Psychosocial Services (PSS) team is dedicated to applying social work knowledge and skills competencies in palliative and end-of-life care to alleviate suffering and maximise quality of life for patients, their families and caregivers. Team members include an art therapist, a spiritual counsellor and medical social workers.

Besides managing social cases and providing individual and family counselling, the team actively networks with other agencies to provide holistic care and support to patients and their families.

Caregivers Support Programmes

The Psychosocial Services department organises specific programmes for adults and children that address the emotional well-being of caregivers and their loved ones. In addition, the PSS team also organises special memorial services for patients' families, whose loved ones have passed on. This thoughtful ceremony allows bereaved families to come together and pay tribute to their loved ones and provides a platform to seek closure.



HCA Principal Resident Physician Dr Adrian Kan examines a patient during a home visit.

Social Services and Counselling

During the progressive stages of life-limiting illness, we offer:

- Professional counselling for patients and their families on issues related to grief, death and loss
- Help with practical concerns like care planning, financial assistance and referrals to community resources
- Spiritual support for all faiths, cultures and beliefs

As the families journey through their grief, we offer support through:

- Bereavement counselling
- Remembrance and memorial services

Art Therapy

This service is tailored to the emotional needs of the individuals, for our patients, adults or children and their families, aiming to provide emotional support and relief. Participants need not be good in art or have any art experience. Supported by an art therapist, they can choose how they wish to use art materials to express and communicate.

Star PALS

Star PALS (Paediatric Advanced Life Support) is a free service by HCA dedicated to improving the quality of life for children aged 19 and below with life-limiting or life-threatening conditions. These range from neurological or congenital conditions to childhood cancers. By partnering with the children's families and primary physicians, our multidisciplinary team of doctors, nurses, counsellors and medical social workers provide a customised and holistic treatment plan through home visits and psychosocial support for the children and their families.

One special group unique to Star PALS is the **Medi Minders**. These specially-trained group of volunteers offer caregivers a few hours of respite, to care for the other children in the family, help family members run errands or simply provide the caregivers a few hours of relief to restore their own well-being.



HCA Senior Palliative Care Nurse Nicole Peng attends to a Star PALS patient.

Young Caregivers Programme (yCG)

HCA has a student outreach arm known as the Young Caregivers programme (yCG) which focuses on raising awareness of eldercare issues. This programme aims to inculcate in our youth, the values and benefits of building meaningful relationships with the elderly and the elderly sick.

Since its inception in 2004, the yCG programme has reached out to nearly 180,000 youths. A complement to the academic curriculum, yCG supports the Ministry of Education's Social and Emotional Learning framework, which seeks to develop students in a holistic manner.

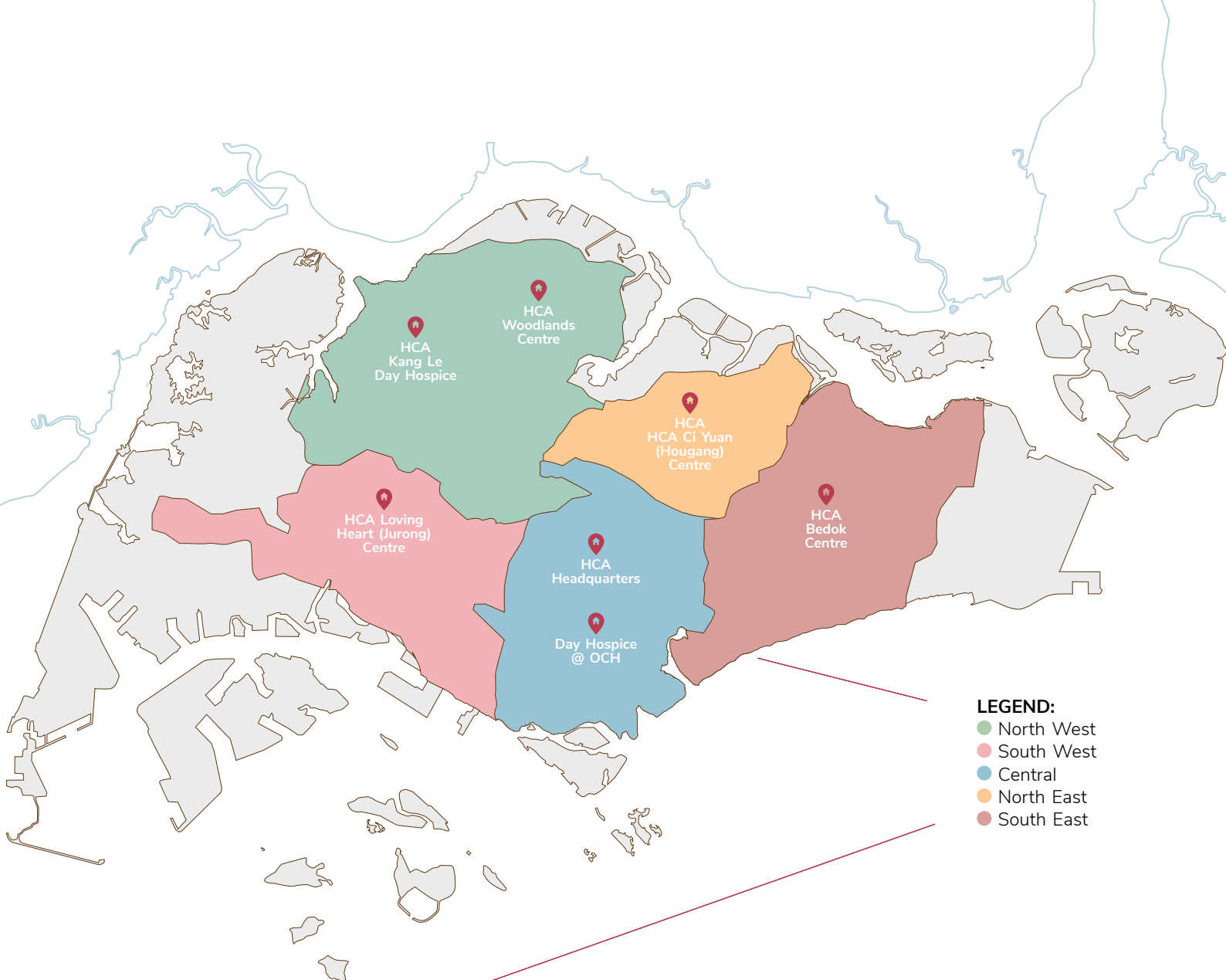
Other Services

Equipment Loan Service

We loan out equipment such as oxygen concentrators, wheelchairs, hospital beds, walking aids and commodes. These are available to patients free of charge and they only need to put down a \$100 refundable deposit.

Palliative Caregivers Programmes

These programmes are to equip caregivers with the knowledge and skills they need to manage and care for patients in their own homes.



LEGEND:

- North West
- South West
- Central
- North East
- South East

HCA's Locations

HCA Hospice Care

Headquarters and Day Hospice
705 Serangoon Road Block A
#03-01
@Kwong Wai Shiu Hospital
Singapore 328127
Call: (65) 6251 2561
Fax: (65) 6291 1076
contactus@hcahospicecare.org.sg
www.hca.org.sg

HCA Bedok Centre

Blk 23 Bedok South Ave 1
#01-759
Singapore 460023

HCA Ci Yuan (Hougang) Centre

Blk 662 Hougang Ave 4
#01-411
Singapore 530662

HCA Loving Heart (Jurong) Centre

Blk 316 Jurong East St 32
#01-279
Singapore 600316

HCA Woodlands Centre

Blk 672 Woodlands Drive 71
#01-77
Singapore 730672

HCA Kang Le Day Hospice

Blk 2 Marsiling Drive
#01-21
Singapore 730002

Oasis@Outram

(Opening in 2021)
Outram Community Hospital
8 Jalan Bukit Merah
Singapore 169541

For HCA's patients and their caregivers, each day is a valiant battle amidst challenges and uncertainty. Professional care and psychosocial support, delivered with compassion, represent a warm embrace for those we serve.

embrace





A happy shot of the family at the Family Foto Fair in 2019.

Finding Hope

“Kids who have no voice, who are unable to articulate their emotions – they feel so much more,” Wendy, Amelia’s mother, says. “They know if you are giving up.”



Amelia became more **engaged and attentive** after Amanda started homeschooling

Her daughter, HCA Star PALS patient Amelia Ng, is unable to speak or walk due to a rare mitochondrial disorder. “She was born a happy baby,” Wendy shares. “She was always vibrant and loved learning new things.”

But at 18 months of age, things took an ominous turn. “Amelia could not sit down without falling over and she started crawling backwards,” Wendy says. “Over the first few years, she degenerated rapidly.”

Transforming Belief into Hope

Today, Amelia is 15. She is full of the youthful spunkiness of a teenager finding her own identity. Despite not being able to verbalise her thoughts, Amelia’s family has developed ways to communicate with her. “When Amelia was younger, I taught her to blink her eyes and swallow saliva, which means ‘yes,’” Wendy shares. “Unfortunately, she subsequently lost the ability to blink.”



Sisterly love: Amelia and Amanda at the Star PALS Family Camp 2019.

By the age of six, Amelia had lost most of her functions. Despite the disheartening deterioration, Wendy – who had spent much time and effort creating a makeshift playground at home for Amelia’s therapy – never gave up.

“Bringing Amelia out is a challenge because the medical equipment is so heavy, but we still take her everywhere,

including holidays overseas,” Wendy says. “We don’t want her to be left out.”

Her unwavering persistence is echoed by her elder daughter, Amanda. The 17-year-old is articulate, resourceful and strong-minded, opting to be home-schooled two years ago so that she could care for Amelia and spend more time with her.

“When Amanda was little, she had a childhood ambition of being a doctor so that she could help her sister,” Wendy shares. “Now, she takes charge of Amelia’s communication.”

Channelling Hope into Action

Through online research and from social media groups, Amanda learnt about the Tobii Dynavox, an assistive technology for communication. The device generates speech by analysing the movement of the user’s eyes.

“Amelia’s fighting spirit is evident in how she strives to learn, despite life’s circumstances. We don’t give up, because Amelia doesn’t give up.”

Wendy and her husband were initially reluctant to purchase the Tobii device because of its prohibitively expensive price tag, but eventually, they managed to secure a second-hand set at a fraction of the price.

The process of using the device has been challenging, as Amelia sometimes has difficulties keeping her eyes open. It also requires a considerable amount of focus, in order to effectively generate speech. “Amelia sometimes gets angry when

she’s left alone – there was once she ‘called out’ ‘Mummy’ more than 50 times through Tobii!” Wendy laughs.

Amelia’s fighting spirit is evident in how she strives to learn, despite life’s circumstances. “We don’t give up, because Amelia doesn’t give up,” Wendy says resolutely. “We cannot just sit down and cry. We have to embrace the present and do something.”

It is the same resolve Wendy channels into working with various special needs organisations on interventions available for Amelia. She bravely shares their story, to educate and encourage other families in similar situations.

The journey has undoubtedly been fraught with uncertainty and stress. “There hasn’t been an official diagnosis, so we don’t know about Amelia’s life expectancy,” Wendy shares. “I am afraid to let her go; I think my life will be empty.”

The support from the HCA Star PALS team has offered comfort and warmth on difficult days. “Nurse Ya Nee lives up to the call of being a palliative nurse – she goes beyond official duties,” Wendy says. “She has been a great source of support for my family.”

“Recently, I told Ya Nee about how stressed I was,” Wendy continues. “Later on, I found out that she also texted my husband to ensure he was coping well.”

“At times, she would also send Amanda texts. She is really a friend who is sensitive and empathetic to our situation.”

The caregiving journey is akin to an endless marathon, but support and compassion empower caregivers to forge ahead and blaze trails through obstacles for their loved ones.



From left: The family’s helper, Weni, Ya Nee and the sisters’ grandmother with the girls at the Star PALS Family Camp 2019.

Radiant Sunsets

Afflicted with the excruciating side effects of chemotherapy, HCA patient Mdm Ong was home-bound and depressed. “Mdm Ong found life meaningless; there were many things she couldn’t do anymore, like going out to meet her friends,” HCA Senior Art Therapist Gracia Lim explains.

During her conversations with Mdm Ong, Gracia discovered that the elderly lady longed for a sense of productivity in her life. “I asked Mdm Ong if there were any skills she was interested in learning,” Gracia shares. “She said she was keen to learn how to crochet.”

This was the spark that ignited Mdm Ong’s creativity as she devoted all her energy into crocheting beanies for a local charity that works with patients who are suffering from cancer.

When Mdm Ong learnt about the HCA Charity Bazaar 2020, a yearly staff-led fundraiser, she immediately volunteered to knit beanies to raise funds for HCA. “After mastering the basic techniques, Mdm Ong started coming up with her own designs,” Gracia says. “She loves the feeling of a challenge and would knit, unknit and knit again until they are perfect.”



This is the **third run** of the HCA Charity Bazaar, which first started in 2018

The endeavour also helped to reconnect Mdm Ong with her family and friends, as they grew interested in her new-found hobby and asked if she could crochet items for them as well.

“Crocheting became a means to connect and also helped Mdm Ong find meaning and her own sense of agency,” Gracia explains.



The HCA Psychosocial Services team sold Mdm Ong’s hand-knitted beanies at the HCA Charity Bazaar 2020.

The initiative soon gained traction, with many other patients expressing their interest in participating. "With more patients on-board, they began a 'factory production line'," Polly laughs. "Recently, they have also started making cards for the charity bazaar."

Despite being on the final lap of their life journey, each patient has a propensity for growth and to create a difference through their own means – it is HCA's role to cultivate a nurturing and embracing environment for them to do so.

Circle of Love

Mdm Ong's efforts to contribute meaningfully are mirrored at the HCA Day Hospice. It started out as an after-lunch activity for the patients but quickly morphed into something greater. "We were trying to find activities to occupy them meaningfully after lunch," HCA Assistant Day Hospice Supervisor Polly Lim explains. "One of our team members suggested getting them to make bracelets as we have many loose beads in the storeroom."

Inspired to make the most out of their handicrafts, the patients suggested crafting more bracelets for next year's charity bazaar, to raise funds for HCA. The infectious enthusiasm soon trickled down to the patients' caregivers, who contributed by procuring more durable strings for their loved ones' project.



A HCA Day Hospice patient carefully sorting the beads for the bracelet-making session.



An afternoon of creative fun for HCA staff and patients alike.

HCA Hospice Care

705 Serangoon Road Block A
#03-01

@Kwong Wai Shiu Hospital
Singapore 328127

T: 6251 2561 • F: 6291 1076

E: contactus@hcahospicecare.org.sg

www.hca.org.sg

UEN: S89SS0106G

Member of:



Supported by:



Financial Statements
for the year ended
31 March 2020



*blazing
trails*

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Corporate Governance

HCA Hospice Care has compiled and updated the Governance Evaluation Checklist in the Charity Portal at www.charities.gov.sg.

All Council members were nominated and appointed to Council at the 30th Annual General Meeting held on 28 September 2019. All Council members declared that they are neither undischarged bankrupts nor have they been convicted of any offence in a court of law.

The Council members, or people connected with them, have not received remuneration from the Society or from institutions connected with the Society.

There is no claim by the Council members for services provided to the Society, either by reimbursement to the Council members or by providing the Council members with an allowance or by direct payment to a third party.

HCA has adopted the Conflict of Interest Policy. The Conflict of Interest Policy and Declaration will be read by the council or subcommittee member upon his/her election or co-option to the Council as an acknowledgement of having understood the policy and that he/she will fully disclose to the Council when a conflict of interest arises.

The number of top three executives of the Society in remuneration bands is as follows:

	2020	2019
Remuneration Bands	Number of executives	Number of executives
\$200,001 - \$300,000	0	0
\$300,001 - \$400,000	2	3
Note: All employees in these bands are medical doctors and senior management staff.		

Disclosure of the number of paid staff who are close members of the family of the Executive Head or Board members who each receives remuneration exceeding \$50,000 during the year, in bands of \$100,000:

Remuneration Bands	Number of staff	Name of Executive Head or Board member with whom the staff is a close family member
Between \$50,000 to \$150,000	1	Angeline Wee
Between \$150,000 to \$250,000	0	Nil

BANKS

DBS Bank Ltd

Standard Chartered Bank

Citibank

UBS AG, Singapore

Bank of China

AUDITORS

Deloitte & Touche LLP

FUND MANAGER

UOB Asset Management Ltd

Corporate Governance

Preview Governance Evaluation Checklist Submission

S/No.	Code guideline	Code ID	Response
BOARD GOVERNANCE			
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied
	Are there governing board members holding staff ¹ appointments? (skip items 2 and 3 if "No")		No
2	Staff does not chair the Board and does not comprise more than one third of the Board.	1.1.3	
3	There are written job descriptions for the staff's executive functions and operational duties, which are distinct from the staff's Board role.	1.1.5	
4	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied
5	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied
6	The Board conducts self evaluation to assess its performance and effectiveness once during its term or every 3 years, whichever is shorter.	1.1.12	Complied
	Is there any governing board member who has served for more than 10 consecutive years? (skip item 7 if "No")		No
7	The charity discloses in its annual report the reasons for retaining the governing board member who has served for more than 10 consecutive years.	1.1.13	
8	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied
CONFLICT OF INTEREST			
9	There are documented procedures for governing board members and staff to declare actual or potential conflicts of interest to the Board at the earliest opportunity.	2.1	Complied
10	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied
STRATEGIC PLANNING			
11	The Board periodically reviews and approves the strategic plan for the charity to ensure that the charity's activities are in line with the charity's objectives.	3.2.2	Complied
12	There is a documented plan to develop the capacity and capability of the charity and the Board monitors the progress of the plan.	3.2.4	Complied
HUMAN RESOURCE AND VOLUNTEER² MANAGEMENT			
13	The Board approves documented human resource policies for staff.	5.1	Complied
14	There is a documented Code of Conduct for governing board members, staff and volunteers (where applicable) which is approved by the Board.	5.3	Complied
15	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied

Corporate Governance

S/No.	Code guideline	Code ID	Response
ARE THERE VOLUNTEERS SERVING IN THE CHARITY? (SKIP ITEM 16 IF "NO")			Yes
16	There are volunteer management policies in place for volunteers.	5.7	Complied
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS			
17	There is a documented policy to seek the Board's approval for any loans, donations, grants or financial assistance provided by the charity which are not part of the charity's core charitable programmes.	6.1.1	Complied
18	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied
19	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied
20	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied
21	The Board approves an annual budget for the charity's plans and regularly monitors the charity's expenditure.	6.2.1	Complied
	Does the charity invest its reserves (e.g. in fixed deposits)? (skip item 22 if "No")		Yes
22	The charity has a documented investment policy approved by the Board.	6.4.3	Complied
FUNDRAISING PRACTICES			
	Did the charity receive cash donations (solicited or unsolicited) during the financial year? (skip item 23 if "No")		Yes
23	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied
	Did the charity receive donations in kind during the financial year? (skip item 24 if "No")		Yes
24	All donations in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied
DISCLOSURE AND TRANSPARENCY			
25	The charity discloses in its annual report — (a) the number of Board meetings in the financial year; and (b) the attendance of every governing board member at those meetings.	8.2	Complied
	Are governing board members remunerated for their services to the Board? (skip items 26 and 27 if "No")		No
26	No governing board member is involved in setting his own remuneration.	2.2	
27	The charity discloses the exact remuneration and benefits received by each governing board member in its annual report. OR The charity discloses that no governing board member is remunerated.	8.3	

Corporate Governance

S/No.	Code guideline	Code ID	Response
	Does the charity employ paid staff? (skip items 28, 29 and 30 if "No")		Yes
28	No staff is involved in setting his own remuneration.	2.2	Complied
29	<p>The charity discloses in its annual report —</p> <p>(a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from the charity's subsidiaries) exceeding \$100,000 during the financial year; and</p> <p>(b) whether any of the 3 highest paid staff also serves as a governing board member of the charity.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.</p>	8.4	Complied
30	<p>The charity discloses the number of paid staff who satisfies all of the following criteria:</p> <p>(a) the staff is a close member of the family³ belonging to the Executive Head⁴ or a governing board member of the charity;</p> <p>(b) the staff has received remuneration exceeding \$50,000 during the financial year.</p> <p>The information relating to the remuneration of the staff must be presented in bands of \$100,000.</p> <p>OR</p> <p>The charity discloses that there is no paid staff, being a close member of the family³ belonging to the Executive Head⁴ or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.</p>	8.5	Complied
PUBLIC IMAGE			
31	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied

Notes:

- ¹ Staff: Paid or unpaid individual who is involved in the day to day operations of the charity, e.g. an Executive Director or administrative personnel.
 - ² Volunteer: A person who willingly serves the charity without expectation of any remuneration.
 - ³ Close member of the family: A family member belonging to the Executive Head or a governing board member of a charity —
 - (a) who may be expected to influence the Executive Head's or governing board member's (as the case may be) dealings with the charity; or
 - (b) who may be influenced by the Executive Head or governing board member (as the case may be) in the family member's dealings with the charity.
- A close member of the family may include the following:
- (a) the child or spouse of the Executive Head or governing board member;
 - (b) the stepchild of the Executive Head or governing board member;
 - (c) the dependant of the Executive Head or governing board member.
 - (d) the dependant of the Executive Head's or governing board member's spouse.
- ⁴ Executive Head: The most senior staff member in charge of the charity's staff.

Treasurer's Report

The financial year ending 31 March 2020 recorded a total income of S\$15.84 million (2019: S\$18.53 million) and total expenditure of S\$15.79 million (2019: S\$15.92 million). This resulted in a surplus of S\$0.06 million (2019: S\$2.62 million).

The funding from MOH and other funding agencies amounted to S\$11.53 million (2019: S\$10.83 million). This amount is equivalent to 72.8% (2019: 58.5%) of the total income. The increase was due mainly to higher income of S\$2.90 million from Community Silver Trust (CST) Grant (2019: S\$1.59 million) and this was partly offset by lower MOH subvention and other grants of S\$8.28 million (2019: S\$8.94 million). The increase in composition (2020: 72.8%; 2019: 58.5%) was due mainly to a substantial donation of S\$2.20 million from Lien Foundation in FY18/19 for the development of a new Day Hospice at Outram Community Hospital which will be operational in 2021.

Income from donations and fundraising events amounted to S\$3.36 million (2019: S\$6.62 million). The decrease is attributed mainly to a donation of S\$2.20 million from Lien Foundation and a charity concert held during the previous financial year ended 31 March 2019.

Our reserve fund is managed by UOB Asset Management. This fund is mainly invested in quoted equities, quoted debt securities and quoted unit trusts in line with our investment objective of capital preservation and steady growth. During the financial year, the investment income amounted to S\$0.79 million (2019: S\$0.93 million).

The total operating expenditure amounted to S\$15.79 million; a slight decrease of S\$0.13 million or 0.8% over previous year of S\$15.92 million. The total personnel cost was S\$11.90 million; an increase of S\$0.16 million over previous year of S\$11.74 million. We increased our headcount by 5 over the previous year. On 1 April 2019, HCA implemented FRS 116 *Leases* which resulted in the recognition of a right-of-use asset arising from current leases and a corresponding lease liability. The net book value of right-of-use assets in the accounts as at 31 March 2020 was S\$0.55 million (1 April 2019: S\$1.27 million).

As at 31 March 2020, the total funds and reserves stood at S\$31.86 million (2019: S\$31.80 million), a slight increase of 0.19% from last year. HCA continues to be healthy with cash & bank balances and investments amounting to S\$35.66 million (2019: S\$34.95 million) at the end of the financial year. This strong financial position will enable HCA to provide a continuous high standard of service to our patients and to further our vision of being the centre of excellence for home palliative care in Singapore.

Council's Statement

The Council presents their statement to the members together with the audited financial statements of HCA Hospice Care (the "Organisation") for the financial year ended 31 March 2020.

In the opinion of the Council,

- (a) the financial statements set out on pages 12 to 48 are drawn up in accordance with the provision of the Singapore Societies Act, Chapter 311 (the "Act"), the Singapore Charities Act, Chapter 37 and other relevant Regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore so as to give a true and fair view of the financial position of HCA Hospice Care (the "Organisation") as at 31 March 2020 and the results, changes in funds and reserves and cash flows of the Organisation for the financial year then ended;
- (b) at the date of this statement, there are reasonable grounds to believe that the Organisation will be able to pay its debts when they fall due;
- (c) the Organisation has complied with Regulation 6 (Fund-raising appeal) of the Societies Regulation held during the period from 1 April 2019 to 31 March 2020;
- (d) the Organisation has complied with Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations;
- (e) the use of donation moneys is in accordance with the objectives of the Organisation as required under Regulation 11 (Use of donations) of the Charities (Institutions of a Public Character) Regulations; and
- (f) the accounting and other records required by the Societies Act and Charities Act to be kept by the Organisation have been properly kept in accordance with the provisions of the Societies Act and Charities Act.

ON BEHALF OF THE COUNCIL



Dr Caroline Lim Seow Ling
President



Ms Irene Png
Treasurer

Singapore

28 August 2020

Independent Auditors' Report

To the Members of HCA Hospice Care

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of HCA Hospice Care (the "Organisation") which comprise the statement of financial position of the Organisation as at 31 March 2020, and the statement of income and expenditure and other comprehensive income, statement of changes in funds and reserves and statement of cash flows of the Organisation for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies, as set out on pages 12 to 48.

In our opinion, the accompanying financial statements of the Organisation are properly drawn up in accordance with the provisions of the Societies Act, Chapter 311 (the "Societies Act"), the Charities Act, Chapter 37 and other relevant regulations (the "Charities Act and Regulations") and Financial Reporting Standards in Singapore ("FRSs") so as to present fairly, in all material respects, the state of affairs of the Organisation as at 31 March 2020 and the results, changes in funds and reserves and cash flows of the Organisation for the financial year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Singapore Standards on Auditing ("SSAs"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organisation in accordance with the Accounting and Corporate Regulatory Authority *Code of Professional Conduct and Ethics for Public Accountants and Accounting Entities* ("ACRA Code") together with the ethical requirements that are relevant to our audit of the financial statements in Singapore, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ACRA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent Auditors' Report

To the Members of HCA Hospice Care

Responsibilities of Management and Council for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the provisions of the Societies Act, the Charities Act and Regulations and FRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud and error.

In preparing the financial statements, management is responsible for assessing the Organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organisation or to cease operations, or has no realistic alternative but to do so.

The Council's responsibilities include overseeing the Organisation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SSAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- (a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (b) Obtain an understanding of internal control relevant to the audit 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 Organisation's internal control.
- (c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- (d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organisation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organisation to cease to continue as a going concern.

Independent Auditors' Report

To the Members of HCA Hospice Care

Auditor's Responsibilities for the Audit of the Financial Statements (cont'd)

- (e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Council regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

In our opinion:

- (a) the accounting and other records required to be kept by the Organisation have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act and the Charities Act and Regulations; and
- (b) the fund-raising appeal held during the period 1 April 2019 to 31 March 2020 has been carried out in accordance with Regulation 6 of the Societies Regulations issued under the Societies Act and proper accounts and other records have been kept of the fund-raising appeal.

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

- (a) The Organisation has not used the donation moneys in accordance with its objectives as required under Regulation 11 of the Charities (Institutions of a Public Character) Regulations; and
- (b) The Organisation has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.

Deloitte & Touche LLP
Public Accountants and
Chartered Accountants
Singapore

28 August 2020

Statement Of Financial Position

31 March 2020

	Note	2020	2019
		\$	\$
ASSETS			
Current assets			
Cash and bank balances	6	22,553,841	22,442,242
Receivables	7	1,728,240	1,682,507
Financial assets at fair value through profit or loss	10	4,494,731	405,511
Total current assets		28,776,812	24,530,260
Non-current assets			
Property, plant and equipment	8	3,009,660	3,239,595
Right-of-use assets	9	548,781	-
Financial assets at fair value through profit or loss	10	8,614,283	12,099,624
Total non-current assets		12,172,724	15,339,219
Total assets		40,949,536	39,869,479
LIABILITIES, FUNDS AND RESERVES			
Current liabilities			
Payables and accruals	11	1,471,599	1,190,005
Lease liabilities	12	555,254	-
Deferred grants	13	582,913	-
Total current liabilities		2,609,766	1,190,005
Non-current liabilities			
Deferred capital donations/grants	13	6,475,578	6,875,694
Lease liabilities	12	2,443	-
Total non-current liabilities		6,478,021	6,875,694
Funds and reserves			
Unrestricted funds	14	27,788,876	27,249,604
Restricted funds	15	4,072,873	4,554,176
Total funds and reserves		31,861,749	31,803,780
Total liabilities, funds and reserves		40,949,536	39,869,479

See accompanying notes to financial statements.

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	Star PALS Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2020									
INCOME									
From MOH ⁽¹⁾ :									
MOH subvention		-	274,837	6,141,341	456,885	222,803	-	-	7,095,866
Salary adjustment exercise		-	-	307,148	-	-	-	-	307,148
Reimbursement of rental expenses		-	-	621,136	-	6,574	-	-	627,710
MOH other grants		-	-	249,798	-	-	-	-	249,798
Total		-	274,837	7,319,423	456,885	229,377	-	-	8,280,522
From NCSS ⁽²⁾ :									
SingTel sponsorship scheme		-	-	780	-	-	-	-	780
Total		-	-	780	-	-	-	-	780

⁽¹⁾ Ministry of Health ("MOH")

⁽²⁾ National Council of Social Service ("NCSS")

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2020									
From CST, AIC and Others:									
CST ⁽³⁾		97,652	344,876	2,101,265	216,041	81,582	34,179	19,951	2,895,546
AIC ⁽⁴⁾		-	2,105	227,316	-	-	44,820	-	274,241
Others		-	33,517	3,000	-	-	-	45,000	81,517
Total		97,652	380,498	2,331,581	216,041	81,582	78,999	64,951	3,251,304
From donations and fund raising:									
Unsolicited donations		102,558	79,213	1,204,205	24,906	18,350	-	-	1,429,232
Mailers		176,041	-	-	-	-	-	-	176,041
Other fund raising		1,449,074	12,864	291,679	299	1,300	-	-	1,755,216
Total		1,727,673	92,077	1,495,884	25,205	19,650	-	-	3,360,489
From investment:									
Interest from fixed income instruments		467,069	-	-	-	-	-	-	467,069
Dividends from investments		64,212	-	-	-	-	-	-	64,212
Gain on disposal of investments		196,578	-	-	-	-	-	-	196,578
Fair value gain on investments		62,276	-	-	-	-	-	-	62,276
Total		790,135	-	-	-	-	-	-	790,135

³ Community Silver Trust Fund ("CST")

⁴ Agency for Integrated Care ("AIC")

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2020									
From others:									
Programme fees		-	10	3,400	-	-	-	-	3,410
Membership fees		-	-	780	-	-	-	-	780
Miscellaneous income		-	1,900	132,970	-	-	-	21,420	156,290
Total		-	1,910	137,150	-	-	-	21,420	160,480
TOTAL INCOME		2,615,460	749,322	11,284,818	698,131	330,609	78,999	86,371	15,843,710
OPERATING EXPENDITURE									
Personnel costs:									
Salaries and other benefits		160,981	1,107,419	7,094,809	531,689	407,123	142,008	96,161	9,540,190
Central Provident Fund		25,016	131,036	1,025,203	76,598	44,513	22,176	15,446	1,339,988
Professional fees and services		-	-	869,117	-	-	-	-	869,117
Staff training and related expenses		321	78,156	26,562	3,036	757	-	-	108,832
Recruitment expenses		-	88	3,514	73	225	-	-	3,900
Volunteer development and recognition		-	100	42,457	-	-	-	-	42,557
Total		186,318	1,316,799	9,061,662	611,396	452,618	164,184	111,607	11,904,584

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2020									
Premises costs:									
Rental expense of premises		-	-	12,516	-	6,467	-	-	18,983
Repairs and maintenance		-	-	77,430	1,292	5,399	-	-	84,121
Utilities		-	-	56,115	-	10,574	-	-	66,689
Insurance		-	1,511	31,745	8,895	5,187	-	-	47,338
Total		-	1,511	177,806	10,187	27,627	-	-	217,131
Other operating expenses:									
Caregiver support		-	153	2,980	-	-	-	-	3,133
Depreciation		-	17,475	1,367,983	79,264	43,694	-	-	1,508,416
Loss on disposal of property, plant and equipment		-	-	314	-	-	-	-	314
Transport		790	31,112	282,745	15,375	12,409	534	354	343,319
Postage and telephone		487	1,921	134,747	2,048	4,270	-	1,047	144,520
Repairs and maintenance		-	9,515	310,585	115,342	92,359	-	-	527,801
Patient care and medication		-	59,034	110,371	32,225	20,530	-	-	222,160
Supplies and materials		4,430	215	79,738	9,685	12,270	20	-	106,358
Public education expenses		-	10,470	6,875	-	-	400	2,220	19,965
Publicity		-	-	25,042	-	-	-	-	25,042
Miscellaneous expenses		63	678	184,651	3,494	3,758	-	3	192,647
Total		5,770	130,573	2,506,031	257,433	189,290	954	3,624	3,093,675

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Fundraising and Note Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
	\$	\$	\$	\$	\$	\$	\$	\$
2020								
Finance costs:								
Investment fee and other charges	91,150	-	-	-	-	-	-	91,150
Interest expense on lease liabilities	-	-	30,689	-	-	-	-	30,689
Loss on foreign exchange hedge	296,838	-	-	-	-	-	-	296,838
	387,988	-	30,689	-	-	-	-	418,677
Fund raising expenses:								
Mails	3,743	-	-	-	-	-	-	3,743
Other fund raising	147,931	-	-	-	-	-	-	147,931
Total	151,674	-	-	-	-	-	-	151,674
TOTAL EXPENDITURE	731,750	1,448,883	11,776,188	879,016	669,535	165,138	115,231	15,785,741
SURPLUS (DEFICIT) FOR THE YEAR, REPRESENTING TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR	1,883,710	(699,561)	(491,370)	(180,885)	(338,926)	(86,139)	(28,860)	57,969

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2019									
INCOME									
From MOH ⁽¹⁾ :									
MOH subvention		-	241,986	6,584,714	363,102	159,823	-	-	7,349,625
Salary adjustment exercise		-	-	984,978	-	-	-	-	984,978
Reimbursement of rental expenses		-	-	506,383	-	8,218	-	-	514,601
MOH other grants		-	-	94,369	-	-	-	-	94,369
Total		-	241,986	8,170,444	363,102	168,041	-	-	8,943,573
From NCSS ⁽²⁾ :									
NCSS funding – ComChest ⁽³⁾		-	-	-	-	-	110,418	87,663	198,081
SingTel sponsorship scheme		-	-	600	-	-	-	-	600
Total		-	-	600	-	-	110,418	87,663	198,681

⁽¹⁾ Ministry of Health ("MOH")

⁽²⁾ National Council of Social Service ("NCSS")

⁽³⁾ Community Chest ("ComChest")

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2019									
From CST, AIC and Others:									
CST ⁽⁴⁾		-	-	1,586,049	-	-	-	-	1,586,049
AIC ⁽⁵⁾		-	-	19,197	29,619	10,719	34,990	-	94,525
Others		-	-	11,930	-	-	-	-	11,930
Total		-	-	1,617,176	29,619	10,719	34,990	-	1,692,504
From donations and fund raising:									
Restricted donations	14	-	-	2,222,000	-	-	-	-	2,222,000
Unsolicited donations		151,399	48,829	1,263,638	36,986	29,894	-	-	1,530,746
Mailers		157,624	-	-	-	-	-	-	157,624
Liang Wen Fu Concert		886,963	-	-	-	-	-	-	886,963
Other fund raising		1,598,035	6,634	218,787	-	-	-	-	1,823,456
Total		2,794,021	55,463	3,704,425	36,986	29,894	-	-	6,620,789
From investment:									
Interest from fixed income instruments		360,349	-	-	-	-	-	-	360,349
Dividends from investments		38,658	-	-	-	-	-	-	38,658
Gain on disposal of investments		39,709	-	-	-	-	-	-	39,709
Fair value gain on investments		495,675	-	-	-	-	-	-	495,675
Total		934,391	-	-	-	-	-	-	934,391

⁽⁴⁾ Tote Board Community Health Care Fund ("TBCHF")

⁽⁵⁾ Community Silver Trust Fund ("CST")

⁽⁶⁾ Agency for Integrated Care ("AIC")

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2019									
From others:									
Programme fees		-	-	-	24,325	7,343	2,760	-	34,428
Membership fees		-	-	1,320	-	-	-	-	1,320
Miscellaneous income		-	1,005	97,005	-	-	-	9,897	107,907
Total		-	1,005	98,325	24,325	7,343	2,760	9,897	143,655
TOTAL INCOME		3,728,412	298,454	13,590,970	454,032	215,997	148,168	97,560	18,533,593

OPERATING EXPENDITURE

Personnel costs:									
Salaries and other benefits		115,139	948,630	7,354,601	477,361	345,184	120,598	112,844	9,474,357
Central Provident Fund		23,969	110,089	844,142	64,254	32,838	20,515	19,959	1,115,766
Professional fees and services		-	-	889,225	700	-	-	-	889,925
Staff training and related expenses		-	9,885	205,477	362	154	-	-	215,878
Recruitment expenses		-	502	5,294	503	452	-	-	6,751
Volunteer development and recognition		-	-	37,850	-	-	-	331	38,181
Total		139,108	1,069,106	9,336,589	543,180	378,628	141,113	133,134	11,740,858

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2019									
Premises costs:									
Rental expense of premises		-	-	589,691	-	6,574	-	-	596,265
Repairs and maintenance		-	-	112,561	22,776	9,474	-	-	144,811
Utilities		-	-	54,617	10,500	11,009	-	-	76,126
Insurance		-	504	14,538	10,068	3,189	-	-	28,299
Total		-	504	771,407	43,344	30,246	-	-	845,501
Other operating expenses:									
Caregiver support		-	-	877	-	-	2,061	-	2,938
Depreciation		-	13,453	720,043	8,019	6,127	-	32	747,674
Loss on disposal of property, plant and equipment		-	-	10,210	1,671	-	-	-	11,881
Transport		741	27,601	302,415	20,597	14,529	2,802	346	369,031
Postage and telephone		480	4,984	99,568	2,949	5,118	-	1,275	114,374
Repairs and maintenance		-	345	432,983	9,176	12,167	-	-	454,671
Patient care and medication		-	2,461	227,920	22,762	23,351	2,140	-	278,634
Supplies and materials		-	1,046	108,199	12,301	10,509	-	-	132,055
Public education expenses		-	1,013	16,463	-	-	6,875	19,439	43,790
Publicity		-	284	64,091	-	-	-	-	64,375
Miscellaneous expenses		18	345	53,471	-	12	-	-	53,846
Total		1,239	51,532	2,036,240	77,475	71,813	13,878	21,092	2,273,269

Statement Of Income And Expenditure And Other Comprehensive Income

Year ended 31 March 2020

	Note	Fundraising and Investments	StarPals Paediatric Programme	Home Hospice Programme	Day Hospice Programme	Marsiling Day Hospice Programme	Caregiver Support Service Programme	Young Caregivers Programme	Total
		\$	\$	\$	\$	\$	\$	\$	\$
2019									
Finance costs:									
Investment fee and other charges		82,634	-	-	-	-	-	-	82,634
Loss on foreign exchange hedge		383,289	-	-	-	-	-	-	383,289
		465,923	-	-	-	-	-	-	465,923
Fund raising expenses:									
Mailers		5,771	-	-	-	-	-	-	5,771
Liang Wen Fu Concert		355,431	-	-	-	-	-	-	355,431
Other fund raising		229,013	-	-	-	-	-	-	229,013
Total		590,215	-	-	-	-	-	-	590,215
TOTAL EXPENDITURE		1,196,485	1,121,142	12,144,236	663,999	480,687	154,991	154,226	15,915,766
SURPLUS (DEFICIT) FOR THE YEAR, REPRESENTING TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR		2,531,927	(822,688)	1,446,734	(209,967)	(264,690)	(6,823)	(56,666)	2,617,827

See accompanying notes to financial statements.

Statement Of Changes In Funds And Reserves

Year ended 31 March 2020

	Unrestricted funds	Restricted funds	Total
	\$	\$	\$
Balance at 1 April 2018	26,614,495	2,400,594	29,015,089
Transferred from unrestricted funds to restricted funds (Note 16)	(2,153,582)	2,153,582	-
Total comprehensive income for the year:			
Surplus for the year	2,617,827	-	2,617,827
Transferred from deferred capital donations/grants (Note 13)	170,864	-	170,864
Balance at 31 March 2019	27,249,604	4,554,176	31,803,780
Transferred from restricted funds to unrestricted funds (Note 16)	481,303	(481,303)	-
Total comprehensive income for the year:			
Surplus for the year	57,969	-	57,969
Balance at 31 March 2020	27,788,876	4,072,873	31,861,749

See accompanying notes to financial statements.

Statement Of Cash Flows

Year ended 31 March 2020

	2020	2019
	\$	\$
Operating activities		
Surplus for the year	57,969	2,617,827
Adjustments for:		
Depreciation	1,508,416	747,674
Interest from fixed income instruments	(467,069)	(360,349)
Dividends from investments	(64,212)	(38,658)
Government grants	(11,532,606)	(10,834,758)
Loss on disposal of property, plant and equipment	825	11,881
Gain on disposal of investments	(196,578)	(39,709)
Interest expense on lease liabilities	30,689	-
Fair value loss on financial derivative	311,729	176
Fair value gain on investments	(62,276)	(495,675)
Operating deficit before movements in working capital	10,413,113	(8,391,767)
Receivables	(169,843)	2,711,487
Payables and accruals	281,594	(335,266)
Deferred capital donations/grants	182,797	3,048,033
Cash used in operations, representing net cash used in operating activities	(10,118,565)	(2,967,513)
Investing activities		
Purchase of investments	(3,218,513)	(5,856,696)
Proceeds from sale of investments	2,561,759	6,008,430
Interest received from fixed income instruments	467,069	360,349
Dividends received from investments	64,212	38,658
Purchase of property, plant and equipment	(560,216)	(2,274,804)
Net cash used in investing activities	(685,689)	(1,724,063)
Financing activities		
Government grants received	11,656,716	8,130,777
Pledged fixed deposit	(279)	(140)
Interest paid on lease liabilities	(30,689)	-
Repayment on lease liabilities	(710,174)	-
Net cash from financing activities	10,915,574	8,130,637
Net increase in cash and cash equivalents	111,320	3,439,060
Cash and cash equivalents at beginning of year	22,421,982	18,982,922
Cash and cash equivalents at end of year (Note 6)	22,533,302	22,421,982

See accompanying notes to financial statements.

Notes to Financial Statements

31 March 2020

1 GENERAL

The Organisation (Registration No. ROS 213/89 WEL) is registered in the Republic of Singapore with its principal place of operation and registered office at 705, Serangoon Road, Block A, #03-01 @Kwong Wai Shiu Hospital, Singapore 328127. The financial statements are expressed in Singapore dollars.

HCA Hospice Care ('the Organisation') is an independent charitable Organisation to promote hospice care and help terminally ill patients in the community.

The financial statements of the Organisation for the financial year ended 31 March 2020 were authorised for issue by the Board of the Council on 28 August 2020.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING - The financial statements have been prepared in accordance with the historical cost basis, except as disclosed in the accounting policies below, and are drawn up in accordance with the provisions of the Singapore Societies Act, Chapter 311, Financial Reporting Standards in Singapore ("FRSs") and the Singapore Charities Act, Chapter 37 and other relevant Regulations ("the Charities Act and Regulations").

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Organisation takes into account the characteristics of the asset or liability which market participants would take into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these financial statements is determined on such a basis except for leasing transactions that are within the scope of FRS 116 *Leases*, and measurements that have some similarities to fair value but are not fair value, such as value in use in FRS 36 *Impairment of assets*.

In addition, for financial reporting purposes, fair value measurements are categorised into Level 1, 2 or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

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

ADOPTION OF NEW AND REVISED STANDARDS - In the current financial year, the Organisation has adopted all the new and revised FRSs and Interpretations of FRS ("INT FRS") that are relevant to its operations and effective for annual periods beginning on or after 1 April 2019. The adoption of these new/revised FRSs and INT FRSs does not result in changes to the Organisation's accounting policies and has no material effect on the amounts reported for the current or prior years except as disclosed below.

Notes To Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

FRS 116 Leases

FRS 116 introduces new or amended requirements with respect to lease accounting. It introduces significant changes to lessee accounting by removing the distinction between operating and finance lease and requiring the recognition of a right-of-use asset and a lease liability at commencement for all leases, except for short-term leases and leases of low value assets when such recognition exemptions are adopted. In contrast to lessee accounting, the requirements for lessor accounting have remained largely unchanged. The impact of the adoption of FRS 116 on the Organisation's financial statements is described below.

The date of initial application of FRS 116 for the Organisation is 1 April 2019.

The Organisation has applied FRS 116 using the cumulative catch-up approach which does not permit restatement of comparatives, which continue to be presented under FRS 17 and INT FRS 104.

(a) Impact of the new definition of a lease

The Organisation has made use of the practical expedient available on transition to FRS 116 not to reassess whether a contract is or contains a lease. Accordingly, the definition of a lease in accordance with FRS 17 and INT FRS 104 will continue to be applied to those leases entered or changed before January 1, 2019.

The change in definition of a lease mainly relates to the concept of control. FRS 116 determines whether a contract contains a lease on the basis of whether the customer has the right to control the use of an identified asset for a period of time in exchange for consideration. This is in contrast to the focus on 'risks and rewards' in FRS 17 and INT FRS 104.

The Organisation applies the definition of a lease and related guidance set out in FRS 116 to all lease contracts entered into or modified on or after April 1, 2019 (whether it is a lessor or a lessee in the lease contract). The new definition in FRS 116 does not significantly change the scope of contracts that meet the definition of a lease for the Organisation.

(b) Impact on lessee accounting

Former operating leases

FRS 116 changes how the Organisation accounts for leases previously classified as operating leases under FRS 17, which were off-balance-sheet.

Applying FRS 116, for all leases, the Organisation:

- (a) Recognises right-of-use assets and lease liabilities in the statements of financial position, initially measured at the present value of the remaining lease payments, with the right-of-use asset adjusted by the amount of any prepaid or accrued lease payments in accordance with FRS 116.C8(b)(ii);
- (b) Recognises depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss; and
- (c) Separates the total amount of cash paid into a principal portion and interest (presented within financing activities) in the statement of cash flows.

Notes to Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Lease incentives (e.g. free rent period) are recognised as part of the measurement of the right-of-use assets and lease liabilities whereas under FRS 17 they resulted in the recognition of a lease incentive liability, amortised as a reduction of rental expense on a straight-line basis.

Under FRS 116, right-of-use assets are tested for impairment in accordance with FRS 36 *Impairment of Assets*.

For short-term leases (lease term of 12 months or less) and leases of low-value assets, the Organisation has opted to recognise a lease expense on a straight-line basis as permitted by FRS 116. This expense is presented within other operating expenses in the statement of profit or loss.

The Organisation has used the following practical expedients when applying the cumulative catch-up approach to leases previously classified as operating leases applying FRS 17.

- The Organisation has applied a single discount rate to a portfolio of leases with reasonably similar characteristics.
- The Organisation has elected not to recognise right-of-use assets and lease liabilities to leases for which the lease term ends within 12 months of the date of initial application.
- The Organisation has excluded initial direct costs from the measurement of the right-of-use asset at the date of initial application.
- The Organisation has used hindsight when determining the lease term when the contract contains options to extend or terminate the lease.

(c) Financial impact of initial application of FRS 116

The weighted average lessee's incremental borrowing rate applied to the lease liabilities recognised in the statement of financial position on 1 April 2019 is 3.25%.

The following table shows the operating lease commitments disclosed applying FRS 17 at 31 March 2019 discounted using the incremental borrowing rate at the date of initial application and the lease liabilities recognised in the statement of financial position at the date of initial application.

	2019
	\$
Operating lease commitments at 31 March 2019	1,272,761
Less: Effect of discounting the above amounts	(36,334)
Add: Present value of the lease payments under FRS 116 and not previously included in operating lease commitments	31,444
Lease liabilities recognized as at 1 April 2019	1,267,871

The Organisation has assessed that there is no tax impact arising from the application of FRS 116.

Right-of-use assets were measured at the amount equal to the lease liability. Consequently, right-of-use assets of \$1,267,871 were recognised on 1 April 2019.

Notes to Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

FINANCIAL INSTRUMENTS - Financial assets and financial liabilities are recognised on the Organisation's statement of financial position when the Organisation becomes a party to the contractual provisions of the instrument.

Financial assets

Classification of financial assets

Debt instruments mainly comprise cash and bank balances and trade and other receivables that meet the following conditions and are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Debt instruments that meet the following conditions are subsequently measured at fair value through other comprehensive income (FVTOCI):

- the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

By default, all other financial assets are subsequently measured at fair value through profit or loss (FVTPL).

Despite the foregoing, the Organisation may make the following irrevocable election/designation at initial recognition of a financial asset:

- the Organisation may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met; and
- the Organisation may irrevocably designate a debt investment that meets the amortised cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch.

Amortised cost and effective interest method

The effective interest method is a method of calculating the amortised cost of a debt instrument and of allocating interest income over the relevant period.

For financial instruments other than purchased or originated credit-impaired financial assets, the effective interest rate is the rate that exactly discounts estimated future cash receipts (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) excluding expected credit losses, through the expected life of the debt instrument, or, where appropriate, a shorter period, to the gross carrying amount of the debt instrument on initial recognition.

The amortised cost of a financial asset is the amount at which the financial asset is measured at initial recognition minus the principal repayments, plus the cumulative amortisation using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for any loss allowance. On the other hand, the gross carrying amount of a financial asset is the amortised cost of a financial asset before adjusting for any loss allowance.

Interest is recognised using the effective interest method for debt instruments measured subsequently at amortised cost, except for short-term balances when the effect of discounting is immaterial.

Notes to Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Financial assets at FVTPL

Financial assets that do not meet the criteria for being measured at amortised cost or FVTOCI are measured at FVTPL. Specifically:

- Investments in equity instruments are classified as at FVTPL, unless the Organisation designates an equity investment that is neither held for trading nor a contingent consideration arising from a business combination as at FVTOCI on initial recognition.
- Debt instruments that do not meet the amortised cost criteria or the FVTOCI criteria are classified as at FVTPL. In addition, debt instruments that meet either the amortised cost criteria or the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency that would arise from measuring assets or liabilities or recognising the gains and losses on them on different bases.

Financial assets at FVTPL are measured at fair value as at each reporting date, with any fair value gains or losses recognised in profit or loss to the extent they are not part of a designated hedging relationship. The net gain or loss recognised in profit or loss includes any dividend or interest earned on the financial asset and is included in the "Fair value on investment" line item. Fair value is determined in the manner described in Note 4(b)(vi).

Impairment of financial assets

The Organisation recognises a loss allowance for expected credit losses ("ECL") on other receivables. The amount of expected credit losses is updated at each reporting date to reflect changes in credit risk since initial recognition of the respective financial instrument.

The Organisation always recognises 12-month ECL for other receivables as the credit risk on the financial instrument has not increased significantly since initial recognition. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition instead of on evidence of a financial asset being credit-impaired at the reporting date or an actual default occurring.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Organisation compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Organisation considers historical loss rates for each category of customers and adjusts to reflect current and forward-looking macroeconomic factors affecting the ability of the customers to settle the receivables.

The Organisation assumes that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if i) the financial instrument has a low risk of default, ii) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term and iii) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

Irrespective of the outcome of the above assessment, the Organisation presumes that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Organisation has reasonable and supportable information that demonstrates otherwise.

The Organisation regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

Notes to Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Definition of default

The Organisation considers the following as constituting an event of default for internal credit risk management purposes as historical experience indicates that receivables that meet the following criteria are generally not recoverable.

- Information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Organisation, in full (without taking into account any collaterals held by the Organisation).

Credit-impaired financial assets

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

Write-off policy

The Organisation writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, e.g. when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings. Financial assets written off may still be subject to enforcement activities under the Organisation's recovery procedures, taking into account legal advice where appropriate. Any recoveries made are recognised in profit or loss.

Measurement and recognition of expected credit losses

For financial assets, the expected credit loss is estimated as the difference between all contractual cash flows that are due to the Organisation in accordance with the contract and all the cash flows that the Organisation expects to receive, discounted at the original effective interest rate.

If the Organisation has measured the loss allowance for a financial instrument at an amount equal to lifetime ECL in the previous reporting period, but determines at the current reporting date that the conditions for lifetime ECL are no longer met, the Organisation measures the loss allowance at an amount equal to 12-month ECL at the current reporting date.

Financial liabilities and equity instruments

Payables and accruals

Financial liabilities and equity instruments issued by the Organisation are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

Equity instruments

An equity instrument is any contract that evidences a residual interest in the assets of the Organisation after deducting all of its liabilities. Equity instruments are recorded at the proceeds received, net of direct issue costs.

Derecognition of financial liabilities

The Organisation derecognises financial liabilities when, and only when, the Organisation's obligations are discharged, cancelled or expired.

Notes To Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Offsetting arrangements

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when the Organisation has a legally enforceable right to set off the recognised amounts; and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously. A right to set-off must be available today rather than being contingent on a future event and must be exercisable by any of the counterparties, both in the normal course of business and in the event of default, insolvency or bankruptcy.

PROPERTY, PLANT AND EQUIPMENT - Property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is charged so as to write off the cost of assets over their estimated useful lives, using the straight-line method, on the following bases:

Building development	-	30 years
Renovation	-	9 years
Air-conditioners	-	5 years
Furniture and fittings	-	10 years
Office equipment and computers	-	3 to 5 years
Motor vehicles	-	4 years

Fully depreciated assets which are still in use are retained in the financial statements.

The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

The gain or loss arising on disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amounts of the asset and is recognised in profit or loss.

IMPAIRMENT OF NON-FINANCIAL ASSETS - At the end of each reporting period, the Organisation reviews the carrying amounts of its non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the Organisation estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Recoverable amount is the higher of fair value less costs to sell and value in use. 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 for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

Where an impairment loss subsequently reverses, the carrying amount of the asset (cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (cash-generating units) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

Notes To Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

LEASES (before 1 April 2019)- Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

The Organisation as lessee

Rentals payable under operating leases are charged to income or expenditure on a straight-line basis over the term of the relevant lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed. Contingent rentals arising under operating leases are recognised as an expense in the period in which they are incurred.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis, except where another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

Lease (from 1 April 2019)

The Organisation as lessee

The Organisation assesses whether a contract is or contains a lease, at inception of the contract. The Organisation recognises a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets. For these leases, the Organisation recognises the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Organisation uses the incremental borrowing rate specific to the lessee.

Lease payments included in the measurement of the lease liability comprise:

- fixed lease payments (including in-substance fixed payments), less any lease incentives;
- payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is presented as a separate line in the statement of financial position.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

Notes To Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

The Organisation remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate; or
- a lease contract is modified and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured by discounting the revised lease payments using a revised discount rate.

The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Whenever the Organisation incurs an obligation for costs to dismantle and remove a leased asset, restore the site on which it is located or restore the underlying asset to the condition required by the terms and conditions of the lease, a provision is recognised and measured under FRS 37. The costs are included in the related right-of-use asset, unless those costs are incurred to produce inventories.

Right-of-use assets are depreciated over the shorter period of lease term and useful life of the underlying asset. If a lease transfers ownership of the underlying asset or the cost of the right-of-use asset reflects that the Organisation expects to exercise a purchase option, the related right-of-use asset is depreciated over the useful life of the underlying asset. The depreciation starts at the commencement date of the lease.

The right-of-use assets are presented as a separate line in the statement of financial position.

The Organisation applies FRS 36 to determine whether a right-of-use asset is impaired and accounts for any identified impairment loss as described under "Impairment of non-financial asset" above.

Variable rents that do not depend on an index or rate are not included in the measurement of the lease liability and the right-of-use asset. The related payments are recognised as an expense in the period in which the event or condition that triggers those payments occurs and are included in the line 'Other operating expenses' in the statement of profit or loss.

As a practical expedient, FRS 116 permits a lessee not to separate non-lease components, and instead account for any lease and associated non-lease components as a single arrangement. The Organisation has not used this practical expedient. For a contracts that contain a lease component and one or more additional lease or non-lease components, the Organisation allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

PROVISIONS - Provisions are recognised when the Organisation has a present obligation (legal or constructive) as a result of a past event, it is probable that the Organisation will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

Notes To Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognised as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

RECOGNITION OF INCOME - Income is recognised to the extent that it is probable that the economic benefits will flow to the Organisation and the revenue can be reliably measured.

Donations and fund raising income are recognised in profit or loss on an accrual basis when the donations are committed to the Organisation.

Grants received to fund operating expenses are recognised on accrual basis, based on the funding principles specified by NCSS, MOH and AIC. Accruals are made for any over/under funding payable to/receivable from NCSS, MOH and AIC.

Programme fees from day hospice services are recognised at point in time when the services are rendered.

Dividend income is recorded in profit or loss when the right to receive the dividend has been established.

Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable.

GOVERNMENT GRANTS - Government grants are not recognised until there is reasonable assurance that the Organisation will comply with the conditions attached to them and the grants will be received. Government grants whose primary condition is that the Organisation should purchase, construct or otherwise acquire non-current assets are recognised as deferred income in the statement of financial position and transferred to profit or loss on a systematic and rational basis over the useful lives of the related assets.

Other government grants are recognised as income over the periods necessary to match them with the costs for which they are intended to compensate, on a systematic basis. Government grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the Organisation with no future related costs are recognised in profit or loss in the period in which they become receivable.

DEFERRED CAPITAL DONATIONS/GRANTS - Donations received for specific purposes are accounted on receipt basis. This comprises government grants received from MOH, NCSS, AIC and contributions received from donors to construct, furnish and equip the Organisation. Deferred capital grants are recognised as deferred capital donations/grants in the statement of financial position and transferred to the statement of changes in funds and reserves over the estimated useful lives of the related property, plant and equipment or transferred to profit or loss when the grant is utilised.

UNRESTRICTED FUNDS - The Unrestricted Funds are funds which are available to be used for any of the charity's purposes.

Notes to Financial Statements

31 March 2020

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

RETIREMENT BENEFIT COSTS - Payments to defined contribution retirement benefit plans are charged as an expense when employees have rendered the services entitling them to the contributions. Payments made to state-managed retirement benefit schemes, such as the Singapore Central Provident Fund, are dealt with as payments to defined contribution plans where the Organisation's obligations under the plans are equivalent to those arising in a defined contribution retirement benefit plan.

EMPLOYEE LEAVE ENTITLEMENT - Employee entitlements to annual leave are recognised when they accrue to employees. A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the end of the reporting period.

FOREIGN CURRENCY TRANSACTIONS AND TRANSLATION - The financial statements are measured and presented in Singapore dollars, which is the currency of the primary economic environment in which the Organisation operates (its functional currency).

In preparing the financial statements, transactions in currencies other than the Organisation's functional currency are recorded at the rate of exchange prevailing on the date of the transaction. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at the end of the reporting period. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing on the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences arising on the settlement of monetary items, and on retranslation of monetary items are included in profit or loss for the period.

3 CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Organisation's accounting policies, which are described in Note 2, management is required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgments in applying the Organisation's accounting policies

Management is of the opinion that any instances of application of judgements on the Organisation's accounting policies are not expected to have a significant effect of the amounts recognised in the financial statements.

Notes to Financial Statements

31 March 2020

3 CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (CONT'D)

Key sources of estimation uncertainty

The key assumptions concerning the future and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are discussed below.

Useful lives of property, plant and equipment

The Organisation exercise its judgement in estimating the useful lives of property, plant and equipment. The estimated useful lives reflect the Organisation's estimate of the period that the Organisation intends to derive future economic benefits from the use of the depreciable asset, considering past and industry practice.

The carrying amount of property, plant and equipment is as disclosed in Note 8 to the financial statements.

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT

(a) Categories of financial instruments

The following table sets out the financial instruments as at the end of the reporting period:

	2020	2019
	\$	\$
Financial assets		
Financial assets at amortised cost	23,926,291	23,981,648
Financial assets measured at FVTPL	13,109,014	12,505,135
Financial liabilities		
Financial liabilities at amortised cost	1,471,599	1,190,005
Lease liabilities	557,697	-

(b) Financial risk management policies and objectives

The Organisation is subject to market risk (including interest rate risk, currency risk and equity price risk), credit risk and liquidity risk.

Funds with fund managers

In connection with the funds placed with fund managers, these funds placed with fund managers are exposed to a variety of financial risks: credit risk, liquidity risk and market risk (including currency risk, fair value interest rate risk, cash flow interest rate risk and price risk).

The fund managers appointed are held responsible for achieving the investment objectives set forth in their respective investment management agreements. All income and realised capital gains are to be reinvested by the fund managers unless otherwise instructed by the Organisation.

Notes to Financial Statements

31 March 2020

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (CONT'D)

There has been no change to the Organisation's exposure to these financial risks or the manner in which it manages and measures these risk. Market risk exposures are measured using sensitivity analysis indicated below:

(i) Foreign exchange risk

The Organisation has currency exposures arising from certain investments managed by fund managers (Note 10) that are denominated in currencies other than the functional currency. The foreign currency in which these transactions are denominated in, is mainly in United States dollar ("USD").

The fund managers enter into derivative financial instruments to manage the exposure to foreign exchange rate risk, through foreign exchange forward contracts as disclosed in Note 4(vi).

At the reporting date, the remaining net exposure carrying amounts of monetary assets denominated in foreign currency are as follows:

	<u>Assets</u>	
	2020	2019
	\$	\$
USD	614,391	1,326,294

Foreign currency sensitivity

The following table details the Organisation's sensitivity to a 10% increase and decrease in the USD against the functional currency, with all the other variables held constant. The sensitivity analysis includes only outstanding foreign currency denominated monetary items and adjusts their translation at the period end for a 10% change in foreign currency rates.

At the end of the reporting period, if the relevant foreign currency strengthens/weakens by 10% against the Singapore dollars, surplus before tax will increase (decrease) by:

	<u>Strengthen</u>		<u>Weaken</u>	
	2020	2019	2020	2019
	\$	\$	\$	\$
USD	61,439	132,629	(61,439)	(132,629)

(ii) Interest rate risk

The Organisation is exposed to interest rate risk as changes in interest rates may affect the market value of its investment portfolio. The Organisation has no interest-bearing financial liabilities except for lease liabilities (Note 12) and its financial assets bear fixed interest rate..

The Organisation relies on professional fund managers to monitor and mitigate the adverse effects of interest rate changes on its investment portfolios.

Notes to Financial Statements

31 March 2020

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (CONT'D)

No sensitivity analysis is prepared as the Organisation does not expect any material effect on the Organisation's surplus for the year arising from the effects of reasonably possible changes to interest rates on interest bearing financial instruments at the end of the reporting period.

(iii) Investment price risk

Investment price risk arises mainly from uncertainty about the future prices of financial instruments invested by the Organisation. It represents the potential financial loss the Organisation might suffer through holding investments in the face of price movements. It is the Organisation's policy to achieve an appropriate diversification in its investment portfolio in order to mitigate such risk. Further information is disclosed in Note 4b(vi).

(iv) Credit risk

The Organisation has assessed that there is minimal credit risk as majority of the receivables are either due from Ministry or Government related organisations which are backed by the Government of Singapore. The Organisation has applied a 12-month ECL to measure the loss allowance. The management has evaluated that these receivables are performing with low credit risk, as there has been no significant increase in the risk at default on these receivables since initial recognition, and the counterparties generally have a low risk of default and do not have any past-due amounts.

The table below details the credit quality of the Organisation's financial assets as well as maximum exposure to credit risk:

	Note	12-month or lifetime ECL	Gross carrying amount	Loss allowance	Net carrying amount
			\$	\$	\$
<u>2020</u>					
Receivables	7	12-month ECL	1,372,450	-	1,372,450
	Note	12-month or lifetime ECL	Gross carrying amount	Loss allowance	Net carrying amount
			\$	\$	\$
<u>2019</u>					
Receivables	7	12-month ECL	1,539,406	-	1,539,406

The Organisation places its cash and investments with creditworthy financial institutions and large reputable corporations. The credit risk on bank deposits and investment funds is limited as the counterparties are financial institutions with high credit-ratings assigned by international credit-rating agencies and reputable corporations with a good credit history.

Further details of credit risks on receivables are disclosed in Note 7 of the financial statements respectively.

Notes to Financial Statements

31 March 2020

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (CONT'D)

(v) Liquidity risk

Liquidity risk refers to the risk that the Organisation is unable to pay its creditors due to insufficient funds. The Organisation is primarily funded via grants and donations and it strives to ensure sufficient liquidity at all times through efficient cash management. All financial assets and financial liabilities are repayable on demand or due within 1 year from the end of the reporting period other than certain investments (Note 10) and lease liabilities (Note 12).

(vi) Fair value of financial assets and financial liabilities

The Organisation determines fair values of various financial assets and financial liabilities in the following manner:

Fair value of the Organisation's financial assets and financial liabilities that are measured at fair value on a recurring basis

Some of the Organisation's financial assets are measured at fair value at the end of each reporting period. The following table gives information about how the fair values of these financial assets are determined.

Financial assets	Fair value as at				Fair value hierarchy	Valuation techniques and key inputs	Sensitivity analysis (Note 1)	
	2020		2019				2020	2019
	Assets \$	Liabilities \$	Assets \$	Liabilities \$			\$	\$
Financial assets at FVTPL (Note 10)								
1) Quoted equity shares	1,794,564	-	2,385,404	-	Level 1	Quoted bid prices in an active market.	179,456	238,540
2) Quoted bonds	11,625,575	-	10,119,363	-	Level 1	Quoted bid prices in an active market.	1,162,558	1,011,936
3) Quoted unit trusts	604	-	544	-	Level 1	Quoted bid prices in an active market.	60	54

Derivative financial instruments	Average exchange rate		Foreign currency		Contract value		Fair value changes	
	2020 \$	2019 \$	2020 US\$	2019 US\$	2020 \$	2019 \$	2020 \$	2019 \$
Sell USD:								
Less than 3 months	1.391	1.353	8,450,000	1,500,000	11,711,652	2,026,266	310,712	4,006
Buy USD								
Less than 3 months	1.427	1.354	300,000	6,000,000	428,073	8,121,264	1,017	(3,830)
Total		-	8,750,000	7,500,000	12,139,725	10,147,530	311,729	176

Notes To Financial Statements

31 March 2020

4 FINANCIAL INSTRUMENTS, FINANCIAL RISKS AND CAPITAL MANAGEMENT (CONT'D)

Derivative financial instruments:	Fair value hierarchy	Valuation techniques and key inputs
Foreign currency forward contracts	Level 2	Discounted cash flow. Future cash flows are estimated based on forward exchange rates (from observable forward exchange rates at the end of the reporting period) and contract forward rates, discounted at a rate that reflects the credit risk of various counterparties.

Note 1: If the quoted prices are 10% higher/lower while all the other variables were held constant, the Organisation's surplus would increase/decrease as disclosed in the above table.

There were no significant transfers between Level 1 and Level 2 of the fair value hierarchy in 2019 and 2020.

Other than as disclosed in the above table, the Organisation had no other financial assets or liabilities carried at fair value.

(c) Capital risk management policies and objectives

The Organisation manages its capital to ensure it will be able to continue as a going concern. The capital structure of the Organisation consists only of funds and reserves. Management reviews the capital structure on a regular basis. The Organisation's overall strategy remains unchanged from 2019.

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL

The remuneration of key management personnel during the year is as follows:

	2020	2019
	\$	\$
Short-term benefits	699,328	712,634
Post-employment benefits	30,597	30,607
	729,925	743,241
Number of key management personnel	2	2

Notes to Financial Statements

31 March 2020

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL (CONT'D)

The remuneration of key management personnel is determined by the Board of the Council. Members of the Executive Committee and Council did not receive any remuneration from the Organisation during the year.

Related party transactions

	2020	2019
	\$	\$
Donations to the Organisation by Council and key management personnel	52,455	74,250

6 CASH AND BANK BALANCES

	2020	2019
	\$	\$
Fixed deposits	7,125,569	5,820,260
Cash at banks	14,811,172	15,671,827
Cash held by fund manager (Note 10)	617,100	950,155
Cash and bank balances	22,553,841	22,442,242
Less: Pledged fixed deposit	(20,539)	(20,260)
Cash and cash equivalents in the statement of cash flows	22,533,302	22,421,982

Fixed deposits bear interest at 1.72% to 1.94% (2018: 0.35% to 2.04%) per annum and for a tenure of approximately 90 to 365 days (2019: 92 to 365 days). The fixed deposits can be drawn down without the need to incur significant cost.

7 RECEIVABLES

	2020	2019
	\$	\$
Recoverables from MOH	288,252	991,893
Recoverables from Agency of Integrated Care	1,650	5,032
Job Support Scheme (JSS) grant receivables (Note 13)	582,913	-
Deposits	201,770	197,690
Sundry receivables	297,865	344,791
Prepaid expenses	355,790	143,101
	1,728,240	1,682,507

Job Support Scheme grant receivables related to grants from the Government to support wages during the COVID-19 pandemic.

Loss allowance for receivables has been measured at 12-month expected credit loss (ECL) as the amounts mainly consist of receivables from Ministry or Government related organisations which are backed by the Government of Singapore, and for which the management has assessed these counterparties to be creditworthy with low credit risk and have low risk of default.

No impairment allowance was made for the recoverables as these amounts are due from Ministry or Government related organisations and the management considers the probability of default and the loss upon default to be minimal after assessing for considerations such as financial background, creditability, historical credit loss experience and any relevant forward looking information, including but not limited to changes in economic environment. The management has evaluated that there is no significant change in credit quality and the amounts are still considered recoverable and the receivables are not past due as at the end of the reporting period.

Notes to Financial Statements

31 March 2020

7 RECEIVABLES (CONT'D)

Sundry receivables and deposits

For purpose of impairment assessment, these amounts are considered to have low credit risk as they are not due for payment at the end of the reporting period and there has been no significant increase in the risk of default on the receivables since initial recognition. Accordingly, for the purpose of impairment assessment for these receivables, the loss allowance is measured at an amount equal to 12-month expected credit losses (ECL).

In determining the ECL, management has considered the Organisation's historical credit loss experience with the relevant counterparties, as well as any relevant forward-looking information and assessed that the expected credit loss to be insignificant.

There has been no change in the estimation techniques or significant assumptions made during the current reporting period in assessing the loss allowance for recoverables and other receivables.

8 PROPERTY, PLANT AND EQUIPMENT

	Building development	Renovation	Air- conditioners	Furniture and fittings	Office equipment and computers	Motor vehicles	Total
	\$	\$	\$	\$	\$	\$	\$
Cost:							
At 1 April 2018	2,904,460	1,065,556	88,884	169,010	2,577,191	519,190	7,324,291
Additions	-	1,880,799	5,158	4,579	271,866	112,402	2,274,804
Disposals	(2,904,460)	(274,438)	(71,526)	(42,208)	(146,058)	(52,733)	(3,491,423)
At 31 March 2019	-	2,671,917	22,516	131,381	2,702,999	578,859	6,107,672
Additions	-	261,854	9,540	-	288,822	-	560,216
Disposals	-	-	-	-	(25,380)	-	(25,380)
At 31 March 2020	-	2,933,771	32,056	131,381	2,966,441	578,859	6,642,508
Accumulated depreciation:							
At 1 April 2018	2,784,112	772,131	63,928	116,928	1,534,268	328,578	5,599,945
Depreciation	120,348	128,785	7,653	10,908	374,938	105,042	747,674
Disposals	(2,904,460)	(274,273)	(60,533)	(42,097)	(145,446)	(52,733)	(3,479,542)
At 31 March 2019	-	626,643	11,048	85,739	1,763,760	380,887	2,868,077
Depreciation	-	277,695	4,687	11,326	396,941	98,677	789,326
Disposals	-	-	-	-	(24,555)	-	(24,555)
At 31 March 2020	-	904,338	15,735	97,065	2,136,146	479,564	3,632,848
Carrying amount:							
At 31 March 2020	-	2,029,433	16,321	34,316	830,295	99,295	3,009,660
At 31 March 2019	-	2,045,274	11,468	45,642	939,239	197,972	3,239,595

Notes to Financial Statements

31 March 2020

9 RIGHT-OF-USE ASSETS

The Organisation leases several assets including office space and warehouse space rental. The average lease term is 3 years (2018: 3 years).

	Office and warehouse space
	\$
Cost:	
At 1 April 2019 and 31 March 2020	1,267,871
Accumulated depreciation:	
At 1 April 2019	-
Depreciation for the year	719,090
At 31 March 2020	719,090
Carrying amount:	
At 31 March 2020	548,781
At 1 April 2019	1,267,871

10 INVESTMENTS

	2020	2019
	\$	\$
Quoted equity shares, at fair value	1,794,564	2,385,404
Quoted debt securities, at fair value	11,625,575	10,119,363
Quoted unit trusts, at fair value	604	544
	13,420,743	12,505,311
Financial derivative instruments	(311,729)	(176)
Total investments	13,109,014	12,505,135
Analysed by:		
Current	4,494,731	405,511
Non-current	8,614,283	12,099,624
	13,109,014	12,505,135

The investments and cash at bank amounting to \$13,109,014 (2019: \$12,505,135) and \$617,100 (2019 : \$950,155) respectively are managed by and placed with external fund managers.

Notes to Financial Statements

31 March 2020

10 INVESTMENTS (CONT'D)

The quoted investments are held for long-term strategic purposes in accordance with the Organisation's investment strategy and plan.

Quoted equity shares offer the Organisation the opportunity for returns through dividend income and fair value gains. The fair values of these securities are based on closing quoted market prices on the last market day of the financial year.

Quoted debt securities have effective interest rates ranging from 1.98% to 6.03% (2019 : 1.86% to 5.94%) per annum and have maturity dates ranging from 2020 to 2021 (2019 : 2020 to 2021). The fair value of the quoted debt securities are based on closing quoted market prices on the last market day of the financial year.

The fair values of the quoted unit trusts under management are based on the closing quoted market prices at the end of the reporting period.

11 PAYABLES AND ACCRUALS

	2020	2019
	\$	\$
Other payables	254,132	72,055
Accrued expenses	1,182,334	1,074,770
Overfunding by NCSS	-	1,047
Equipment loan deposits received	35,133	42,133
	1,471,599	1,190,005

12 LEASE LIABILITIES

	2020
	SGD\$
Maturity analysis:	
Year 1	562,997
Year 2	2,450
	565,447
Less: Unearned interest	(7,750)
	557,697
Analysed as:	
Current	555,254
Non-current	2,443
	557,697

The Organisation does not face a significant liquidity risk with regard to its lease liabilities. Lease liabilities are monitored within the Organisation's treasury function.

Notes To Financial Statements

31 March 2020

12 LEASE LIABILITIES (CONT'D)

Reconciliation of liabilities arising from financing activity

The table below details changes in the company's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Statement of Cash Flows as cash flows from financing activities.

	31 March 2019	Adoption of FRS 116	1 April 2019	Financing cash flows	31 March 2020
Lease liabilities	-	1,267,871	1,267,871	(710,174)	557,697

13 DEFERRED CAPITAL DONATIONS/GRANTS

	2020	2019
	\$	\$
At beginning of year	6,875,694	6,702,507
Addition of deferred capital grant	147,446	1,930,100
Amortisation for the year transferred to unrestricted fund	-	(170,864)
Grants from CST [Note]	2,703,981	-
Grants for Job Support Scheme [Note 7]	582,913	-
Return of expired CST Operational Grants	(106,199)	-
Utilisation of CST for the year transferred to income	(1,440,909)	(1,181,460)
Utilisation of CST Operational Grants [Note]	(1,081,593)	-
Utilisation of deferred capital expenditure	(622,842)	(404,589)
At end of year	7,058,491	6,875,694

Note:

From 1 April 2013, CST grants can be applied as follows:

- Donations can be claimed for dollar-for-dollar donation matching provided by the Government to enhance the services of voluntary welfare organisations (VWOs) in the intermediate and long-term care (ILTC) sector; and
- Up to 40% of the donations can be claimed for recurrent operating costs incurred.

Notes to Financial Statements

31 March 2020

14 UNRESTRICTED FUNDS

	2020	2019
	\$	\$
Reserves policy:		
Unrestricted funds	27,788,876	27,249,604
Ratio of reserves to annual operating expenditure	1.76	1.71

The reserves of the Organisation provide financial stability and sustainability. The Council intends to maintain the unrestricted funds at a level which is equivalent to 2 to 3 times of the Organisation's operating expenditure. The Council reviews the reserves annually, to ensure that the reserves are adequate to fulfill the Organisation's continuing obligations.

15 RESTRICTED FUNDS

These funds comprise the cumulative operating surplus arising from the restricted profit or loss account for specific purposes transferred from (to) the profit or loss.

	Patients fund	Medical and office equipment	Projects fund	Training fund	Hospice into the community	Respectance Fund	NCSS Caregiver reserve	NCSS Day Hospice reserve	NCSS Young Caregiver reserve	Deutsche Bank Fund	Lien Foundation - Outram Community Hospital	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
At 1 April 2019	432,169	416,640	692,038	364,658	50,195	73,419	57,139	226,081	6,082	82,173	-	2,400,594
Total comprehensive (loss) income for the year (Note 16)	-	-	-	-	-	(9,957)	(5,085)	-	-	(31,376)	2,200,000	2,153,582
At 31 March 2019	432,169	416,640	692,038	364,658	50,195	63,462	52,054	226,081	6,082	50,797	2,200,000	4,554,176
Total comprehensive (loss) income for the year (Note 16)	(48,591)	(16,865)	(29,975)	(83,979)	(25,097)	(14,541)	-	-	-	(48,342)	(213,913)	(481,303)
At 31 March 2020	383,578	399,775	662,063	280,679	25,098	48,921	52,054	226,081	6,082	2,455	1,986,087	4,072,873

Patients fund - The fund is set aside to benefit the medical, psychosocial and physical well-being of the patients.

Medical and office equipment - The fund is set aside to replace, maintain and purchase of medical and office equipment.

Projects fund - The fund is meant for any special projects that the Organisation may undertake.

Training fund - The fund is set aside to be used for the training and development of medical and nursing staff in specialist skills in palliative care and to train and equip staffs and volunteers of the Organisation so that standards of service may be maintained.

Notes to Financial Statements

31 March 2020

15 RESTRICTED FUNDS (CONT'D)

Hospice into the community - To increase the reach of the Organisation in providing palliative care to the community, the Organisation has set up satellite centres in various housing estates. Teams of doctors, nurses, medical social workers function in satellite centres to fulfill the needs of the patients in the community. The fund is to be used for setting up, renovation, maintenance and running of the satellite centres.

Respectance fund - The fund is set aside to help the needy patients who wish to die in their own home and family whose primary breadwinner has passed away. By having this fund, it helps to improve the quality of life for the patients and support their families.

NCSS Caregiver reserve - This fund is to support caregivers of persons with disability or seniors in attending training, seminars and workshops related to caregiving in order to equip them with relevant knowledge and skills and help them better cope with the challenges of caregiving.

NCSS Day Hospice reserve - This fund enables the Organisation to run the Day Hospice Centre at 12 Jalan Tan Tock Seng and Kang Le Marsiling at Block 2 Marsiling Drive. Patients who do not require 24-hour nursing care and are able to walk or are safely mobile in a wheelchair can attend our day hospice and participate in the Organisation's constructive activities and therapy programmes.

NCSS Young Caregiver reserve - This fund supports the Young Caregiver Programme (yCG) where the Organisation collaborates with schools and institutions to run programmes aimed at raising students' and youth's awareness on the need to care for their loved ones who are elderly sick or are struck with life-limiting illness.

Deutsche Bank fund - This fund is set aside to provide transportation, essential items and services for patients.

Lien Foundation - Outram Community Hospital - This fund is set aside to provide funding for the capital expenditure of Day Hospice Centre at Outram Community Hospital.

These restricted funds are represented by cash and cash equivalents amounting to \$4,072,873 (2019: \$4,554,176).

16 TRANSFERRED TO (FROM) RESTRICTED FUNDS

	2020	2019
	\$	\$
INCOME		
From donations:		
- Restricted donations	-	2,222,000
Purchase of fixed asset	(268,985)	-
EXPENDITURE		
Other operating expenses:		
- Patient care and medication	(128,339)	(41,167)
- Volunteer development and recognition	-	(22,000)
- Training	(83,979)	-
- Transportation	-	(166)
Total Expenditure	(212,318)	(63,333)
(Deficit) Surplus	(481,303)	2,158,667
NCSS Caregiver reserve	-	(5,085)
(Deficit) Surplus transferred (from) to restricted funds	(481,303)	2,153,582

Notes to Financial Statements

31 March 2020

17 TAXATION

The organisation is an approved organisation under the Charities Act, Chapter 37 and is exempted from tax under the Income Tax Act.

18 TAX-DEDUCTIBLE RECEIPT

	2020	2019
	\$	\$
Donations for which tax-deductible receipts were issued	2,739,255	5,441,804

19 NON-TAX DEDUCTIBLE RECEIPT

	2020	2019
	\$	\$
Donations for which non-tax deductible receipts were issued	621,234	616,259

20 OPERATING LEASE ARRANGEMENT

Disclosure required by FRS 17

The Organisation as lessee:

	2019
	\$
Payment recognised as an expense during the year	596,266

As at 31 March 2019, the Organisation has outstanding commitments under non-cancellable operating leases, which fall due as follows:

	2019
	\$
Within one year	719,053
Two to five years	553,708
	1,272,761

Operating lease outstanding commitments represent rentals payable by the Organisation for its registered office and day centres.

Donor List

\$100,000 and above

Estate of Peter Ian Windle
Singapore Totalisator Board

\$50,000 to \$99,999

Estate Of Chook Ying Ho @ Chook Yung Hoe
Angeline
The Community Foundation Of
Singapore

\$25,000 to \$49,999

Beauty One International Pte Ltd
Lum Kok Seng
Omni-Crest Engineering & Construction
Pte Ltd
Standard Chartered Bank (Singapore)
Limited

\$10,000 to \$24,999

Baey Lian Peck
Beh Han Song James
Binjai Tree
Caesar Sengupta
Chang Hee Kuan
Chen Luo
Chong Poh Heng
Chua Choon Hock
Chua Wah Ann
CSE Global Ltd
Ellipsiz DSS Pte Ltd
Family of the Poon Whye Ngan
Hotel Grand Central Limited
Jane Ang Guat Peng
Lee Foundation Singapore
Lee Kim Tah Foundation
Lian Bee Leng
Lim Cheng Yin
Lim Cher Chye
Lim Siew Khoon
Lioh Chin Bok
Low Sze Wee
Lum Wai Meng
Melford Pte Ltd
MSV Systems & Services Pte Ltd
Neubronner Edward Bernard
Nipsea Management Company Pte Ltd
Ong Bee Leng
Overseas Academic Link Pte Ltd
PAP Community Foundation
Pavilion Capital International Pte Ltd
Pe Chee Hiang
PSA Corporation Limited
Quah Chien Choon Terence
Ryder Auto Pte Ltd
Seow Bee Lian
Soh Kim Chua
Tan Keng Hwa
Tang Tuck Soon
Teo Poh Lian Pte Ltd
TI Canvas & Hardware
Wee Ai Ning

Wong Bor Horng Tracy
Wu Hwee Tan, Iris
Yeo Henry

\$5,000 to \$9,999

Amber Electronics Pte Ltd
Andress Goh
Ang Siew Lay
Angela Tan Gek Lya
B4 Water Leakage Specialist Pte Ltd
Central Singapore Community Development
Council
Chan Lian Chai Clinton
Chew Kwai Lan
Chiang Yao Chye
Chong Siang Hooi
Chua Chye Heng Kevin
Chua Hwee Hong
Deyi Secondary School
Esun International Pte Ltd
Flow Traders Asia Pte Ltd
Han Lin Jee Pauline
Heng Hock Mui Ann
Ho Hwee Sze
James Perinpanayagam
Keppel Club
Koh Cheok Eng, Angeline
Kwan Im Thong Hood Cho Temple
Late Liu Hua An
Lendlease Singapore Pte Ltd
Lian Eng
Lim Kee Yang
Livingstone Health Ltd
Low Su Lin
Low Sze Gin
Lui Shu Jun
Lum Kwan Sung
Lum Wen Sum Kelvin
Neo Kai Ting
Ng Chong-Heng
Ng Chu Wen
Ng Shan Jun
Ng Wei Yong
North West Community Development
Council
OCBC Bank
Onnah Liew
Pei Hwa Foundation Limited
Sim Wei Ling
Singh J Harbans
Sng Tian Bao Marc
Steppe Capital Pte Ltd
Tan Chye Teck
Tan Hui Sze Alice
Tan Yang Guan
Tat Lian Trading Co
Teo Eileen
Tey Beng Hea
UK Online Giving Foundation
Vicom Ltd
Vincent Chong Sy Feng
Wee Meng Choo

\$1,000 to \$4,999

A Team Landscape Constructor Pte Ltd
Aileen Chua Oi Lin
Alicia Lee Lai Cheng
Alliancebernstein (Singapore) Ltd
Anbumalar d/o Ramiah
Andrew Kwauk Yu Tang
Ang Ai Hua
Ang Hong Guan
Ang Hwee Tiang
Ang Jean Bee Leng
Ang Jia-Ying Eliza
Ang Joo Liak
Ang Kian Pang
Anuket International Pte Ltd
Aw Chon Wai
Aw Jia Ming Eugene
Ben Ching Engineering Pte Ltd
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HCA Hospice Care

705 Serangoon Road Block A

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