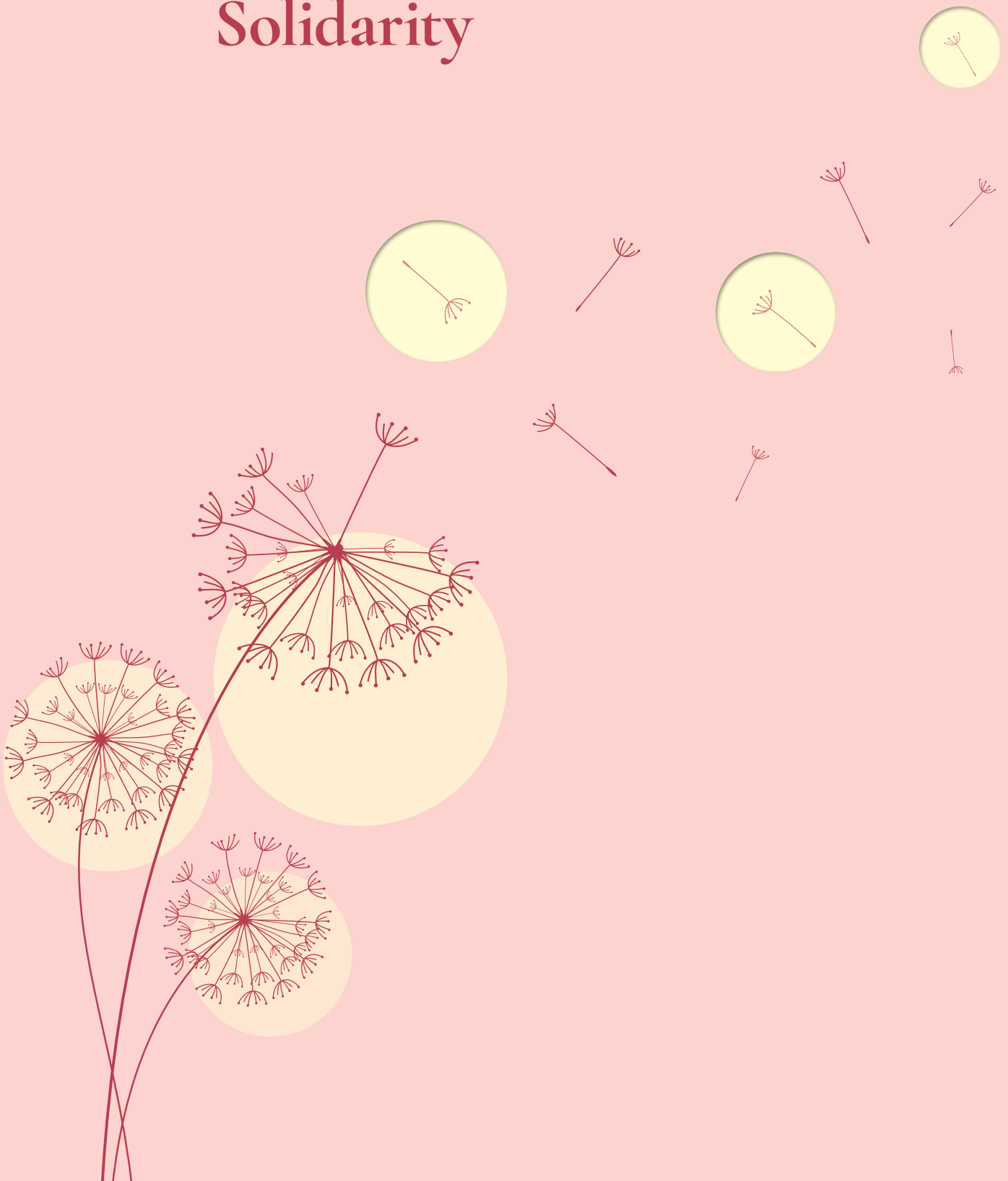
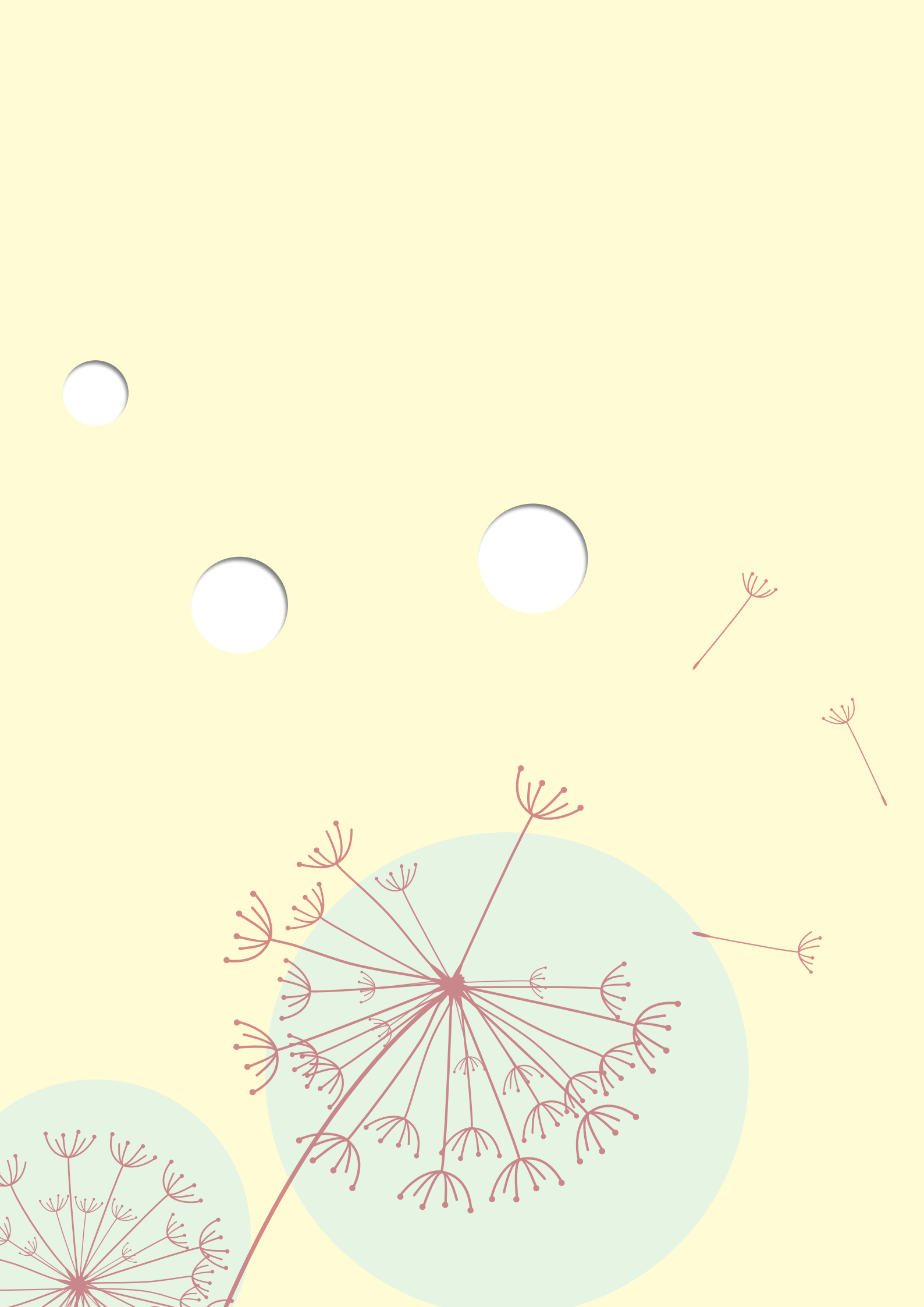


Strength in Solidarity





Strength in Solidarity

It is in times of adversity that the brilliance of human nature shines through. Amidst the ravages of the COVID-19 pandemic, it is the solidarity of staff, volunteers and donors that holds steady, enabling HCA to continue our mission of ensuring the best quality of life for our patients.



The dandelion represents the warmth and power of the sun and the ability to rise above life's challenges. It also signifies hope and positivity, as HCA endeavours forward in the new normal.

About HCA

HCA Hospice Care (HCA) is Singapore's largest home hospice care provider and a registered charity since 1989. We provide 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 3,600 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 its patients' caregivers. Its 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 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

Our Values

Compassion
Professionalism
Respect

Our Vision

To be the Centre of Excellence for home hospice care

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President's Message

The year 2020 tested HCA's resolve and resilience to deliver quality end-of-life care to our patients and compassionate support to caregivers.

We are exceedingly proud of how staff members at HCA weathered the COVID-19 pandemic to serve our patients with the usual high standard of care under the leadership of CEO Ms Angeline Wee and Medical Director Dr Chong Poh Heng.

Patients and their families were cautious during the pandemic. Volunteers were uncertain how they could continue to give back with perpetual updates to the safety guidelines. The courage of our frontline professionals was put to the test, as there was fear that they may become a source of infection at home.

Regardless, the values of compassion, professionalism and respect endured. The management and staff at HCA stood in solidarity, staying true to our cause.

I congratulate our award recipients in 2020: Nurse Nicole Peng and Nurse Carol Toh, earned the Community Care Excellence Award, Individual Award (Silver) category and HCA's signature Family Foto Fair was recognised with the Community Care Excellence Award – Team Award (Merit).

We are grateful to individual and corporate volunteers and donors, who readily stepped forward to provide for our patients – in donation and in kind. Many personally delivered meals to patients who could not visit the Day Hospice. Meanwhile, the support and encouragement from MOH, AIC,

NCSS, Lien Foundation, Singapore Hospice Council, National Healthcare Group and SingHealth strengthened our resolve to deliver the best possible solution to care for our patients, be it in-person, remotely, or virtually, albeit safely and satisfactorily.

Just when the pandemic situation appeared to be under control, a fire occurred at our headquarters in Kwong Wai Shiu Hospital (KWSH) at the start of this year. We are relieved that there was no injury from the incident. The personal belongings of staff members were destroyed and damaged. Yet, every employee stood hand-in-hand, kept their eyes on our patients and lifted one another's spirits. While operations in the HQ Day Hospice was disrupted, it re-opened in under 28 days while staff members operated from make-shift office space. We are deeply appreciative of the support extended to us, by the management and staff of KWSH.

The year has been challenging. HCA is not the only one who had to surmount these difficulties. We are blessed that we have partners who demonstrated their trust and confidence in HCA and our purpose through their actions.

As HCA journeys on its fourth decade, we sought and gained members' support for HCA to transit from a society to a company limited by guarantee, at the 31st Annual General Meeting held virtually in



September 2020. I am pleased to announce that we have successfully incorporated HCA Hospice Limited at the time of writing this message. We are beholden to our regulators, authorities, partners and volunteers whose advice and unwavering support sustained us.

Singapore faces a trio of community challenges. Our population is rapidly ageing; life expectancy is rising with high-quality public healthcare, and our average household size is shrinking steadily. In collaboration with our partners across the public, private and people sectors, we aim to better our care for our community in solidarity.

The year 2020 has taught us many lessons. The most significant of them all is: we can overcome all odds in unity. There is strength in solidarity.

On behalf of the 23rd Council of HCA Hospice Care, I thank you for a meaningful and purposeful 2020.

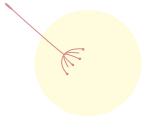
Dr Caroline Lim
President



Solidarity in Values

Anchored by HCA's corporate values of Compassion, Professionalism and Respect, the HCA team continues to weather the challenges of the pandemic together, adapting to the tides of change by thinking out of the box to pivot affected programmes.

CEO's Message



“The efforts of the Task Force enabled HCA to emerge from the worst of the COVID-19 pandemic, stronger and more united than ever.”



The past year has been extraordinary in many ways. The storm of the COVID-19 pandemic swept through the world, disrupting lives, businesses and organisations alike.

Safe distancing restrictions posed direct challenges to our work. But amidst a climate of uncertainty, our staff morale remained strong and positive, anchored by the collective drive to serve our beneficiaries. The HCA COVID-19 Task Force, a mighty team of 10 staff members from different departments, was quickly established to steer HCA through choppy waters.

The Task Force kept abreast of ever-changing developments and government advisories, established the Pandemic Response Plan in line with these measures, all while keeping the interests of HCA staff, volunteers and beneficiaries at the forefront.

Weekly updates were disseminated to all staff, to address questions and allay worries. Several clinical staff members from the Task Force bravely volunteered to be part of the CART (COVID At Risk Response) Team, on call 24/7, to visit at-risk or suspect cases. This special team was interchangeably known as the COVID Angels Response Team, an affectionate name they truly deserve.

The efforts of the Task Force enabled HCA to emerge from the worst of the COVID-19 pandemic, stronger and more united than ever.

To keep staff morale high and the organisational spirit bright, amidst a prolonged period of working from home and split teams, we launched an online staff engagement initiative coined “Weekly Shenanigans”. Through this, we created common digital spaces for personal sharing and curated shared experiences for our staff to unwind, bond and to learn new skills.

At the start of 2021, it seemed like there was finally some semblance of normality, as we prepared to progressively resume work-from-office arrangements. The office was bustling with energy and vigour again. Unfortunately, this was brought to a halt when a major fire broke out at our headquarters in early January 2021, which razed and destroyed almost all of our furnishings, documents and personal belongings.

Despite the crushing blow, our staff took the loss and resulting challenges in their stride. The Revive Task Force was set up to establish recovery plans and keep the rest of our staff informed of updates on the situation. We witnessed the same spirit of solidarity as they worked tirelessly round the clock with disaster recovery experts and prepared a make-shift workspace on the other level of our premises.

Renovations and repair work are in progress now. Despite the immense challenges we have faced, I am confident that the solidarity of our team will drive HCA ahead, to continually fulfil our mission of ensuring the best quality of life for our patients.

Ms Angeline Wee
Chief Executive Officer

Medical Director's Message



“We might have faced unprecedented storms, but these innovative turns and novel offerings in the past year have shown that true strength indeed lies in solidarity (in body and spirit).”

It has been over a year since the Circuit Breaker in April 2020. In light of unforeseen volatility over the past year, the theme for this annual report – Strength in Solidarity – is particularly apt.

HCA adapted quickly to a strange new normal, exploring creative ways as an organisation to continue supporting beneficiaries amidst numerous restrictions.

The 'high touch' approach central to HCA's services appeared threatened by various safety measures aimed at curbing the spread of COVID-19. In response, shortly after the start of the Circuit Breaker, we launched video consultations to remain connected with our patients and families. While there were initial concerns that telemedicine lacks the intimacy of human contact, we quickly realised that authentic virtual connections do transcend apparent gaps arising from technology use.

As the COVID-19 pandemic wore on, we pivoted to electronic platforms in

rendering staple events. One example is the annual Remembrance Day for bereaved families from Star PALS, our signature paediatric palliative care service. The team planned every detail, to ensure attendees who were online, felt supported throughout the specially curated programme. Illustrating again the theme of solidarity, ardent volunteers prepared care packs and delivered them to families at home ahead of time.

During the event, using materials from the pack, each family created drawings of what they felt represented them as a unit. They gamely shared their feelings and thoughts with others online as one community of mourners. Having gone through the experience of losing a loved one, they were invited to pen 'letters of hope' before the end of the programme. Conceptually, these messages would be shared in future with other Star PALS families who would have newly lost a child to terminal illness.

Corporate partners and lay volunteers complement our services in significant and critical ways, particularly within our Day Hospices – sanctuaries where patients meet and caregivers get a much deserved break. When we had to cease

volunteering activities at the Day Hospice for several months last year, our teams rallied together to fill an unanticipated void. To keep patients' morale up and always engaged, the team brainstormed actively and promptly organised several make-believe outings!

Through creatively handcrafted props and decorations, our two Day Hospices have intermittently transformed into a dazzling variety of settings. Over this period, our patients have embarked on first class "flights" and enjoyed pampering sessions at a "beauty salon", just to name a few delights. This make-believe concept continues today at both Day Hospices, providing our patients with immersive experiences in the absence of physical outings.

We might have faced unprecedented storms, but these innovative turns and novel offerings in the past year have shown that true strength indeed lies in solidarity (in body and spirit); as one hospice family of varied providers, we worked in unison despite odds, collectively serving HCA's core mission of improving lives.

Dr Chong Poh Heng
Medical Director

Limitless Imagination

“Putting their creativity and imagination to work, the team transformed the Day Hospice into a magnificent spectrum of settings, including a 70s beauty parlour, aircraft cabin and the outer space.”



The Star Wars-themed make-believe outing.

Patients were handed an “air ticket” and served refreshments during their in-flight experience.

When it comes to HCA's make-believe outings, the possibilities are limitless. To date, the patients at both of HCA's Day Hospices have taken flights, indulged in beauty treatments and participated in the Olympic Games – all within the confines of the Day Hospices.

The concept started in mid-2020, at the peak of COVID-19 restrictions. Monthly outings to different places of interest were suspended, much to the chagrin of our Day Hospice patients, who often looked forward to these jaunts with their friends.

Our Day Hospice team quickly put their heads together and came up with an ingenious idea to circumvent these restrictions. With outdoor trips a thing of the past, the team decided to bring these outings to the patients

instead. Putting their creativity and imagination to work, the team transformed the Day Hospice into a magnificent spectrum of settings, including a 70s beauty parlour, aircraft cabin and the outer space.

Previously empty walls were adorned with elaborately handcrafted decorations in line with the theme and our patients were treated to themed snacks and gifts to create an immersive experience.

WORKING AS ONE

Each make-believe outing is a showcase of teamwork and solidarity, with the common goal of bringing joy to our patients. Much effort goes into every detail of these make-believe outings, from conceptualisation to execution. Besides handcrafting props and decorations, the team would also choreograph dances and dress up for the occasion, much to the delight of our patients.

The spirit of the team's innovation quickly created a ripple effect of kindness – some organisations and groups came onboard and offered sponsorships. To recreate a realistic travel experience for our patients, ground-handling and in-flight catering service provider SATS Ltd, generously agreed to sponsor lunch served on trays, to simulate in-flight meals.

The idea of make-believe outings also caught on at the HCA Kang Le Day Hospice, after the Mondays & Thursdays volunteer group adapted the concept and infused it with their own twist of festivity.

While make-believe outings came about as a response to the restrictions the COVID-19 pandemic imposed, it has evolved into a grander showcase of solidarity amongst HCA staff, volunteers and sponsors.

“Besides handcrafting props and decorations, the team would also choreograph dances and dress up for the occasion, much to the delight of our patients.”



The Mondays & Thursday volunteer group themes their version of make-believe outings around major festivals in Singapore.



In-flight meals on land.



Props and costumes are integral to complete the make-believe experience.

One Last Wish

For HCA patient Piyamat Chummongkhon, having a family portrait taken is a cherished last wish.

“It holds a lot of meaning for me,” the young mother of three says. “After we found out about the cancer diagnosis, I talked to my husband about bringing everyone together for a family portrait.”

But the gruelling chemotherapy sessions and COVID-19 restrictions on gatherings proved challenging.

When HCA Assistant Nurse Manager Choo Seow Ling brought up HCA’s Portraits@Home initiative on one of her visits – a home-based spinoff of the biannual Family Foto Fair – Piyamat was elated.

The Portraits@Home initiative brings the experience of professional photography and makeup services to patients’ homes. It is a labour of love by HCA’s volunteers and staff, as they tirelessly make multiple trips across the island over a span of numerous weeks, to capture beautiful family portraits for patients facing the end of life.



Piyamat and her husband are doting parents to three young boys.

“After we found out about the cancer diagnosis, I talked to my husband about bringing everyone together for a family portrait.”

Piyamat with her husband, three sons, parents and parents-in-law.



CREATING MEMORIES

Creating beautiful memories together as a family is particularly poignant for Piyamat. “My sister passed on in Thailand last year,” she explains. “I couldn’t go back for the funeral as I was on chemotherapy and there were restrictions on international travel.”

Thankfully, Piyamat’s parents managed to travel to Singapore, to be with her and join in the family photoshoot.

The contentment is evident in Piyamat’s voice, as she talks about her daily routines with her family. “I take my sons to school every morning and help them with their homework when they get home,” she shares. “My parents cook for me and we always make time to eat together.”

ONE GOAL IN MIND

During pre-COVID days, the biannual Family Foto Fair was always a highlight for our patients and their families. The opportunity to have their family portraits taken amidst a convivial atmosphere of food and games on a fun day out, often brought smiles and reprieve from their illnesses.

When large-scale events came to a halt in 2020, the team quickly explored creative options to ensure that patients would not miss out on getting their family portraits taken. With unanimous buy-in from HCA’s photography and makeup volunteers, the team embarked on the first edition of Portraits@Home in the later part of 2020, after stringent safe distancing restrictions were relaxed.

Despite the additional time and effort needed to travel to each patient’s home, the makeup and photography volunteers happily took on each assignment, a resounding testament to their commitment. “It is a privilege for me to take photos for them,” long-time HCA volunteer Hon Chee Seng shares. “It brings me a lot of satisfaction when they are happy with the final product.”

The same sense of satisfaction is mirrored in the experiences of patients like Piyamat. “I am very happy that we got to take a family portrait,” she says. “I feel like I have completed my mission.”

“I am very happy that we got to take a family portrait,” she says. “I feel like I have completed my mission.”



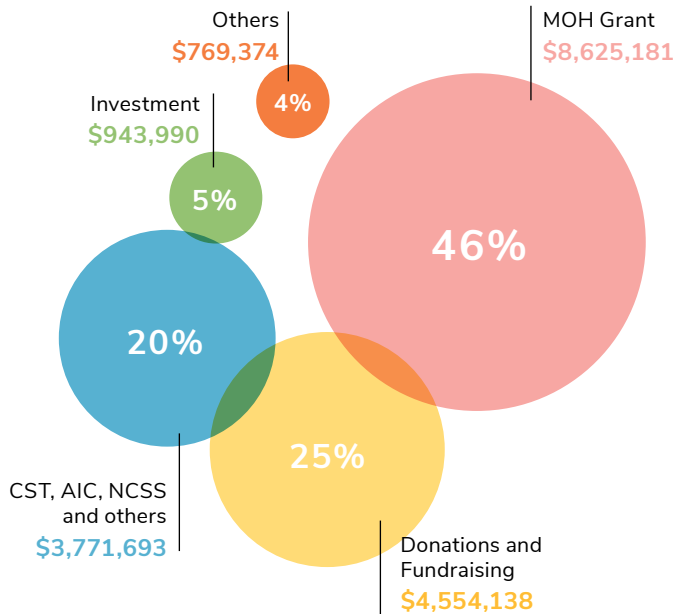
Our makeup volunteer working on Piyamat’s hair.

HCA at a Glance

Year ended at 31 March 2021

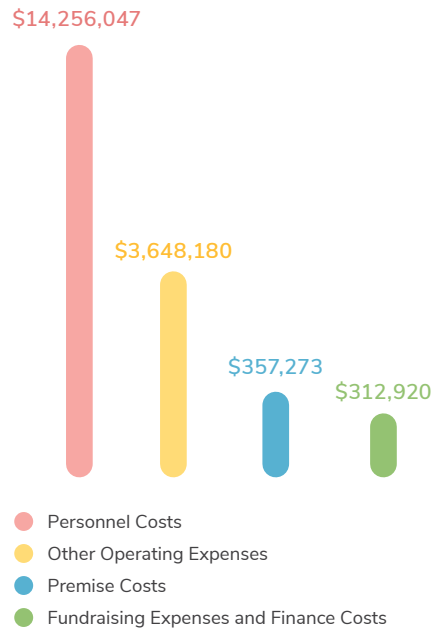
2021 Income

\$18,664,376



2021 Expenditure

\$18,574,420



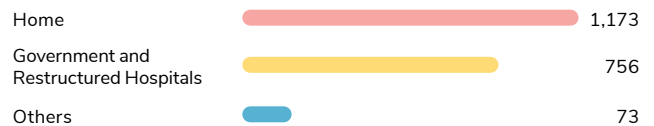
New Patients By Age Group

3,037

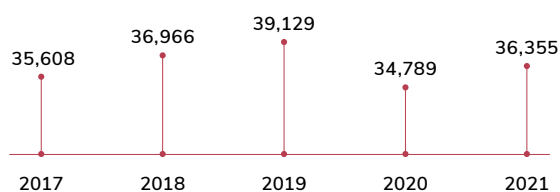


Distribution by Place of Death

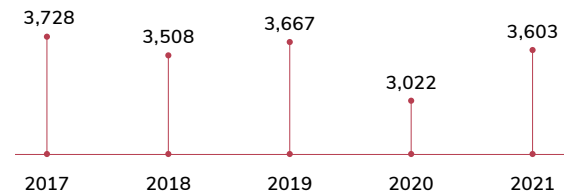
2,002



Visits to Patients by HCA Home Care Team



Number of Patients Served

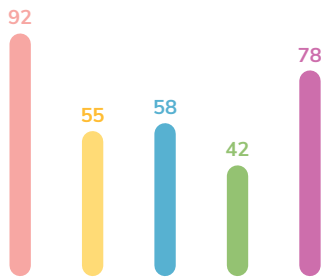


Source of Referrals

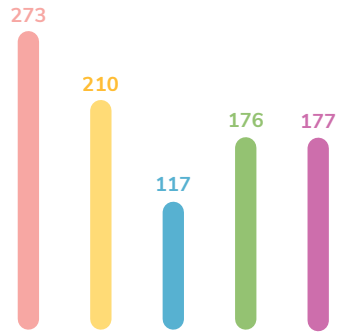
Number of Referrals	Source	Count
2,992	Government Restructured Hospitals	1,924
	National Cancer Centre Singapore	758
	Community Hospitals, Hospices & Nursing Homes	89
	Others	221

Length of Service

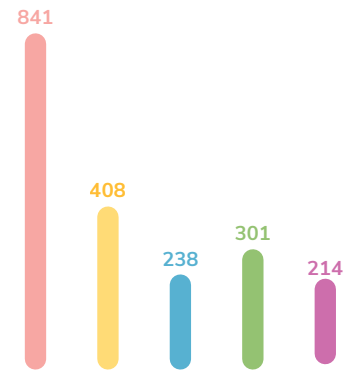
Day Hospice Length of Stay



Home Hospice Discharged



Home Hospice Deceased



● <30 days ● 31 to 60 days ● 61 to 90 days ● 91 to 180 days ● >180 days

Day Hospice

HCA Day Hospice (HQ)

4,685

Total Attendance

222

Total Number of Patients

Kang Le Day Hospice

2,698

Total Attendance

103

Total Number of Patients

Day Hospice (Combined)

7,383

Total Attendance

325

Total Number of Patients

Caregiver Training



Total training events conducted

115

*Centre based training was not conducted during the year due to COVID-19 restrictions

Star PALS

(Cumulative) 2014 to 2021

Number of Home Visits

28,759



496

No. of Patients



18,368

Nurse's Visit



4,159

Doctor's Visit



6,232

Psychosocial Visit

Source of Referrals (Cumulative)

Number of Referrals

420

KK Women's and Children's Hospital

173

National University Hospital (NUH & NUCIS)

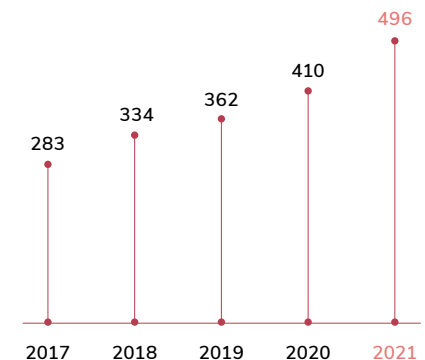
229

Others

18

Number of Patients (Cumulative)

496



Awards

We recognise and honour the exemplary efforts and dedication of our committed staff and volunteers.

2020

Community Care Excellence Award

- Nicole Peng and Carol Toh
- Family Foto Fair (Merit)

Healthcare Humanity Award

- Kay Janet Thomson (Honourable Mention) and Angela Tan

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 Kejia

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 – 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

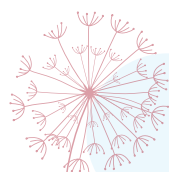
- Ng Wan Ru

Nurses' Merit Award

- Goh Sock Cheng

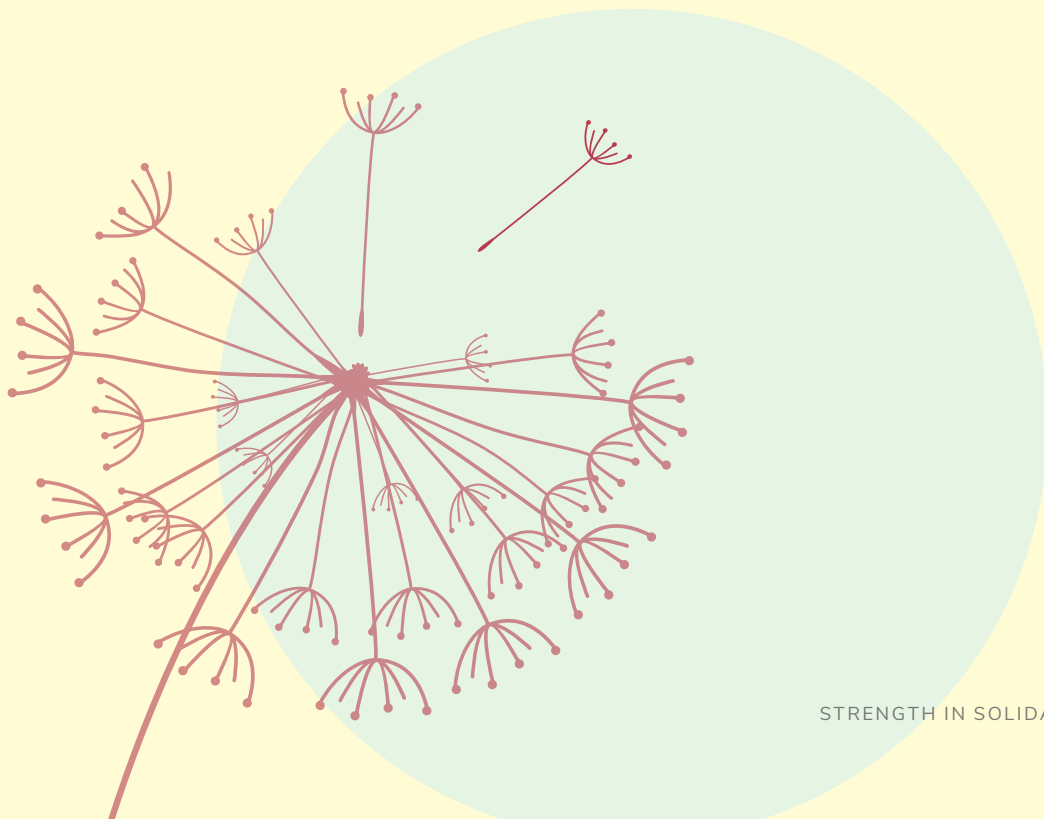


Senior Palliative Care Nurse Nicole Peng receiving the Community Care Excellence Award from HCA CEO Ms Angeline Wee.



Solidarity Beyond Distance

The pandemic might have thrown a spanner in the works, but leveraging on technology, the novel offerings and innovations that have sprouted in the past year are a testament to the power of solidarity, in bridging physical distance.



Virtual Connections



Star PALS patient Queraisyah and her mother Yanti during a video consultation session.

HCA's video consultation initiative was launched shortly after the start of the Circuit Breaker in 2020, at the height of the COVID-19 pandemic.

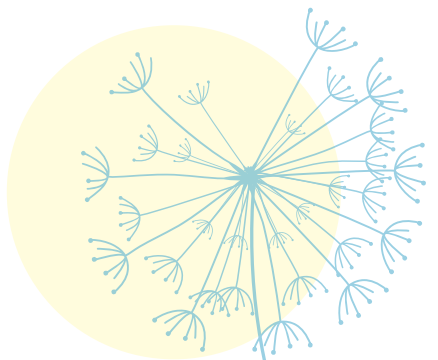
While video consultations initially arose as a response to strict safe distancing measures, the benefits of the initiative have since become apparent over the course of the past year.

HCA's traditional home hospice service model, which entails multiple home visits each day to different

patients, would have posed direct risks to vulnerable patients, their family members and the HCA team. To enable continuity of care while minimising risks to all involved, the Digitalisation Transformation Team (DTT) was set up to design and establish guidelines for the video consultation initiative.

The DTT rose quickly to the challenge, developing a comprehensive set of guidelines, which include overarching principles, inclusion and exclusion criteria, documentation processes and risk management protocols.

“To enable continuity of care while minimising risks to all involved, the Digitalisation Transformation Team (DTT) was set up to design and establish guidelines for the video consultation initiative.”



“Video consultations may have begun as a response to pandemic restrictions, but the collective efforts of the HCA team have enabled the initiative to blossom into a novel and viable supplement to traditional modes of care.”

A BALANCING ACT

Much thought was put into the structured guidelines, with the interests of patients and their families at the forefront. The inclusion criteria extend to routine check-ins with stable patients and their caregivers, follow-up consultations after a recent home visit, supportive counselling for stable patients and their families, previously unreachable patients and their caregivers.

“Some patients were worried that we might unknowingly be carriers of the COVID-19 virus,” explains HCA Nurse Educator Amy Lim, who is part of the DTT. “Video consultations enable possible continuity of care in these cases.”

The success of video consultations would not have been possible without the buy-in and solidarity of the clinical team. After the initial training by the DTT for all members of the clinical team, which included a rigorous feedback session, a ‘champion’ for each satellite centre was appointed and trained to step up to take the lead.

DELIVERING THE HUMAN TOUCH

While video consultations seemed like a contradiction to the ‘high touch’ approach central to HCA’s services, the team quickly realised that genuine compassion transcends physical distances.

Despite its virtual mode, the human touch is evident in every aspect of the video consultation process. Since the launch of video consultations, the team has initiated phone surveys to gather feedback from patients and their families. “We are definitely still evolving to see how we can do better,” Amy explains. “The survey results will shed light on areas for improvement.”

In addition, research studies are also under way to demonstrate the benefits of video consultations in palliative care. Video consultations may have begun as a response to pandemic restrictions, but the collective efforts of the HCA team have enabled the initiative to blossom into a novel and viable supplement to traditional modes of care.



Our nurse engaged in a video consultation session.

Engaging a Virtual Community

The protracted pandemic has undoubtedly devastated lives and livelihoods. The far-reaching impact of the fallout has affected everyone in one way or another, yet it is in tough times that the brilliance of humanity shines through.

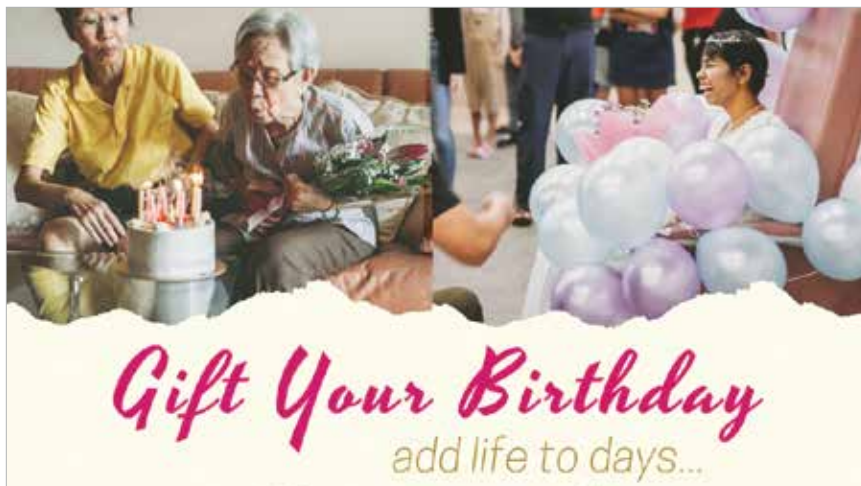
Over the past year, as staple physical events were canned, a prevailing sense of uncertainty descended upon HCA. There were concerns surrounding dwindling donations and a looming economic recession, to name a few.

Despite the unease, the HCA team remained rooted to our cause, rallying together to explore different fundraising possibilities to sustain our operations and programmes. Bolstered by the strong show of solidarity from volunteers, donors and sponsors, HCA was able to tide through an otherwise challenging year.

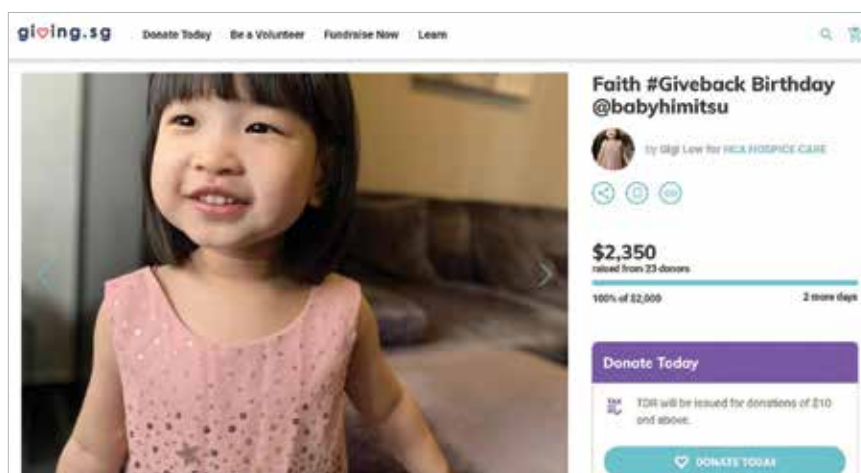
GIFT YOUR BIRTHDAY

In a time when lively birthday parties had to be traded for quiet, muted affairs, the HCA team decided it would be a good opportunity to rethink birthday celebrations on a more meaningful and deeper level.

The Gift Your Birthday campaign was launched in July 2020. HCA's supporters were encouraged to create their own personalised campaign page on the giving.sg platform and share the page with their friends. In lieu of gifts, well-meaning friends and family were encouraged to instead make a donation to HCA. To date, almost 10 supporters have dedicated their birthdays to HCA, a promising start to the initiative.



The Gift Your Birthday campaign encourages supporters to dedicate their birthdays to HCA.



A birthday fundraising campaign by our young supporter Faith (@babyhimitsu), in celebration of her 3rd birthday.

“Bolstered by the strong show of solidarity from volunteers, donors and sponsors, HCA was able to tide through an otherwise challenging year.”

THE VERTICAL CHALLENGE 2020

For the participants of HCA's inaugural Vertical Challenge 2020, each step up against gravity was a symbolic demonstration of support for the cause. Participants could opt to form teams or take on the challenge as an individual.

The challenge which ran from 1 October – 31 December 2020, was designed to be accessible to the masses, with vertical gains ranging from a moderate 50m (approximately 18 floors) to 2020m (scaling Bukit Timah Hill 12 times), for those who were looking for a strenuous workout.

With the combined efforts of almost 200 participants and their supporters, The Vertical Challenge 2020 raised more than \$350,000, exceeding the original target of \$300,000.



The Vertical Challenge 2020 raised more than **\$350,000**

One of our participating teams, Stirling Underwater Hockey Club, at the Bukit Timah Summit.



The Vertical Challenge 2020 was structured to be accessible to the masses, with options of different vertical gains.

Engaging a Virtual Community



“While the COVID-19 pandemic has disrupted routines and regularity, it has also presented an opportunity to create new avenues and demonstrated the strength of solidarity – even in the virtual space.”

The concert combined live performances and pre-recorded videos to abide by safe distancing measures, while retaining the excitement of a live event.

HCA FAMILY OF 4 OCEANS CHARITY LIVE STREAM CONCERT

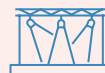
Beneath the glitz and glamour of the HCA Family of 4 Oceans Charity Live Stream Concert was an intricate clockwork of coordination, involving a star-studded line-up of more than 30 local and international artists.

The concert – the first of its kind for HCA – was a hybrid of live performances and pre-recorded videos, in order to abide by safe distancing measures. The seamless transition between both was testament to the technical virtuosity and efforts of our organising partner, John Teo Productions, which orchestrated the entire concert.

The audience was treated to a medley of well-loved and familiar music hits, amidst engaging banter between the emcees, who made great effort to explain HCA’s services in detail, to the largely mandarin speaking audience.

The concert garnered more than 51,000 views and also garnered thousands of positive comments on HCA’s Facebook page.

While the COVID-19 pandemic has disrupted routines and regularity, it has also presented an opportunity to create new avenues and demonstrated the strength of solidarity – even in the virtual space.



The concert garnered more than **51,000 views**

Solidarity in Service

Despite the prevailing climate of uncertainty, HCA's partners, volunteers and donors have continually demonstrated unwavering support for our cause, by providing both manpower and financial support.

HCA Council and Committees

Mr Lim Boon Heng
Patron
Date joined: 1 Sep 2005



HCA HOSPICE CARE COUNCIL



1
Dr Caroline Lim
President
Date joined: 23 Jan 2018
Council meetings attended: 6/6
Senior Lecturer, Singapore University of Social Sciences



2
Ms Wee Ai Ning
Vice President
Honorary Treasurer
(27/08-2016 - 25/08/2017)
Date joined: 15 Aug 2013
Council meetings attended: 6/6
Group Chief Investment Officer, Great Eastern Life Assurance



3
Mr Alvin Ong
Vice President
Date joined: 28 Mar 2017
Council meetings attended: 6/6
Chief Information Officer, Nanyang Technological University



4
Ms Pang Wai Yin
Honorary Treasurer
Assistant Treasurer
(20/01/2020 - 31/01/2021)
Date joined: 20 Jan 2020
Council meetings attended: 6/6
Board member, Fullerton Fund Management Company



5
Ms Rita Chan
Honorary Secretary
Date joined: 28 Mar 2017
Council meetings attended: 6/6
Retired professional



6
Ms Tan Soh Keng
Member
Vice President
(26/08/2017 - 27/09/2019)
Honorary Secretary
(29/08/2015 - 25/08/2017)
Date joined: 26 Jun 2014
Council meetings attended: 6/6
Assistant Director, Alexandra Health Fund Limited



7
Ms Matilda Woo
Member
Date joined: 22 Aug 2015
Council meetings attended: 6/6
Retired professional



8
Dr Patricia Neo
Member
Date joined: 25 Aug 2018
Council meetings attended: 4/6
Head & Senior Consultant, Division of Supportive and Palliative Care, National Cancer Centre Singapore



9
Ms Park Eun Jeong
Member (resigned 16 May 2021)
Date joined: 1 Jun 2019
Council meetings attended: 4/4
Legal and compliance professional



10
Mr Tay Beng Hwee
Member
Date joined: 20 Jan 2020
Council meetings attended: 6/6
Director, Digital & Smart Health, Tan Tock Seng Hospital



11
Mr Terence Kew
Member
Date joined: 28 Jul 2020
Council meetings attended: 6/6
Global Manager, IT Service Management, Molex LLC



12
Dr Richard Yap
Member
Date joined: 1 Jan 2021
Council meetings attended: 4/4
Retired professional

*Count of Council meetings taken from 1 July 2020 to 30 June 2021. A total of 6 meetings occurred in this period.

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

Ms Wee Ai Ning – Vice President

Mr Alvin Ong – Vice President

Ms Pang Wai Yin – Honorary Treasurer

Ms Rita Chan – Honorary Secretary

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

Mr Terence Kew – Chairperson

Mr Alwyn Chia – Member

Ms Emma Goh – Member

Mr Koh Chuan Leong – Member

Mr Tan Choon Seng – Member

Mr Tay Swee Yuan – Member

Ms Wee Ai Ning – Member

Dr Richard Yap – Member

Ms Lenca Yew – Member

Governance Committee

Ms Wee Ai Ning – Chairperson

Ms Elizabeth Choo – Member

Ms Maria Ho – Member

Ms Doris Lai Lee Hong – Member

Ms Park Eun Jeong – Member*

Dr Daniel Seah – Member

Human Resource Committee

Ms Rita Chan – Chairperson

Mr Alan Chen – Member

Ms Jenny Loh – Member

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

Mr Ng Chun Kiam – Member

Ms Theresa Tan – Member

Mr Tay Beng Hwee – Member

Nominations Committee

Dr Tan Poh Kiang – Chairperson

Ms Mary Ong – Member

Mr Freddy Orchard – Member

Mr Tay Beng Hwee – 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 Bruce Leong – Member

Mr Alvin Ong – Member

Volunteer Management & Engagement Committee

Ms Park Eun Jeong – Chairperson*

Mr Jon Lin – Member

Ms Luo Ren – Member

Mr Dennis Ng – Member*

Ms Jenny Tan – Member

Mr Allen Wong – Member

*Ms Park Eun Jeong and Mr Dennis Ng have resigned as of 16 May 2021 and 18 May 2021 respectively.

The Priceless Gift of Smiles

“The patients’ smiles are our only motivation,” HCA volunteer Poonam asserts. “We are inspired to do more and more to make them smile.”

Poonam is part of the 11-women-strong Mondays & Thursdays group (M&T), a dedicated team of volunteers who have been helping out at our HCA Kang Le Day Hospice on a twice-weekly basis for the last few years.

The M&T group runs with clockwork efficiency, planning and managing activities down to the last detail and raising funds among their network for our Kang Le Day Hospice.

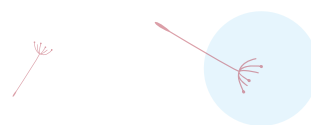
Despite juggling family responsibilities, each member takes on their segment of the programme with great enthusiasm and pride. “We hold orientation sessions to train new volunteers,” Poonam shares. “We prepare ourselves by rehearsing thoroughly so that we don’t fumble in front of the patients.”

What drives this spirit of excellence for the M&T group is a unified goal to serve our patients to the best of their ability and to bring joy to them.

PROMOTING HOLISTIC WELLNESS

The series of activities the M&T group runs at HCA Kang Le Day Hospice is well thought out and logically sequenced. “We usually begin with singing and laughter therapy to help the patients warm up and relax,” Poonam explains. “We will move on to easy yoga moves and meditation after.”

When volunteering activities were put on hiatus last year due to safe distancing measures, the M&T group decided to explore different ways of bringing these activities to patients. “We recorded videos of the yoga moves and laughter therapy and sent them to the Kang Le team,” Poonam says. “These videos were played every day to keep the patients engaged.”



Scan to watch a short video feature of the M&T group.

The make-believe Olympics Games by the M&T group. The handcrafted props and game setup are testament to their passion.



BRINGING OUTINGS INDOORS

With the suspension of outings, the M&T group decided to adopt the concept of make-believe outings, which originated from our HQ Day Hospice.

The group typically themes their make-believe outings around major festivals and events, such as the Lunar New Year, Easter, Hari Raya and Deepavali. Apart from elaborate decorations, games and food, the volunteers also incorporate an element of storytelling in each make-believe outing. "We try to tell them the story behind the festival or event in a simple but engaging way," Poonam explains. "We will write the script ahead of time and pass it to Jo (HCA Senior Day Hospice Assistant Josephine Ang), who will translate it to Mandarin for the patients."

Despite not being local, the group makes a concerted effort to understand Singapore's culture and festivals. The volunteers' attention to detail is evident in the programme segments they incorporated in the Lunar New Year make-believe outing, which included lion dances and old-school games like five stones. "A couple of volunteers bought the gear and oranges needed for the lion dance," Poonam shares. "It took them a while to learn the steps but it was such a fun experience."

The M&T group's efforts is a true showcase of solidarity, driven by a passion to serve and delight. "The patients' eyes twinkle when they see the decorations we put up and it gives us so much satisfaction," Poonam says.

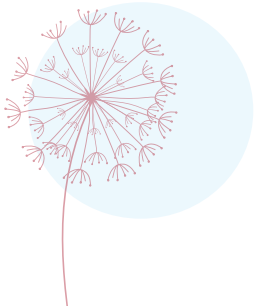
"The patients' eyes twinkle when they see the decorations we put up and it gives us so much satisfaction."



Volunteers from the M&T group putting up a lion dance to welcome the Year of the Ox.



M&T volunteer Neelam with Senior Day Hospice Assistant Josephine explaining the origins of the festival at our Easter make-believe outing.



A Ripple of Kindness

What began as a spark of inspiration for IT professional Tracy Quah, quickly blossomed into an admirable movement of giving, drawing in support from other like-minded individuals and organisations.

It was a personal health scare in January 2020 that spurred Tracy into taking a step back from the daily grind of work and reflecting on the transience of life.

“I realised the brevity of life when I personally went into a major operation. Having gone through that, I wanted to look for a beneficiary where I could contribute my services as a pay-it-forward project,” Tracy shares. “The idea of my project is very simple – I hope that through art, we can celebrate the existence of life.”

A COMMON MISSION

Following several fortuitous phone calls, Tracy came to be connected with HCA's former president, Dr Tan Poh Kiang and Sound of Art, a local, faith-based art platform.

The first meeting set the wheels in motion. Galven Lee, Co-Founder and Director of Sound of Art, readily agreed to the collaboration. “We were approached by Tracy, who had a wonderful life story and a project where she wanted to bless people through art,” Galven explains. “When she introduced HCA to us, we thought it had a great mission.”

Tracy's initial idea quickly took form, after the first discussion with HCA, Galven and Glacy Soh, one of Sound of Art's renowned artists. Dubbed “The Life Art”, the initiative centers around the natural progression and celebration of life, a theme Tracy holds dear.

“We were approached by Tracy, who had a wonderful life story and a project where she wanted to bless people through art.”

Tracy had a health scare in January 2020 that sparked an inspiration to pay it forward.



THE REMEMBRANCE SERIES

The Life Art initiative began with the Remembrance series, a five-panel collection co-created by Glacy with our Day Hospice patients at the end of 2020, to raise funds for HCA. Through vibrant floral and bird motifs, each panel depicts a different phase of life, from the innocence of youth and bliss of marriage, to a time of remembrance.

The process of co-creating the Remembrance series empowered our patients to be personally involved in a meaningful fundraising initiative that would benefit other patients and also gave them the opportunity to learn a new skill from a professional artist.

Inspired by the creation of the Remembrance series, Tracy and Galven soon came up with a fresh offshoot, to adapt some of the designs onto face masks for sale, in line with the protective gear that has become synonymous with the COVID-19 pandemic.

These wearable pieces of art – sold in a series of three – which were launched just before the Lunar New Year, proved to be hugely popular. To date, over \$72,000 has been raised from the combined sales of the paintings and masks – an impressive feat that began with a spark of inspiration and blossomed into a collective movement of generosity.



To date,
over \$72,000
has been raised from
the combined sales of
the paintings and masks



Galven (second from right) and Glacy (second from left) at the Day Hospice.

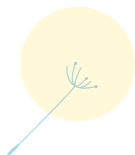


Our Day Hospice patients co-created the art pieces with Glacy using simple techniques.

HCA Programmes and Services



HCA Senior Palliative Care Nurse Carol Toh examines a patient on her visit.



HOME HOSPICE CARE

Our dedicated multidisciplinary healthcare teams are on call round-the-clock, seven days a week, making an average of 36,000 home visits islandwide 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 three day hospice centres:

- HCA Day Hospice
- Kang Le Day Hospice
- Oasis@Outram Day Hospice

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 assisted befriending
- Outings to places of interest (pre-COVID)
- Make-believe outings
- 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 art therapists, 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.

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 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.

YOUNG CAREGIVERS PROGRAMME (YCG)

HCA has a student outreach arm known as the Young Caregivers programme (yCG) which focuses on raising awareness on 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.



HCA Senior Resident Physician
Dr Richard Yap attends to a Star
PALS patient.

**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

UEN: S89SS0106G

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 Day Hospice

Outram Community Hospital
10 Hospital Boulevard
#02-01
Singapore 168582

Member of:



Winner of:



Accredited by:



Strength in Solidarity



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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 31st Annual General Meeting held on 30 September 2020. 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 committee 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.

HCA also has in place the following policies and procedures:

- Finance
- Human Resource
- Programmes and Services
- Fundraising
- Volunteer Management
- Data Protection
- IT
- Media and Communications
- Whistle Blowing

Policies and procedures are reviewed and updated regularly. There were no major changes nor updates to the existing policies.

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

	2021	2020
Remuneration Bands	Number of executives	Number of executives
\$100,000 - \$200,000	1	1
\$200,001 - \$300,000	0	0
\$300,001 - \$400,000	2	2

Note: All employees in these bands are medical doctors and senior management staff.

BANKS

DBS Bank Ltd
Standard Chartered Bank
Citibank
UBS AG, Singapore
Bank of China

AUDITORS

Deloitte & Touche LLP
Shared Services for Charities

FUND MANAGER

UOB Asset Management Ltd

Corporate Governance

S/N	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.	1.1.7	Complied
	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.		
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
	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

Corporate Governance

S/N	Code guideline	Code ID	Response
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	
	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

Corporate Governance

S/N	Code guideline	Code ID	Response
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	<p>The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.</p>	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 2021 recorded a total income of S\$18.66 million (2020: S\$15.84 million) and total expenditure of S\$18.57 million (2020: S\$15.78 million). This resulted in a surplus of S\$0.09 million (2020: S\$0.06 million).

The funding from MOH and other government agencies amounted to S\$12.40 million (2020: S\$11.60 million). This amount is equivalent to 66.4% (2020: 73.2%) of the total income. The increase was due mainly to S\$1.77 million in grant from Job Support Scheme, S\$0.35 million increase in MOH subvention (2021: S\$8.63 million; 2020: S\$8.28 million) and partly offset by lower income of S\$1.37 million from Community Silver Trust (CST) Grant (2021: S\$1.53 million; 2020: S\$2.90 million). The decrease in composition (2021: 66.4%; 2020: 73.2%) was due to a substantial increase in donations and fund raising of S\$1.19 million (2021: S\$4.55 million; 2020: S\$3.36 million) and an increase in insurance claim of S\$0.76 million (2020: S\$Nil).

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\$0.94 million (2020: S\$0.79 million).

The total operating expenditure amounted to S\$18.57 million; an increase of S\$2.79 million or 17.7% over previous year of S\$15.78 million. The total personnel cost was S\$14.26 million; an increase of S\$2.36 million over previous year of S\$11.90 million. We increased our headcount by 16 over the previous year and increased our bonus provision. As a result of a fire in our headquarters in January 2021, we have written off S\$0.49 million of property, plant and equipment destroyed and spent S\$0.22 million in restoration and other cost during the year.

As at 31 March 2021, the total funds and reserves stood at S\$31.95 million (2020: S\$31.86 million), a slight increase of 0.28% from last year. HCA continues to be healthy with cash and bank balances and investments amounting to S\$40.03 million (2020: S\$35.66 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 2021.

In the opinion of the Council,

- (a) the financial statements set out on pages 10 to 45 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 2021 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 2020 to 31 March 2021;
- (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 Pang Wai Yin
Treasurer

Singapore

9 July 2021

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 2021, 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 10 to 45.

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 2021 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.
- (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.

Independent Auditors' Report

To the Members of HCA Hospice Care

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 2020 to 31 March 2021 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

9 July 2021

Statement of Financial Position

31 March 2021

	Note	2021	2020
		\$	\$
ASSETS			
Current assets			
Cash and bank balances	6	27,545,147	22,553,841
Receivables	7	3,429,152	1,728,240
Financial assets at fair value through profit or loss	10	12,484,043	4,494,731
Total current assets		43,458,342	28,776,812
Non-current assets			
Property, plant and equipment	8	3,257,069	3,009,660
Right-of-use assets	9	2,255,464	548,781
Financial assets at fair value through profit or loss	10	-	8,614,283
Total non-current assets		5,512,533	12,172,724
Total assets		48,970,875	40,949,536
LIABILITIES, FUNDS AND RESERVES			
Current liabilities			
Payables and accruals	11	3,536,401	1,471,599
Lease liabilities	12	939,870	555,254
Deferred grants	13	239,783	582,913
Total current liabilities		4,716,054	2,609,766
Non-current liabilities			
Deferred grants	13	10,940,597	6,475,578
Lease liabilities	12	1,362,519	2,443
Total non-current liabilities		12,303,116	6,478,021
Funds and reserves			
Unrestricted funds	14	28,655,679	27,788,876
Restricted funds	15	3,296,026	4,072,873
Total funds and reserves		31,951,705	31,861,749
Total liabilities, funds and reserves		48,970,875	40,949,536

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2021				
INCOME				
From MOH ⁽¹⁾ :				
MOH subvention	7,106,793	631,894	-	7,738,687
Reimbursement of rental expenses	332,399	311,153	-	643,552
MOH other grants	203,513	39,429	-	242,942
Total	7,642,705	982,476	-	8,625,181
From CST, AIC and Others:				
CST ⁽²⁾	1,171,217	362,588	600	1,534,405
AIC ⁽³⁾	25,159	4,632	21,964	51,755
NCSS ⁽⁴⁾ SingTel sponsorship scheme	600	-	-	600
Grant for Job Support Scheme	1,486,416	287,977	-	1,774,393
Others	342,520	68,020	-	410,540
Total	3,025,912	723,217	22,564	3,771,693
Government grants	10,668,617	1,705,693	22,564	12,396,874

⁽¹⁾ Ministry of Health ("MOH")

⁽²⁾ Community Silver Trust Fund ("CST")

⁽³⁾ Agency for Integrated Care ("AIC")

⁽⁴⁾ National Council of Social Service ("NCSS")

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2021				
From donations and fund raising:				
Restricted donations	-	35,000	201,898	236,898
Unsolicited donations	318,240	118,904	1,667,151	2,104,295
Mailers	300	-	182,196	182,496
Other fund raising	521,408	240,050	1,268,991	2,030,449
Total	839,948	393,954	3,320,236	4,554,138
From investment:				
Interest from fixed income instruments	-	-	389,009	389,009
Dividends from investments	-	-	32,636	32,636
Gain on disposal of investments	-	-	104,127	104,127
Gain on foreign exchange hedge	-	-	418,218	418,218
Total	-	-	943,990	943,990
From others:				
Programme fees	1,530	-	-	1,530
Membership fees	-	-	600	600
Insurance claim	637,286	123,467	-	760,753
Miscellaneous income	5,438	1,053	-	6,491
Total	644,254	124,520	600	769,374
TOTAL INCOME	12,152,819	2,224,167	4,287,390	18,664,376

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2021				
OPERATING EXPENDITURE				
Personnel costs:				
Salaries and other benefits	9,656,276	1,656,744	484,641	11,797,661
Central Provident Fund	1,304,512	221,840	77,968	1,604,320
Professional fees and services	656,011	46,708	-	702,719
Staff training and related expenses	86,760	10,320	-	97,080
Recruitment expenses	38,675	7,931	-	46,606
Volunteer development and recognition	6,418	1,243	-	7,661
Total	11,748,652	1,944,786	562,609	14,256,047
Premises costs:				
Rental expense of premises	11,892	6,144	-	18,036
Repairs and maintenance	203,555	43,808	-	247,363
Utilities	40,075	13,537	-	53,612
Insurance	26,440	11,822	-	38,262
Total	281,962	75,311	-	357,273

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2021				
Other operating expenses:				
Caregiver support	1,919	345	-	2,264
Depreciation	975,484	613,008	-	1,588,492
Loss on write-off of property, plant and equipment	436,337	80,048	-	516,385
Transport	304,441	95,801	387	400,629
Postage, telephone and Internet	106,044	20,659	555	127,258
Repairs and maintenance	114,850	42,121	-	156,971
IT equipment and expenses	325,014	63,056	-	388,070
Patient care and medication	130,936	17,476	-	148,412
Supplies and materials	64,602	21,406	1,045	87,053
Public education expenses	10,535	-	1,780	12,315
Publicity	40,760	7,897	-	48,657
Miscellaneous expenses	125,089	44,723	1,862	171,674
Total	2,636,011	1,006,540	5,629	3,648,180
Finance costs:				
Investment fee and other charges	-	-	94,390	94,390
Interest expense on lease liabilities	19,944	11,954	-	31,898
Fair value loss on investments	-	-	127,381	127,381
Total	19,944	11,954	221,771	253,669
Fund raising expenses:				
Mailers	-	-	5,781	5,781
Other fund raising	-	-	53,470	53,470
Total	-	-	59,251	59,251
TOTAL EXPENDITURE	14,686,569	3,038,591	849,260	18,574,420
(DEFICIT) SURPLUS FOR THE YEAR, REPRESENTING TOTAL COMPREHENSIVE (LOSS) INCOME FOR THE YEAR	(2,533,750)	(814,424)	3,438,130	89,956

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2020				
INCOME				
From MOH ⁽¹⁾ :				
MOH subvention	6,416,178	679,688	-	7,095,866
Salary adjustment exercise	258,508	48,640	-	307,148
Reimbursement of rental expenses	381,624	246,086	-	627,710
MOH other grants	210,240	39,558	-	249,798
Total	7,266,550	1,013,972	-	8,280,522
From CST, AIC and Others:				
CST ⁽²⁾	2,176,231	567,533	151,782	2,895,546
AIC ⁽³⁾	194,600	34,821	44,820	274,241
NCSS ⁽⁴⁾ SingTel sponsorship scheme	780	-	-	780
Others	93,130	11,216	45,000	149,346
Total	2,464,741	613,570	241,602	3,319,913
Government grants	9,731,291	1,627,542	241,602	11,600,435

⁽¹⁾ Ministry of Health ("MOH")

⁽²⁾ Community Silver Trust Fund ("CST")

⁽³⁾ Agency for Integrated Care ("AIC")

⁽⁴⁾ National Council of Social Service ("NCSS")

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2020				
From donations and fund raising:				
Unsolicited donations	394,034	43,256	991,942	1,429,232
Mailers	6,000	-	170,041	176,041
Other fund raising	275,338	1,599	1,478,279	1,755,216
Total	675,372	44,855	2,640,262	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
From others:				
Programme fees	3,410	-	-	3,410
Membership fees	-	-	780	780
Miscellaneous income	59,059	7,982	21,420	88,461
Total	62,469	7,982	22,200	92,651
TOTAL INCOME	10,469,132	1,680,379	3,694,199	15,843,710

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2020				
OPERATING EXPENDITURE				
Personnel costs:				
Salaries and other benefits	7,942,174	1,198,866	399,150	9,540,190
Central Provident Fund	1,097,160	180,190	62,638	1,339,988
Professional fees and services	822,561	46,556	-	869,117
Staff training and related expenses	105,114	3,397	321	108,832
Recruitment expenses	3,251	649	-	3,900
Volunteer development and recognition	35,834	6,723	-	42,557
Total	10,006,094	1,436,381	462,109	11,904,584
Premises costs:				
Rental expense of premises	12,516	6,467	-	18,983
Repairs and maintenance	67,134	16,987	-	84,121
Utilities	50,000	16,689	-	66,689
Insurance	28,363	18,975	-	47,338
Total	158,013	59,118	-	217,131

Statement of Income and Expenditure and Other Comprehensive Income

Year ended 31 March 2021

	Home Hospice Programme	Day Hospice Programme	Fund raising, Investments and others	Total
	\$	\$	\$	\$
2020				
Other operating expenses:				
Caregiver support	2,665	468	-	3,133
Depreciation	1,008,669	499,747	-	1,508,416
Loss on write-off of property, plant and equipment	264	50	-	314
Transport	312,983	214,058	1,678	528,719
Postage, telephone and Internet	119,501	23,485	1,534	144,520
Repairs and maintenance	63,211	27,224	-	90,435
IT equipment and expenses	209,528	42,438	-	251,966
Patient care and medication	162,247	59,913	-	222,160
Supplies and materials	69,240	32,668	4,450	106,358
Public education expenses	17,345	-	2,620	19,965
Publicity	21,076	3,966	-	25,042
Miscellaneous expenses	93,995	98,586	66	192,647
Total	2,080,724	1,002,603	10,348	3,093,675
Finance costs:				
Investment fee and other charges	-	-	91,150	91,150
Interest expense on lease liabilities	25,829	4,860	-	30,689
Loss on foreign exchange hedge	-	-	296,838	296,838
Total	25,829	4,860	387,988	418,677
Fund raising expenses:				
Mailers	-	-	3,743	3,743
Other fund raising	-	-	147,931	147,931
Total	-	-	151,674	151,674
TOTAL EXPENDITURE	12,270,660	2,502,962	1,012,119	15,785,741
(DEFICIT) SURPLUS FOR THE YEAR, REPRESENTING TOTAL COMPREHENSIVE (LOSS) INCOME FOR THE YEAR	(1,801,528)	(822,583)	2,682,080	57,969

Statement of Changes in Funds and Reserves

Year ended 31 March 2021

	Unrestricted funds	Restricted funds	Total
	\$	\$	\$
Balance at 1 April 2019	27,249,604	4,554,176	31,803,780
Transferred from unrestricted funds to restricted 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
Transferred from restricted funds to unrestricted funds (Note 16)	776,847	(776,847)	-
Total comprehensive income for the year:			
Surplus for the year	89,956	-	89,956
Balance at 31 March 2021	28,655,679	3,296,026	31,951,705

See accompanying notes to financial statements.

Statement of Cash Flows

Year ended 31 March 2021

	2021	2020
	\$	\$
Operating activities		
Surplus for the year	89,956	57,969
Adjustments for:		
Depreciation	1,588,492	1,508,416
Interest from fixed income instruments	(389,009)	(467,069)
Dividends from investments	(32,636)	(64,212)
Government grants	(12,396,874)	(11,600,435)
Loss on write-off of property, plant and equipment	516,385	825
Gain on disposal of investments	(104,127)	(196,578)
Interest expense on lease liabilities	31,898	30,689
Fair value loss on financial derivative	106,576	311,729
Fair value loss/(gain) on investments	127,381	(62,276)
Operating deficit before movements in working capital	(10,461,958)	(10,480,942)
Receivables	(593,679)	(169,843)
Payables and accruals	1,812,117	281,594
Deferred grants	(427,056)	250,626
Cash used in operations, representing net cash used in operating activities	(9,670,576)	(10,118,565)
Investing activities		
Purchase of investments	(9,679,376)	(3,218,513)
Proceeds from sale of investments	10,174,517	2,561,759
Interest received from fixed income instruments	389,009	467,069
Dividends received from investments	32,636	64,212
Additions to property, plant and equipment (Note A)	(1,257,017)	(560,216)
Net cash used in investing activities	(340,231)	(685,689)
Financing activities		
Government grants received	15,838,586	11,656,716
Pledged fixed deposit	(287)	(279)
Interest paid on lease liabilities	(31,898)	(30,689)
Repayment on lease liabilities	(804,575)	(710,174)
Net cash from financing activities	15,001,826	10,915,574
Net increase in cash and cash equivalents	4,991,019	111,320
Cash and cash equivalents at beginning of year	22,533,302	22,421,982
Cash and cash equivalents at end of year (Note 6)	27,524,321	22,533,302

Note A : At the end of the reporting period, an amount of \$252,685 (2020 : \$Nil) relating to additions to property, plant and equipment remains unpaid.

Notes to Financial Statements

Year ended 31 March 2021

1 GENERAL

The Organisation (UEN: S89SS0106G) 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 2021 were authorised for issue by the Board of the Council on 9 July 2021.

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 2020. The adoption of these new/revise 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

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

COVID-19 Related Rent Concessions Amendment to FRS 116 Leases

In May 2020, the ASC issued COVID-19-Related Rent Concessions (Amendment to FRS 116) that provides practical relief to lessees in accounting for rent concessions occurring as a direct consequence of COVID-19, by introducing a practical expedient to FRS 116. The practical expedient permits a lessee to elect not to assess whether a COVID-19-related rent concession is a lease modification. A lessee that makes this election shall account for any change in lease payments resulting from the COVID-19-related rent concession the same way it would account for the change applying FRS 116 if the change were not a lease modification. The amendment is effective for annual periods beginning on or after 1 June, 2020, with early application permitted.

The practical expedient applies only to rent concessions occurring as a direct consequence of COVID-19 and only if all of the following conditions are met:

- a) The change in lease payments results in revised consideration for the lease that is substantially the same as, or less than, the consideration for the lease immediately preceding the change;
- b) Any reduction in lease payments affects only payments originally due on or before 30 June 2021 (a rent concession meets this condition if it results in reduced lease payments on or before 30 June 2021 and increased lease payments that extend beyond 30 June 2021); and
- c) There is no substantive change to other terms and conditions of the lease.

In the current financial year, the Organisation has applied the amendment to FRS 116 in advance of its effective date.

Impact of accounting for changes in lease payments applying the exemption

The Organisation has applied the practical expedient to all rent concessions that meet the conditions in FRS 116:46B during the year, and has not restated prior period figures.

At the date of authorisation of these financial statements, certain FRSs, INT FRSs and amendments to FRS were issued but not yet effective. Management anticipates that the adoption of these FRSs, INT FRSs and amendments to FRS in future periods will not have a material impact on the financial statements of the Organisation in the period of their initial adoption.

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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

Year ended 31 March 2021

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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.

Derecognition of financial liabilities

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

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	-	shorter of 9 years or remaining lease
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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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.

LEASES

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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 GRANTS - This comprises government grants received from MOH, NCSS, AIC and contributions received from donors to construct, furnish and equip the Organisation or to defray expenses in the period they incurred. Deferred grants are recognised 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 for expenses that is capital in nature or transferred to profit or loss when the grant is utilised to cover related expenses incurred.

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

RESTRICTED FUNDS - The restricted funds are funds which are available to be used for specific purposes programs.

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.

Notes to Financial Statements

Year ended 31 March 2021

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

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.

CASH AND CASH EQUIVALENTS – Cash and cash equivalents comprise cash and bank balances and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value.

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

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:

	2021	2020
	\$	\$
Financial assets		
Financial assets at amortised cost	30,658,858	23,343,378
Financial assets measured at FVTPL	12,484,043	13,109,014
Financial liabilities		
Financial liabilities at amortised cost	3,536,401	1,471,599
Lease liabilities	2,302,389	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

Year ended 31 March 2021

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>	
	<u>2021</u>	<u>2020</u>
	\$	\$
USD	1,417,278	614,391

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>	
	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>
	\$	\$	\$	\$
USD	141,728	61,439	(141,728)	(61,439)

(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

Year ended 31 March 2021

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>2021</u>					
Receivables	7	12-month ECL	3,113,711	-	3,113,711
<u>2020</u>					
Receivables	7	12-month ECL	789,537	-	789,537

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

Year ended 31 March 2021

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)	
	2021		2020				2021	2020
	Assets \$	Liabilities \$	Assets \$	Liabilities \$			\$	\$
Financial assets at FVTPL (Note 10)								
1) Quoted equity shares	2,290,354	-	1,794,564	-	Level 1	Quoted closing prices in an active market.	229,035	179,456
2) Quoted bonds	10,219,864	-	11,625,575	-	Level 1	Quoted closing prices in an active market.	1,021,986	1,162,558
3) Quoted unit trusts	80,401	-	604	-	Level 1	Quoted closing prices in an active market.	8,040	60

Derivative financial instruments	Average exchange rate		Foreign currency		Contract value		Fair value changes	
	2021	2020	2021 US\$	2020 US\$	2021 \$	2020 \$	2021 \$	2020 \$
Sell USD:								
Less than 3 months	1.330	1.391	8,330,000	8,450,000	11,193,456	11,711,652	(116,376)	(310,712)
Buy USD								
Less than 3 months	1.338	1.427	1,762,000	300,000	2,367,691	428,073	9,800	(1,017)
Total			10,092,000	8,750,000	13,561,147	12,139,725	(106,576)	(311,729)

Notes to Financial Statements

Year ended 31 March 2021

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 2020 and 2021.

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 2020.

5 COMPENSATION OF KEY MANAGEMENT PERSONNEL

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

	2021	2020
	\$	\$
Short-term benefits	727,658	699,328
Post-employment benefits	30,597	30,597
	758,255	729,925
Number of key management personnel	2	2

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

	2021	2020
	\$	\$
Donations to the Organisation by Council and key management personnel	25,025	52,455

Notes to Financial Statements

Year ended 31 March 2021

6 CASH AND BANK BALANCES

	2021	2020
	\$	\$
Fixed deposits	4,661,903	7,125,569
Cash at banks	20,979,758	14,811,172
Cash held by fund manager (Note 10)	1,903,486	617,100
Cash and bank balances	27,545,147	22,553,841
Less: Pledged fixed deposit	(20,826)	(20,539)
Cash and cash equivalents in the statement of cash flows	27,524,321	22,533,302

Fixed deposits bear interest at 0.40% to 1.98% (2020 : 1.72% to 1.94%) per annum and for a tenure of approximately 182 to 365 days (2020 : 92 to 365 days). The fixed deposits can be drawn down without the need to incur significant cost.

7 RECEIVABLES

	2021	2020
	\$	\$
Recoverables from MOH and Agency of Integrated Care (AIC)	1,824,843	289,902
Job Support Scheme (JSS) grant receivables (Note 13)	155,205	582,913
Deposits	345,096	201,770
Insurance proceeds receivable*	760,753	-
Sundry receivables	183,019	297,865
Prepaid expenses	160,236	355,790
	3,429,152	1,728,240

* Insurance proceeds receivable pertains to receivables arising from impending insurance claims by the Organisation due to the fire incident which broke out during the year at the Organisation's headquarters. The insurance proceeds receivable comprise of reimbursement claims pertaining to damaged renovations, removal of debris, restoration works and capital expenditures for replacement of damaged fixed assets.

Notes to Financial Statements

Year ended 31 March 2021

7 RECEIVABLES (CONT'D)

Job Support Scheme grant receivables related to the amounts granted to the Organisation under COVID-19 Government Relief Measures, and relates mainly to the Jobs Support Scheme ("JSS") by the Singapore Government (Note 13) to defray certain manpower costs. The Organisation assessed that there is reasonable assurance that it will comply with the conditions attached to the grants and the grants will be received. Government grant is recognised in profit or loss on a systematic basis over the period impacted by COVID-19 in which the related staff costs for which the grant is intended to compensate is recognised as expenses. The period impacted by COVID-19 has been determined to be commencing from April 2020 amounting to \$1,774,393.

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

8 PROPERTY, PLANT AND EQUIPMENT

	Renovation	Furniture and fittings	Office equipment and computers	Motor vehicles	Asset under Construction	Total
	\$	\$	\$	\$	\$	\$
Cost:						
At 1 April 2019	2,671,917	131,381	2,725,515	578,859	-	6,107,672
Additions	261,854	-	298,362	-	-	560,216
Disposals	-	-	(25,380)	-	-	(25,380)
At 31 March 2020	2,933,771	131,381	2,998,497	578,859	-	6,642,508
Additions	-	-	231,278	-	1,278,424	1,509,702
Disposals / written-off	(853,471)	(10,860)	(344,764)	-	-	(1,209,095)
At 31 March 2021	2,080,300	120,521	2,885,011	578,859	1,278,424	6,943,115
Accumulated depreciation:						
At 1 April 2019	626,643	85,739	1,774,808	380,887	-	2,868,077
Depreciation	277,695	11,326	401,628	98,677	-	789,326
Disposals	-	-	(24,555)	-	-	(24,555)
At 31 March 2020	904,338	97,065	2,151,881	479,564	-	3,632,848
Depreciation	276,191	11,289	404,005	54,423	-	745,908
Disposals / written-off	(408,478)	(7,311)	(276,921)	-	-	(692,710)
At 31 March 2021	772,051	101,043	2,278,965	533,987	-	3,686,046
Carrying amount:						
At 31 March 2021	1,308,249	19,478	606,046	44,872	1,278,424	3,257,069
At 31 March 2020	2,029,433	34,316	846,616	99,295	-	3,009,660

Notes to Financial Statements

Year ended 31 March 2021

9 RIGHT-OF-USE ASSETS

The Organisation leases several assets including office space and warehouse space rental. The average lease term is 3 years (2020: 3 years). During the year, the Organisation renewed its existing office lease for an additional 3 years and signed a new lease for 2 years for its day hospice at the Oasis@Outram.

	Office and warehouse space
	\$
Cost:	
At 1 April 2019 and 31 March 2020	1,267,871
Additions during the year	2,549,267
At 31 March 2021	3,817,138
Accumulated depreciation:	
At 1 April 2019	-
Depreciation for the year	719,090
At 31 March 2020	719,090
Depreciation for the year	842,584
31 March 2021	1,561,674
Carrying amount:	
At 31 March 2021	2,255,464
At 31 March 2020	548,781

10 INVESTMENTS

	2021	2020
	\$	\$
Quoted equity shares, at fair value	2,290,354	1,794,564
Quoted debt securities, at fair value	10,219,864	11,625,575
Quoted unit trusts, at fair value	80,401	604
	12,590,619	13,420,743
Financial derivative instruments	(106,576)	(311,729)
Total investments	12,484,043	13,109,014
Analysed by:		
Current	12,484,043	4,494,731
Non-current	-	8,614,283
	12,484,043	13,109,014

Notes to Financial Statements

Year ended 31 March 2021

10 INVESTMENTS (CONT'D)

The investments and cash at bank amounting to \$12,484,043 (2020 : \$13,109,014) and \$1,903,486 (2020 : \$617,100) respectively are managed by and placed with external fund managers.

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 2.0% to 4.5% (2020 : 1.98% to 6.03%) per annum and have maturity dates in 2021 (2020 : 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.

As at 31 March 2021, the investment mandate with the existing external fund manager will expire within the next 12 months.

11 PAYABLES AND ACCRUALS

	2021	2020
	\$	\$
Other payables	158,275	254,132
Accrued expenses	3,348,093	1,182,334
Equipment loan deposits received	30,033	35,133
	3,536,401	1,471,599

12 LEASE LIABILITIES

	2021	2020
	\$	\$
Maturity analysis:		
Year 1	1,000,743	562,997
Year 2	867,310	2,450
Year 3	533,597	-
	2,401,650	565,447
Less: Unearned interest	(99,261)	(7,750)
	2,302,389	557,697
Analysed as:		
Current	939,870	555,254
Non-current	1,362,519	2,443
	2,302,389	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

Year ended 31 March 2021

12 LEASE LIABILITIES (CONT'D)

Reconciliation of liabilities arising from financing activity

The table below details changes in the Organisation'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
				Non-cash	
		31 March 2020	Financing cash flows	New lease during the year	31 March 2021
		\$	\$	\$	\$
Lease liabilities		557,697	(804,575)	2,549,267	2,302,389

13 DEFERRED GRANTS

	2021	2020
	\$	\$
At beginning of year	7,058,491	6,875,694
Addition of deferred capital grant	-	147,446
Grants from CST [Note]	6,363,609	2,703,981
Return of expired CST Operational Grants	(121,896)	(106,199)
Utilisation of CST for the year transferred to income [Note]	(1,534,405)	(2,895,546)
Amortisation of deferred capital expenditure	(242,942)	(249,798)
Others*	(342,477)	582,913
At end of year	11,180,380	7,058,491
Analysed as follows:		
Current (Deferred grant arising from JSS)	239,783	582,913
Non-current	10,940,597	6,475,578
	11,180,380	7,058,491

*Others comprise of deferred grant income arising from Job Support Scheme ("JSS") (Note 7).

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. During the year \$Nil (2020 : \$1,081,593) was claimed for recurrent operating costs incurred.

Notes to Financial Statements

Year ended 31 March 2021

14 UNRESTRICTED FUNDS

	2021	2020
	\$	\$
Reserves policy:		
Unrestricted funds	28,655,679	27,788,876
Ratio of reserves to annual operating expenditure	1.54	1.76

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.

Operating expenditure comprises direct expenditures including direct staff cost attributable to the services. Where costs cannot be wholly attributable to the 2 key services, they have been apportioned on a basis consistent with the use of resources i.e. direct cost. These include support department costs and shared overheads such as premises costs, depreciation, repairs and maintenance costs.

15 RESTRICTED FUNDS

	Patients fund	Medical and office equipment	Projects fund	Training fund	Hospice into the community	Respectance Fund	NCSS Caregiver reserve
	\$	\$	\$	\$	\$	\$	\$
At 1 April 2019	432,169	416,640	692,038	364,658	50,195	63,462	52,054
Funds utilised during the year (Note 16)	(48,591)	(16,865)	(29,975)	(83,979)	(25,097)	(14,541)	-
At 31 March 2020	383,578	399,775	662,063	280,679	25,098	48,921	52,054
Additional funds received during the year (Note 16)	-	-	-	-	-	-	-
Funds utilised during the year (Note 16)	(31,718)	(2,777)	(10,272)	(19,987)	-	(31,728)	-
At 31 March 2021	351,860	396,998	651,791	260,692	25,098	17,193	52,054

Notes to Financial Statements

Year ended 31 March 2021

15 RESTRICTED FUNDS (CONT'D)

	NCSS Day Hospice reserve	NCSS Young Caregiver reserve	Deutsche Bank Fund	Lien Foundation - Outram Community Hospital	Deutsche Bank One Day Fund	Lien Foundation Tranche 2	Total
	\$	\$	\$	\$	\$	\$	\$
At 1 April 2019	226,081	6,082	50,797	2,200,000	-	-	4,554,176
Funds utilised during the year (Note 16)	-	-	(48,342)	(213,913)	-	-	(481,303)
At 31 March 2020	226,081	6,082	2,455	1,986,087	-	-	4,072,873
Additional funds received during the year (Note 16)	-	-	-	-	136,898	100,000	236,898
Funds utilised during the year (Note 16)	-	-	(2,455)	(909,965)	(3,534)	(1,309)	(1,013,745)
At 31 March 2021	226,081	6,082	-	1,076,122	133,364	98,691	3,296,026

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.

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.

Notes to Financial Statements

Year ended 31 March 2021

15 RESTRICTED FUNDS (CONT'D)

NCSS Day Hospice reserve - This fund enables the Organisation to run the day hospice centres. 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.

Deutsche Donate One Day fund - This fund is set aside for Vigel Angels volunteer program, programs at Oasis@Outram and Deutsche volunteering event expenses.

Lien Foundation Tranche 2 - This fund is set aside for virtual volunteer project, make-believe outings for day hospice patients and Volunteer Training & Ambassadors Programme.

These restricted funds are represented by cash and cash equivalents amounting to \$3,296,026 (2020 : \$4,072,873).

16 TRANSFERRED TO (FROM) RESTRICTED FUNDS

	2021	2020
	\$	\$
<u>FUND RECEIVED DURING THE YEAR</u>		
From donations:		
- Restricted donations	236,898	-
<u>FUNDS UTILISED DURING THE YEAR</u>		
- Patient care and medication	(70,745)	(128,339)
- Training	(19,986)	(83,979)
- Miscellaneous expenses	(16,383)	-
- Purchase of fixed asset	(906,631)	(268,985)
Total funds utilised	(1,013,745)	(481,303)
Net funds utilised from restricted funds	(776,847)	(481,303)

Notes to Financial Statements

Year ended 31 March 2021

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

	2021	2020
	\$	\$
Donations for which tax-deductible receipts were issued	3,971,717	2,739,255

19 NON-TAX DEDUCTIBLE RECEIPT

	2021	2020
	\$	\$
Donations for which non-tax deductible receipts were issued	582,421	621,234

The Organisation was one of the beneficiaries of the President's Challenge 2021 and President's Challenge 2019. Included in donations for which non-tax deductible receipts were issued, was a donation amounting to \$240,000 (2020 : \$Nil) that was received from the National Council of Social Service. The donation was used to defray the cost of the day hospice centers.

20 COMMITMENT

	2021	2020
	\$	\$
Estimated expenditure contracted for property, plant and equipment	909,676	-

The Organisation is committed to incur capital expenditure of \$909,676 to open the third day hospice at the Oasis@ Outram. These commitments are expected to be settled in 2022.

21 IMPACT OF COVID-19

The epidemic of Coronavirus Disease 2019 (the "COVID-19") may affect the activities and funding avenues of the Organisation. Although it is not possible to reliably estimate the length or severity of this outbreak and hence its financial impact, the effects of COVID-19 may continue to affect the Organisation. Notwithstanding this, the management, based on their assessment of the Organisation's financial position, has assessed that the Organisation will be able to maintain sufficient liquidity for at least the next twelve months from the date of authorisation of these financial statements.

Donor List

\$100,000 and above

Estate Of Kang Sew Ten @ Kan Sou Tin
Karl Storz Endoscopy Singapore Sales
Pte Ltd
Lien Foundation
National Council Of Social Service
Singapore Totalisator Board
THL Holdings Pte. Ltd.

\$10,000 - \$99,999

Ang Siong Choon
B4 Water Leakage Specialist Pte Ltd
Baxter Healthcare (Asia) Pte Ltd
Beh Han Song James
Boo Boo Seng
Chai Chin Loon
Chan Hoe Yin
Chan Yik Zane
Chien Chuan-I
Chua Hwee Hong, Gary
CrimsoNox Capital Private Limited
CSE Global Ltd
Deutsche Bank AG
Dymon Asia Private Equity (Singapore)
Pte. Ltd.
Fang Zhixiang
Fong Poh Chee Emily
Gerard Lin Yoong Chee
Goh Tze Rui Ray
Guan Cunxi
Heng Hock Mui Ann
Ho Si Yu
HuaJiang Properties Pte Ltd
Kao Pao-Tang
Keppel Club
Late Yeo Lai Cheng
Lee Foundation Singapore
Lee Kok Leong
Lee Woon Shiu
Lim Cher Chye
Low Shih Nin
MSV Systems & Services Pte Ltd
Nectar Care Service (Singapore)
Neo Geok Hua
Neubronner Edward Bernard
Omni-Crest Engineering & Construction
Pte Ltd
Ong Su Pin
Qin Tian
Quah Chien Choon Terence
Ryder Auto Pte Ltd

Schroder Investment Management
(Singapore) Ltd
Siew Kum Hong
Soh Kim Chua
Southern Ridges Capital
Tan Chin Tuan Foundation
Tan Keng Hwa
Tang Tuck Soon
Tat Lian Trading Co
Teo Kian Hong Vincent
Teo Poh Lian Pte Ltd
The Community Foundation Of
Singapore
Wong Kit Yee

\$5,000 - \$9,999

AG Life Science Pte Ltd
Amber Electronics Pte Ltd
Ang Joon Lai
Ang Siew Lay
Berkshire Hathaway Specialty Insurance
Chai Wai Fook
Chan Tuck Jun
Cheang Chia Heng
Chua Chye Heng Kevin
Connie Oi Yan Chan
Fong Saik Hay
GIC Private Limited
Goh Lai Yan Address
Jaikishin Naraindas Shamdasani
John Teo Productions Pte Ltd
Kok Kah Meng
Late Liu Hua An
Leong Shin Loong
Loke Pui Mun Edana
M&T Volunteers
Ng Mae Ling
Ng Yong Huat
Ong Beng Guek
Onnah Liew
Overseas Academic Link Pte Ltd
Pavilion Capital International Pte Ltd
Pei Hwa Foundation Limited
Prakash Sapra
Sim Wei Ling
Soh Ah Yeong
Soh Family
Soo Hwee Pin, Annette
Tan Khee Jeslin
Tan Yang Guan
Tiong Shu

TL Canvas & Hardware
Toh Hon Cheong
UK Online Giving Foundation
Wee Ai Ning
Wong Hin Sun Eugene
Wong Lian Choo
Wong Mun Loke
Wu Seng Lim
Yeo Henry
Yeo Siew Meng

\$1,000 - \$4,999

Accent Engineering Pte Ltd
Ace Oil Pte Ltd
Addis Dickon
Adeline Lee
Alicia Lee Lai Cheng
Allaway Thayre Katherine
Amanda Chuah Eng Bee
Ang Geok Lan
Ang Keng Heng
Ang Soon Lian
Ang Wei Tech
Ang Yan Lim
Angeline Wee
Anita Anthony Thomas
Anjali Mohan Ramchand
Ann Choo Ah Moy
Anuket International Pte. Ltd.
Ariana Lim Leong Hong
Atasha Asmat
Au Yong Phui Sze
Aw Jia Ming Eugene
Aw Kian Heng
Axcel Marine Pte Ltd
Baljit Singh Sardool Singh
Betty Tan
Bipo Service (Singapore) Pte Ltd
British Association Of Singapore
Broad Peak Investment Advisers Pte Ltd
Cao Xinwei
Capitaland Hope Foundation
Carson Meredith
Celesse Lin Kaizhen
Chai Gin Tsen
Chai Nyuk Ching
Chan Caroline
Chan Joo Kim Linda
Chan Kern Ngee Edmund
Chan Mun Leong
Chan Wee Kiat Kenny

Donor List

Chan Wen Li Winnie
Chang Cindy Sin Inn
Chang Yen Hwee
Chang Yoong Hui Joyce
Chay Oh Moh
Cheah Chang Chuen
Cheah Hui Ting Daphne
Chee Mei Ling Tracy
Chen Huijuan
Cheong Kah Wai
Cheong Leong Seng
Chew Chwee Choon
Chew Gek Choo Rosalind
Chew Margaret
Chew Seok Lian Ruby
Chia I Mun
Chia Joo Li
Chia Lee Neo
Chia Sok Hwang, Joanne
Chia Weng Cheong
Chia Yoong Hui
Chiang Tee Chuan
Chiang Yao Chye
Chin Chee Chow
Chin Jing Jih
Chin Lan Chin
Ching Li Mui
Chng Chee Kiong
Chng Puay Puay
Chong Fook Wah
Chong Yu Moi
Choo Poh Keow
Chow Chwee Fong
Christina Lim Yui Hung
Chua Ai Ling Nancy
Chua Bee Bee
Chua Bee Hui Lilian
Chua Boon Ping
Chua Cher Meng
Chua Choon Hock
Chua Chun Ming Daryl
Chua Keng Hong
Chua Onn Pheng
Chua Ren Jie Isaac
Chua Tiong Guan
Clive Heng Boon Howe
CYS Global Remit Pte Ltd
Darren N T Koh
David Jeremiah Seah Hok Heng
Deng Rongrong
Dharmapuri Rajendra Krishna
Doerine Chua Le Chin
Econo Green
Eep Chia Yee
Eileen Tay
Electronic Synergies (S) Pte Ltd
Elizabeth Yap
Eng Wah Len Andrew
Enviro Gas Pte Ltd
Excel Hardware Pte Ltd
Fok Chun Seng
Foo Esther Wei Tian
Foo Keong Tatt
Foo Shili
Fook Lai Kuen
Funny Au @Au Kwai Wah
Gabriel Tan Kok Wah
Gallant Services Pte Ltd
Gan Chee Yong
Goh Bak Heng Derek
Goh Eng Joo
Goh Keng Yeow Simon
Goh Kim Kee
Goh Si Hui
Goh Siew Hong
Goh Yong Sen
Goi Peng Huat
Golani Preeti Ravin
Goldman Sachs (S) Pte
Goodman Investment Pte Ltd
Hang Yew Chuan
Hannelius Lars-Erik
Hansjacob Nicolas
Heng Seng Yew
Hilda Loe Associates Pte Ltd
Ho Kok Sun Kevin
Ho Nyuk Choo Deborah Joanne
Ho Wei Li Cindy
Ho Yin May Pauline
Hoe David
Hoe Susan
Hong Eng Chua
Hong Leong Foundation
Hoon Kay Hiang
Hoong Yik Luen
How Wai Kuen
Hwang Chii Guang
Jade Freight (S) Pte Ltd
Jalal Mohamad Adib
Jeannie Khew Bee Tee
Jennifer Leong Poh Chee
Johan
Julia Binte Johari
Julian Lee Wai Choy
Jung Karl Heinz
K. Puvanesveran
Kanlian Ferry Pte Ltd
Kay Kim Leng
Ke Zhenni
Keng Chor Suan
Khetan Purna Ashok
Khetan Rakeshkumar M
Khine Phoo Wai
Khoo Boo Aik
Khoo Lam Loong
Khoo Lee Jin
Khoo Mui Kheng
Khurana Mohit
Kim Hoe Investments Pte Ltd
Kirpalani Ravina
Koh Chee Chian
Koh Choon Ming
Koh Guad Eng
Koh Hwee Pheng
Koh Mee Fah
Koh Soh Guan
Kong Chee Hoong
Kong Chong Soon
Kong Ong Lim Lynn
Kong Shin Seong
Koo Chung Chong
Koo Pee Yee
Koo Siang Chueng
Ku Wai Chung Ivy
Kueh Hwee Ping
Kum Mun Hon
Lai Jeral
Lai Lee Hong Doris
Lam Chong Wai
Lam Yee Fang
Lam Yok
Late Chua Seng Dao
Late Tay Keng Swee
Lau Leng Leng
Lau Mun Loong
Law Hock Ling Jeron
Law Yu Hong
Le Thao Phuong
Lee Aik Guan
Lee Bee Kwang
Lee Chee Fah
Lee Chien-Wen Karen
Lee Chiew Lim

Donor List

Lee Delphine
 Lee Eng Eng
 Lee Gwo Mey
 Lee Khang Nie
 Lee Loi Sing
 Lee Shuan Fey
 Lee Sie Min
 Lee Siew Har
 Lee Woon Ling
 Lendlease Investment Management
 Pte Ltd
 Leng Ah Kee
 Leo Chin Chen June
 Leong Eng Keong
 Leong Siew Loong
 Leong Xiu Han
 Leonora Tan-Liow
 Leow Weiling
 Lian Bee Leng
 Lie Wei Ling Jenny
 Lim Ah Terh
 Lim Ai Kee
 Lim Amy
 Lim Boon Han
 Lim Boon Kiet
 Lim Chiew Lan
 Lim Chin Hong
 Lim Chor Yong
 Lim Ewe Teck Andy
 Lim Fung Fung
 Lim Hong Kheng
 Lim Kay Teck
 Lim Kwee Tee
 Lim Ming Hwee
 Lim Patrick Siong Ching
 Lim Pei Pei
 Lim Seng Bee
 Lim Seow Ling
 Lim Siew Eng
 Lim Siong Lian
 Lim Soh Tem
 Lim Su-Yin
 Lim Teck Chai, Danny
 Lim Weng Chiat
 Lim Zena I Linn
 Ling Ah Meow
 Lisa Liong
 Liu Gang
 Lo Cheek Ee
 Lo Chung Hao
 Loh Bee Seong

Loh Guo Pei
 Loh Wai Keong
 Loke Mei Yee
 Long Jee Jong
 Long Say Huan
 Loo Doreen
 Loomis Sayles Investments Asia Pte Ltd
 Low Kenneth
 Low Lay Leng
 Low Low Chuan Zheng Joel
 Low Wen-Wei, Lewis Micah
 Lu Jing
 Lye Wai Har
 Mah Yingjie
 Mai Nha Truc
 Martin Michael John
 McWhinney Kevin Douglas
 Michelle Lee
 Michelle Varinata
 Minal Satishkumar Shamdasani
 Ming Chung Pte. Ltd.
 Miranda Lam
 Moez H Nakhoda
 Mohamad Azali Bin Ibrahim
 Mohamed Faizall Bin Abdul Latif
 Mohanaruban Kanthaya
 Mok Mun Tat Daniel
 Mouchonnet Nadim
 Mundhra Saurabh
 Murty Caroline
 Nai Boon Lan
 Nam Ah Keh
 National University of Singapore
 Students' Union (NUSSU)
 Neo Ann Gee
 New Scissor-Cut Curry Rice Restaurant
 Ng Bee Lian
 Ng Chee Keong
 Ng Cheng Guat
 Ng Ching Ling, Jeannie
 Ng Chong-Heng
 Ng Chuan Her
 Ng Hwei Min
 Ng Kia How James
 Ng Kwi Choo
 Ng Lee Hong
 Ng Poh Ting
 Ng Siong Hock Roger
 Ng Thiam Chye
 Ng Vincent
 Nge Aik Moh

Ngo Lin Ai
 Ngoh Cheng Boon
 Nikkila Sakari
 Nippon Paint (S) Co Pte Ltd
 NTUC First Campus Co-Operative Ltd
 Ong Beng Tin
 Ong Chee Beng
 Ong Ee Lin
 Ong Gim Ping
 Ong Johnny
 Ong Kheng Chuan Peter
 Ong Lay Chew Janet
 Ong Mei Li Christina
 Ong Siau-Wah Alvin
 Ong Yu Qing Pauline
 Ooi Ching Ya
 Ooi Ray Hur
 Padbidri Dilip Vasant
 Pang Ai Chee, Felicia
 Pard Bhs
 Park Eunjeong
 Patricia Neo Soek Hui
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