



2018/19

ANNUAL REPORT

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Bright Hill 光明山修身院
Evergreen Home



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MISSION

Bright Hill Evergreen Home is a voluntary welfare home providing health care services for the aged, sick and destitute regardless of race, language or religion.



VISION

To promote and maintain holistic nursing and medical care to the residents and to discharge them to the community when appropriate.



VALUES

Elderly care with Love, Respect, Responsibility, Compassion & Integrity





Chairman's Message



2018 was an exciting year for our home.

We were honored to be invited to work with the Ministry of Health to set up a new nursing home facility at Punggol East/Tebing Lane. The new nursing home will be integrated with our existing home as an expansion so that the land can be fully optimised. Bright Hill Evergreen Home will be operating the new facility. Expected to be completed in fourth quarter of 2020, the new home will increase our capacity from the existing 248 beds to 436 beds, allowing us to achieve better economies of scale and to serve more elderly.

Punggol is a relatively young estate with families of aging parents. We had been receiving admission enquiries from residents of Punggol and Sengkang. As our current home's average occupancy rate is close to 98%, we were unable to render much assistance. In setting up a second nursing home, we hope to provide the care service for those who need it. The close proximity to their homes will make it more convenient for them to visit their loved ones frequently.

The Board recognises its ethical responsibilities and the importance of maintaining high standards of accountability, transparency and governance compliance to gain the confidence of the stakeholders of our nursing home. As a winner of the Charity Transparency Award 2018, our commitment to ensure transparent disclosure is affirmed by the Charity Council, allowing the public and donors to have a better insight on the works of the nursing home and to aid them in making informed decisions.

In 2019, our team will continue to work closely with the Ministry Of Health to build our second home. It is a different experience for the team as the new design advocates a dementia-friendly concept of "cluster living", creating a more home-like environment aimed at giving the residents greater independence and autonomy. Our nursing home will also be working towards developing as much synergy between the two homes as possible so that our seniors can continue to receive affordable and quality care.

Setting up the second nursing home marks a major milestone in Bright Hill Evergreen Home's history. It would not have been possible without the support of our Board members, volunteers, donors and public. Your unyielding support is the main catalyst that motivates and propels our staff to always want to do better for the elderly in our nursing home. Thank you!

The Board and Management would like to thank all staff for maintaining the high standard of care and ensuring strict compliance to good governance. The invitation to run a second home and clinching the Charity Transparency Award 2018 are recognitions and endorsements of your hard work and dedication.

Bright Hill Evergreen Home is committed to strive for continual improvement to serve our elderly better and we look forward to all of your continual support. Best wishes to all!

Bhikkhu Sik Kwang Sheng

Chairman

(Appointed 7 July 2006)



Chief Executive Officer's Message



The ground breaking ceremony for our second home held on 14 January 2019 was a memorable occasion for everyone in the nursing Home. With the expanded capacity, it brings the Home to a higher level for us to be able to serve more seniors.

Our Home is working towards obtaining maximum synergies for the combined home. The challenge lies in the differences of the physical layout and care service model of the two homes. The home-like cluster concept of the new home that promotes greater independence is a contrast with the institutional wards of our current home. The cluster living concept has also proven to be draining on manpower resources. We are working with the Ministry Of Health to amalgamate the old and new building wherever possible so

as to promote operational efficiencies, save resources and keep running costs low.

Recognizing the importance of sustaining the positive impact the Dignity Of Care training had generated for both the staff and residents, our Home is working on training programmes that advocates embracing Dignity Of Care as a care culture for all staff regardless of role and position. We are also in the process of building up a core nursing team that will be trained to serve our seniors in the cluster living care model of the new home.

While working alongside with the Ministry Of Health to set up our second home, our team continues to strive to deliver quality care to our residents. It is heartening to see the improvements in the key service areas of the Home.

- Internal Quality Assurance (IQA) – It is mandatory for the Home to conduct IQA once every six months. Our Home scored above 99% for both Domain 1: Clinical aspects of care and Domain 2: Social aspects of care.
- NHELP Medication – Rolled out the medication module in January 2019 progressively by levels.
- Podiatry Service and Psycho-Geriatrician Consultation – Home started to procure these services in the past year to further benefit our residents.
- Nursing Home Resident Satisfaction Survey 2018 – Our Home scored 15% higher in the “Overall Satisfaction” of the Top-2 Box (rating for Good/Excellent) compared with all other Nursing Home that participated in the survey.

Winning the Charity Transparency Award 2018 sets a higher benchmark over and above what we have achieved in our standard of governance. In the past year, our Home engaged consultants to provide in-house Personal Data Protection Act (PDPA) workshop for the management team. The workshop aimed at identifying PDPA compliance risks and to put in

place controls and measures to mitigate the risks. Acknowledging that governance compliance is everyone's responsibility, our Home also organised mandatory briefing sessions conducted by the PDPA and Emergency Preparedness consultants for the rest of the staff.

The coming year is definitely going to be an extremely busy one. We look forward to the unyielding support given to our Home by Board Members, staff, volunteers, supporters and donors. Thank you.

All the best for the year!

Cheng Siok Khoong

Chief Executive Officer

(Appointed 1 August 2015)

Registration and Licences

Registration

Bright Hill Evergreen Home is registered with the Registry of Societies in accordance with the Societies Act Chapter 311 on 24 May 1982

Licence

Our Home is currently operating under Licence No. 4800352/06/192 with a two year validity period from 27th February 2019 to 26th February 2021. This licence is issued by The Director Of Medical Services, Ministry of Health in accordance to the Private Hospitals & Medical Clinics Act 1980 (Chapter 248). It allows the Home to operate a 248-bedded nursing home at 100 Punggol Field Singapore 828811.

Institutions of a Public Character (IPC) Status

Our Home has been granted IPC status under the National Council of Social Service Central Fund Scheme since 15 June 1993. Donors will be able to claim tax relief from their assessable income based on the amount donated, at prevailing deduction rate.

Affiliation

Bright Hill Evergreen Home is a full member of the National Council of Social Service from 15 June 1993 ref. SCSS/04.01.47

Charity Status at a Glance

Unique Entity Number (UEN)	: S82SS0008F
Registered Address	: 100 Punggol Field, Singapore 828811
Institutions of a Public Character (IPC) Registration Number	: IPC000377
IPC Validity Date	: 1 Dec 2017 – 30 Nov 2020
Banker	: DBS Bank Ltd
Auditor	: Baker Tilly TFW LLP Public Accountants and Chartered Accountants of Singapore

Committee Members & Advisor

(Term for year 2018/2019)

Management Committee

- Chairman : BHIKKHU SIK KWANG SHENG
 Abbot
*(*from 30 June 2006)*
(Appointed as Chairman from 7 July 2006)
- Secretary : DR KWEH SOON HAN
 Lawyer
*(*from 24 July 2008)*
(Appointed as Secretary from 2 October 2015)
- Treasurer : MR LIM TECK FOON, EDMUND
 Retiree (Accountant)
*(*from 29 August 2016)*
(Appointed as Treasurer from 29 August 2016)
- Member : MS CHAN POH SWAI @ CHAN POH SWEE
 Retiree (Accountant)
*(*from 30 June 2006)*
- Member : DR LAU KAH YONG
 Traditional Chinese Medicine Practitioner
*(*from 24 July 2008)*
- Member : MR KEK SENG SWEE, NICHOLAS
 Operations Manager
*(*from 24 July 2008)*
- Member : MR LEE BOON HUAT, BEN
 Secretary of Religious Organisation
*(*from 24 July 2008)*
- Member : MR WONG CHEE YEUNG, STEWART
 Senior Manager
*(*from 12 July 2012)*
- Member : MR LOKE CHAN THAI, CHARLES
 Company Director
*(*from 29 August 2013)*

Member : MR YEAP SOON KEONG, DAN
Associate Director, Enterprise IT
*(*from 29 August 2013)*

Member : MR GOH SWEE KANG, JAYSON
Managing Director
*(*from 6 April 2017)*

Executive Committee

Chairman : MR KEK SENG SWEE, NICHOLAS
Secretary : MS CHAN POH SWAI @ CHAN POH SWEE
Member : MR YEAP SOON KEONG, DAN

Finance Committee

Chairman : MR LIM TECK FOON, EDMUND
Member : MR LEE BOON HUAT, BEN

Admission Committee

Chairman : MR LOKE CHAN THAI, CHARLES
Member : DR LAU KAH YONG
Member : MR GOH SWEE KANG, JAYSON

Medifund Committee

Chairman : MS CHAN POH SWAI @ CHAN POH SWEE
Member : MS BOON WAI FONG, FLORENCE
Member : MS ANNAH LEE
Member : MS TAN WAN JUAT, ALICE

Nomination Committee

Chairman : MR KEK SENG SWEE, NICHOLAS
Member : MR WONG CHEE YEUNG, STEWART

Audit Committee

Member : MS CHAN POH SWAI @ CHAN POH SWEE
Member : MR YEAP SOON KEONG, DAN

Building Committee

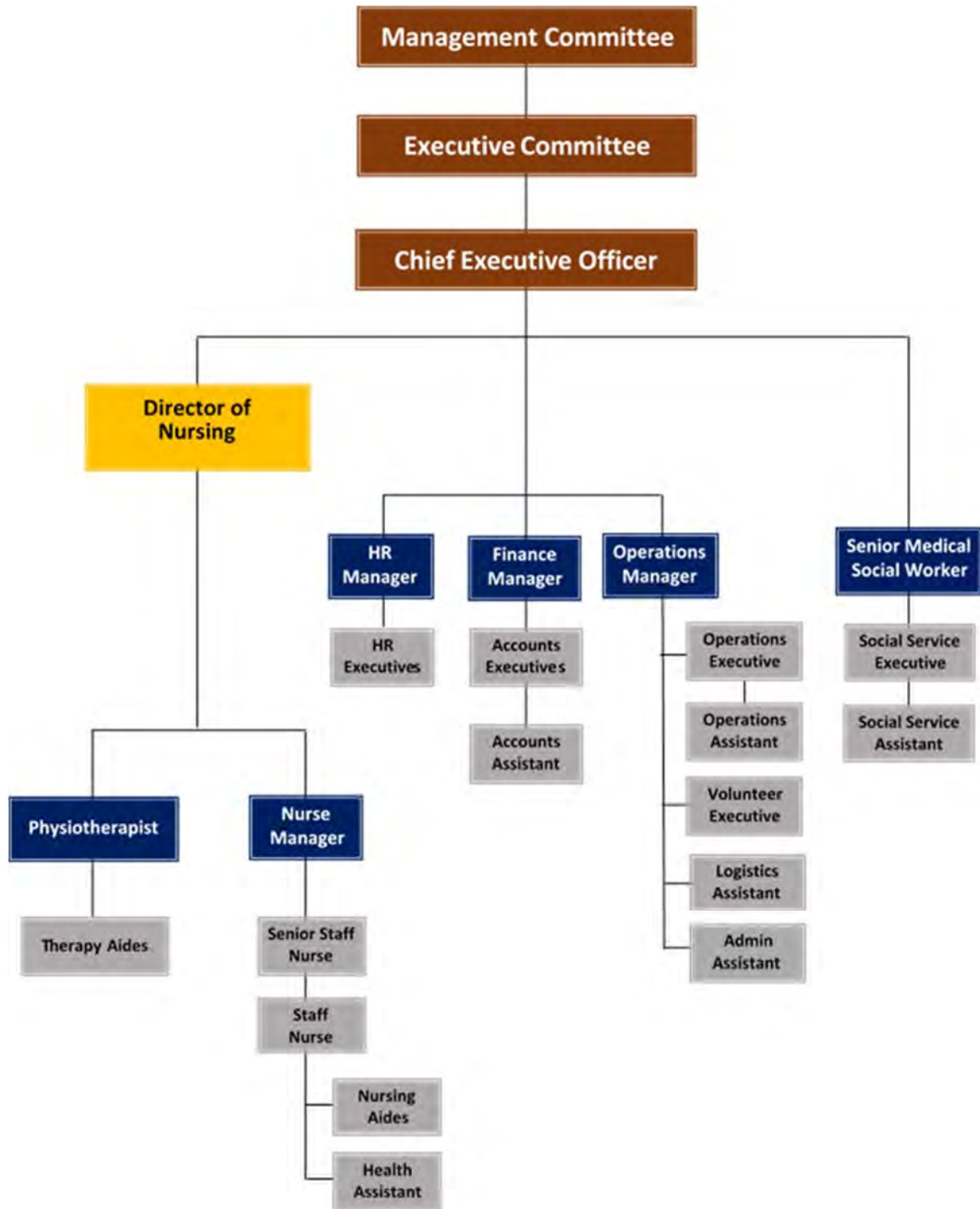
Chairman : MR GOH SWEE KANG, JAYSON
Member : MR KEK SENG SWEE, NICHOLAS
Member : MR YEAP SOON KEONG, DAN

Advisor (General Operations)

MR TAN KIM KWANG

*(*Date first elected to the Committee)*

Organisation Chart





Governance

Bright Hill Evergreen Home is governed by the Constitution of the Society and is committed to adhere to practices that ensure good governance and management with specific reference to:

- Licensing & Regulatory requirements of the Ministry of Health
- Code of Governance for Charities and Institutions of Public Character

We take great effort to constantly improve on our governance and management practices. Please see Annex A for our Governance Evaluation Checklist to assess compliance with the Code of Governance for Charities and Institutions of Public Character.

Charity Transparency Award

We are proud to share that Bright Hill Evergreen Home has won the Charity Transparency Award 2018 under the Medium Charities Category.

The annual Charity Transparency Awards (CTA) was introduced in 2016 by the Charity Council. It aims to promote good governance and transparency in the charity sector by acknowledging the excellent work of charities, while inspiring others to emulate their best practices.

Winning the Charity Transparency Award 2018 is an affirmation our dedication to strive for greater governance compliance.



Our CEO, Ms Cheng Siok Khoong, receiving the award on behalf of the home from Dr Ang Hak Seng, Commissioner of Charities. (Photo Credit : Charity Council)

The Board

Our Home is governed and its affairs administered by a Committee of Management of not less than 10 members, referred to as the Management Committee (MC).

MC members are elected at the annual general meeting. Members are appointed for a term of 1 year and are eligible for re-appointment or re-nomination with the exception of the Treasurer whereby there is a maximum term limit of four consecutive years. There are 6 MC members who have served more than 10 years. Their services are required as their experience contributes to the smooth and effective running of the Home. The Board has been identifying and recruiting

new members equipped with competencies and skills that are aligned with the Home's strategic directions.

Reasons for retaining the 6 MC members for more than 10 consecutive years are as follows:

Name of MC Member	Reason
Bhikkhu Sik Kwang Sheng	Bhikkhu Sik Kwang Sheng is the sixth abbot of Kong Meng San Phor Kark See Monastery (KMSPKS) since 2004. He helmed KMSPKS since 1995 as its chief administrator and holds key appointments in boards of religious organisation, inter-religious organisation and schools in Singapore. He has been integral in setting and driving the directions of the Home as well as development of the Home's services.
Dr Kweh Soon Han	Dr Kweh is a lawyer at KSCGP Juris LLP. His areas of practice are real property law, company law, administrative and constitutional law, law of societies, employment law, and family and trust law. His experience in the laws and codes of governance relating to the formation and maintenance of charities, societies and non-profit organisations is invaluable in guiding the Home in ensuring governance compliance.
Ms Chan Poh Swai @ Chan Poh Swee	Ms Chan is a retired qualified Accountant holding a Bachelor Of Commerce Degree (majoring in Accountancy). She held the position of Treasurer of our Home's Management Committee for 2 terms - July 2006 to July 2008 and July 2012 to July 2016. She is currently on the board and serves as the Treasurer of religious societies, free clinic and nursing home. Her in-depth finance knowledge contributes significantly in putting in place a robust finance system for the Home. She is currently the Secretary of the EXCO Committee. Her years of experience with the Home is invaluable.
Dr Lau Kah Yong	Dr Lau is a Traditional Chinese Medicine Practitioner and has been a member of our Admission Committee since 2008. He works closely with the management team of the Home and plays a crucial role in ensuring smooth admissions of residents.

**Mr Kek Seng Swee,
Nicholas**

Mr Kek was an Entrepreneur prior to joining Kong Meng San Phor Kark See Monastery as Operations Manager. He is an EXCO member since July 2012 and the EXCO Chairman since August 2014. His commercial experience and business acumen have benefited the Home in many aspects.

Mr Lee Boon Huat, Ben

Mr Lee is the Secretary of a religious organisation. Having served as a Management Committee for many years, he is able to relate, appreciate the issues raised and provide invaluable advice.

The MC draws up rules to govern the running of the Home, review and approve strategic plans and annual work plan set in accordance with the objects set out in the Constitution. A total of 6 MC meetings and 1 Annual General Meeting were held in the year of reporting. Meeting dates and members' attendance are as follows:

Board meeting from 1 April 2018 to 31 March 2019			
1.	25 April 2018	4.	25 October 2018
2.	22 June 2018	5.	27 December 2018
3.	28 August 2018 **	6.	22 February 2019

** 34th Annual General Meeting was held on 28 August 2018

Members' Attendance:

No	Names	Attendance
1.	Bhikkhu Sik Kwang Sheng	100%
2.	Dr Kweh Soon Han	57%
3.	Mr Lim Teck Foon, Edmund	100%
4.	Mr Kek Seng Swee, Nicholas	71%
5.	Ms Chan Poh Swai @ Chan Poh Swee	100%
6.	Mr Yeap Soon Keong, Dan	43%
7.	Mr Lee Boon Huat, Ben	86%
8.	Mr Loke Chan Thai Charles	14%
9.	Dr Lau Kah Yong	43%
10.	Mr Wong Chee Yeung, Stewart	86%
11.	Mr Goh Swee Kang, Jayson	71%

To assist the Board in reviewing and deliberating on specific aspects of running our Home and to execute its responsibilities, the MC has established seven sub-committees namely Executive Committee, Finance Committee, Admission Committee, Medifund Committee, Nomination Committee, Audit Committee and Building Committee.

Remuneration of Management Committee and Highest Paid Staff

All MC members, sub-committee members and advisor do not receive any remuneration and no staff sits in the Management Committee or sub-committee.

The Home has no paid staff who are close members of the family of MC members or CEO.

In compliance with the Code of Governance for Charities and Institution of a Public Character the annual remuneration of the Home's three highest paid staff, who each received remuneration exceeding \$100,000, fall into the following bands:

Remuneration Band	Number of Staff
Between \$200,001 to \$300,000	1
Between \$100,000 to \$200,000	2

Conflict of Interest

All MC members and staff are required to comply with the Home's conflict of interest policy and procedure.

Annual conflict of interest procedure statements are undertaken by all MC members and management staff.

Whistle-Blowing Policy

Our Home has established a whistle-blowing policy to address concerns about possible wrongdoing or improprieties in financial or other matters within the Home.

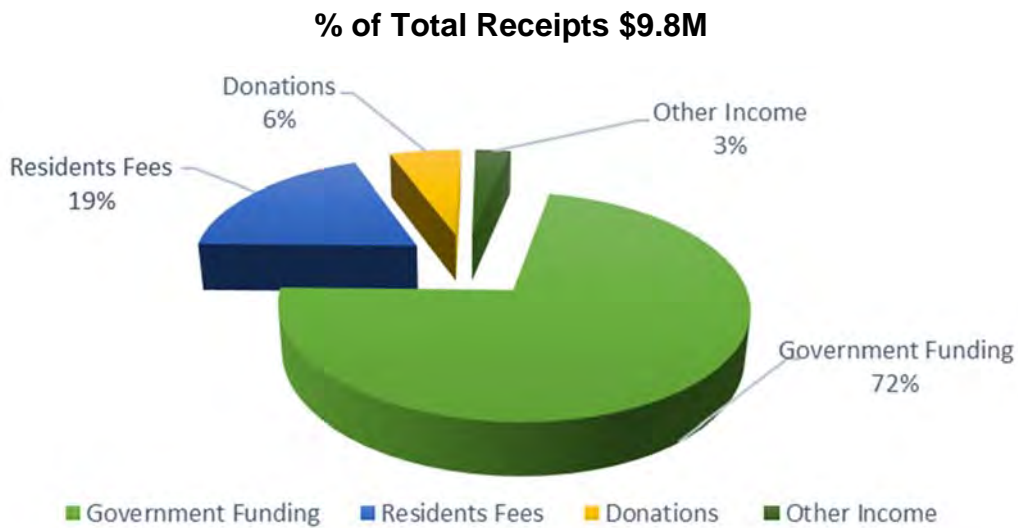
Policies, Review of Financial State and Explanation of Major Financial Transactions

Funding Sources

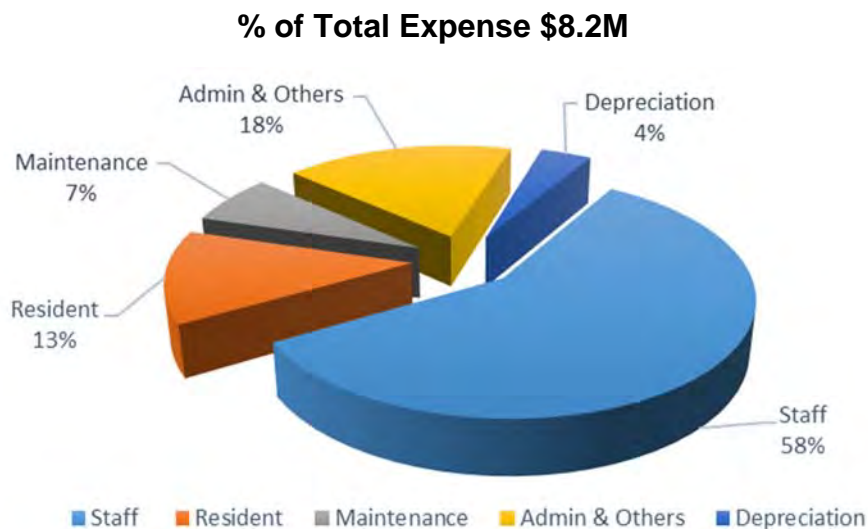
Bright Hill Evergreen Home is financially supported by government grants and donations.

Key Financial Highlights

For the financial year ended 31 March 2019, our Home recorded a total receipts of S\$9.8m. Breakdown of the receipts are as follow:



Total expenses for the financial year amounted to S\$8.2m, our Home posted a net surplus of S\$1.6m. Breakdown of the expenses are as follows:



Review and Changes in the Policy

The Constitution of the Home has been amended with approval from Commissioner of Charities and Registrar of Societies in October 2016.

Reserve Policy

Our Home reserve policy is that at any point in time we will have 5 years operational expenses kept as reserves and will be reviewed yearly by the Executive Committee if the amount of reserve is sufficient and if it needs to be revised.

The Home's reserve position as at 31 March 2019 is as follows:

Funds	Current Year	Previous Year
<u>Unrestricted Funds</u>		
Accumulated General Funds	12,096,512	10,132,140
Unrestricted Designated Funds		
Capacity Expansion	7,000,000	7,000,000
Capability Building	1,860,000	1,860,000
Total Unrestricted Funds	20,956,512	18,992,140
<u>Restricted or Designated Funds</u>		
Community Silver Trust	3,598,711	3,866,663
Designated Donation	160,930	160,930
Total Restricted Funds	3,759,641	4,027,593
Total Funds	24,716,153	23,019,733
Total Annual Operating Expenditure	8,153,344	8,388,987
Ratio of Unrestricted Funds to Annual Operating Expenditure	2.57	2.26



Explanation of Purposes for which the Charity Assets are Held

No major assets were purchased in the year. Fixed assets of net book value of S\$1m were purchased over the years for Home's operations use.

Purpose of Designated Funds

Our Home established the following funds in the financial year ended 31 March 2014 by transferring from the General Fund:

Capacity Expansion Fund of S\$7m with the objective to finance capital expenditure of the Home such as building development, furniture and fittings, office equipment, and any relevant operating expenses.

Capability Building Fund of S\$1.9m with the objective to invest in increasing capability of the Home's medical and therapy services, patient care equipment and human resource development to provide better services in future.

About Bright Hill Evergreen Home



Bright Hill Road



Senja Road



Punggol Field

Bright Hill Evergreen Home (BHEH) is a 248-bedded, accredited non-profit nursing home. We believe that our residents should enjoy life to the fullest encompassing gracious and healthy living, at the same time minimising ill health and retaining maximum use of their physical and mental faculties.

Our Home overlooks the beautiful flora and fauna of Punggol Waterway. The peace and tranquillity of the surroundings is ideal for recuperation and relaxation. It is conveniently located within 10 minutes of Punggol MRT station, making it easily accessible. The room settings provide residents with privacy and access to the bathroom. All rooms are complete with a pleasant finishing to allow all our residents to feel at home.



The Year Ahead - Our Second Home

Bright Hill Evergreen Home will be setting up a second nursing home with 188 beds. It will be operational in the fourth quarter of 2020. The new development is a 8-storey building and is adjacent to our existing home. With the two homes combined, we will be able to serve 436 needy elderly.

The Home is designed to cater to dementia patients, providing a more home-like environment. Wards are built in smaller clusters with decentralised day spaces and communal facilities such as living rooms to encourage interaction among residents.



Artist's Impression of our 8-storey new building with 188 beds, combined with existing home, we will be able to serve a total of 436 seniors.



Groundbreaking cum blessing ceremony by our Chairman Bhikkhu Sik Kwang Sheng to mark the commencement of construction works at the new site.

Bed Occupancy

The average occupancy rate for our Home is 98%, indicating a total of 243 out of the 248 licenced beds are occupied consistently.

AVERAGE OCCUPANCY RATE



98%

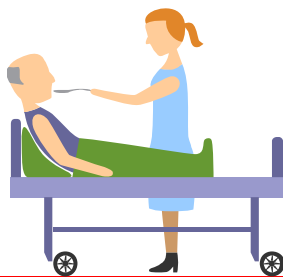
OCCUPIED

2%

VACANT

Residents' Profile

At Bright Hill Evergreen Home, we believe in providing quality care services for the aged, sick and destitute regardless of race, language or religion. The resident is profiled according to their level of care needs using the Resident Assessment Form before admission to the Home. At present, there are about 48% and 51% of our residents under Category 3 and 4 respectively. This indicates that they require moderate to total assistance and supervision in every aspect of their daily livings.



Category 4

51%

Highly dependent



Category 3

48%

Wheelchair /
Bed bound



Category 2

1%

Semi-ambulant

Our Nursing Care

Making our residents happy and comfortable is our top priority. Going above and beyond the call of duty is a normal and everyday activity in every care staff. We believe care attributions such as being patience, understanding and compassion are very important to our residents.

In carrying out our daily care, nursing interventions and procedures such as wound dressing and medication administration, staff are mindfully practising these attributes. As much as possible, we do our best to provide care interventions in accordance to resident's preference such as adhering to resident's request to bath in the afternoon instead of morning.

It is really heart-warming to see their smiley faces and hear them say, "Thank You, Missy."

//

It is important to develop rapport with residents so that we can customize their care to make them as happy and comfortable as possible.

– Ivylyn, Enrolled Nurse

//



//

Sometimes they just need to know that someone cares. They really appreciate when you remember their preferences.

– Lucia, Therapy Aide

//

//

I feel motivated and appreciated when the resident smiles and says thank you to me.

- Jester, Nursing Aide

//



//

Always greet them with a smile and have a positive attitude.

- Mu Mu, Staff Nurse

//

Clinical Indicators

Internal Quality Assurance (IQA)

Based on the Enhanced Nursing Home Standards (ENHS), it is mandatory to conduct Internal Quality Audits (IQA) once every 6 months. The audits were conducted by the Quality Assurance (QA) Committee comprising Nursing and Operations staff.

The outcome of each QA indicators for the entire Home and at individual ward level were shared at meetings to close identified gaps and to create awareness for further improvement.



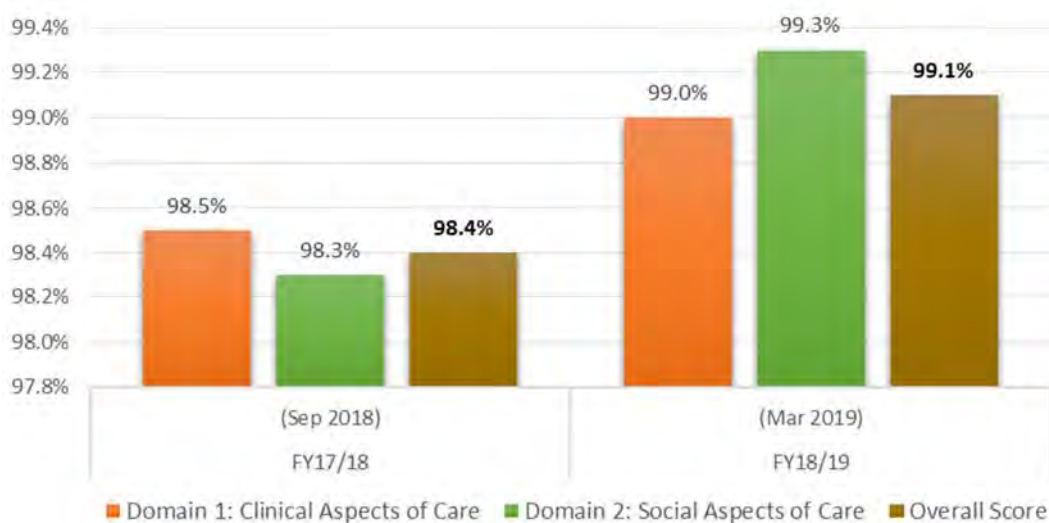
The IQA are based on the two domains below:

Domain 1 – Clinical aspects of care which has 12 indicators

Domain 2 – Social aspects of care which has eight indicators

Our Home maintained above 95% for the two audits conducted in September 2018 and March 2019.

Internal Quality Assurance



Quality Improvement Initiatives

Infection Control Committee - Hand Hygiene Audit



The Infection Control Committee carries out quarterly audits at each ward to assess the compliance level of infection control among staff.

The Committee organised the World Hand Hygiene Event on 4 May 2018 to reinforce the importance of hand hygiene and to perform proper handwashing techniques.



There were over 120 enthusiastic participants from all departments, including outsourced cleaners in the event.

Emergency Preparedness – Mask Fitting

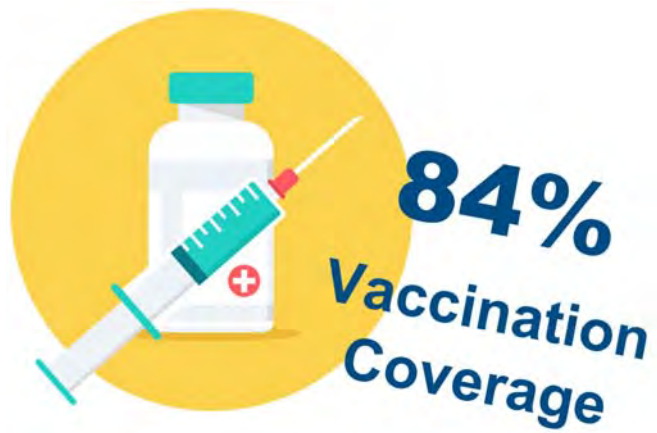
As part of Infection Control measures and Crisis Management efforts, Bright Hill Evergreen Home organised the annual mask fitting exercise for staff in preparation of any disease outbreak.

In addition, we have ensured a 2 weeks' supply of N95 Mask is on standby and ready to use at all time.



WE ARE READY!

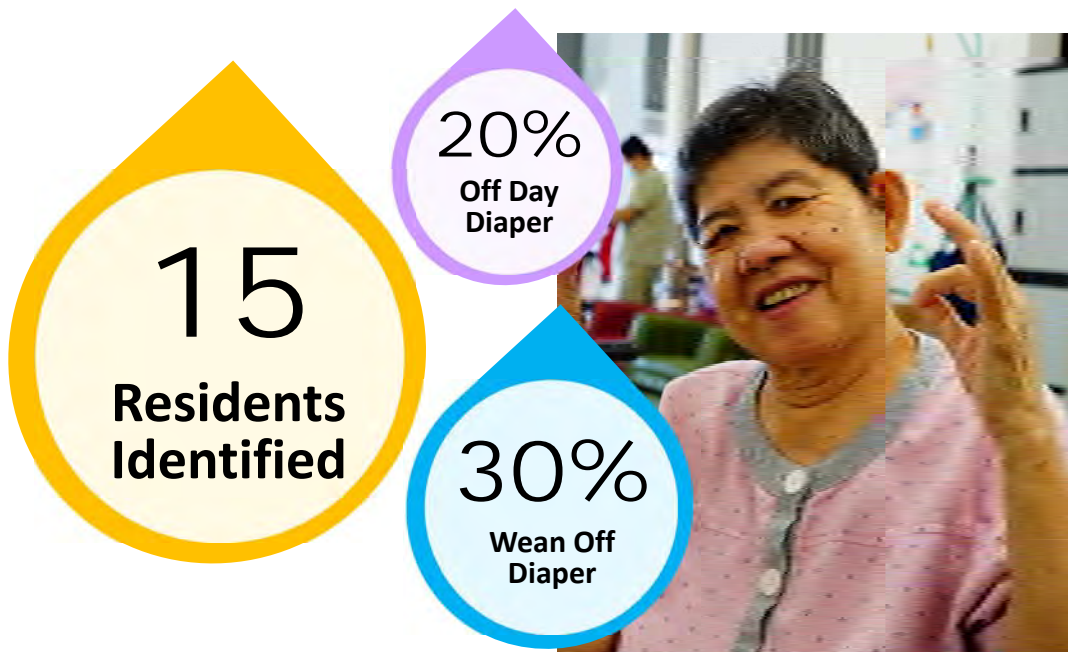
Influenza Vaccination for Residents / Staff



Influenza vaccination was offered FREE for residents and staff in 2018 for optimal protection against the dreadful virus, especially for vulnerable individuals in high-risk groups.

Contenance Management Project

The project has increased the self-esteem/dignity of residents. It has also benefitted the Home in saving up to \$1000 on diapers for one resident annually. The team is encouraged to continue identifying suitable residents for the project.



NHELP Medication Module Project

Bright Hill Evergreen Home embarked on the IT system (NHELP) that supports nursing homes in improving the efficiency of their day-to-day operations and patient care in 2016.



Two years was spent on stabilizing and getting the staff to be familiar with the system. We are now ready for the next phase of introducing the Medication Module into NHELP.

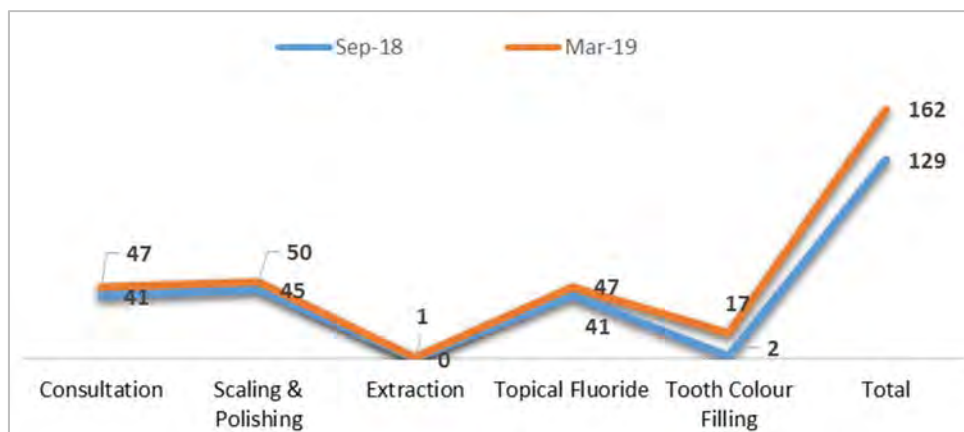
With the guidance from AIC, we were thrilled to roll out the Medication Module at our first ward on 23 January 2019. Although we faced with some start-up twitches and the journey is tough, we will progress to commence the module at a gradual pace in other wards.

Mobile Dental Clinic

Our Home recognizes the importance of providing good oral hygiene for our residents. Besides providing oral toilet to all our residents twice a day, we have also brought in the Mobile Dental Clinic (MDC) by Unity Dental Care to our residents twice a year in September and March. The MDC is an initiative that Bright Hill Evergreen Home started in 2015. It seeks to provide convenience and quality dental care to our residents.



No. of Dental Service



This chart shows the number of dental service received by our resident in 2018/2019.

Newly Procured Services for Residents

Podiatry Service

Psycho-Geriatrician Consultation

The Podiatry service for residents was procured and started in September 2018. This is to manage residents with foot/nails conditions.

The Psychogeriatric service for residents has also commenced on 1 November 2018. It serves to treat mental and cognitive health issues in resident with mental conditions such as depression, anxiety and dementia.



Podiatry Service



Psycho-Geriatrician Consultation

These two services have benefitted our needy residents enormously. Timely reviews by the Specialists spared our residents from the long waiting hours at external clinics. There are also costs and time savings on manpower and transportation.

Nursing Staff Training and Development

To keep abreast with the trend of nursing care, it is important to provide continuous education and training for our staff.

Our Home provides In-service and on-the-job training, as well as external professional courses for our staff.

This year, the In-service committee has organised 19 In-service training/talks with a total attendance of 570 participants.

The team is delighted to see the transformation of individual's aptitude, team and organisation effectiveness to a higher level as we progress.



// I am glad that I was chosen to attend the Wound Conference. It has enhanced my knowledge on wound care. I am more confident now when dealing with difficult wound."

- Concepcion, Enrolled Nurse



// After attending the training on Dignity of Care, I am now more aware of how to provide Person-Centred Care to my residents.

- Myat Thu, Health Attendant



// Thank you for sending me to the Fall Prevention Training! With the knowledge, I can now contribute interventions to prevent falls in the Home.

- Ahr Phe, Nursing Aide



Quality & Productivity Festival 2018

We were honoured and excited when AIC invited us to present our Dignity of Care Project at one of the breakout session, "What Matters to Clients?" at the Quality & Productivity Festival 2018. It was held at Max Atria @ Singapore Expo on 19 September 2018.

Our very own iconic figure in Bright Hill Evergreen Home, Mr Tang Yip Chong (Principal Staff Nurse) presented the topic, "Putting Dignity Back into Care".

He shared on the successful stories, as well as the challenges and difficulties of the project and how we achieved the desirable outcomes for the resident with the support from the management, patience and faith in our staff.

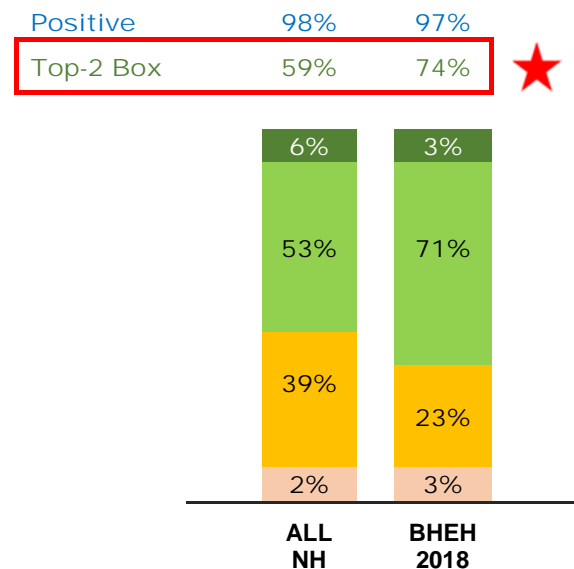


NH Resident Satisfaction Survey 2018

Our Home did well for the Survey. We scored 15% higher in the "Overall Satisfaction" of the Top-2 Box (rating for Good/Excellent) as compared to all other nursing homes that have participated in the survey.

Within the Service Domain, Quality of Activities (+11%) and Quality of meals (+31%) were the attributes that improved the most significantly as compared to 2016.

The team is motivated to continue to strive for better scores at the next survey in 2020.



Rehabilitation Team

Caring with Compassion

The Rehabilitation Team strongly believes that care goes beyond ensuring our resident's physical needs are met. Care must be provided with compassion, empathy and understanding. When the residents feel down, therapists are their cheerleaders, giving them strength, encouragement and a helping hand, to make sure they are not walking alone.



Physiotherapy

The Physiotherapy (PT) team, consisting of a Senior Physiotherapist and five Therapy Aides, provides holistic care for our residents. Besides helping them to improve on their physical condition and motivating them to take part in rehabilitation, they also see the importance of managing residents' emotional, spiritual, psychological and social needs.

Holistic care entails the involvement of a multidisciplinary team of doctors, nurses, therapists, medical social workers and other staff working together to journey alongside residents in their recovery process.

We provide...

In house Rehabilitation, Active exercise, Group Exercise, Passive exercise, Chest Physiotherapy, Balance & strength training, and Waltz group activity @ Roof Top Garden.

Optimism and Happiness...

Mdm. Tan Sai Hock was admitted to our Home in 2018. After suffering from a stroke, she could not perform her transfer without help, her sitting balance was poor and she needed help for bed mobility.

Being unfamiliar to the new environment, she used to get upset and frustrated easily. The team spent time to understand her emotional and psychological needs. Supported with the intensive daily rehabilitation exercises, she is now a changed person.



Mdm Tan can now walk using a walking frame under supervision, transfer and wheel around independently.

She now brims with optimism and happiness in her stride and has good rapport with the therapy team. We are planning for her return to community living, something she is looking forward to.

Perseverance and Hard Work...



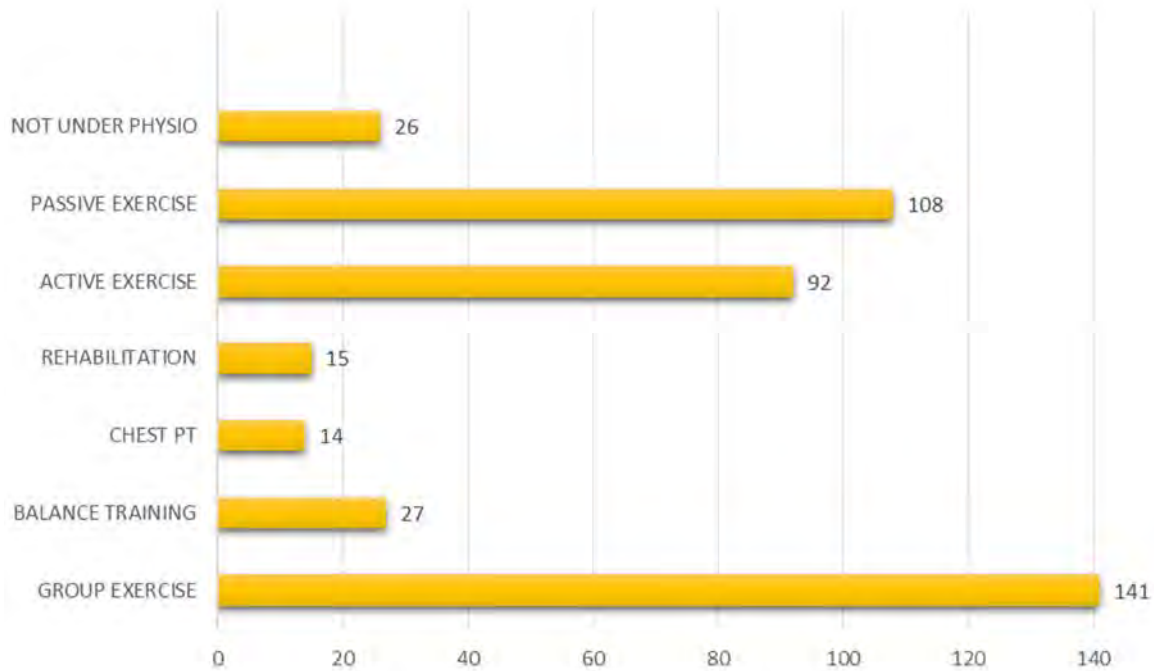
A Parkinson's disease patient, Mr. Chu Ati came to our Home in 2018. After a fracture, his left proximal tibia was treated conservatively with functional knee brace. His ability to walk was severely impaired and he was greatly discouraged due to his poor dynamic standing balance and dependency in activities of daily living (ADLs).

Mr Chu's perseverance and hard work in doing intense daily rehabilitation exercises paid off.

Now he has progressed from using a wheelchair to walking independently with a walking frame and became independent in ADLs as well. Currently our team, together with Mr. Chu Ati and family, is planning for his discharge back to his home.

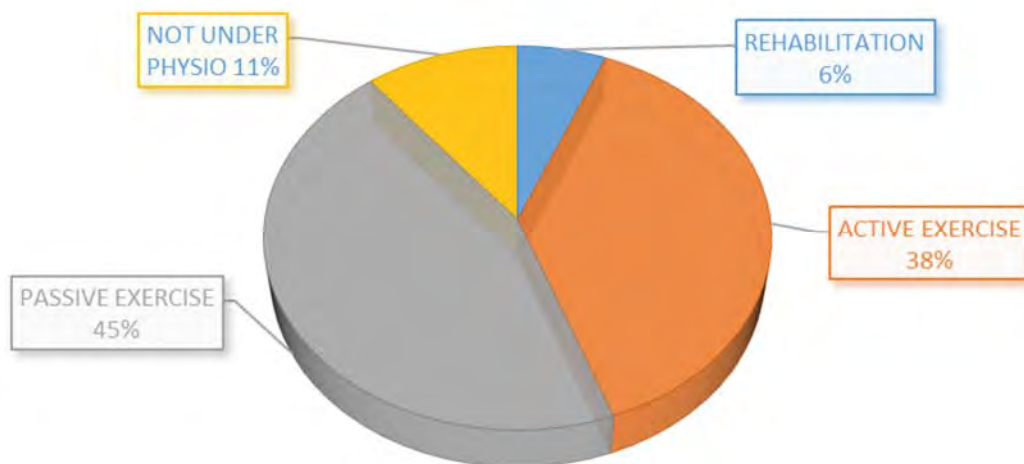
Mdm Tan and Mr Chu are classic examples of how diseases affect residents' life trajectory. As their illness develops, they are compelled to move to a different path, to walk along a different life-map and re-navigate as they respond and adapt to a changing health status.

Monthly Average No. of Resident Participating In Physiotherapy Exercises



Out of 241 residents served, 89% of our residents received some form of therapy. The remaining 11% of residents chose not to participate in any activity or were independent in function.

Physiotherapy Statistics



Occupational Therapy

In line with the Home's person centred care philosophy, our Occupational Therapy (OT) team aims to assist residents to achieve or maintain an independent, functional and meaningful life through therapeutic interventions. We focus on enhancing and sustaining the quality of life of our residents through engaging them in purposeful and meaningful activities and providing opportunities for residents to socialize.

Currently, our Home is receiving OT service from AWWA Ltd for five days per week. Supported by three full time employed Occupational Therapy Aides, OT sessions are conducted at both group and individual levels.



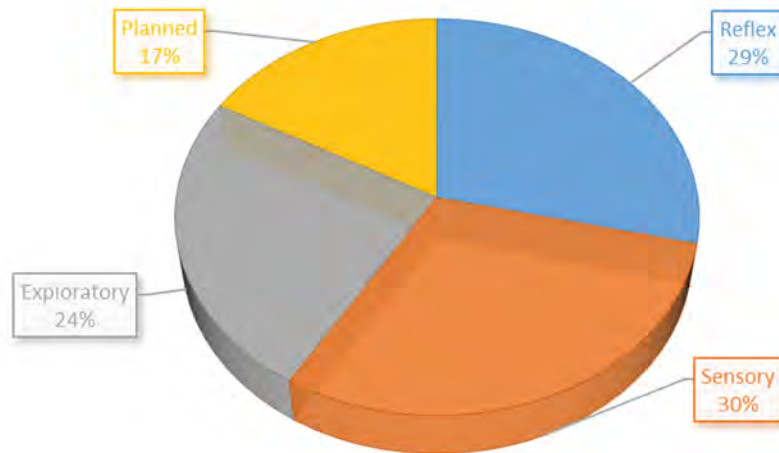
Profiling of Residents

Selection criteria of residents' suitable OT activities are based on their interest and **PAL (Pool Activity Level) Instrument for Occupational Profiling**. PAL enables the OT team to recognize the ability of a person with cognitive impairment to engage in activity. The PAL is organized into 4 activity levels: Planned, Exploratory, Sensory and Reflex.

- Planned: Highest physical and cognitive ability and able to perform activities independently with standby assist or supervised due to poor problem solving skills.
- Exploratory: Can carry out familiar activities in familiar surroundings however unable to foresee outcome and requires prompts or minimal assistance.
- Sensory: Limited thoughts and ideas about carrying out an activity and is concerned with sensation and moving body in response to sensations. Moderate to maximum level of assistance is required in most task.
- Reflex: Shows unawareness of surrounding or own body. Movement is generally a reflex response to a stimulus. This level applies to bedridden residents.

A baseline review is done and reviewed six monthly to develop an individualized care plan and provide meaningful activities appropriate to residents' skills and abilities. PAL profile of our residents as of March 2019 showed Sensory level as the highest profile and lowest was Planned level.

Pool Activity Level March 2019



Program Development and Initiatives

Below are the current OT programs that run regularly. Most programs have a duration of thirty minutes to one hour. Depending on the suitability, all residents are encouraged to participate in different activities of their interest.

Existing Programs:

- Gardening
- Art & Crafts
- Individual Sensory Stimulation
- Current Events
- Cooking
- Prosense and Sensory group
- Karaoke
- Bingo

New Programs introduced in the year:

- Mama Shop
- Digital cognitive stimulation
- Tai Chi
- Food for thought (Cognitive program)
- Zumba

For this year, we have initiated new program activities such as Mama Shop, Tai Chi, Zumba, Digital cognitive stimulation and Food for Thought.

1. Mama shop

This program was initially developed by the Nanyang Polytechnic OT students. It was initiated to encourage residents to perform physical exercise, especially for those uncooperative or unmotivated residents.

Whenever residents participate in physical exercises, they are rewarded with tokens which can be used to exchange for items “sold” on the Mama Shop trolley. Besides encouraging physical exercise, the objective is also to introduce “shopping experience” within the Home. This gives residents the opportunity to exercise their rights of autonomy as well as promote self-control.



2. Tai Chi

Tai Chi was introduced to improve physical fitness, joint and muscle strength. It also helps to maintain their range of motion and posture, relieves pain, promotes concentration and provides relaxation. This program is conducted in the wards and is facilitated by the Therapy Aides.



3. Zumba

This is a low impact exercise that helps to improve resident's mobility, hand function and coordination. It is a fun form of exercise, dancing to an upbeat music to help to maintain or improve the physical and mental health of residents.



4. Digital Cognitive Stimulation

This activity is conducted in a one-to-one therapy session facilitated by the Therapy Aides within the wards. Residents are given the opportunity to play simple to complex digital cognitive games using the tablet. The program was initiated to help to maintain or improve resident's cognitive levels, train their eye-hand coordination and also for residents to be in touch with current technology. This program is well suited for residents who refuse to be engaged in any social group activities but still have cognitive abilities.



5. Food for Thought

The Food for Thought program is a series of interactive thematic cognitive stimulation activities that stimulates the minds of residents. Most activities are designed using Singapore context which residents are familiar with. It is also a form of reminiscence therapy. Some examples of the themes adopted were "The Price is Right", "Famous Places and Faces", "Singapore Logos Then and Now", "Singapore Desserts", "Childhood Games" and many more.

The program promotes social interaction and aims to improve or maintain residents' memory and executive functions.



Singapore Desserts



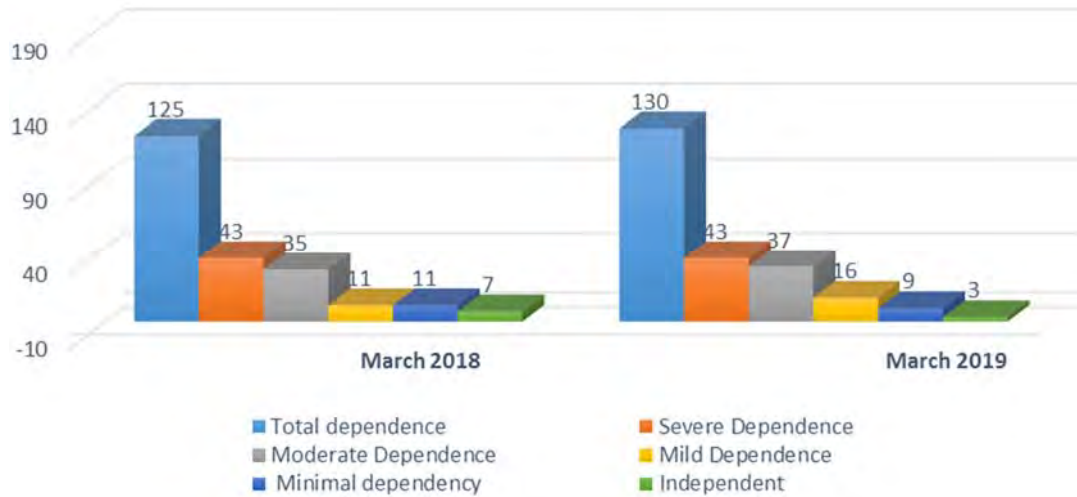
Childhood Games

Tracking Residents OT Progress

Besides PAL (Pool Activity Level) which can be also used to track progress, the other OT assessment tools used are MBI (Modified Barthel Index) and MMSE (Mini Mental State Exam).

- **MBI (Modified Barthel Index)** - An evaluation tool assessing resident' self-care and mobility activities of daily living such as Feeding, Personal hygiene, Dressing, Bathing, Ambulation etc.

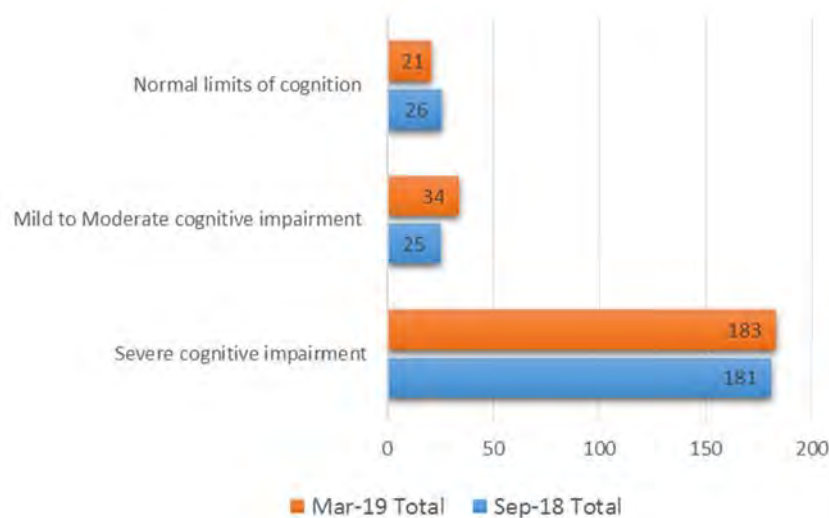
Modified Barthel Index 2018 - 2019



There were no significant changes in residents' MBI status from March 2018 to 2019. There were only a few residents that had declined functionally from Independent to minimal dependency due to factors such as worsening medical condition, incidence of fall or vision problem.

- **MMSE (Mini Mental State Exam)** - Widely used cognitive assessment tool for elderly. It includes tests of orientation, attention, memory, language and visual-spatial skills.

Mini Mental State Exam



75% of residents fell under severe cognitive impairment and 25% were either under normal and mild to moderate cognitive impairment. Compared to the baseline data collected in September 2018, March 2019 findings indicated our residents' cognitive functions were maintained.

Speech Therapy

The Speech Therapist (ST) visits up to 3 hours a week and on an average sees about 12 residents during her visits.

About 60 residents were on regular follow up with the ST over the period of one year. Out of which, 30% of the residents' diet was upgraded from their current diet, 60% of the residents' diet remained unchanged and another 10% of the residents' diet had to be downgraded due to medical conditions.

One resident was also successfully weaned off the nasogastric tube during the past year.



As a result from the pilot project carried out to introduce chopped sides/easy chew diet for the residents, the residents with incomplete dentition or difficulties chewing regular sides are now able to have the option of chopped sides to go with their mains.

Medical Social Services

Our Medical Social Worker (MSW) is part of the multidisciplinary health care team, supporting and promoting the psychoemotional well-being of our residents.

Headed by a Senior MSW, supported by a MSW and a Social Work Associate, the department provides psychosocial support and intervention to our residents and their families to cope with issues arising from illness, trauma and disabilities.

Our MSW team walks the journey with our residents from the start of their admission until their discharge from the Home, providing relevant support and interventions at different points of the journey, whenever appropriate.

Through effective coping strategies and supportive programs, MSW strives to empower our residents with opportunities to live meaningfully, despite their current limitations.



Advanced Care Planning (ACP)



Advance Care Planning is a process of anticipatory care planning - that captures and reflects a person's preferences on future care options and goals, in event of a medical crisis.

As trained ACP facilitators, our MSW team engage residents and their family members in dialogues to clarify their understanding of their illness and treatment options, values, beliefs, and goals of care, as well as identify wishes.

This process is important as it enables family members to make informed choices in the event they have to make healthcare choices on their loved one's behalf.

Using Technology to Close Distance

Many of our residents have loved ones who either live abroad, travel frequently or have difficulty traveling to the Home due to multiple constraints.

Here at the Home, we recognize the importance of human connections and how seeing a loved one can brighten up the day for our residents.

One project our MSW team embarked on was to bridge the geographical distance between residents and their loved ones through technology.

Using Voice over Internet Protocol (VoIP) systems, the team arranged schedules so that our residents were able to see and speak with their loved ones using video calls on a regular basis, regardless of the physical distance between them.

The smiles on their faces during these sessions are priceless!



Discharge Planning

Nursing homes belong to the category of intermediate and long-term residential care institutions (ILTC) in Singapore, as residents generally are unable to care for themselves due to their chronic health conditions.

However, with good nursing care and active rehabilitation, some of our residents do manage to improve well enough to reintegrate into the community.

Our MSW team employs the “many helping hands” approach as part of the discharge process.

By involving different stakeholders such as government support, community services, family support as well as empowerment of the resident, our Home successfully reintegrated four residents into various community settings, which are more suited for their needs and life stages in 2018/2019.



Our Staff

Happy staff, happy residents. We believed that investing in our staff is the best way to meet and exceed the expectations of providing quality services. We always ensure that our staff is well taken care of, happy and productive!

As an organization...

The Home never hesitate to inform the team that they are key to achieving our Home's mission of promoting holistic quality care. We frequently communicate with our staff and trust them, sharing with them our achievements, the Home's future and goals. This makes them feel valued and demonstrates to them that their hard work is contributing to the success of the Home.

We create a friendly competition amongst the various wards, offering a chance for each to evaluate how others work. This facilitated staff to step up to the plate and always strive to improve on their way of working.

Embracing the importance of work, we also understand the importance of maintaining a healthy work-life balance. We offer competitive compensation and benefits.



As a team...

We always emphasize that while staff may be holding different positions and in different departments, it is important that all of us work together as a team. It allows a brilliant flow of ideas, helps team members to share their thoughts and encourage each other. Staff is encouraged to give their inputs on issues or ideals and work in teams. They start to build bonds on trust and reliance on each other to work towards a common goal.

Individually...

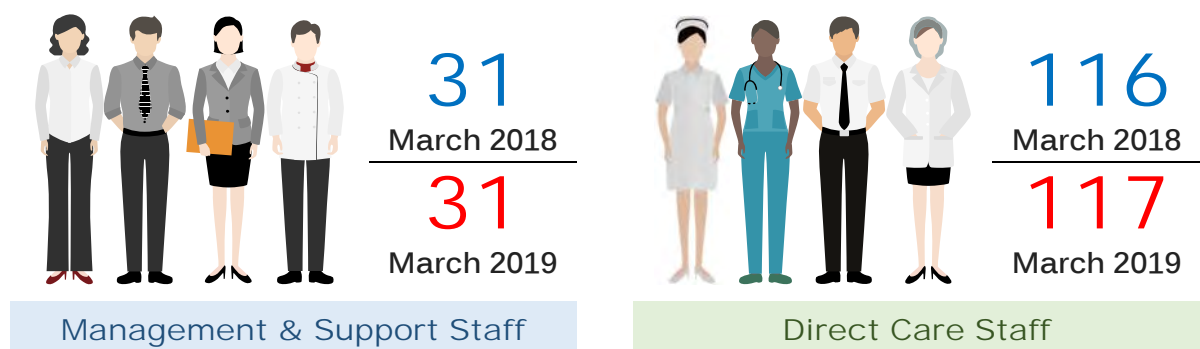
Every staff is acknowledged individually for the good things that they have done. This shows them that everyone has a part to play in the Home and that the management is aware of their progress. For staff whom may need some help, we will ask employees if they'd like to learn something new or improve their skills in a designated area. We also share with staff with potential where they can possibly go to next and assure them that the Home will provide them with the necessary trainings for them to take on bigger roles within the Home. This helps motivate staff to work harder and do the job well.

Saying "Thank You"...

To all the staff, we know you have all worked very hard and we are always grateful for all that you have done for our residents and the Home. We just want to say "Thank You"!

Staff Strength

Ensuring resident's safety is of utmost importance. Providing quality care is our goal. To meet these requirements, our Home always maintain an adequate level of staffing and professional skills required. We have multidisciplinary teams to provide the spectrum of elderly care within the Home. Our Home's staff strength has remained relatively stable in the year of reporting.



Staff Welfare

Staff welfare is increasingly becoming more of a "Must to have" than a "Good to have". Breaking away from the daily routine of work and offering food not served by our own chefs are our ways of rewarding our staff for their hard work. The Home organized get together sessions whereby staff have a chance to enjoy their own countries' food and mix freely.

Nurses' Day celebration is a big event in the Home. All year round, our nurses tirelessly take care of our residents, providing compassionate and quality care. While the Home recognizes their contribution at all times, Nurses' Day celebration is a special day dedicated to them and is our way of saying Thank You. Besides fun games and good food, all nurses received a goody bag containing their favourite snacks and shopping vouchers.



In our Year End Celebration, besides catering food, staff from different nationalities cooked their countries' signature dishes to share with all. Staff was happy to taste their own home cooked food and also fostered closer bonding. Songs and dance performances put up by individuals and teams were the main highlights of the celebration.



Believing in keeping our staff fit and healthy, staff also get to select the type of physical exercises they wish to organize and the Home will provide the equipment to support such programs.



Basketball is easily our male care staff favorite sport



Weekly Zumba class conducted in our multi-purpose hall

Volunteers and Donors



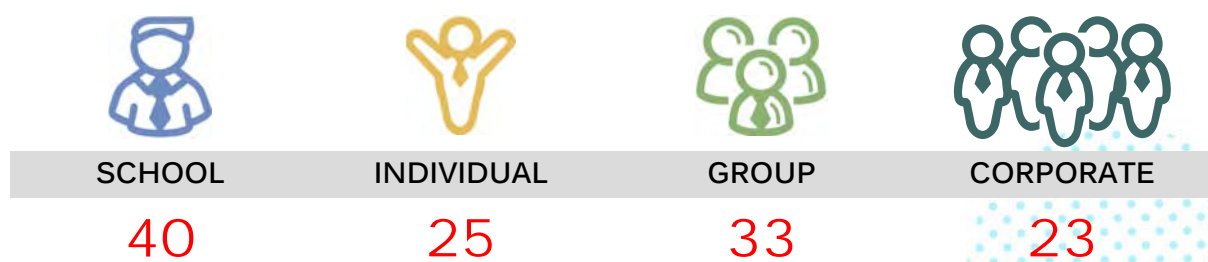
We can never emphasize enough that regardless of how hard our staff work to care for our residents, there is always a limit to how much we can do. Our volunteers and donors have been providing the much needed additional resources and support to our Home.

Generous donations, both monetary and in-kinds, allow the Home to provide more than the regular and basic requirements for our residents. The donations helped to defray the operating costs of the Home and enable us to purchase better medical equipment for our residents. Outings, durian parties, lunches at hotels, sit down Chinese dinners with entertainment from famous local artists at key festive seasons were some of the special events sponsored by our donors. These were exciting moments which our residents truly enjoyed.

Our Volunteers committed their time to enhance the work of our Home. They brought along valuable skills, experiences and energy to create joyful moments for our residents. Friendly, stimulating and fun to be with, our residents simply love to have them around.

Thank you Volunteers and Donors, we are always grateful to you!

Volunteers' Profile



Events & Activities

Frost The Trail 2018



We cannot express enough our gratitude to Frost and Sullivan for adopting Bright Hill Evergreen Home once again as one of their beneficiaries for the Frost The Trail 2018 event.

This yearly event held on 25 August in 2018, has provided a steady stream of donation to our Home for many years. Needless to say, many of our residents had benefited from the donation received. Thank you for your support, it means a lot to us!

Celebrate the Year of the Pig



Chinese New Year is yet again round the corner, with the help of our volunteers, we brought our residents down to the bazaar in Chinatown for a stroll to feast on the traditional Chinese New Year snacks, cookies, preserved fruits, and more! This is a yearly outing which we will never miss.

The elderly enjoyed the brilliant decorations, festive eats and shopping in celebrating the Year of the Pig.

A Memorable Outing to National Orchid Garden

It was a memorable outing to National Orchid Garden for our residents. Some have never seen so many orchid varieties! To many of our residents, it was their first time there.

They were really amazed, getting up closed to many species of orchid and to discover the diversity of this species of flower. It was an escape away from the concrete city into a land of colour and peace.

On the way back to the Tanglin Gate. We spotted the iconic Tembusu tree, the tree that is depicted at the back of Singapore's \$5 notes. It is estimated to be about 170 years old.

After a joyful day, we had to say goodbye to this wonderful place. We will surely have another visit next time.



A Trip to the National Museum



The National Museum of Singapore tells the intriguing story of everyday life through the different eras in Singapore's history. We discovered how modern and progressive people can be during the colonial times.

During our tour, our elderly saw various historical figures and people from different communities in the past, we explored how they used to live and learned about the history and culture of Singapore.

It was a fun and rewarding learning journey for both our elderly and volunteers.

Christmas Celebration with Pan Pacific Hotels Group



Delicious food prepared by the Chefs and staff from Pan Pacific Hotels Group



CNY Celebration with ESW Manage



Residents enjoyed the buffet lunch, games and karaoke with volunteers from ESW Manage

Value in Action (VIA) from Schools & Institutions



Visiting by Pre-Schools & Child Care Centre



Corporate Social Responsibility (CSR) Program



Visit by Maha Bodhi School teachers and staff



Karaoke and Bingo session by DSTA employees



Staff from Bukit Sembawang celebrated Mid-Autumn festival with our residents



Outing to Gardens by the Bay sponsored by Raymond's Math & Science Studio

Individual and Group Volunteering



Miss Dora conducts weekly light workout for our residents



Monthly haircut by Love Care Volunteer



Indian Vegetarian lunch sponsored by Chandran Family



Evelyn and friends regularly sponsor meals for our residents



To each and every individual, group and corporation who had given so generously in cash and in-kind, a very big THANK YOU.

We are all committed to a common cause, providing quality and dignified care to our pioneer generations. You have shared, gave generously and unconditionally your time and love to our residents.

Many of you had given so much of yourselves to our elderly and expect so very little in return. Without your constant support, we on our own would not be able to deliver what we believe is the best to our residents. This is home to many of our residents. All of us, including you, make a great difference to their life.

In compliance with the Singapore Personal Data Protection Act, the Home shall not disclose the names of our donors. You may contact the Home directly should you require more information in this area.

Annex A –
Governance Evaluation Checklist for the Financial Year
Ended 31 March 2019

Governance Evaluation Checklist For the Financial Year Ended 31 March 2019

S/NO	CODE GUIDELINE	CODE ID	RESPONSE	EXPLANATION (IF CODE GUIDELINE IS NOT COMPLIED WITH)
BOARD GOVERNANCE				
1	Induction and orientation are provided to incoming governing board members upon joining the Board.	1.1.2	Complied	
2	Are there governing board members holding staff appointments?		No	
5	The Treasurer of the charity (or any person holding an equivalent position in the charity, e.g. Finance Committee Chairman or a governing board member responsible for overseeing the finances of the charity) can only serve a maximum of 4 consecutive years. If the charity has not appointed any governing board member to oversee its finances, it will be presumed that the Chairman oversees the finances of the charity.	1.1.7	Complied	
6	All governing board members must submit themselves for re-nomination and re-appointment, at least once every 3 years.	1.1.8	Complied	
7	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	
8	Is there any governing board member who has served for more than 10 consecutive years?		Yes	
9	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	Complied	
10	There are documented terms of reference for the Board and each of its committees.	1.2.1	Complied	
CONFLICT OF INTEREST				
11	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	
12	Governing board members do not vote or participate in decision making on matters where they have a conflict of interest.	2.4	Complied	
STRATEGIC PLANING				
13	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	
HUMAN RESOURCE AND VOLUNTEER MANAGEMENT				
14	The Board approves documented human resource policies for staff.	5.1	Complied	

15	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	
16	There are processes for regular supervision, appraisal and professional development of staff.	5.5	Complied	
17	Are there volunteers serving in the charity?		Yes	
18	There are volunteer management policies in place for volunteers.	5.7	Complied	
FINANCIAL MANAGEMENT AND INTERNAL CONTROLS				
19	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	
20	The Board ensures that internal controls for financial matters in key areas are in place with documented procedures.	6.1.2	Complied	
21	The Board ensures that reviews on the charity's internal controls, processes, key programmes and events are regularly conducted.	6.1.3	Complied	
22	The Board ensures that there is a process to identify, and regularly monitor and review the charity's key risks.	6.1.4	Complied	
23	The Board approves an annual budget for the charity's plan and regularly monitors the charity's expenditure.	6.2.1	Complied	
24	Does the charity invest its reserves (e.g. in fixed deposits)?		Yes	
25	The charity has a documented investment policy approved by the Board.	6.4.3	Complied	
FUNDRAISING PRACTICES				
26	Did the charity receive cash donations (solicited or unsolicited) during the financial year?		Yes	
27	All collections received (solicited or unsolicited) are properly accounted for and promptly deposited by the charity.	7.2.2	Complied	
28	Did the charity receive donations in kind during the financial year?		Yes	
29	All donation in kind received are properly recorded and accounted for by the charity.	7.2.3	Complied	
DISCLOSURE AND TRANSPARENCY				
30	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	
31	Are governing board members remunerated for their services to the Board?		No	
34	Does the charity employ paid staff?		Yes	
35	No staff is involved in setting his own remuneration.	2.2	Complied	
36	The charity discloses in its annual report – (a) the total annual remuneration for each of its 3 highest paid staff who each has received remuneration (including remuneration received from charity's	8.4	Complied	

	subsidiaries) exceeding \$100,000 during the financial year; and (b) whether any of the 3 highest paid staff also serves as a governing board member of the charity. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that none of its paid staff receives more than \$100,000 each in annual remuneration.			
37	The charity discloses in its annual report – (a) the staff is a close member of the family belonging to the Executive Head or a governing board member of the charity; (b) the staff has received remuneration exceeding \$50,000 during the financial year. The information relating to the remuneration of the staff must be presented in bands of \$100,000. OR The charity discloses that there is no paid staff, being a close member of the family belonging to the Executive Head or a governing board member of the charity, who has received remuneration exceeding \$50,000 during the financial year.	8.5	Complied	
PUBLIC IMAGE				
38	The charity has a documented communication policy on the release of information about the charity and its activities across all media platforms.	9.2	Complied	

Annex B –
Audit Financial Statements for the Financial Year Ended
31 March 2019

BRIGHT HILL EVERGREEN HOME
FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED
31 MARCH 2019

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BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

STATEMENT BY THE MANAGEMENT COMMITTEE

On behalf of the Management Committee, we do hereby state that in our opinion, the financial statements of Bright Hill Evergreen Home (the “Home”) as set out on pages 5 to 27 are properly drawn up in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37 and other relevant regulations and Financial Reporting Standards in Singapore so as to present fairly, in all material respects, the financial position of the Home as at 31 March 2019, and the financial performance, changes in funds and cash flows of the Home for the financial year ended on that date.

On behalf of the Management Committee



Bhikkhu Sik Kwang Sheng
Chairman

28 AUG 2019



Lim Teck Foon
Treasurer

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
BRIGHT HILL EVERGREEN HOME**

(Registered in Singapore under the Societies Act)

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Bright Hill Evergreen Home (the "Home") as set out on pages 5 to 27, which comprise the balance sheet as at 31 March 2019, and the statement of comprehensive income, statement of changes in funds and statement of cash flows for the financial year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements are properly drawn up in accordance with 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 financial position of the Home as at 31 March 2019 and the financial performance, changes in funds and cash flows of the Home for the 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 Home in accordance with the Accounting and Corporate Regulatory Authority (ACRA) *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.

Other Matters

The financial statements of the Home for the financial year ended 31 March 2018 were audited by another auditor whose report dated 28 August 2018 expressed an unmodified opinion on those financial statements.

Other Information

The Management Committee 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 AUDITOR'S REPORT TO THE MEMBERS OF
BRIGHT HILL EVERGREEN HOME (cont'd)**
(Registered in Singapore under the Societies Act)

Report on the Audit of the Financial Statements (cont'd)

Responsibilities of the Management Committee and Those Charged with Governance for the Financial Statements

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

In preparing the financial statements, Management Committee is responsible for assessing the Home'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 Committee either intends to liquidate the Home or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Home'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:

- 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.
- 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 Home's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management Committee.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
BRIGHT HILL EVERGREEN HOME (cont'd)**

(Registered in Singapore under the Societies Act)

Report on the Audit of the Financial Statements (cont'd)

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

- Conclude on the appropriateness of Management Committee'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 Home'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 Home to cease to continue as a going concern.
- 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 those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

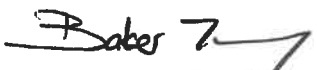
Report on Other Legal and Regulatory Requirements

In our opinion,

- (i) the accounting and other records required to be kept by the Home have been properly kept in accordance with the provisions of the Societies Regulations enacted under the Societies Act, the Charities Act and Regulations; and
- (ii) the fund-raising appeal held during the financial year ended 31 March 2019 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 financial year:

- (i) the Home 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
- (ii) the Home has not complied with the requirements of Regulation 15 (Fund-raising expenses) of the Charities (Institutions of a Public Character) Regulations.



Baker Tilly TFW LLP
Public Accountants and
Chartered Accountants
Singapore

28 August 2019

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

STATEMENT OF COMPREHENSIVE INCOME
For the financial year ended 31 March 2019

	Note	Unrestricted Funds \$	Restricted Funds \$	2019 \$	2018 \$
Income					
<i>Voluntary income</i>					
Donations	4	513,809	–	513,809	647,569
Government subventions		5,347,182	–	5,347,182	4,628,113
Fund for Residents		6,500	–	6,500	2,000
AIC Training grant		1,121	–	1,121	3,298
Community Trust Fund (CST)		–	640,591	640,591	531,863
MOH - Disbursement of rental		512,984	–	512,984	512,984
MOH - RR funding		174,333	–	174,333	334,253
MOH - ILTC salary adjust exercise		414,784	–	414,784	738,304
MOH - Influenza subsidy scheme		–	–	–	1,005
SDF Grant		52	–	52	885
		6,970,765	640,591	7,611,356	7,400,274
<i>Income from charitable activities</i>					
Programme fees from paying residents		1,909,025	–	1,909,025	1,654,610
Total income		8,879,790	640,591	9,520,381	9,054,884
Other income					
Interest income		233,862	–	233,862	179,684
Special employment & wage credit		48,476	–	48,476	50,692
Others		47,044	–	47,044	16,373
		329,382	–	329,382	246,749

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

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

STATEMENT OF COMPREHENSIVE INCOME (CONT'D)
For the financial year ended 31 March 2019

	Note	Unrestricted Funds \$	Restricted Funds \$	2019 \$	2018 \$
Less: Expenditure					
<i>Cost of charitable activities</i>					
Fundraising expenses		375	–	375	379
Advertisement for recruitment		6,927	–	6,927	6,920
Residents Outing		9,009	–	9,009	11,892
Cleaning expenses		61,764	256,236	318,000	343,898
Dignity of care project		–	276,751	276,751	229,057
New therapy and other program		–	73,637	73,637	63,306
Patient care expenditure		–	14,095	14,095	7,688
Diapers		103,892	–	103,892	98,915
Rental of building		512,984	–	512,984	512,984
Repair and maintenance		178,673	16,346	195,019	167,449
Staff costs	5	3,081,874	10,310	3,092,184	3,012,376
Supplies and materials		934,052	23,429	957,481	900,106
Transportation		2,935	–	2,935	801
Utilities charges		289,908	–	289,908	315,437
		5,182,393	670,804	5,853,197	5,671,208
<i>Governance and other administrative costs</i>					
Audit fee		17,500	–	17,500	13,803
Bank charges		975	–	975	1,172
Communication		4,831	–	4,831	5,584
Depreciation of property, plant and equipment	6	180,804	163,644	344,448	644,186
GST expenses		127,823	–	127,823	275,068
Minor assets		8,860	57,682	66,542	62,554
Insurance		9,834	–	9,834	14,506
Licenses & subscriptions		6,025	–	6,025	1,715
Stamp duties		5,893	–	5,893	–
Loss on disposal of property, plant and equipment		27,821	1,368	29,189	49,088
Membership fee		4,097	–	4,097	2,654
Miscellaneous expenses		5,755	–	5,755	1,920
Motor vehicles expenses		16,272	–	16,272	14,406
Professional and legal fees		2,830	6,615	9,445	70,485
Postage		723	–	723	595
Printing and stationeries		17,890	2,261	20,151	16,033
Property, plant and equipment written off		18,952	–	18,952	–
Staff costs	5	1,605,522	6,170	1,611,692	1,538,079
		2,062,407	237,740	2,300,147	2,711,848
Total expenditure		7,244,800	908,544	8,153,344	8,383,056
Surplus/(deficit) and total comprehensive income/(loss) for the year		1,964,372	(267,953)	1,696,419	918,577

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

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

BALANCE SHEET
At 31 March 2019

	Note	2019 \$	2018 \$
Non-current asset			
Property, plant and equipment	6	941,625	1,027,673
Current assets			
Bank and cash balances	7	7,169,840	7,968,302
Fixed deposits	8	17,000,000	15,000,000
Trade and other receivables	9	1,141,246	674,857
		25,311,086	23,643,159
Total assets		26,252,711	24,670,832
Current liabilities			
Trade and other payables	10	1,207,733	1,340,063
Contract liabilities - resident's accounts		328,825	311,035
		1,536,558	1,651,098
Net assets		24,716,153	23,019,734
Unrestricted funds			
General Fund		12,096,512	10,132,140
Designated Funds			
Capacity Expansion Fund	11	7,000,000	7,000,000
Capability Building Fund	12	1,860,000	1,860,000
Restricted funds			
Community Silver Trust Fund	13	3,598,711	3,866,664
Designated Donation Fund	14	160,930	160,930
Total funds		24,716,153	23,019,734

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

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

STATEMENT OF CHANGES IN FUNDS
For the financial year ended 31 March 2019

	← Unrestricted funds →			← Restricted funds →		Total funds \$
	General Fund \$	Capacity Expansion Fund \$	Capability Building Fund \$	Community Silver Trust Fund \$	Designated Donation Fund \$	
Balance at 1.4.2017	8,892,807	7,000,000	1,860,000	4,187,420	160,930	22,101,157
Surplus/(deficit) and total comprehensive income/(loss) for the year	1,239,333	–	–	(320,756)	–	918,577
Balance at 31.3.2018	10,132,140	7,000,000	1,860,000	3,866,664	160,930	23,019,734
Surplus/(deficit) and total comprehensive income/(loss) for the year	1,964,372	–	–	(267,953)	–	1,696,419
Balance at 31.3.2019	12,096,512	7,000,000	1,860,000	3,598,711	160,930	24,716,153

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

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

STATEMENT OF CASH FLOWS
For the financial year ended 31 March 2019

	2019 \$	2018 \$
Cash flows from operating activities		
Surplus for the year	1,696,419	918,577
Adjustments for:		
Interest income	(233,862)	(179,684)
Depreciation of property, plant and equipment	344,448	644,186
Loss on disposal of property, plant and equipment	29,189	49,088
Property, plant and equipment written off	18,952	-
Operating cash flows before movements in working capital	1,855,146	1,432,167
Trade and other receivables	(420,494)	(126,754)
Trade and other payables	(132,330)	603,332
Contract liabilities - residents' accounts	17,790	(66,443)
Net cash from operating activities	1,320,112	1,842,302
Cash flows from investing activities		
Interest received	187,967	158,429
Purchases of property, plant and equipment	(307,541)	(243,026)
Proceeds from disposal of property, plant and equipment	1,000	100
Net cash used in investing activities	(118,574)	(84,497)
Net increase in cash and cash equivalents	1,201,538	1,757,805
Cash and cash equivalents at beginning of financial year	22,968,302	21,210,497
Cash and cash equivalents at end of financial year	24,169,840	22,968,302
Cash and cash equivalents comprise:		
Fixed deposits (Note 8)	17,000,000	15,000,000
Bank and cash balances (Note 7)	7,169,840	7,968,302
	24,169,840	22,968,302

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

BRIGHT HILL EVERGREEN HOME
(Registered in Singapore under the Societies Act)

NOTES TO THE FINANCIAL STATEMENTS
For the financial year ended 31 March 2019

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. General information

Bright Hill Evergreen Home (the “Home”) is registered with the Registry of Societies under Societies Act, Chapter 311 in Singapore on 24 May 1982. The Home's registered address and principal place of business is at 100 Punggol Field, Singapore 828811.

The principal activities of the Home are those of provide standard nursing care to the residents, therapy activities by Occupational therapist and Physiotherapist and social activities such as in-house party, outings, entertainment, games organised by volunteers.

The objectives of the Home are to provide and maintain quality care to the residents and discharge them to the community when appropriate.

The Home is a charity registered under the Charities Act since 2 April 1987. It has been granted an Institution of a Public Character (“IPC”) status for the period from 1 December 2015 to 30 November 2017 and was renewed for another period from 1 December 2017 to 30 November 2020. The National Council of Social Service (“NCSS”), which is itself a gazetted IPC, has approved the Home to be a member of the NCSS-managed Central Fund Registry since 15 June 1993. As a result, all cash contributions to the Home are tax deductible to the donors and the Home is eligible for tax exemption under Section 13M (2)(b) of the Singapore Income Tax Act.

2. Summary of significant accounting policies

(a) Basis of preparation

The financial statements, expressed in Singapore dollar (\$) which is the functional currency of the Home, have been prepared in accordance with the Societies Act, Chapter 311, Charities Act, Chapter 37 and other relevant regulations and Financial Reporting Standards in Singapore (“FRSs”). The financial statements have been prepared under the historical cost convention except as disclosed in the accounting policies below.

The preparation of financial statements in conformity with FRSs requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the financial year. Although these estimates are based on Management Committee’s best knowledge of current events and actions and historical experiences and various other factors that are believed to be reasonable under the circumstances, actual results may ultimately differ from those estimates.

Use of estimates and judgements

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.

2. Summary of significant accounting policies (cont'd)

(a) Basis of preparation (cont'd)

Use of estimates and judgements (cont'd)

The areas involving a higher degree of judgement in applying accounting policies, or areas where assumptions and estimates have a significant risk of resulting in material adjustment within the next financial year are disclosed in Note 3.

The carrying amounts of bank and cash balances, fixed deposits, trade and other current receivables and payables approximate their respective fair values due to the relatively short-term maturity of these financial instruments.

New and revised standards

In the current financial year, the Home has adopted all the new and revised FRSs and Interpretations of FRSs ("INT FRSs") that are relevant to its operations and effective for the current financial year. The adoption of these new and revised FRSs and INT FRSs did not have any material effect on the financial statements of the Home except for the updates made to the accounting policy of financial assets (Note 2(i)) and changes in classification of the Home's financial assets effective from 1 April 2018 (Note 17) as required by FRS 109: *Financial Instruments*.

New standards, amendments to standards and interpretations that have been issued at the balance sheet date but are not yet effective for the financial year ended 31 March 2019 have not been applied in preparing these financial statements. None of these are expected to have a significant effect on the financial statements of the Home except as disclosed below:

FRS 116 Leases

FRS 116 replaces the existing FRS 17: *Leases*. It reforms lessee accounting by introducing a single lessee accounting model. Lessees are required to recognise all leases on their balance sheets to reflect their rights to use leased assets (a "right-of-use" asset) and the associated obligations for lease payments (a lease liability), with limited exemptions for short term leases (less than 12 months) and leases of low value items. In addition, the nature of expenses related to those leases will change as FRS 116 replaces the straight-line operating lease expense with depreciation charge of right-of-use asset and interest expense on lease liability. The accounting for lessors will not change significantly.

The Home plans to adopt the new standard on the required effective date using the modified retrospective approach and recognises any differences in the carrying amounts of assets and liabilities resulting from the adoption of FRS 116 at the date of initial application in the General Fund as at 1 April 2019. Right-of-use assets are recognised at an amount equal to the lease liability (adjusted for any prepaid or accrued lease payments) on adoption.

The standard is effective for annual periods beginning on or after 1 January 2019. The standard will affect primarily the accounting for the Home's operating leases. At the balance sheet date, the Home has non-cancellable operating lease commitments of \$1,521,552 (Note 16). The Home anticipates that the adoption of FRS 116 in future may have a material impact on the amounts reported and disclosures made in the financial statements. It is not practicable to provide a reasonable estimate of the impact of FRS 116 until the Home performs a detailed assessment. The Home will perform a detailed assessment of the impact and plans to adopt the standard on the required effective date.

2. Summary of significant accounting policies (cont'd)

(b) Income recognition

Programme fees

The Home provides resident services for patients with high dependency on nursing care for their daily activities. Programme fees are recognised as income over time as the Home provides the services. The Home has the right to the fees from the patients in an amount that corresponds directly with the provision of services.

Donations

Donations are recognised when received. If donations are received for a specific fund-raising or charity event and the event has not occurred, the donation received will be deferred as a contract liability until the event has been conducted.

Interest income

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

(c) Government grants

Government grants are recognised at their fair value where there is reasonable assurance that the grant will be received and all attaching conditions will be complied with.

Subventions and grants

Subventions and grants from government and other organisations are recognised as income only when there is sufficient evidence that the Home has complied with the conditions attached to them and there is reasonable certainty that they will be received. These subventions and grants are recognised on an accrual basis. Additionally, subventions and grants recognised in the statement of comprehensive income are calculated based on the funding principles set by the individual organisations. Adjustments to the subventions and grants which are made on finalisation by the relevant organisations are recognised in the statement of comprehensive income in the financial year in which they are finalised. Subventions and grants with specific conditions are recognised either when they have been conformed to, or when there is sufficient evidence that they will be met. In instances where there is uncertainty about the ability of the Home to meet the conditions set by grantors, the recognitions of the grants as income is deferred until conditions imposed at the time of the grants can be complied with.

Capital grants

Where the grant relates to an asset, the fair value is recognised as deferred capital grant on the balance sheet and is amortised to respective Home's fund over the expected useful life of the relevant asset by equal annual instalments.

2. Summary of significant accounting policies (cont'd)

(d) Employee benefits

Defined contribution plans

The Home contributes to the Central Provident Fund ("CPF"), a defined contribution plan regulated and managed by the Singapore Government. The Home's contributions to CPF are charged to income or expenditure in the period in which the related service is performed.

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 balance sheet date.

(e) Operating leases

Leases where a significant portion of the risks and rewards incidental to ownership are retained by the lessor are classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) are taken to income or expenditure on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period expires, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

(f) Income tax

The Home is a registered charity under the Charities Act and is exempted from income tax under the provisions of the Income Tax Act.

(g) Property, plant and equipment

Property, plant and equipment are initially recognised at cost and subsequently carried at cost less accumulated depreciation and any impairment in value.

The cost of property, plant and equipment initially recognised includes its purchase price and any cost that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Property, plant and equipment are depreciated on a straight-line basis to write off the cost of property, plant and equipment over their estimated useful lives. The estimated useful lives are as follows:

	Years
Furniture and fittings	6 $\frac{3}{4}$
Equipment	2 to 4
Motor vehicle	5
Building renovation	6 $\frac{3}{4}$

Fully depreciated assets are retained in the financial statements until they are no longer in use.

On disposal of a property, plant and equipment, the difference between the net disposal proceeds and its carrying amount is taken to income or expenditure.

Depreciation of relevant property, plant and equipment that are funded in part by government capital grants are charged to the Community Silver Trust Fund account.

2. Summary of significant accounting policies (cont'd)

(h) Impairment of non-financial assets

At each balance sheet date, the Home assesses the carrying amounts of its non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If 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 Home estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Recoverable amount is the higher of fair value less costs of disposal 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.

If the recoverable amount of an asset (or 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 income or expenditure.

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 unit) in prior years. A previously recognised impairment loss for an asset other than goodwill is only reversed if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. A reversal of an impairment loss is recognised immediately in profit or loss.

(i) Financial assets

The accounting policy for financial assets before 1 April 2018 is as follows:

Classification

The Home classifies its financial assets according to the purpose for which the assets were acquired. Management determines the classification of its financial assets at initial recognition. The Home's only financial assets are loans and receivables.

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are included in current assets, except those maturing later than 12 months after the balance sheet date which are classified as non-current assets. Loans and receivables are classified within "trade and other receivables" (excluding prepayments), "fixed deposits" and "bank and cash balances" on the balance sheet.

Recognition and derecognition

Regular purchases and sales of financial assets are recognised on trade-date - the date on which the Home commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Home has transferred substantially all risks and rewards of ownership.

On sale of a financial asset, the difference between the net sale proceeds and its carrying amount is recognised in income or expenditure.

Initial measurement

Loans and receivables are initially recognised at fair value plus transaction costs.

Subsequent measurement

Loans and receivables are carried at amortised cost using the effective interest method, less impairment.

2. Summary of significant accounting policies (cont'd)

(i) Financial assets (cont'd)

The accounting policy for financial assets before 1 April 2018 is as follows (cont'd):

Impairment

The Home assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired.

Significant financial difficulties of the debtor, probability that the debtor will enter bankruptcy or financial reorganisation, and default or delinquency in payments are considered indicators that the receivable is impaired.

The carrying amount of these assets is reduced through the use of an impairment allowance account, and the amount of the loss is recognised in income or expenditure. The allowance amount is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate. When the asset becomes uncollectible, it is written off against the allowance account. Subsequent recoveries of amounts previously written off are recognised against the same line item in income or expenditure.

The accounting policy for financial assets from 1 April 2018 onwards is as follows:

Recognition and derecognition

Regular purchases and sales of financial assets are recognised on trade-date - the date on which the Home commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Home has transferred substantially all risks and rewards of ownership.

Financial assets are initially measured at fair value. Transaction costs that are directly attributable to the acquisition of financial assets are added to the fair value of the financial assets on initial recognition. Trade receivables without a significant financing component is initially measured at transaction prices.

Classification and measurement

All financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial assets. The Home classifies its financial assets based on the Home's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The Home's financial assets are classified at amortised cost which comprise trade and other receivables (excluding prepayments), fixed deposits and bank and cash balances on the balance sheet.

Financial assets at amortised cost are subsequently measured using the effective interest rate (EIR) method and are subject to impairment. Gains and losses are recognised in income or expenditure when the asset is derecognised, modified or impaired. Interest income from these financial assets is included in interest income using the EIR method.

Impairment

The Home recognises an allowance for expected credit losses ("ECLs") for financial assets carried at amortised cost. ECLs are based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Home expects to receive, discounted at an approximation of the original effective interest rate.

2. Summary of significant accounting policies (cont'd)

(i) Financial assets (cont'd)

The accounting policy for financial assets from 1 April 2018 onwards is as follows (con'd):

Impairment (cont'd)

The impairment methodology applied depends on whether there has been a significant increase in credit risk. For credit exposures for which there has not been a significant increase in credit risk since initial recognition, ECLs are provided for credit losses that result from default events that are possible within the next 12-months (a 12-month ECL). For those credit exposures for which there has been a significant increase in credit risk since initial recognition, a loss allowance is required for credit losses expected over the remaining life of the exposure, irrespective of the timing of the default (a lifetime ECL).

For trade receivables that do not have a significant financing component, the Home applies a simplified approach to recognise a loss allowance based on lifetime ECLs at each reporting date. The Home has established a provision matrix that is based on its historical credit loss experience, adjusted as appropriate for current conditions and forward-looking factors specific to the debtors and the economic environment.

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

The Home recognises an impairment gain or loss in income or expenditure for all financial assets with a corresponding adjustment to their carrying amount through a loss allowance account.

(j) Financial liabilities

Financial liabilities include trade and other payables (excluding GST payables). Financial liabilities are recognised on the balance sheet when, and only when, the Home becomes a party to the contractual provisions of the financial instruments.

Financial liabilities are initially recognised at fair value plus directly attributable transaction costs, and are subsequently measured at amortised cost, using the effective interest method.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in income or expenditure when the liabilities are derecognised and through the amortisation process.

(k) Provisions

Provisions are recognised when the Home has a present legal or constructive obligation as a result of past event, and it is probable that an outflow of economic resources will be required to settle the obligation and the amount can be estimated reliably. Provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the balance sheet date. Where the effect of the time value of money is material, the amount of the provision shall be discounted to present value using a pre-tax discount rate that reflects the current market assessment of the time value of money and risks specific to the obligation.

When discounting is used, the increase in the provision due to passage of time is recognised as a finance cost in profit or loss.

2. Summary of significant accounting policies (cont'd)

(l) Funds

Unless specifically indicated, fund balances are not represented by any specific assets, but are represented by all assets of the Home. Income and expenditure relating to various funds specifically set up are taken directly to these funds. All other income and expenditure are reflected in the general fund.

(m) Cash and cash equivalents

For the purpose of presentation in the statement of cash flows, cash and cash equivalents comprise cash on hand and deposits with financial institutions which are subject to an insignificant risk of change in value.

3. Critical accounting judgement and key sources of estimation uncertainty

In the process of applying the Home's accounting policies, which are described in Note 2, management has made the following judgements that have the most significant effect on the amounts recognised in the financial statements (apart from those involving estimations):

Critical judgements in applying the Home's accounting policies

Determination of control in Medical Endowment Fund

The Home holds a Medifund bank account of \$432,280 (2018: \$575,593) that is not recognised in the financial statements of the Home. The Home has set up a Medifund Committee to evaluate and approve residents' Medifund applications. The Medifund Committee must comprise of not more than one member who are part of the Home's management or staff. Any nomination of committee members will need to be approved by Ministry of Health ("MOH"). As at 31 March 2019, there are four committee members appointed, out of which majority are independent. The monies are held in trust and administered by the Home as part of the Medical Endowment Scheme. As per the Medifund Guidelines, it shall be deemed not to form part of the Home's asset (Note 7).

Key sources of estimation uncertainty

The key assumptions concerning the future, and other key sources of estimation uncertainty at the balance sheet date, 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:

Property, plant and equipment

The Home reviews the useful lives and residual values of property, plant and equipment at each balance sheet date in accordance with the accounting policy in Note 2(g). The estimation of the useful lives and residual values involve assumption concerning the future and estimation of the assets' common life expectancies and expected level of usage.

The net carrying amount of property, plant and equipment at 31 March 2019 and the annual depreciation charge for the financial year ended 31 March 2019 are disclosed in Note 6.

Any changes in the expected useful lives and residual values of these assets would affect the net carrying amount of property, plant and equipment and the depreciation charge for the financial year.

4. Donations

The donations received during the financial year are as follows:

	2019	2018
	\$	\$
Donations - Tax exempt	395,181	555,003
Donations - Non-tax exempt	118,628	92,566
	513,809	647,569

Donations are received as follows:

Voluntary income	497,862	640,591
Donations - Solicited (fundraising event)	15,947	6,978
	513,809	647,569

5. Staff costs

	2019	2018
	\$	\$
Accommodation expenses	46,352	36,575
Salaries and bonuses	3,533,334	3,421,017
CPF contributions	295,332	291,460
Foreign worker levy	471,123	465,927
Medical expenses	33,183	30,516
Staff training	46,870	25,277
Staff welfare	123,020	153,243
Gratuities	154,662	126,440
	4,703,876	4,550,455

The staff costs were allocated as follows:

Cost of charitable activities	3,092,184	3,012,376
Governance and other administrative costs	1,611,692	1,538,079
	4,703,876	4,550,455

There is no paid staff who are close members of the family of the key management personnel or Management Committee.

In compliance with the Code of Governance for Charities and Institutions of a Public Character, the annual remuneration of the Home's three highest paid staff, who each receives remuneration exceeding \$100,000, fall into the following bands:

	Number of staff	
	2019	2018
Between \$200,001 to \$300,000	1	1
Between \$100,000 to \$200,000	2	2

6. Property, plant and equipment

	Furniture and fittings \$	Equipment \$	Motor vehicles \$	Building renovation \$	Total \$
2019					
Cost					
Balance at 1.4.2018	1,134,122	1,042,470	224,530	721,089	3,122,211
Additions	236,408	71,133	–	–	307,541
Write off	(112,754)	(18,669)	–	–	(131,423)
Disposals	(233,372)	(44,998)	–	–	(278,370)
Balance at 31.3.2019	1,024,404	1,049,936	224,530	721,089	3,019,959
Accumulated depreciation					
Balance at 1.4.2018	746,948	951,815	184,216	211,559	2,094,538
Depreciation charge	164,574	43,276	28,435	108,163	344,448
Write off	(93,824)	(18,647)	–	–	(112,471)
Disposals	(203,792)	(44,389)	–	–	(248,181)
Balance at 31.3.2019	613,906	932,055	212,651	319,722	2,078,334
Net carrying value At 31.3.2019	410,498	117,881	11,879	401,367	941,625
2018					
Cost					
Balance at 1.4.2017	1,156,584	1,103,606	224,530	639,296	3,124,016
Additions	97,846	63,387	–	81,793	243,026
Disposals	(120,308)	(124,523)	–	–	(244,831)
Balance at 31.3.2018	1,134,122	1,042,470	224,530	721,089	3,122,211
Accumulated depreciation					
Balance at 1.4.2017	675,128	707,441	155,779	107,647	1,645,995
Depreciation charge	164,308	347,529	28,437	103,912	644,186
Disposals	(92,488)	(103,155)	–	–	(195,643)
Balance at 31.3.2018	746,948	951,815	184,216	211,559	2,094,538
Net carrying value At 31.3.2018	387,174	90,655	40,314	509,530	1,027,673

7. Bank and cash balances

	2019 \$	2018 \$
Cash on hand	4,500	4,500
Cash in bank	7,165,340	7,963,802
	<u>7,169,840</u>	<u>7,968,302</u>

Cash in bank includes an amount of \$328,825 (2018: \$311,035) held in trust on behalf of the residents of the Home in a designated bank account.

The Home also holds a Medifund bank account of \$432,280 (2018: \$575,593) that is not recognised in the financial statements of the Home. The monies are held in trust and administered by the Home as part of the Medical Endowment Scheme and shall be deemed not to form part of the Home's asset as per the Medifund Guidelines (Note 3).

8. Fixed deposits

The fixed deposits are placed with reputable financial institutions on varying maturities and interest rate terms. The effective interest rates of these deposits ranging from 1.18% to 1.95% (2018: 1.02% to 1.75%) per annum at the balance sheet date.

9. Trade and other receivables

	2019 \$	2018 \$
Trade receivables	409,272	305,817
Less: Allowance for impairment	(10,859)	(11,080)
	<u>398,413</u>	<u>294,737</u>
Deposits	253,782	151,101
Interest receivables	148,228	102,333
Prepayments	15,582	15,959
Other receivables	290,401	110,727
GST subvention receivables	34,840	-
	<u>1,141,246</u>	<u>674,857</u>

Movement in allowance for impairment on trade receivables:

	2019 \$	2018 \$
At 1 April	11,080	13,761
Written off during the financial year	(221)	(2,681)
At 31 March	<u>10,859</u>	<u>11,080</u>

10. Trade and other payables

	2019	2018
	\$	\$
Trade payables	500,900	282,403
Accruals	353,977	363,633
Other payables	158,933	158,161
GST payables	24,059	384,869
Provision for unutilised annual leave	119,622	104,510
Residents' deposits	50,242	46,487
	1,207,733	1,340,063

11. Capacity Expansion Fund

The Capacity Expansion Fund was established in the financial year ended 31 March 2014 by transferring \$7,000,000 from the General Fund. The objective of the fund is to finance capital expenditure of the Home such as building development, furniture and fittings, office equipment, as well as any relevant operating expenses.

12. Capability Building Fund

The Capability Building Fund was established in the financial year ended 31 March 2014 by transferring \$1,860,000 from the General Fund. The objective of the fund is to invest in increasing capability of the Home's medical and therapy services, patient care equipment and human resource development to provide better services in future.

13. Community Silver Trust Fund

	2019	2018
	\$	\$
At 1 April	3,866,664	4,187,420
Grant received during the year	640,591	531,863
Disbursement during the year	(908,544)	(852,619)
Deficit during the year	(267,953)	(320,756)
At 31 March	3,598,711	3,866,664

Community Silver Trust (CST) is a matching grant of one dollar for every donation dollar raised by eligible organisations with proper governance and whose programmes are aligned with the Government's long-term vision for the Intermediate and Long-Term Care ("ILTC") sector, which will be provided by the CST.

The CST is managed by the Ministry of Health ("MOH") on behalf of the Trustees, which is a restricted fund.

The objective of the CST is to encourage donations and provide additional resources for the service providers in the ILTC sector to enhance their capabilities, provide value-added services to achieve higher quality care, and enhance the affordability of step-down care for service users and patients.

14. Designated Donation Fund

The Designated Donation Fund comprised designated donations received, which have not been fully utilised for designated purposes specified by donors.

15. Remuneration of key management personnel

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

	2019 \$	2018 \$
Salaries and related costs	316,644	311,969
CPF contributions	33,833	26,286
	350,477	338,255

Key management personnel are the Chief Executive Officer and the direct reporting senior officers. The Management Committee did not receive any compensation during the financial year.

16. Operating lease commitments

Commitments in relation to non-cancellable operating leases contracted for at the balance sheet date, but not recognised as liabilities, are as follows:

	2019 \$	2018 \$
Not later than one financial year	536,384	483,885
Later than one financial year but not later than five financial years	985,168	–
	1,521,552	483,885

17. Financial instruments**a) Categories of financial instruments**

Financial instruments at their carrying amounts at the balance sheet date are as follows:

	2019 \$	2018 \$
<i>Financial assets</i>		
Loans and receivables (including cash and cash equivalents)	–	23,627,200
Financial assets at amortised cost	25,295,504	–
<i>Financial liabilities</i>		
Financial liabilities at amortised cost	1,183,674	955,194

17. Financial instruments (cont'd)

b) Financial risk management

The Home is exposed to financial risks arising from its operations and the use of financial instruments. The key financial risks include interest rate risk, credit risk and liquidity risk. The Home is not exposed to foreign exchange risk as the Home transacts substantially in its functional currency. The policies for managing each of these risks are summarised below. The Management Committee reviews and agrees policies and procedures for the management of these risks.

There has been no change to the Home's exposure to these financial risks or the manner in which it manages and measures financial risk.

Interest rate risk

The Home's exposure to the risk of changes in interest rates arises mainly from the bank balances (Note 7) and fixed deposits (Note 8) placed with financial institutions. For interest income from the fixed deposits, the Home managed the interest rate risks by placing fixed deposits with reputable financial institutions on varying maturities and interest rate terms. The sensitivity analysis for changes in interest rate is not disclosed as the effect on income or expenditure is not significant.

Liquidity risk

Liquidity risk is the risk that the Home will encounter difficulty in meeting its financial obligations due to shortage of funds. The Home's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities

In the management of liquidity risk, the Home monitors and maintains a level of cash and cash equivalents deemed adequate by the Management Committee to finance the Home's operations and mitigate the effects of fluctuation in cash flows.

The table below summarises the maturity profile of the Home's financial liabilities at the balance sheet date based on contractual undiscounted payments.

	Within 1 year \$
2019	
Trade payables	500,900
Other payables (excluding GST payables)	682,774
	<hr/> 1,183,674 <hr/>
2018	
Trade payables	282,403
Other payables (excluding GST payables)	672,791
	<hr/> 955,194 <hr/>

17. Financial instruments (cont'd)

b) Financial risk management (cont'd)

Credit risk

Credit risk is the risk of loss that may arise on outstanding financial instruments should a counterparty default on its obligations. The Home's exposure to credit risk arises primarily from cash and cash equivalents and trade and other receivables. For financial assets, including cash and cash equivalents, the Home minimises credit risk by dealing exclusively with high credit rating counterparties.

The Home does not have any significant concentration of credit risk exposure. The maximum exposure to credit risk is represented by the carrying value of each class of financial assets recognised on the balance sheet.

The Home's exposure to credit risk arises from the failure of a resident to settle its financial and contractual obligations to the Home, as and when they fall due. The Management Committee manages this risk by limiting the aggregate financial exposure to any individual resident.

The following sets out the Home's internal credit evaluation practices and basis for recognition and measurement of expected credit losses (ECL):

Description of evaluation of financial assets	Basis for recognition and measurement of ECL
Counterparty has a low risk of default and does not have any past due amounts	12-month ECL
Contractual payments are more than 30 days past due or where there has been a significant increase in credit risk since initial recognition	Lifetime ECL - not credit-impaired
Contractual payments are more than 90 days past due or there is evidence of credit impairment	Lifetime ECL - credit-impaired
There is evidence indicating that the Home has no reasonable expectation of recovery of payments such as when the debtor has been placed under liquidation or has entered into bankruptcy proceedings	Write-off

The Home determines the ECL of amounts due from residents by making debtor-specific assessment of expected impairment loss for overdue amounts due from residents and using a provision matrix for amounts due from residents that is based on its historical credit loss experience, past due status of residents, residents' ability to pay and forward-looking information specific to the residents and economic environment.

The Home considers that default has occurred when the resident fails to make contractual payments more than 90 days past due. A resident outstanding balance is written off when there is information indicating that there is no realistic prospect of recovery from the resident.

There has been no change in the estimation techniques or significant assumptions made during the current financial year.

17. Financial instruments (cont'd)

b) Financial risk management (cont'd)

Credit risk (cont'd)

Based on a simplified approach for determining credit loss allowance for amounts due from residents as at 31 March 2019, an allowance for impairment amounting to \$10,859 was recognised by the Home as at 31 March 2019 for specific residents as a result of occurrence of credit impairment events.

Movements in credit loss allowance for impairment on amounts due from residents are as follows:

	2018 \$
At 1 April	11,080
Loss allowance recognised in income or expenditure during the year on:	
Lifetime ECL - simplified approach	–
Receivables written off as uncollectable	(221)
At 31 March	<u>10,859</u>

Credit risk exposure in relation to bank and cash balances, fixed deposits and other receivables as at 31 March 2019 is insignificant, and accordingly no credit loss allowance is recognised as at 31 March 2019.

Previous accounting policy for impairment of financial assets*Financial assets that are neither past due nor impaired*

Bank balances and fixed deposits that are neither past due nor impaired are placed with reputable financial institutions with high credit ratings and no history of default.

The table below shows an analysis of amounts due from residents as disclosed in Note 9.

	2018 \$
Not past due and not impaired	116,274
Past due but not impaired	178,463
Past due and impaired	11,080
	<u>305,817</u>
Less: Allowance for impairment	(11,080)
	<u>294,737</u>

17. Financial instruments (cont'd)

b) Financial risk management (cont'd)

Credit risk (cont'd)

Previous accounting policy for impairment of financial assets (cont'd)

Financial assets that are neither past due nor impaired (cont'd)

The age analysis of the amount that are past due but not impaired are as follows:

	2018
	\$
31 to 60 days	170,793
61 to 90 days	7,436
More than 90 days	234
	178,463

The carrying amount of amounts due from residents individually determined to be impaired and the movement in the related allowance for impairment are as follows:

	2018
	\$
Gross amount	11,080
Less: Allowance for impairment	(11,080)
	-

Amounts due from residents that are individually determined to be impaired at the balance sheet date relate to residents that are in significant financial difficulties or have defaulted on payments. These receivables are not secured by any collateral or credit enhancements.

c) Fair values of financial assets and financial liabilities

The carrying amounts of financial assets and financial liabilities are reasonable approximation of their respective fair values, either due to their short term nature or that they are floating rate instruments that are re-priced to market interest rates on or near the end of the reporting period.

18. Reserve position and policy

The Home's reserve position as at 31 March 2019 is as follows:

	2019 \$	2018 \$	Increase/ (decrease) %
A Unrestricted funds			
General Fund	12,096,512	10,132,140	19.38
Unrestricted designated funds			
Capacity Expansion Fund	7,000,000	7,000,000	–
Capability Building Fund	1,860,000	1,860,000	–
Total unrestricted funds	20,956,512	18,992,140	10.34
B Restricted funds			
Community Silver Trust Fund	3,598,711	3,866,664	(6.92)
Designated Donation Fund	160,930	160,930	–
	3,759,641	4,027,594	(6.65)
C Endowment funds	N/A	N/A	N/A
D Total funds	24,716,153	23,019,734	7.36
E Total annual operating expenditure	8,153,344	8,383,056	(2.80)
F Ratio of funds to annual operating expenditure (A/E)	2.57	2.26	13.71

Reference:

- C. An endowment fund consists of assets, funds or property that are held in perpetuity which produce annual income flow for a foundation to spend as grants.
- D. Total funds include unrestricted, restricted and endowment funds.
- E. Total annual operating expenditure includes expenses related to cost of generating funds, cost of charitable activities and governance and other administrative costs.

The Home's reserve policy is as follows:

The Home at any point in time will have 5 years of operational expenses kept as reserves and will be reviewed yearly by the Management Committee if the amount of reserves is sufficient and if it needs to be revised.

19. Authorisation of financial statements

The financial statements of the Home for the financial year ended 31 March 2019 were authorised for issue in accordance with a resolution of the Management Committee meeting dated 28 August 2019.