

Annual Report ^{2023/24}





Acknowledgement of Country

Southern Cross Care (NSW & ACT) (SCC) acknowledges the Traditional Owners of the lands and the waters upon which we work and live.

We pay our respects to the Elders past, present and future, for they hold the memories, the traditions, the culture and hopes of Aboriginal and Torres Strait Islander peoples across Australia.

Artwork: Life on Country by Aunty Kerrie Kenton

Where We're Located



NSW Metropolitan

Central Coast

Bateau Bay ●●●

Caves Beach ●●

Sydney East

Daceyville ●●

Maroubra ●●●

South Coogee ●●●●

Sydney North

Manly Vale ●

Marsfield ●●

North Turramurra ●

Sydney South

Marrickville ●●●

Caringbah ●

Kirrawee ●

Sutherland ●

Illawarra Shoalhaven

Thirroul ●

Sydney West

Greystanes ●●

Merrylands West ●●●●

North Parramatta ●●●

Penrith ●●●●

Plumpton ●●●●

ACT

Braddon ●

Campbell ●●●

Garran ●●

Yarralumla ●

NSW Rural & Regional

Northern NSW

Banora Point ●●●●

Casino ●●

Tweed Heads South ●●●●

Grafton ●●

Riverina

Corowa ●●●●

Moama ●●●

Deniliquin ●●●

Lavington ●●●●

South West Slopes

Cootamundra ●●●

Leeton ●●●

Temora ●

Young ●●●

Western NSW

Parkes ●●●●

Southern NSW

Goulburn ●

Our reach across NSW and the ACT includes at least the following
13 Aboriginal Nations:

• Bundjalung • Yaegl • Gumbaynggirr • Awabakal • Darkinjung • Dharawal • Eora
• Dharug • Wiradjuri • Ngunnawal • Ngambri • Wamba Wamba • Yorta Yorta

Legend

● Retirement ● Home Care ● Residential

Contents

Who We Are at a Glance	06
About Us	07
Chair's Report	08
CEO's Report	09
Engaged & Skilled Workforce	10
Investing in our team	10
From Carer to Facility Manager	12
Quality Care	14
Care that puts people first	14
Moving into aged care has given me my life back	16
Strengthening care together	18
Purposeful Living & Vitality	20
As a Carer, being offered respite care has been life-changing	20
Creating connections that matter	22
A new chapter for Cardinal Gilroy Village	23
Living in a retirement village keeps me young	24
Community	26
Strengthening relationships	26
Award-winning intergenerational program	28
Creating a sustainable and equitable future	30
Pastoral partnerships	32
Good Governance	34
Financials	34



Helping over
4,000 people to
**live life
to the full.**

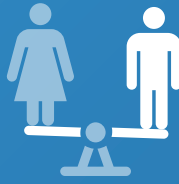


Who We Are at a Glance



82%

Staff
Satisfaction



2.5%

Gender Pay Gap
(National average: 21.7%*)



2,224

Dedicated
Staff



4,037

Residents and
Clients Supported



3.8

Average
Star Rating[^]



205

Average Care Minutes
per resident per day



27

Retirement
Communities



307

Home Care
Suburbs Serviced



27

Residential
Care Homes



40

Towns / Communities
Served



353,982

Engagement
Activities



565,000

Meals
Served

About Us

Our purpose

At Southern Cross Care (NSW & ACT), our purpose is clear: enabling older people to live life to the full. Our actions are guided by our values: Honesty, Empathy, Acceptance, Respect and Teamwork. We are committed to providing exceptional care that meets the physical, emotional, and spiritual needs of each person we serve. We believe in creating environments where every resident and client feels valued, connected, and supported.

We deliver personalised quality care and support services across our network of Retirement Villages, Home Care services and Residential Care homes in over 40 locations, including regional communities. Every day, Southern Cross Care supports thousands of people to live with purpose and dignity.



Our five strategic goals are focused on enabling people to live life to the full.



Build an engaged & skilled workforce

Our workforce will recognise SCC as an employer of choice.



Focus on quality care

We'll continually enhance the quality of care by adopting new technologies and refining our practices, always prioritising the needs of those we support.



Purposeful living & vitality

Our clients and residents will engage with and benefit from our engagement and purposeful living programs.



Build a community

We'll have strong communities across NSW & ACT focused on uplifting people and protecting our planet.



Good governance

We'll continue to adapt to the reform agenda, ensuring a sustainable future.

Chair's Report



As I reflect on this past year, I am reminded of the Board's responsibility to ensure Southern Cross Care (NSW & ACT) meets community needs to the best of our ability. Guided by our values and faith, we strive to honour the trust placed in us by the individuals and families we serve.

At the heart of everything we do is our purpose: to enable older people to live life to the full, with each resident and client determining what makes their life meaningful. The Board and I enjoy meeting residents, clients and staff as it provides an opportunity to understand how we are delivering on our purpose. These moments reassure us that "life to the full" is a reality for many.

As a Board, we oversee the stewardship of Southern Cross Care's resources, including financial management, sustainability, and social justice. Stewardship means making decisions today that prepare us for tomorrow while staying true to our purpose.

This year, we strengthened our financial position, rectified an unintentional underpayment of wages, and ensured we are prepared to meet future demands. We have balanced financial prudence with key investments in infrastructure, technology, and workforce development.

Supporting and empowering our workforce

Attracting and retaining an engaged workforce of 2,200+ across 40 communities is a priority. We are committed to clinical excellence and multidisciplinary care, welcoming staff from various industries and overseas.

Through the Aged Care Industry Labour Agreement (ACILA), we will further support our workforce through sponsorship. We foster a positive environment where staff feel valued, knowing their wellbeing directly influences the quality of care we provide.

Building our community connections

Our impact extends beyond our homes. This year, we launched our Reflect Reconciliation Action Plan (RAP), strengthening relationships with Aboriginal and Torres Strait Islander communities. I thank Brooke Prentis, a proud Wakka Wakka woman, for her invaluable guidance in shaping our RAP to ensure respectful, meaningful reconciliation efforts.

New beginnings

This year saw leadership transitions. In December 2023, Monique Reynolds was appointed CEO, bringing a heart for service and a vision for care aligned with our values. On 1 July 2024, I passed the role of Chair to Mike Christensen. His experience and fresh perspective will be invaluable as we navigate the future. I will remain on the Board until my Directorship concludes in 2026.

My thanks to Board members, executives, staff, volunteers, residents, clients, and families. Your dedication is the foundation of our success, and together we will continue ensuring that all live life to the full.

With deep gratitude,

Lawrie Hallinan

Chair

Southern Cross Care (NSW & ACT)

Our Board



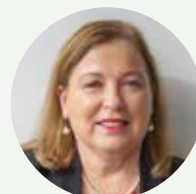
Lawrence Hallinan

Chair until 30 June 2024
Appointed 24 October 2017



Michael Christensen

Chair from 1 July 2024
Appointed 1 July 2021



Lorraine Poulos

Appointed
29 March 2022

CEO's Report



This past year at Southern Cross Care (NSW & ACT) has been one of growth, reflection, and commitment to delivering exceptional care. Despite challenges, we stayed true to our values—focusing on compassionate, person-centred care and fostering stronger community connections.

Our goal is to improve lives by enabling older people to live life to the full. Through new programs and integrated technology, we ensure care with purpose and dignity. Programs like the London Marathon and Powerlympics brought joy and achievement to residents, reinforcing their sense of purpose.

Investing in the future of our communities

We focused on sustainability and growth by reducing reliance on agency staff, investing in our workforce, and improving our facilities. Significant investments over the past year include:

- * \$52m invested in upgrading properties and outdoor spaces to promote wellbeing.
- * Vocera system expanded, improving staff communication and response times.
- * Hippo headsets introduced, connecting residents with healthcare remotely.
- * Virtual reality (VR) program launched, offering immersive experiences for emotional and cognitive wellbeing.
- * Volunteer program expanded, aligned with the National Volunteer Strategy.

Empowering our people

Our 2,200+ workforce remains the heartbeat of our operations. This year, we expanded training, aligned learning programs with new quality standards, and supported professional development. Leadership programs focused on compassion, ensuring staff are equipped to thrive in their roles and provide excellent care.

Listening and responding

We launched two Consumer Advisory Boards to amplify resident and family voices. The Quality Care Advisory Body provided advice to the executive and the Board, ensuring care aligns with a human-rights-based approach. Equally, we have prioritised engaging with our team. The results have been positive, with 82% of employees reporting feeling valued and supported.

Looking forward

As we welcome Mike Christensen as our new Chair, we look forward to the opportunities presented by the new Aged Care Act. His leadership will guide us in continuing to innovate and deliver exceptional care. We also extend our gratitude to outgoing Chair Lawrie Hallinan for six years of dedication, helping to position us as a trusted leader in aged care.

Thank you to our Board, executive team, staff, volunteers, residents, and families. Your commitment is the foundation of our success. Together, we are building a future where Southern Cross Care (NSW & ACT) continues to grow, always placing people at the heart of what we do.

Sincerely,

Monique Reynolds

Chief Executive Officer

Southern Cross Care (NSW & ACT)



Caroline Waldron

Appointed
26 November 2019



Anthony Dureau

Appointed
1 July 2021



Matthew Mackay

Appointed
29 March 2022

Investing in Our Team



Focus on wellness and safety

At Southern Cross Care (NSW & ACT), our people are at the heart of everything we do. Their passion, commitment, and expertise are what make our care extraordinary. This year, we've strengthened our focus on staff wellness, professional growth, and engagement, ensuring every team member feels recognised, valued and supported. By enhancing learning and development opportunities and prioritising wellbeing initiatives, we are building a positive and empowering work environment where staff can thrive and excel.

Our commitment to the safety and wellbeing of our team remains a top priority. This year, we have intensified efforts to enhance Workplace Health & Safety (WH&S), delivering exceptional results in key safety metrics. Through proactive risk management, comprehensive training programs, and active staff involvement, we have successfully reduced our Serious Injury frequency rate to 13.6, significantly below the industry benchmark of 15.6. Additionally, our Lost Time Injury frequency rate of 20.8 reflects our ongoing commitment to keeping our workplace safe and our people supported.

Our wellness strategy puts staff wellbeing at the centre of everything we do. From mental health initiatives to physical wellbeing programs, we have invested in creating a workplace where people feel supported and empowered to take care of themselves. Our HeartHQ program has been a cornerstone of this strategy, offering staff access to on-site wellness programs, fitness challenges, and access to mental health support services, ensuring our team has the tools they need to maintain and enhance their overall health.

Investing in growth

We believe in nurturing the potential of every staff member. This year, we delivered over 46,700 training modules, ensuring that our team have the tools and confidence to thrive. From clinical training for frontline staff to leadership development for future leaders, our programs are designed to foster growth and career progression. A highlight of our efforts is the launch of our new Leadership Academy, aimed at developing the next generation of leaders across all areas of the business.

Strengthening our team

In response to the growing demand for skilled care professionals, we have successfully expanded our International Recruitment Program. This year, we welcomed 11 new nurses and care professionals from overseas, each bringing valuable expertise and a shared commitment to compassionate care. Additionally, our partnership with Choice Aged Care and the University of Canberra ensures that every new recruit is supported with high-quality onboarding, ongoing training, and pathways to integration.

Listening and responding to our team

This year, our Staff Engagement Survey highlighted that 82% of our team feel valued and supported in their roles, a reflection of our ongoing efforts to create a positive and inclusive workplace. We've worked hard to build a culture where feedback is encouraged and acted upon, knowing that a happy, engaged workforce is key to delivering high-quality care to our residents.



Staff at North Turramurra Residential Care

International onboarding: Talent Acquisition Manager Connie Fitzpatrick with PALM workers arriving from Timor-Leste



HEART awards



Wellbeing





From Carer to Facility Manager

From Carer to Facility Manager, Amelia Gray began her aged care journey with a passion for helping people, and with the support of Southern Cross Care, propelled her career into a leadership role where she now leads with purpose and heart.

Amelia is celebrating 16 years with Southern Cross Care (NSW & ACT), currently managing Mawson Court Residential Care Home in Caves Beach. Since joining in 2011, Amelia has been an invaluable team member, contributing in various roles.

Her aged care journey started while doing work experience in 2008, which quickly transitioned from casual work into a full-time role.

That same year, she achieved her medication competency, advancing to Team Leader and later stepping into the role of Acting Deputy Facility Manager.

Aged care is always evolving so we need to upskill continuously and I'm really fortunate to be offered training.

When Mawson Court Residential Care opened, Amelia took on the role of Deputy Facility Manager.

In 2018, Amelia felt ready to further her career and began training to become a Registered Nurse.

"I had young children and entered Newcastle University as a mature-aged student; SCC really supported me by offering flexibility around my studies, reducing my hours, and encouraging my progression," she said.

"Due to my years of experience, I had a great background and set of skills that helped me commence my studies. Putting my practical skills into theory, I ended up finishing with high distinctions."

In October 2022, Amelia felt the full support of the organisation when she was promoted to Facility Manager a month after her graduation. Now, as a mentor she fosters a work culture of growth and opportunity, recently assisting an administrator at Caves Beach in completing her Certificate III in Aged Care.

Amelia's dedication to professional growth didn't stop after earning her degree. She has continued to upskill through various programs that Southern Cross Care offers.

"Aged care is always evolving so we need to upskill continuously and I'm really fortunate to be offered training to continue my development," she said.

"I recently completed the Elevate program for nurses new to aged care, participated in the ELDAC (End of Life Directions for Aged Care) program, received a scholarship for the Health Immunisation Course, and am currently pursuing leadership studies."

Our People



2,224
Dedicated staff across SCC



46k+
Training programs completed



82%
Employee Satisfaction



20.8
Lost Time Injury Frequency Rate

Left: Caves Beach Facility Manager Amelia Gray who has enjoyed more than 16 years in aged care

Care that puts people first

Person-centred care means ensuring that older people feel seen, understood and are supported in a meaningful way.

Our approach focuses on listening to individual needs and preferences, creating a compassionate and inclusive environment where everyone feels valued and respected.

With an average bed occupancy rate of 92% across our residential aged care, our homes reflect the trust placed in us by families.

Our care teams dedicated 205 minutes daily to each resident, surpassing the national sector average of 201 minutes. This extra time allows us to meet not only physical needs but also nurture emotional, social, and spiritual wellbeing. Moments spent offering a kind word or meaningful conversation foster connections that enhance each resident's experience.

This commitment to people-first care ensures residents receive tailored support aligned with their preferences, empowering them to live with purpose and dignity.

Strong resident experience scores highlighted in our star ratings (below), reflect our dedication to creating vibrant, connected communities, setting a benchmark for high quality, compassionate care.



205mins

Care minutes per resident per day
2% better than the sector average

92%

Occupancy across our Residential Aged Care homes

Star rating

Star ratings reflect more than just numbers—they demonstrate how our focus on person-centred care enhances the wellbeing of our residents.

At Southern Cross Care (NSW & ACT), we prioritise creating environments where every individual feels supported, connected, and empowered to live a full and meaningful life. These ratings showcase the dedication and care that positively impact residents every day.

The graph highlights our performance, with an overall star rating of 3.80, above the sector's 3.70. Five stars represents the highest rating available, setting a benchmark for excellence in care.

Although we are proud of our results, we are committed to continuous improvement. Our strategies include strengthening staff training and development, expanding resident engagement initiatives, and investing in innovative technologies to enhance care delivery.

Through these efforts, we ensure every resident experiences high-quality care, meaningful connections, and a life enriched with joy and purpose.

Resident experience

3.48

3.47

Compliance

4.59

4.53

Staffing

3.44

2.91

Quality measures

3.41

3.52

Overall star rating

3.80

3.70

● SCC ● Sector

Source: Australian Government Department of Health and Aged Care Quarter 3 FY23/24 results





Moving into aged care has given me my life back

When Victor Daoud moved into aged care, he initially saw it as the end of an era. However, he soon discovered it was the start of a new and fulfilling chapter in his life.

The unfamiliar environment of North Turramurra Residential Care heightened Victor's anxiety, making him reluctant to leave his room after years of living in isolation with severe anxiety.

But everything changed when the 82-year-old met Clark Ruiz, a dedicated physiotherapy aide who made it his mission to help Victor reclaim his independence.

Each day, Clark visited Victor, providing not only physical support but also emotional encouragement.

The journey was slow and challenging. Initially, Clark's visits were simply about building trust, and he would sit and listen to Victor's fears, and offer words of comfort.

Moving into Turramurra and meeting Clark has completely changed my life.

Gradually, Clark encouraged Victor to take small steps.

What once felt like an overwhelming distance gradually transformed into his gateway to newfound freedom. Today Victor beams, sharing that Clark has "got me walking again and has given me my life back".

"Moving into Turramurra and meeting Clark has completely changed my life," he beamed.

"Before I moved here, I spent all my time alone and didn't feel like I needed to interact with others, I just sat surrounded by four walls not walking anywhere or seeing anyone.

"But then I came here and met Clark pretty much straight away, and my life has completely turned around, he makes me feel valued, safe and cared for.

"Today my favourite thing is leaving my room and walking around the home, enjoying the fresh air, greeting fellow residents, but mostly talking to Clark.

"I especially love it when he brings his guitar as a treat and we sit on the lounge outside and sing, he's become my best friend."

Clark, too, cherishes his friendship with Victor and the time they spend together.

"I remember when he first moved in here and was reluctant to leave his room, but over time we built a connection, and he started to trust me," he said.

"I guess that's what I love about working in aged care, spending time with the residents, hearing their stories, and building friendships.

"There are always lots of laughs, but sometimes tears too.

"Today Victor and I walk at least three days a week, and I really do love sitting outside spending time with him.

"He's had such an interesting life and getting to know him and his story has been a privilege.

"Knowing I've made a profound difference in his life makes this job incredibly rewarding and why I've stayed here for almost 20 years."

**Residential
Care**



1,521
Total residents
across 27 sites



556
New
residents



47%*
Government
subsidised



27
Residential
homes across
NSW & ACT

***Mission:** To maintain a minimum government subsidised ratio of 40%, currently supporting 724 people—exceeding the industry average.

Left: Victor and his "best friend" and physiotherapy aide Clark Ruiz at North Turramurra Residential Care

Strengthening Care Together

This year we partnered with researchers at the University of Sydney to create an innovative, evidence-based tool to enhance nursing assessments and improve the quality of care in our residential aged care homes.

HIRAID® is an established nursing assessment framework originally created for nurses in the emergency department settings, to give structure to their clinical assessment, critical thinking, decision-making and actions. When used in the emergency setting, HIRAID® has led to 50% reductions in patient deterioration, improved the accuracy and completeness of nursing documentation, and empowered emergency nurses to have greater confidence and self-efficacy in their clinical decisions and communication.

Recognising the potential benefits for residential aged care, where nurses play a crucial role in managing complex clinical care, researchers adapted HIRAID® to fit this environment. In 2022, the HIRAID® Aged Care initiative was launched to transform HIRAID® for residential aged care.

As one of the largest aged care organisations involved in this initiative, Southern Cross Care (NSW & ACT) has been integrally involved in developing the HIRAID® Aged Care framework. In 2023, we closely collaborated with researchers to adapt the tool to meet the unique needs of aged care, ensuring it is both practical and impactful in this setting. Since then, members of our team have been integral in assisting with the development of the HIRAID® Aged Care training package. Starting in October 2024, Southern Cross Care (NSW & ACT) will lead the delivery of the HIRAID® Aged Care education to all registered nurses across 11 of its participating homes in Sydney.

HIRAID® Aged Care will provide nurses with a new systematic, evidence-based tool to better recognise and respond to changes in residents' conditions and improve overall quality of care. Importantly, HIRAID® Aged Care seeks to empower nurses, allowing them to have better confidence in their skills and decisions, and become more capable communicators and advocates for the people under their care.



HIRAID®
Aged Care



THE UNIVERSITY OF
SYDNEY



Top: Ann at our St Martha's Residential Care home using Virtual Reality technology to visit different destinations around the globe.

Enhancing care with embedded pharmacists

We introduced five on-site pharmacists across five homes, working closely with residents and their doctors to optimise medication management. This initiative is supported by ongoing research in collaboration with Choice Aged Care and the University of Canberra, ensuring evidence-based practices. The program is designed to improve health outcomes, promote safety, and enhance overall wellbeing for our residents.

Faster, smarter care with Vocera

In 2023, the introduction of Vocera, a hands-free communication tool, revolutionised how staff interact and respond to resident needs. Vocera has reduced response times across our sites, improving the speed and efficiency of care delivery. This technology allows staff to prioritise the individual needs of residents more effectively, resulting in a noticeable improvement in resident satisfaction.

Immersive experiences with VR

Virtual Reality (VR) is now transforming lives at Southern Cross Care (NSW & ACT). Since the launch of VR headsets, residents across 3 homes have engaged in virtual experiences, from revisiting childhood memories to taking virtual tours around the world. Feedback from our residents shows an increase in emotional wellbeing after participating in VR sessions, with many reporting reduced feelings of isolation and enhanced cognitive stimulation.

Hippo headsets: Healthcare at our fingertips

This year, we introduced Hippo headsets, providing our regional residents with instant access to healthcare services through real-time consultations. By reducing the need for travel to external medical facilities, this innovation not only saves time but also ensures prompt access to vital healthcare services, leading to quicker treatment and improved health outcomes. This approach demonstrates our commitment to leveraging cutting-edge technology to enhance care delivery, increase accessibility, and ensure that all our residents, regardless of location, receive timely and effective medical attention.

Automation for Humanity

In partnership with Automation for Humanity and Queensland University of Technology, we are exploring technologies that improve both resident wellbeing and staff support. Tools like the Sit & Shower give residents more independence and dignity, empowering them to manage daily routines with greater ease. For staff, these technologies reduce physical strain, enhance safety, and free up time for meaningful interactions. By blending technology with compassionate care, this partnership ensures residents receive personalised support while staff feel more equipped to provide the highest quality care.



As a Carer, being offered respite care has been life-changing

Denise couldn't recall the last time she had a night away on her own.

As the primary Carer of her 92-year-old mum Violet, finding time for herself had always been impossible... until now.

Last October, Southern Cross Care (NSW & ACT) introduced its first in-home respite service for carers, and Denise describes the experience as "life-changing."

As one of Australia's 2.65 million carers[^], Denise shared that having the opportunity for some time for herself makes her a much better carer for Violet, allowing her to recharge and bring renewed energy to her care-giving role.

"Mum came to live with me about eight years ago, and since then, life has never been the same," she said.

"I had to give up work and so many of the things I used to love doing to be able to look after her.

"I love having her live with me, but there's no denying there are challenges and hard times, so when I was offered some respite care, I was a little nervous at first, but honestly, I can't tell you what a huge difference just a small amount of time to myself could make.

"As carers, we really need to look after ourselves before we can look after anybody else, but getting away can be so difficult.

"I can't thank Southern Cross Care enough for the opportunity; I was worried about leaving her initially, but now that I've done it, I am very much looking forward to making it a more regular thing, knowing she is in safe hands."

The Home Care team in Ballina took the time to meet with Denise and Violet before offering respite care, getting to know all the things Violet needed, what she liked, and, just as importantly, what she didn't.

A carer arrived at their home on Friday afternoon,



Left: Violet spending time with her daughter Denise and her grandchildren; **Right:** Denise and her 92-year-old mum Violet enjoy a hug and some quality time together.

providing continuous support through rotating shifts until Denise returned on Sunday afternoon.

Central/Mid Coast and Northern Regional Home Care Manager, Susan Drummond, explained that while short-term and overnight respite is something all providers aspire to offer, it is often limited by staffing and costs.

Susan noted "Carers are more likely than other Australians to experience a range of health, wellbeing, and socio-economic issues."

She highlighted the importance of respite care, adding, "Without the right support in place, caring responsibilities can take over and start affecting carers' health and wellbeing while limiting their ability to participate in paid work, family life, and social and community activities."

"We often have clients entering home care at times of crisis, with carers experiencing extreme fatigue and burnout."

"Support in the form of respite is especially important as it allows carers to take time to prioritise their own health and wellbeing."

"We're extremely lucky to have a highly skilled team at Ballina and really are thrilled to be able to be the first to offer this vital service."

As carers, we really need to look after ourselves before we can look after anybody else.

**Support
at Home**



909
Clients
supported



46%
CHSP*
Clients



307
Suburbs
supported



120k+
Service hours
delivered

*Commonwealth Home Support Program (CHSP)

Creating Connections that Matter

At Southern Cross Care (NSW & ACT), we believe that every resident deserves to feel connected, valued, and supported.

Through our commitment to lifestyle and engagement activities, we are dedicated to enhancing the wellbeing of those in our care by building meaningful relationships and reducing feelings of loneliness.

As part of the Ending Loneliness Together (ELT) National Initiative, we implemented a program to address isolation and help residents form deeper connections. The results have been heartwarming: 97.4% of participants shared that they felt more connected and supported, showing how small actions can lead to big improvements in wellbeing.

Our residents have embraced opportunities to engage with each other through over **72,000 social activities, 40,000 exercise sessions, and 39,000 games** this year. Whether it's joining a group activity, laughing together in a game, or finding joy in movement, each moment has helped foster a stronger sense of community.

Our partnerships with Western Sydney University and Cycling Without Age have only enriched these experiences, providing even more ways for residents to stay active and connected. At Southern Cross Care (NSW & ACT), we ensure that residents receive the personal attention they deserve, with 26 minutes of engagement per resident per day, far exceeding the industry average of 7.53 minutes.



Image above: Rachel Askew (right) completing a puzzle with Patricia (left) at our Maroubra home.

The impact of this engagement goes beyond just social connection—it directly affects emotional wellbeing. Our analysis, using the Cornell Scale of Depression, found that 41% of residents who participated saw real improvements in their emotional health. These are more than just numbers; they represent lives touched, hearts uplifted, and the power of human connection.

The feedback from our residents speaks volumes. 90% of residents shared that the activities brought meaning to their lives, and 96% felt the programs were thoughtfully organised. From our monthly virtual quizzes, which bring together 300 residents across multiple homes, to the heartwarming Garran's Got Talent competition, where residents and staff shared joy and creativity, we are continually inspired by the sense of community we are building.

At Southern Cross Care (NSW & ACT), our commitment to lifestyle and engagement activities goes far beyond the programs themselves—it's about creating a home where every resident feels a sense of belonging, purpose, and love.



26 mins

lifestyle & engagement minutes per resident per day

246%

more than the sector average of 7.53 minutes



Images above: Concepts for the new Cardinal Gilroy Village site.

A new chapter for Cardinal Gilroy Village

Breaking ground on the new Cardinal Gilroy Village Community Centre marked a significant milestone in our commitment to enhancing the lives of our residents.

Once completed, this modern facility will serve as a hub for social, recreational, and wellness programs, providing our retirement living and residential aged care residents with opportunities to engage, connect, and thrive. The centre is designed to foster a vibrant, inclusive community where residents can enjoy activities that support both their physical and emotional wellbeing.

We anticipate that the new community centre will lead to an increase in resident participation in social and wellness programs, creating a dynamic and connected space where every individual feels valued and supported. This project reflects our ongoing

dedication to enhancing quality of life through purposeful, community-focused investments.

The construction of the Cardinal Gilroy Village Community Centre reflects our vision of a future where aged care is not just about meeting needs but about enhancing lives. We are excited about the positive impact this space will have—offering a place where everyone feels valued, supported, and inspired to live life to the fullest. This centre is a testament to our ongoing dedication to investing in the wellbeing of our residents and building vibrant communities where every individual can flourish.



Living in a retirement village keeps me young

The only thing Michelle Ruffels regrets about moving into Caringbah's Fatima Court Retirement Village is that she didn't do it sooner.

Downsizing with her late husband David, the retired aged care nurse said she feels younger today than when she moved into the popular southern Sydney community 10 years ago.

"As funny as it sounds, living in a retirement village keeps me young, mostly because I'm so happy, it really is that simple," she said, smiling.

"I love everything about living here, and honestly couldn't be happier.

"I think people are frightened by the word retirement and somehow see it as the end, but really, it's just the beginning.

"You retire from work, but you don't retire from life, there is so much going on here, you can do as little or as much as you want.

"I can do my gardens if I want, or I can leave it to be done for me.

I love everything about living here and honestly couldn't be happier.

"We have dinners at the pub, get together every Friday for afternoon tea, celebrate birthdays, have happy hours, barbecues once a month, and none of this would be possible if I lived alone.

"I really don't understand why anybody would want to live by themselves and be lonely, when you can live somewhere like this.

"Where we used to live, we only really knew our neighbours to wave to, now I consider my neighbours my second family.

"There's a real feeling of community here you don't find very often.

"Don't let the word 'retire' stop you, I'm doing more now than when I was in my own home."

Southern Cross Care (NSW & ACT)'s Fatima Court is an intimate estate of 12 spacious, modern units offering the privacy of living on your own with the added bonus of a 24-hour emergency call system, ground maintenance and a modern recreation centre where you can socialise and hold gatherings with your neighbours, family and friends.

Village Liaison Officer, Retirement Living Sydney, East and South, Jane Hurst said residents can start their retirement journey without any of the worries of home ownership.

"Our retirement villages are designed to offer a sense of community, security and independence," she said.

"You move into your new home with the peace of mind that maintenance, gardens, and grounds are all taken care of so you can go and enjoy doing what you want.

"Many of our residents use the capital they have released from the sale of their family home and do all the things they have always wanted, like travel.

"One of our residents is about to take off on her 32nd cruise, she can go knowing everything will be taken care of and she doesn't have to worry while she's away enjoying her retirement."

Retirement Living



922

Retirement Living Units



94

New residents



70

Units refurbished



27

Villages across NSW & ACT

Left: Michelle at her Fatima Village Caringbah home where she says she's the happiest she's ever been.

Strengthening relationships

The launch of our Reflect Reconciliation Action Plan (RAP) this year has marked a pivotal step in strengthening our connections with Aboriginal and Torres Strait Islander peoples and communities.

Developed with the guidance of Brooke Prentis, a Wakka Wakka woman and an Aboriginal Christian Leader, the plan ensures that our reconciliation efforts are grounded in cultural respect and integrity.

This initial phase is crucial for Southern Cross Care (NSW & ACT), as it establishes the foundation for future actions and deeper engagement with Aboriginal and Torres Strait Islander peoples and communities.

Launched on 10 July at our North Turramurra Residential Care site on Dharug Country, the event was a significant milestone in our Reconciliation journey. The launch, which was live streamed to staff and residents across 40 locations in NSW and the ACT,

symbolised our long-term commitment to fostering a culture of learning, respect, and inclusivity. The Reflect RAP is more than just a plan; it marks a meaningful step forward in building deeper connections, creating a culturally inclusive environment across all our services, and strengthening relationships.

Let's together, see older people, and Aboriginal and Torres Strait Islander peoples, live life to the full, in these lands now called Australia.

- Brooke Prentis



Relationships



Respect



Opportunities



Governance







Award-winning intergenerational program

Our Orana Residential Care Home in Deniliquin, on Wamba Wamba Perrepa Perrapa Country, received the 2023 Murrumbidgee Primary Healthcare Award for Innovation for its Intergenerational Program.

Inspired by ABC's Old People's Home for Four-Year-Olds, we brought together residents, preschoolers, and high school students to foster meaningful connections across generations. The program created opportunities for social engagement, personal growth, and emotional wellbeing, reducing isolation and enriching the lives of everyone involved.

A child drew me with a wonky eye, and we laughed together—it made my day!

Key highlights:

- * 25 residents, 18 preschoolers from Deniliquin Child Care Centre, and 12 high school students from Deniliquin High participated.
- * Activities included crafts, puzzles, and games, promoting motor skills, social interaction, and emotional connection.
- * 80% of residents reported reduced loneliness after engaging in the program.
- * High school students gained leadership experience and developed empathy by working closely with both residents and preschoolers.
- * Many students showed increased interest in careers in child care, aged care, or social work following their involvement.
- * The program illustrates the power of community connection in building relationships across generations and enhancing emotional wellbeing.

2023
primary
healthcare
awards
phn firstHealth



Top (from left to right): Amanda Cleary Schofield (SCC Regional Manager), Meg Barling (Lifestyle Coordinator for SCC Deniliquin), Sara Myatt (Educational Leader and Teacher from River Region Preschool Deniliquin), Nicole Jenkins, (Deniliquin High School), and Felicity Michael (Director, River Region Preschool Deniliquin).

Left: Resident Valerie Tasker spending time with Lenny from River Region Preschool in Deniliquin.



Creating a Sustainable and Equitable Future

We value people and the communities where we live and work. Our commitment to social justice and environmental sustainability is outlined in our Living Care Action Plan 2024-2027.

The Living Care Action Plan commits to transparent Greenhouse Gas Emissions reporting, fostering environmental accountability, local actions, and diversity.

Our approach

As a leading aged care not-for-profit organisation, we are committed to reducing our environmental footprint and promoting sustainability. Our total emissions for FY2023: 27,670 tCO₂ (2XE Carbon Footprinting Study February 2024).

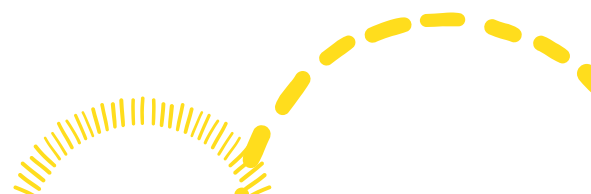
Using an operational control approach, we report 100% of operations where we have full authority to implement policies. Emission sources were identified and aligned with the Greenhouse Gas Protocol.

Our emissions pathway has seen a reduction, with scope 1 and 2 reducing by 31% since FY2021 to FY2024.

Pursue electrification and alternative energy sources and reduce energy use

The International Energy Agency identifies electrification as key to reducing CO₂ emissions in the net-zero by 2050 scenario. Our current focus includes sourcing over 25% of electricity from renewable energy sources, reducing energy consumption by 20%, and reducing waste by 15%.

In FY2025, we will complete LED lighting installations at our Residential homes, accelerate solar panel programs at Penrith, Greystanes, Bateau Bay, and Daceyville, upgrade energy-efficient air conditioning at Casino, Deniliquin, Tweed Heads, and Goulburn, and replace the Leeton hot water system. We will also transition to hybrid vehicles and review travel to better track emissions.





Top: A Southern Cross Care (NSW & ACT) Sydney residential aged care home from an ariel view; **Bottom left:** Resident, and Peter Newbry, our maintenance officer, working on their latest project in the work shed.

A highly focused waste strategy

Waste management in healthcare is challenging, as the need for care often conflicts with sustainability goals. Clinical care generates significant waste while supporting residents and clients.

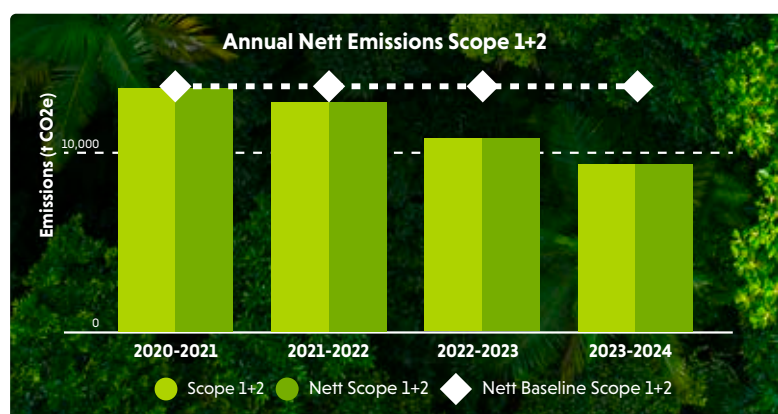
Personal protective equipment, such as disposable gloves and face masks, essential for the safety of residents and staff, is a major source of this waste. Despite these challenges, we are committed to reducing waste by focusing on strategies like reintroducing reusable items where possible.

Opportunities for improvement lie in better waste segregation and recycling, with a focus on food, green waste, and plastics, backed by existing reporting systems to track our progress.

Expanding sustainable and equitable procurement

Pope Francis reminds us, "Purchasing is always a moral – and not simply economic – act" (Laudato Si' #206). To improve procurement and supplier relationships, we will:

- * Continue leading by ensuring all suppliers follow ethical, sustainable, and socially responsible practices, as outlined in our fourth Modern Slavery Statement (approved 24 March 2024).
- * Achieve the goals of Our Living Care: Action Plan for People and Planet 2024-2027 by seeking strategic partners who care for the planet and each other.
- * Increase Aboriginal and Torres Strait Islander supplier diversity to enhance economic and social outcomes as outlined in our Reflect Reconciliation Action Plan.





Pastoral Partnerships

At Southern Cross Care (NSW & ACT), we believe that true partnership creates transformative impact. Our journey with St. Catherine's Residential Care Home is a testament to this belief.

What began as a peaceful convent on the NSW mid-north coast has grown into an award-winning, state-of-the-art aged care home. This transformation honours its rich heritage while embracing the diverse needs of today's community, blending tradition with modern care to create a welcoming, vibrant environment.

Similar transformations have occurred at Nagle Residential Care in Sutherland, previously overseen by the Presentation Sisters; Kildare Residential Care in Maroubra, transferred from the Brigidine Sisters; and Tenison Residential Care in Goulburn, originally managed by the Josephites.

These sacred partnerships represent more than the transfer of responsibility. They are a continuation of a legacy of care, compassion, and service that has been at the heart of these communities for decades.

Our partnerships with the Church and pastoral communities are built upon a shared vision: delivering compassionate, holistic care that respects the dignity of each person while nurturing their spiritual and emotional wellbeing. At the core of our mission is the belief that every resident deserves to live a full and meaningful life, surrounded by love, respect, and support.



Main photo: Bishop of Lismore Gregory Homeming OCD, with Sisters of Mercy, Jenny Hartley, Deslie Falls, Bev Whitton, Clare Murphy, and Nola Larkin (seated); **Top and bottom right:** The award-winning St Catherine's Residential Aged Care home; **Bottom left:** Residents Della and Fred Gillett.

This commitment extends to providing spaces where residents can find spiritual solace, whether through prayer, reflection, or the comfort of community.

St. Catherine's, and homes like it, are more than places of care. They are places of connection, where the past meets the present and where the values of compassion and service are woven into the fabric of daily life. Recent refurbishments, including community workshops, sensory courtyards, and wellness hubs, not only offer state-of-the-art facilities but also create environments where residents and their families can thrive together. These spaces reflect our dedication to creating homes that support not only physical health but also emotional and spiritual wellbeing.

In March 2024, the official opening and blessing of St. Catherine's occurred.

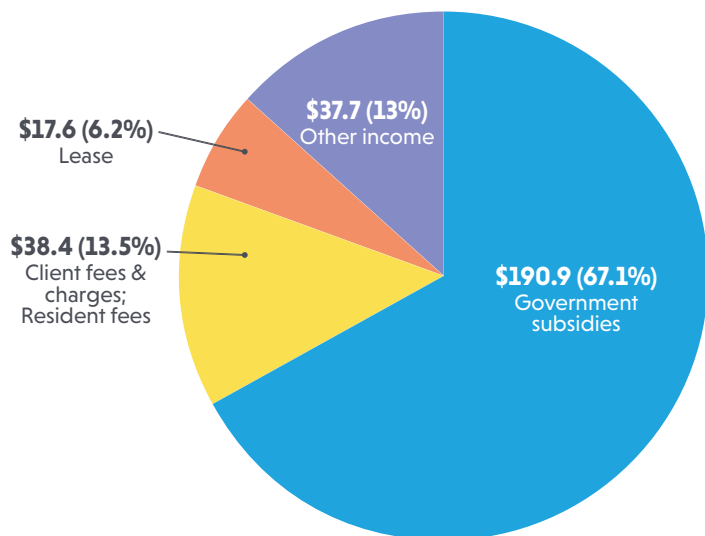
We thank the Bishop of Lismore, Greg Homeming, for celebrating this significant moment in our shared journey. The event honoured the rich heritage of the Sisters of Mercy while looking forward to a future where innovative care, modern facilities, and community connection remain at the heart of what we do.

As we look ahead, we remain unwavering in our commitment to these partnerships, knowing that by working together, we can continue to provide care that is not only world-class but also deeply rooted in the values that have guided us for generations.

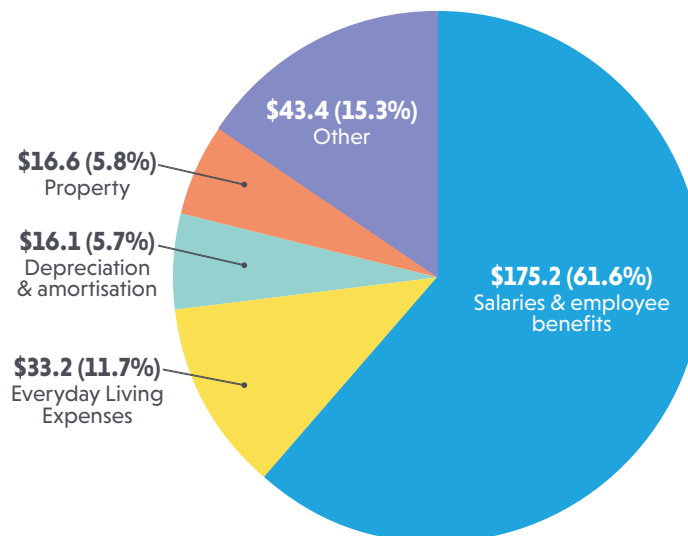
We will continue to foster environments where the principles of dignity, faith, and compassion inspire the care we provide—honouring the past while embracing the future.

Financials

Revenue 2023/24
(\$ Millions)



Expenditure 2023/24
(\$ Millions)



Revenue by Services (\$Millions)



● Residential Aged Care ● Retirement Living ● Home Care ● Other

Net Assets (\$ Millions)	2023/24	2022/23	2021/22
Assets			
Cash and cash equivalents	55.7	23.3	35.7
Financial Assets	153.1	142	114.3
Trade and other receivables	6.1	4.7	6.3
Investment Properties	192.6	184	146.1
Property Plant & Equipment	318.2	324.2	308.5
Intangibles	0.9	1.2	1.6
Total Assets	726.5	679.3	612.4
Liabilities			
Trade and other Payables	38.4	37.5	34.4
Employee Entitlements	19.4	19	17.6
Accommodation Bonds & Refundable Deposits	481.6	436.1	410.4
Provisions	8.1	8.1	4.2
Borrowings	3.7	3.5	4.3
Total Liabilities	551.2	504.2	470.9
Net Assets	175.3	175.2	141.5



Founded in 1970, our organisation was established to support older Australians as they age. Our Catholic heritage means that we create welcoming communities that respect each person's preferences and choices. Much has changed in our 50+ years, but our commitment to caring for people has not.

Three ways to provide support

Donations & regular gifts: These support our vital work and assist us to meet the needs of the people we care for.

A gift in a will: Make an investment in the future. Your gift will help us continue to provide quality care for all residents and clients.

Volunteering: Many older people can experience loneliness and isolation. Becoming one of our volunteers can enhance the lives of people in countless ways.

To learn more, call us at **1800 632 314** or visit **[sccliving.org.au](https://www.sccliving.org.au)**.



we care
about
people