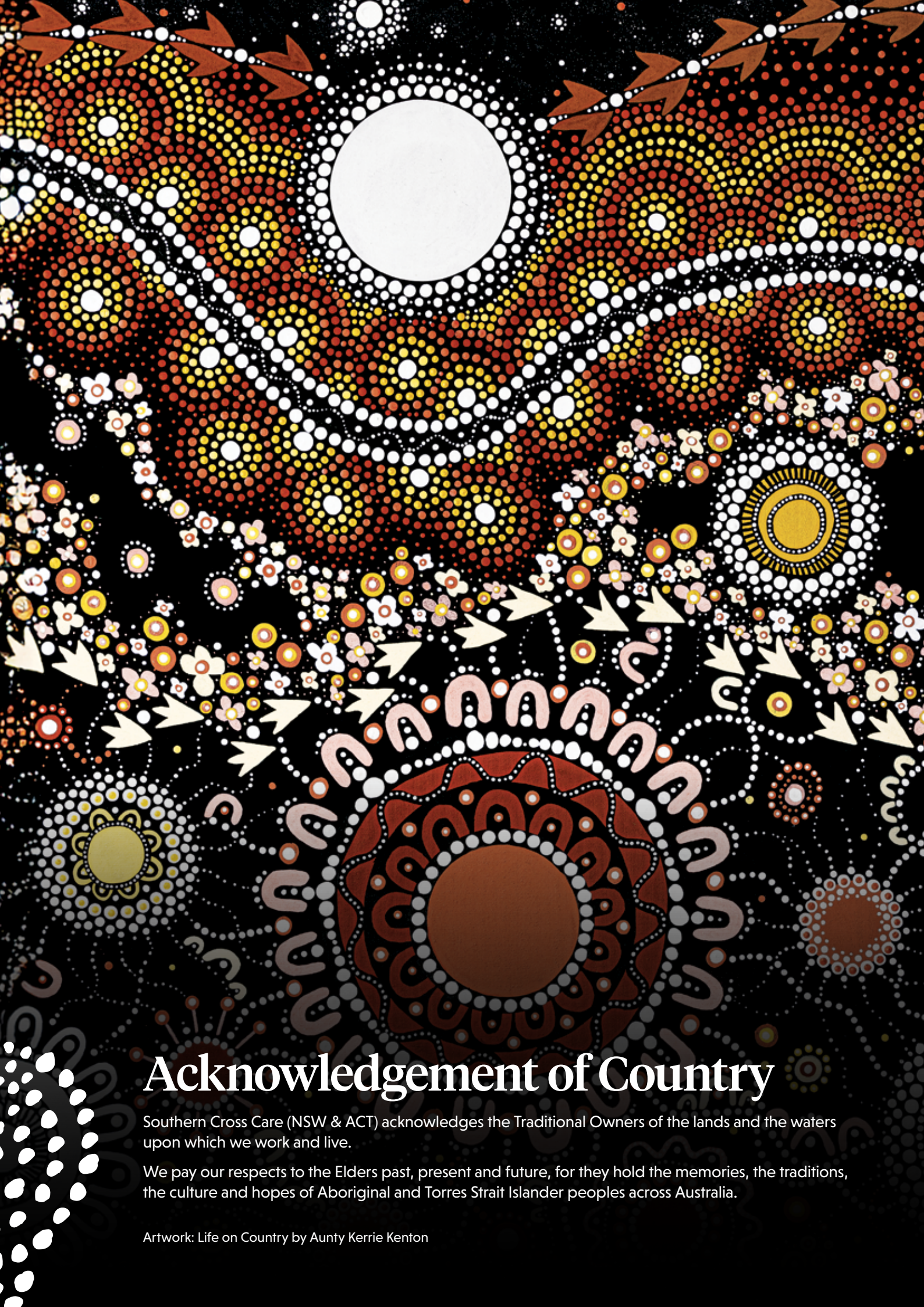


24 | Year in 25 | Review





Acknowledgement of Country

Southern Cross Care (NSW & ACT) 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

Contents

Introduction

- 04 Who We Are At A Glance
- 05 About Us
- 06 Chair's Report
- 07 CEO's Report

Engaged & Skilled Workforce

- 08 Empowering Growth And Inclusion
- 10 Home Care Top Achiever
- 11 You Are Ace

Quality Care

- 12 Better Care, Built Together
- 15 Finding Joy Again: Lois's New Chapter
- 16 Transforming Dining Experiences
- 17 Legacy Of Love And Lamingtons
- 19 A Home Reimagined
- 20 Delivering More Than Care

Purposeful Living & Vitality

- 22 Wellness Programs
- 24 Lighting The Way For Culture, Connection & Community

Community

- 26 Creating a Stronger Path Together
- 28 Living Care In Action
- 30 Nurturing Wellbeing
- 31 Compassion In Action
- 32 Bridging Generations

Good Governance

- 34 Voice Of The Customer
- 35 Shaping Strategy and Good Governance
- 36 Financials
- 37 Where We're Located
- 38 Your Support Matters

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



Who We Are at a Glance



4,173

Residents and
Clients supported



3.9

Average star rating

Source: Department of Health
and Aged Care



223

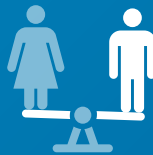
Average care minutes
per resident per day

(205 care minutes in FY24)



83%

Staff
Satisfaction



83%

Gender Pay Gap

(National average: 21.8%)
Source: Workplace Gender Equality
Agency reporting year 2023-24



2,327

Dedicated
staff



27

Retirement
Communities



350

Home Care
suburbs serviced



27

Residential
Care Homes



40

Towns / Communities
served



537,450

Engagement
activities



1,710,357

Meals
served

About Us

Our Purpose

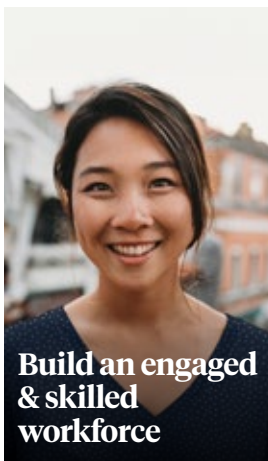
At Southern Cross Care (NSW & ACT), our purpose is clear: enabling older people to live life to the full. Our actions are guided by our values: Honesty, Empathy, Acceptance, Respect and Teamwork. We are committed to providing exceptional care that meets the physical, emotional, and spiritual needs of 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.



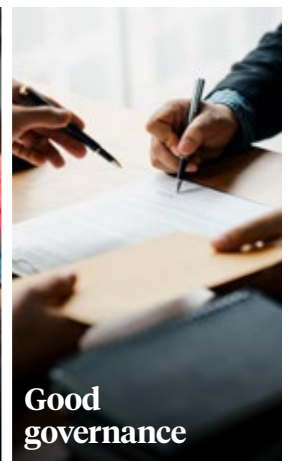
Purposeful living & vitality

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



This year has been one of renewal and progress for Southern Cross Care (NSW & ACT). As Chair, I have been both humbled and inspired by the trust placed in us by residents, clients, families, and the wider community.

Guided by our Catholic values and faith, the Board has remained steadfast in its responsibility to provide strong governance and to ensure the organisation continues to deliver on its purpose of enabling older people to live life to the full.

The Board's work is always grounded in the needs of those we serve. This commitment is reflected in the way we design and invest in environments that support dignity, wellbeing, and independence.

The newly opened Cardinal Gilroy Village Community Centre in Merrylands embodies this approach, creating a space that brings residents, families, and the wider community together. Similarly, the refurbished Marian Residential Aged Care home in Parramatta demonstrates innovation in care design, delivering homelike spaces that enhance comfort, choice, and quality of life.

Strengthening Governance and Stewardship

This year, the Board focused on strengthening governance and preparing for the significant reforms ahead. With the new Aged Care Act commencing in November 2025, we continue to review our systems, capability, and oversight to ensure we can meet higher expectations of transparency, safety, and quality. We remain committed to balancing financial stewardship with investment in people, technology, and infrastructure to support sustainable growth and continuous improvement.

Listening and Responding

The Board has placed strong emphasis on embedding the voice of residents and families into decision-making. The expansion of Consumer Advisory Bodies across our regions is ensuring that feedback on care

and services is both heard and acted upon. This direct line of sight to the Board helps us ensure governance decisions take into consideration lived experience.

Gratitude and Acknowledgment

The Board is deeply grateful to our staff and volunteers who live our purpose through their daily work, and to our management team for their leadership during a year of change. To our residents, clients, families, and community partners, the Board appreciates your continued trust, engagement, and ongoing support.

I also extend my sincere thanks to my fellow Directors and external members of our committees for their wisdom and commitment. In particular, I would like to acknowledge Mike Christensen for his outstanding service as Chair during the year, and welcome Karen Hope and Liesel Wett to the Board from 1 July 2025. Together, we remain committed to shaping the future direction of Southern Cross Care (NSW & ACT).

Looking Ahead

The work of the past year has laid strong foundations. We are now midway through the implementation of our 2024–27 Strategic Plan, and our focus remains on delivering its priorities. The challenges facing aged care are significant, but so too are the opportunities. With strong governance, a clear strategy, and committed leadership, Southern Cross Care (NSW & ACT) is well-placed to navigate reform, strengthen its impact, and continue enabling older people to live life to the full.

With thanks,

Caroline Waldron

Chair

Southern Cross Care (NSW & ACT)

Our Board



Caroline Waldron
Chair
Appointed
26 November 2019



Michael Christensen
Appointed
1 July 2021



Anthony Dureau
Appointed
1 July 2021



Lawrence Hallinan
Appointed
24 October 2017

CEO's Report



At Southern Cross Care (NSW & ACT), we serve over 40 communities. As a large employer in many regional towns, we remain committed to investing in a skilled and engaged workforce that supports our purpose of enabling older people to live life to the full.

Supporting our People

Our 2,300+ multidisciplinary care workforce are the heart of Southern Cross Care (NSW & ACT). Our engagement survey shared that 92% of staff believe in our purpose, and understand how their work contributes to our strategic goals. Confidence in our strategic direction and alignment with our HEART values, ensures we are well placed to respond to the growing needs of an ageing population.

Our staff are extraordinary, bringing skill, compassion, and a deep commitment to enriching the lives of those we care for. This year saw further investment in understanding our people and celebrating diversity. We are proud to be recognised as an Inclusive Employer for 2024–2025 by the Diversity Council of Australia and will continue to champion inclusivity.

Highlights from FY2025

This has been a year of meaningful achievements, each one bringing our purpose to life in new ways:

- We received 100% accreditation across all of our services; Residential Aged Care, Home Care, Retirement Living and NDIS, whilst our team worked hard to prepare for the new Aged Care Act.
- Our Purposeful Living and Vitality program was expanded to include celebrations of Reconciliation including the launch of our Reflect Reconciliation Action Plan (RAP).
- Our investment in Western Sydney celebrated the opening of Cardinal Gilroy Village Community Centre and the Marian Residential Aged Care home, creating spaces for health and connection.

- We co-designed with residents a new wellness program, supported by our Allied Health and Physiotherapy teams.
- Hospitality continues to be a major focus with positive feedback received from staff and residents around 24/7 snack fridges and the new meal ordering solution.
- Culminating in 10 awards for excellence in research, innovative home design, and for the contributions of our people.

Sustainability

In FY2025 we were recognised as a Silver Partner in the NSW Government's Sustainability Advantage Program, demonstrating our commitment to balancing financial responsibility with care for people and planet.

Looking Forward

Guided by strong governance, continued investment, and our Strategic Plan 2024–27, we remain focused on supporting our workforce, strengthening care quality and safety, building vibrant communities, and embedding innovation and sustainability.

I extend my thanks to our staff and volunteers for their commitment, to residents and families for their trust, and to our partners and Board for their support. Together, we are shaping communities where older Australians can live life to the full.

Sincerely,

Monique Reynolds

Chief Executive Officer
Southern Cross Care (NSW & ACT)



Karen Hope
Appointed
1 July 2025



Matthew Mackay
Appointed
29 March 2022



Lorraine Poulos
Appointed
29 March 2022



Liesel Wett
Appointed
1 July 2025

Transforming Care Through People Empowering Growth and Inclusion

Learning and development

We continued to invest in building an engaged and skilled workforce, supporting our people to grow, lead, and deliver excellent care. In FY2025, 90% of staff said they have access to the learning and development they need to do their job well, reinforcing that access to learning drives engagement and quality outcomes.

All mandatory and featured learning content was refreshed in line with the new Aged Care Act, ensuring our workforce is prepared for strengthened standards. Face-to-face clinical education expanded across our homes, led by Regional Education Managers, while LinkedIn Learning was introduced for Support teams, providing flexible access to professional and accredited courses.



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

Development Programs

Our six-month Elevate Graduate Nurse Program, delivered with the University of the Sunshine Coast and the Aged Dementia Health Education and Research Centre (ADHERE), continued to grow, helping early-career nurses build confidence, capability, and leadership in line with our workforce strategy.

We expanded Certificate IV programs in Ageing Support, Allied Health, and Leisure and Health, creating clear pathways for professional growth and succession across our care and support teams.

New partnerships with CSIRO and CareerTrackers further demonstrate our commitment to a sustainable and inclusive workforce, supporting innovation through research collaboration and opening new career pathways for Aboriginal and Torres Strait Islander students.

Inclusive Employer 2024–2025

We were proud to be recognised as an Inclusive Employer for 2024–2025, reflecting progress in diversity, equity, and belonging. A survey by the Diversity Council of Australia found that 67% of staff believe Southern Cross Care (NSW & ACT) has an inclusive culture where diversity is valued, people can trust the organisation to treat them fairly, and leaders demonstrate visible commitment to inclusion. This compares to 52% across the Australian workforce.

This recognition is more than a badge. It confirms that Southern Cross Care (NSW & ACT) is a place where people can bring their whole selves to work. An inclusive culture not only enriches our teams but also strengthens the care we provide.



**PROUD TO BE AN
INCLUSIVE EMPLOYER
2024–2025**



Pictured: More than 80 inspiring Southern Cross Care (NSW & ACT) leaders gathered in Sydney for the annual conference, united by a shared purpose to transform lives and create meaningful change in the care sector.

International Onboarding Program

In FY2025, Southern Cross Care (NSW & ACT) welcomed 150 international staff through our International Onboarding Program. This initiative strengthens workforce stability, supports growth, and enriches our organisation with greater diversity.

Through our sponsorship and accommodation programs, more than 100 staff joined via visa pathways, including over 50 subclass 482 approvals. Our programs also supported 43 internationally qualified nurses to work as Care Support Employees while completing their AHPRA registration, and a further 29 newly registered nurses were sponsored.

For many, these programs have been life-changing. Registered Nurse Bethanie Namayan reflected, "the sponsorship program is a great platform to establish ourselves here in Australia, and it's made a huge difference in my life. I can save more money, and my son Lucio Elijah will be able to join me soon. It's made me feel more independent in every aspect of my life."

By welcoming international staff, we not only meet workforce needs but also create opportunities for skilled professionals to build secure careers and better futures. In turn, residents benefit from care that is compassionate, skilled, and culturally responsive.

Work, Health and Safety

Creating a safe and supportive workplace is central to maintaining an engaged and skilled workforce and reflects our strong governance standards. In FY2025, our total premium-impacting claims costs were 13.1% below the industry benchmark, demonstrating the impact of early intervention, effective return-to-work coordination, and proactive injury prevention.

Our Safety Performance Score consistently exceeded 85%, supported by timely hazard reviews, targeted training, and stronger site-level controls. These outcomes show that safety is embedded in our culture, giving our people the confidence and stability to focus on delivering quality care.

We also strengthened our crisis management capability, testing response plans and ensuring operational readiness during major events such as Tropical Cyclone Alfred in the Northern Rivers. A safe and resilient workforce is essential to sustaining high-quality care and fulfilling our purpose.

**Our
People**



2,327

Dedicated
staff across SCC



34k+

Training
programs
completed



83%

Employee
satisfaction



85%

Safety
Performance
Score

Gold HEART Award Winners Home Care Top Achiever



Pictured (left): Melissa Dickson, inaugural winner of the Top Achiever – Service Advisor NSW / ACT Award **Pictured (right):** Board Members and staff recipients of the prestigious Gold Heart Award.

In a major milestone for Southern Cross Care (NSW & ACT), Melissa Dickson was awarded the inaugural Top Achiever – Service Advisor NSW/ACT Award, marking the first recognition of excellence specifically within Home Care at Southern Cross Care.

Launched during a period of significant reform in aged care and the transition to the Support at Home program, the internal award recognises staff who consistently deliver outstanding service, measured through client feedback, monthly reporting, and recommendations from managers.

Head of Retirement Living and Home Care, Toni Baker, praised Melissa as the first recipient, highlighting her ability to manage a high caseload while maintaining exceptional satisfaction from clients.

"Melissa's dedication and professionalism set an inspiring example for us all. Congratulations, Melissa," she said.

Based in Casino, Melissa has worked with Southern Cross Care for almost 25 years, beginning her career in Residential Care before moving into Home Care eight years ago. She now supports 40 clients across Grafton to Tweed Heads, balancing complex needs with warmth and consistency.

Reflecting on the award, Melissa said, "I feel very lucky to be recognised just for doing what I love. The best part of my role is meeting new people, introducing them to our values, and helping them remain in their

homes for as long as possible with the right support." She also noted the unique benefits of Home Care for staff: "It offers flexibility, so you can be there for your families, which makes it a great work-life balance."

Melissa emphasised the role of her colleagues, adding, "I'm truly only as good as the team around me, and I'd like to thank them and Southern Cross Care for this award. I feel really privileged to be chosen."

Southern Cross Care (NSW & ACT) looks forward to continuing to invest in and support its Home Care teams, and to celebrating staff like Melissa whose dedication makes a tangible difference in the lives of older Australians.



***I feel really privileged to be chosen,
just for doing what I love.***

Melissa's story reflects more than professional achievement. It highlights the compassion, commitment, and genuine care that sit at the heart of Home Care. Her journey shows how one person's dedication can ripple out to touch the lives of dozens of clients, their families, and her colleagues, embodying the values that make Southern Cross Care (NSW & ACT) a community where people truly feel supported.



Pictured (left): You Are Ace Award winner James Wotherspoon and finalist Amanda Cleary Schofield being presented with their awards
Pictured (right): James Wotherspoon with his Tweed Business Award.

You are ACE!



Meet Amanda



Meet James

Our people are the heart of Southern Cross Care (NSW & ACT). In FY2025, their dedication and skill were recognised on both local and national stages by Ageing Australia, reflecting the passion and professionalism that define our workforce.

At St Joseph's Tweed Heads, physiotherapist Jamie Wotherspoon achieved a remarkable double win, taking out the Consumer Focus and Care category at Ageing Australia's You Are Ace Awards and being named Outstanding Employee at the Tweed Business Awards. Jamie now progresses as a regional finalist in the Northern Rivers Business Awards, with winners to be announced later this year.

Jamie reflected on the recognition: "This award reminds us how much life there is in aged care homes. We're not just supporting people, we're empowering them to thrive." His achievements highlight the impact

of allied health and lifestyle programs in enabling residents to live with independence, vitality, and purpose.

Also celebrated this year was Amanda Cleary Schofield, Area Manager for the Riverina Region, who was a proud finalist in the You Are Ace Awards. Amanda's leadership has been central to strengthening teams across the Riverina, ensuring that residents and families receive care that is person-centred, responsive, and delivered with compassion.

Together, Jamie and Amanda embody the HEART values of Southern Cross Care (NSW & ACT). Their recognition shines a light on the extraordinary contributions of our people and reinforces our commitment to supporting staff who enable older Australians to live life to the full.

Scan the QR codes above to watch Jamie and Amanda share their stories.

Better Care, Built Together



Star Ratings

At Southern Cross Care (NSW & ACT), we remain committed to creating environments where every individual feels supported and empowered to live a full and meaningful life. Our improved ratings reflect the unwavering dedication and exceptional care that positively impacts our residents every day. We are pleased to report significant progress in our performance, with an overall star rating of 3.9, an increase from last years 3.8, which continues to exceed the sector average of 3.70. This change is a reflection of our quality improvement initiatives and the dedication of our entire team.

While we celebrate this achievement, we remain committed to our journey of continuous improvement, always striving to provide the highest standard of care for those we serve.

Resident experience



Compliance



Staffing



Quality measures



Overall star rating



- Southern Cross Care (NSW & ACT)
- Sector

Source: Australian Government Department of Health and Aged Care Quarter 3 FY24/25 results

Recognition for Service Excellence

In 2024, Southern Cross Care (NSW & ACT) was honoured as the Silver Winner in the Aged Care and Retirement Villages category at the Reader's Digest Quality Service Awards.

This recognition is especially meaningful because it comes directly from the voices of Australians surveyed nationwide. More than 2,500 people rated organisations across five areas of service: personalisation, understanding, simplicity, satisfaction and consistency. To be acknowledged in this way reflects the compassion and professionalism our teams bring to residents and clients every day.

CEO Monique Reynolds said the award is a testament to the work of our people who support more than 4,000 residents and clients across Residential Aged Care, Home Care and Retirement Living. Regional Director Erin Glanville, who accepted the award, added: "It reflects the views of the people we care for and their families. From the very first conversation through to daily life, our staff place each person at the heart of everything they do."

This award is both a celebration of excellence and a reminder of the trust placed in us by our communities, affirming our mission to help older people live life to the full.



Pictured (left to right): Southern Cross Care's Customer Service Manager Amanda Patau, Regional Director Erin Glanville and Group Editor, Reader's Digest, Louise Waterson



Pictured (left): Ageing Australia's Tom Symondson with Head of Delivery & Data Governance Ritesh Deshpande and Chief Digital & Transformation Officer Stephanie Petkovski. **Pictured (right):** General Manager, Residential Services, Rachel Bowes with resident Shirley Nolan and admin assistant Helen Robertson at Karinya, Corowa.



Innovation in Clinical Care: HIRAID® Aged Care

In March 2025, Southern Cross Care (NSW & ACT) was recognised with the ITAC Ageing Australia Award for Research and Development for its leadership in piloting HIRAID® Aged Care.

Developed with the University of Sydney and Western Sydney Local Health District, HIRAID® (History, Infection risk, Red flags, Assessment, Interventions, Diagnostics) is a structured clinical framework adapted from emergency departments to residential aged care. It addresses gaps in practice, particularly for internationally trained nurses, by improving consistency, reducing hospitalisations and enabling confident responses to deteriorating health conditions.

As a key partner with the largest representation of aged care homes in this pilot project, Southern Cross Care (NSW & ACT) has been working intensively with researchers since 2022 to meticulously adapt HIRAID® to suit aged care's unique needs.

To date, 35 staff across four homes, who have completed accreditation training were awarded the framework exceptional ratings (9.2-9.6/10) for helpfulness and preparedness. Southern Cross Care (NSW & ACT) nurses report that HIRAID® Aged Care enhances their confidence, skills, and decision-making.

This pilot trial is expected to reduce preventable deterioration events and hospital transfers by up to 20%, while improving resident satisfaction and documentation quality by 10%. These projections follow HIRAID® ED, which found 50% reduction in clinical deterioration.

This initiative places Southern Cross Care (NSW & ACT) at the forefront of aged care innovation, ensuring residents receive safer, more consistent and higher-quality care.

Welcoming New Residents to Karinya Residential Aged Care Home

In February 2025, Southern Cross Care (NSW & ACT), in partnership with the Ministry of Health and Murrumbidgee Local Health District, welcomed 15 residents from the decommissioned Corowa Hospital Nursing Home into Karinya Residential Aged Care home. The move reflected our commitment to person-centred care and to supporting local communities in times of change.

Over eight weeks, our team worked closely with families and caregivers to ensure each resident's needs were assessed and their transition was seamless. Area Manager Amanda Cleary Schofield said, "Welcoming 15 new residents all at once was a significant undertaking, but the joy we felt once they arrived and began settling in made it all worthwhile."

Karinya offers a modern and welcoming environment. From its barista-run coffee shop and cooking classes to wellness programs including meditation and hand massages, residents embraced their new lifestyle. As John noted, "I was a little overwhelmed by my room, it's so big," while Fay added, "I go to lawn bowls and played bingo all in the same day – I'm really enjoying all the activities on offer."

Residential Manager Rebecca Tanner reflected on the experience: "The transition was not only about welcoming new residents, but also supporting the staff who moved across with them. Having familiar carers alongside helped residents feel at ease and created continuity of care."

CEO Monique Reynolds said the partnership underscored the organisation's community focus: "Our investment in our Karinya Residential Aged Care home reflects our commitment to provide exceptional, person-centred care and to strengthen the connection between our services and the Corowa community we are proud to serve."



*Now, she's living, not just existing.
She laughs more, joins activities like
bingo and crosswords, and even did
62 activities in one month!*



Finding Joy Again: Lois's New Chapter



Meet Lois



Pictured (above): Residents participating in lifestyle and engagement programs. **Pictured (left page):** Lois and daughter, Cathy, at Nagle Residential Aged Care home in Sutherland.

At 95, Lois isn't just surviving, she's thriving. Complete with handbag and heels, she's living her best life. And for the first time in years, Cathy is simply enjoying being her daughter again.

Watching her fiercely independent mother slowly lose the ability to live alone was heartbreaking. At 93, Lois was still walking to the shops and driving herself around but after a broken shoulder, skin cancer, and a hip operation, her independence began to slip away.

Lois was adamant she wouldn't leave her home, and Cathy did everything she could to honour that. But when a doctor gently told Lois she could no longer walk and needed care, the decision was no longer optional, it was necessary.

"It was absolutely heartbreaking," Cathy said. "It was more than bricks and mortar, it was her independence, her identity."

After visiting 15 homes, Cathy stepped into Southern Cross Care (NSW & ACT)'s Nagle Residential Aged Care home in Sutherland and as soon as she saw the sunny room, own bathroom and balcony, felt it was a place her Mum could be really happy.

Lois moved in quietly, convinced she'd be home before winter. Cathy didn't even bring warm clothes as Lois insisted she wouldn't need them.

But something unexpected happened.

Lois began to settle. She stopped talking about dying and started living. She wore her beloved small heels, carried her handbag everywhere, and the staff didn't just accommodate her routines - they celebrated them. "They'd say, 'Lois, don't forget your handbag!'" Cathy smiled.

One night, Cathy received a text from a nurse: Lois wants sprinkles on her ice cream like her dinner companion. Could you bring some next time?

"That's the kind of care they give," Cathy said. "Always so thoughtful."

Lois now joins in crosswords, bingo, meditation, and more - 62 activities in a month! She's made a close friend and feels truly included.

But the greatest transformation was in Cathy.

"Now, we sit and have tea. I don't have to worry anymore. I just enjoy being with her. I've got my mum back."

**Residential
Care**



1,562

Total residents
across 27 sites



78%

Government
subsidised



27

Residential homes
across NSW & ACT



Pictured (above): Caves Beach Residential Aged Home Chef, Albert Barlow.

Nourishing Lives Every Day Transforming Dining Experiences

Food is at the heart of community life in our homes. From the millions of meals served each year to the introduction of new digital tools like Embrayse, we are reimagining dining as an experience that nourishes body, mind, and connection.

Hospitality

In FY25, Southern Cross Care (NSW & ACT) served 1,710,357 meals across our homes and services. Each meal is far more than nourishment, it is an opportunity for connection, dignity, and comfort.

Our catering teams, drawn from the broader hospitality industry, bring skill and passion to every table. They work alongside dietitians, lifestyle and care staff, and residents themselves to ensure meals reflect cultural preferences, dietary needs, and personal tastes. From fresh, seasonal menus to celebrations and themed events, dining has become an integral part of daily life and a source of joy for residents and families.

This year also saw the rollout of 24/7 snack fridges, giving residents greater independence and choice outside of set mealtimes. The fridges are guided by resident feedback at food focus sessions, so what's on offer reflects what matters most to them.

Embrayse

This year we continued the rollout of a meal ordering system called Embrayse to 18 residential homes

The platform allows residents to share real-time feedback on meals, ensuring their voices directly shape menu design and dining experiences. Staff are empowered with easy-to-use digital tools to record preferences, track satisfaction, and respond quickly to resident needs. Early adoption has already improved resident satisfaction and reduced food waste, while also supporting compliance with the strengthened Aged Care Quality Standards.

By placing resident choice at the centre of meal service, Embrayse is helping us build dining experiences that are personalised, transparent, and consistently high quality. The rollout to all 27 residential homes will be completed by October 2025, reinforcing our commitment to innovation in care and hospitality.

**Quality
Care**



1.7m+
Meals served



69
Snack fridges
installed across
all 27 homes



18
Homes now using
digital catering
platform

Susie's Cafe

A Legacy of Love and Lamingtons

When Susie moved into Karinya, Corowa, in 2018, she didn't just bring memories - she brought a legacy of love, laughter, and unforgettable cooking.

Known for feeding hungry shearers with hearty meals and sweet treats on the family farm, Susie's cooking warmed hearts and filled bellies.

Her specialties were legendary; meat and three veg, bread and butter pudding, ANZAC biscuits, chocolate crackles, lamingtons, and the mysteriously named "donkey drops".

And today, her recipes live on in the home's new café named in her honour and run by her daughter Maxine, a Care Support Employee at the home.

Owls, Susie's favourite, adorn the café, adding a personal touch that makes Maxine feel her mum's presence every day.

"I'm so proud to run this café named after Mum and using her recipes," Maxine smiled.

"Mum would've loved it. I just wish she'd had the chance to enjoy a coffee with me here."

The café has transformed the Karinya community, offering residents a sense of purpose, joy, and

camaraderie. Plans are underway to open cafés of the same name in other homes, including Leeton, and Maxine dreams of publishing a cookbook of her mum's recipes - with all proceeds helping other homes set up the cafés.

"She was my first friend, my best friend, and my role model," Maxine says.

"Apple pie and custard was one of her signature dishes, and a warm feeling comes over me when I make and eat this.

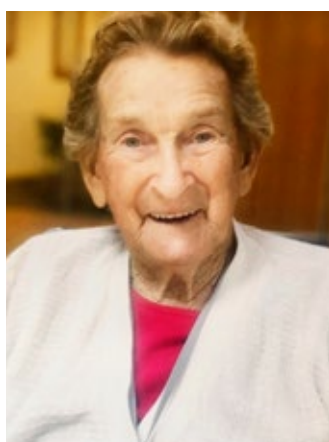
"So many memories come back to all of us sitting around the table eating Mum's food and not saying a word till our plates were empty.

"She would have been so proud to have the café named after her and me running it.

"I feel her presence in the café all the time, specially using her recipes to make food for the other residents who became her friends and family.

"She taught me by example the value of hard work, good judgement, courage and integrity. I miss her laugh, her quirkiness and her knock knock jokes, but mostly her big warm hugs and mooches.

"Through this café, her spirit lives on."



Pictured (left): Susie's spirit lives on through the café that carries her name and her recipes. **Pictured (right):** Staff members Maxine and Kylie at Susie's Cafe in Karinya Residential Aged Care home, Corowa.



Designing With Dignity A Home Reimagined

Southern Cross Care (NSW & ACT)'s refurbishment of the Marian Residential Care home in North Parramatta showcases the power of person-centred care design.

From hospital-like to home-like, we have transformed the Marian from an outdated, clinical facility, into a contemporary, warm home.

The refurbishment adopted the innovative "household" model, creating smaller, intimate living spaces that mirror family homes rather than institutional settings. This approach, which we pioneered before it was formalised in the Federal Government's 2024 National Aged Care Design Principles and Guidelines, incorporates dementia-friendly and enabling design principles throughout.

With Stage Two completed in December 2024, the Marian replaces shared rooms with 60 ensuite bedrooms. Across four cottage-style homes there are communal kitchens, dining areas, loungerooms, reading nooks, and private courtyards with bird aviaries, water features, sensory gardens, and raised garden beds. Community connection is fostered through architecture reflecting the neighbourhood's character, local Indigenous artwork, and an in-house café.

The transformation has delivered positive results. Since Stage One's completion in July 2023, falls and aggression incidents have decreased by at least 18%, attributed to design features that enhance mobility and create welcoming social spaces.

Nutrition outcomes have also improved substantially. Accessible kitchens and visible meal preparation areas contributed to weight stabilisation, with no residents experiencing significant weight loss and a 73% reduction in consecutive weight loss episodes.

The project has earned widespread acclaim from residents, families, and industry experts. The daughter of a resident noted, "It's modern, there's more space, the gardens are a lot nicer, bigger and more inviting... If I won \$10 million, I wouldn't move my mum from the Marian".

Daniel Jameson from The Dementia Centre praised the Marian for becoming "less institutional, it's more like a home", highlighting how we considered the entire site to support people living with dementia. The Marian now serves as a case study in The Dementia Centre's design school module.

Since 2018, NSW Health has provided additional funding and specialist mental health clinical support, establishing the Marian as one of seven mental health-residential aged care partnership services. NSW Ministry of Health representatives commended the facility for providing "person-centred, supportive and individualised care" that enables "older people with complex mental health needs to transition from hospital into a homelike environment" with improved quality of life and fewer readmissions.

Investments like this, in both people and places, reflect our commitment to the Federal Government's Aged Care Act and its strengthened quality standards. With resident choice at the heart of everything we do, we're thrilled to see the Marian bringing to life our vision to enable older people to live life to the full.

Pictured (left): Australian Idol Winner Royston Noell (**second from left**), Jasmin Ellis, General Manager, Integrated and Community Health, Western Sydney Local Health District (**fourth from left**), Brooke Prentis, First Nations External Advisor, Aboriginal Christian Leader and SCC RAP Consultant (**end**) pictured with Southern Cross Care (NSW & ACT) staff at Marian Residential Care, North Parramatta, Dharug Country.

Care in the Home

Delivering More Than Care

At Southern Cross Care (NSW & ACT), our Home Care team is grounded in compassion, connection, and the belief that meaningful relationships can transform lives.

One shining example of this is the bond between Binod Kadel, a dedicated Home Care Service Adviser, and his client John Rowling, a resident of Plumpton Village.

Binod joined Southern Cross Care (NSW & ACT) just over a year ago, bringing with him a deep sense of empathy and a genuine desire to improve the lives of older Australians. So, when the opportunity arose to pair John with a male support worker for regular social outings, Binod was a perfect match.

But this was never just about filling a roster - it was about offering something richer: real companionship, thoughtful conversation, and shared experiences that go beyond day-to-day care.

Since their first outing, Binod and John have built a truly special friendship. Their catch-ups are no longer just scheduled activities - they've become something both men look forward to. Whether it's a stroll through the park, a visit to a local café, or simply sitting and sharing stories, each moment is filled with connection, laughter, and meaning.

For John, these outings have become the highlight of his week. In his own words, the time spent with Binod are "the best days of my life". The impact on his emotional wellbeing, confidence, and overall quality of life has been profound.

And the feeling is mutual. Binod says spending time with clients like John brings him genuine joy.

"It makes me very happy to see my clients living their best life and smiling. I'm so thankful to Southern Cross Care for giving me the opportunity to spend time and helping such lovely people."

This story highlights just how vital it is for Home Care staff to build strong, personal relationships with their clients. For older men like John, who may have limited access to male companionship, forming a bond with someone like Binod can be truly life changing.

Their connection is built on mutual respect, shared interests, and authentic care - a powerful reminder that personalised support can enrich lives in deeply meaningful ways.

At Southern Cross Care (NSW & ACT), we don't just deliver care - we build relationships that matter.

Together, we help our clients live with independence, dignity, and purpose in the place they know best - their own home.

Pictured (right): Binod Kadel, a dedicated Home Care Service Adviser, with and his client John Rowling, a resident of Plumpton Village.

**Support
at Home**



1,080
Clients
supported



57%
CHSP*
Clients



350
Suburbs
supported



118k+
Service hours
delivered





Pictured (right): The gym and activity room at Cardinal Gilroy Village Community Centre in Merrylands. **Pictured (far right):** Retirement Living residents participating in a seated gym class at the Gilroy Village Community Centre in Merrylands, led by Filiz Akkurt, Allied Health Assistant



Wellness Programs Residential Aged Care

In FY2025, Southern Cross Care (NSW & ACT) strengthened its focus on purposeful living and vitality, partnering with Guide Healthcare to deliver two major wellness events that united residents and staff through movement, motivation, and shared purpose.

The Everest Challenge and the Powerlympics showed that no matter our age, movement can unite us, build connection, and empower people to achieve extraordinary things together.

The Everest Challenge – April 2025

Residents and staff set out to “climb” the world’s tallest mountain by collectively walking the distance to the summit of Mount Everest. The results were remarkable. A record 1,645 residents took part – the largest participation in a Guide Healthcare event to date – supported by 631 staff.

Together, residents walked more than 10,344 km, the equivalent of 121 summits of Everest, while staff walked an extraordinary 80,641 km, equal to 948 summits. This nearly doubled the distance walked by Southern Cross Care (NSW & ACT) staff during the previous year’s challenge.

There were outstanding individual efforts, including Chris Guinea from Tweed Heads, who walked 419 km in four weeks, averaging 100 km each week. Team spirit was equally inspiring, with groups such as the Tweed Heads NeveRests and Thornton Park Panthers each surpassing 2,700 km. Stories of perseverance and joy emerged throughout the three-week challenge, from cheer squads urging residents on, to residents regaining mobility and walking again after long periods of inactivity. One walker even had to be

repaired after so much use.

The Powerlympics – August 2024

The Powerlympics celebrated movement and inclusivity, with residents across Australia competing in cycling, rowing, long jump, and weightlifting. Two ability classes ensured that everyone could take part, regardless of mobility level.

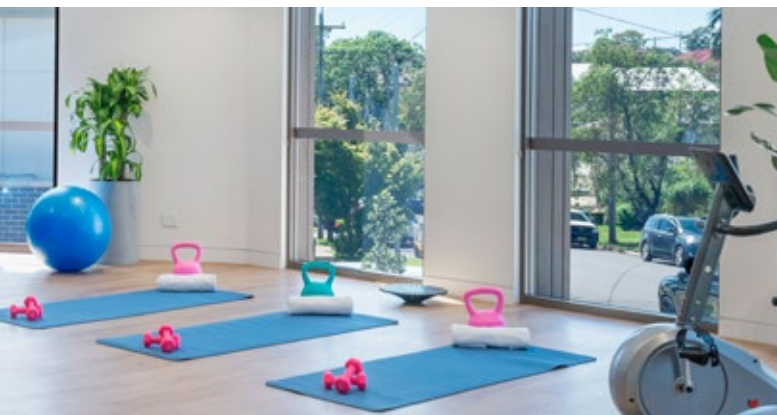
Southern Cross Care (NSW & ACT) residents excelled, securing 16 medals and featuring on seven of the eight podiums. The Thornton Park Golden Guardians topped the medal tally, bringing home three gold, two silver, and one bronze.

Beyond the competition, the impact was deeply personal. One participant in the long jump event built enough strength through training to climb the stairs at her daughter’s home for the first time in years, enabling her to reconnect with family in a way she thought was no longer possible.

Impact Beyond The Numbers

The Everest Challenge and Powerlympics were not just events; they were proof of what is possible when residents and staff come together with shared purpose. These initiatives delivered measurable outcomes – over 1,600 residents participating, more than 90,000 km walked, and 16 medals won – alongside countless stories of achievement, laughter, and renewed confidence.

They also reflect the heart of our Purposeful Living and vitality strategy: empowering older people to live with vitality, meaning, and joy, supported by communities that celebrate both the extraordinary and the everyday.



Wellness Programs Retirement Living



[View Article](#)

In FY2025, the new Community Centre at Cardinal Gilroy Village in Merrylands became a vibrant hub for residents, families, and visitors.

Officially opened in April 2025, the centre brings health, vitality, and connection together under one roof, with spaces including a café, library, wellness and spiritual rooms, consulting rooms, and an outdoor terrace.

At the heart of the centre is the Active Living Wellness Centre, providing personalised programs and allied health services designed to support independence, mobility, and overall wellbeing. From group exercise sessions to physiotherapy, the centre is already delivering meaningful outcomes for residents.

Impact So Far:

- 86% said they were very likely to recommend the class to a friend
- 100% of participants agreed the exercise classes enhanced their fitness and overall sense of wellness
- 100% were very impressed with the instructor and the quality of class content and delivery.

- A 340% increase in weekly participation in our wellness program over three months, growing from 10 residents per week to 44, demonstrating the growing enthusiasm and engagement among residents
- A 400% increase in weekly demand for physiotherapy treatments.

Residents are reporting improved strength, balance, and confidence in daily life. Many have described feeling more socially connected, with a renewed motivation to remain active and engaged. One resident shared that the program gave her the strength to walk outside independently again, while others have spoken about the friendships and sense of belonging formed through regular participation.

The Community Centre is proving to be much more than a building. It is a place where people are supported to rediscover independence, connect with others, and flourish in ways that enrich their health, purpose, and joy in daily living.

**Retirement
Living**



924
Retirement
Living Units



106
New
residents



105
Units
renovated



27
Villages across
NSW & ACT

Lighting The Way For Culture, Connection & Community

Southern Cross Care (NSW & ACT) is proud to be a richly multicultural organisation, with a workforce that reflects the diversity of the communities we serve.

Across our homes and services, our team members bring a vibrant mix of languages, traditions, and lived experiences that enrich daily life for residents and staff alike.

One of the many ways we celebrate this diversity is through cultural events that foster connection, understanding, and joy, and few are as luminous as Diwali, the Festival of Lights.

At our Daceyville home, Diwali was celebrated in a heartwarming display of tradition and togetherness. With around 80 per cent of the team hailing from Nepal, the event was a beautiful fusion of cultural pride and community spirit.

Staff dressed in traditional Nepalese costumes, adorned the space with twinkling lights, and filled the air with music, laughter, and dancing. The highlight of the celebration was a series of graceful, choreographed dances performed by staff, captivating residents with their elegance, colour, and energy.

Residents responded with enthusiastic applause, and some even joined staff on the makeshift dancefloor, hand-in-hand, smiling brightly under the glow of festive lights. The joy was infectious, and the room was filled with warmth, laughter, and a sense of shared celebration.

For many caregivers, the journey to Australia meant leaving family behind. In turn, the residents have become a surrogate family, offering emotional support and a profound sense of belonging. The bonds formed go far beyond caregiving, they are built on mutual respect, love, and cultural exchange.

"It's wonderful to be able to share our culture and traditions with the residents," said one staff member. "We're very grateful that Southern Cross Care not only allows us, but encourages us, to celebrate our special festival with them. Being so far from home, it's comforting to live out our culture in a workplace that feels like family."

Residents echoed the sentiment. "They bring so much love and happiness into our lives," said Joy, a resident. "It's beautiful to see their traditions and to feel like we're part of something bigger. They say we are their 'adopted' family, but I really don't think they realise how strongly we feel the same."

The Diwali celebration was more than just a festive gathering - it was a powerful reminder of the connections that blossom through cultural exchange.

In embracing and celebrating their differences, staff and residents have fostered an extraordinary bond that continues to light the way for a stronger, more inclusive community.

Pictured (top): Celebrating community and culture, Daceyville Residential Aged Care resident Joy gets into the spirit of Diwali with Nepalese staff. **Bottom (right):** Daceyville Residential Manager Devarshi Kirpal, pictured with resident Paul and carer Susmita Adhikari enjoying the festivities.

**Diversity
across our
People**



56

Languages
spoken (other
than English)



1.7%

Workforce most
identified with Australian
Aboriginal and/or Torres
Strait Islander ancestry



1.7%

Employees identified as
LGBTQI and/or gender
non-binary





Our Reconciliation Action Plan (RAP) Creating a Stronger Path Together

At Southern Cross Care (NSW&ACT), our commitment to our Aboriginal and Torres Strait Islander staff and clients/residents is embedded in the daily life of our homes, services and culture. Over the past year, we have taken deliberate steps to deepen awareness, build understanding, and create opportunities for truth-telling, learning, and connection.

Embedding Cultural Awareness

We have expanded cultural learning opportunities for our workforce. A highlight was the inclusion of a workshop at our 2024 Leadership Conference, where over 100 senior leaders engaged with Wakka Wakka woman and First Nations External Advisor Brooke Prentis. The session explored truth-telling, cultural identity and how to foster safer, more inclusive workplaces.

Cross-cultural awareness training remains a key priority to ensure cultural capability is embedded into how we grow, recruit and lead.

Local Voices, Shared Stories

Across our homes and services, cultural awareness

has been brought to life in powerful, personal ways. During National Reconciliation Week, the theme "Bridging Now to Next" inspired a series of community events that brought together Elders, residents, school students and local partners.

At our Garran home in the ACT, residents from Garran and Campbell performed alongside school students from Sts Peter and Paul Primary School and 2023 Australian Idol winner Royston Noell in a moving rendition of Solid Rock, forming a 50-person intergenerational choir. The event was part of the national Voices for Reconciliation and was shared by Reconciliation Australia and symbolised the beauty and power of unity across generations.

In Tweed Heads, long-term resident Cynthia Rapp spoke about her family's experience during the Stolen



Pictured(above left): Royston Noell with students from St Peter and Paul primary school at our Garran home and (right) residents paint Indigenous artworks and a smoking ceremony at the Yabon Festival in Redfern.

Generations, sharing her story with residents and staff as part of an open yarning circle. "It's about bridging friendship, connection and respect for the land we now all call home," she reflected.

Creating Space for Culture

A key initiative in 2025 has been the Cultural Painting Program, piloted across several of our Residential Aged Care homes. With support from local artists, residents participated in group workshops to co-create artwork reflecting themes of Country, belonging, and community. These sessions not only sparked creativity, they opened new pathways for discussion, learning, and emotional connection.

Each artwork now hangs in the home where it was created, serving as a lasting symbol of shared commitment to Reconciliation. The program has since been incorporated into lifestyle calendars, with teams supported to continue hosting cultural art, storytelling, and music sessions throughout the year.

Celebrating National NAIDOC Week

National NAIDOC Week 2025, themed "The Next Generation: Strength, Vision and Legacy", was another powerful moment for reflection and celebration. Events were held across NSW and the ACT, including education sessions, Elders visits, food tastings, and at North Turrumurra a smoking ceremony. The week also marked the official launch of our Reflect RAP and included live streamed messages of support and inspiration from leaders and residents alike.

At Marian Residential Care, the reopening of the refurbished home coincided with NAIDOC Week. The ceremony included a Welcome to Country, Aboriginal dance performances by Aboriginal Dance and Didgeridoo artists Walangari Karntawarra and Diramu, and guest speaker Royston Noell, reaffirming our belief that every space should be one where First Nations voices, history and contributions are respected and visible.

Pictured (left to right): A resident from Bateau Bay Retirement Living community with CEO Monique Reynolds.



Sustainability Living Care In Action

Caring for people also means caring for the planet. At Southern Cross Care (NSW & ACT), sustainability is about making choices today that improve the lives of residents, support our staff, and protect the communities we serve.

The Living Care Action Plan commits us to transparent reporting of our progress in addressing environmental stewardship and the Sustainable Development Goals. In FY2025 we delivered measurable results across our 40 communities.

Our Approach

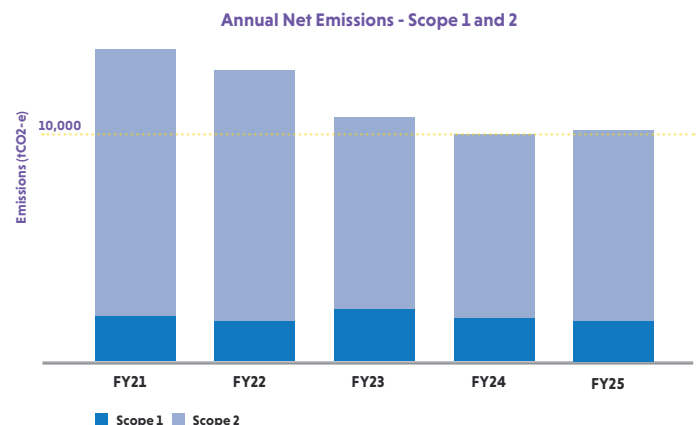
As a leading not-for-profit aged care provider, we remain committed to reducing our environmental footprint and promoting sustainability across all services. Our total emissions for FY2025 were 25,285 tCO₂e, as confirmed by the independent 2XE Carbon Footprinting Study (August 2025). Using an operational control approach, we report 100% of operations (but not scope 3 emissions - mainly from our suppliers). Emission sources are identified and reported in line with the Greenhouse Gas Protocol.

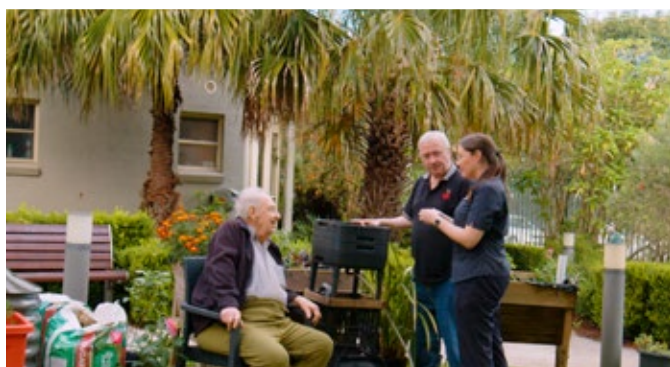
Our emissions pathway shows that we are struggling to keep up the progress of previous years. Scope 1 and 2 emissions have reduced by 25% between FY2021 and FY2025, demonstrating that investment in energy efficiency, including the electrification of our hot water systems, and renewable energy delivers tangible outcomes.

Pursue Electrification and Alternative Energy Sources to Reduce Emissions

The International Energy Agency identifies electrification as key to achieving net zero by 2050. In FY2025 we took significant steps to accelerate this transition.

- LED lighting upgrade project has been completed across 26 residential homes, unlocking \$183,000 in government rebates for reinvestment into further sustainability projects. These energy savings will not be realised until FY2026.
- Procurement have sourced 25% large market renewable electricity from January 2026.
- 20 locations across NSW & ACT have solar, with new installations and upgrades planned in FY2026.
- We introduced our first electric vehicle charging station at our Epping head office. In October 2025 we will receive delivery of two new electric vehicles, with further hybrid transitions planned to support our 15% reduction in fuel consumption by 2027.





Pictured (top): Solar panel installation at North Turramurra Residential Aged Care home. **Bottom (left):** Resident from Daceyville Residential Aged Care with Southern Cross Care (NSW & ACT) staff. **Bottom (right):** Resident June from Cardinal Gilroy Village Retirement Home in Merrylands with other residents at the opening event.

A Focused Waste Strategy

Aged Care presents unique challenges in waste management, with clinical and personal protective equipment essential for safety but contributing significantly to landfill. Despite this, 300 tonnes of waste was diverted from landfill in FY2025 (269 tonnes FY2024)*.

The launch of our Organics Waste Program has been implemented across 20 residential homes, ensuring we are well positioned to meet the NSW Government's mandatory Food Organics and Garden Organics (FOGO) targets.

*2XE August 2025

Expanding Sustainable and Equitable Procurement

Pope Francis reminds us, "Purchasing is always a moral – and not simply economic – act" (Laudato Si' #206). In FY2025 we renewed our commitment to ethical procurement and supplier accountability.

- Our fifth Modern Slavery Statement was published, strengthening supplier transparency and extending our work with the Australian Catholic Anti-Slavery Network.

- Work continued to expand Aboriginal and Torres Strait Islander supplier diversity, as outlined in our Reflect RAP, supporting economic and social outcomes for First Nations communities and peoples.

Strengthening our Credentials

In recognition of our progress, Southern Cross Care (NSW & ACT) became a Silver Partner in the NSW Government's Sustainability Advantage Program. We also secured a \$30,000 Net Zero Planning Grant to develop a detailed decarbonisation pathway with ESG specialists 2XE. These milestones confirm that our approach is credible, accountable, and aligned to best practice.



Watch Reflection



Pictured (above): Southern Cross Care (NSW & ACT) Parkes resident Sister Florence Kinsela, celebrating her 102nd birthday with Bishop Columba Macbeth-Green.



Pictured (top): Southern Cross Care (NSW & ACT) CEO Monique Reynolds, Spiritual Wellbeing Coordinator Chris Cheng and Father Larry Tolentino from the Diocese of Parramatta at the opening of the Marian Residential Aged Care home. **Pictured (bottom):** Southern Cross Care (NSW & ACT) Retirement Living residents at the opening of the Cardinal Gilroy Village Community Centre.

Going deeper Nurturing Wellbeing

Southern Cross Care (NSW & ACT) is committed to providing pastoral and spiritual care, supported by a newly appointed Pastoral Care Manager, and a team of Spiritual Care Coordinators and Pastoral Care Volunteers.

This year, we celebrated Laudato Si' Week (the anniversary of Pope Francis 2015 letter on Care for our Common Home) with resources and reflections that encouraged gratitude for creation and deepened our commitment to ecological spirituality.

Our program recognises and supports individuals' diverse emotional, spiritual, religious and pastoral needs. To meet these needs, we offer meaningful activities for groups and individuals and connection with faith communities.

Several homes introduced nature-based activities, creating opportunities for residents to connect with the environment and with each other. We also provided prayer and reflection rooms, giving residents, families, staff, and volunteers access to sacred spaces for quiet contemplation, worship, or personal reflection.

By weaving spirituality into daily life, we affirm that spiritual and pastoral care is central to holistic wellbeing.



Pictured: Residents from Plumpton Village and members of the House of Sakinah share stories, traditions and laughs at the Good Shepherd Parish.

Shared Purpose Compassionate communities

At Southern Cross Care's (NSW & ACT) Plumpton Village, compassion and community spirit are thriving, proving that when people of different backgrounds come together, remarkable things can happen.

In a beautiful act of interfaith collaboration, residents joined forces with members of the House of Sakinah (Peace) - a local Muslim women's group that provides food, care, and support to people experiencing homelessness in Western Sydney.

The Food Drive, coordinated through the Western Sydney Women's Interfaith Initiative, brought the women together in a shared mission of kindness.

Donations of rice, pasta, lentils, eggs, fruit and vegetables along with cleaning and personal hygiene products were donated and delivered to the Good Shepherd Parish in Plumpton where not only the groceries were packed but just as importantly stories were shared, traditions explained, and laughter flowed.

Village resident Margaret Tisch said the event was a powerful reminder that while food nourishes the body, it's empathy and collaboration that truly feeds the soul.

She said the generosity shown by the residents was "overwhelming" and even those too frail to shop or deliver groceries wouldn't let that stop them from donating.

"Some of the residents who were not able to physically help, called me and let me know they had donations, so I just walked around to each of their units and picked them up," the 87-year-old said.

"It really was a team effort, I gave the residents a list of what was needed and before I knew it items started appearing on my veranda.

"And on top of giving to others, we had this marvellous opportunity to meet these wonderful Muslim women and hear a bit about their lives and their faith. It was an



I honestly couldn't believe the generosity of so many of the people in the village.

absolute delight to take part."

House of Sakinah Coordinator Najia Khalil agreed and said together they had the opportunity to experience the joy of both giving and receiving.

"The residents were wonderful, our intention was to gather and pack the food but as they were already in bags, we spent quality time getting to know each other," she said.

"There is so much need out there that we don't usually have time to do this, which is why it was so special.

"We really appreciate the effort the residents took in sourcing the items. It was lovely coming together and learning about each other in our shared mission."

Chelcy and Rick Bridging Generations

Though more than 70 years separate them in age, Chelcy and Rick share something timeless, a deep human need for connection.

Both long for meaningful conversation, someone to laugh with, and, perhaps most importantly, someone who truly listens.

Each week, 20-year-old Chelcy and 92-year-old Rick who lives at Daceyville Residential Care, sit down together for a few hours, simply enjoying each other's company. They talk, they laugh, and in those moments, the years between them seem to disappear - replaced by warmth, understanding, and mutual respect.

Chelcy is one of an army of volunteers who freely gives their time and skills across Southern Cross Care's services.

An international student from the Philippines, she has always been driven by a desire to give back, believing that even the smallest act of kindness can make a difference.

Now separated from her own family, she likes nothing more than giving up her time for him.

Motivated by that realisation, Chelcy has discovered a bond that bridges generations and proves that connection knows no age.

"As much as I give to Rick, I receive," she beamed.

"When I give someone joy, I honestly receive it in return. Seeing a smile on someone's face is everything to me and seeing it on Rick is very special.

"Rick and I have a 72-year age gap but there are still a lot of similarities between us, and I thoroughly enjoy spending time with him."

From driving buses, playing musical instruments, tending gardens, teaching crafts, answering phones or just lending a listening ear, Chelcy is one of hundreds of volunteers who play a vital role in our homes and villages.

Latest research shows that those who are happiest in retirement are those giving back to others and discovering a new sense of purpose.

In Australia, nearly 50 percent of the population volunteers at some point in their lives, discovering it's not just about giving; it's also about receiving.

Head of Quality Care, Governance and Engagement Ceinwen Lawrence stressed the huge contribution our volunteers make and, noting they are integral to our care partnerships.



Each of our volunteers offers diverse and rich experience that makes the lives of the people we care for better.

"Our volunteers are engaged in so many different activities whether it's driving a bus, participating in engagement activities, walking with residents or simply spending time and improving the social connections for those we care for," she said.

"All our volunteers make a huge difference, and we thank them all for everything they do."

Scan the QR codes below to meet Chelcy, Rick, and other volunteers whose time and kindness enrich our communities.



Meet Chelcy



Meet Nadia



Meet Sister
Brenda Nash

Pictured (right): Rick and Chelcy share a deep connection despite their 72-year age difference.



Good Governance Voice of the customer

Southern Cross Care (NSW & ACT) continues to strengthen resident and client engagement through the establishment of Consumer Advisory Bodies. These groups provide a formal platform for residents, clients, families, and representatives to share their experiences, raise concerns, and influence decisions that shape the quality of care and services.

In 2024–25, Consumer Advisory Bodies were actively operating across all regions, with meetings held quarterly and supported by local management teams. Participation has grown steadily, with residents and families increasingly recognising these forums as safe, respectful spaces where their voices are heard.

Key themes emerging from the bodies include:

- The importance of food quality and choice, with several sites piloting new menu feedback tools and meal service models in response.
- Communication improvements, including greater use of newsletters and digital platforms to keep families informed.
- Ideas for enhancing social and cultural activities, reflecting the diversity of our communities.
- Feedback on environmental improvements in homes, particularly around gardens and shared spaces.

These discussions are not only informing local

improvements but are also reported directly to our Board, ensuring that the lived experience of residents and clients continues to shape organisational priorities and strategy.

By embedding Consumer Advisory Bodies across the organisation, Southern Cross Care is living out its commitment to partnership, transparency, and continuous improvement. These forums demonstrate that when residents and families are empowered to share their voices, the quality of care and community life is enriched for everyone.

Looking ahead, we will continue to strengthen these forums by sharing outcomes back with participants,



The Advisory Body gives us a real say in how things are done. It feels good to know our views are taken seriously.

broadening representation to reflect the diversity of our communities, and embedding their feedback into both site-level initiatives and organisation-wide planning. This ongoing dialogue ensures that our services remain responsive, person-centred, and guided by those who matter most.

The Board's approach Shaping Strategy & Good Governance

Strong governance ensures that Southern Cross Care (NSW & ACT) continues to deliver trusted, high-quality, and sustainable care while remaining true to our purpose and Catholic values. The Board provides strategic direction, oversight, and accountability, ensuring the organisation meets both community expectations and regulatory requirements.

The Board sets the organisation's strategic direction, monitors performance, and ensures resources are managed responsibly. Guided by our governance framework and code of conduct, it oversees financial stewardship, clinical quality, workforce capability, and organisational transformation. Engagement with residents, clients, and staff helps the Board stay closely connected to how strategy is experienced in daily care and community life.

Together, the Board and its committees uphold strong governance and accountability across every level of the organisation. This framework ensures decisions are transparent, evidence-based, and aligned with the voices of those we serve.

Board Committees

The Board is supported by a structure of committees that enable deeper focus on key areas of responsibility:

- **People and Culture Committee:** Focuses on workforce strategy, capability, culture, and leadership.
- **Quality Care and Engagement Committee:** Ensures the quality and safety of care align with the Aged Care Quality Standards.
- **Property Committee:** Oversees capital investment, asset management, and sustainability initiatives.
- **Finance, Audit, and Risk Committee: (ARC)** Oversees financial performance, risk management, audit, and compliance.
- **Digital and Transformation Committee:** Guides investment in technology, data governance, and digital innovation.

Our Board



Caroline Waldron
Chair of the Board, Chair of the Digital & Transformation Committee



Michael Christensen
Chair of the Finance, Audit & Risk Committee



Anthony Dureau
Chair of the People & Culture Committee



Lawrence Hallinan
Director



Karen Hope
Director



Matthew Mackay
Chair of the Property Committee



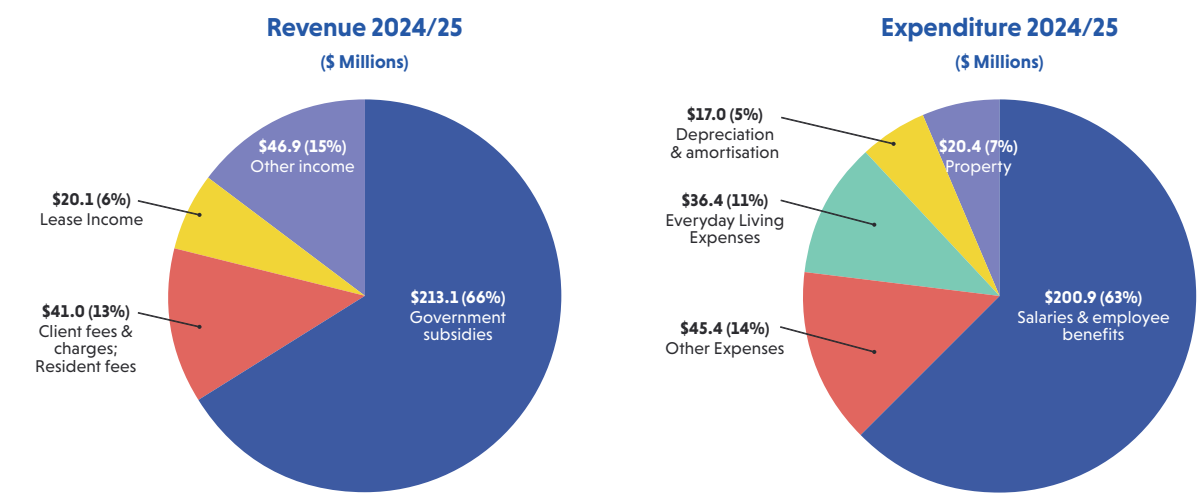
Lorraine Poulos
Chair of the Quality Care & Engagement Committee



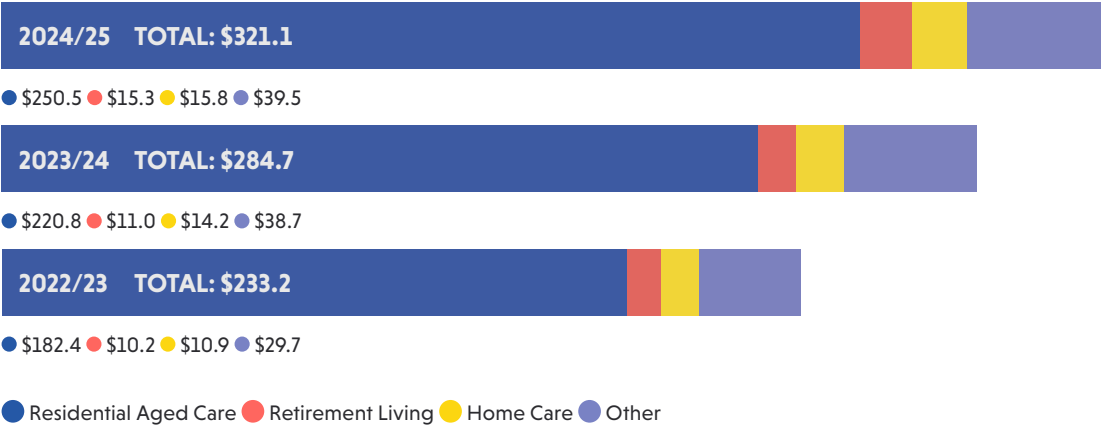
Liesel Wett
Director

Financials

As a “for-purpose” organisation, all financial surpluses are dedicated to expanding services.



Revenue by Services (\$Millions)



Net Assets (\$ Millions)	2024/25	2023/24	2022/23
Assets			
Cash and cash equivalents	25.3	55.7	23.3
Financial assets	244.0	153.1	142
Trade and other receivables	6.8	6.1	4.7
Investment properties	200.3	192.6	184
Property plant & equipment	315.9	318.2	324.2
Intangibles	1.2	0.9	1.2
Total Assets	793.5	726.5	679.3
Liabilities			
Trade and other payables	37.4	38.4	37.5
Employee entitlements	22.1	19.4	19
Accommodation bonds & refundable deposits	544.7	481.6	436.1
Provisions	9.5	8.1	8.1
Borrowings	3.7	3.7	3.5
Total Liabilities	617.4	551.2	504.2
Net Assets	176.1	175.3	175.2

Where We're Located



One of the leading not-for-profit providers
we are in 40 locations in NSW and ACT

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 ●●●●

NSW Rural & Regional

Northern NSW

Banora Point ●●●●

Casino ●●

Tweed Heads South ●●●●

Grafton ●●

Western NSW

Parkes ●●●

Riverina

Corowa ●●●

Moama ●●

Deniliquin ●●●

Lavington ●●●●

Leeton ●●

South West Slopes

Cootamundra ●●●

Temora ●

Young ●●

Southern NSW

Goulburn ●

ACT

Braddon ●

Campbell ●●●

Garran ●●●

Yarralumla ●

Legend

● Retirement ● Home Care ● Residential

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

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



Get Involved

Your support matters

Founded over 50 years ago and guided by our Catholic heritage, our not-for-profit organisation was established to support older people live life to the full. But we cannot do it alone.

Thank you to every donor, volunteer, and supporter.

We rely on the generosity of donors like you to raise vital funds that go beyond basic care. Care that is inclusive, uplifting, comforting, and fulfilling. Whether it is funding initiatives to combat isolation, training or simply a warm hand to hold, your gift makes a real and lasting difference.



Pictured: Volunteers enrich the lives of our residents and clients in so many ways including driving buses, playing musical instruments, tending gardens, teaching arts and crafts or just lending a listening ear.



Donate today.

Every dollar helps us deliver programs that enrich the lives of older people in our care from social activities, pastoral care, and more. Your generosity directly enriches lives.

Share your time, enrich a life. Become a volunteer today.

Loneliness is one of the biggest challenges older people face. By volunteering, you bring companionship, laughter, and connection into someone's life. Be the reason someone smiles today.

Your values can live on.

Leave a gift in your Will of love and care.

A gift in your will ensures future generations receive the same compassionate, person-centred care for years to come. It is a legacy that speaks to your values and continues your impact.



Give Today

we care
about
people