

Annual Report

2016-2017

“We wouldn’t
have it any
other way”

Joan & Doug, Marsfield



Home Care



Retirement Communities



Residential Aged Care

 **Southern
CrossCare**
NSW & ACT

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Welcome

Welcome to the Southern Cross Care (NSW & ACT) Annual Report 2016-2017.

In 1970 a group of socially motivated Catholic laymen known as the *Knights of the Southern Cross* looked for opportunities to improve the lives of older people. They identified appropriate housing and quality care as important necessities required by all people, particularly the aged.

So began our first village, Patrick Minehan located in the Western Sydney suburb of Marrickville. It was shortly followed by our first Residential Aged Care home at John Woodward Apartments in Merrylands.

Fast forward today and we have grown to 31 Residential Aged Care homes and 29 Retirement Community villages; we also provide care services to many hundreds of people in their homes throughout NSW.

We remain as focused today as we did in the beginning on providing caring, safe environments for people to grow old in, confident in the knowledge they will be supported by a dedicated team committed to helping every customer *"live life to the full."*

Enjoy reading our 2016-2017 Annual Report.



Message from John Devlin

Chairman

We have been in the new office at Epping just over twelve months now since our move in September 2016, the positive comments by the staff regarding the fit-out and facility is very satisfying to hear. Epping will suit us well for many years to come.

2017 presented many challenges for Southern Cross Care (SCC), all of which were dealt with in a very efficient caring manner, by the executive team and senior staff, we are blessed to have truly professional people in the organisation.

The challenges SCC are faces get bigger and do not ever disappear, as often stated by Paul McMahon, "...he has never seen a more difficult time than 2017 in the aged care sector." As well as noted in my report last year; reduced government funding, increasing staff numbers, new building projects and facility upgrades continue to put stress our bottom line. However, we are fortunate because the measures and changes instigated by Paul together with the high quality senior staff within the organisation; I am confident that Southern Cross Care will steer a steady course through 2018.

This year I am standing down as Chairman after 9 years and welcome Anne Lane as the incoming Chair. Anne will bring her own positive individual style to the position, and SCC will be in good hands with Anne at the helm.

I would like to take this opportunity especially thank our CE, Paul McMahon for his wise counsel and absolute open, transparent and encouraging approach to every aspect of his role as CE. Our working relationship has transformed into a close warm friendship which I will always cherish.

I would like to thank the Board for their support over the years, in the interest of brevity I will simply say that it has been a pleasure being Chair and I look forward to continuing to contribute to Southern Cross Care in 2018.

Paul as always please convey the Board's sincere thanks to the Executive team and all the staff and volunteers for their hard work during the year caring for our wonderful residents – our staff are our core.

May 2018 be a great year for Southern Cross Care; allowing all our residents to achieve our vision of *"Living life to the full"*.

God Bless



John Devlin

CHAIRMAN, SOUTHERN CROSS CARE
(NSW & ACT)





Our Vision

To enable older people to live life to the full.

Our Mission

To support the aspirations and needs of people as they age by reflecting the love of Christ.

Our Values

We live by our HEART values of Honesty, Empathy, Acceptance, Respect, and Team Work.

Message from Paul McMahon

Chief Executive

This year has, without doubt, been a challenging one. Government funding is tight, Home Care has been deregulated and there is more competition, which is great for customers of aged care services. Quite appropriately, there are increased expectations from the community about the quality of care and the well-being and safety of those we care for across the aged care industry.

As I travel across the state visiting our services, be they Residential Aged Care, Home Care or Retirement Communities, I am impressed and proud of the commitment to care provided by our staff and volunteers. At our staff induction sessions I say to our staff that we, as aged care workers, are privileged to care for the older members of our society who have over many years done the 'hard yards' and who now deserve the best possible care and support.

The aged care industry is changing with smaller stand-alone services facing enormous challenges to survive. As a result, we will over time see fewer, but larger, aged care organisations. This trend is common among many industries, so aged care is not immune from such trends.

Our care delivery model has to be supported by a sustainable, strong organisation. We have to be business-like and prudent in managing the resources we have available to ensure that on a long-term basis, we balance the delivery of care with financial sustainability.

What really heartens me, is that despite all the challenges we face, the staff and volunteers at Southern Cross Care (NSW & ACT) demonstrate passion and love for the people in our care. During the year, we undertook a staff satisfaction survey and what was a standout for me was the overwhelming commitment of our staff and volunteers to the Vision, Mission and Values of our organisation.

The pathway through Australia's aged care system can often be a difficult one. We have reorganised our management structure to enable the integration of our three care streams – Residential Aged Care, Home Care and Retirement Communities – to allow a more seamless path for our customers as their needs change.

A new website was launched in January showcasing our homes and communities, employees, and services in a way that better reflects our passion and enthusiasm for helping people *live life to the full*. It's now easier for customers to learn about who we are and added

functionality including a service finder tool and an online magazine helps customers readily locate information best suited to them. Since the launch, we have seen an unprecedented boost in website traffic and call-centre activity.

I'd like to congratulate teams for again minimising waste and reducing landfill as part of our commitment to environmental sustainability. In Parkes, we partnered with charitable agency Para Marcia to repurpose building materials from our old Residential Aged Care home to aid communities in East Timor. A massive operation is rolling out to remove tonnes of roofing that will be used to build a new hospital. Later in the year, we are shipping old furniture including beds and chairs to East Timor.

We launched an employee reward and recognition program this year called STAR's. I am heartened to see so many employees acknowledging one another by nominating their peers and managers. I also review feedback and recommendations from customers and their families. I know we are doing an incredible job when I read of so many employees who go above and beyond their everyday roles to make a difference to the lives of people we care for.

Of course, not all goes well, and on these occasions we need to be open and transparent, accept the consequences and learn from the experience while always ensuring the resident and client remains the focus of our attention.

You will see from this report, there are many initiatives underway across Southern Cross Care, including a number of major capital works and refurbishments.

I wish to extend my thanks to all of our staff, volunteers, Chairman of the Board John Devlin and fellow Board Members for their commitment and support for the work that we undertake. My thanks as well to the support we receive from residents, clients and family members who form a partnership with us to enable all to *live life to the full*.

Kind regards,



Paul McMahon

CHIEF EXECUTIVE, SOUTHERN CROSS CARE
(NSW & ACT)



Our Purpose

At Southern Cross Care we believe that our purpose is to empower people to *'live life to the full'*.

We believe that each person has individual worth, the right to be treated with dignity and the right to exercise autonomy.

We celebrate and respect diversity and welcome people for who they are, regardless of faith, ethnicity, sexual orientation, gender identity and lifestyle choices.

We promote recognition of the whole person and support their physical, emotional, intellectual, social and spiritual wellbeing to facilitate lives of dignity and purpose according to individual aspirations and needs. At the heart of our identity are our values of honesty, empathy, acceptance, respect and teamwork.

We place people at the heart of everything we do. Our employees are as caring as they are dedicated, experienced and highly trained. Together we deliver warm, expert and personalised services catering to each individual's needs.

We offer a full spectrum of services for older people from Retirement Communities through to Home Care and Residential Aged Care. We adapt our services to meet the needs of each person and their family. Every day we work at earning the trust of the people we care for. We aim to be their supportive, long-term partner now and into the future.

Today, our commitment to quality care is second to none. Tomorrow we will do more.



Numbers at a Glance
2016-2017



31
Residential Aged
Care homes



1762
Residential Aged
Care Places

Our Principles

We are an all-inclusive, welcoming and accepting organisation with a longstanding Catholic tradition of caring for others. Our guiding principles direct our decisions and support our desire to enable those in our care to live full and dignified lives.

Caring for People

We acknowledge the individuality of every person and care for the whole person. We promote living life with respect, dignity, and purpose, according to your individual aspirations and needs. We believe that people who are disadvantaged, vulnerable or isolated merit special consideration.

How we do this:

We care for your physical, emotional, intellectual, social, and spiritual wellbeing. We build personal relationships and warm homelike environments that encourage people to enjoy their lives on their own terms.

We build communities and homes in rural locations specifically to provide care and support in areas where aged care services are limited or non-existent. Our presence also creates employment opportunities and contributes to the social fabric of towns and communities.

We seek to help those with chronic and debilitating health and social issues including dementia and Alzheimer's. We fund research and implement programs and activities designed to help everyone lead fulfilling lives.

Dignity

We believe every person deserves to be treated with dignity regardless of their ethnicity, creed, gender, sexuality, age or ability.

How we do this:

We celebrate the rich diversity of our residents, customers and employees. We honour all traditions, beliefs, events and special occasions that are unique and special to them.

Self-Direction

We believe that people have the right to participate in decisions that affect their lives.

How we do this:

In our communities, we encourage and support decision making by individuals, groups, families and employees – giving everyone the opportunity to participate in decisions that affect their lives.

Sustainability

We believe that we are responsible for looking after the world we live in, and for sharing and sustaining the resources, the earth gives us so future generations will enjoy the same benefits.

How we do this:

We monitor our environmental impact by improving the way we build, operate, maintain and improve our buildings, communities and operations.

We are a Silver Partner under the Sustainability Advantage program coordinated by the NSW Office of Environment and Heritage. In 2016 we were awarded the Age and Community Services Gareth Williamson Sustainability Award for our achievements.



29

Retirement
Communities



934

Retirement
Units



322

Commonwealth
Home Support



425

Home Care
Packages

Care Services

Message from Helen Emmerson

Head of Care Services

This year I was appointed to fill a newly created position titled Head of Care Services, designed to drive integration across our three care streams of Home Care, Retirement Communities and Residential Aged Care. This position builds on our existing quality care services and will facilitate the delivery of both a consistent and seamless experience for our customers and their families as they traverse a variety of changing care needs.

We are now structured to draw together our strengths and expertise using a centralised model, meaning we can both improve and introduce new services; improve collaboration and knowledge sharing; minimise bureaucracy and duplication, and importantly offer employees expanded career choices and flexibility. This is a long-term transformation that commenced last year with an initial review of each care service and business unit to identify and configure operational levers necessary to draw together the care service streams.

In my role as Head of Care Services, the care teams strive to provide exceptional service and I'm very proud of our efforts and our reputation in all areas. I'd like to thank our Home Care, Residential Aged Care and Retirement Community and Support Service employees for their dedication throughout the year. Without you, we are nothing.



Helen Emmerson

HEAD OF CARE SERVICES





Residential Aged Care

Our reputation for delivering trusted, professional care to those no longer able to live independently in their own home – coupled with our near 50 years' experience mean SCC will always have an important role to fill in delivering Residential Aged Care.

In 2016-2017, across our 31 homes, we enhanced our services and care by focusing on resident's health, safety, and happiness. We continued to invest in moving away from a clinical, task-orientated model to one that embraces increased flexibility and holistic well-being. In our homes each person is treated as an individual, with their personal story leading the way when tailoring care to best support them.

Before coming to live with us, we work with each resident and their family to complete a personal journal titled 'All About Me'. This collaborative effort helps with getting to know each person and informing how consumer-directed care is best tailored to their needs. We have many examples of how this plays out for residents through life-affirming initiatives such as the Bucket List programs and other initiatives that enable residents to *live life to the full*.

As a wider range of care services evolve to help older Australians to live independently at home, we are seeing the age of those entering Residential Aged Care homes rising. This older population is increasingly frail with many suffering multiple complex health conditions including Alzheimer's and dementia.

We are designing our next generation of residential homes and services with the latest technology and design considerations needed to provide optimum care and support. Importantly, we are equipping our teams with the skills and expertise needed to care for this growing higher-level care population. This has included updating our rostering to allow greater flexibility and coverage, and enabling us to implement initiatives such as flexible mealtimes for residents.

Attracting, developing and supporting our most important resource – our employees, was another high priority this financial year. Employees participated in a range of educational programs designed to equip them with the skills necessary to meet the complex care needs of residents. We trained residential care employees in the PANACEA Pain Management Program, and are already seeing the results in wellbeing and quality of life outcomes for many of our residents.

Learning, development, and collaboration were given a boost with the roll-out of designated computer kiosks installed at every Residential Aged Care home. Now all employees have improved access to employee resources including; primary care systems, training materials, and the employee intranet.

Behind the scenes, we spent much of this year preparing for a major upgrade to the primary care software to support the delivery of high-quality Residential Aged Care. This will support improved care delivery, record keeping and compliance.

This year we forged a unique partnership with The Groundswell Project and the Western Sydney University in an initiative aimed at building stronger networks between our Residential Aged Care homes and local communities. Compassionate communities build on individualised, person centred care by encouraging service providers and communities to work together to care for each other over the whole of the life course, developing a community's capacity to care in the process.

Titled the 10K Project this unique wellbeing program will bring to life the community networks of two Southern Cross Care homes over 3 years enabling us to powerfully shape the way future services are conceptualised and delivered.

We commenced co-designing the 10K pilot program in the first half of 2017 selecting our Greystanes Residential Aged Care home as the first site. Researchers are working hand-in-hand with a community engagement specialist funded by SCC to design the community integration program. Led by the needs and desires of the residents – we will engage with all of the resources and networks within a 10-kilometre radius of the Greystanes home, including schools, community centres, faith-based organisations, TAFEs, Universities, shopping centres, artists, businesses big and small, garden centres, voluntary organisations etc. We anticipate this innovative program will transform how aged care homes interact

with their communities and look forward to reporting on the program's success in our next annual update.

Quality always remains an important focus for us and this year we enhanced our team with the introduction of new quality roles within the regions to strengthen compliance and process. Our Quality team made progress on refining previously separate quality systems into a single Quality Management System in line with our business integration plan, due to roll-out in the coming financial year.

This year the accreditation schedule for our homes was considerably lighter with just three, located

in Lavington, Marsfield, and Garran completing accreditation during the year. Each was successful and we thank the teams involved for their commitment. Regardless of audit schedules, we are always paying attention to how we can improve and offer best quality care to our residents every day.

Highlights this year included a first-time conference drawing together Lifestyle Activity Co-ordinators to springboard programs designed to support person-centered care. As a result, many exciting new programs are in the design phase and due to launch in the coming year.

A List Worth Living For

At St Catherines, Allied Health Coordinator Kerrie Oxenbridge had shared numerous conversations about life's regrets and importantly unfulfilled hopes with many residents. It got Kerrie thinking personal "bucket lists" and what was necessary to people to experience during their lifetime.

As a result, there's something very special happening at our Grafton Residential Aged Care home, and it has residents, families and employees talking and focussing on the future.

Kerrie, together with Facility Manager Nerelle Reimer, formed a Bucket List Committee with the satisfying job of making bucket list wishes come true. With the help of Leisure and Lifestyle and Care Service employees, they prove mobility and health issues do not diminish one's world.

One Grafton resident Merle had always loved the beach. The feel of sand between her toes and the pull of the ocean were among her happiest memories. At 96, Merle's beach days were a thing of the past, but she did confide that she longed to experience it one more time before she passed away. Kerrie set up a Bucket List meeting to make decisions about the beach trip, date, transport, safety issues and who would accompany Merle on her adventure. With permission from Merle's delighted family in the bag, a small support group got together, and on the day with their help, Merle walked barefoot onto the sand and waded in the ocean.

Merle's enjoyment was palpable as she laughed with the pure delight. "It's was miraculous watching the



years roll back, her face beamed, and before our eyes transformed to a younger version of herself. It was a beautiful thing to witness," recalls Kerrie. Merle's beach day wound up with lunch of fish and chips at a local café. "Such a simple thing we all take for granted was so important for Merle – she was so grateful to experience it again, and it made everyone involved in the day take stock and think about what matters."

This photograph captured on the day hung in Merle's room and proved to be a source of great happiness prompting her to reminisce about her day on the beach. Merle has since passed away – but for her family and the team at SCC Grafton, to this day they remember Merle and her beautiful smile as she felt the sand between her toes and the sun on her skin.

Since the Bucket List program was introduced, many residents have benefited enjoying a range of experiences, either revisiting somewhere precious or trying something new. The Bucket List team believes there are no obstacles when it comes to an enjoying a full and well-lived life.



Forever Young

Many homes enjoy regular visits from local primary schools and kindergartens and these noisy, energetic sessions are always eagerly anticipated and enjoyed by young and old. We encourage community groups and associations to come into our homes and share their interests and knowledge. Our doors are open and we welcome all ideas.

In Young our residents and the children from the Goodstart Early Learning have a monthly play date. According to Camille Williams, Lifestyle and Activities Co-ordinator at Young, bringing children together with older people has benefits for both. 'We were delighted when Goodstart approached us with the idea of a regular monthly morning tea. They recognise the remarkable benefits both age groups get by spending time together.'

Research has shown that older people who interact with children have increased rates of mental awareness. Also, patients diagnosed with dementia and Alzheimer's appeared more alert, engaged, and lucid during the visits.

Another benefit for seniors is the patience children show. Children do not seem to mind being asked repetitive questions. Many children have only limited contact with older people, given grandparents

who have passed away or live further afield. They may not feel comfortable with older people simply because they've missed out spending time with them. According to Camille, it's a match made in heaven. 'We are connecting older people with time and patience who want to be attentive companions to little folks. Many seniors enjoy reading, playing and sharing knowledge with youngsters, and the children enjoy having older people interacting with them'.

Every month a busload of happy seniors from our Young Residential Aged Care home enjoy morning tea and a play date with the children from Goodstart. The Pastoral Care team leader, Nicole Freeman and her support team, ensure it's a fun time for all.

'It keeps our residents feeling young and puts a pep in their step. You simply cannot beat laughter and fun, and that's exactly what each visit is all about.'

Similar programs have been running across Southern Cross Care where schools come in for regular visits to a home. Since 2012 Caves Beach residents and Swansea High School students have formed a partnership, with the students volunteering their time to visit and spend time with the residents. Students learn from the seniors about what it was like when they were young and going to school. The students join in on the bingo and the Men's Shed too.



Residential Aged Care Property Highlights

Works nearing completion included the major renovation to Daceyville Residential Aged Care home, and in the Central West of NSW, the major redevelopment of a new and expanded Parkes Residential Aged Care home, increasing from 41 to 62 aged care beds.

A significant modernisation of our Marsfield Residential Aged Care home, which will offer 20 additional aged care beds which will be ready to occupy in early 2018.

Planning for a longer-term redevelopments at Grafton progressed. If approved, this will expand capacity to potentially 84 beds in Grafton.

After several years of intense negotiations with NSW Rural Fire Service and the Ku-ring-gai Council, the NSW Land & Environment Court granted formal development approval for our new 113 bed, state-of-the-art aged care home at North Turramurra. Detail design documentation is complete, and the first round of works will commence in late 2017. The overall project due for completion in late 2019.

Work continued on our newest development – Thornton Park at Penrith. When completed at the end of 2018 the fully integrated village will offer 100 private Residential Aged Care suites, 48 luxury retirement units with in-home services, a men's shed, café, hair and beauty salon, library and rooftop garden lounges.

Retirement Communities

Aged care providers are experiencing a much older demographic moving into retirement communities. At SCC we encourage independence and are taking steps to address the growing care needs of older retirees who want to live independently.

As people age at home, they increasingly need social and well-being support services to maintain personal autonomy. SCC is providing greater opportunities to access a wide range of in-home services via our Home Care offering. Both subsidised, and user-pays services delivered into our Retirement Communities is a growth area, and we are collaborating more closely with our care colleagues across SCC to ensure our offering is comprehensive, cost-effective and ultimately the preferred choice for anyone choosing to live with us.

We introduced the new role of Operations Manager Retirement Communities, appointing Chantele Nelson to the position. Under her leadership we focussed on the design and development of integrated services into our next wave of Retirement Community developments currently under construction. These developments epitomise customer-centred care in that they are modelled on a streamlined mix of services tailored to meet each resident's unique needs. A good example is our new development under construction in Parkes, where an on-site Home Care office will provide retirees' with access to expert assistance to navigate and apply for a Government subsidised Home Care package. Alternatively, a fee for service option will also be available. Programs and activities conducted within the new Residential Aged Care home, including café, hair salon and a host of lifestyle program and activities will also be available to Parkes Retirement Community customers as well as to our Home Care customers living in the wider community.

In Thornton Park, Penrith, we commenced community engagement research aimed at building links and sponsorship opportunities with local groups including Thornton Life Community Centre. When our new \$75 million village launches in early 2019, we will have a range of community programs up and running to support the well-being of those living in our new village. Likewise, the programs and services will be a drawcard for people living in the broader community too, who will be able to tap into the SCC programs by visiting our village.





We designed an important new role to support our residents based on a series of state-wide feedback sessions held last year. Residents identified the desire for a concierge-like service to assist with day-to-day operational queries and facilitate social engagement. Village Liaison Officers will be appointed across our network of communities and will work in close co-operation with local Home Care and Pastoral and Spiritual Care teams to provide a holistic approach to residents' well-being. Together they will connect residents to programs, services, and events in their wider community. We are currently trialling the

program at Cardinal Gilroy Village in Merrylands and have already seen the early benefits including uptake of Home Care services, through to improved maintenance co-ordination and all round better communication. Feedback has also resulted in a streamlined admissions process that now includes a tailored induction into the Retirement Community including a program of introductions to key employees and residents.

A number of our Communities also hosted information sessions featuring speakers from local Aged Care Assessment Teams and our Home Care teams. The

Supported by a Caring Community



Henry and Teresa are like many couples living in our Retirement Communities. Married for 66 years the couple is not used to being apart. We spoke to them recently at a surprise birthday party the community put on to celebrate Henry's 90th birthday. "Gail from the Visiting Service got together with my neighbours to throw a birthday get-together for me. It's such a lovely surprise, and we are fortunate to be part of such a caring community", said Henry.

When asked about their recipe for a long loving marriage, Teresa says "we care for each other, and we love each other, so it's give and take" although Henry likes to joke that he gives and she takes!

Recently, Teresa has experienced episodes of short-term memory loss making her more reliant on Henry. Henry worries that in the event of him passing away first, Teresa would be left without someone to care for her and she would quickly need to move into Residential Aged Care. It's a genuine concern often facing older couples as to how they would function without their other half by their side, whether that be after they pass on or if one has to move into a higher level of care before the other. They also worry about finances and if they can afford the services they need.

Southern Cross Care is well-placed to meet the full spectrum of needs and alleviating the couples worries was our top priority. We now help Henry and Teresa with weekly Home Care support, providing domestic cleaning, ironing, and chores. It's taken a burden off their shoulders, and we are now looking at additional ways Home Care can help them with shopping, transport, and social support. Henry feels supported and knows that if he is not well, we're here to step in and make sure both of them are well-cared for at home.

We've also worked with them to explain what options are available should one, or both require Residential Aged Care. They both feel relieved and better able to enjoy life without the worry.

Her short-term memory is starting to lapse, but Teresa's long-term memory is spot-on as she regales us with stories from her past including the couple's first date and how skilled she was at playing hard-to-get. Today, surrounded by five generations comprising of their daughter, five grandchildren, four great-grandchildren and six great-great-grandchildren life for this lovely couple is still wonderful.

sessions will roll out across all our villages with the aim of educating residents about funded and non-funded service options and providing assistance to apply.

All SCC Retirement Community clients have access to the INS (emergency call system) providing peace-of-mind in the event of a fall or medical episode. This year we delved into system analytics to identify residents recording any significant changes in care needs. The early warning system allows us to pre-empt escalating care needs and develop proactive plans with our Home Care colleagues. By mitigating risks, we can support residents to remain independent in their homes for longer.

Residents' needs are at the forefront of our thinking and feedback from care streams ensures we take a unified approach to new property development and refurbishments. This year we continued to review SCC's existing property portfolio, identifying successful initiatives to standardise across our portfolio. Including a comprehensive resident feedback loop, ensures our Property Team and service streams apply continuous improvement practices to new renovations and building development.

In late 2016, our Property Department took oversight of the all-important maintenance function across our Residential Aged Care homes and Retirement Communities. A new senior role was introduced to oversee maintenance and improve capacity, cost-efficiency, and performance. For most of 2017 we progressively rolled out new processes for the management of preventative and compliance maintenance programs and are measuring good results.

Integrating into the broader community has seen some valuable partnerships forged to encourage social support and well-being. We'd particularly like to acknowledge the wonderful contribution of Bunnings who have been a long-standing supporter of SCC. This year they again generously provided gardening equipment, plants and conducted education and activity sessions for many of our residents.

Many of our Retirement Communities offered a range of well-being and health programs including Falls Prevention, and we continue to support initiatives that encourage residents to maintain their strength and independence.

During the 2016-2017 financial year, we recorded positive occupancy results selling a total of 81 units. Demand continues to be strong in many of our locations driven by our reputation and value.

Retirement Community Property Highlights



Construction of Thornton Park development in Penrith, featuring a 100 bed Residential Aged Care home and a 48 unit Retirement Community, with central community spaces and venues is well advanced, due for build completion in early 2019.

The final build of Retirement Community units in Parkes will be completed later this year bringing the total to 85 units.

Planning on our substantial new site in Campbelltown progressed, with the completion of a major restoration to the historic St John's Church that sits on the land. Working with heritage specialists, the Church has been returned to its former glory, making it a beautiful asset to the new village. When approved, the Campbelltown site offering will include a 100-bed Residential Aged Care home, 70 plus Retirement Community units and community centre services.

Planning works for the delivery of a long-term sustainable master plan design for our largest site, the Cardinal Gilroy Village in Merrylands continued. Stakeholder engagement sessions with residents, employees and family members resulted in the formulation of a Vision and Needs Statement that fed into our design competition brief. A shortlist of six of Sydney's leading architectural firms were interviewed, with three invited and paid to create competitive master plan designs. The winning architects Jackson Teece, are working with SCC to plan for the longer term upgrade of this very important village.

A photograph of an elderly woman with short blonde hair, wearing a dark blue cowl-neck top, sitting at a wooden table. She is looking down at an open cookbook that shows a dish of sliced carrots. To her right, a younger woman with dark hair, wearing a dark patterned button-down shirt, is standing and smiling while cutting a carrot on a wooden cutting board. On the table, there is a head of green lettuce and some red chili peppers. The background shows a modern kitchen with grey cabinets and a built-in oven.

“I love
the company”
and support”

Carol, Home Care client



Home Care

With the deregulation of Home Care services earlier this year, our biggest challenge and opportunity was again within the Home Care market. An influx of new service providers, many from the 'for profit' sector, added increased competition and continues to challenge all providers.

Over the past 12 months, we focussed on adapting to the new, consumer-led market by honing integration of our business service streams into a more compelling, customer-centric offering. We are playing to our strengths including our near 50 years aged care experience, as well as tapping into our established Retirement Community footprint and well-established Home Care services.

Delivering quality care to people in their homes requires a strong team culture, in-demand product offerings together with efficient business processes.

To this end, we re-structured our Home Care service stream, including appointing Jan McIntosh as the Home Care Operations Manager and creating a new Regional Manager role for Sydney.

We invested substantially in implementing new systems and technologies as well as undertaking a recruitment drive to attract the best care employees.

Marketing and communicating SCC's value proposition to new customers became increasingly important this year. The open market and increased competition mean consumers face a staggering array of choices, a complex pathway to care, unfamiliar terminology and an overall lack of awareness as to what support is available to assist them to live at home. We are attempting to fill this gap by improving our client intake practices and the information we make available to prospective customers.

One of our greatest opportunities – increasing the number of our Retirement Community clients tapping into our Home Care services was also in the spotlight. We are trialling a partnership between Home Care Service Co-ordinators and Village Liaison Officers at Merrylands. Together, teams provided information sessions aimed at increasing the number of residents registering for Government funded services, supported residents through the aged care assessment process and earmarked those requiring priority care. Based on its success, a similar program is now in the planning stages for our Retirement Community in Bateau Bay on the Central Coast.

We are treating this as a long-term investment as the national wait list for Home Care packages continues to grow, with wait times of up to twelve months recorded. By staying close to customers while they wait, we

can offer interim care solutions and demonstrate our commitment to supporting them for the long-term. We also developed a range of simple information resources aimed at making it easier for customers to navigate aged care services and receive support from us.

As part of an operational review, we took a significant step in ceasing our existing brokerage staffing model. As a result expansion and recruitment of Home Care employees was a focus, and together with our People & Culture team successfully recruited a large number of new employees. Attracting and retaining care workers continues to be an ongoing challenge, with fierce competition for care workers, coupled with a shortage of aged care workers across the entire sector.

Throughout 2016 and up until the deregulation in February 2017, SCC concentrated on filling many

previously allocated, vacant Home Care Packages, filling a total of 485 across all regions.

Operationally, we focussed on building capability and reach via our regional network which in turn is substantially boosting referral rates. Our Mid-North Coast hub in Casino expanded to service the further afield Tweed area in the North and Grafton in the South.

In the Central West, Parkes acquired new services in Bathurst and Orange, as well as delivering Home Care Packages into our Retirement Community in Cootamundra. In the Riverina, our Deniliquin service continues to go from strength to strength, expanding our customer base into the surrounding towns of Mathoura, Moama, Barham, and Albury.

This year, construction started on our new Home Care office co-located within the redeveloped Parkes Village. In line with our push for integration,

Discovering the Silver Lining

Sometimes when we least expect it, life takes us by surprise. When what starts out as a problem, turns out to be a lot better than we could imagine we feel fortunate indeed.

Alice discovered a service she never thought she would need following a fall in the shower. A fractured hip and slipped disc sounded like the end of the world for an independent, active woman. Realising rehabilitation would take time, and the thought of burdening her daughter and her young family left Alice feeling lower than ever.

Alice was surprised to learn about Home Care and how, with our assistance, she could return to her own home with the help she needed to get back on her feet again.

Our Home Care Service Advisor visited Alice in hospital to discuss her goals and how we could help her achieve them. Alice was concerned she'd be stuck at home and isolated from some of the groups and activities she loves. They talked about what mattered most to her, including having a physiotherapist assist her at home with exercises; showering safely, and shopping and domestic help.

Southern Cross Care prepared a care plan and introduced Alice to her helper Sophie – "Everything has fallen into place and I look forward to Sophie's visits. I'm managing well at home, and starting to walk more confidently with the physio sessions at home. Next week Sophie is taking me to my painting class, and I'll get to see some of my friends. I'm so grateful I discovered Home Care because it's helping me feel my old self again."

"Everything has fallen into place and I look forward to Sophie's visits. I'm managing well at home, and starting to walk more confidently with the physio sessions at home."

Home Care clients will tap into activities scheduled at the community hall, cafe, allied health services, and programs on offer within our Residential Aged Care home. Additionally, a new satellite office was opened at our Caves Beach Residential Aged Care home to service those north of the Central Coast. At Merrylands, we built and opened a new Allied Health and Wellbeing Studio to service the needs of village and broader community clients.

Behind the scenes, we introduced a streamlined management model designed to centralise administration, improve efficiency and enhance customer experience.

We also rolled out an education program across all Home Care Service Advisors and care employees on legislative changes to Home Care services and new financial processes.

To further boost efficiency and customer service, a central rostering team was created to cover schedules for most of Sydney, as well as Central Coast and the Lower Hunter.

We also focussed on supporting our Retirement Community clients by networking with our Village Liaison Officers and Visiting Service to host information sessions aimed at demystifying aged care and assessments as well as identifying residents who would benefit from priority care.

To encourage collaboration across care streams, we commenced regional meetings to develop plans encouraging interaction and sharing of services across Residential Aged Care and Home Care. A good example of how this works is in Deniliquin where Home Care clients will visit our SCC Moama home for a tour and lunch as part of a day trip and shopping outing.



Pastoral & Spiritual Care and Volunteering

The Aged Care Minister Ken Wyatt spoke publicly about the sad fact that in many aged care homes as many as 40% of residents never receive a visitor.

Across our homes and communities our wonderful teams seek to reduce loneliness and isolation. We often hear stories via our STAR employee recognition program of the generosity and kindness of our people, like the care worker who purchased clothes for a resident with limited funds and no family. Or the catering manager who comes in early to cook special treats and hosts parties for residents. Thanks to the support of so many incredible volunteers, many older people do not miss out on the simple and important pleasure of human contact.

As people age, they often have to face loss and grief on a scale they may not have experienced. The loss of a partner or dear friends, loss of health, diminishing mobility, fading eye-sight and overall loss of independence are difficult burdens to bear on your own. That's why Pastoral & Spiritual Care is an essential part of the holistic services we provide. Our trained team often accompanied by volunteers provide love, compassion and support to our residents. Pastoral & Spiritual Care volunteers are trained over eight weeks, receiving ongoing education, supervision and support from their team leaders and peers.

We are fortunate to attract the support of hundreds of generous volunteers who freely offer their time and services within our Residential Aged Care homes. With their support, our residents enjoy prayer groups and religious services, personal visits, friendship, outings as well as services like hairdressing, mobile libraries, arts and crafts, games and special interest groups including gardening. We particularly love the visiting pets who come with their owners and always manage to bring a smile to the faces of our residents and employees.







Flowering Friendship

Once a month, residents from the village and Home Care customers from the wider community, gather to master the art of flower arranging under the caring supervision of our Pastoral & Spiritual Care Team.

This group, however, is so much more than sprays of flowers and ribbons. The room is filled with laughter, friendship and trust built over the time the group has been operating. Most importantly, everyone is welcome, and no skills are needed.

People come for all reasons. For some, it's the social connection; particularly for those who live alone in the community. For others it's an opportunity to improve their fine motor skills through learning a new skill; others come for the beautiful story-telling woven into each floral assembly. Pastoral and Spiritual Care connects themes that resonate with the group, giving them the opportunity to raise some of the big and often taboo topics including life and death, forgiveness, loss and love and spirituality. The language of flowers encourages

people to deal with pain yet remain open to exploring new chapters in their lives.

It's not surprising the classes blossomed into a unique forum allowing participants to connect with others they might never have been comfortable enough to reach out to themselves. Flower arranging provides a sense of accomplishment for many in the group, proving they can accomplish something beautiful, even if their bodies are failing in other areas.

As the group's confidence grew, they, in turn, became the masters. With encouragement the group took their skills into the co-located John Woodward Residential Aged Care offering classes to their older, frailer neighbours. It was a beautiful thing to behold as the home was enlivened by so many new faces, buckets of colourful roses, cellophane and spools of ribbon. Our novice florists sat patiently with the residents, family members and employees all quietly absorbed in the act of creating something beautiful together.

Meet Our Board

John Devlin Chairman

Appointed: 27 June 2008
Qualifications and experience: B.App.Sc (Bldg), MAICD
Occupation: Business Development Manager
Experience: Senior Management of A W Edwards P/L a major construction company within the Sydney region. Associated with Southern Cross Care since 21 August 2007
Committees: Property Services and Nominations

Patrick McGannon Director

Appointed: 27 June 2008
Qualifications and experience: R.T.A, JP
Occupation: Accountant
Experience: Audit Manager and Taxation Manager. Commenced private practice specializing in Taxation, Accounting and Corporate Structures. Associated with Southern Cross Care since 17 January 2002. Chair of Finance Committee. Recently awarded Diocesan Medal for the Parramatta Diocese
Committees: Finance & Investment and Audit & Risk

Rose-Marie Hoekstra Director

Appointed: 17 November 2009
Qualifications and experience: B.Ed M.Ed, Diploma in Counselling, MAICD
Experience: Religious, education, human resource, strategic and organisational leadership primarily through the role of principal in Catholic schools Sydney. Strong and active involvement in environmental sustainability. Chair of Property Services Committee.
Committees: Property Services, Quality Care and Nominations

Angela McKay Director

Appointed: 27 June 2008
Qualifications and experience: B.Bus
Occupation: Chief Operating Officer (Juvenile Diabetes Research Foundation)
Experience: Broad ranging experience in not for profit, professional services and consumer goods including strategy, change management, creating and leading management and operational teams, marketing, sales, commercial strategies and implementation. Most recent former role as Director at Thomson Reuters. Associated with Southern Cross Care since 17 January 2002.
Committees: Quality Care

Anne Lane Director

Appointed: 16 August 2011
Qualifications and experience: B. Ed, Dip Counselling, M Pastoral Studies, MAICD
Occupation: Congregation Leader (Presentation Sisters Wagga Wagga)
Experience: Continues to work as a facilitator and consultant to Religious Congregations and other not-for-profit organisations. She also works as a Spiritual Director and Counsellor. Chair Quality Care and Service Delivery
Committees: Finance & Investment and Quality Care

Ian Chisholm Director

Appointed: 17 November 2009
Qualifications and experience: B.Sc, M.Cog.Sci, B.Th, Grad Cert App Fin & Inv; MAICD; SA Fin; ACS
Occupation: Consultant
Experience: Senior Management Roles in IAG and other major insurers, with emphasis on IT. Director of his own consulting firm
Committees: Finance & Investment, Property Services, Audit & Risk and Nominations

Bill McDonald
General Manager,
Risk


Helen Emmerson
Head of Care
Services

Ken Garnett
Chief Information
Officer

Kalena Jefferson
General Manager,
People & Culture

Meet Our Executive Team



A photograph of three people in an office environment. On the left, a woman (Vicki Kearney) is partially visible, wearing a black top with white embroidery. In the center, a man (Mark Garden) is sitting on a wooden stool, wearing a dark suit, pink shirt, and red tie. On the right, another man (Paul McMahon) is standing, wearing a dark suit, blue shirt, and blue tie. The background features a wooden door and a wall with vertical slats.

Vicki Kearney
General Manager,
Finance

Paul McMahon
Chief Executive

Mark Garden
General Manager,
Property



Our People

People and Culture

We invested in our people this year as we continue building a culture focused on ensuring customers *Live Life to the Full*. A combination of effective talent management strategies, and enhancing our overall capability helped strengthen and connect employees with SCC's objectives and values in both practical and meaningful ways.

We were delighted to again make the short-list for the Australian HR Awards 2017 for Best HR team over 1000 employees for the second year in a row.



Culture and engagement

In June this year we shared the results of our second organisation-wide employee engagement survey. It was reassuring to record 64% of employees elected to participate in the survey conducted by engagement specialists, Voice Project. The survey provides employees with the opportunity to provide feedback on a wide range of areas including job satisfaction, leadership, and engagement. We take these survey results seriously as passion and culture directly translate to the quality and warmth of care provided by our teams.

We were pleased to report our overall employee engagement score was 83% which is 3% higher than the aged care sector results. The top scores were in Job Satisfaction 94%, Mission and Values 92%, Role Clarity 91% and Safety and Results Focus both at 87%. High engagement correlates with reduced staff turnover, which fell to 15%, well below the industry average of 22%.

The 2017 – 2020 SCC Enterprise Agreement was negotiated and agreed on by the workforce, again offering higher than average market increases to maintain our position as an attractive employer in the sector.

Following the acquisition of Marian Nursing Home in North Parramatta, we welcomed their employees in late 2016, inducting them into SCC people-related programs and activities.

Talent Management and Development

This year the key focus was on delivering a new end-to-end talent management program called STAR's. The objectives are to improve employee engagement, promote a culture of employee-led development, provide options for employees to easily find, request and access training, deliver a performance appraisal cycle that directly connects employee goals to business goals, provides quality reporting for managers and meets compliance requirements.

Uptake of the program is continuing to grow daily with a very positive 43% of employees receiving at least one positive, values-based feedback from a colleague.

Over 15,000 learning records have been uploaded into STAR's, as well as all Police Checks and Right to Work records are now centrally stored and managed.

Automatic renewal reminders now reduce risk and provide accurate, push-button style reporting.

Goal setting meetings are underway with managers and employees to connect employee goals to business strategy and learning outcomes to foster person-centred care outcomes across the business.

We continue focusing on workforce development as a driver of talent management. Beyond the annual eighteen hours of mandatory training, other workforce development areas including Panacea Pain Management and dementia awareness built on care employees capability and knowledge.

Workforce

This year our workforce grew to 2,136 people and included more Registered Nurses qualified direct carers, education, and management roles. We also expanded our clinical workforce to support our care teams to meet the increasing acuity of our clients.

The talent acquisition team continues to attract high-quality employees to SCC, building networks across our footprint. Time-to-hire during this period fell to an average of 29 days. In the drive to improve the candidate experience and support our green philosophy, new hire documentation has been moved to an online portal, alleviating the need for hard copies of documentation.

Workplace Safety

We've recorded ongoing improvements to injury prevention and wellness as a result of the introduction of safety committees in 2016. Workplace consultation and education, supported by a program of webinars and teleconferences, has meant employees have consulted on a range of initiatives including migration to a smoke-free workplace, effective December 2017, to the release of new equipment and education for needle-stick injuries, which have been reduced to almost nil.

A proactive approach to safety, also means we have rapid return-to-work rates for ill and injured employees. Compared to last year, the number of workers compensation claims fell by 20%, and claims costs reduced by half, reducing our premiums favourably.

Technology

Technology continues to be both an enabler and differentiator in the fast-changing aged care sector so shoring up our technology continues to be a long-term investment for SCC.



This year we added new roles to the technology team to address the breadth and scope of technologies and support services we support. We are well-structured to continue to grow and meet the ongoing technology requirements of an exceptionally competitive sector

The 2016 – 2017 financial year kept our technology teams on their feet as we developed and grew our technology base to improve the day-to-day requirements needed to run a diverse organisation such as ours. Specific emphasis was directed to improving collaborative components across infrastructure and supporting services, to benefit clients, residents, and employees.

Across our Residential Services stream, we designed, planned and tested new internet access and telephony services to improve access and performance for our residents. The systems will be trialled in our new Residential Aged Care home under construction in Parkes.

Parkes is also the testing ground for a new integrated building management system, designed to centralise some services. Along with efficiencies and improved service levels, we anticipated the learnings from this site will help us fine-tune and roll-out the new systems to more of our Homes and Retirement Communities in the coming year.

The care of residents includes protecting their privacy and personal information details, with significant

upgrades made this year to our primary care systems with additional upgrades scheduled for 2017 – 2018.

A major project, the development, and deployment of a new Home Care management system was a significant focus, against which we have made pleasing progress. This is an important project from a technology perspective as it will act as a launch pad for many mobility enabled services we plan to execute in the coming year.

In October 2016, we relocated close to 70 Support Services team members from our former offices in Merrylands, to our new office in Epping. The move necessitated deploying a host of advanced technical features and services, ultimately improving the working environment and opportunities for collaboration with our employees. It was also an opportunity to review telephony by implementing an enterprise view that will eventually encompass all SCC Residential Aged Care homes and Retirement Community locations, as well as our network of offices.

Equipping staff with access to collaboration tools is a key component of the technology strategy, and during 2016/17 we installed dedicated employee information kiosks to all our Residential Aged Care homes. Now, employees who previously had limited access to computers now have access to email, rostering systems, the organisation's intranet, training and education resources and some other online services.

Finance

The 2016-2017 financial year produced a surplus result for Southern Cross Care (NSW & ACT) which supports our good work and enables us to continue delivering on our strategic objectives.

Good financial performance ensures we can continue to invest in our residents and clients, to take advantage of new development opportunities and provide for those who are socially and geographically disadvantaged.

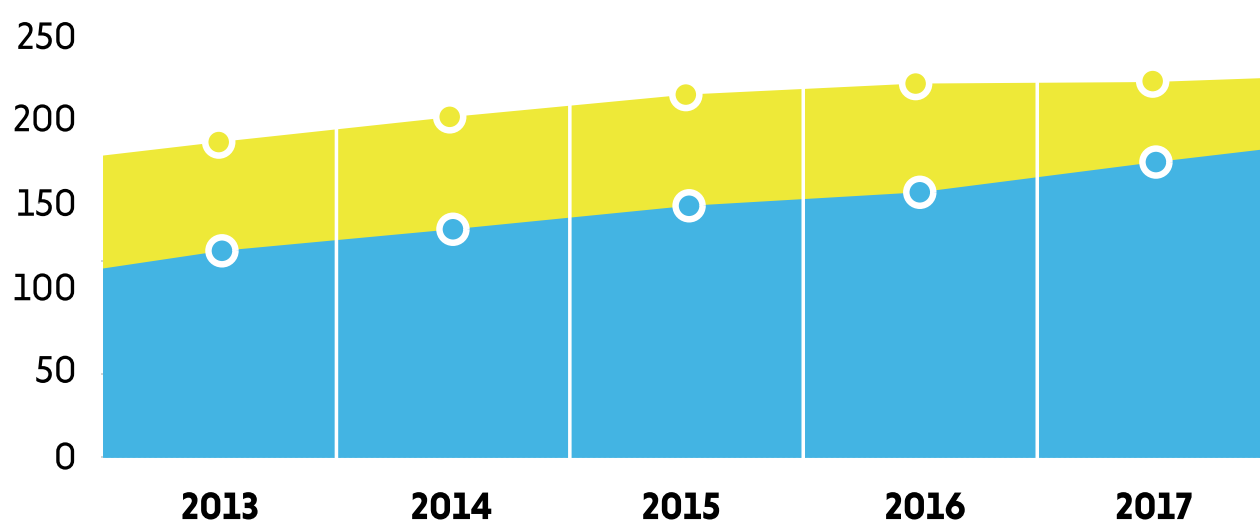
Enterprise consolidation of technology and systems remained a key focus area, one which is enabling all areas of SCC to operate in a more efficient and integrated way. Our investment is paying off with increasingly streamlined, integrated data now delivering cost-savings and continuous improvements across all care streams and business services. The automation of finance processes continued as a focal point during the year.

A major milestone this financial year saw an industry-specific standard reporting format introduced, including benchmarking, and enhanced activity statistical data in monthly financial reports. We now have increased transparency and superior analytical reference across our service activities.

The graph below identifies the growth, expenditure and revenue allocation for Southern Cross Care (NSW & ACT) during 2016-2017.

Operating a profitable, scalable business means SCC is able to continue protecting the interests of financially disadvantaged clients; many who pay minimal contributions to the cost of their accommodation in both Residential Aged Care and our Retirement Communities.

Five Year Turnover / Equity Growth



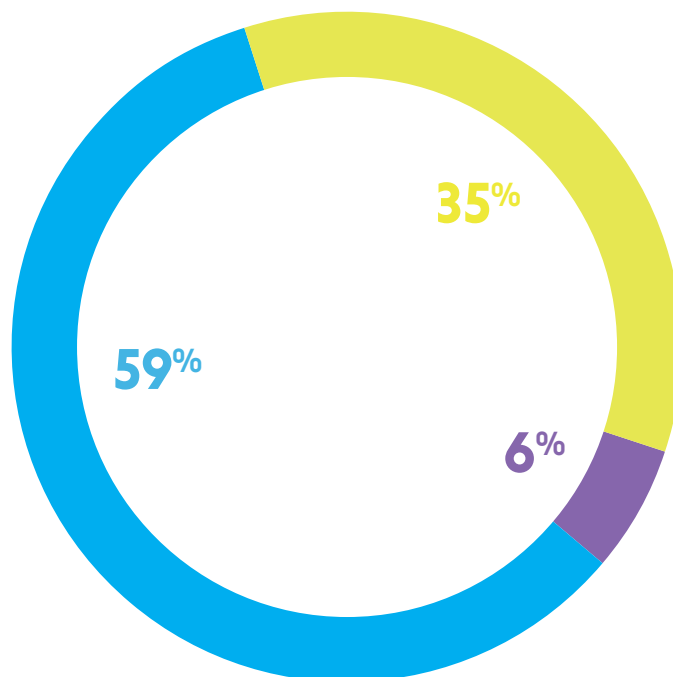
A five-year positive trend for turnover and equity growth supports the organisation's strategic plan to continue providing increased services and high quality care to residents and clients. During 2017, turnover increased by 11% to \$168m and equity increased to \$220m.

● **TURNOVER**
● **EQUITY**

Our services provide care and support to over 3,400 clients.

Revenue Allocation

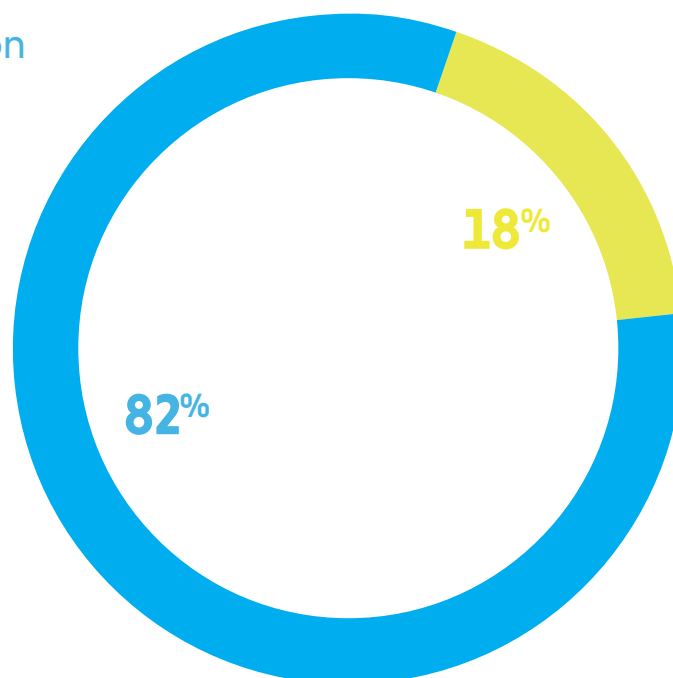
Government subsidies continued to be our main source of income. Total income increased during 2017 by 11 percent, government subsidies reported less than 1 percent increase and client fees increased by 27 percent. Other income - which is comprised primarily of interest income - increased by 27 percent.



- 59% GOVERNMENT SUBSIDIES
- 35% RESIDENT / CLIENT FEES
- 6% OTHER INCOME

General Expenditure Allocation

Expenditure on residents and clients continued to be a priority with 82 percent of the total spend related to the direct care and accommodation of our residents and clients.

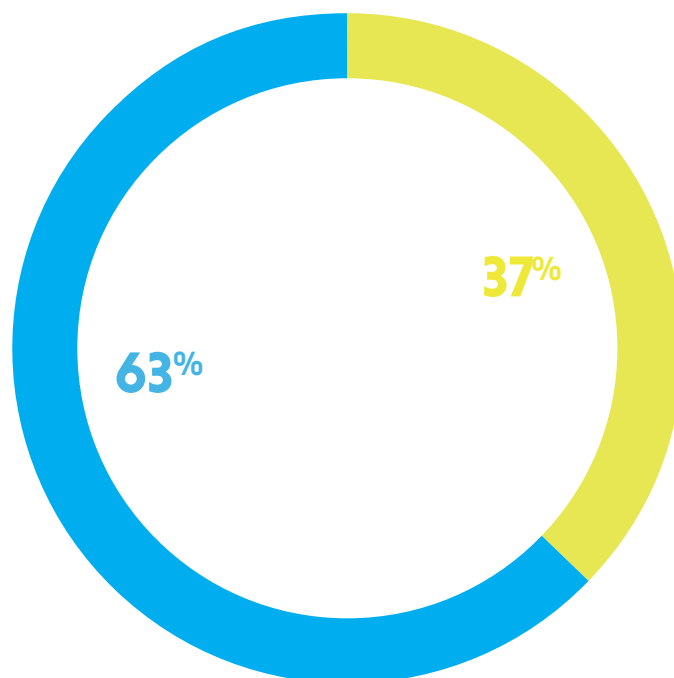


- 82% CARE & ACCOMMODATION
- 18% ADMINISTRATION & OTHER SERVICE

Expenditure Allocation

With salary and wages expenditure reported as 63 percent of our costs, it is imperative that our workforce is well managed. Improved rostering practices and continued monitoring of staffing levels ensure that SCC provide the highest quality of care.

Operating a profitable, scalable business means SCC is able to continue protecting the interests of financially disadvantaged clients; many who pay no or minimal contribution to the cost of their accommodation in both Residential Aged Care and our Retirement Communities.



- 63% **SALARY EXPENDITURE**
- 37% **OTHER EXPENDITURE**

Sustainability and our Commitment to a Better Future

Sustainability and our Commitment to a Better Future

Southern Cross Care is always looking for better ways to minimise our impact on the environment by improving our energy and resource efficiency.

The Green Team was founded with a common goal of incorporating sustainability across the organisation. Committed individuals within the organisation created The Green Team in 2011 and since then, have orchestrated both large and small-scale green projects, everything from worm farms to solar panel installations.

We track and monitor energy and resource usage across our Residential Aged Care homes and Retirement Communities, measuring our consumption against other aged care organisations. By comparing benchmarks set by the Office of Environment and Heritage and Key Performance Indicators, we are able

to prioritise locations where we can reduce electricity consumption, water usage and waste management across the organisation. Our energy goal is to boost efficiency to 12 percent by 2020. We continue our pursuit for Gold Recognition from the Office of Environment's Sustainability Advantage Program and hope to reach our goal in 2018.

We ensure new homes and corporate buildings, including refurbishments, incorporate Environmentally Sustainable Design principles. This year we again increased our solar array capacity from 116KW to 305KW and installed three Liquid Food Composters. The equal and proper care of the elderly and fair working conditions for our staff is an important element of our social sustainability drive. Residents

We track and monitor energy and resource usage across our Residential Aged Care homes and Retirement Communities, measuring our consumption against other aged care organisations.

and clients are significant stakeholders in our sustainability journey and we communicate our programs to engage them in our sustainability vision. Programs like the worm farms have really piqued peoples' interest in sustainable practices and encouraged them to roll-up their sleeves and get involved. We regularly share our achievements and green news via Facebook and other social channels in an attempt to raise awareness of how the aged care industry can make an impact and to acknowledge our staff and residents who participate.

The Green Team is in the process of developing a sustainability toolkit for our clients and communities. The toolkit will suggest ways to incorporate more sustainable practices in the running of their homes, with achievable ideas on how to cut down energy and water bills and to implement recycling programs.

Employee education is helping encourage sustainable practices across all our sites, together we are reducing our carbon footprint and making a real difference. Our ongoing commitment to sustainability is reflected in our Business Strategic Plan across all departments and sectors within the organisation.

Southern Cross Care is committed to working with our communities to lead the way in innovative environmental sustainability works.

We invite everyone to be part of our green philosophy, if you have feedback, ideas or require any additional information on our environmental sustainability program and how to participate, please contact the Green Team on: greenteam@sccliving.org.au or 1800 632 314.



War On Waste

You may have watched the ABC's program "War on Waste" and wondered how SCC can make a difference. For Residential Aged Care home St Joseph's in Tweed Heads a government grant last year led to the installation of a Liquid Food Composter (LFC-50) on site with the aim of reducing food waste winding up as landfill.

The Liquid Composter was installed in April 2017 and as a result, we've been able to prevent all of St Joseph's food waste from going to landfill. We can now process the waste and release it through the grease arrestor down the drain. The water is then further treated and purified by the water board in compliance with strict Australian Standards.

Our work in this area has attracted interest from Tweed Shire Council who sent representatives to view our composter in action. We are reducing St Joseph's overall waste to landfill by around 250kg per week. What an amazing achievement! Hot on the heels of this successful green initiative, we've now installed the liquid composting system at our Nordby RAC and another will be established at Marsfield RAC in July as part the renovations works underway. We'll be sure to keep everyone updated on the success and earth savings we are generating as a result of this innovative approach. Thanks to the Green Team and proactive staff at St Josephs and Nordby.

Donations and Bequests

We are grateful for the donations we have received from generous individuals throughout the year. We sincerely thank the following people and organisations for their contributions.

With your generous support, we can provide services to care for older Australian's. We are a not-for-profit organisation, and your support helps with the purchasing of equipment, enhancement of facilities and the delivery of many services that contribute to the happiness and well-being of our residents.

We appreciate all bequests and donations and sincerely thank those people and their families who have named us as a beneficiary. Naming us as a beneficiary of In Memoriam or Donations in Lieu of Flowers at the funeral of a loved one is another way to support our work.

For more information on any of our services, or to inquire about ways in which you can support the organisation, phone 1800 632 314 or email enquiries@sccliving.org.au

My Donation. Yes, I would like to help!

Please accept my tax deductible donation of \$

I would like this to go to..... **Residential Aged Care**
Home/Retirement Community.

I have enclosed a cheque / money order to Southern Cross Care (NSW & ACT).

Name Signature

Address

Phone Mobile

Email

All donations over \$2 are tax deductible for income tax purposes.
Every donation is valuable and we thank you for your support.

Please send this form along with your tax deductible donation to:
Southern Cross Care (NSW & ACT)
PO Box 1008,
Epping NSW 1710

**Thanks for
Your Generosity**



Live life
to the full.



Head Office: PO Box 1008, 1710
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