



A world where older people thrive



Annual Review 2024-2025



Artwork by Jay Hobbs, Smyth Studio.

Acknowledgement of Country

Catholic Healthcare acknowledges the Traditional Owners of the lands on which we live, work and provide care. We pay our respects to Aboriginal and Torres Strait Islander Peoples, and to their Elders past and present.

We recognise their enduring connection to Country, culture and community, and honour their role in caring for these lands and waterways over countless generations.

Contents

Chair & CEO Report	4
Year in Review	6
Governance	8
Customer Feedback	10
Our Strategy	14
Our Impact	24
Our People	30
Finance	32



Chair & CEO Report

With the dedication of our passionate employees, volunteers, and supporters, Catholic Healthcare continues to grow stronger in delivering exceptional care and support to older people across our homes, retirement villages, and in the community. Guided by our Mission and Values, we remain steadfast in our commitment to helping every person live with dignity, purpose and connection.

Introducing our Why Statement

This year, there was a discernment process to bring to life Catholic Healthcare’s Why: *to create a world where older people thrive*. Our Why Statement is purposely ambitious and gives focus to our advocacy, research, and a global vision, while remaining deeply personal for those we serve. We honour diversity, foster connection, and place older people at the heart of our community. ‘Thrive’ reflects our commitment to holistic wellbeing, guided by our Catholic values. We welcome everyone, partner in service delivery, nurture spiritual wellbeing, address loneliness, support marginalised groups, and amplify the voices of older people to build a fairer, more compassionate society. Together, we are more than carers, we are helping to *create a world where older people thrive*.

Supporting marginalised communities

Catholic Healthcare proudly supported nearly 1,000 people who are marginalised, providing over 36,000 hours of tailored care, enabling older people to live safely and meaningfully within their communities. Through programs such as Hoarding and Squalor, Care Finder, Advocacy and Advisory Service, Transitional Housing, and the Community Corner model, we provided compassionate and practical support to older people most in need.

We also secured four more years of funding for the Care Finder program, which supports the most vulnerable older people to access aged care services, and expanded innovative partnerships that foster inclusion and wellbeing across communities. These initiatives reflect our deep commitment to holistic and compassionate person-centred care, ensuring those who are vulnerable within the community are supported with dignity, respect and hope.

Transforming care through the ‘Inspirit’ model of care

Our Inspirit model of care continues to be implemented across our services, is grounded in relationship-centred practice, and continues to make good progress. Five Pioneer Homes completed prototype phases showing early improvements in resident experience, safety and employee engagement. Supported by new leadership and change programs, Inspirit is shaping how we deliver care across all our homes and community services.

By placing autonomy, dignity and wellbeing at the forefront, Inspirit is creating environments where older Australians feel truly seen, heard and valued. Over the coming year, we look forward to expanding this model to the next group of homes as we embed Inspirit across the organisation.

Celebrating our people and culture

Our people are the heart of Catholic Healthcare. This year, we achieved an employee engagement rate of 83% and our highest recorded retention rate. Our workplaces are safer than ever before. We supported career growth through more than 500 internal promotions, new leadership and education programs, and the launch of our *Live Well at CHL* wellbeing initiative.

With a diverse workforce of over 5,500 employees and 700 volunteers, we are proud of the inclusive, values-driven culture that underpins the exceptional care we provide. Every day, our employees bring care, dedication and heart to their roles, enriching the lives of those we serve. We are deeply grateful to our employees for their hard work and the exceptional service they provide to our communities.

Preparing for the new Aged Care Act

The passage of the Aged Care Act 2024 represents a defining moment for the sector, establishing a rights-based framework that places older Australians at the centre of care. Its implementation on 1 November 2025, together with the forthcoming further expansion of the Support at Home program, represents a once-in-a-generation transformation of our industry.

These reforms, alongside new workforce and quality standards, will reshape how care is delivered across Australia. Catholic Healthcare continues to actively engage in this process, advocating for positive change, preparing for reform, and positioning our organisation to lead confidently through this era of transformation.

Investing in the future

We continued to advance our vision to create catholic Connected Communities – integrated campuses combining residential care, retirement living, home care, and wellness services that enable older people to live with purpose and connection. We progressed this vision with major developments in process at Wahroonga, Maroubra, Lewisham, Blacktown and Forbes, and with the expansion of our wellness centres at Warnervale and Hunters Hill.

In parallel, we commenced a major digital transformation to modernise legacy systems and strengthen operational capability.

These initiatives are laying the foundation for greater efficiency, transparency, and integration across our organisation, ensuring Catholic Healthcare remains future-ready and responsive to the evolving needs of our clients and communities. These investments will also enable Catholic Healthcare to accelerate growth in the coming years.

In appreciation and closing

We extend our sincere thanks to our Board Members, Wayne Leamon, Anne Carroll, Dr Margaret O’Connor AM, Lynne Robinson, Steven Rubic, Larissa Cook and Gráinne McCormack and our Trustees, Patrick Cooper, Chair, Dr Peter Steane, Anne Walker, Greg Baynie, Sr Loreto Conroy, Emily Aitken, Dr Mark Buhagiar, and Helen Delahunty.

We especially acknowledge outgoing Board Member Wayne Leamon and outgoing Trustees Dr Peter Steane, Anne Walker, and Emily Aitken and thank them for their valuable contributions and we warmly welcome new Board Member Saranne Cooke.

To our employees, volunteers, and partners, including Catholic Health Australia, the bishops, clergy, and congregations, we are deeply grateful for your continued partnership and support of our shared mission.

As we reflect on a year of growth, compassion and change, we take pride in our collective achievements and progress, and we look forward with confidence and optimism to a bright future for Catholic Healthcare.



Stephen Teulan

Stephen Teulan, Chair



Josh McFarlane

Josh McFarlane, CEO

Year in review

At a Glance



HOME CARE PACKAGES:
2,356



HOME CARE CLIENTS:
5,821



RESIDENTIAL CARE RESIDENTS:
2,865



CONCESSIONAL RATIO: 48.9%



RETIREMENT LIVING UNITS:
512



RETIREMENT LIVING RESIDENTS: 580



EMPLOYEES:
5,584



VOLUNTEERS:
700

Key Highlights



1 Chantal Cottage reopens

In early 2025, Catholic Healthcare resumed day respite services at the renovated Chantal Cottage in Wahroonga NSW. This milestone significantly strengthens the organisation's capacity to deliver high-quality respite care within Northern Sydney.

2 Allied Health team expands

The team has grown to 55 members and now features nurses, physiotherapists, occupational therapists, and allied health assistants. This multidisciplinary group collaborates to deliver a holistic approach to allied health services within our communities.

3 Single Assessment Service commences

From 9 December 2024, Catholic Healthcare's Aged Care Assessment Services commenced Home Support, Comprehensive and Residential Aged Care Funding assessments under the new Single Assessment Service on behalf of the Federal Government across several regions in NSW and ACT.

4 Digital transformation broadens

Catholic Healthcare embarked upon a significant digital transformation to modernise legacy systems. Key implementations included the Human Resource Information System, Dayforce, Zipline compliance software, Alayacare for in-home service delivery, and the commencement of the Enterprise Resource Planning (ERP) and Enterprise Risk, Incidents, Complaints and Safety (ERICS) projects.



5 ESG Action Plan

Guided by Pope Francis' Laudato Si' Encyclical and the United Nations Sustainable Development Goals, Catholic Healthcare committed to embarking on a journey to increased sustainability. Noteworthy accomplishments comprised the introduction of uniforms made with 59% eco-friendly materials, receipt of a NetZero Grant from the NSW Government, and commencement of the Reflect Reconciliation Action Plan (RAP).

6 Employee engagement goes from good to great

Catholic Healthcare's commitment to its people was reflected in improved 2025 Employee Engagement Survey results. Nearly 4,600 employees (84%) participated, achieving an overall engagement score of 83%. Retention rates reached record highs, and 144 internal promotions highlighted the organisation's focus on developing careers and growing talent from within.



7 Maggie Beer Foundation program completion and rollout

Gertrude Abbott in Surry Hills completed the 12-month Maggie Beer Foundation Trainer Mentor Program, becoming one of the first aged care homes in Australia to do so. Villa Maria Fortitude Valley and The Haven Wagga Wagga are also participating. Food remains a key focus, with 34 homes ranking in the nation's top 100 for food satisfaction in the Federal Government's Residents' Experience Survey, and 94% of residents rating their dining experience as excellent or good in Catholic Healthcare's own survey.

8 First year of Inspirit model of care

Five Pioneer Homes completed design and prototype phases for Inspirit, Catholic Healthcare's relationship-centred model of care, achieving calmer households, fewer behaviours of concern, improved resident experiences, and stronger employee

engagement. St Anne's Hunters Hill led with a 99% employment engagement score.

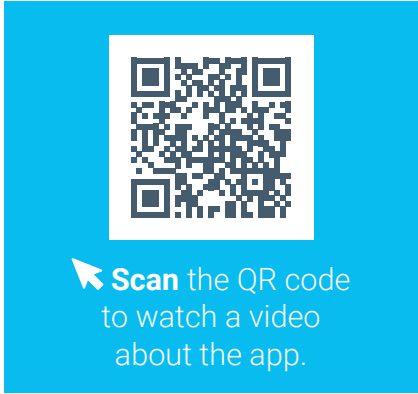
9 Pastoral care program realignment

Catholic Healthcare expanded its pastoral care program into a broader, more inclusive spiritual care model supporting residents and clients across all services. We strengthened and professionalised spiritual care roles and introduced *Relationship Connected Leadership* to help frontline workers build deeper, more compassionate connections.



10 Catholic Healthcare App for Residential Care launches

Catholic Healthcare launched its new mobile app for Residential Care residents and their families, with strong early adoption. The app enhances connection and convenience by allowing users to track service requests, purchase event and outing tickets, share feedback, and stay up to date with community news.



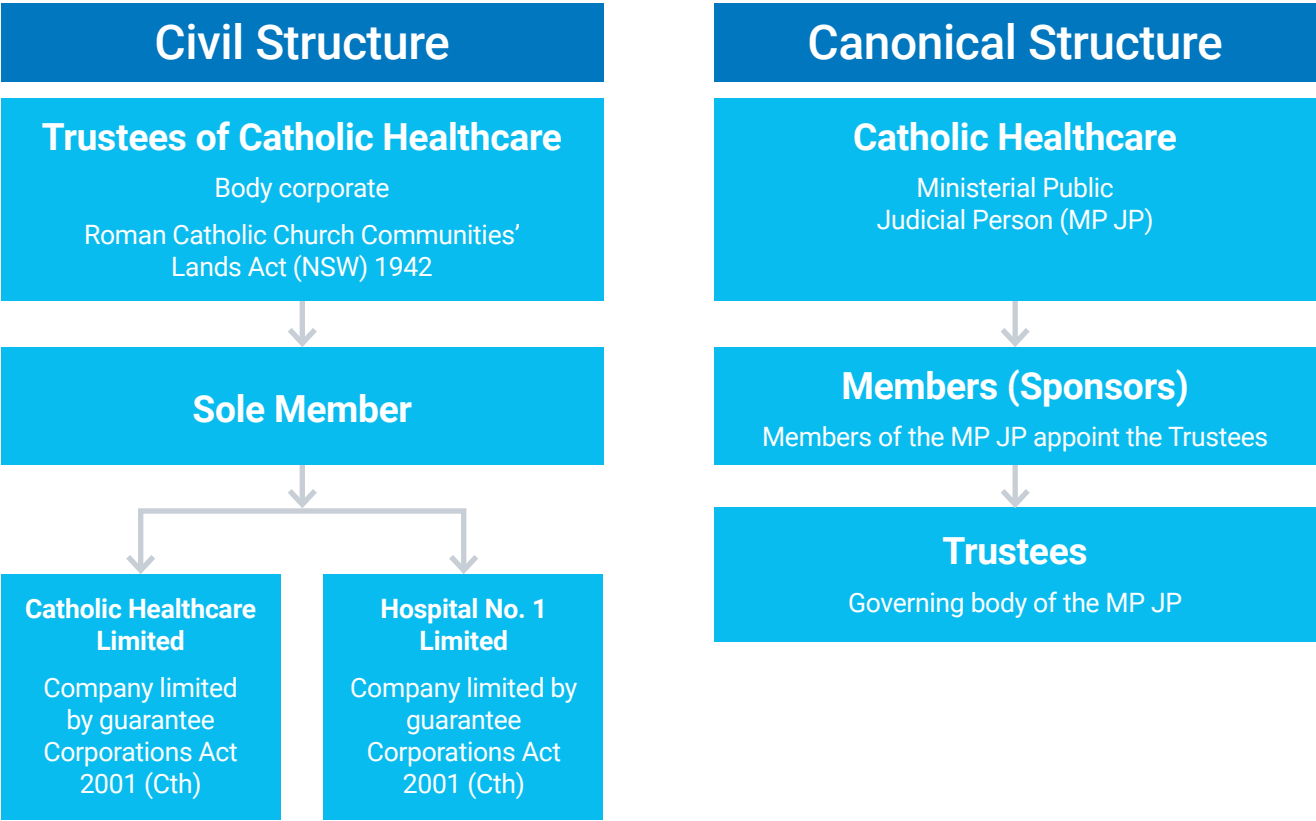


Board Chair Stephen Teulan.

Chair of Trustees Patrick Cooper.

Governance

Catholic Healthcare’s governance structure operates under both Canon Law and Civil Law.



Trustees of Catholic Healthcare

Catholic Healthcare was established under Canon Law as a Ministerial Public Juridic Person (MPJP) by the Bishops of the Province of Sydney, with the approval of the Archbishop of Sydney as its ecclesiastical authority on 21 July 1994.

The governance of our MPJP is entrusted to the Trustees, who are elected by the Sponsors.

Our MPJP is comprised of the following Sponsors:

- Trustees of the Roman Catholic Church for the Archdiocese of Canberra and Goulburn
- Brigidine Sisters, NSW Province
- Diocese of Bathurst
- Diocese of Parramatta
- Diocese of Wollongong
- Institute of the Sisters of Mercy Australia and Papua New Guinea
- Maronite Diocese of St Maroun
- Little Company of Mary – Region of the Southern Cross
- Our Lady of Dolours Parish, Chatswood
- Trustees of Sisters of Mercy North Sydney
- Sisters of Perpetual Adoration
- Sisters of St Joseph (NSW)
- St Raphael’s Blacktown Association

Five principles define the role of the Trustees in Catholic Healthcare:

1. The Trustees give witness to the healing ministry of Jesus, in ensuring human wellbeing is affirmed in the service to those entrusted to our care.
2. The Trustees ensure Catholic Healthcare is maintaining and strengthening its Catholic Identity, embracing diversity in faiths and charisms.
3. The Trustees act as one body stewarding the purpose and direction of Catholic Healthcare.
4. The Trustees are the sole member of the civil entity.
5. The Trustees ensure that Catholic Healthcare has the resources it requires.

The Trustees fulfil these responsibilities through the exercise of the powers set out in the canonical Statutes of Catholic Healthcare and the reserve powers contained in Catholic Healthcare Limited’s Constitution.

Catholic Healthcare Limited

Catholic Healthcare Limited (Catholic Healthcare) is a company limited by guarantee

incorporated in 1994 under the Corporations Act. The Board manages its overall governance and administration, as entrusted by the Trustees of Catholic Healthcare.

The Board is responsible for overseeing Catholic Healthcare’s overall performance and the provision of safe and quality aged care services. The Board is assisted by various Board Committees and advisory bodies. Catholic Healthcare regularly seeks ways to listen to the voice of our customers and improve its structures, systems, and processes to fulfil its mission.

Trustees of Catholic Healthcare 2024/2025

Trustee	Status
Mr Patrick Cooper, Chair	Continuing
Ms Anne Walker, Vice Chair	Retiring 18/11/2025
Ms Emily Aitken	Retiring 18/11/2025
Mr Greg Baynie	Continuing
Dr Mark Buhagiar	Continuing
Sr Loreto Conroy RSM	Continuing
Ms Helen Delahunty	Continuing
Dr Peter Steane	Retiring 18/11/2025

Directors of Catholic Healthcare Limited 2024/2025

Director	Status
Mr Stephen Teulan, Chair	Continuing
Mr Wayne Leamon, Deputy Chair	Retired 30/09/2025
Ms Anne Carroll, Deputy Chair 1/10/2025	Continuing
Ms Larissa Cook	Continuing
Ms Saranne Cooke	Appointed 1/09/2025
Ms Grainne McCormack	Continuing
Emeritus Prof Dr Margaret O’Connor AM, CF	Continuing
Ms Lynne Robinson	Continuing
Mr Steven Rubic	Continuing

Customer Feedback

Catholic Healthcare is committed to ensuring that every customer has a voice in their care journey. Listening to our residents, clients and their families is central to our purpose of creating a world where older people thrive.

We view transparency and feedback not just as compliance measures, but as opportunities to strengthen trust, improve our services and enhance the overall care experience. Through open communication and genuine relationships, we create environments where every individual feels seen, heard and known.

Listening and learning

Customer feedback is one of our most powerful tools for understanding our customers' expectations and their experiences with the quality of care they receive. By regularly listening to our customers, their priorities and challenges, we can identify areas for service refinement and redesign and continually raise the standard of care.

Our efforts to encourage participation have been successful. This year we received twice as many survey responses as the previous year, demonstrating the growing trust and engagement of residents and clients.

Consumers have their say

Our Consumer Advisory Bodies (CAB) continue to play a vital role in shaping the care and services we provide. These forums are a key channel for residents, clients, and their representatives to provide valuable feedback to Catholic Healthcare.

Seven Home and Communities CAB meetings were held in April, and eight Residential Care meetings were held in August. These meetings involved 125 participants, who offered important feedback on Catholic Healthcare's standard of care. Client feedback praised the kindness, care, and skills of our care workers and offered insights into their expectations of person-centred and effective care delivery.

“ I am impressed that Catholic Healthcare goes to such lengths to understand the customer's experience. Thank you for allowing us to have a voice and share our views. Residential Care CAB Member ”

The Catholic Healthcare Board sincerely values all feedback and will respond directly to CAB participants, making this information available to our customers later in the year.

QCAB

The Quality Consumer Advisory Board (QCAB) works alongside CABs to drive systemic improvement. While CABs capture lived experiences, expectations and desires, QCAB actively focusses on quality and safety improvements and includes the views of our employees.

The commitment to partnering with clients and employees is key to the success of our QCAB in co-designing services and ensuring that initiatives are developed with, not for, the people they serve.

One way the QCAB is making a positive change is through medication management, with an in-depth look into the practice and system, resulting in new minimum skills requirements, medication safety, risk assessments, and digital enhancements.

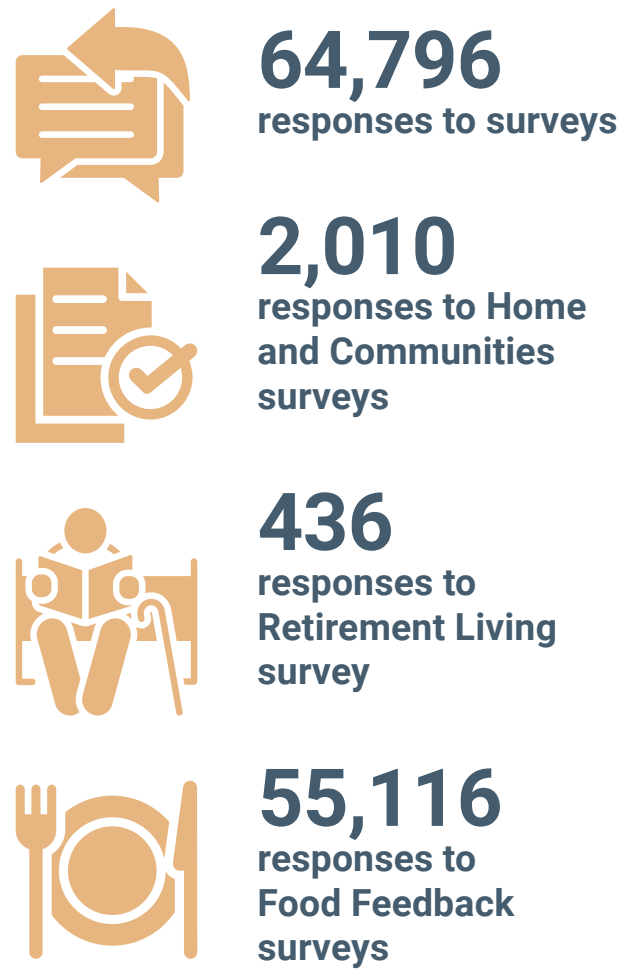
Insights from Retirement Living

In our retirement communities, feedback was gathered through a survey in November 2024 and deep listening sessions conducted in several villages.

Residents spoke of a strong sense of belonging, safety and connection, highlighting the value of privacy, mutual respect and the supportive community environment that Catholic Healthcare fosters. Many shared how purposeful activities and neighbourly connections contribute to their wellbeing and sense of meaning.

As residents increasingly age in place, they rely on nearby amenities, home care services, and mobility aids to maintain their independence and quality of life. They also praised the village managers for their compassionate leadership and reassuring presence, key to their comfort and peace of mind.

Customer Feedback



Our Star Ratings

Residential Care



Customer experience at a glance

Home & Communities

Customer satisfaction
82%

What we're doing well

87%

Satisfaction with friendly and positive care workers.

Where we can improve

Faster response time to client communications.



➡ **Scan** the QR code to read about one of Warnervale Wellness Centre's clients.

Residential Care

Residents feel heard
81%

What we're doing well

(↑7%)

Improvement in the satisfaction of food and dining experience for residents in our homes.

Where we can improve

Better access to outings.



➡ **Scan** the QR code to read about The Haven's resident besties.

Retirement Living

Customer satisfaction
87%

What we're doing well

95%

Praise the availability of Village management.

Where we can improve

More coordinated social activities.



➡ **Scan** the QR code to read about Retirement Living residents' mural artwork.



Our Strategy

Our Mission, Purpose, Values and Strategy inspire and guide us as we continue to empower older people with the care and support they want and need.

Our Why

To create a world where older people thrive.

Our Mission

We promote the dignity, life and spirituality of older people through connected and inclusive communities.

Our Strategic Priorities

Products & Services	Catholic Connected Communities	Mental & Spiritual Wellbeing	Vulnerable Communities
			

Our Values

Courage	Compassion	Integrity
		



Products & Services

Catholic Healthcare is evolving its services to reflect consumer preferences and respond to growing demand for options that enable independence and wellbeing as people age. We are expanding our specialised service offerings to meet the diverse needs, aspirations and funding preferences of those we care for.

Enriching lives through dining

Food is central to life, it nourishes body, mind and community. Our Hospitality teams embody this belief every day, delivering exceptional dining experiences that enhance residents' health, wellbeing and joy. In FY24-25, we introduced several important dining initiatives to further elevate quality and choice. Our efforts have been nationally recognised, with thirty-four of our homes ranked among the top 100 in Australia for food feedback scores in the Residents' Experience Survey, as highlighted in The Daily Telegraph's coverage of aged care food ratings.

Maggie Beer Trainer Mentor Program

Launched in early 2024, the Maggie Beer Trainer Mentor Program has enhanced the skills of our kitchen teams, to deliver meals that are even more nutritious and appealing. Four homes participated in the 12-month program, with three already graduated and recipes and learnings are now being shared across all homes. Protein-enriched recipes, endorsed by Maggie Beer's Trainer Mentor Program, now underpin our fortified menu options.

Clinical outcomes are pleasing. Residents are demonstrating improved cognition, reduced falls, fewer chronic wounds, and better wound healing. Resident feedback has also been overwhelmingly positive, with many noting both the quality and enjoyment of their new dining experience and fewer reporting food-related complaints.

“From a clinical perspective, providing a significant increase in protein uptake without the need to increase food consumption significantly has been an achievable way to see results [in cognition, falls, wound healing, weight and hydration levels with reduction in UTIs] among residents. Enhancing residents' protein uptake to ensure they get the most from the foods they consume has had a roll-on effect on their overall health and wellbeing.

Alyssa Fairbrother, Care Manager,
St Catherine's Bathurst



The Maggie Beer Trainer Mentor Program enhanced the skills of our kitchen teams.

Supporting resident independence through buffet dining

In our homes, mealtimes are more than routine, they are moments of choice, dignity, and connection. The introduction of buffet dining empowers residents to select their preferred foods, supporting autonomy, health and enhancing wellbeing. Since launching at Holy Spirit Croydon in March 2025, 16 serveries have been established across five homes, with plans to expand to 19 serveries in three additional homes by December 2025. Beyond nutrition, this initiative has become a catalyst for social interaction and meal satisfaction, with kitchen, care, and allied health teams working together to create a flexible and positive dining experience.

Nourish Program

The Nourish Program transforms food into a shared experience, connecting residents with their meals, memories, and each other while promoting health, wellbeing, and social bonds. Monthly themes align with key Australian and cultural events, and suggested recipes encourage community involvement and cultural relevance. Residents are invited to contribute and share family recipes, creating personal and meaningful dining moments that honour heritage and family.

Bringing cleaning in-house

Clean, comfortable environments are essential to wellbeing. Over the past year, Catholic Healthcare has introduced housekeeping coordinators in Residential Care homes with more than 80 beds. Of 19 homes, 15 roles have been filled, many by internal applicants supporting professional development. This change has delivered measurable improvements: cleaning complaints have noticeably decreased, and audit results now average 92%, up from 70% under external contractors. This initiative has also allowed home managers to focus more on resident care, while teams take greater ownership and pride in their work.



In-house cleaning.



Scan the QR code to take a virtual tour of Chantal Cottage.

Serving the community through day respite

Caring for individuals with dementia can be deeply rewarding, yet it often places significant physical and emotional demands on caregivers, with research showing that around 75% experience exhaustion, anxiety, or depression. With approximately 1.7 million Australians involved in dementia care, Catholic Healthcare continues to deliver essential respite services through our day respite centres. These centres offer compassionate care in a welcoming environment, nutritious meals, and a variety of engaging activities designed to enhance wellbeing and quality of life.

In the past year, Chantal Cottage in Wahroonga was refurbished to better meet the evolving needs of the community, while honouring its legacy. More than just a respite centre, Chantal Cottage is committed to changing the narrative around dementia care, upholding principles of compassion and service for all who need support.

Improving physical and mental health through movement

Movement is another key part of an enriched life. This year, Catholic Healthcare was pleased to introduce the Hummingbirds Program in our Residential Care homes. This tailored wellbeing initiative, developed in collaboration with our physiotherapists and the Wellbeing and Leisure team, is designed for residents and aims to support physical and mental health through enjoyable, inclusive, and adaptable movement-based activities. The program features five key exercise modules: Tai Chi (Multi-Sensory), Seated Zumba, Lightweight Dumbbell Workout, Band Weights (Stretch & Resistance Workout), and Movement to Music.

These sessions promote mobility, confidence and connection, reminding residents that every movement, no matter how small, contributes to strength, vitality and joy.



Hummingbirds program.

I enjoy the Hummingbirds Program. It's good exercise as I am kept busy. I love to dance, so the music is perfect for me. I love keeping up with all the exercise classes. I enjoy singing along to the music, as this is all the music I grew up with.

Mary F, Resident

Expanding Allied Health

Catholic Healthcare's multidisciplinary Allied Health team of 55 includes physiotherapists, occupational therapists, nurses, social workers, and allied health assistants. The Allied Health team delivered over 96,000 hours of care and supported both individuals and group programs such as Mind and Move and Stepping On, promoting strength and independence for older people. A focus on productivity, education, and improved systems led to stronger performance and better use of client-facing time. With enhanced coordination and new service development in areas like falls prevention and post-hospital support, Allied Health continues to play a vital role in Catholic Healthcare's commitment to high-quality and restorative care.

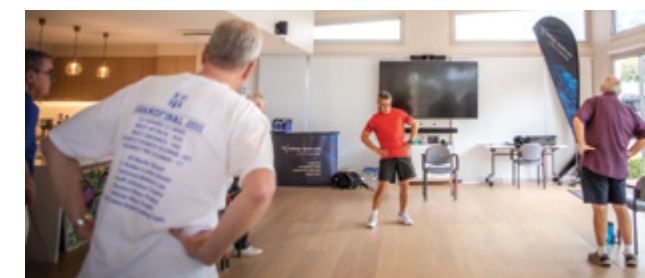


Scan the QR code to watch a video overview of our Allied Health team.

Mind and Move & Stepping On programs

Mental and physical health form the foundations of wellbeing. Our unique Mind and Move program, which includes the evidence-based Stepping On program, offers a diverse range of engaging health and leisure classes for clients across over 40 locations, including Metro Sydney, Central Coast, Hunter Region, Dubbo, Bathurst, and Wagga Wagga.

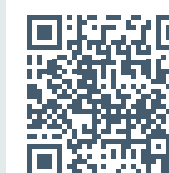
The holistic program focuses on body, mind, and spirit, emphasising wellness, social connection (through regular outings organised by various wellness centres), and mobility, to help older adults live full and active lives while maintaining their independence. Frailty screening tools are used to help tailor activities to individual needs. Among the variety of group activities appealing to all different tastes is yoga, Tai Chi, Pilates, dance, resistance training, walking groups, and the 7-week falls-prevention program, Stepping On. Clients benefit from class variation and a rotating exercise schedule to sustain interest and keep participants engaged and active.



Mind and Move.

The exercise program I attend on Monday mornings is excellent. It's well run, and the instructor is mindful of people's needs and abilities. My balance has improved 100% since starting the program.

South Sydney Client



Scan the QR code to watch a video about our Mind and Move program.

catholic Connected Communities

Catholic Healthcare is creating new networks of integrated multi-service campuses, wellness centres and home care services that enable older people to live life abundantly and with love, free from the fears of ageing and loneliness. These connected communities reflect our belief that ageing should be embraced with dignity, purpose and belonging.

Flagship catholic Connected Communities

Over the next five years, Catholic Healthcare has an exciting plan to invest over \$600 million to develop five innovative catholic Connected Communities across New South Wales. Each vibrant community will seamlessly integrate residential care, retirement living, home care, and wellness services, creating places where older people can continue to thrive as their needs evolve. These developments are at the heart of our vision to reimagine ageing, fostering inclusion, wellbeing and connection in environments that are compassionate, contemporary and grounded in our Catholic mission.

SPOTLIGHT: McQuoin Park

Located in Wahroonga, Sydney, McQuoin Park is Catholic Healthcare's first catholic Connected Community. The community currently features 79 retirement living apartments with an additional 79 apartments under construction since August 2025. All retirement village residents have access to home care services supporting independence and peace of mind as their needs evolve. The community also includes a 122-bed residential care home and Chantal Cottage, which offers quality day respite, social outings and gentle exercise activities. With all services situated together on one site, McQuoin Park is a living example of our integrated care vision in action.



McQuoin Park artist impression.

catholic Connected Communities in development

St Hedwig Village Blacktown



St Hedwig Village artist impression.

Current: 72 retirement living apartments, 102-bed residential care home and wellness and community services.

Future: 46 additional retirement living apartments, expanded wellness and community services and refurbishment of existing residential care home.

Lewisham



Lewisham artist impression.

Current: Residential care home with 96 beds.

Future: 124 retirement living apartments, 6 luxury heritage apartments, and refurbishment of existing residential care home (59 beds).

Status: Development Application for construction lodged.



Maroubra artist impression.

Maroubra

Status: Development Application for construction lodged (vacant site).

Future: 55 contemporary retirement living apartments and a 44-bed residential care home with community and wellness services.



Jemalong artist impression.

Jemalong Retirement Village, Forbes

Current: 19 retirement living villas and 130-bed residential care home.

Future: Construction of a community centre and 7 additional villas commencing October 2025.

Connected Communities development pipeline*



*Pending all relevant approvals.

Wellness centres

Our wellness centres offer diverse opportunities for clients to enjoy a range of activities and build connections in a relaxed yet stimulating group environment.

Clients can enjoy building connections in our warm and welcoming day respite centres. Join us for a social outing or group fitness activity at a Mind and Move class, or utilise our allied health services.

Wellness Centres in development

- Warnervale Wellness Centre, Central Coast NSW (opened in September 2025).
- Hunters Hill Wellness Centre NSW (opening in early 2026).



Warnervale Wellness Centre.



Mental & Spiritual Wellbeing

At Catholic Healthcare, we recognise that true wellbeing encompasses body, mind, and spirit. Our model of care, Inspirit, places mental and spiritual wellbeing at the heart of everything we do. Inspirit is not just a framework, it is the foundation for our culture, our behaviours and it guides how we deliver care and how we connect with the people we serve.

Inspirit model of care

In June 2024, Catholic Healthcare began transitioning from the Enrich model of care to the Inspirit model, which will be fully implemented by 2027.

Grounded in relationship-centred care, Inspirit prioritises autonomy, dignity, and meaningful connection over institutional approaches. It empowers older people to make choices about their lives, ensuring they are seen, heard and known.

As a key enabler of our strategy, Inspirit strengthens service quality, builds connected communities, and enhances mental and spiritual wellbeing.

Early outcomes are promising:

- Five Pioneer Homes successfully co-designed and implemented the foundational relationship-based practices
- The homes report calmer environments
- Residents enjoy greater choice through initiatives like buffet dining.

More than 30 Inspirit Champions are now leading this cultural transformation across our homes. At St Anne's Hunters Hill, a 99% employee engagement score stands as a powerful testament to Inspirit's ability to transform the way care is delivered and shift decision making closer to residents, giving more autonomy to employees.



Scan the QR code to watch a video about the impact of Inspirit in our Pioneer Homes.



Judith and Noel, Chantal Cottage supporter and client.

What matters to you, matters to us

In June, our teams celebrated 'What Matters to You?' Month, a key initiative reinforcing our shift from a traditional medical approach to one focused on individualised meaning and connection. By taking the time to understand what matters, we recognise that every person is unique, and that true relationship-based care is built on understanding what is most important to each individual.

This approach is underpinned by the international 4Ms Framework for Healthy Ageing — What Matters, Medication, Mobility, and Mentation (Mind and Mood). Together, these principles guide our employees to deliver care that is personalised, relationship-driven, and focused on strengths rather than limitations.

Together, Inspirit and the 4Ms are transforming our care delivery, fostering trust, reducing unnecessary documentation, and returning time to what matters most — building genuine relationships and supporting older people to live with purpose and dignity.



Inspirit model of care.



Scan the QR code to watch a video about what matters to residents, clients and employees.

A move to spiritual care

This year, Catholic Healthcare expanded its pastoral care program into a broader, and more inclusive spiritual care model supporting residents and clients across all services. We strengthened and professionalised spiritual care roles and introduced Relationship Connected Leadership to help frontline workers build deeper, more compassionate connections.

In Home and Communities, pastoral and spiritual care was restructured to promote group-based support and connected communities. A simple act of curiosity, turning a resident's frustration into shared gardening, beautifully illustrated how spiritual awareness transforms care and brings our Mission to life.

Mission formation

In February 2025, we launched the Leading Mission Series program to further embed our Mission and Values into daily practice. Senior managers completed eight hours of Mission formation focused on Servant Leadership, Spirituality and Wellbeing, Ethics in Aged Care, and our Founders' Stories.

Feedback was overwhelmingly positive: 97% of participants felt engaged and 100% found the content relevant. Participants particularly valued the opportunity for reflection, meaningful discussion and direct links to their daily work.

In May 2025, 16 participants took part in the Founders Pilgrimage adding to the 42 leaders who have joined five pilgrimages since 2020.

This deeply spiritual experience strengthened participants' understanding of our founding dioceses, religious orders and charisms. It fostered a strong sense of community, reflection, and purpose, inspiring participants to apply these learnings creatively within their roles and organisational context.

“

Learning about the different founders, the perseverance of the women in particularly hard times, to deliver the right services was very admirable and inspiring. Being able to go to the places they influenced, and learning about their history was a great and touching experience.

2025 Pilgrimage Attendee

”



Vulnerable Communities

At Catholic Healthcare our Mission remains clear, to walk alongside vulnerable communities with compassion, dignity, and respect. Through person-centred services and programs, we continue to make a difference in the lives of older people who are most in need, empowering them to live with independence, connection and purpose.

Our programs such as Hoarding and Squalor, Care Finder, Advocacy & Advisory, Buried in Treasures, Transitional Housing, and the innovative Community Corner model, ensure that individuals facing complex challenges receive the help they need.

Expanding community outreach

This year, Catholic Healthcare strengthened its commitment to accessible aged care by securing four additional years of funding from the South Western Sydney, Hunter New England Central Coast, and Central Eastern Sydney Primary Health Networks to deliver the Care Finder program.

This renewed financial support ensures our continued delivery of vital services that help older people to navigate the aged care system and connect with essential community support. Our program team has expanded from three to five members and we have enhanced capacity to reach more individuals and sustain our services in the long term.

Highlights



Clients Served
948



Service Hours
35,984



Scan the QR code to learn how Sam found a place to call home with Catholic Healthcare's support.



Community Corner.

Fostering community connection

Through our Community Corner program, we delivered 12 themed community events, including ANZAC Day, Christmas, and Easter celebrations, bringing together residents and strengthening community bonds.

Building sector capacity

To further strengthen sector knowledge and practice, Catholic Healthcare launched our Vulnerable Communities Catalogue and Practice Manual, outlining 11 distinct services. New service models, including concierge domestic assistance and door-to-door laundry services in high-rise towers, were introduced to meet emerging community needs.

Our leadership in the sector was also reflected in the delivery of training and presentations on hoarding and squalor for Primary Health Network/ Care Finders across NSW, housing providers, Environmental Health NSW and Recovery College.

Collaboration and partnerships

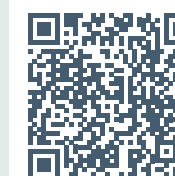
Collaboration is always at the heart of everything we do. We have continued our valued partnerships with Homes NSW through the Community Corner model and the Housing Relocation Project. Our ongoing work with Bridge Housing enabled us to deliver specialised support for hoarding and squalor, transitional housing for older men and the expansion of our Community Corner model.

These partnerships enable us to proactively address tenancy risks and ensure people have access to stable housing and connected community life. Together, we are committed to creating pathways to stability and dignity, ensuring that every person has access to the support they need when they need it most. These partnerships reflect our shared values and a collective vision for inclusive, resilient communities where no one is left behind.

Partnering to create social connections

Our partnership with Hume Community Housing exemplifies the power of collaboration. Through weekly group activities program across seniors hubs in Rutherford, East Maitland, and Raymond Terrace, in the Hunter region of NSW, approximately 40 clients benefited from activities such as morning teas, games, gardening, arts and crafts, exercise classes, and social outings.

This partnership has fostered empowerment, social inclusion, and independent living for seniors, creating meaningful opportunities for connection, wellbeing and joy.



Scan the QR code to discover how Catholic Healthcare's leaders rolled up their sleeves to fulfil the needs of vulnerable people.

“ Since starting at the Hub, I have met some wonderful people who I now call friends. The exercise class has worked wonders for everyday life challenges. We laugh a lot in these classes and encourage everyone to keep going.

I enjoy the art and craft class a lot. Even if you're not very arty everyone has a go and encourages each other which is great to see.

What this Hub is to me is friendship, connection, belonging, support and where I can share my ideas and life experiences and hope that I can help someone else even if it's in a small way.

Rosemary, East Maitland Seniors Hub client.



Rosemary proudly showing her artwork.



Our Impact:

Living Our Values Through ESG

At Catholic Healthcare, our commitment to Environmental, Social and Governance (ESG) principles is not just a strategic imperative — it's a reflection of our Mission. In FY24-25, we started our ESG journey through three key milestones.

- Becoming a member of the NSW Government Sustainability Advantage program.
- Developed an ESG Framework.
- Launched a FY25 ESG Action Plan.

A framework for purpose

Launched in March 2025, our ESG Framework outlines our approach to responsible stewardship. It connects directly to our strategic goals and the UN Sustainable Development Goals, reflecting our role as a Catholic organisation called to be good stewards of the environment and champions of social justice.

Inspired by Pope Francis' call to action, we recognise the urgency of climate change and its impact on healthcare, housing, employment, and migration. Our response is grounded in faith, responsibility, and transparency.

FY25 Action Plan: Turning vision into action

Catholic Healthcare's FY24-25 Action Plan focused on nine key areas. Each area has an overarching goal, followed by specific actions relevant to achieving that goal.

This year's ESG Action Plan sets goals across nine key areas. Each initiative was designed to be measurable, accountable, and impactful.



ESG Action Plan

Environment: Interaction with nature and the physical environment



Waste Management

Goal: Develop a greater understanding of food waste and water usage and optimise sustainable practices at Support Office.

HIGHLIGHTS

- Catholic Healthcare's new uniform range features 59% eco-friendly materials.
- Catholic Healthcare is working with 'Textile Recyclers' to collect and recycle old uniforms.
- Over 350 bottles 'returned and earned' from Support Office. Proceeds have been donated to charity.
- Eight waste audits completed by Wasteflex at Catholic Healthcare sites with action plans in the process of being implemented. Three sites have identified \$62,000 in savings.
- George Mockler House, Mona Vale is trialling the new food organics and garden waste stream.
- St Mary's, Berkeley and St Hedwig, Blacktown have commenced a deep dive into food, laundry and cleaning waste.

PROGRESS AGAINST FY25 ACTIONS



Energy Efficiency

Goal: Complete scope 1 and 2 baseline.

HIGHLIGHTS

- Awarded NetZero Grant from the NSW Department of Climate Change, Energy, the Environment and Water.
- Completed environmental baseline.
- 18% of energy purchased (through Large-scale Generation Certificates) across Catholic Healthcare's large sites was green energy.
- Developing a NetZero plan with implementation commencing in 2026.

PROGRESS AGAINST FY25 ACTIONS



UN SUSTAINABLE DEVELOPMENT GOALS



Social: Impact on society and communities

First Nations Engagement

Goal: Embed Catholic Healthcare's Reflect Reconciliation Action Plan.

HIGHLIGHTS

- Commenced our Reflect RAP.
- Strengthened partnerships with Aboriginal and Torres Strait Islander organisations, communities, and councils, including Muru Mittigar, Manawari, Reconciliation NSW and the Happy Boxes Project to deepen engagement across our services.
- Launched Cultural Protocols and expanded cultural safety training through Manawari, Blak Card, and Evolve Communities, while marking Reconciliation and NAIDOC Weeks with ceremonies, reflections, and guest speakers.

PROGRESS AGAINST FY25 ACTIONS



Community Engagement

Goal: Expand Catholic Healthcare's Volunteer Program and Community Corner.

HIGHLIGHTS

- Established and operationalised partnerships with Hume Housing and Bridge Housing.
- Over 800 volunteers engaged with Catholic Healthcare.

PROGRESS AGAINST FY25 ACTIONS



Diversity, Equity and Inclusion

Goal: Continue to champion diversity, equity and inclusion with a focus on older persons.

HIGHLIGHTS

- Catholic Healthcare's FY24-25 average total remuneration pay gap was 1.9%, a decrease from 3.5% in FY23-24.
- DEI Steering Committee established with a focus on Gender Equality, Older Workers and Cultural Heritage.
- 11% of workforce is over 60 years of age.
- 44 employees identify as Aboriginal or Torres Strait Islander.

PROGRESS AGAINST FY25 ACTIONS



Human Rights and Modern Slavery

Goal: Ensure ethical procurement practices and increase Modern Slavery training.

HIGHLIGHTS

- Ethical sourcing policy and guidelines developed.
- New training material has been developed for frontline workers.

PROGRESS AGAINST FY25 ACTIONS



UN SUSTAINABLE DEVELOPMENT GOALS



Governance: Organisational governance



Governing Purpose

Goal: Increase organisational awareness of ESG and commence public reporting.

HIGHLIGHTS

- ESG Hub launched on Catholic Healthcare intranet.
- Communications on ESG shared organisation wide.
- ESG page launched on Catholic Healthcare's website.
- Joined Sustainability Advantage.

PROGRESS AGAINST FY25 ACTIONS



Ethical Behaviour

Goal: Embedding ethical considerations into ways of working.

HIGHLIGHTS

- Conflict of Interest Policy developed.
- Over 40 employees attended a formation session focusing on ethics in aged care.
- Discernment working group considered ethical dilemmas as part of their case studies.

PROGRESS AGAINST FY25 ACTIONS



Risk and Opportunity Oversight

Goal: Incorporate ESG considerations into Catholic Healthcare's decision-making.

HIGHLIGHTS

- Inclusion of ESG related risks in Catholic Healthcare's Risk Register.
- Inclusion of ESG considerations in Board paper template guides.

PROGRESS AGAINST FY25 ACTIONS



UN SUSTAINABLE DEVELOPMENT GOALS

Looking Ahead:

Although the ESG strategy is still in its early stages, Catholic Healthcare remains dedicated to enhancing its ESG efforts and integrating these principles into its Mission and operational framework. Our commitment to ESG is not just about compliance; it's about compassion, courage, and community. Together, we are building a future that honours our Mission and safeguards the wellbeing of generations to come, striving for a world where both people and the planet thrive.

Our People

Catholic Healthcare remains committed to delivering compassionate, relationship-centred care and services to residents and clients. Guided by our Mission and Values, our dedicated employees provide essential care that upholds dignity, promotes wellbeing, and enriches the lives of those we serve.

Our FY25 Achievements

 **83%** Employee engagement rate

 **512** Internal career movements (74% female)

 **73%** Females in management roles

 **1.9%** Average gender pay gap

 **100%** Safety return to work rate within 4 weeks

Employee engagement

As a leading employer in the aged care sector, Catholic Healthcare is committed to being an employer of choice. Our annual Employee Engagement Survey demonstrates that our employees are highly engaged, achieving an impressive overall engagement rate of 83%. We are equally proud to have recorded our highest employee retention rate to date, reflecting our ongoing commitment to supporting and valuing our workforce.

With an outstanding 84% survey participation rate, we have carefully analysed our teams' feedback and are taking proactive steps to drive meaningful change. In the year ahead, we will engage employees in workshops and open discussions to co-design solutions, ensuring Catholic Healthcare continues to be a rewarding, inclusive and supportive workplace for all.

Careers in care

Catholic Healthcare is committed to supporting the professional development of our employees and recognises that investing in ongoing education is an essential element of our success. We were pleased to expand employee development through partnerships with Franklin Covey for leadership training, Ausmed for clinical education, Deakin Co for customer service training, and by continuing our successful scholarship program, which saw 72 employees receive up to \$2,500 towards the cost of their studies in a Certificate, Diploma, Undergraduate, or Postgraduate qualification.

Our focus on developing careers within our organisation has resulted in 512 internal promotions and career movements over the past year, including eight promotions to residential manager positions and 34 promotions from personal care assistants to registered nurses.

Employee safety and wellbeing

Catholic Healthcare is proudly moving towards best practice leadership within health safety and wellbeing. A key element of our Health Safety and Wellbeing Strategic Framework is our new 'Live Well at CHL' program, which was launched in June 2025.



Scan the QR code to read about scholarship recipient, Aymon Jones.

“ I’m so grateful to be part of an organisation that truly supports its people and offers opportunities for growth. I’m especially thankful to Catholic Healthcare for giving me the chance to complete this course and for the ongoing encouragement throughout my career.

Aymon Jones,
Lifestyle Coordinator

”

Providing a range of resources and services which are available for employees and their family members, the 'Live Well at CHL' program provides holistic support for body, mind, and social connection. The program provides helpful tips and insights for those already thriving, as well as first and second level mental wellbeing support to help build greater levels of resilience when needed.

Since introducing a new injury management model, our return-to-work rates following a workplace injury have consistently surpassed all industry benchmarks. While our primary goal is to support the healthy recovery of our team members, we also expect to see substantial savings on workers' compensation premiums for 2024/2025.

Catholic Healthcare is dedicated to cultivating a workplace culture that celebrates diversity and inclusion, ensuring that every employee feels genuinely welcomed, respected and valued. Our proud record of cultural diversity strengthens our organisation and enriches the care we provide.



Scan the QR code to read about Sam Bhatta's career journey.

Our People

Catholic Healthcare's workforce



We are pleased to announce the formation of a Diversity, Equity, and Inclusion (DEI) Steering Committee, which will drive positive change across our organisation. Looking ahead, in the next twelve months we plan to recruit a dedicated DEI Specialist whose role will be to champion new inclusive practices and support programs that benefit both our people and those we serve. Through these efforts, we strive to ensure that diversity and belonging are at the heart of everything we do.

Enhancing employee experience

Catholic Healthcare continues to invest in technologies that removes complexity from our business operations, enhances the employee experience, and empowers our managers to lead effectively. Over the past year, we have proudly implemented Zipline, a new platform

that harnesses the latest technologies to ensure our workforce meets all aged care compliance requirements. This innovation supports our commitment to safeguarding residents and clients by ensuring our employees are suitably qualified to care for them.

We have also continued to evolve our Dayforce Human Resource Information System to further streamline recruitment and onboarding processes. By leveraging Dayforce's evolving capabilities, we gain deeper insights into our employees' qualifications, skills, and performance outcomes. This enables us to maintain a highly skilled and qualified workforce ready to meet the care needs of residents and clients. These insights also inform the development of meaningful career pathways that support employee retention, professional growth, and the long-term strength of our workforce.

Supporting our leaders

Catholic Healthcare is proud to offer a range of leadership programs to equip both new and experienced leaders with skills and knowledge that support their growth and development. A new Leadership Capability Framework has been developed to further support and enhance the professional development of our leaders. The framework focuses on self-leadership, leading teams and leading the organisation.

Catholic Healthcare's annual Inspire leadership conference brings together 200 leaders from across the business for an enriching experience filled with insightful sessions, engaging workshops, and networking opportunities.



Inspire Leadership Conference 2024.



Gold Dove Awards 2024.

Recognising excellence

During our Inspire conference, we recognise and celebrate key employee achievements through our annual Gold Dove Awards. Our winners across the nine award categories include:

2024 Gold Dove Award winners

- ★ **Mission Leadership Award** – Lisa Turrell
- ★ **Living the Values Award** – Leanne Higgs
- ★ **Innovation Award** – Catherine King
- ★ **Business Partner Award** – Shay O'Connor
- ★ **People Leader Award** – Nishi Rana
- ★ **Volunteers Award** – Rowena Brookes
- ★ **Residential Care Home of the Year** – Vincentian Aged Care
- ★ **Home Care Services Region of the Year** – Northern New South Wales
- ★ **Retirement Village of the Year** – McQuoin Park Retirement Village

Foundation Day

During our July Foundation Day celebrations, we recognised our 294 employees who have reached significant service milestones, having worked at Catholic Healthcare for either 5 (157), 10 (62), 15 (37), 20 (19), 25 (6) 30 (9), 35 (3) or 40 (1) years.

Community Worker Excellence Awards

We were again delighted to host the Community Worker Excellence Awards, which recognise high-performing community workers and give clients a chance to acknowledge exceptional service from our team members. Congratulations to our four Community Worker Excellence Award Champions:

- ★ **Southwest NSW region** – Kylie Lingard
- ★ **Northern NSW region** – Cassandra Montalto
- ★ **Southern Sydney region** – Jeana Nisbet
- ★ **Northern Sydney region** – Jennifer Tse

Volunteers

Catholic Healthcare is grateful to the 700 volunteers who provide support, comfort, and friendship to residents and clients of Catholic Healthcare and other aged care providers. Catholic Healthcare proudly participates in the Aged Care Volunteer Visitor Scheme.

If you or someone you know is interested in becoming a volunteer, please visit our website for more information or to express your interest, visit: www.catholichealthcare.com.au/volunteers

Catholic Healthcare's Volunteering Program



Scan the QR code to read about volunteer Caroline Chapman's story.



Finance

Strong revenue growth in all operational divisions.

Revenue and other income

CHL	FY23	FY24	FY25
	\$m	\$m	\$m
Revenue and other income	433.9	555.6	594.3

Highlights

From FY24 to FY25, total revenue and other income increased by \$38.7m

From FY24 to FY25, total revenue and other income increased by \$38.7m, underpinned by strategic advances across our service lines. From FY24 to FY25, our Residential Care division posted strong growth, driven by high occupancy and enhanced government support – an indicator of continued demand and reliable funding.

From FY24 to FY25, Home & Communities revenue rose significantly, a testament to our ability to increase service levels even in a challenging market with fewer package releases. Meanwhile, our Retirement Living portfolio is expanding rapidly, highlighted by the launch of the St Hedwig Retirement Village Blacktown, NSW, attracting new residents and improving returns.

Catholic Healthcare boasts a strong and secure financial foundation, ensuring reliability and growth for the future

Balance Sheet

CHL	FY23	FY24	FY25
	\$m	\$m	\$m
Total Assets	1,243.7	1,217.7	1,318.7
Total Liabilities	854.1	835.2	948.1
Net Assets	389.6	382.5	370.6

Highlights

From FY24 to FY25, assets grew by \$101.0m

Catholic Healthcare maintains a robust balance sheet, positioning the company for strategic expansion. The organisation benefits from high liquidity, substantial working capital, and operates without any outstanding debt, providing confidence in the Company's ability to meet its obligations.

From FY24 to FY25, Catholic Healthcare's total assets rose by \$101.0m to \$1,318.7m, mainly from higher cash holdings. From FY24 to FY25, liabilities increased by \$112.9m to \$948.1m, reflecting greater RAD liabilities and ingoing contributions linked to higher occupancy and the opening of St Hedwig Retirement Village.

In FY25, additions to property, plant and equipment were \$63.4m

In alignment with Catholic Healthcare's strategic objectives, capital expenditure has increased this year, primarily driven by the development of Holy Cross Kincumber, NSW, which is scheduled for commissioning in FY26. This project will add 102 beds to the Central Coast, addressing the region's need for additional residential aged care services.

In FY25, results from operating activities were \$5.4m

Like most providers, Catholic Healthcare's operating expenses grew in line with the government's new care minutes requirements, which substantially increased the cost of care in residential care homes. Despite these headwinds, Catholic Healthcare remained profitable while continuing to make substantial investments in operational systems and essential initiatives aimed at ensuring long-term sustainability.

CHL	FY23	FY24	FY25
	\$m	\$m	\$m
Results from operating activities	(8.0)	29.1	5.4
Additions to property, plant and equipment	34.4	37.4	63.4

The organisation maintains an ongoing review of its operations to fulfil its commitment to supporting older individuals through inclusive communities, while safeguarding both financial and operational stability to enable future growth.





Our Annual Review is available online

catholichealthcare.com.au

Stay connected with Catholic Healthcare



Catholic Healthcare is a leading not-for-profit provider of residential care, home care, and retirement living villages reaching across the east coast of Australia.

Trustees of Catholic Healthcare
ABN 89 915 142 048

Catholic Healthcare Limited
ABN 69 064 946 318

Suite 1, Level 5, 15 Talavera Road
Macquarie Park NSW 2113