Warrigal

A Responsibility We Share

Stewardship



Annual Report 2026

Acknowledgement of **Country**

We acknowledge the Traditional Custodians of the land where we work and live. We pay our respects to Elders past, present and emerging. We celebrate the stories, culture and traditions of Aboriginal and Torres Strait Islander people of all communities who also work and live on this land.

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Who **We Are**

Warrigal is an award-winning, not-for-profit aged care provider that began operations in 1967 and is dedicated to serving the Illawarra, Southern Highlands, Queanbeyan, and Canberra regions. We offer a wide range of services, including community villages, residential care, and in-home support.

Our **Purpose**

We exist so older people live their best lives, on their own terms.

Our **Values**

Integrity, Respect, Compassion, Innovation

Our **Vision**

A world where older people feel **known**, **loved** and **connected**.

Stewardship of
Legacy & Governance

Chair **Report**

Sophie Ray

Fifty years ago, fifteen women sat around a table and decided to do something to support the older people in their community. They had no funding model and no blueprint. What they had was a belief that ordinary people could make a difference.

This year, the Warrigal Care Auxiliary turned fifty, and I had the pleasure of attending the celebrations. The Auxiliary that those fifteen women started has since given more than $1.7 million of equipment and furnishings to Warrigal's homes, put five buses on the road, and built an Op Shop that is still going strong. Standing in a room with former members who came back for the day to celebrate, and seeing their pride in what they had achieved, was one of many moments this year that has stayed with me.

My first year as Chair has been spent, as much as anything, in rooms like that one. The volunteer Christmas lunches in the Illawarra and at Goulburn, the Service Awards, and a good number of ordinary weekday visits to homes and villages.

I mention this because a Board can govern an organisation for years without ever really seeing it. Reports are accurate and necessary; they are not the same as standing in the dining room of one of our homes at lunchtime. Wyn Janssen, who I followed into this seat after his 28 years on the Board, spent his last months visiting every home and service to say thank you in person. For me, it seemed the right way to start.

The most important thing that I've experienced in visiting our homes and villages is the personal touch that was exemplified by Wyn.

People who know the person, their families, their likes and dislikes, not only their care plan. A staff member who knows which chair someone likes. A volunteer who knows the name of the daughter who visits on Thursdays. None of that is something a policy, a funding model or a strategic plan can manufacture,

> **"... it is part of the fabric of Warrigal and a part of what makes Warrigal so special.**

And really, that is all due to our staff and our volunteers, who care so deeply for our residents, and show that in how they turn up every day. This year, every single staff member took part in the annual staff survey. From the Board's perspective, that participation rate is a sign of the trust our staff have in Warrigal, and their confidence that they can express their views freely and honestly without negative consequences. Perhaps more importantly, the results that came back from the survey showed that our staff are proud to be working at Warrigal and proud of the work they're doing here.

In May, I was delighted to attend the volunteer awards in the North and the South, to recognise the extraordinary work of all our volunteers, and particularly to present Volunteer of the Year awards to Pauline Baxter and Janice Grimson, who together have given more than 40 years to Warrigal. When I tell people who are not connected to Warrigal about the number and longevity of our volunteers, they are completely taken aback and quite envious. Started by volunteers, it continues to be the case that Warrigal would not exist as it does without our volunteers who turn up day in, day out, to sit with our residents, raise funds to make our homes better places to live, drive buses, sit on committees and do a myriad of other things,

often unseen, which have a significant impact on our Warrigal community. I am so grateful for every one of them.

Governing for the long term

Almost every significant decision the Board makes has consequences that arrive long after we have made it. Land bought this year which will be built on in years to come. A new way of providing care in a village which will positively impact the lives of residents for decades into the future. People trained now, for a demand that has not yet arrived. The Board that approves these decisions is rarely the Board that sees their long-term outcome. Warrigal has been operating since 1967, and next year we turn sixty. We benefit today from decisions every Board before us made: the homes built and acquired, the sites secured, the reserves managed carefully. We hold the same responsibility to the Warrigal boards which come after us.

The Board's main focus this year has been on ensuring that the special things about Warrigal remain in place, while we navigate the changes of the Aged Care Act and modern governance. At our strategic planning workshop last year, the Board endorsed a fifth pillar, Stewardship, for our Towards 2030 Strategic Plan. The fifth pillar asks the Board Directors to take a multi-year, custodian view, both of Warrigal, and of Warrigal's place in the sector more broadly.

The Board's work has also focussed on continuous improvement in our governance processes, with strong oversight on clinical governance, growth, sustainability, building projects, research, innovation, financial accountability, our strategy design and key performance indicators. We do this work in partnership with the Chief Executive Officer and the Executive. The openness and partnership we collectively foster allows the Board to govern effectively.

The Board committees carry the heavy load of detailed analysis, alongside our two independent advisory bodies, the Consumer Advisory Body and the Quality Care Advisory Body, whose job is to reflect back to the Board what the older people using our services actually think, feel and need. I am grateful to all our members and residents who have participated in those committees. Your input is vital to the Board's ability to make strong and evidence-informed decisions.

Another part of this year's work has been reviewing Warrigal's constitution to ensure that it meets the company's needs, aligns with our Charter and reflects best practice governance. We also developed a brochure setting out what being a Company Member involves, so that anyone considering applying for company membership understands what being a Company Member means both for Warrigal and for the individual.

Across the sector

The conditions every aged care provider works under are set by government and policymakers. Having a regional voice in their decision-making is the main mechanism we have for influencing those conditions, and so Jenni, our Warrigal CEO, and I made it a priority this year to ensure Warrigal's voice was heard. In particular, Warrigal has been a consistent voice for strong, rights-based legislation for older people, and the Board is very supportive of the time that Jenni spends on advocacy and relationship building. With Jenni, I attended the DCM Leaders Conference, and throughout the year, met with Ministers, ministerial advisers and key stakeholders across the sector, some of whom included Paul Scully MP, NSW Member for Wollongong, and Carol Berry MP, Federal Member for Whitlam; the Aged Care Inspector General; and the Aged Care Quality & Safety Commissioner. I also attended local dinners and events such as the Illawarra Connections Dinner and AICD presentations which are important for raising Warrigal's profile in the local community and building relationships with other local providers and businesses.

Thank you

In January, our Deputy Chairperson, Roger Downs, was awarded the Medal of the Order of Australia for decades of voluntary service to the Illawarra. Roger joined the Warrigal Board in 1997 and chaired our Business Risk and Audit Committee through the most demanding period of reform this sector has seen. His response to the honour was to say he was humbled that someone had gone to the trouble of nominating him. We are privileged to have Roger's knowledge, wisdom and commitment on the Board. Additionally, I would like to thank all my fellow directors for the time and judgement they bring, for being robust and engaged in their conversations, and for genuinely caring for Warrigal.

On behalf of the Board, I would also like to thank Jenni and all the Executive, for a year of steady leadership under genuine pressure, and for partnering with the Board in a way that allows the Board to do its work well.

To our Company Members, thank you for the trust you place in us, and for the long-term engagement and commitment you bring to Warrigal as it approaches sixty.

And to Warrigal's staff and volunteers: thank you for making each ordinary day important to all of our residents, customers and their families. Thank you for lightening the final days of our residents' lives and ensuring our residents and customers are known, loved and connected.

All of us carry the legacy of Warrigal's founders and it is a privilege to be part of continuing this collective effort into the future.



Sophie Ray

Chair of the Board

Stewardship of the Sector

Chief Executive Officer **Report**

Jenni Hutchins

On 1 November 2025, the new Aged Care Act commenced. It had been years in the making through a Royal Commission, a change of government, a delayed start date, and years of steady advocacy from the sector. The Act puts a Statement of Rights at the centre of aged care. Providers now have to show, not just say, that older people are safe, respected and heard. That is a higher bar, and it is the right one. Warrigal continues to support the need for, and the implementation of, legislation.

We recognised from the start that the landing of the legislation would be bumpy, which is why advocacy has been critical over the last 12 months. The government has listened and adjusted elements in the Act which, on application, needed refinement. Areas like moving showering into clinical care, the delay of price caps and the integration of CHSP, and funding support for new beds in MM1 areas are a few examples of the Government listening to the sector. We will keep using our regional voice for change. The role of Advocacy sits within our new fifth pillar, Stewardship, in our Towards 2030 Strategic Plan. This provides us with a remit to look after what has been entrusted to us: our people, our money, our buildings, enabling a system and the trust older people and their families place in us. It also means strengthening the sector, of which we are an important member.

Leading through reform

2025/2026 was a year of substantial change: a new Act, strengthened Standards, and the largest shift to home care in a generation, most of it arriving at once. We transitioned to the Support at Home program, restructured Home Services around it, and have been invited to apply for re-registration ahead of our September 2027 expiry date.

We also strengthened the systems that sit behind good care. Our new Chief Clinical Officer gives the Executive a direct line of sight on clinical practice across every home and service, as the care needs of the people we support continue to grow. We also refined how we manage complaints, investigations and incidents, with clearer oversight across Support at Home, Community Villages and Residential Care.

Speaking for people who are not in the room

Reform works best when the people delivering it tell government what they are seeing. I have spent much of this year doing that: in forums, on panels and podcasts, and with members of parliament and peak bodies, making the case for fairer funding, realistic timelines, and policy built around older people.

What I take into those rooms comes from running the services ourselves. When we tell government an assessment timeframe is holding people up, it is because we have people waiting. Our Consumer and Quality Care Advisory Bodies, our resident forums and our conversations with families mean we hear about these problems quickly and can highlight them in the right forums.

The workforce we will need

Every reform in aged care depends on having enough people to deliver it. That is the sector's hardest problem, and one we will only solve together.

We continue to grow our own people. This year, we invested in Certificate III training, extended leadership development to our senior leaders and created a dedicated diversity and inclusion role. Dayforce, our first integrated HR system, is now being implemented to replace multiple systems and spreadsheets with one. Our focus on culture has reduced staff turnover to a record 12%, with a sector benchmark of 25% for our size organisation.

Through the "Our Voice" survey, in May, we asked our people to tell us their views on our culture, their engagement and our progress. The strongest result in the whole survey was what our values and purpose mean to the people delivering them: 91% believe in our values, and 89% believe in Warrigal's purpose.

The measure I watch most closely is the proportion of shifts filled by Warrigal staff rather than agency staff. It rose again this year to roughly 98%. Every shift we fill ourselves puts a familiar face in front of a resident: someone who knows their routine, their preferences and how they like to start their day. Our volunteers add to that. Many visit the same home week after week, and residents look forward to seeing them. We are privileged that they chose to volunteer with us.

Preparing for what comes next

Older people are coming to us later in life, often frailer and with more complex needs. This is not without clear ideas about how they want to live – and where. This means a couple of things for us: we would like to see changes in someone's health earlier. And, within Villages, we would like to provide an additional offering of care – a step between living fully independently and moving into residential care.

Technology helps us respond to changes in health. At Warrigal Goulburn, we began trialling contact-free radar monitoring, which residents know as Care Companion. It detects changes in movement and breathing, helping staff identify potential changes in a resident's condition without cameras, microphones or anything worn on the body.

Warrigal Lake South answers the second. Our newest 65-villa community village at Lake Illawarra was completed this year. At Warrigal Lake South, residents can live independently in a low-maintenance home, in a community built for connection with access to support that adapts as their needs change.

We are also building spaces for the way older people will live and receive support in future. At Albion Park Rail, our former administration centre reopened this year as the Warrigal Wellness Hub, bringing Warrigal Social, Home Services and clinical training together in one building, with a focus on allied health for older people across the Illawarra. In central Dapto, we purchased land on Byamee Street, close to shops, transport and schools. We will design it with older people, testing whether retirement living, aged care and affordable housing can sit side-by-side.

Stewardship in practice

"Stewardship also means running the organisation well. Most of that work is invisible from the outside, and all of it matters.

This year we centralised our policy and procedure framework, so every home and service works from a single source as the new Act takes effect. We also completed an asset management review, developed organisational KPIs and strengthened our cyber resilience.

Stewardship is also about how we make decisions and how openly we explain them. In 2025/2026, the Board and Executive spent focussed time on strategic planning. We wrote values statements so that Integrity, Respect, Compassion and Innovation describe behaviour we can actually recognise and to which we can hold each other to account.

Financial performance

This year Warrigal recorded a surplus of $5.66 million, compared with $23.62 million last year. Alongside our financial performance, we continued work on our payroll remediation

program, which involves a detailed review of employee pay and entitlements. We have partnered with an independent third party to develop an analytical model and assess compliance with our industrial instruments, helping ensure the remediation process is fair and equitable. The program is expected to be finalised in the second half of 2027.

It was a year of transition to Support at Home, from the Additional Service Fee to the Higher Everyday Living Fee and a transition to the new Act. Change on that scale costs before it returns.

We do not exist to produce a surplus but we need one so that we can keep going and keep building. It is what pays for the next home, the next village, and the next generation of older people who will live and be cared for in them, by us. Currently, we are focussed on a financial recovery plan, building benchmarks and accountabilities to improve our financial outcomes.

Acknowledgements

Sophie Ray has completed her first year as Chair, at a time of considerable change, and I am grateful for her wise counsel. To the Board and our Company Members, thank you for your dedication, commitment, the care you bring and the questions you ask to assist in stewarding Warrigal.

My Executive colleagues carried a heavy load this year, given the volume of change, implementation and development. They carried it well and led with positive intent and a strong engagement to enhance culture. Every achievement in this report belongs to a group of people who did the work.

And to our staff and volunteers: the Act, the pillars and the frameworks all come down to the time you spend with someone who needs you. That is where a world where older people feel known, loved and connected is built.

It remains a privilege to work alongside you.



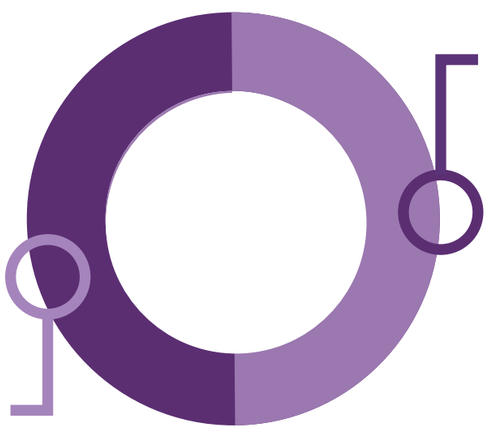
Jenni Hutchins

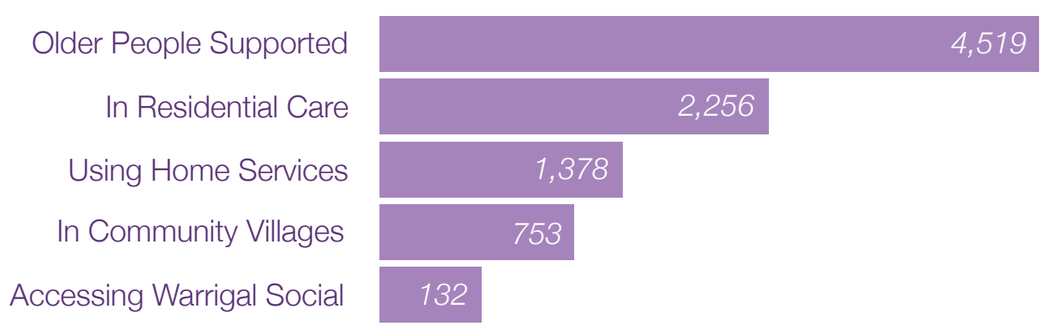
Chief Executive Officer





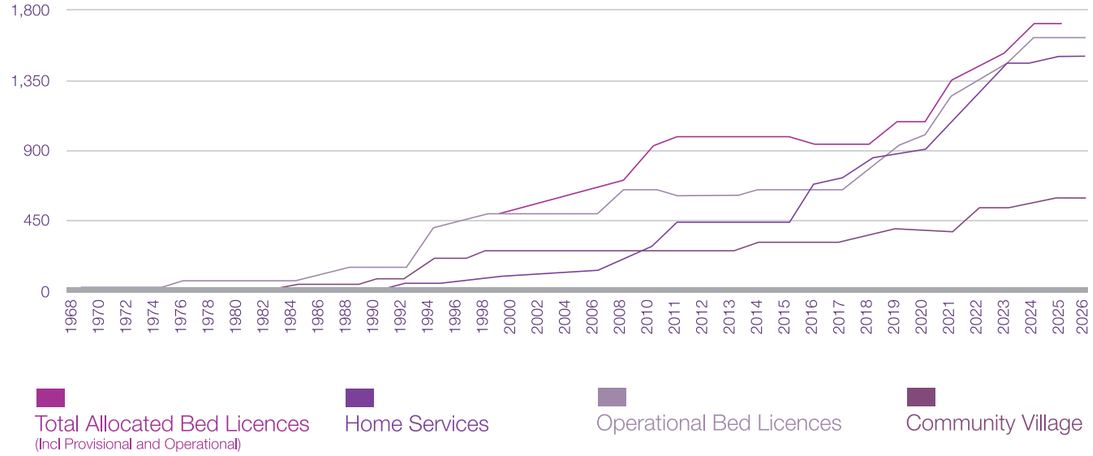
Stewardship in numbers





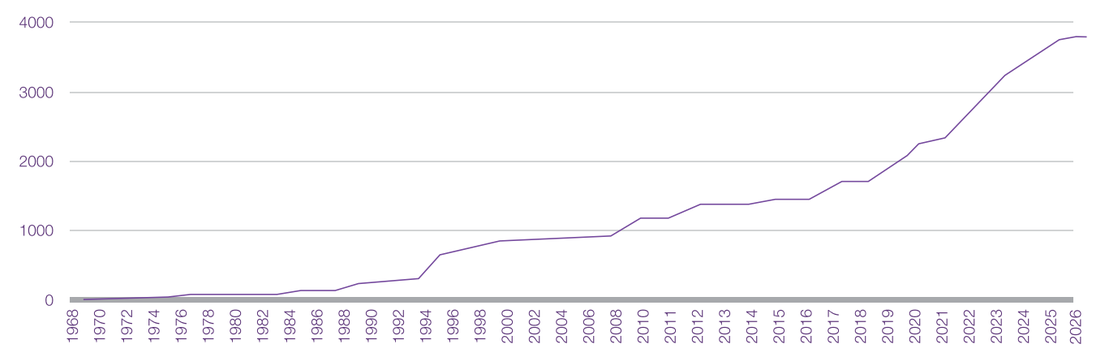
Growing Responsibly

History of Service Growth



*Places to people from 1 November 2025

Combined **Growth History**



Our Board of **Directors**

All members during 2025/2026



Sophie Ray
Board Chair
Independent
Non-Executive Director
Commenced 31/03/2025
- Chair of the Nominations and Remuneration Committee (from 24/11/2025)
- Ex-officio member of all other committees (from 27/10/2025)
- Member of the Care Governance Committee (until 27/10/2025)



Roger Downs OAM
Deputy Chairperson
Independent
Non-Executive Director
Commenced 28/07/1997
- Member of the Nominations and Remuneration Committee
- Chair of the Business Risk and Audit Committee (until 30/06/2025)



Scott Bridgement
Independent
Non-Executive Director
Commenced 28/01/2025
- Chair of the Business Risk and Audit Committee (from 01/07/2025)



Daniel Rowan
Independent
Non-Executive Director
Commenced 17/10/2023
- Member of the Business Risk and Audit Committee



Lorna Moxham
Independent
Non-Executive Director
Commenced 17/05/2024
- Member of the Care Governance Committee



Helen Newman
Independent
Non-Executive Director
Commenced 27/10/2004
- Chair of the Care Governance Committee
- Member of the Growth and Sustainability Committee



Suze Mandicos
Chief Financial Officer
Joint Company Secretary
Commenced 31/03/2025



Jenni Hutchins
Chief Executive Officer
Joint Company Secretary
Commenced 15/11/2023



Nicky Sloan
Independent
Non-Executive Director
Commenced 28/03/2022
- Member of the Care Governance Committee



Philip Thompson OAM
Independent
Non-Executive Director
Commenced 27/10/1999
- Chair of the Growth and Sustainability Committee

For complete biographies of the Board and Executive Team, **please scan**.

Company Members (Life Members)

Alan Cluff
Margaret Collins
Carol Gribble
Alan Hardy OAM
Wynand Janssen*
Brian Monk
Wayne Morris OAM
Judy Mullan

*Wynand (Wyn) Janssen retired from the Board on 27 October 2025, having served as Board Chair, Independent Non-Executive Director, Chair of the Nominations and Remuneration Committee and ex-officio member of all other Board committees.

What **Stewardship** Means at Warrigal

Stewardship is about taking responsibility for what matters most. At Warrigal, it means caring for older people with dignity, strengthening the communities we're part of, supporting the people who deliver care, and making decisions that protect the future of our organisation for generations to come.

Our **Executive Team**

As at time of print



Jenni Hutchins
Chief Executive Officer
Joint Company Secretary



Peter Hutchinson
Chief Property Officer
• Asset Maintenance • Property Development • Sustainability



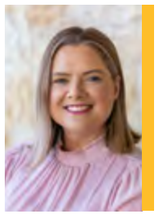
Craig Smith
Chief Operating Officer
• Residential Care Homes • Village Services • Home Services • Club Socials • Wellness and Lifestyle



Maree Healey
Chief People and Culture Officer
• Culture • Industrial/ Employee Relations • Learning and Development • Talent Management and Recruitment • Volunteer Management



Suze Mandicos
Chief Finance Officer
Joint Company Secretary
• Finance • Procurement • Work, Health and Safety • Payroll • Rostering • Risk



Amanda Archer
Chief Strategy and Experience Officer
• Marketing • Internal Communications • Customer Relations • Mergers and Acquisitions • Social Policy • Innovation • Advocacy • Feedback and Investigations • Strategy and Planning



Andrew Craig
Chief Information Officer
• Cybersecurity • Digital Transformation • Information Technology



Natalie Molloy
Chief Clinical Officer
• Clinical Governance
• Continuous Improvement
• Clinical Education • Operational Quality & Compliance

Strategic Plan
Towards 2030

Our **Vision**

A world where older people feel **known**, **loved** and **connected**.

Our **Purpose**

We exist so that older people live their best lives, on their terms.

Our **Values**

Respect
Compassion
Integrity
Innovation

Our **Strategic Intent**

To boldly lead with purpose, grounded in trust, and designed around the dignity, choice, and everyday lives of older people.

Customers

Strategic Goal

We deliver connection, support and services built on rights, relationships, compassion and respect.

Services

Strategic Goal

We provide exceptional, personalised services to deliver outcomes through trusted relationships, connection and choice.

Colleagues

Strategic Goal

We cultivate a flexible, supportive and values-based culture where skilled people and volunteers thrive, grow and lead.

Growth

Strategic Goal

We are a trusted leader, scaling innovative, values-led services and partnerships that advance community outcomes.

Stewardship

Strategic Goal

We are disciplined; leading with accountability and integrity to be sustainable for future generations.



Stewardship in Action



Key **Achievements** of 2026

Throughout the year, stewardship shaped how we cared, led, invested and prepared for the future. These are some of the milestones that defined 2026.

REFORM

Leading through aged care reform

Warrigal transitioned to the new Aged Care Act and Support at Home program, while strengthening systems, governance and services to support the new rights-based aged care environment.

QUALITY

Strengthening clinical governance

The establishment of our Chief Clinical Officer role and Clinical Services portfolio was supported by a new Enterprise Clinical Governance Framework, creating a consistent approach to clinical quality and oversight across Warrigal.

GROWTH

Warrigal Lake South completed

Our newest Community Village reached practical completion in July 2026, delivering 65 new two-bedroom villas and expanding choice for older people wanting to remain independent and connected as their needs change.

COLLEAGUES

A strong connected workforce

Our “Our Voice” survey achieved 100% participation, with employee engagement at 82%. Around 98% of shifts were filled by Warrigal colleagues instead of agency staff, supporting greater continuity and familiar relationships for residents.

INNOVATION

Exploring new approaches to care

Warrigal Goulburn is trialling contact-free radar as a predictive health tool, flagging changes in residents’ breathing, heart rate and movement before symptoms appear. Early alerts are helping staff act sooner, with encouraging early results for falls and infection care.

COMMUNITY

A community that gives back

638 volunteers contributed more than 42,000 hours across Warrigal during the year, continuing a long tradition of community contribution. Donations and fundraising also helped provide equipment, furnishings and activities that enhance everyday life for residents.

Forward *Focus*

Stewardship in Action

Stewardship means looking beyond today. As Warrigal responds to reform, changing expectations and the needs of an ageing population, our focus is on making responsible decisions today that strengthen our services and prepare Warrigal for the future.

Quality & Care

Embedding the new Aged Care Act and Strengthened Quality Standards while continuing to strengthen clinical governance, quality and customer outcomes.

Innovation & Technology

Building on our predictive health radar pilot, introducing smart wellbeing technology at Warrigal Lake South Community Village and developing new digital tools for movement and connection. Exploring the safe and ethical use of AI to support our people and enhance care.

Sustainability

Strengthening our workforce, financial position, assets and operations to ensure Warrigal remains sustainable for future generations.

Growing Smarter, Not Just Bigger

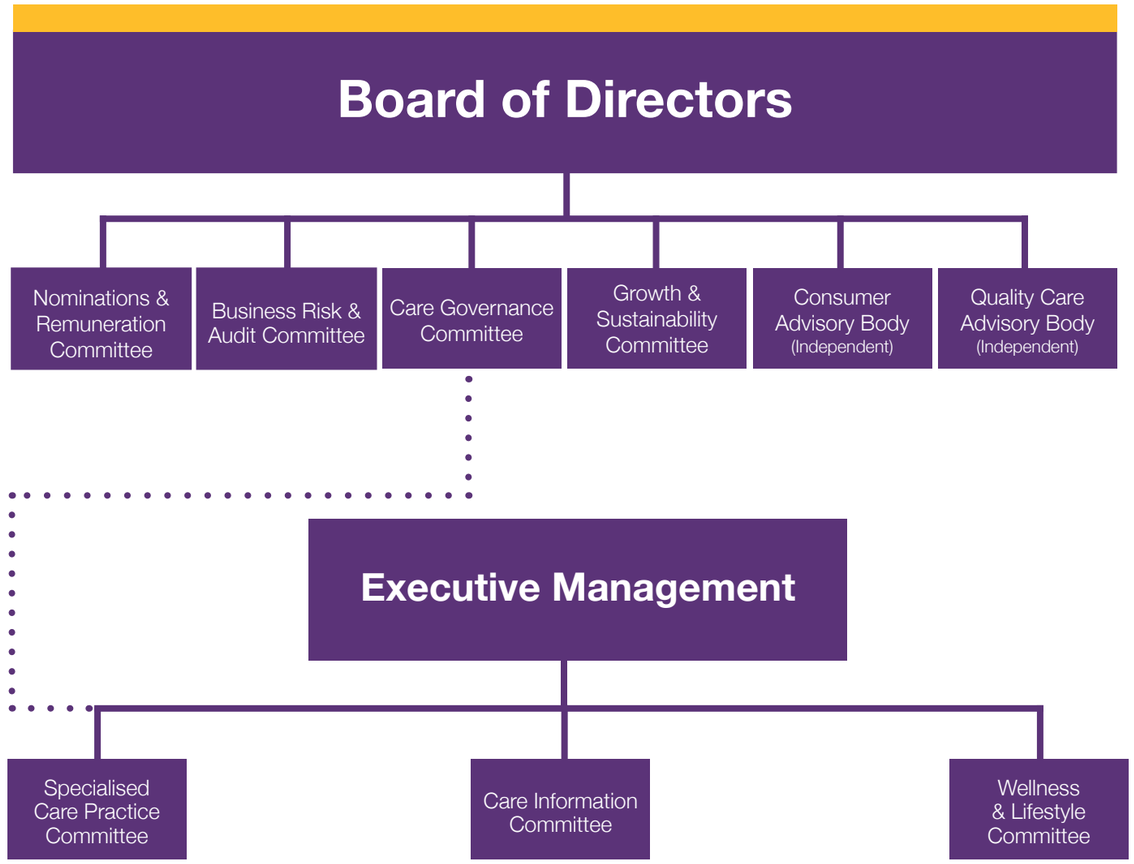
Demographic mapping across NSW and the ACT guides where Warrigal invests, with a focus on expanding home services, filling Warrigal Lake South Community Village and reviewing its new membership model, expanding at Warrigal Mount Terry, and developing a future-focussed model of care at Byamee Street, Dapto to meet changing needs.

Our Quality Framework

Our Quality and Clinical Governance Frameworks guide how we monitor performance, manage risk and improve care. Ethics training is helping translate rights-based care into everyday practice, with progress regularly reported through to Executive meetings.



Our **Quality Framework**



Stewardship of Community

Stewardship of Care

Residential Aged Care

Stewardship of care starts with understanding the person behind the care we provide. Across Warrigal's Residential Care Homes, our focus is on creating places where people feel known, respected and supported to continue the relationships, interests and routines that matter to them. This means looking beyond day-to-day care needs to understand each person's story, preferences and connections. It means supporting families through change, creating opportunities for residents to contribute to their community, and providing continuity and familiar relationships as needs and circumstances change.

Our residents **at a glance**

1,366 female
769 male

121 respite care residents*
24 average days stayed

2,135 permanent care residents
1,045 average days stayed

96.40% occupancy

*excluding transfers to permanent care

Making the transition into care more **personal**

Moving into residential aged care is a significant change, not only for the person moving but also for their family. This year, Warrigal continued the rollout of our Customer Engagement Partner (CEP) model, providing additional support during a resident's first 12 weeks in their new home. First piloted at Warrigal Mount Terry in January 2025, the CEP takes time to understand each resident's story, preferences, interests and relationships, while helping residents and families become familiar with their new home, services and rights. Support is available face-to-face, by phone or online, helping families stay involved even when they live some distance away. Feedback from the pilot was overwhelmingly positive. The additional support helped ease the transition into care and enabled individual preferences and needs to be identified and acted on earlier. Following the success of the pilot, the model continued to expand across Warrigal's Residential Care Homes during the year. The CEP model puts our vision of being 'known, loved and connected' into practice by making relationships and understanding the individual part of the resident experience from the beginning.



Kevin Jones, Warrigal Stirling Resident

Supporting people through **life's changes**

For Ron and his wife Gloria, Warrigal became home when they moved in together in 2023. He recalls being welcomed warmly and developing close relationships with the people around them. When Gloria passed away in April 2025, those relationships became particularly important. Staff supported Ron and his family through their grief, with some attending Gloria's funeral in their own time. Moving from the room he had shared with Gloria was another significant change.

The team helped make his new room feel familiar, surrounding him with their belongings, photographs and memories while supporting him to establish a new routine. The things that have always mattered to him have continued to be part of life at Warrigal. He has enjoyed fishing trips and outings, celebrated birthdays surrounded by family and continued the Christmas traditions he once shared with Gloria.

Ron's experience is a reminder that continuity of care is also about continuity of identity, relationships and the memories that make a place feel like home.

"Even though we would have loved to stay in our own house, this is the best alternative where all of my needs are met in a respectful manner. I honestly could not be better looked after than I am here.



Belonging, purpose & voice

Bringing people **together**

At Warrigal Queanbeyan, Den shows another side of what it means to feel at home: continuing to contribute to the community around you. Den and his wife Jean moved to Warrigal Queanbeyan in 2021. When Jean later moved into Memory Support, Den continued to spend as much time with her as possible.

Following her death in late 2025, he says the support of staff and fellow residents helped him through one of the most difficult periods of his life. Today, Den remains an active part of the home. He regularly plays piano at happy hour, checks in on fellow residents and makes time for people who might appreciate some extra company. He also supports fellow resident Jane during bingo, helping her follow the numbers and mark her card.

“It’s not really about the music. It’s about bringing people together.

For Den, being part of Warrigal is not just about receiving support but about continuing to have relationships, purpose and opportunities to contribute.



Having a **voice**

At Warrigal Calwell, resident Arvi is finding his own way to contribute through the home’s Residents’ Committee. An avid reader and writer, Arvi values the friendships he has developed with fellow residents and staff and describes feeling “known, loved and connected” at the home.

He sees the committee as an opportunity to support others, build friendships and contribute to the community he calls home. His involvement reflects an important part of stewardship of care: listening to residents and creating meaningful opportunities for them to shape life within their home.

Stewardship of Independence & Community

Community Villages

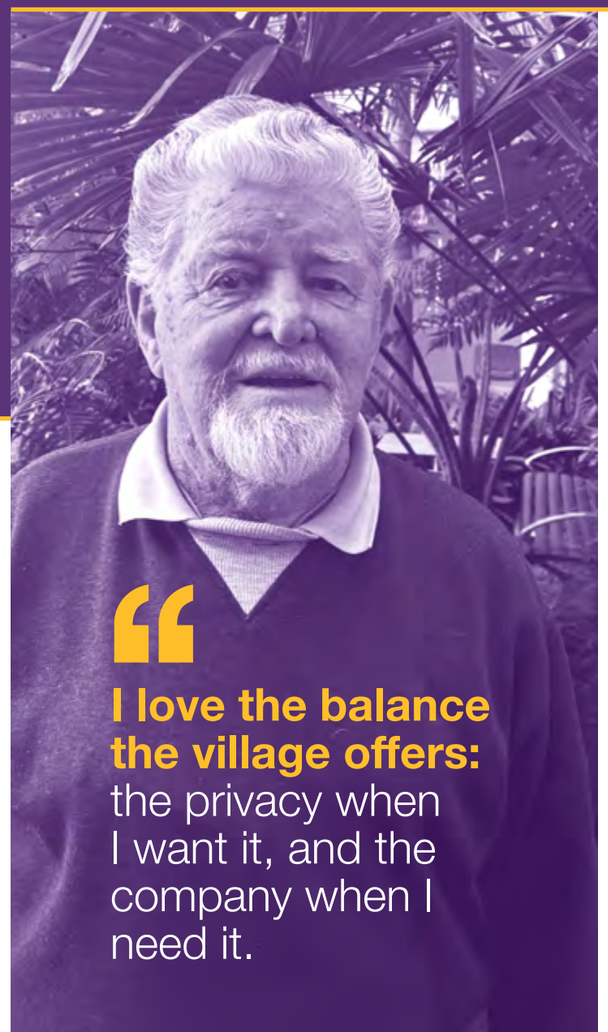
Living independently, staying **connected**

Our Community Villages are designed to give older people the freedom to live life on their own terms, with the connection of a community around them. This year, our focus continued to be on creating communities where residents can remain active, maintain their independence and shape village life around the things that matter to them.

95.39%
Occupancy

385
Single Residents

368
Couples



“I love the balance the village offers: the privacy when I want it, and the company when I need it.

Finding the right ***balance***

For Peter at Warrigal Shell Cove, that balance is exactly what makes village life work. After living locally in Shell Cove for many years, Peter admits he had reservations about downsizing and leaving his own home. Eighteen months later, he describes the move as one of the best decisions he has made. Peter continues to enjoy woodturning, the Men’s Shed and his lifelong involvement in rugby league, while friendships within the village have become an important part of his life.

A fortnightly Warrigal cleaning service provides an extra level of support that helps him stay on top of his home without compromising his independence. For Peter, reliability and familiar faces matter. Knowing when support is coming and seeing the same person where possible gives him confidence and allows him to continue living the way he chooses.

Peter’s experience reflects what stewardship of independence and community means in practice: creating places where people can continue to live independently, stay connected and access support as their needs change.

Stewardship of Independence

Home Services and Warrigal Social

Support that fits around **life**

For many older people, remaining independent means continuing to live in the place they know best, surrounded by familiar routines, memories and community. Warrigal Home Services provides personalised support that can adapt as individual needs change, helping people remain safely and confidently at home. This year also marked a significant change for home-based aged care with the introduction of the Support at Home program in November 2025. Warrigal transitioned its Home Services to the new program, adapting our systems and services while continuing to support customers through the changes. As part of this transition, we established a dedicated General Manager role for Home Services, strengthening leadership and focus as the service moves into its next phase.

During the year, Warrigal Home Services supported ***1,378 customers***, with a further ***132 customers*** accessing Warrigal Social.

Illawarra
Total Customers: 1,075

109	Warrigal Social
257	Warrigal Home Services (HCP)
126	Warrigal Home Services (Private and Brokered Services)
505	Warrigal Home Services (CHSP Individual)
78	Warrigal Home Services (Veterans Home Care)

Southern Highlands
Total Customers: 435

23	Warrigal Social
173	Warrigal Home Services (HCP)
36	Warrigal Home Services (Private and Brokered Services)
138	Warrigal Home Services (CHSP Individual)
65	Warrigal Home Services (Veterans Home Care)

Independence in the place he knows best

At 90, Jack Muir has called Warrigal Albion Park Rail Community Village home for 26 years, moving there with his late wife, Joy. Today, Jack receives Home Services support with personal care, domestic tasks and social support.

These regular visits help him continue living independently and with dignity in a home filled with memories. Just as importantly, Jack values the relationships that come with that support. The companionship and connection of his weekly visits have become an important part of his life.

Jack's experience shows how the right support, provided around the individual, can make a meaningful difference to independence, confidence and connection at home.



"I would be lost without them.

Staying connected through **Warrigal Social**

Independence is also about staying connected to other people and the community. Warrigal Social continued to provide opportunities for older people to connect, participate and enjoy new experiences.

Through outings, activities and shared interests, customers can maintain friendships, meet new people and remain active in their communities.





Social Media Followers

As of October 2026:

1123

6646

4073

231

Stewardship of Belonging

Building Connection and Inclusion

Connection and belonging are an important part of living well. Across Warrigal, we continued to strengthen how we create inclusive communities where people feel respected, represented and able to participate. This year, that included building cultural understanding, making information more accessible and creating opportunities for residents, customers, families and communities to connect.

Making information more **accessible**

Warrigal commenced a Document Translation Project to make important information more accessible to older people from culturally and linguistically diverse backgrounds. The project is identifying priority documents for translation, helping more people access and understand important information at times of transition in their lives.

Connecting with our **communities**

Connection extends beyond our homes and services. Throughout the year, Warrigal brought people together through events, celebrations and community activities. From Harmony Day in Canberra, the Warrigal Lake South Open Day and other events, these opportunities strengthened connections with our residents, customers, families and our broader communities.

Extending our **connection**

Warrigal's social channels help us stay connected with families, communities and the people who make up Warrigal, while sharing stories, achievements and information from across our services.





Stewardship of Community

Volunteers

The power of giving **time**

Volunteers have been part of Warrigal since our earliest days, bringing companionship, connection and community into the lives of older people. This year, **638 volunteers contributed more than 42,000 hours** across Warrigal. Our volunteer community grew by 23%, while hours contributed increased by 6%, with a Net Promoter Score of 93.

But the impact of volunteering is measured in more than hours. It can be found in the conversations, friendships, activities and moments of companionship that help older people feel known, loved and connected.

A commitment that **lasts**

This year, 53 volunteers were recognised for a combined 360 years of service to Warrigal. 39 received 5-year awards, 10 received 10-year awards, 3 received 15-year awards and 1 received a 20-year award.

These milestones reflect something important about our volunteers: they don't just give their time, they choose to keep giving it, year after year, building lasting relationships with residents and communities.

50 years of **community contribution**

2026 also marked 50 years of the Warrigal Care Auxiliary, established in March 1976 when 15 local women came together with a shared desire to support older people. Over five decades, Auxiliary members have raised and donated more than $1.7 million, helping fund equipment, furnishings, buses and the Warrigal Op Shop, leaving a lasting contribution to generations of older people.

Celebrating Extraordinary Service

2026 Norm Rowland Volunteer Award recipients

- **Pauline Baxter, Northern recipient:** More than 41 years of contribution to Warrigal, including continuing to volunteer after retiring from the Warrigal workforce.
- **Janice Grimson, Southern recipient:** More than 11 years volunteering at Warrigal Bundanoon, supporting residents through companionship, fundraising and the community café.

Warrigal was awarded Exemplary Volunteer Involving Organisation accreditation by The Centre for Volunteering in August 2026, recognising that our volunteer systems and practices meet the National Standards for Volunteer Involvement. Warrigal is one of only a small number of organisations to achieve the endorsement, which is valid for three years.



Stewardship of Our People

Our People

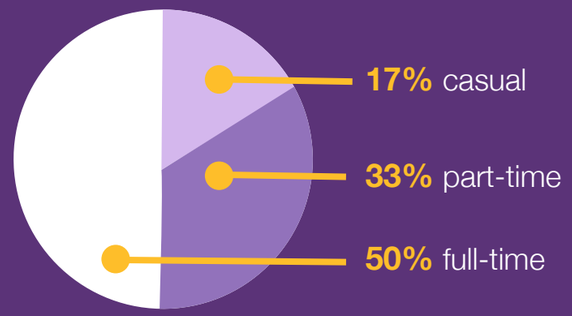
A workplace people **want to be part of**

Our people are central to the experience of every resident, customer and family we support. Building a sustainable workforce means creating a workplace where people feel valued, supported and able to do their best work, and where they want to stay and build their future.

Throughout 2025/26, Warrigal continued to listen to the experience of our people and use their feedback to understand what is working well and where we need to improve. This is an important part of stewardship of our people: creating the conditions for a capable, committed workforce over the long term.

Our people at a glance

- **2,646** employees
- **78%** female
- **22%** male
- **73%** of managers are women
- **4 of 8** Board Directors are women
- **5 of 8** Executive Managers are women



Listening to **Our Voice**

In May 2026, Warrigal conducted its third "Our Voice" Employee Engagement Survey, giving colleagues across the organisation an opportunity to share their experience of working at Warrigal. For the second consecutive year, participation remained very high, increasing from 98% in 2025 to 100% in 2026. The results provide an important measure of how our people are feeling about their work and Warrigal's progress.

Achieving 100% participation gives Warrigal a strong evidence base for understanding the employee experience and identifying where further attention is needed. The survey is not an endpoint. Teams are using their results to develop local action plans, supported by quarterly reviews to monitor progress and turn feedback into practical improvements.

82% Engagement | 73% Wellbeing | 77% Progress | 100% Participation

Building Capability for the **Future**

Investing in people for the **long term**

A sustainable workforce depends not only on attracting people to Warrigal, but on giving them opportunities to develop, grow and build meaningful careers. During the year, Warrigal continued to invest in workforce capability, with a focus on strengthening the skills needed to respond to aged care reform, changing customer expectations and increasingly complex care needs.

148 colleagues* completed or progressed formal qualifications during the year, strengthening skills within Warrigal and creating pathways for people to build careers in aged care.

Leadership development also remained an important focus, with regular Leader Series sessions featuring guest speakers who shared their own leadership journeys, including the challenges, lessons and experiences that shaped them.

The sessions gave Warrigal leaders an opportunity to reflect on their own approach, learn from others and build greater confidence in leading people, navigating change and supporting strong team cultures.

Strengthening **workforce sustainability**

Continuity matters in aged care. Familiar colleagues help build trusted relationships with residents and customers and contribute to greater consistency in the way support is provided. During the year, around 98% of shifts were filled by Warrigal colleagues rather than agency staff, reducing reliance on external agency workers and supporting greater continuity for older people.

Developing existing colleagues, creating career pathways and maintaining a stable workforce are important as Warrigal prepares for future workforce needs. Together, these efforts help ensure we have the capability and experience needed to continue supporting older people into the future.

> **Our annual employee turnover rate in 2025/26 was 12.04%**

*1 July 2025 - 30 June 2026

From listening **to action**

Listening to our people matters most when their feedback leads to action. Following the 2025 “Our Voice” survey, Our Voice Champions were established, bringing together colleagues from every site and service and a broad range of roles. When the group came together, they identified an opportunity to refresh Warrigal’s signature behaviours and make them more meaningful to the way people work every day. Working together, the Champions developed new behaviours for each of Warrigal’s four values:

Integrity: We speak up. We seek truth, build trust and do what’s right.

Respect: We are considerate. We value each person’s dignity and choice.

Innovation: We embrace change. We stay curious and are committed to continuous learning and improvement.

Compassion: We are kind. We listen deeply and respond with empathy.

Warrigal’s values have not changed. What has changed is how they are expressed in everyday behaviour, with the new statements developed by the people who put them into practice. The behaviours will be embedded across recruitment, performance and development, and employee recognition, helping connect Warrigal’s values with the everyday experience of our people.



Recognising experience, building for the **future**

50 years of care, connection and **experience**

When Paula Mammone began working in aged care in the 1970s, she expected to build a career in administration. Instead, day-to-day contact with residents led her in a different direction. Paula began to recognise the emotional and social challenges many older people faced when moving into care, particularly the loss of independence, familiar surroundings and established routines. Wanting to provide greater support, she completed a Diploma of Welfare through night study and helped develop a stronger focus on social and emotional support for residents. Now celebrating 50 years in aged care, Paula continues to work as a Social Welfare Officer at Warrigal Wollongong. Across five decades of reform and change, Paula says one thing has remained constant: the importance of knowing the person behind the care.

> **It's doing the little things that they remember.**

Paula's experience reflects the value of retaining skilled and experienced people within aged care. The knowledge, relationships and understanding built over a long career strengthen teams and help ensure older people continue to receive personalised support through some of the biggest transitions in their lives.



Recognising **long service**

Paula's milestone was one of many recognised across Warrigal during the year.
278 colleagues were recognised for long service milestones ranging from 5 to 50 years.

Long service represents more than time with an organisation. It reflects experience retained, relationships built and knowledge passed on to colleagues across generations.



Supporting **gender equality**

Warrigal's 2026 reporting to the Workplace Gender Equality Agency continued to demonstrate strong gender pay equity.

- -1.0% Average total remuneration gender pay gap
- 0.7% Median total remuneration gender pay gap

A negative average gap means that, on average, women received slightly higher total remuneration than men across Warrigal. While remuneration is one measure of equality, gender equality also includes equitable access to career opportunities, workplace flexibility and caring responsibilities, and creating a workplace where people feel safe and respected. Warrigal has established three measurable gender equality targets to progress by 2029, focussed on increasing men's uptake of primary parental leave, increasing the proportion of managers working part-time and strengthening Board oversight of sexual harassment prevention and response.

Looking after today's workforce while **preparing for tomorrow**

Stewardship of our people means taking a long-term view. It means listening to what our people tell us, investing in their capability, recognising the contribution they make and addressing the workforce challenges that will shape aged care in the years ahead. By strengthening engagement, capability, equity and workforce stability, Warrigal is working to ensure our people can continue to provide the relationships and quality of support older people rely on.

Clinical Care, Indicators and Strengthened Standards

Strengthening **clinical governance**

This year marked an important step in strengthening clinical leadership across Warrigal with the establishment of the Chief Clinical Officer role and the Clinical Services portfolio. A new Enterprise Clinical Governance Framework was developed, creating a single governance approach across Residential Care, Home Services and Community Villages. The framework brings together clinical quality, consumer experience, safeguarding, workforce capability, risk and accountability, aligned to the Strengthened Aged Care Quality Standards and the reformed aged care environment. This work has strengthened oversight, clarified accountability and created a more consistent approach to how clinical quality and risk are monitored across Warrigal.

Turning information into **improvement**

Warrigal continued to strengthen how clinical data is reviewed and used, with a greater focus on identifying emerging risks and translating information into action rather than compliance reporting alone. Clinical reviews also identified opportunities to reduce duplication and administrative burden, increase clinical presence at the point of care and strengthen multidisciplinary practice. One initiative currently underway is the redesign of governance meetings, which is expected to redirect approximately 11,000 hours each year back to direct, front-facing care once fully implemented.

Strengthening **medication safety**

Warrigal also developed the implementation approach for the Aged Care On-site Pharmacist model, embedding medication expertise within residential care homes and multidisciplinary teams. This work supports stronger medication review, safer use of high-risk medicines, antimicrobial stewardship, restrictive practice oversight and education for colleagues.



Quality, Indicators and Continuous Improvement

Embedding the Strengthened **Quality Standards**

With the Strengthened Aged Care Quality Standards now in effect, Warrigal continued to embed the new requirements across governance, clinical practice and service delivery. Work during the year strengthened organisational readiness for provider registration, clarified quality systems and further aligned clinical governance with the rights-based approach underpinning the new Aged Care Act. The focus is not only on meeting regulatory requirements, but on using stronger systems, data and oversight to identify risks earlier and improve the quality and consistency of care.

Looking **Ahead**

Warrigal will continue to strengthen clinical governance, quality monitoring and the use of data to support earlier intervention and continuous improvement. Future priorities include palliative and end-of-life care, falls prevention, medication optimisation, chronic disease management, dementia and mental health support, and the development of more consistent evidence-based clinical programs across services.

Measuring what matters

Clinical indicators provide an important view of quality and safety across Warrigal and help us identify trends, emerging risks and areas for improvement.

Falls

Falls increased slightly overall, although rates trended downward in the final quarter of the year. Warrigal strengthened falls prevention through updated policies, new clinical guidelines and the introduction of a quarterly falls forum.

Medication incidents

Medication incidents reduced overall, continuing the positive trend following the introduction of electronic medication systems in the previous year and strengthened medication management processes.

Behaviour-related incidents

Behaviour-related incidents reduced overall, supported by the implementation of Warrigal's Dementia Action Plan and continued investment in dementia-specific education and workforce capability.

Infections

Infection-related incidents reduced overall, supported by ongoing improvements in vaccination, surveillance, education and infection prevention and control practices across Warrigal.

Skin injuries

Skin injury incidents increased slightly overall. During the year, Warrigal introduced a standardised skin care protocol and undertook targeted research to strengthen prevention, assessment and management practices.



Food and Dining

Food and dining remained an important focus this year as Warrigal continued to respond to the Strengthened Aged Care Quality Standards and improve the experience of residents across our homes. Work included simplifying and standardising menu systems, strengthening the management of texture-modified meals, digitising food safety systems and creating more consistent approaches across Warrigal's care homes. Hotel Services also worked closely with Warrigal's Feedback and Investigation Team and catering partners to strengthen how resident feedback about meals and dining is heard and acted on.

At Warrigal Hughes Harrison House, a major kitchen upgrade enabled meals to be cooked fresh onsite, delivering a change residents had been seeking since Warrigal acquired the home. A further kitchen upgrade is planned for John Flynn House.

Food safety also remained a strong focus, with all **13 Warrigal Residential Care Homes achieving an A-grade food safety rating**. A single NSW Food Authority-registered auditor now audits all homes across NSW and the ACT, helping provide a consistent approach to food safety and quality across Warrigal.

Star Ratings

The Australian Government's Star Ratings system provides a simple way to understand and compare the quality of residential aged care homes. Each home receives an overall rating from one to five stars, based on measures including compliance, quality, resident experience and staffing.

Star Rating	Definition
★	Significant improvement needed
★★	Improvement needed
★★★	Acceptable
★★★★	Good
★★★★★	Excellent

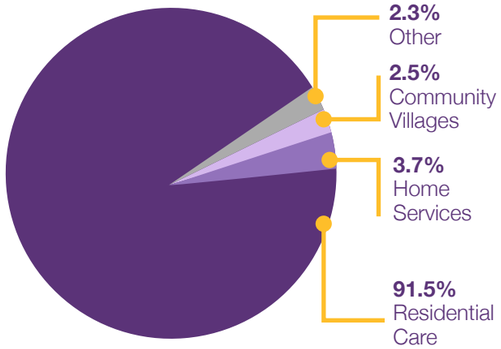
As of August 2026, Warrigal has achieved:

★★★ **3 stars** for Bundanoon and Hughes.

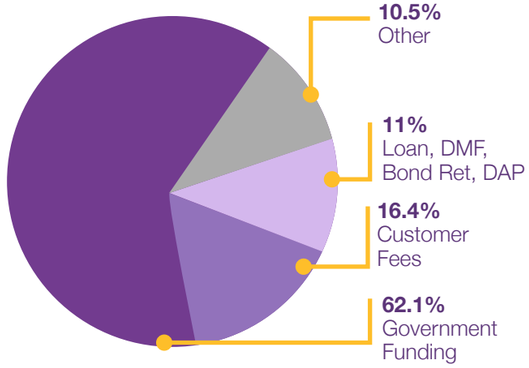
★★★★ **4 stars** for Albion Park Rail, Calwell, Coniston, Goulburn, Mount Terry, Mount Warrigal, Queanbeyan, Shell Cove, Stirling, Multicultural Village and Wollongong.

Financial **Snapshots**

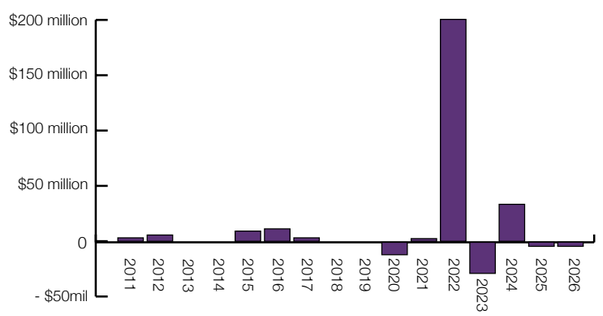
Summary of Expenditure by **Service Type 2026**



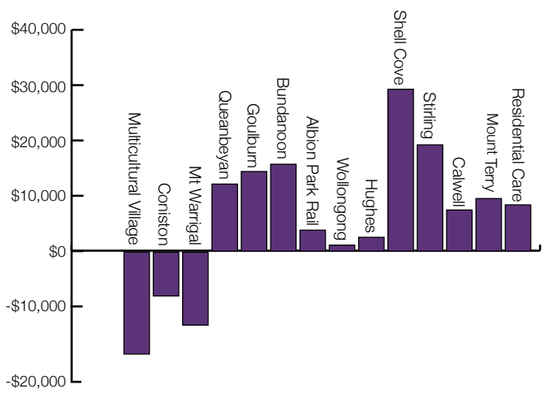
Summary of **Income Source 2026**



Cash from **Operating Activities**

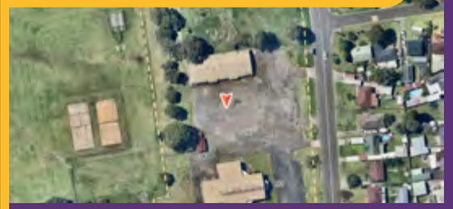


2025-26 EBITDA
(Earnings Before Interest, Tax, Depreciation and Amortisation) for Residential Care Homes Per Bed



Milestones

2010 | Site Acquired



2023 | Development Approved



2024 | Construction Commenced



2025 | Prototypes Completed



2026 | Village Completed



Stewardship of Growth

Warrigal Lake South

Warrigal Lake South reached a significant milestone this year, moving from construction towards welcoming a new community. Practical completion and the Occupation Certificate were achieved in July 2026, marking the completion of a project that has been part of Warrigal's long-term plans since the site was acquired in 2010.

The new village includes 65 modern two-bedroom villas and gives older people greater choice in how and where they live as they age. Warrigal Lake South combines a modern, low-maintenance home with a connected community, supporting people to live independently today while planning confidently for tomorrow.

Warrigal Lake South also introduces a new membership model for Warrigal. Residents can access care and support services directly within the village as their needs change, supported by smart wellbeing technology that gives early visibility of emerging needs. The model is designed to help residents age in place with confidence, and the learnings will shape how Warrigal's villages operate in the future.

Warrigal Lake South represents more than the completion of a new development. It is an investment in Warrigal's future and in creating more opportunities for older people to live independently, stay connected and access support as circumstances change.

With active sales now underway, the next milestone will be welcoming the first residents and beginning to build the new Lake South community.



Stewardship of Assets & Growth

Property and **Infrastructure**

Warrigal continued to invest in the places where people live, work and connect during 2025/26, balancing the care of our existing assets with planning for future community need. This work ranges from refurbishing homes and improving resident comfort to creating new spaces, extending capacity and preparing for future growth. Good stewardship of our property portfolio means looking beyond immediate needs. It is about maintaining safe, welcoming environments today while making thoughtful investments that protect the value and usefulness of our assets for years to come.

Renewing our **Spaces**

During FY2025/26, 32 units were refurbished across Warrigal's village portfolio from Queanbeyan to The Links Seaside by Warrigal in Wollongong. Works included kitchens, bathrooms, flooring, painting, LED lighting and appliances, improving functionality, presentation and long-term asset value while reducing future maintenance needs.

- Air conditioning upgrades were completed in 123 resident rooms, including 71 rooms at Warrigal Albion Park Rail and 52 at Warrigal Hughes, improving comfort for residents.
- The kitchen at Warrigal Hughes Harrison House was upgraded to support a move from cook-frozen to cook-fresh meal preparation, strengthening the dining experience for residents.
- The former Albion Park Rail administration building was renovated and reopened in March 2026 as a Wellness Hub, creating space for Warrigal Social, Clinical Training and Home Services.
- At Warrigal Calwell, a resident-inspired library was created with more than 2,000 books, along with a fireplace, artwork and world map, creating a welcoming space shaped around resident interests.
- At The Links Seaside by Warrigal, structural fatigue and ageing decking around the Reflection Pond were addressed through renewal works including eco decking, lighting and services, with provision for future additions. The project was completed in time for ANZAC Day commemorations.



Planning for future **community need**

At Warrigal Mount Terry, design and builder mobilisation progressed for an additional 22 beds following a $10 million ACCAP grant.

At Byamee Street, Dapto, land acquired for future development moved into master planning in August 2026, with Board endorsement targeted for Q1 2027 and a development application planned for mid-2027.

At Warilla, Warrigal continued to explore options for Assisted Living apartments as part of longer-term planning.

At a **glance**:

- 32 village unit refurbishments
- 123 resident rooms with air conditioning upgrades
- $10 million Warrigal Mount Terry grant
- 22 additional beds planned
- 2,000+ books in the Warrigal Calwell library
- 35,321 maintenance requests

Taken together, these projects demonstrate what stewardship of property means at Warrigal: looking after what we already have, listening to how our spaces can work better for the people who use them, and investing responsibly so our communities are ready for the future.

Our **Locations**

Warrigal Central

Administration Centre
Level 2, 10 Pioneer Drive
Oak Flats NSW 2529
Phone: 1800 927 744
Fax: 02 4257 4232

Illawarra Auxiliary
Op Shop
George Street
Warilla NSW 2528
Phone: 02 4296 3794

Property Services Depot
121 Industrial Road
Oak Flats NSW 2527

Wellness Hub
2 Pine Street
Albion Park Rail NSW 2527

Warrigal Residential Care Homes
Albion Park Rail / 148 places
2 Pine Street
Albion Park Rail NSW 2527

Bundanoon / 90 places
20 Hill Street
Bundanoon NSW 2578

Calwell
43 Were Street / 153 places
Calwell ACT 2905

Coniston / 59 places
91 Bridge Street
Coniston NSW 2500

Goulburn / 165 places
7 St Aubyn Road
Goulburn NSW 2580

Mt Warrigal / 40 places
5 Rowland Avenue
Mount Warrigal NSW 2528

Mount Terry / 151 places
95 Daintree Drive
Albion Park NSW 2527

Warrigal Residential Care Homes (cont.)
Queanbeyan / 130 places
Cnr Canberra Avenue &
Campbell Street
Queanbeyan NSW 2620

Shell Cove / 131 places
50 Harbour Boulevard
Shell Cove NSW 2529

Stirling / 144 places
41 Fremantle Drive
Stirling ACT 2611

Wollongong / 155 places
1 Ross Street
Wollongong NSW 2500

Hughes / 176 places
95 Groom Street
Hughes ACT 2605

Multicultural Village /
100 places
1 Eyre Place
Warrawong NSW 2502

Warrigal Home Services
Administration
2 Pine Street
Albion Park Rail NSW 2527

Service Areas Delivered
Illawarra
Goulburn
Southern Highlands
Queanbeyan

Warrigal Social
Illawarra
2 Pine Street
Albion Park Rail NSW 2527

Goulburn
7 St Aubyn Road
Goulburn NSW 2580

Warrigal Community Villages
Albion Park / 16 villas
7-19 O'Gorman Street
Albion Park NSW 2527

Albion Park Rail / 64 villas
2 Pine Street
Albion Park Rail NSW 2527

Bundanoon / 12 apartments
20 Hill Street
Bundanoon NSW 2578

Figtree / 39 villas
69 O'Briens Road
Figtree NSW 2525

Goulburn / 36 villas
7 St Aubyn Road
Goulburn NSW 2580

Hughes / 30 townhouses
95 Groom Street
Hughes ACT 2605

Lake Illawarra / 30 villas
1-7 Grove Circuit
Lake Illawarra NSW 2528

Lake South / 65 villas
2-10 Bradman Avenue
Lake Illawarra NSW 2528

Queanbeyan / 51 villas
and apartments
3 serviced apartments
18 George Street
Queanbeyan NSW 2620

Shell Cove / 104 villas and
apartments, 6 serviced
apartments
50 Harbour Boulevard
Shell Cove NSW 2529

The Links Seaside by Warrigal /
154 apartments
1 Ross Street
Wollongong NSW 2500

Multicultural Village / 8 apartments
1 Eyre Place
Warrawong NSW 2502



Warrigal

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ABN 34 002 392 636

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For more information about this annual report contact Marketing on 1800 927 744.

Additional copies of this and previous annual reports may be downloaded from our website.

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Disclaimer: We believe the information contained in this publication is accurate at the time of production (October 2026). However, the information is subject to change without notice.