



RSL CARE SA

Annual Report 2022 - 2023



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BOARD CHAIR



Geoff Tattersall

RSL Care SA's 108th reporting year 2022/23, has once again been a demanding year. The reality is that given the nature of what we do, we can expect every year to be demanding although the nature of the pressure points may vary. COVID-19, which has become a distant memory for many in the community, but continues to be a major aged care pressure point requiring our staff to follow modified procedures that are now approaching their 4th year. Another pressure point is the high tempo of regulatory change in the sector along with the increasing financial pressure on aged care providers where many are operating at a loss and struggling to recruit the staff required to meet regulatory requirements.

Notwithstanding the challenges, RSL Care SA can be proud of the many achievements and initiatives it has been, and continues to be, involved in. Whilst most of our services are available to the general community either by regulation or commercial reality, our primary purpose of providing accommodation options for former defence force veterans and their partners continues to be achieved as we have done since 1917. A strong percentage of our residential aged care (RAC) residents have a DVA entitlement with an increasing number of those being Vietnam veterans who generally enter care earlier than the

general community, often (but not exclusively) with complications related to their service. For retirement living, the percentage is probably somewhat less although we can't be certain as we only know what our residents choose to tell us, but we do know that they understand and appreciate the ethos of defence service that is reflected in what we do for the community in which they have chosen to live. Within our Andrew Russell Veteran Living (ARVL) program, 100% of our affordable housing residents are ex-service as are our homeless veteran clients for which we have now provided more than 22,000 nights of emergency accommodation and helped many reestablish some stability in their lives.

What we do, we do very well, and that is not just me saying that. The Board and senior management monitor very carefully how our services are perceived and do so through a very comprehensive set of quality indicators. Aged care is very highly regulated, with services heavily scrutinised by independent agencies supported by a framework of mandatory reporting of adverse events and a mechanism for dissatisfied clients to take their complaints to. All three of our RAC's are fully accredited, which is no mean feat in the current post Royal Commission regulatory environment, and while we have the occasional experience of expectations not met, they are infrequent, generally involve some miscommunication that is easily fixed, are rarely reported externally and even more rarely have we been found to be at fault. We encourage residents and families to raise concerns with us so they can, and are, addressed before things unnecessarily escalate. The relatively few issues raised are more than offset by the very many positive feedback messages our staff receive from residents and family members about the care their loved ones have received. Similar favourable feedback is received from our Retirement Living and ARVL residents.

A highlight of the year was the opening of our 72-bed Romani RAC at Murray Bridge adjacent to our Waterford Estate Retirement Village. Romani is named after a WW1 battle in which SA Light



Horse elements fought, and the facility has a subtle theme recognising the region's connection to the Light Horse. The first residents entered the new facility in January 2023 and it was officially opened by the State Governor, Her Excellency the Honourable Frances Adamson AC on 24 February 2023. We were also fortunate to have Terry Shanahan speak at the opening. Terry is himself a RAAF veteran and spoke of his grandfather, Major Michael Shanahan, and his horse called 'Bill the Bastard' that came to prominence in the battle by carrying 4 wounded troopers plus his grandfather from the battlefield. The horse and rider are recognised at Romani in a statue made possible by a gift from a board member. Favourable feedback has been received since the facility opened and demand for admission is resulting in occupancy being well ahead of our expectations. Romani was not the only facility development undertaken during the year with the community centre at Hamilton Village being renovated, and 7 new retirement units under construction at Waterford are due for completion at the end of 2023. Funds were allocated to renovate the community centre at Sturt, plus various other expenditures to ensure our assets remain suitable for our clients. We have also investigated potential acquisition opportunities to enable sensible expansion. They have not eventuated for various reasons, but we will continue to consider such opportunities when they arise.

Our focus is accommodation options for veterans, however this can overlap with government policy impacting on veteran wellbeing. Over the last few years RSL Care SA has been invited by government to participate in various policy forums where veteran-related matters are under consideration

and to meet with senior officials. These have included the Royal Commission into Aged Care where RSL Care SA advocated that older veterans in care are often disadvantaged relative to other veterans, and the ongoing Royal Commission into veteran suicide where we have sought to demonstrate links between veteran homelessness and their lack of wellbeing and elevated risk of suicide. We are satisfied that the issues we have raised have gained some traction. In February 2023, RSL Care SA in conjunction with the Community Housing Industry Association (CHIA) facilitated a successful Homeless Veterans Forum in Melbourne which Sir Peter Cosgrove attended as a supporter following an approach by RSL Care



SA. We remain hopeful that the flow on from this forum will have some influence on how the \$30m federal government has committed to veterans' homelessness will be utilised. During the year, a DVA Community Housing Toolkit was released which was developed with the input of RSL Care SA and drawing on our experience. I pay tribute to our CEO, Nathan Klinge, who has led the charge with this work and secured the support of other agencies so we are not acting alone. In line



with this theme, RSL Care SA has been actively working with Kylie Russell (widow of Andrew Russell) and RAAFA WA to establish an ARVL equivalent in Western Australia which looks like getting underway imminently. Similar discussions are occurring with parties in Victoria and NSW.

I now come back to residential aged care which is the largest aspect of our operations in terms of staffing, expense and risk. This sector has always been demanding and it has become more so with the tempo of regulatory reform. These reforms have much merit in addressing weaknesses identified in the Royal Commission into Aged Care, but I fear the execution of some of the reforms, including adequacy of funding, has not been well thought through and is placing a large burden on providers, some of who will not survive, noting a number having closed already. It is pleasing that in Feb 2023 the Fair Work Commission awarded a well deserved and significant pay increase to aged care workers, but it is disappointing that the increase has been selectively applied by not recognising the positive contribution to resident wellbeing that is made by staff who may not fit the category of "direct care". An added complication is that it is yet to be proven that government has provided adequate funds to finance the increase as well as the various reforms requiring increased staff levels and a skills mix that may not be the best use of resources to improve care. RSL Care SA is coping adequately with the pressures and is positive about the future, but it is challenging.

An area of disappointment is the financial result for the year being a \$85k deficit much of which can be attributed to the unfunded cost of managing the COVID-19 outbreak and the expected deficit incurred with the commencement of Romani. However, the deficit is more than what was budgeted. It is evident that some aspects of financial oversight requires "tweaking" and those aspects are in train. Fortunately, the forecast for 2023/24 is for a strong surplus as Romani reaches full occupancy and hopefully Covid costs decline. Although not contributing to our deficit (future revenue is recognised in our accounts), it is

disappointing that the \$1.3m that we have claimed from the federal government's program to fund the cost of managing COVID-19 outbreaks has not yet been received. These claims go back at least 2 financial years and that cash could be well used to reduce overheads such as reducing the loan incurred to build Romani.

I thank the estate of Mr Les Brown, a well known member of the WW2 veteran community who passed away at the WVH during the year, and also Brian Lynch, a Vietnam veteran and WVH resident both of whom made generous donations to RSL Care SA.

I thank my fellow board colleagues for their contribution to the governance of what is a complex organisation. They give freely of their time as volunteers and bring much wisdom and experience to the table. I particularly recognise the chairs of the board sub committees – Frank Kite (Audit Finance and Governance), Liz Clare (Care and Compliance), Mark Prosser (Retirement Living) and Steve Knight (Property Strategy). Similarly, I thank Peter Moore and Ruby Cantos for serving as independent members, also voluntary, of the AFG and C&C subcommittees respectively. In conclusion, on behalf of the Board, I recognise and thank our CEO, Nathan Klinge, and his executive team for the commitment and leadership they continue to provide to their demanding, but I hope, interesting, roles. Much is being achieved under their leadership. I also thank all our staff regardless of their role for the good work they continue to do, often under difficult circumstances. At the risk of singling out individuals, I thank Ryan Ollwitz for his time managing the ARVL program which is a program with links back to our origins. Ryan left to pursue other things with family but remains very connected to RSL Care SA and our purpose. I welcome Ricky Skiathitis who has succeeded Ryan and quickly made a similarly positive impact on veterans requiring our help.

To all our staff, whether you be a boss or on the shopfloor, you make a huge contribution to the wellbeing of our clients and veterans in particular. Thank you.

CHIEF EXECUTIVE OFFICER



Nathan Klinge

As we reflect on another year's achievements and challenges, it is impossible to not think first and foremost of our residents, and our hardworking employees and volunteers. Our people come to work every day with the sole purpose of delivering exceptional care, support and accommodation for our residents and families. Our mission-based operations of aged care, retirement living, and homeless veterans are all incredibly important functions, and it's because of the dedication and passion of our staff and residents that our communities are places where everyone feels comfortable, supported, and cared for. Our care approach calls on our staff to demonstrate a genuine love for the dignity of people, and I can honestly say I see this openly on display through their actions every day.

In his report, the Chair has done a wonderful job of summarising what has been a busy and productive year for our organisation, and I'll do my best to avoid repeating what Geoff has already covered. I commend his report to you.

Although COVID continues to be at the forefront of our minds as we strive to keep ourselves, and our families and residents safe, we have for some time now been looking beyond this current battle as we plan for our future. Much of this effort has seen us reinforcing our strategies and operational plans

to underpin our organisational planning, capital service planning and model of care. We have also been focused on building the national profile of veterans in both the aged care sector and the homelessness sector, and we continue to deliver on our vision to be a trusted service provider of choice for our residents, and a rewarding and safe place to work for our employees.

Midway through this FY the Board conducted a strategic review of our existing property portfolio, and through this review the Directors have delivered a very clear statement to management showing the areas where we need to redevelop our existing assets and/or grow new capabilities. Work is already underway on this strategy with the opening of Romani this year and the current work to add seven new homes to Waterford Estate, and I look forward to reporting on future growth initiatives in the years to come. The timing of this strategic review of our property assets was quite deliberate as it then paved the way for the Board's Strategic Planning Day, but as that event fell just outside of the FY22/23 reporting period I look forward to letting you know all about that in next year's summary. Suffice to say that a new strategic roadmap has been defined for 2024 and beyond, ensuring continuous improvement and responsible growth for RSL Care SA.

In response to legislative reforms in aged care that follow recommendations from the Royal Commission, we have been called upon to be innovative, courageous, and to continually improve our service offerings. Our residents and families have always been at the heart of everything we do, but I know there are always opportunities for us to have a greater level of consumer engagement and participation to help us generate new changes that will continue to keep us at the forefront of service provision. While much of this change will be most obvious in our residential care homes, the lessons we learn and the improvements we make will certainly continue to flow right through our organisation, penetrating deeply in our retirement living and homeless veteran operations.



Speaking of homeless veterans, as the Chair mentioned, this year has seen us surpass 22,000 nights of emergency accommodation for homeless veterans through our program, Andrew Russell Veteran Living (ARVL). This figure represents over 190 homeless veterans who have sought our support over the past few years through ARVL. You'll find Ricky's ARVL report on pages 19-21, and I encourage you to have a read through this report to see just how busy the year has been for him.

The issue of older veterans in aged care is a specific area of mission that we are acutely focussed on, and RSL Care SA is represented on a number of local and national committees within the sector to advocate the needs for our older veterans as they transition into the residential aged care setting. This is an area of critical need at present as we see our Vietnam Veteran community enter the 'older Australian' bracket, and we remain very concerned about the provision of culturally-safe care to any veteran within the residential care sector nationally, wherever they might be.

In conjunction with a number of other veteran-based providers around the country, RSL Care SA also continues to advocate hard on the national stage to generate better outcomes for our nation's community of homeless veterans. The Chair has mentioned in his report the Homeless Veteran Forum that we helped facilitate in Melbourne in February of this year, and I'm pleased to report that through this Forum a strong and united group has formed that is working together to elevate the issue of veteran homelessness on the national stage. This is important work, and I

thank the Board of RSL Care SA for being willing to lean into this difficult space, as well as our partner organisations in the Homeless Veteran Forum being RSL LifeCare, Vasey RSL Care, RAAFA WA, the Salvation Army, and the Community Housing Industry Association.

Research is another area of important need for the older veteran population and the homeless veteran population, and RSL Care SA has been involved in two important areas of research over the past 12 months. The first saw Dr Monica Cations from Flinders University conduct an observational and interview study at our War Veterans Home, exploring what it means to provide Trauma Informed Care to veterans in an aged care setting. Dr Cation's important findings were published in the International Journal of Psychiatry, under the title of 'Facilitating factors for the delivery of trauma-informed aged care'. We were delighted to be a co-author of this work, and to see this important issue raised on the international stage in such a prestigious journal. I'm very grateful to Monica for shining a spotlight on this important topic.

We also worked very closely with Dr Duncan Wallace (a consultant psychiatrist, and a Commodore in the Royal Australian Navy) who published an article in the national journal, Australian Psychiatry, titled "Veteran Homelessness in Australia: What do we know? What has been done? What do we need to do?". In this article Dr Wallace highlighted the critical vulnerabilities our homeless veterans face, as well as the important work that RSL Care SA is doing through our ARVL program. I thank Dr



Wallace most sincerely for his care and attention for our community of homeless veterans.

In a pivotal chapter of our organisation's history, this year has seen us welcome a completely new community of residents through the commencement of our latest residential aged care service in Murray Bridge. Romani is colocated with our Waterford retirement living community, and the two operations nestle very comfortably together and combine to provide a very important and caring precinct for Murray Bridge and the broader Murrylands region. Through the pages of this report you'll see imagery of Romani, as well as various historical images commemorating the service of our Light Horse regiments in World War 1. Pleasingly our Romani facility received the 2023 South Australian Master Builders Association Award, out of recognition for the quality of the build that was undertaken by RSL Care SA and our builders Schiavellos.



As the Chair has reported, this year RSL Care SA has delivered a slight deficit (\$85k) for the year when we were budgeting for a surplus, however the organisation remains financially stable and we forecast a responsible budget surplus for FY23/24. Our overall result reflects an organisation that is in a very good position and is moving forward,

particularly with the commencement of our new service at Romani, and the ongoing strength of our retirement living communities where sales remain strong. We continue to govern our organisation in such a manner that we are compliant across all aspects of our governance accountabilities, and as the Chair reported all three of our residential care homes have received full accreditation from the federal government at a time when many others struggle to attain this level of compliance. The considerable perseverance, care, and exceptional skills of our teams is evident in delivery of all of these outcomes.

Despite our successes we are not standing still. There is plenty of work still to be done with the new federal government enshrining Royal Commission reforms in aged care legislation, the AN-ACC funding model replacing ACFI from October 2023, the introduction of the Star Ratings system to aged care, and the ever-pressured timeline for residential care reform. Our pathway to delivering great care through it all lies in our clinical governance and leadership, as well as our staff, residents and the community that supports us. We are doing well, and we will continue to innovate and provide responsible stewardship as we respond to what will remain an ever-changing landscape for the foreseeable future.

Our Executive Leadership team has led the necessary changes and improvements required to contemporise and strengthen our organisation's capacity, and these changes have made us more agile and resilient as we respond to the reforms that are happening across the aged care and retirement living industries. Our senior leadership groups remain one of my greatest sources of support and inspiration, and I thank them for their commitment and expertise, and for the humble



way they simply get down to business and get the job done.

At this point I'd now like to make a special mention of our retirement living communities, being the villages of Sturt, Hamilton, War Vets, and Waterford. I have thoroughly enjoyed the various opportunities I have had to interact with our residents in each of these villages throughout the year, and I'm incredibly proud of the caring and socially-engaged communities that I see every time I visit. It is my view that our retirement villages are one of the brightest shining gems in our organisation, and while our management team certainly has its role to play in providing beautiful homes and villages that are well looked after, it's our relationship with our residents and their relationships with each other that truly makes these villages a home. My sincere thanks to all of our staff, volunteers and most importantly the residents of our villages, all of whom contribute an incredible amount in ensuring that our retirement villages are a caring and joyful place to be.

RSL Care SA's continued ability to care, grow, and be innovative is a function of a well-articulated strategic plan and strong governance by our Board of Directors. I would like to thank our Board Chair Geoff Tattersall for his leadership and mentorship, and our Directors for their stewardship, counsel and support. Our Directors are not paid and they all voluntarily offer their time and considerable expertise, and they each continue to honour and emulate our mission and values as a proud and purposeful NFP. I thank them all for everything they do for our organisation, and also for the support they provide to me personally as the CEO. I particularly thank Frank Kite, Mark Prosser, Steve Knight and Liz Clare, each of whom has accepted additional responsibilities as the Chair's of our various sub committees.

I now invite you to flick through the pages of this year in review, where I am sure you will discover the many ways we have delivered on our mission, and support our residents, staff, families and volunteers.



BOARD OF DIRECTORS



Geoff Tattersall (Chair)

Geoff has over 37 years experience in the public health system, prior to taking up roles in the aged care sector, culminating in his appointment as the inaugural CEO of RSL Care SA in 2011. Geoff has a Bachelor of Economics, is a Fellow of the Australasian College of Health Service Executives, is a former Chief Finance Officer SA Health, and former hospital Chief Executive Officer.

Concurrently to his civilian career he served 29 years in the Army Reserve as an Infantry Officer.

Geoff has been a Board member of RSL Care SA since 2016.



Elizabeth Clare (Deputy Chair)

Elizabeth Clare is a Communications Consultant and Project Management Adviser in the not for profit and SME sectors. She holds post graduate qualifications in Communications, Public Relations and Business Management.

She was previously the General Manager, Property for Masonic Homes and subsequently the Executive Director of the Mary Potter Foundation.

She has also served as interim CEO of the Repat Foundation and the Adelaide Benevolent Society.

She served as a Director of the Bedford Group for 10 years and Chaired the Bedford property committee for eight years.

Elizabeth has been a Board member for eleven years and is a graduate of the Australian Institute of Company Directors (AICD)



Mark Prosser

Mark has been an executive in the Australian retirement village industry over the past 20+ years, he has an association with over 250 retirement villages and 6500 residents, in both Australia and in Malaysia. Mark has been an active participant of Industry peak bodies including the Aged & Community Care Providers Association (ACCPA), the Property Council of Australia and formerly the Australian Retirement Village Association (RVA). He has held positions on the RVA National Board and as the South Australian Regional Chair for both the RVA and Property Council of Australia.

Mark currently is the State Manager SA/NT for ACCPA which covers aged care, home care and retirement villages.



Stephen Knight

Stephen has over 45 years experience in the commercial construction industry, primarily with Rider Levett Bucknall (RLB), an international property and construction consulting firm.

He was a Director of RLB for 25 years and Managing Director of their Adelaide, Darwin and Perth offices for 12 years.

Stephen's skills in the construction industry range from project initiation - establishing budgets, feasibility studies and financial modelling, property due diligence through to project procurement and delivery.

Stephen has significant experience in the aged care and retirement sectors through his work on numerous projects, and served on the Lakeside Villages and Karidis Corporation boards.

Stephen has a personal connection with RSL Care SA, as one of the wings at Morlancourt, Angle Park is named in honour of his father Harry Knight (DSM) and his mother, an Army nurse, was cared for at the War Veterans Home.



Andrew Boeyen

Andrew is a finance and general management professional with more than 30 years' work experience, including 20 years working with and reporting to Boards. Industry sectors worked in include mining, manufacturing, software development, advertising and education, but it was 10 years spent working in the disability field that generated a desire to give back to the community. In this capacity Andrew has been a Director in two other non-profit organisations and remains actively involved in industry bodies. Andrew is the Director of Business at Sacred Heart College.

Andrew holds a Bachelor of Economics degree from Adelaide University and his post-graduate studies include the CPA Program and a Graduate Diploma in Applied Finance & Investment. He is a Fellow of CPA Australia.



Larry Opie

Larry was a legal practitioner for in excess of 45 years. During the last 25 or so years he was a partner of, and then consultant with, O'Loughlins Lawyers. He has extensive experience in corporate and commercial law matters including company mergers, takeovers, schemes of arrangement, and share and business acquisitions and disposals, and has acted for the State Government in respect of substantial and complex matters.

Larry is a member of the Law Society of South Australia, a past Deputy Chairman of the Burnside Hospital and a past Chairman of the SA Division of the Taxation Institute of Australia.

BOARD OF DIRECTORS



Frank Kite

Frank's substantive career was in professional services with Ernst & Young culminating in his appointment as a Partner in the Management Consulting division where his primary focus was in Financial Management and Performance Improvement. Frank set up and was Director of Centra Consulting in November 2001 until 2006, and reactivated Centra Consulting from 2010 to 2014, after almost four years as a General Manager for Spotless Services Australia Limited. At Spotless Services he gained insight into the management and delivery of outsourced industrial service contracts.

Frank has previously chaired the boards of Burnside War Memorial Hospital and the Women's and Children's Health Research Institute.

Frank's qualifications and memberships include a Bachelor of Economics University of Sydney, Master of Economics Macquarie University, former Fellow of the Institute of Chartered Accountants in Australia and Graduate, Australian Institute of Company Directors.



Anthea LeCornu

Anthea is a registered nurse with nearly 40 years' experience working nationally across the health and community services sector including aged care, disability, retirement living and rural and remote Aboriginal Community owned health services.

Anthea worked with the Australian Aged Care Standards and Accreditation Agency (now called the Aged Care Quality and Safety Commission) from 2012 until 2017 as an internal and external assessor conducting re-accreditation audits, assessment contacts and review audits across three states and the Northern Territory.

Over the past 12 years Anthea has also worked as a consultant within the residential care, disability, community care and retirement living sectors providing a wide range of services including assisting providers with accreditation obligations, professional development, clinical reviews, training, human resource support and structuring, operational restructures, developing governance systems, including clinical governance frameworks and general operations auditing.

Anthea currently sits on two Boards, and two Clinical, Quality and Safety Board subcommittees and is a graduate of the Australian Institute of Company Directors.



SUB-COMMITTEE MEMBERS



Peter CP Moore (AFG Sub-Committee)

In 1992 Peter started his firm CP Moore implementing business information systems into medium and large businesses, until 2018 when he merged the business to create APTUS Business Solutions, of which he became Managing Director.

In 1981, Peter enlisted into the Army Reserves reaching the rank of Brigadier and in 2020 was Commander Task Group of the unit coordinating the ADF response to COVID-19 in WA. It was at this time Peter resigned as Managing Director of APTUS.

Peter holds a Bachelor of Arts in Accountancy, is a Chartered Accountant and Fellow of the Certified Practising Accountants. He completed Staff College and attained a Post Graduate Diploma in Management as part of his Defence studies.



Ruby Cantos (C&C Sub-Committee)

Ruby Cantos is a Nurse Consultant with extensive experience and dedication to improving the quality of life for older people through consistently driving innovations and improvements in aged care practices.

Ruby's experience in clinical governance, workforce strategy, and model of care development and reviews has positioned her as a trusted advisor in the improvement of robust governance systems, ensuring the delivery of high-quality, person-centered care. Her policy/procedure-making or review skills are rooted in a comprehensive approach, balancing the need for stringent standards with the realities of practical application in the caregiving setting.

As a Certified Auditor with a rich background in assessing aged care and other areas of Human Services, Ruby has a profound understanding of regulatory requirements and standards to ensure compliance and drive quality improvements.

LIFE MEMBERS

RSL Care SA acknowledges our Life Members:

Jock Statton AM

John Spencer OAM RFD

Graham Nybo OAM

Loretta Byers

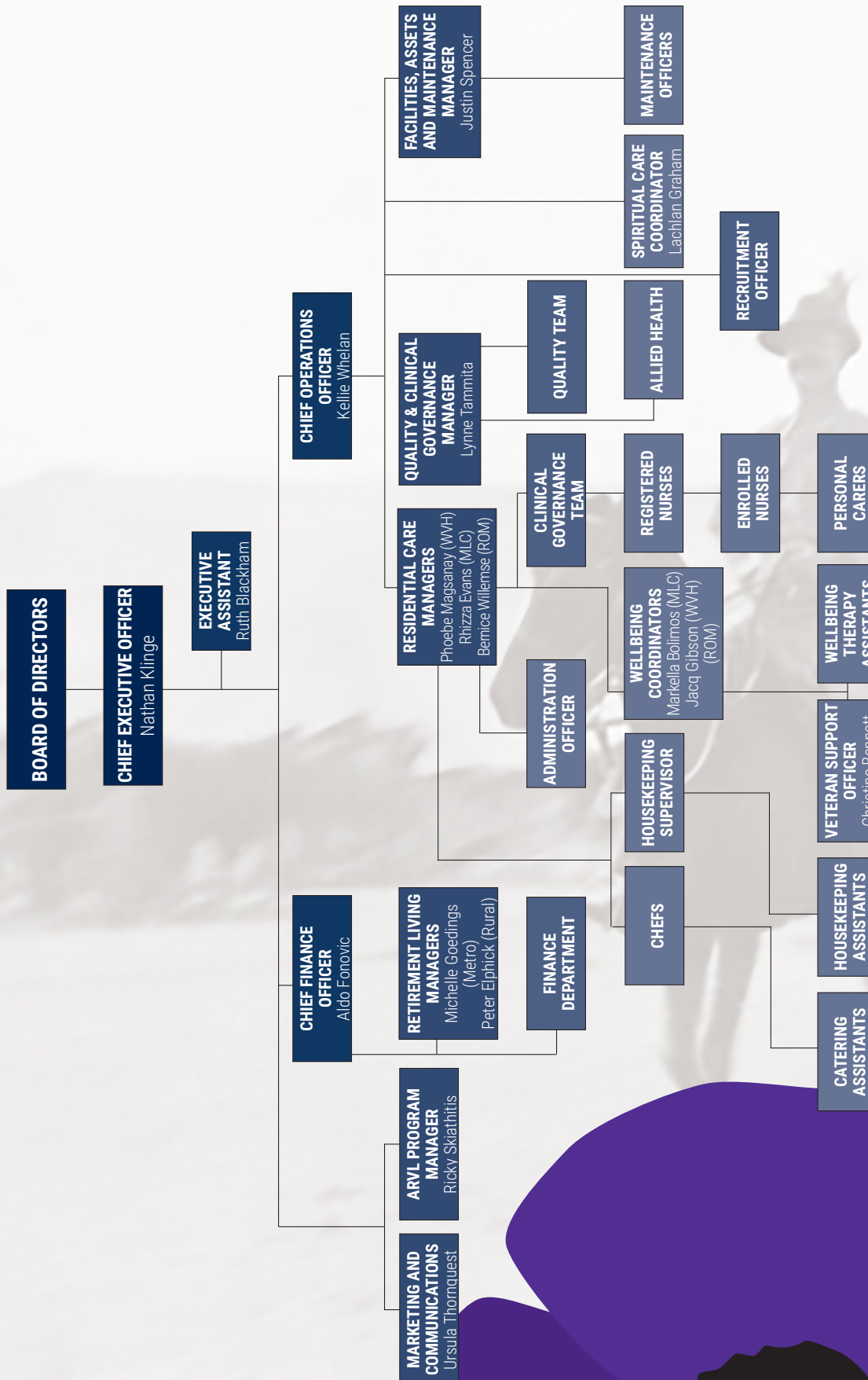
Dennis Chamberlain

Joan Ramsay OAM

Michael Mummary OAM

Julia Sweeney

ORGANISATION STRUCTURE



CHIEF OPERATIONS OFFICER



Kellie Whelan

This past year has continued to test our staffing teams' resilience with the ongoing battle of the pandemic and the aged care reform escalating.

Commissioning and Opening of Romani

As Nathan has referenced, the past 18 months we have been working with architects and builders on the design and construction of a new 72 bed facility at Murray Bridge. This culminated in the first residents being admitted to Romani on 17 January 2023, followed by the official opening of Romani on 24 February 2023 which coincided with the National Day of Remembrance for War Service Animals.

Establishing a new service is a complex process, requiring a significant level of planning and coordinating to ensure that quality clinical care can be provided for the volume of residents being admitted, as well as introducing the volume of staff to care for the increasing resident population.

On 17 January 2023 we opened two of the three units and admitted 6 residents with support from clinical leadership teams of both War Veterans Home and Morlancourt, with a total of 10 residents by the end of the first week and a total of 17 residents by end of January 2023. Admissions continued to be staggered to ensure that comprehensive assessments could be completed with the already admitted residents, developing care plans and ensuring staff became familiar with their needs and preferences ahead of further residents being admitted. By end of the reporting period we had a total of 40 residents, with only 4 vacancies existing in the two open units. The final unit is expected to be opened in the 2023/24 financial year once the two open units are filled and all required assessments are completed, and residents are known to staff.

Members of the leadership team at Romani commenced working for RSL Care SA in November 2022, with other roles commencing in December 2022 spending time at our other facilities. This enabled new staff to understand our systems and processes, but more importantly to understand our mission, values and staff culture in order to embed all of these into the new service. It is critical



"Thank you for the care you all gave our Dad. His time at Romani kept you all on your toes but the exceptional care gave us comfort that he was being looked after. We were very appreciative of his end-of-life care given and when it wasn't easy for staff with Covid cases you allowed us to spend those last few days together as a family with our loved Dad. The carers that came in to say goodbye to Dad showed the compassion your staff give to the residents. The outside area and gardens are a credit on how you have designed the ease for residents to have outside access to enjoy the gardens is very special. Please pass on to all the carers and staff that their kindness has been appreciated. I always felt welcome coming in to visit Dad and enjoyed walking in when he was in the lounge area having a laugh with other residents. Well done, staff are just lovely and caring."

to RSL Care SA that staff are able to meet our expectations, including the Janus Approach which is the philosophy of care by which we deliver person centred and holistic care and services within residential and home care services, as well as meeting our Dignity Principles that sit within the Janus Approach. This has required ongoing vigilance by the leadership team to ensure that any staff employed are able to meet these expectations, not all staff employed were able to demonstrate these qualities. Staffing was identified as the most significant risk with commencing a service, particularly a regional service, however we have been very successful in steadily increasing the staffing numbers across the reporting period to meet the increasing resident numbers with a total of 55 staff employed at Romani at the end of the reporting period. This will continue to increase until we are fully occupied.

Feedback received from residents within the Romani community has been overwhelmingly positive and we are pleased to share with you some of these comments.

Accreditation/Compliance (Residential Care and Home Care)

Throughout the past year we have continued to have multiple contacts with the Aged Care Quality and Safety Commission (the Commission) as they have monitored our ongoing compliance with the Aged Care Standards.

In July 2022, War Veterans Home underwent its re-accreditation, the first against the Aged Care

Quality Standards that were introduced in 2019. The audit was conducted over three days and assessed our compliance against all 8 standards and 42 subsequent requirements. We were very pleased to receive full compliance and re-accreditation for a further 3 years, the maximum period of accreditation that can be provided.

In November 2022 we received one year's accreditation for our commencing service at Murray Bridge, Romani. This enabled us to open the facility and establish the systems and processes required to provide quality care. The self-assessment for re-accreditation was submitted in May 2023 ahead of a full site audit to be conducted by November 2023. Romani re-accreditation was still pending at the end of this reporting period.

As Nathan has reported, over the past year we implemented many of the legislative changes most of which commenced from 1 October 2022. The changes implemented to date are as follows:

Australian National Aged Care Classification (AN-ACC) funding model implemented 1 October 2022

- The AN-ACC was introduced on 1 October 2022 and replaces the previous Aged Care Funding Instrument (ACFI) and is designed to provide more equitable care funding to providers that better matches consumer needs with the costs of delivering care.
- The model works by applying weightings to the price that reflect variations in the cost of care. This is based on characteristics of the service and the needs of individuals.

- This has been successfully implemented and we remain vigilant in notifying the Department of Health and Aged Care of changes to care needs to ensure that the funding reflects these requirements.

Star Ratings for Residential Aged Care from December 2022

- A star rating system for residential aged care services is being developed to help consumers and their carers compare services and make informed choices on their care options.
- Residential aged care services have an overall star rating listed on My Aged Care (website) based on information gathered through measurable indicators of quality and available data.
- Aged care homes receive Star Ratings between 1 and 5 stars.
 - 1 star – ‘significant improvement needed’.
 - 2 stars – ‘improvement needed’.
 - 3 stars – an ‘acceptable’ quality of care.
 - 4 stars – a ‘good’ quality of care.
 - 5 stars – an ‘excellent’ quality of care.
- Both War Veterans Home & Morlancourt have strong star ratings, with Romani yet to have a star rating due to being a commencing service.

Code of Conduct for Aged Care workers commenced on 1 December 2022

- The new aged care sector code of conduct sets out how providers and workers delivering care are expected to behave.
- This provision strengthens protection for consumers because banned workers will not be able to deliver aged care services.
- All employees have undergone training on the aged care code of conduct, which mirrors RSL Care SA's code of conduct and have signed acknowledgment of their responsibilities under this code.

Strengthened governance of approved providers commenced 1 December 2022

- A range of legislative changes have occurred which requires providers to review their governance arrangements and relate to the governing body membership, leadership and culture.
- New reporting responsibilities include the need to report material changes and suitability of key personnel, as well as requirements regarding membership of provider governing bodies, staff qualifications, skills and experience, and submission of an annual statement on operations.
- RSL Care SA has always had a ‘skills-based’ governing body (RSL Care SA Board of Directors) and this continues to be the case. This includes executive experience from residential aged care as well as highly skilled clinical input represented within the Board of Directors, as well as independent members to the Board sub-committee “Care and Compliance” which oversees the quality of care and services delivered to residential aged care and home care services.

Increased data collection for Mandatory National Quality Indicators commenced 1 April 2023.

- In July 2019 mandatory quality indicators were introduced that each provider must report on quarterly. These related to:
 - pressure injuries
 - physical restraint
 - unplanned weight loss
- In July 2021 these were expanded and included:
 - Medication management
 - Falls and major injury
- In April 2023 a further 6 new quality indicators were introduced relating to:

"Words cannot express our gratitude for the love, care and compassion you have shown our parents and our entire family over the last months, weeks, days and hours. You are all proof that angels walk this earth."

- activities of daily living
- incontinence care
- hospitalisation
- workforce
- consumer experience
- quality of life.
- Many of our residents and their families have been contacted by our quality team regarding the consumer experience and quality of life interviews. RSL Care SA already had a comprehensive engagement interview that was conducted every 6 months, this continues with an abbreviated interview every three months to capture the requirements of the new national quality indicators. We thank them for their ongoing support and collaboration for us to submit these required reports to the Department of Health and Aged Care.

There continues to be further reforms being introduced on a staggered basis over the course of 2023/24 and RSL Care SA is well positioned to respond and continue to provide high quality care and services, focused on enhancing quality of life for our residents and clients in residential and home care.

COVID-19

The impact of widespread vaccinations and the use of anti-virals has greatly assisted the impact of COVID to residents, as well as to the number of residents impacted during an outbreak. The preparations we had undertaken over 2020 and refined in the 2021/22 financial year have enabled

us to continue to protect the safety of residents entering our care.

Over the reporting period the following encounters with COVID-19 occurred.

War Veterans Home

- July/August 2022: 30 residents tested positive, 15 of these being in the memory support unit, 18 staff confirmed during the same period and a total of 59 residents across three areas quarantined for approximately 7 days over a 23 day period
- August/September 2022: 4 residents tested positive, 3 staff confirmed during the same period and total of 46 residents across two areas into quarantine for 7 days
- November/December 2022: 8 residents tested positive, with 1 staff confirmed during the same period.
- December 2022/January 2023: 14 resident cases tested positive, 6 staff confirmed during the same period and a total of 46 residents across two areas into quarantine for 7 days
- Since January 2023 there have been several individual cases not requiring further quarantining of residents.

Morlancourt

- February/March 2023: total of 2 residents tested positive and total of 40 residents into quarantine for 7 days
- May/June 2023: Total of 14 residents (13 in memory support unit and 2 in open area) with only residents in MSU requiring quarantining for 7 days, along with the 2 positive cases in open area
- There have also been several individual cases over the reporting period that did not require wide-spread quarantining of residents and effectively contained the infection to the one active case.

Romani

- May 2023: total of 3 residents tested positive,

"It is a privilege to be associated with RSL Care Romani home. This beautiful home was constructed and brought forth to honour all the fallen, even the beautiful horses we are to remember... they gave so we can live and have peace and enjoy life still."

4 staff tested positive during the same period with a total of 20 residents in quarantine over a 7-day period.

The outbreak at War Veterans Home was particularly challenging as is evidenced by the large case numbers that the team dealt with. Our families were very supportive of the actions taken and we are very grateful that all cases (including cases outside of the War Veterans Home outbreak) recovered from COVID. This recovery is largely due to up-to-date vaccinations and the ability to provide anti-viral medications for all residents who tested positive. This outbreak was active for 21 days and our leadership team worked continuously through this period, as did many of our dedicated staff. As would be expected, the impact that this outbreak had on not only residents, but staff working under exceptional circumstances, demonstrate our Team Standards, organisational values and Janus Principles in every interaction. As a small way of recognising this incredible service, we recently presented all staff who worked during the July/August 2022 outbreak at War Veterans Home with a small commemorative pin. Our staff wear this with great pride.



In November 2022 the Emergency was declared complete requiring each provider to ensure that appropriate risk mitigation strategies remained in place to protect and respond to the ongoing threat of COVID-19. We remain appreciative of our community who continue to support us with the strategies that remain in place which includes the ongoing wearing of surgical masks and not visiting residents in common areas as critical in our first line of defence against COVID-19 entering our services.

Vaccination remains one of the most effective ways to reduce the spread of COVID-19 as a primary defensive action. The Australian Technical Advisory Group on Immunisation (ATAGI) have remained active in promoting vaccinations for COVID-19, along with influenza vaccinations. The current recommendations for 'up to date' COVID vaccinations is as follows:

- Primary course of COVID-19 vaccinations for anyone 5 years or older
- A booster dose to be received in 2023 should be considered for people aged 18 years to 64 years. We have required all staff to receive the 2023 booster dose
- A booster dose to be received in 2023 is recommended for people aged 65 years to 74 years, along with considering an additional booster dose after 6 months from the 2023 booster.
- A booster dose in 2023 and an additional booster dose is recommended for people 75 years and older.
- At time of publishing this report we have achieved 90% of residents having received a 2023 booster dose and continue to support access to vaccinations as appropriate for each resident.

We strongly encourage you to also remain current with your vaccinations for both Influenza and COVID-19.

Awards and Recognition

We have again been successful in awards that the sector hold each year. We participated in the Institute of Hospitality in Healthcare Awards which is a not for profit organisation with membership open to persons employed in support services in the health and aged care sectors and were successful in our nomination for the "Brightest Star Award" won by Assistant Chef Linda James.

Awards such as these reinforce the quality of our employees and volunteers, and represent many of the employees and volunteers who choose to



make a difference in the lives of our residents and clients within RSL Care SA's aged care services.

Commemorations and Celebrations

Commemorations of Vietnam Veterans Day and Remembrance Day were again held at both sites to support residents and their families who have served. ANZAC Day commemorations were again adjusted to our traditional services, given the risks that remain around COVID-19. As such we continued the 100+ year tradition of holding a Dawn Service at the War Veterans Home, with a drive way service held for the surrounding community. We were very proud to have an abundance of volunteers and ex-service personnel who assisted us in providing three services across our three aged care services for the first year. These private services were held with our resident community including wreath laying ceremonies at War Veterans Home, Morlancourt and Romani to honour the fallen and those who have and continue to sacrifice for our freedoms.

Partnerships

We have continued our strong partnerships working with the Adelaide Primary Health Network to secure a grant to implement telehealth services in the event that residents and medical officers are requiring this service. We are pleased to advise that we have been successful in obtaining the grant for our War Veterans Home and Morlancourt facilities to have increased access to effective and appropriate telehealth services, both in and out of hours. The grant will enable General Practitioners that support our metropolitan services and their staff, to be supported, trained, and equipped to provide medical services to residents virtually. It will also enable our staff to be supported, trained, and equipped to support and facilitate telehealth access for their residents, including the maintenance of telehealth equipment and facilities. We look forward to establishing this

service with our metropolitan sites and how this will also be able to be implemented with our regional services under the Country SA Primary Healthcare Network.

The Year Ahead - Accreditation of Romani

As we look towards 2024, we continue to remain agile in our ongoing need to respond to the risks of COVID-19 in our residential aged care services. We have also readied ourselves for the accreditation of our Romani facility and the further legislative changes that are incorporated as part of the aged care reforms.

Finally, our achievements over the past year are a direct reflection of the continued dedication and commitment of our staff to our residents and their extended families and friends. Through our combined energies we are continuing to achieve the RSL Care SA objective of providing quality aged care services to the veteran and wider community.

To the wider community who partner and assist us in achieving these objectives, we thank you for your support and faith in our organisation, and to our residents and families we thank you for the trust you place in our team of excellent health care professionals.

"Thank you to Romani for a warm welcome and your organisation preparation. The staff have been helpful and I have really enjoyed speaking to the residents."

ARVL (Andrew Russell Veteran Living)



Ricky Skiathitis

As program manager for the Andrew Russell Veteran Living program, I am humbled and proud that ARVL has been able to provide more than 22,000 nights of accommodation and has supported 195 veterans who have been experiencing homelessness or unable to find affordable accommodation; along with assisting veterans coming out of incarceration on home detention orders and/or providing an option for struggling families where the veteran's PTSD has put a strain on the dynamics of the household. With the continuing pressure in the rental market, particularly the private sector, affordable housing is increasingly harder to come by and our affordable portfolio offers the chance for our veterans and spouse's the opportunity to be able to live within their means and in a veteran community.

With consistent flow of enquiries over the past twelve months it continues to prove that the need for emergency and affordable housing is in demand. On average, ARVL receives 6 enquiries per month for emergency accommodation and just under one per month for affordable housing, with an average of two residents per month entering our emergency accommodation with an average length of stay around 117 days. The common feedback from enquiries is that the private rental market is out of reach and access

into community/public housing is a long wait. Throughout the years the demographic has been consistently male dominated, generally in their late 40's, ex-Army, majority being from combat corps and earning up to \$30,000 per year. However, we do support female veterans, spouses and have supported a WWII female descendant escaping domestic violence.

- 56% are single and 29% are divorced or separated. In many cases our veterans are currently going through a separation at time of intake.
- 86% have a diagnosed mental health condition, high numbers of PTSD, depression, and anxiety.

Although, veterans face many challenges leading into our program, it is pleasing to see that 92% have a positive housing outcome; finding affordable accommodation through either the private or community market. Some return back to their families and others have been able to buy their own home. Providing a short-term tenancy can enable enough stability to be able to make informed decisions with the right level of support.

Every veteran that walks into ARVL has a unique story to tell. A practical example is the 76-year-old Vietnam Veteran and his deaf wife who were found sleeping rough in a car for three months during the peak summer conditions in Mt Gambier, after being unable to find a private rental. The

*"All the facilitators
do a wonderful job
with the limited resources
they have to work with.
Without this sort of refuge
and assistance it would have
made my situation a lot worse."
ARVL Resident 2023*

ANDREW RUSSELL

VETERAN LIVING

coordination between services including Open Arms and a local advocate supported the couple into crisis accommodation and a relocation to ARVL for a brief period before securing an affordable rental through Westside Housing. We thank the ESO community, partnering community housing providers and other organisations who have committed to supporting ARVL over the last twelve months and beyond, as we continue to strive forward to end homelessness throughout the veteran community.

As South Australia faces its toughest rental price rises and affordable housing becoming scarce, the 39 affordable housing units provided by RSL Care SA is a much needed relief for our residents knowing they have a secure, affordable rental within a veteran populated community. Although at times many of our ex-service men and women/widows face their own challenges with mental health and isolation, the resident interaction and support amongst these small communities provide each resident with the reassurance that someone is looking out for them and RSL Care SA is there to help.

*"ARVL has given me a chance to get back on my feet and now I feel confident for a positive future. Society wasn't prepared to give me a chance, they just wanted to keep me down and out. ARVL, Ricky and the team know what it means to look after people struggling. I would not be in the strong position I am now without your help, thank you." –
ARVL Resident 2023*

I would personally like to recognise the time and dedication that goes into organising and donating non-perishable items, quilts, and other consumables from the veteran and wider community. In particular the Vietnam Veterans Federation and RSL Port Noarlunga/Christies Beach. Also, the incredible ongoing donations which go towards enhancing our program needs, including a new community hub within our Campbelltown residence. Thank you.

Our journey to end homelessness continues and ARVL as a brand is beginning to shine within the community, locally and nationally, however our purpose remains, and that's supporting our veterans who are generally just doing it tough, to give them the best possible opportunity.

"I was in a difficult place and didn't know where or what to do, Ricky Skiathitis from ARVL - Program Manager was a life saver, understanding, a guide light when all seems dark, someone that listens and has the answers & right grounded statues of any man I've ever known. I could of not being looked after by anyone else as good bloody good job mate."

ARVL Resident 2022

ANDREW RUSSELL

VETERAN LIVING

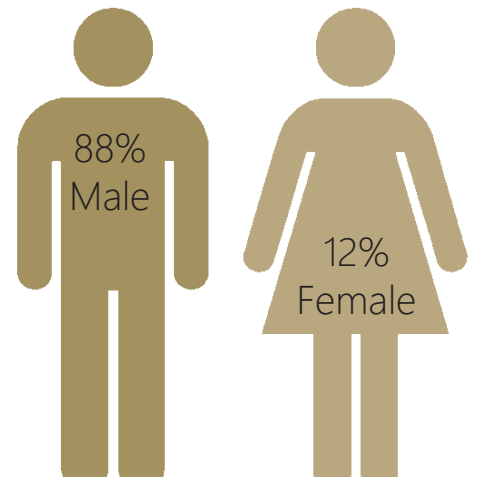
ARVL data from the past 12 months

78 enquiries for emergency housing

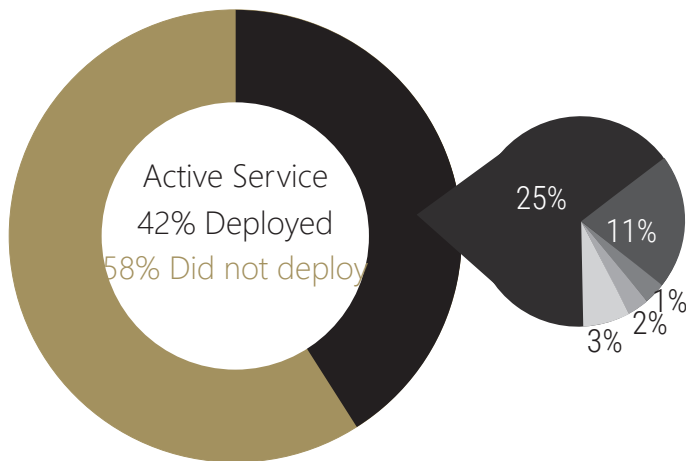
92% of residents have secured long term housing, moving into:

- private rental
- community housing
- public housing
- purchase a home
- or returned to the family home

8%



Gender of Residents



Of the 42% who deployed:

- 25% 1 deployment
- 11% 2 deployments
- 3% 3 deployments
- 2% 4 deployments
- 1% 5 or more deployments

At the time of applying:

49% were at risk of homelessness

43% were actively homeless

8% had unsuitable housing

Average length of service is 8.3 years

Average age of ARVL resident is 47 years old.

The average length of stay for residents has been 117 days.

The shortest stay is 23 hours and longest is 324 days.

CHIEF FINANCIAL OFFICER



Aldo Fonovic

As a proud not for profit organisation, all funds generated by RSL Care SA are reinvested to continue to deliver on our mission to provide specialised accommodation services and related support for the benefit of the ex-service and wider community of South Australia.

Our financial focus this year has been funding the construction and commissioning of Romani, our 72 bed brand new residential aged care facility in Murray Bridge. The \$20m investment in Romani forms an important addition to our portfolio providing quality care options to our Waterford Village residents as well as to Riverland residents in general.

The 2023 financial year was characterised by increasing revenue offset by increasing costs. This was due to increasing regulatory reporting, compliance requirements, ongoing effects of managing Covid and staffing shortages continuing to place pressure on the financial resources of the Aged Care Industry. It is important to recognise that the War Veterans Home and Morlancourt aged care facilities continue to achieve results better than industry benchmark averages.

A key contributor to this year's operating result was the expected deficit incurred at Romani during the commissioning and admission of first residents. Romani is expected to run at a deficit

while we continue to scale up to full occupancy. It is pleasing to note that after five months Romani is operating ahead of forecasts.

Financial headlines for the year are as follows:

Revenue

Total Revenue reported of \$25.3m was \$5.0m (24%) higher than the previous year.

Increases in aged care revenue mostly attributable to Romani \$2.4m, the value of our managed equity investments increased resulting in a year-on-year improvement of \$0.9m. A further \$1.0m of revenue was required to be recognised in accordance with the Accounting Standards relating to Refundable Accommodation Deposits.

Expenditure

Our expenditure grew \$5.8m (29%) to \$25.7m. The majority of this growth \$3.4m related to higher wages and salary costs attributed to legislated wage increases, combined with Romani staff wages. A further \$1.0m of expenditure was required to be recognised in accordance with the Accounting Standards relating to Refundable Accommodation Deposits that offsets the revenue mentioned above. Extra depreciation and interest expense incurred for Romani totalling \$0.7m was also recognised.

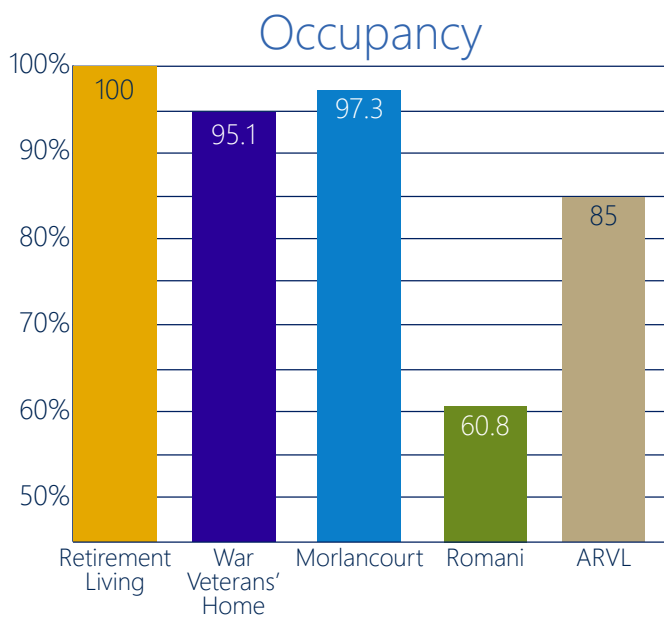
Financial Position/Balance Sheet

Gross assets grew by \$20.6m.

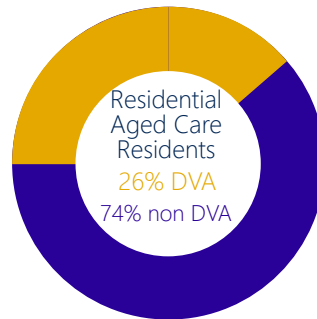
The increase in gross assets is represented by valuation increases in our retirement village portfolios and investment in the construction of Romani. Our cash position of \$14.0m up from \$9.3m reflects increasing RAD receipts since the opening of Romani.

Total liabilities grew by \$20.6m

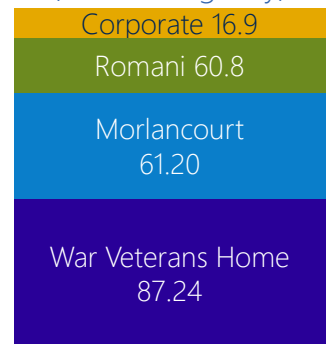
The increase in liabilities is represented by increases in RADs received across the aged care portfolio. Bank loan funding for the construction of Romani was also secured and is forecast to be paid back in full during the 2024 financial year.



RAC Resident DVA Status



Workforce FTE (excludes agency)



Our focus remains on protecting our financial position which will enable us to deliver on our longer-term mission and strategic objectives, whilst ensuring we continue to support our vulnerable populations and the broader veteran community.

The financial statements meet all legislative requirements and have been audited by BDO auditors as showing a true and fair view of the financial position of the Association.

Altruistic Objectives

Direct and indirect funding was provided to support our ARVL Homeless program, the ongoing employment of an ARVL Program Manager and

Veteran Support Officers, as well as providing rental subsidies for our affordable and emergency housing portfolio.

We also continue to contribute and financially support different elements of the ex-service community including, Military and Emergency Services Health Australia (MESHA), the RSL SA, and the Veterans Social Support program, as well as providing support for various current and ex-service related initiatives.

Finally, I would like to take this opportunity to thank the finance and administration team for their ongoing efforts in delivering high level services to our clients.

RETIREMENT LIVING

It's my pleasure to report on the past year across our four retirement villages at the War Veterans Home, Hamilton, Sturt and Waterford Estate.

Our villages have 220 homes and 9 apartments with near 100% occupancy, and we extend a warm welcome to the new residents that joined our community during the financial year.

The villages have full social calendars with active committees ensuring that residents have every opportunity to get involved in activities with their neighbours.

We farewelled Terri Wood our metro Retirement Village Manager who retired after 5 years with

us. We wish Terri all the best for the future. We also welcomed Michelle Goedings as our new Retirement Village Manager who joined us and is settling into her new role.

It was pleasing to see the commencement of construction of 7 more homes at Waterford Estate this financial year, with these homes due to be completed during the 2024 financial year.

I'd like to finish by thanking the Retirement Living team of Michelle Goedings, Peter Elphick, Steve Worster, Steve Brokate and the loyal team of trades and contractors for their efforts throughout the year.

FINANCIAL PERFORMANCE

STATEMENT OF PROFIT AND LOSS

2023

2022

TOTAL REVENUE

\$25,255,731

\$ 20,305,429

EXPENSES

Salaries and employee benefits

(\$16,006,210)

(\$ 12,627,395)

Depreciation and amortisation

(\$1,742,551)

(\$1,256,000)

Other expenses

(\$7,924,629)

(\$ 5,930,624)

TOTAL EXPENSES

(\$25,673,390)

(\$19,814,019)

Revaluation gain - Retirement Villages

\$328,970

\$143,638

Revaluation gain - Housing Portfolio

-

\$865,869

Surplus for the year

(\$88,689)

\$ 1,500,917

STATEMENT OF FINANCIAL POSITION

2023

2022

ASSETS

Cash and investments

\$14,044,640

\$ 9,331,145

Investment property

\$83,264,734

\$ 76,991,947

Property, plant and equipment

\$72,67,436

\$ 65,872,592

Other assets

\$29,114,103

\$ 26,236,595

TOTAL ASSETS

\$199,030,913

\$178,432,279

LIABILITIES

Trade and other payables

\$706,517

\$ 2,286,294

Refundable loans

\$115,892,988

\$ 99,145,244

Other liabilities

\$13,584,003

\$ 8,062,794

TOTAL LIABILITIES

\$130,183,508

\$ 109,494,332

NET ASSETS

\$68,847,405

\$ 68,937,947

EQUITY

Accumulated funds

\$53,592,094

\$ 53,682,636

Reserves

\$15,255,311

\$ 15,255,311

TOTAL EQUITY

\$68,847,405

\$ 68,937,947



FINANCIAL COMPLIANCE

RSL Care SA received an unqualified audit report from BDO Audit (SA). Full copies of our financial statements are available to Association members, current and prospective residents on request, and are also available on the Australian Charities and Not-for-profits Commission (ACNC) website.





ROMANI
MURRAY BRIDGE



RSL CARE SA

AN DREW RUSSELL
VETERAN LIVING



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