









A Message from the Board

The Board proudly recognises the integrity, care and commitment demonstrated across all areas of UPA. Your collective efforts continue to uphold our mission while navigating reform and delivering outstanding service.



It is a privilege to present my first Chairman's Annual Report for the UPA- Aged Care Solutions for the year 2024/25, having commenced in the role in January 2025.

Before I address the key activities and developments of the year, I would like to formally acknowledge and record the outstanding service and leadership of my predecessor. lan Morante. Ian has provided UPA with steady leadership and wise counsel through a period of both opportunity and challenge. His contribution over many years has ensured that UPA remains well positioned as a values-driven, stable, and high-performing aged care service provider. On behalf of the Board, I express our deep appreciation for his commitment and stewardship. I also wish to acknowledge the resignation of Vice-President Sue Herbertson and her significant contribution to the organisation.

Navigating Aged Care Reform and Regulatory Change

The 2024/25 year has seen the aged care sector continue to operate under the strong headwinds of reform and regulatory change. While the full implementation of the new Aged Care Act has been deferred until 1 November 2025, the preparatory work to respond to the strengthened Aged Care Quality Standards and compliance expectations has remained a core focus for the Board and executive.

The strengthened Standards place increased emphasis on consumer dignity, clinical governance, transparency, workforce capability and financial sustainability. UPA has approached this regulatory shift proactively, undertaking detailed internal reviews and readiness assessments to ensure our systems, policies and care practices meet the evolving expectations. This work continues to build confidence in our capacity to deliver safe, highquality, and compliant care across all our services.

Business Stability and Financial Health

Against this backdrop of reform, I am pleased to report that UPA has attempted to maintain a strong position of financial stability during the period. The Board remains acutely aware that long-term financial health is critical in enabling UPA to fulfil its mission of delivering compassionate and high-quality care to our residents, clients and families.

Throughout the year, we have focused on strengthening our financial position through prudent financial management, disciplined capital allocation, and careful growth planning. This approach has enabled UPA to meet its immediate operational requirements, whilst also investing in future capability, technology and workforce development to support our ongoing sustainability. It is apparent that increased service comes at a cost.

The growth in expenditure required to achieve those service levels and the requirement for additional capital to optimise the company's substantial assets both need to be strategically managed.

Governance Renewal and Board Transition

A key priority for the Board during the year has been to proactively manage governance transition as a number of long-serving directors reach their term or have signalled their intention to retire. We deeply acknowledge the significant contribution of these directors to UPA's stability, growth and strong governance culture.

In anticipation of these transitions, the Board has actively commenced a search and recruitment process and expects to appoint three new directors in the coming months. This renewal process ensures that UPA continues to maintain a high standard of governance, balancing continuity of knowledge with the introduction of fresh perspectives and skills that will serve the organisation well into the future.



Strategic Partnerships

In an increasingly complex aged care environment, building strong partnerships across the sector remains critical to UPA's continued relevance and resilience. We recognise that no single provider can operate in isolation as consumer needs evolve, workforce pressures intensify, and sector-wide reforms demand innovation and collaboration.

During the year, UPA has continued to strengthen its relationships with government, sector bodies, industry partners and allied service providers. These partnerships will be central to ensuring that UPA remains adaptable, innovative and well placed to navigate the aged care landscape over the coming years.

Acknowledgement of Leadership and Staff

Finally, I wish to take this opportunity to formally acknowledge the outstanding leadership of our Chief Executive Officer, Tim Thorndyke, and Chief Operating Officer Lucy Thompson and their dedicated executive leadership team. Their stewardship, resilience, and focus on person-centred care throughout this period of sector uncertainty and regulatory change has been exemplary.

The Board places on record our deep appreciation for the commitment, professionalism, and compassion demonstrated daily by our entire UPA workforce. Across residential care, home care, retirement living and support services, their collective efforts continue to uphold the values and mission that have defined UPA's long and proud history.

Looking Ahead

As we move towards full implementation of the new Aged Care Act later in 2025, UPA remains strongly positioned to continue delivering high quality care underpinned by sound governance, financial strength, and a deeply embedded values-based culture. The work of this year provides a strong platform to navigate the next phase of sector reform, growth and service delivery.

On behalf of the Board, I thank all who continue to support and advance the work of UPA — our staff, residents, clients, volunteers, members, donors, sector partners, and regulators — each playing a part in sustaining UPA's important mission of care.



Mark FergusonChairman

CEO'S ANNUAL REPORT 2025

As I reflect on the past year, it stands out as a time of both challenges and opportunities. While we acknowledge the difficulties faced, it is crucial to emphasise that it has also been a year of renewal and reconnection. We are cognisant that sustainable aged care in 2025 is highly complex with decision-makers experiencing unprecedented levels of risk and scrutiny.

We are indebted to our frontline teams who have worked together tirelessly with a "can do" attitude through complex changes to ensure we are well positioned for the future. The aged care sector is on the cusp of transformational change, but UPA is optimistic that current and future reforms will ensure high-quality and sustainable care for Australia's ageing population. Likewise we are grateful to our Consumer Advisory Body and Quality Care Advisory Body representatives for the feedback and advice as we strive to continuously improve our consumer experience.

At the centre of our Strategic Plan are our **Values** which continue to act as a compass for all we do at UPA. *Compassion, Respect, Inclusiveness, Kindness* and *Integrity* are words that are not only visible around our organisation. They are also visible in our everyday decision-making, in our planning for the future, and most importantly in the care that we provide across all our services.



A Message from the Board continued

As we approach the end of our three-year Strategic Plan – *Towards 2025*, we continue to make progress towards implementing our goals which include:

- Partnering with Our Consumers as provider of choice so they can live their best life,
- Being the employer of choice for Our People and Our Communities.
- Ensuring Our Care improves consumer health and wellbeing,
- Ensuring Our Sustainability is well governed, safe and effective to facilitate growth.

A major achievement over the past year has been our success in recruitment. At a time when the competition for aged care workers has increased considerably, we have welcomed a diverse group of dedicated professionals into our team. Each one brings unique skills, experience and a shared passion for aged care. Targeted recruitment campaigns and key partnerships have been instrumental in attracting top talent across UPA.

We have also taken significant strides in meeting and exceeding regulatory requirements. Our commitment to maintaining the highest standards of care has been recognised through various accreditations and positive audits from the Aged Care Quality and Safety Commission. All UPA Residential Facilities have met or exceeded the mandatory care minute requirements and have a registered nurse on duty 24 hours a day, seven days a week.

We are committed to ongoing education and training programs. Continuous improvement initiatives ensure our staff are well-equipped to meet the evolving needs of our consumers. Our reputation for delivering quality care has made us a provider of choice for prospective consumers and their families across the communities we serve.

This year saw the welcome return of the UPA Conference, under the banner 'Engaging, Adapting, *Innovating'*. Until the pandemic forced us to reluctantly pause it, the Conference had been a signature event in our calendar. After a five-year break It is now back in a revitalised format. In the gap between conferences there have been seismic changes to the aged care industry and in our regulatory environment. The Conference presented a rare opportunity for leaders from every part of the organisation to meet face-to-face and share experiences and ideas

In one of the most exciting developments of the year, UPA branched into new territory with the launch of our Mid North Coast Home Care service based in Port Macquarie. Service delivery commenced for our first 53 clients on 6 May 2024. There are now more than 280 clients on their steadily growing list.

The 'Make a Difference' employee engagement survey again delivered the 'voice of Our People' to management teams and the Boardroom. Results benchmarked UPA above other aged care providers and comparable social service industries.

Preparations for the strengthened Aged Care Quality Standards are on track with programs designed collectively by service and facility managers, and members of the corporate team being implemented using a bespoke Champions model.

While we have celebrated successes, the aged care landscape is evolving rapidly, and successful organisations must embrace transformation. The immense legislative workload necessitates investments in people and systems that enable UPA to adapt and pivot swiftly, efficiently and effectively.

We understand the nature of aged care is that front-line staff shape the service experience of customers, as well as directly impacting how the regulator sees the provider. In this context the critical success factor is not only to attract and retain the best people. We must also ensure they have the skills and mindset needed to succeed, as well as the support from leadership to understand their role and to feel empowered to deliver on it. When they succeed, we recognise and celebrate it. Success comes when we meet or exceed both consumers' and regulators' expectations.

As we look to the future, we need to ensure UPA's ongoing success by continuing to build a progressive organisation that embraces change. This will enable us to meet and exceed our consumers' expectations and maintain a reputation for quality in the communities we serve with an engaged and committed workforce who see UPA as an employer of choice. These are the core elements of the UPA Strategic Plan.

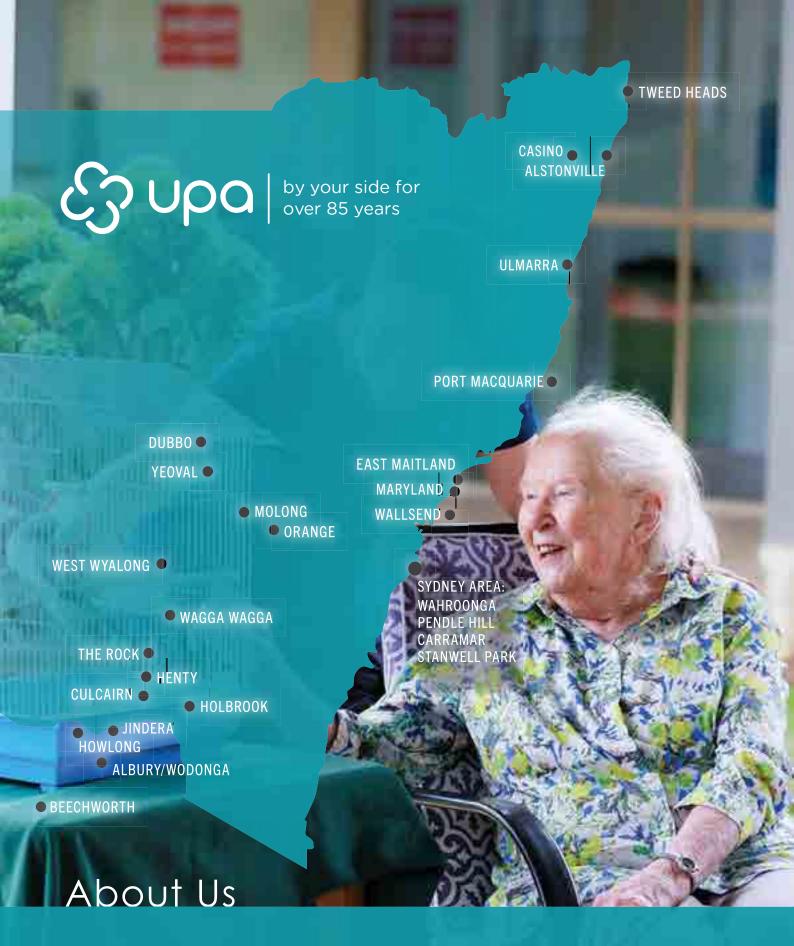
As we explore new opportunities, we will always be mindful of meeting our purpose to offer care of the highest possible standard consistent with our Christian commitment and the expectations of society.

I would like to acknowledge and thank our operational teams as they continue to provide calm and effective leadership that most importantly values people in achieving UPA's Purpose and Vision. My thanks to the Board who wisely allocate resources that enable and support our teams to deliver on our purpose in providing exceptional consumer experiences.

Tim Thordy ke.

Tim ThorndykeUPA Chief Executive Officer





UPA is a forward-looking, consumer-focused aged care provider with more than 85 years of experience. We are guided by a commitment to dignity, respect, and security for every individual, regardless of background or age, and foster a culture of inclusiveness in all that we do.





Home Care continued

Our focus this year has been on strengthening our services in preparation for the change that lies ahead. A streamlining of the central support team has helped reduce 'non-client' related distractions at the front end of the business, allowing more time for care. Our commitment is always to deliver home care of the high standard for which UPA is known, and on which our communities rely.



The rollout of the new Home Care operating system dominated the first half of the financial year. The project was delivered on time and under budget, a significant achievement of which the project team should be proud.

The system itself has facilitated a step change in our ability to support clients. The client data we now capture can be tailored to align with our model of care (Connect), and we have access to a range of analytical tools that enable us to convert the data into genuine insights.

From an operational perspective, our Care Workers are now armed (via a phone APP) with the information they need to support their clients, which has given them a greater sense of empowerment. The new system also provides much better operational data, which is helping us reshape our approach to delivering services, and more efficiency.

The Home Care team has continued to evolve, to improve governance, both in terms of client and operational outcomes. This has allowed our local teams to focus on their clients and to pursue growth, while leaving the central team to solve problems, then share this best practice solution via the role-based, monthly Communities of Practice workshops.

Arguably the most significant challenge facing the UPA Home Care team and the industry in general is the introduction of the new Support at Home program. This stems from the Royal Commission into Aged Care Quality and Safety, and it will replace the Home Care Package and Short-Term Restorative Care programs. Ultimately, in 2027, the Commonwealth Home Support Programme will fold into this structure as well.

The new program is largely a restructuring of the funding process. Our overall purpose does not change - to enable our clients to continue to live safely and supported in their homes. The requirement for clients to contribute financially for their services, which varies by service type, will affect the demand for services, which will influence the skills of the team we need in the field. The removal of 'flat fees' will change our revenue model to be almost entirely servicedriven. The upside is that funding will be provided on a 'use it or lose it' basis, hence there will be an increased incentive for clients to use their funds.

A project team has been established to ensure we are ready for the change. The focus has been on system readiness, as well as helping our team through the change journey, so they can in turn help our clients understand the impact.



Residential Aged Care

UPA's aged care homes are places of connection and purpose. Guided by clinical expertise and deep respect for each person's story, we deliver care that's compassionate, personalised, and grounded in community helping residents feel supported, empowered, and truly at home.





Residential Aged Care continued

UPA's Residential Aged Care services continue to deliver safe, high-quality care, driven by clinical leadership, regulatory readiness, strong community connections, and a firm commitment to continuous improvement across all facilities.

UPA has seventeen Residential Aged Care Facilities, thirteen of which lie outside the Greater Sydney Metropolitan Area and seven of which have 30 beds or less. All of them have strong links to their local communities and thriving social calendars. The median age of our current population of around 800 residents is 86, some 91% of whom have high care needs and 41% have dementia or cognitive impairment. This profile, coupled with the demands of delivering a 24/7, 365 days a year service within the confines of a complex and evolving regulatory environment, means that Residential Aged Care looms large in UPA's consciousness and as a proportion of our management time.

UPA's ability to (as the title of our 2024 Conference put it) engage, adapt and innovate to meet the changing needs of the people and communities we serve, has been the key to our success for 85 years of operations. For much of 2024/25 the focus of our planning was firmly on the end of the year. 1 July 2025 promised major changes to our operating environment with a new Aged Care Act and the imposition of an unprecedented number of regulatory reforms that would impact everyone who accesses or delivers aged care. Despite our readiness for these landmark changes, our preparedness for this event was not in the end tested with the late announcement of a deferral of the new legislation's launch to 1 November 2025.

For the strengthened Aged Care Quality Standards (SACQS), originally scheduled to be instituted on 1 July 2024, then a year later this was a second significant delay. Given that the seven Standards list 33 outcomes with 146 supporting actions, we have focused a great deal of energy and resources on getting prepared for them. Our organisation-wide Countdown to SACQS refresher education campaign in May and June of 2025 was no less rigorous than its predecessor campaign conducted a year earlier. This year a video competition designed to add some fun to the learning process uncovered previously unheralded movie-making talent at a number of our RACFs.

Other education initiatives with SACQS in mind included a Boot Camp for our Registered Nurses (RNs) and Enrolled Nurses (ENs)- two days of clinical skill professional development, plus a skill competency assessment run on a community basis, across four locations.

Our Registered Nurses operate in a significantly complex environment. often as the most Senior Clinician onsite. In our smaller residential facilities particularly, they rely on their ability to discuss complex clinical presentations with other Clinicians via email or phone. This year we have been trialling new communication technologies at our facilities to assist staff with increased communication workloads which permits them more efficiency in their time with residents.

A program of continuous improvement overlapped with our preparations for the new regulatory environment. At an organisational level the establishment of a new Property Team to facilitate asset management holds the promise of more comfortable environments for our residents. An early priority was to create a current and complete Asset Register down to the room/space level, which includes condition assessment and photographic evidence. With reliable and complete data to support informed decision making, and the team's specialist skills and experience, they have already made considerable progress on renegotiating maintenance contracts, generating savings that can be ploughed back into quality care provision.

As ever the Aged Care Quality and Safety Commission (ACQSC) played an important role in our year's activities with their brief to hold the aged care industry to account. In 2025 successive ACQSC visits saw the reaccreditation of Ascott Gardens and Prunus Lodge, both for a period of 3 years. These results continue a proud record for UPA with full compliance at all other site audits.

We have also achieved full compliance with our Mandatory Care Minutes, the Government requirement for the amount of direct care that older people living in residential care receive from RNs, ENs or personal care workers. This is currently based on a sector-wide average of



Residential Aged Care continued

215 minutes of care per resident per day, including 44 minutes of direct RN care.

Achieving full compliance is no small feat given the sector's perennial workforce shortages and recruitment challenges, especially in regional areas. It is the result of a lot of hard work on the part of the team behind UPA's Rostering Project and a great example of One UPA in action.

High levels of regulatory compliance and accreditation pressures, including demands for substantial data capture and mandatory reporting, increase the burden on everyone working in the sector so the fact that UPA's rate of staff turnover has been slowing is a great source of satisfaction.

Of course, some turnover is not only healthy but most welcome as newcomers bring fresh energy and ideas to the organisation. This year some very talented and experienced individuals have joined our ranks, not least our inaugural Director, Residential Aged Care. The new role was created as a part of a new operating structure which came into effect at the end of March, and which realigns UPA as a matrix with three business streams - Residential Aged Care, Home Care and Retirement Living - each supported by Corporate Support Services.

Home Care has already been operating as a centralised business stream since 2023, during which time its client base has been steadily increasing. By bringing the direction and management of Residential Aged Care and Retirement Living into line with that of Home Care we aim to afford them the opportunity to emulate the Home Care team's success. The Director, Residential Aged Care is supported by three Assistant Directors covering the Central, Southern and North-Western Communities respectively. This new structure will provide greater levels of support for our Facility Managers - pivotal roles in UPA's structure with a workload that is acknowledged as complex. They work in a controlled service environment with responsibility for 24/7 care including personal care, clinical care, and social support across a range of levels from low care, to dementia care, palliative care, and end-of life care. In addition they are responsible for allied health and other health services onsite, provision of meals, laundry, and housekeeping services and complex staffing models and rostering.

Care delivery is collaborative, largely driven through remote directives given through telecommunications. In this context opportunities to share challenges, ideas and successes are invaluable and we create them wherever we can with weekly online Leadership meetings, biannual face-to-face offsite forums and the biennial Conference among others.

In May, Lifestyle Coordinators from every UPA Facility were invited to "It's Their Time to Shine", a Lifestyle and Wellbeing Workshop held at the Sydney Admin Hub - Pendle Hill. Its purpose was professional development for Lifestyle Coordinator staff aimed at enhancing the quality of care and engagement for UPA residents. The workshop focused on dementia-friendly engagement, contemporary best practices in person-centred care, activity planning, and wellbeing strategies, and generated much positive feedback from all present.

UPA places great importance in external partnerships and this year Frank and Jess Kennett Home has been participating in the HIRAID trial with the University of Sydney. HIRAID stands for History (including Infection risk),

Visit
www.upa.org.au
for more
information on
Residential
Aged Care

Red Flags, Assessment, Interventions and Diagnostics and HIRAID Aged Care will meet the contemporary practice needs of RNs working in RACFs. It has been co-designed and tested by RNs and the recipients of their care in partnership with leading aged care providers and other agencies committed to the provision of quality care in aged care nationally. Through early recognition and treatment HIRAID Aged Care aims to prevent adverse events in residents, in particular those associated with infection and communicable diseases.

As this summary suggests, 2024/25 has been an eventful year, and we expect no less next year. Our ability to surmount the many challenges thrown our way in the past twelve months is all thanks to the dedication of a large team of skilled and passionate managers, relief managers and multidisciplinary staff. Their continuing commitment gives us a degree of confidence in our capacity to continue to improve our services in the next twelve. To our residents and their representatives, thank you for choosing UPA as your home. We take with great seriousness the privilege of caring for you and partnering with you so as you may continue to live your best life.





HOLBROOK VILLAGE Paint and Sip

This activity allowed residents to explore their creative sides painting Australian wildlife while enjoying a relaxing glass of wine, promoting social connections and enhancing well-being through artistic expression. Residents were proud of their paintings and could not stop smiling and laughing during the event.

JINDERA GARDENS Boxed Bowls Competition

With the assistance of Drew the Bus Driver (Volunteer), our monthly boxed bowls 'Howlong vs Jindera' competition is a highlight for both communities. Filled with fun, laughter, and friendly rivalry. Participants also enjoy a shared lunch, nurturing companionship,

MELROSE LODGE Spring Fair

The Spring Fair offered home-made soaps and candles, bric-a-brac, lapidary, a lemonade stand, ice cream and sausage sizzle in a joyous in-house celebration for residents, staff and their families. It was a huge success and reward for effort for the Melrose team.

MURRAY VALE SHALEM ANZAC Day 2025

MVS residents conducted their own ANZAC day ceremony. Ex-service Residents who were as well as those who had lost family during armed conflict ran the service for all at MVS. It was a touching and emotional tribute to those that have been affected by war.

MYOORA HOMESTEAD Afternoon Teas

and community spirit.

A great time is guaranteed when Myoora Residents join with the aged care residents from the nearby Henty Multipurpose Service for afternoon tea which is catered by the local Country Womens' Association group.

OOLONG Major Upgrade

A new wing opened at Oolong adding 9 new bedrooms to raise the total to 30. Other additions were a new central reception area, hairdressing salon & reflection room and improvements included updating the 21 existing rooms, covered entrance, community space, landscaping and parking.

PRUNUS LODGE Redecoration

Prunus residents are excited to be involved in choosing new artworks, sideboards, clocks, and table decorations, with flooring and furniture decisions to follow. Once spring arrives, we will look at upgrading our outdoor furniture with a donated shade sail ready to go up.

RATHGAR LODGE Tropical Cyclone Alfred

The team at Rathgar Lodge are UPA's flood evacuation experts - many of them have had to do it three or four times already. So they were fully prepared for the Cyclone's impact in March, but quietly confident that the Lodge would not flood this time around.

RICHMOND LODGE Artist In Residence

Richmond Lodge transformed into an art gallery when it showcased the work of a hugely talented resident John Amadio. John's delightful colourful wildlife paintings of birds and other wildlife brought joy to staff, residents and visitors alike.

THOMAS AND ROSETTA AGST AGED CARE Social Calendar

We've recently introduced a memorial service to honor residents who have passed away. Families are invited to join along with residents. A Pastor leads the service, creating a respectful and comforting space. We've held it twice so far and received very positive feedback.

WOODLANDS LODGE Bastille Day

Bon Voyage! Having been served French-style morning tea and lunch and accompanied by the Lifestyle team in chic Gallic costumes, Woodlands residents travelled around France in their armchairs, courtesy of wrapround virtual headsets. Just one highlight of a packed events program.

YEOVAL AGED CARE Aged Care Employee Day

For all UPA services
August 7 is an important
day when we allow ourselves
some pride in what we
achieve. Amidst the sweet
treats and balloons marking
the occasion at Yeoval was
a surprise speech from a
grateful resident that had
everyone tearing up.





Retirement Living continued

Whilst our flagship development project advances steadily through planning and consultation phases, elsewhere other changes worked towards meeting and exceeding our residents' expectations of a modern lifestyle in the privacy of their own home.

UPA's 22 retirement villages comprise almost 600 units and villas which allow residents to continue to live independently without the demands of home maintenance and domestic chores. Relieved of those responsibilities, residents can embrace an active and peaceful retirement with time to pursue the lifestyle they enjoy.

Our villages offer regular social activities and the opportunity to be a part of a community of people at a similar stage of life, as well as 24-hour emergency call systems, and home and garden maintenance. Each village also has a range of amenities which, depending on its size and location, can include a library, hairdresser, café, community centre, chapel, computer room and garden areas.

UPA Home Care services are available at all our retirement villages, and a number are colocated with a residential aged care facility. This helps give residents the peace of mind that they can age in place with an organisation which has been caring for the community for 85 years.

2024/25 has been an eventful year for our villages. After a large storm ripped through the Hunter region in January the local team was able to supply emergency housing to a Home Care Client whose house had been damaged by a fallen tree. More storms ravaged the Hunter in April causing minor damage, and there was flooding in the region in May and June.

On a more positive note, the new development of incremental units

at Hillcrest Village in Stanwell Park is moving ahead smoothly, with works anticipated to start in early 2026

With a new, experienced, property team joining UPA, we are revisiting the designs for the development at Wahroonga. We have identified opportunities to further enhance its design including assessment of floor plans, better land utilisation, improved common areas, and importantly bringing "ageing in place" concepts into the final design. Wahroonga remains UPA's flagship project currently in progress.

We have initiated the process to decommission both Rathgar and Richmond villages from the auspices of the NSW Retirement Villages Act. In addition to administrative advantages this will allow us to help retired residents access accommodation more easily by renting.

This year, Oxley Village in Dubbo reached full capacity and celebrated several key improvements to enhance residents' safety and comfort. Upgrades included the installation of new hot water systems most units and the addition of security fencing and automated gates at the village entrance. Across our Central West Villages, seven units have been totally refurbished, ready to welcome new residents into our community.

Vibrant community life is a hallmark of UPA's retirement villages. At Oxley Village residents enjoy a wide range of social and recreational activities such as painting, craft, cards, table tennis, indoor bowls, and regular happy hours. A "Dying to Know Day" in the Hunter was one of their most successful events ever.

Central West residents have enjoyed organised indoor bowls and Tai Chi sessions, fostering both physical and social wellbeing. Fortnightly bus lunch trips support local businesses and provide popular outings. Christmas parties in Orange and Molong, catered by a group of wonderful ladies from a local church, were a resounding success.

It is heart-warming to see residents taking the initiative to organise their own events and functions. These include morning teas, birthday celebrations, "Living the Autumn Years", monthly chapel service, Australia Day, Christmas in July, and Melbourne Cup celebrations.

Our residents also take great pride in their gardens and have built deep friendships with the gardeners. With their support, Central West residents took the initiative to create their own communal gardens, generously donating soil, pots and plants to cultivate their own space. At Ellimatta residents are actively engaged with the local council to have their footpaths repaired and joined to the local footpath network in Maitland.

Our residents continue to inspire us and we remain committed to providing a safe, inclusive, and engaging environment for all who call our villages home.







People and Culture continued

Staff and governance systems are key to the delivery of safe, quality, effective and person-centred care. Our focus is on empowering our staff to do their job well.

The year has been characterised as a year of foundation building, centralisation and streamlining. We have taken steps to standardise and automate people administration tasks and record keeping and to release time to care for front line leadership. We have restructured ourselves into one organisation with a shared vision and three business streams supported by corporate shared services.

Key achievements include our new UPA Enterprise Agreement, the employee engagement survey, centralisation of people data into a single source of truth, standardised reward and recognition and enhancing our employment benefits.

The UPA Enterprise Agreement 2024-2026 was ratified with the Fair Work Commission in May 2024. An audit of our employees, their qualifications and classifications, has helped UPA profile its workforce and develop strategies to increase its expertise and competencies ahead of the introduction of the strengthened Aged Care Quality Standards which demand providers have skilled, qualified workers.

Our second Employee Engagement survey, "Make a Difference", conducted in April 2025 showed an increase in engagement of 4.7% year-on-year, moving us from a 'surging' to a 'succeeding' culture as externally benchmarked by Best Practice Australia. Staff expressed their optimism about the future with 69% of respondents reflecting that UPA is a "Truly Great Place to Work".

Workforce compliance monitoring requires robust and vigilant screening, record keeping and monitoring processes. UPA aims to reduce the burden of workforce compliance administration on frontline services by centralising and automating business processes to release important time for care. Using business analytics delivered by easy-to-interpret dashboard reporting, UPA has advanced its decision support systems.

UPA and the broader aged sector saw unprecedented growth in wages and recognition of the value of the work of our direct and non-direct workforce. UPA embraced increases and classification changes across our workforce bringing them in line with not only the aged care sector but also the health and care economy with a highly competitive wage and benefits offering.

Our workforce plays a critical role in promoting UPA's brand and image whilst also communicating to clients and residents the roles that each of us play. A free uniform is offered to all staff and volunteers which helps our consumers identify different workers' roles and responsibilities. Just one of the many benefits of working at UPA targeted at safety, wellbeing, and ongoing professional development.

We truly value and respect our workforce for all that they do. In 2024/25 we acknowledged the work of over 220 long serving employees and volunteers of UPA.

UPA is committed to continuously improving the provision of quality and safe care to those who

have been entrusted in our care and to develop and grow in Australia's "care economy". In 2024/25 we invested in an intensive refresher face-to-face "Boot Camp" for Registered Nurses and Enrolled Nurses to ensure the clinical competency and currency of our clinical workforce.

In 2025 UPA has reshaped itself to ensure we continue to meet our governance and compliance obligations, as well as the expectations of our consumers and workforce. The organisation was restructured to reflect the three business streams in which we operate - Residential Aged Care, Home Care and Retirement Living. We streamlined our leadership structure and resourcing to ensure critical clinical support, education and corporate services can support each of the communities we serve effectively.

UPA continues to invest in the capabilities and the capacity to assure business sustainability into the future including in Property and Asset Management, Information Technology and Communications, Workplace Health and Safety and Talent Management as well as in Clinical Governance, Quality and Education.

In 2025 we launched the "Working at UPA" web site to attract and retain talented workers in the wide range of opportunities available at UPA. The extensive range of employee benefits on show gives some sense of UPA's commitment to our most highly valued asset, our workforce.







Clinical Governance, Quality and Education continued

Our preparations for the new Aged Care Act included thorough reviews of clinical policies and procedures, as well as quality management systems and processes, augmented by an extensive education program.

The role of UPA's Clinical Governance, Quality and Education (CGQE) team is embodied in its title. Modern definitions of clinical governance emphasise the set of relationships and responsibilities between the organisation's governing body, executive, clinicians, consumers and others to achieve good clinical results, and the UPA CGQE team is responsible for putting systems in place for delivering safe, quality clinical care and for continuously improving services

Quality management in aged care is crucial because it ensures that older people receiving care experience safe, consistent, and high-quality services that are tailored to their individual needs. This promotes their well-being, dignity, and quality of life while minimising risks like falls, pressure injuries, and medication errors. It also involves monitoring and improving care delivery through regular assessments, staff training, and ensuring adherence to established quality standards.

Education and training are crucial in aged care for ensuring quality, safe, and effective care, empowering staff to make informed decisions, and ultimately enhancing the well-being of our consumers and their families.

In 2024/25, our CGQE team implemented a Clinical Governance Framework that outlines UPA's commitment to the delivery of safe and quality care for all consumers that is

in line with our consumer's preferences, is evidence-based, is best practice and aligns with our compliance obligations.

UPA is committed to ensuring we provided safe and quality care. As part of our commitment to ensuring strong clinical governance and mitigation of clinical risks we provided over 80 live interactive education webinars on High Impact and High Prevalent Risks in the aged care environment. The webinars were delivered three times a day, three days a week and attracted over 2500 attendees.

The team has undertaken a significant review of clinical policies and procedures to ensure all align with evidence-based practice and our compliance obligations including obligations under the new *Aged Care Act* which comes into effect on 1 November 2025.

We developed and delivered a Registered and Enrolled Nurse Professional Development Program, "Boot Camp". This program brought together two days of theory and one day of practical assessment on clinical practice requirements for our nurses. This has set them up for continued success in the changing aged care environment and prepared them for their new responsibilities in meeting the strengthened Aged Care Quality Standards.

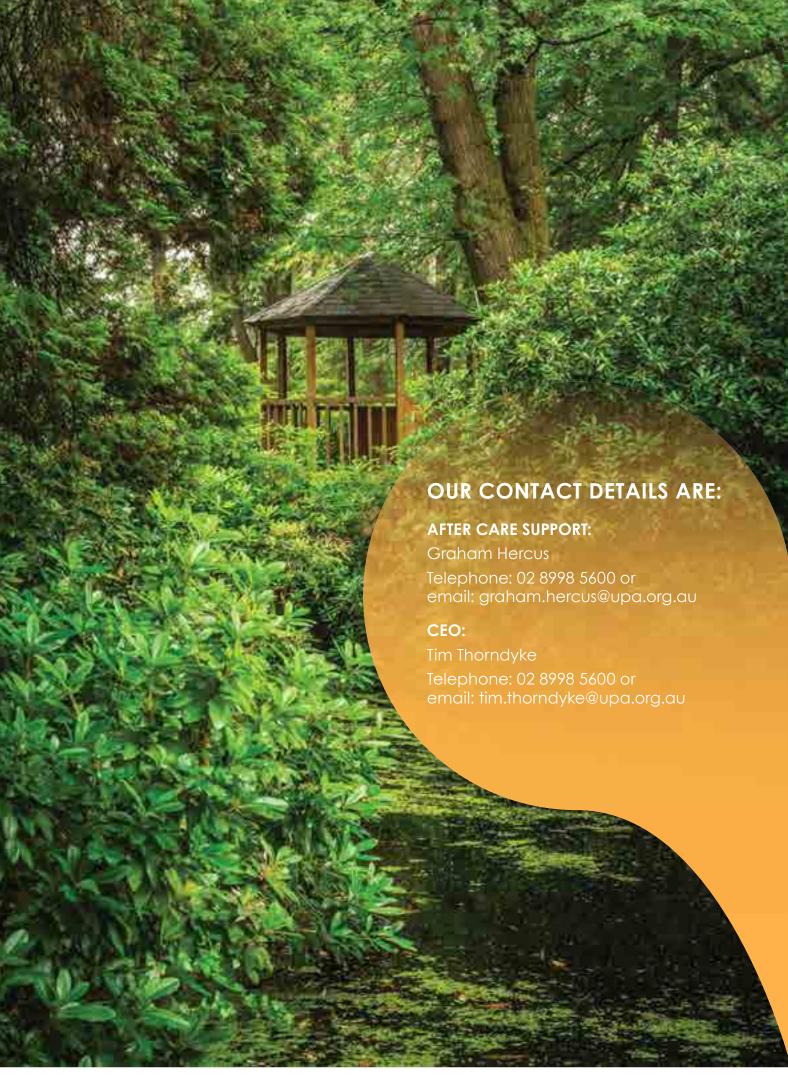
We have reviewed and updated our Quality Management systems

and processes to ensure we are effectively identifying, analysing and translating the information obtained into better outcomes for our consumers, at the same time mitigating organisational quality risks. The system aligns with our compliance obligations including the new strengthened Aged Care Quality Standards.

UPA has undergone two full re-accreditation visits from the Aged Care Quality and Safety Commission at our Prunus Lodge and Ascott Gardens residential aged care facilities. In both cases 100% compliance was met and we received positive feedback on the care and services we deliver. We also underwent a one-day visit from the Commission at our Murray Vale Shalem residential aged care facility where compliance was also achieved. UPA continues to maintain full compliance with our obligations under the Aged Care Act which includes the Aged Care Quality Standards.

UPA is advanced in our commitment to ensuring our organisation is prepared for the implementation of the strengthened Aged Care Quality Standards having undertaken almost 100 live interactive education webinars on the topic. Once again, these webinars were delivered three times a day, three days a week, this time for an audience of almost 4000 attendees.







The United Protestant Association of NSW (UPA) established 13 children's homes between 1940 and the early 1980s. For a further 10 years or so these large institutional homes were replaced by a number of smaller Group Homes or Family Cottage Homes. Over those two periods, some homes were well managed and some were not.

We sought to be trusted by children, parents, and the State, but we freely acknowledge that in many of our homes we failed to provide the safe and nurturing environment that children need to thrive. Emotional, physical and sexual abuse did occur at times in those homes. We are ashamed of those failures and offer our sincere and deep apology for the harm caused.

We are here to listen

Today, we seek to make amends by listening and believing, offering access to records, reporting to authorities, funding counselling services, making redress payments. We welcome contact from any person who once resided in a UPA children's home.

Whenever we receive an allegation of abuse we work with NSW Police to ensure that each person has the opportunity to be heard and information gathered. We are committed to ensuring privacy is protected and that care, support and services are readily available.

The UPA Board

MARK FERGUSON

PRESIDENT AND BOARD CHAIR Year appointed: 2025

Appointed as a Director: 2024

Qualifications and experience:
Master of Science, Coaching
Psychology, Sydney University,
2022, Executive Master Of
Business Administration, UTS,
2005, Bachelor Business LG &
Ec. CSU, 1996, Associate Diploma
LG, MCAE, 1985, Graduate AICD
2015. Currently Director with
consultants and executive coaches
Third Counsel Pty Ltd and also an
Associate of Leadership Rebellion.
Director at Cemeteries and
Crematoria NSW, Trustee (elect)
of the AR Bluett Award Trust.

Special Responsibilities: Member of Financial Performance, Information Technology, Audit & Risk, Property, Planning & Projects Committees and Chair of People & Culture Committee (from February 2025).

CHRISTINE DUFFIELD

DEPUTY CHAIR

Year appointed: 2025

Appointed as a Director: 2023 Qualifications and experience: Registered Nurse, Bachelor of Science in Nursing (University of Western Ontario) 1973. Master of Health Planning 1984 and PhD 1990 (University of New South Wales). Diploma (Institute of Company Directors) 1999. **Emeritus Professor University** of Technology Sydney and Edith Cowan University. Distinguished Life Fellow of the Australian College of Nursing, Fellow of the American Academy of Nursing, Fellow of the Australian Institute of Company Directors, Fellow of the Australasian College of Health Service Management. Over 40 years' experience in Canada, Australia, New Zealand and the United Kingdom working in leadership roles across direct care, education, and research and 20+ years as a Board Director.

Special Responsibilities: Chair of Clinical Governance Committee (from March 2025)

COLIN ISAAC

DEPUTY CHAIR

Year appointed: 2025

Appointed as a Director: 2022

Qualifications and experience:

B.Sc. Engineering (Civil) 1980, MBA Business Administration 1990, Member AICD - Graduate of Company Directors 2019. Previously Managing Director BOC South Pacific and Non-Executive Director - MineMet and Thomas Global. Currently Chair and Non-Executive Director - Oceana Gases Limited.

Special Responsibilities: Member of Financial Performance, Information Technology, Audit & Risk and Property, Planning & Projects Committees, Chair of Financial Performance, Information Technology, Audit & Risk Committee.

IAN MORANTE

FORMER PRESIDENT AND BOARD CHAIR

Year appointed: 2022

Resigned: 30 January 2025

Qualifications and experience:

Bachelor of Commerce, Diploma of Financial Planning, Diploma and Advanced Diploma of Financial Services (Super), Graduate Australian Institute of Company Directors. Retired Chief Executive of a not-for-profit public offer multi-industry superannuation fund. Currently a Director and Company Secretary of a registered company. Extensive experience in administration, governance, investments and management. Active involvement in local Anglican Parish for over 60 years. Member of the Hunter Region District Executive/ Regional Advisory Committee since 2000. Has previously

served as a Director of UPA for 18 years, including terms as a Vice President.

Special Responsibilities: Member of Clinical Governance; Financial Performance, Information Technology, Audit & Risk; People & Culture and Property, Planning & Projects Committees.

SUE HERBERTSON

VICE PRESIDENT

Year appointed: 2017

Appointed as a Director: 2022 Resigned: 28 March 2025

Contistential and a series and

Qualifications and experience: Registered Nurse, Graduate Certificate in Social and Community Practice, Cert IV Disability, Senior Nurse Manager Residential Disability Facility, Manager Central West Commonwealth Carelink and Carer Respite Centre, Senior Regional Manager Aged and Disability Services CareWest, RN in aged care facility predominately in Dementia care. Member of Central West Elder Abuse Collaborative, former Chair of the Western Region Dementia Interagency and Orange Family Support Service. Project Manager for the Transitional Aged Care Program for the Mid-Western Area Health Service, developed Home Care Package program for Accessible Living Options, Bathurst. Part-time teacher in Aged Care, Disability and Community Services at

Special Responsibilities: Member of Clinical Governance (Chair), People & Culture and Property, Planning & Projects Committees.

ANTHONY SHORT

VICE PRESIDENT

TAFE NSW.

Appointed as a Director: 2016 Resigned: October 2024

Qualifications and experience:

Master of Laws, Bachelor of Law, Bachelor of Business, Bachelor of Applied Science, Certificate of Art History, Solicitor and Chartered Accountant. Former partner Chartered Accounting Firm, Member of Executive Board for UCAD Wontama, Solicitor/Director of regional law firm, former part time Taxation and Corporate Law lecturer at Charles Sturt University.

Special Responsibilities: Member of Financial Performance, Information Technology, Audit & Risk Committee (Chair).

TIM THORNDYKE

CHIEF EXECUTIVE OFFICER Year appointed: 2021

Qualifications and experience: Registered Nurse - General / Mental Health / DD. Graduate Dip Health Management Charles Sturt University. Psychiatry of Old Age Certificate, NSW Institute of Psychiatry. Extensive experience (over 35 years) in aged care in both senior clinical and management positions in the not-for-profit sector. Leadership and management of the UPA Sydney Region 2006 to 2020, ensuring that service development and delivery are consistent with UPA's purpose, values and code of conduct. Previous experience involved working in the field of mental health specialising in psycho-geriatrics.

Special Responsibilities: Member of Clinical Governance, Financial Performance, Information Technology, Audit & Risk, People & Culture and Property, Planning & Projects Committees.

DAVID WALLACE

DIRECTOR

Year appointed: 2014

Qualifications and experience:

Pachalor of Pusiness Cortifice

Bachelor of Business, Certified Practising Accountant (CPA), aged care consultant for 40 years providing operational, financial and strategic advice to not-forprofit and private operators. Other services have included industry education/training, projects for Federal and State Governments, and board membership of aged care operators.

Special Responsibilities: Member of Financial Performance, Information Technology, Audit & Risk and Property, Planning & Projects Committees.

REX MORRIS

DIRECTOR

Year appointed: 2017 Resigned: July 2025

Qualifications and experience:
Graduate member Australian
Institute of Company Directors.
Adv. Dip. of Rural Business
Management. Certificate of
Accounting. Principle of an
Agriculture Business. RFS
volunteer, active in local church
and community organisations.
Member of TeamInvest collaborative investment
think tank.

Special Responsibilities: Member of Financial Performance, Information Technology, Audit & Risk and Property, Planning & Projects (Chair) Committees.

AMANDA SOLLY

DIRECTOR

Year appointed: 2022

Resigned: 30 September 2024

Qualifications and experience: Master's Degree in Human Resource Management, Graduate Diploma VET Adult Learning & Development, Bachelor of Business. 30 years' experience in human resources management and learning and development, 4 years' experience in aged care and health. 20 years' Board experience. Member of the Australian Institute of Company Directors. Other Board Roles: AGA Apprenticeships & Training; Kestrel Apprentice Solutions; Tallangatta Health Service. Owner of Caladenia Park, a privately held Nature Reserve.

Special Responsibilities:

Member of Clinical Governance Committee and People & Culture Committee (Chair)

JOYCE DENCH

DIRECTOR

Year appointed: 2022

Qualifications and experience:

Member of the Sydney Regional Executive/Regional Advisory Committee since March 2011.

Ordained into pastoral ministry in 1975 in NZ. In 1991, together with my husband, pioneered and established Reach Church Parramatta, currently serving on the Executive Board. Responsible for organising and leading numerous overseas missions over 25 years to undertake humanitarian work in the Philippines and India. Established LifeLinks Parramatta Inc., a NFP organisation providing services to those in need in our local community.

DR STEPHEN NOLAN

DIRECTOR

Year appointed: 2024

Qualifications and experience:

Bachelor of Medicine and Surgery (1st Hons), Fellow Royal Australasian College of Physician (FRACP), Fellow College of Intensive Care Medicine (FCICM), Fellow Thoracic Society of Australia and New Zealand (FTSANZ), Master of Education (M.Ed).

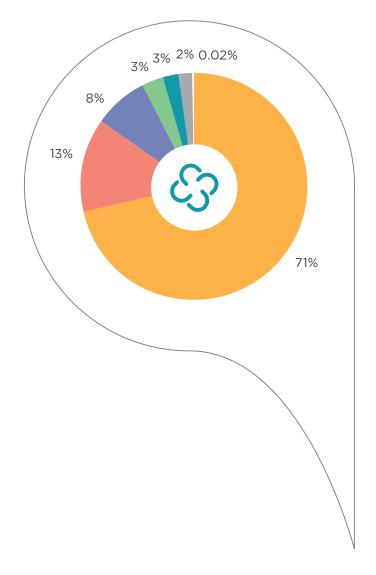
Dr Nolan has held numerous positions of leadership in both the public and private health sector at local, national and international levels over the past 25 years. He received an Order of Australia (OAM) in 2014 for his service to international humanitarian and health care organisations and to medicine. Dr Nolan has interests in patient centred care delivery, patient safety and clinical governance.





FY25 revenue

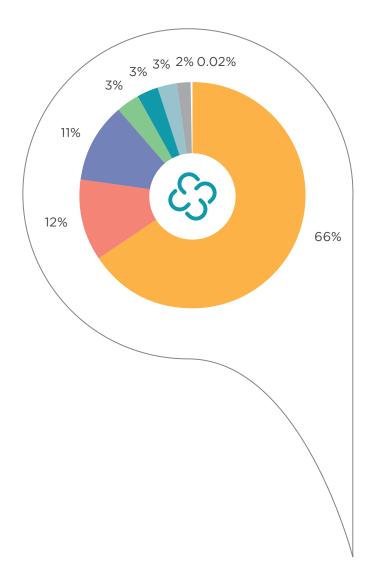
Revenue	Year ended 30 Jun 2025 (\$'000)
Government subsidies and recurrent grants	121,221
Resident fees and charges	22,696
Finance income	13,023
Other revenue	5,199
Daily accommodation payments	3,782
Retention from resident loans	3,599
☐ Donations and bequests	40
Total revenue	169,560



Total revenue increased \$15.7M or 10.2% compared to prior year. This was driven primarily by growth in residential aged care service (+\$11.8M), retirement villages (+\$0.3M), home care (+\$1.3M) and improved investment returns (+\$1.7M).

FY25 expenses

Expenses	Year ended 30 Jun 2025 (\$'000)
Salaries and employee benefits	125,358
Property costs (incl. depreciation and amortisation)	21,916
Program costs and consumables	21,705
Insurance costs	6,265
Administration expenses	6,154
Other expenses	4,983
Information technology and data expenses	3,693
☐ Finance costs	481
Total expenses	190,074

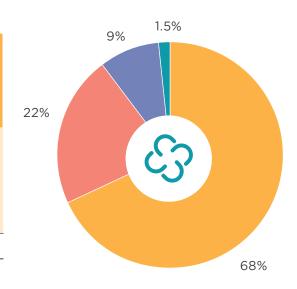


Total expenditure increased \$25M or 15.1% compared to prior year. This was largely associated with the significant rise in salaries and employee benefits due to mandated Federal 17% wage increases for direct care staff, alongside inflationary pressures in insurance, property costs and support services.

FY25 Assets & Liabilities

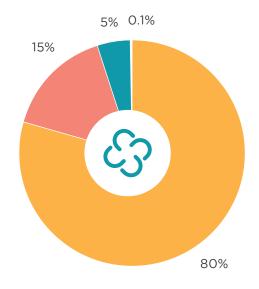
ASSETS

Assets	Year ended 30 Jun 2025 (\$'000)
Property, plant and equipment	364,148
Cash and cash equivalents	115,160
Financial assets	46,901
■ Trade and other receivables	7,927
Total assets	534,136



LIABILITIES

Liabilities	Year ended 30 Jun 2025 (\$'000)
Refundable loans	226,652
Trade and other payables	44,102
■ Employee benefits	13,512
Provisions	532
Total liabilities	284,797
Net Assets	249,339



Directory of Services

HOME CARE

UPA Home Care Northern Rivers

3/101-103 Main St

Alstonville NSW 2477

1300 026 594

UPA Home Care Western Region

315 Macquarie St

Dubbo 2830

(02) 5852 4725

UPA Home Care Murray

342 Wagga Rd

Lavington NSW 2641

(02) 6057 7250

UPA Home Care Central West

211 March St

Orange NSW 2800

(02) 6361 3322

UPA Sydney Home Care

123-157 Bungaree Rd

Pendle Hill NSW 2145

(02) 8197 9306

UPA Home Care Mid North Coast

8/111 William St

Port Macquarie NSW 2444

(02) 6590 1595

UPA Home Care Far North Coast

2/35 Bay Street

Tweed Heads NSW 2485

1300 026 594

UPA Hunter Home Care

100 Lake Rd

Wallsend NSW 2287

(02) 4965 2200 (Option 1)

UPA Home Care Riverina

Unit 46, 43 Shaw St

Wagga Wagga NSW 2641

(02) 6921 3219

RESIDENTIAL CARE

Central Community

Heiden Park Lodge

16 Matthews St

Carramar NSW 2163

(02) 8197 9325

Melrose Lodge

123-157 Bungaree Rd

Pendle Hill NSW 2145

(02) 8197 9300

Frank and Jess Kennett Home

1A Railway Crescent

Stanwell Park NSW 2508

(02) 4291 3000

Thomas and Rosetta Agst Aged Care

1614 Pacific Hwy

Wahroonga NSW 2076

(02) 9450 8320

Woodlands Lodge

100 Lake Rd

Wallsend NSW 2287

(02) 4965 2200 (Option 2)

HEAD OFFICE (REGISTERED OFFICE)

1614 Pacific Highway,

Wahroonga NSW 2076

Street address:

5 Munderah St

Wahroonga NSW 2076

1800 UPA NOW

North-Western Community

Richmond Lodge

67 Barker St

Casino NSW 2470

(02) 6662 1937

Bracken House

315 Macquarie St

Dubbo NSW 2830

(02) 5852 4700

Prunus Lodge

Bells Lane

Molong NSW 2866

(02) 6366 8097

Ascott Gardens

83 Spring St

Orange NSW 2800

(02) 6362 2201

Rathgar Lodge

30 Lynhaven Cres

Ulmarra NSW 2462

(02) 6644 5475

Yeoval Aged Care

3-7 Lord St

Yeoval NSW 2868

(02) 6846 4100

Directory of Services

continued

Southern Community

Myoora Homestead

2 Keighran St Henty NSW 2658 (02) 6929 3200

Holbrook Village

47-55 Bowler St **Holbrook** NSW 2644 (02) 6036 2817

Oolong

91-97 Sturt St **Howlong** NSW 2643 (02) 6026 6800

Jindera Gardens

80 Creek St Jindera NSW 2642 (02) 6026 3799

Murray Vale Shalem

342 Wagga Rd **Lavington** NSW 2641 (02) 6025 4889

Gumleigh Gardens

29-35 Shaw St **Wagga Wagga** NSW 2650 (02) 6931 0409

RETIREMENT VILLAGES

Central Community

Ellimatta Village

27 Porter Ave **East Maitland** NSW 2323

(02) 4965 2200 (Option 3)

Sarina Court

14-16 Sarina St **Maryland** NSW 2287 (02) 4965 2200 (Option 3)

Melrose Village

123-157 Bungaree Rd **Pendle Hill** NSW 2145 (02) 8197 9317

Hillcrest Village

1A Railway Crescent Stanwell Park NSW 2508 (02) 8197 9317

Rosetta Park

1634 Pacific Hwy **Wahroonga** NSW 2076 (02) 9450 8320

St Ermes Court

5-7 Isis St **Wahroonga** NSW 2076 (02) 9450 8320

Woodlands Grove

100 Lake Rd **Wallsend** NSW 2287 (02) 4965 2200 (Option 3)

Woodlands Place

100 Lake Rd

Wallsend NSW 2287 (02) 4965 2200 (Option 3)

North-Western Community

Oxley Village

331 Macquarie St **Dubbo** 2830 (02) 6362 7820

Molong Lodge

Bells Lane **Molong** NSW 2866 (02) 6362 7820

Astill Court

102-110 Autumn St Orange NSW 2800 (02) 6362 7820

Kooronga Lodge

35-39 Kooronga Ave **Orange** NSW 2800 (02) 6362 7820

Sunset Vista Village

64 Nile St Orange NSW 2800 (02) 6362 7820

Rathgar Self Care

30 Lynhaven Cres **Ulmarra** NSW 2462 (02) 6644 5475

Richmond Self Care

67 Barker St **Casino** NSW 2470 (02) 6662 1937

Southern Community

Hillsborough Village 32 Sydney Road Beechworth VIC 3747 (02) 6025 1776

The Elms

18 Balfour St **Culcairn** NSW 2660 (02) 6025 1776

Myoora Village

Allen St Henty NSW 2658 (02) 6025 1776



Murray Vale Retirement Village

339 Moore St **Lavington** NSW 2641 (02) 6025 1776

Knightleigh Cottages

John Street

The Rock NSW 2655
(02) 6971 9357

Gumleigh Gardens Village

23 Albury St **Wagga Wagga** NSW 2650 (02) 6971 9357

W.T. Wilson Homes

4 North St **West Wyalong** NSW 2671 (02) 6971 9357

Park Hall Village

Park Hall Village Place **Wodonga** VIC 3690 (02) 6025 1776

OPPORTUNITY SHOPS

Lillimur Op Shop

122 Brisbane St **Dubbo** 2830 (02) 5838 6199

Buena Vista Op Shop

197-199 Peisley St **Orange** NSW 2800 (02) 6361 7884

ADMINISTRATION

Albury

342 Wagga Rd / PO Box 123 **Lavington** NSW 2641 (02) 6025 1776

Alstonville

101-103 Main St / PO Box 10 Alstonville NSW 2477 (02) 6628 5559

Dubbo

315 Macquarie St **Dubbo** NSW 2830 (02) 5852 4700

Orange

68 Nile St / PO Box 8090 **East Orange** NSW 2800 (02) 6362 7820

Sydney

123-157 Bungaree Rd **Pendle Hill** NSW 2145 (02) 8197 9317

Wallsend

100 Lake Rd **Wallsend** NSW 2287 (02) 4965 2200

The UPA Philosophy of Care

The United Protestant Association, (UPA) is a Christian organisation that aims to provide quality service and care. We believe that every person we care for has the right to live in peace with dignity, respect and security. That right does not diminish, irrespective of age.

We welcome people from all religious and cultural backgrounds.
We convey compassion, kindness, respect and honesty in our work. Our staff and volunteers encourage and empower those we care for to choose their own path. Mindful of how we would like to be treated ourselves, we aim to provide a caring atmosphere of Christian love and understanding.

When we have failed to live up to our PURPOSE, Values or Philosophy of Care we will seek to make amends.



UNITED PROTESTANT ASSOCIATION OF NSW LIMITED Founded in 1940 by Thomas U. Agst B.E.M. J.P.

HEAD OFFICE (REGISTERED OFFICE)

1614 Pacific Highway
Wahroonga NSW 2076
PO Box 273 Wahroonga NSW 2076
Phone: 1800 UPA NOW
(02) 8998 5600, Fax (02) 9487 7362

Email: info@upa.org.au www.upa.org.au ABN 71 050 057 620



@UPAAgedCareSolutions