FRESH HOPE COMMUNITIES

Annual Report

2025-2026

Chapters

1. About This Report 04
2. Board & Executive Leadership Team Address 06
3. Residential Care Services 07
4. Farm Day Fun 09
5. The Volunteer Bringing More Than a Melody to Borella House 10
6. Retirement Communities 12
7. The Coffee Club Reshaping Community 14
8. Cedar on Collins' Inaugural Easter Art Exhibition 16
9. Outdoor Experiences 18
10. A Camp That Gives Kids the Best Week of Their Lives 20
11. Affordable Housing: Nightingale Marrickville 22
12. Nightingale Marrickville: Wellbeing & Social Impact Study 24
13. Sit Café Opens at Nightingale Marrickville 26
14. Listening to Country, Learning Together 27
15. People & Culture 28
16. Financials 32

Acknowledgement of Country

Fresh Hope Communities acknowledges Aboriginal and Torres Strait Islanders as the Traditional Custodians of all the lands throughout Australia. We recognise and respect the connection to their land, waterways, culture and community and we pay our respects to Elders past and present.

Fresh Hope Communities exists to create spaces that cultivate belonging and places that feel like home.

The activities of Churches of Christ Community Care trading as Fresh Hope Communities are explored within this report along with financial results for the financial year 2025-2026.

Our Values

KINDNESS

We believe that everyone's experience of us matters. We assume the best of others, communicate clearly, and actively listen to genuinely demonstrate care for every individual's needs and wellbeing.

02.
Board & Executive Leadership Team Address

Danish philosopher, Søren Kierkegaard said that "life can only be understood backwards but must be lived forward".

In other words, our past informs our future. As we reflect on the past financial year, we do so with gratitude for the people who recognised the dignity and worth of every individual, responded with practical compassion and whose vision, generosity and service laid the foundations of the organisation we continue today.

People like Frances May Ashwood. In 1938, Ashwood House, now known as Ashwood Residential Care Service, opened as the first aged care home for women in New South Wales. Established through May's generosity and vision, it provided dignity, care and community for older women. May's leadership, philanthropy and commitment to serving others helped shape what would eventually become Fresh Hope Communities.

Or Kevin Crawford, whose impact on churches of Christ in NSW & ACT spanned almost four decades. His visionary and missional mindset helped secure and establish Stanwell Tops Conference Centre. Today "The Tops" continues to serve school groups, churches and the wider community as a place of adventure, learning, retreat and personal growth.

Their stories reinforce why we exist: to serve people with compassion, create places of belonging, and faithfully steward the resources entrusted to us for future generations.

Despite a challenging and changing environment both within our organisation and in the broader aged care industry, our focus remained clear this year: maintaining the quality and continuity of services for those who rely on us every day.

The past twelve months have been marked by significant progress across Fresh Hope Communities. We have continued to strengthen the quality of care and support provided to residents, clients, families, and communities while navigating an increasingly complex operating environment. Our teams have embraced opportunities for innovation, service improvement and organisational growth, always placing the wellbeing of those we serve at the centre of every decision.

A major focus has been preparation for the new residential aged care registration framework. This work has required extraordinary commitment across the organisation, with teams reviewing systems, strengthening governance, enhancing practices and ensuring readiness to meet evolving regulatory requirements. While much of this effort occurs behind the scenes, it demonstrates our commitment to delivering safe, high-quality and person-centred care.

Recognising that our staff are central to this work, we have continued to invest in employee engagement, wellbeing and retention while supporting teams through ongoing change. The extensive preparation undertaken for the new aged care regulatory environment ensures we remain well positioned to meet future expectations while staying true to our purpose and values.

To every employee, volunteer and leader across Fresh Hope Communities, we extend our sincere thanks. In a year of significant change, your commitment and care have provided stability and hope for the people and communities we serve. As we look ahead, we remain confident in the future. Inspired by the legacy of those who have gone before us and strengthened by the commitment of our people, we will continue building communities of hope, care and belonging for generations to come.

Fresh Hope Communities Board & Executive Leadership Team

03.
Residential Care Services

Fresh Hope Communities' residential care services navigated a year of major sector reform while maintaining strong outcomes for residents, clients and families.

The introduction of the Aged Care Act 2024 and the Strengthened Aged Care Quality Standards on 1 November 2025 represented the most significant regulatory change in the sector in recent years, and our teams embraced these changes with clarity, purpose and resilience.

A key focus during the year was preparing for registration renewal with the Aged Care Quality and Safety Commission and the NDIS Quality and Safeguards Commission. All locations undertook constructive assessments ahead of the Commission audits. These reviews confirmed strong practice across several areas, and identified opportunities to further strengthen clinical governance, care delivery and service quality. Findings informed targeted development initiatives and employee education programs, supporting our ongoing commitment to continuous improvement and regulatory compliance.

Fostering a sense of belonging, connection and community remains at the heart of everything we do. Social connection enablement for residents and clients achieved an average rating of 93%, while overall satisfaction remained high at 97.6%, reflecting strong advocacy for our services. A combined Star Rating of 3.8 aligned with the sector average, demonstrating continued trust in the quality, safety and person-centred care provided across Residential Care. Alexander Campbell House and Borella House both proudly achieved an overall 5-star rating during 2025-2026.

These achievements were only made possible by the dedication, professionalism and compassion of our staff. Throughout a year of significant change, team members continued to adapt, learn and lead while maintaining high standards of care and service delivery. Their commitment was recognised through a range of reward and recognition initiatives, including the annual Fresh Hope Communities Awards, where several Residential Care employees were recognised for demonstrating our values through uplifting residents and colleagues, providing respectful and compassionate care, comforting families, and inspiring genuine connection. Borella House and Magnolia Cottage were also recognised for their exceptional customer service and community contribution, respectively.

Looking ahead, we remain focused on embedding the requirements of the new Aged Care Act, strengthening clinical and operational governance, and enhancing the experience and outcomes of those we serve.





Nick Jones

General Manager Residential Services
Fresh Hope Communities

At a Glance

No. of Residents cared for
968

No. of dedicated care + support staff
899

No. of service locations
7

04.
Farm Day Fun at Green Hills Residential Care Service

At the behest of residents, Green Hills Residential Care Service put on a highly anticipated Farm Day, which, from all reports, was one of the highlights of the year.

Everyone dressed for the occasion in their best country gear, ready for a day of farm fun, line dancing, and a whole lot of YEEE HAWWWWING!

When residents asked for a pony, the team made it happen — and to their delight, the 23-year-old pony who visited was one that some of their family members had met years ago. The day was filled with laughter, smiles, and plenty of memorable moments that brought the whole community together.


Green Hills staff get into the swing of Farm Fun Day


Residents & their families enjoying the animals



There were animal cuddles galore, with everyone enjoying the chance to pat and feed the friendly farm animals.

The Farm Day–themed snacks were a crowd favourite—from "piggy" meringues to strawberry-choc-dipped strawberries made to look like freshly picked carrots. Each time a new treat appeared, laughter and excitement filled the Backyard!

Megan got the crowd fired up with some very impressive YEEE HAAAWS, setting the perfect tone for the afternoon! Her enthusiasm had everyone joining in as we welcomed our talented line-dancing girls to the floor — and the energy in the room was nothing short of electric!

Some of the residents were especially lucky to share their love of animals and family with multiple generations. It was heartwarming to see families come together, with some celebrating alongside up to four generations!

Winifred was all smiles as she enjoyed the day with her three curious great-grandchildren, who were just as fascinated by the animals as she was. Moments like these truly captured the spirit of togetherness that made Farm Day so special.

05.
The Volunteer Bringing More Than a Melody to Borella House

When Janice Lynch sits down at the piano at Borella House in Albury NSW, something shifts in the room.

Shoulders relax. Toes tap. Smiles appear. For many residents, especially those living with dementia or experiencing memory loss, music unlocks something deep and familiar, even healing. And for Janice, that spark means everything.

"I watched the residents and you can see... their fingers or their toes tapping," she said. "And the more the reaction is, the more I sort of get hyped up!"

Janice has been volunteering in her community since 1998, but her journey to volunteering in aged care began long before that. Growing up in Western Australia, in between helping run her family's mixed farming business, she would regularly visit her grandmother's residential care service to play the piano. After moving east in the early 1990s, her husband retired from the Army and they sought out volunteer opportunities, something meaningful to fill their days. "I was looking for something to do," she explained. "And so I got involved with lots of organisations and also voluntary work."


Janice Lynch - Volunteer

Music makes a way at Borella House

Janice joined Borella House in 2014, after being invited by then activities officer Barbara to play piano for residents. Despite being self taught, she quickly became a regular fixture in the place. "I only play old-fashioned music," she laughed. "It's got to be the old piano sort of thing."

Her sessions are lively, warm and often gloriously silly. Waltzes, "Running Bear," the "Hokey Pokey," and the "Chicken Dance" all make appearances. Staff often join in, dancing alongside residents in their chairs. "The whole place comes alive," Janice said. "And when I say, 'This is my last song,' they say, 'Oh no, can't you stay a bit longer?'"

Moments that mark you

Over the years, countless memories have stayed with her. One involved a gentleman who became emotional when she played a song that reminded him of dancing with his late wife. "He got a bit weepy... it brought back a lot of memories for him," she recalls.

She's learned to read the room carefully. Music can heal, but it can also stir painful memories. "If I know that person has a reaction, I don't play that again," she said. "I want them to enjoy the afternoon, not bring back sad memories."

More than music

If Janice's journey through volunteering teaches us anything, it's that you just need to use what you already have: a gift, a talent, a skill. There is room for all kinds of volunteering in the local community. Janice's volunteering extends beyond the piano. She has taken residents to medical appointments, written newsletters, conducted "life story" interviews, and supported volunteer coordinators. Her background as a correspondent for newspapers and ABC News shines through in the way she really sees people and can draw out their stories.

She believes volunteers play a crucial role in bridging emotional and social gaps for residents, especially for those without family nearby. "It's a two-way thing," she said. "Some residents don't have family to visit them...volunteers fill that gap."

A message for future volunteers

Now approaching 79, Janice shows no signs of slowing down. Her energy, infectious humour and compassion are part of what keeps her young at heart. And her message to anyone considering volunteering is simple: "Go for it. It's so rewarding. I get more out of it than what I think I've put in. But at the end of the day, if you can make someone happy, get a smile on their face and talking or interacting with other residents... it makes a difference."

Nicole Waite, Residential Care Manager at Borella House is deeply grateful to Janice and others who volunteer their time. "Our volunteers bring more than just their time — they bring friendship, laughter, different interests, life experiences, and a sense of connection to the wider community.

They assist through music, conversation, culture, and companionship, they help residents maintain their sense of self, feel valued, and continue enjoying the things that are meaningful to them."

For Janice, residential care is not a place of endings. People can continue to thrive and enjoy life. "Just because they go into aged care, it's not the end of the world," she said. "You can still flourish here."

And thanks to volunteers like her, many residents do.



06.
Retirement Communities

The past year has been one of continued growth, renewal and investment across our retirement living communities.

We welcomed 65 new residents into our communities, each bringing their own stories and experiences. Alongside these new beginnings, we celebrated significant milestones, shared moments of friendship and connection, and supported residents and families through times of loss and remembrance.

Our residents participated in a diverse range of social, wellbeing, spiritual and recreational activities, ensuring our communities remained vibrant places where residents could continue to learn, contribute and thrive.

A significant milestone was the launch of our first Resident Experience Survey, delivered through the Resident App launched in early 2025. The survey resulted in an encouraging Net Promoter Score (NPS) of 49, providing valuable insight into the resident experience, establishing an important benchmark and reinforcing the importance of ensuring resident voices remain central to our decision-making.

A comprehensive review of Village Rules was undertaken, the organisation's first in more than 20 years. The extensive consultation with residents ensured the rules remain contemporary, relevant and reflective of current legislation. The thoughtful contributions received throughout the process highlighted the strong partnership that exists between residents and Fresh Hope Communities.

We were pleased to commence the long-awaited rooftop remediation works at The Residences Castle Cove. This represents an important investment in the future of the community and one of the most substantial capital improvement initiatives undertaken by Fresh Hope Communities. While major construction projects inevitably bring some disruption, we have been encouraged by the patience and support of residents as these works progress. The project reflects our commitment to maintaining high-quality environments where residents can enjoy comfort, safety and confidence in the long-term stewardship of their homes.

Progress continues on development opportunities, including the ongoing planning and design work for the Thirroul development and the proposed expansion of Henley Brae in Mittagong. These projects reflect our commitment to growing our retirement living portfolio and creating new opportunities for older Australians seeking connection, independence and security.

Through all this, the kindness and professionalism of our Retirement Living team is second to none. Every day, they build trusted relationships, advocate for residents and create environments where people are known, respected and genuinely cared for.

I am incredibly proud of what we have achieved together this year and excited for the opportunities that lie ahead.





Belinda Edwards

General Manager Retirement Communities
Fresh Hope Communities

At a Glance

No. of residents supported
437

No. of dedicated support staff
21

No. of service locations
8

07.
The Coffee Club Reshaping Community

Last year a grant was secured for The Coffee Club program at Pendle Hill Retirement Community, funded by Cumberland Council.

The aim was to provide an avenue for reducing social isolation and loneliness, strengthening social participation and belonging, and improving inclusion and accessibility for older residents through food. Having concluded its 12 month funding period, it provided a valuable insight into how funding, evaluation, and impact come together to bring shared benefits for Fresh Hope Communities and the wider community.

The Coffee Club became far more than a weekly gathering over shared food. It quietly began to reshape the everyday lives of residents who were looking for connection, confidence, and a sense of belonging. What began as a modest, grant funded initiative grew into a place where people rediscovered community in ways that were both deeply personal and surprisingly powerful.

Residents spoke about how the simple act of preparing food together changed the atmosphere in the room. Instead of sitting at two long rows of tables at opposite ends of the room, waiting to be served, they stood together at the benches, chopping vegetables, stirring pots and chatting with people they had lived alongside for years but never truly met.

Donna Gauci, Community Manager at Pendle Hill Retirement Community, noticed that this shift—from passive participation to shared ownership—helped residents open up. People who were once quiet at the table found themselves laughing in the kitchen, offering opinions and advice, or proudly presenting a dish they helped to create.

For many, Coffee Club became the highlight of their week. Early on in the program, one resident described it as "the first time in a long time I've felt part of something." Another said they had started meeting friends outside the program because Coffee Club "gave me the confidence to say yes again."

The evaluation reflects these lived experiences: more than 80 percent of participants felt more connected to their community, while nearly 87 percent were socialising more regularly and reported gaining a new understanding of different cultures.

The food itself played a meaningful role. Annamarie, Plena Health's program nutritionist, provided guidance and helped residents explore new cuisines and understand the value of protein and balanced meals. Even those who were hesitant and initially reluctant to try things out of their comfort zone ("I don't like vegetables"), found themselves trying something new because a friend or neighbour had cooked it. The hands on sessions showed residents that healthy meals could be simple, nutritious, affordable and enjoyable. Some even began recreating recipes at home.

Funding initiatives like this always present challenges and learnings. Time with the nutritionist often felt too short, and the tight budget limited variety in what was able to be prepared. But these frustrations became opportunities for curiosity and optimism for what could be possible in the future. Residents were keen for more: more learning, more cooking and more time together.

With the evaluation complete, Jared Naidoo, Fresh Hope Communities' Impact Funding Lead, is optimistic about what this could mean for future opportunities to secure grant funding. "The Coffee Club at Pendle Hill is a strong example of how externally funded, resident centred community programs can generate substantial social value while placing minimal financial pressure on the organisation. In other words, small investments can unlock big shifts in wellbeing, belonging and community life, which crucially, all align with Fresh Hope Communities' values, purpose and mission."



The Coffee Club's impact is clear. For every dollar invested, $7 of social value was created, an exceptional cost-benefit ratio. But the real story sits in the lived moments and in the renewed discovery that food is a common ground and hospitality is how we take care of each other.

That in partaking, there can be new friendships, renewed confidence, nourishment, and the feeling of being part of something meaningful together.



Pendle Hill Retirement Community residents enjoy home-cooked meals at the Coffee Club

08.
Cedar on Collins' Inaugural Easter Art Exhibition

The inaugural Easter Art Exhibition at Cedar on Collins was a wonderful celebration, shining a spotlight on the remarkable artistic and creative talent within our retirement community.

The exhibition, coordinated by volunteer art teacher, Julie, showcased an impressive range of artwork, created not only by our residents but also by talented family members, making it a truly meaningful experience.

For many residents, this was a special opportunity to exhibit their own work for the first time, while others took pride in displaying paintings created by loved ones. The diversity of styles and stories behind each piece sparked conversations, admiration, and a deep sense of connection throughout the community.

A highlight of the exhibition was the completed collaborative artwork created during Julie's art workshop. This piece captured the interest and imagination of all who viewed it. With creative contributions from Noelle, Teresa, Joy, Kate, Fran, and David, the artwork is now proudly displayed in the Residents' Lounge, where it can be enjoyed by everyone.

To mark the occasion, we held a small opening event with nibbles and champagne. This provided a lovely opportunity for artists to come together, talk about their work, and share their creative journeys with fellow residents in a relaxed and celebratory setting.

The excitement didn't end with the exhibition itself. There is already enthusiastic chatter about what residents might create and exhibit next year.



Art by residents at Cedar on Collins



Cedar on Collins residents enjoy showcasing their creative talents



Our Values

CONNECTION

We believe that everyone belongs and that we are better together. We ensure that in all our interactions, everyone feels valued, seen, heard and connected to others within our community.

09.
Outdoor Experiences

The past 12 months tells a story of another successful year, marked by a strong focus on safe and effective service delivery and unwavering commitment.

Significant investment has been made in staff training across a wide range of disciplines, further strengthening our culture of safety and professionalism. While safety initiatives may not always be the most visible achievements, they represent one of the most important foundations of our operation, ensuring both staff and guests can thrive in a secure and supportive environment.

This year also saw several exciting infrastructure improvements across our adventure activities. We successfully planned and implemented new attachment systems on Tree-Line Adventure, enhancing both safety and participant experience. The replacement of the cliff ascent used in our abseiling program with a purpose-built stair structure, significantly improving accessibility and operational efficiency. Planning is already underway for a range of further enhancements that will continue to strengthen our outdoor adventure offerings.

Our people continue to be one of our greatest strengths. Throughout the year we recruited across multiple operational areas, from fulfilling fixed-term contracts to welcoming the largest intake of Program staff in our history to support growing demand from guest groups. This growth reflects both the popularity of our programs and the reputation we have built for delivering exceptional experiences.

The development of future outdoor leaders remains a key focus. Our Intern Program continues to attract enthusiastic participants, with four students currently undertaking the two-year program. Interns gain broad, hands-on experience across many aspects of outdoor operations while completing Diploma-level studies through Australian College of Ministries (ACOM). This combination of practical and academic learning equips them with valuable skills for long-term careers in the industry.

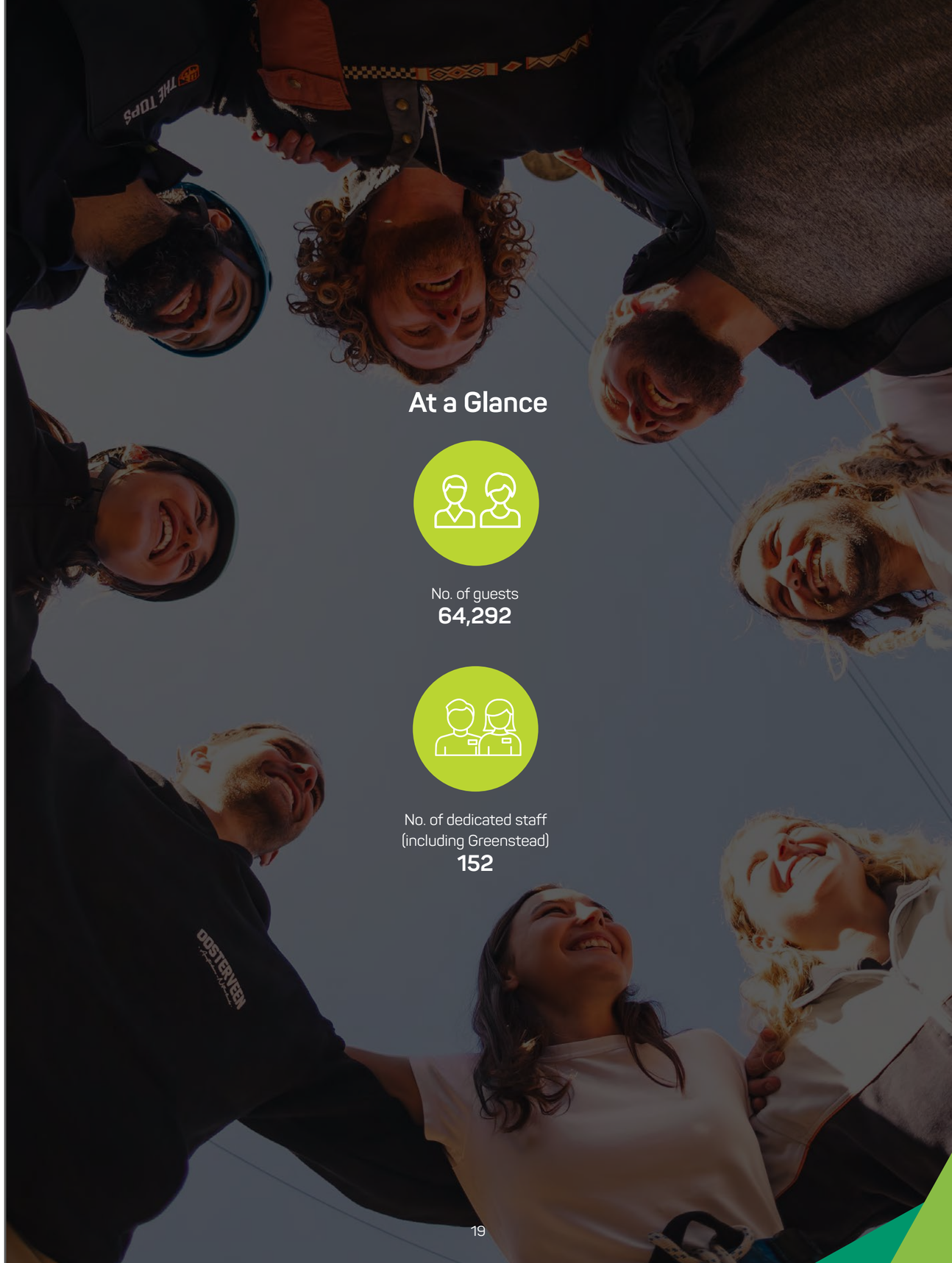
We were also delighted to reintroduce our Certificate III in Outdoor Leadership, which currently has an intake of ten students. The program has already proven to be an invaluable pathway for identifying and developing talented future staff, providing a reliable source of well-trained and passionate team members to fill positions within the Program Team as opportunities arise.

Amidst all these initiatives, improvements, and training opportunities, the heart of what we do remains unchanged. Every day, guests arrive to experience the hospitality, adventure, and natural beauty that make this place so special. We are grateful for the privilege of stewarding this remarkable resource and for the opportunity to share its stunning location with thousands of guests each year. It is their experiences, memories, and growth that continue to inspire us and drive our commitment to excellence.



David Tolman

General Manager Group Accommodation & Housing
Fresh Hope Communities



10.
A Camp That Gives Kids the Best Week of Their Lives

For over 20 years, The Tops has partnered with Southern Cross Kids Camps (SCKC) to host camps for at-risk primary-aged children in vulnerable living situations.

Many have experienced cyclical abuse, neglect and a range of significant challenges. Many live in foster care, moving from home to home, lacking the stability and care needed to feel safe and secure. The camps are designed to interrupt these patterns, bringing respite in the form of fun and laughter back into their lives and help them develop the tools they need to build confidence, value, self-esteem and trust.

The Tops has played a significant role in this vital work, partnering with CCNSW churches Kingsford (January camp) and Kingsway (April camp) and community groups to host two camps a year.

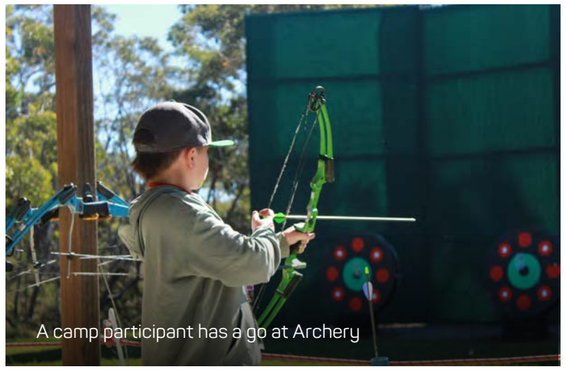
Children are selected through support agencies in the local community, and the camp is provided at a minimal fee, with the majority covered by The Tops.

One week at a camp might not seem like much, but to a child who's been abused or neglected, it can be a circuit-breaker; a turning point for their life. That's why a number of sponsors and providers supply goods and services at little to no cost, from food to transport, allowing The Tops to go all in to help the kids have a week they'll never forget.

In April, 22 campers arrived at Stanwell Tops for camp and had the time of their lives. From Archery and outdoor games in bright sunshine to indoor fun, there was a lot to lift their spirits and remind them of what it's like to enjoy life to the full.

The Tops staff love being involved and are released from their regular work roles to join the SCKC team to bring the best experience they can to the kids.

Georgia Culey, Camp Coordinator at The Tops said, "One of the highlights of this camp is the Birthday Party. We love to celebrate the campers and part of that is giving them a birthday party with the works! We have party games, like "Pass the Parcel" and "Musical Chairs", buggy rides, an inflatable obstacle course and we also did air spray tattoos. This is an amazing time for these campers to be able to feel celebrated and just have some fun."



A camp participant has a go at Archery

Just when you think it couldn't get any better, birthday presents donated from sponsors and providers were gifted to every child. And as the sun set, the campers came out of their cabins and were greeted with picnic blankets, fairy lights, upbeat tunes, and a Mexican food truck (Amigos), generously donated for the evening. Loud shouts of joy could be heard echoing across the site, and the energy and excitement was impossible to ignore.

The day wrapped up with a decorated birthday cake made by the camp's "Nana" and finished with the Have-a-Go show, a wonderful opportunity for campers to showcase their talents and be celebrated for who they are.

Ultimately, the hope is that every child that attends the camp leaves feeling like they have been seen, heard and valued; small steps perhaps, but significant for living a life that isn't defined by the hardship that they have faced at a young age. This is transformative work.

We're grateful to be able to partner with the SCKC team, the churches and all the sponsors, donors and providers to make this possible for these incredible kids.



The Tops partners with SCKC to host camps for at risk primary aged kids with a mix of activities, games, encouraging conversations and good food.

Our Values

OPTIMISM

We choose to look through an optimistic lens and be curious about the possibilities. We aim to make each moment count, both small and large. We choose hopefulness, gratitude, and joy because we believe it helps us experience life to its fullest potential.

11.
Affordable Housing: Nightingale Marrickville

This year has marked the second year of operation for Nightingale Marrickville.

The former churches of Christ property has become a vibrant residential community where people are building stability, connection, and a sense of belonging; a legacy of that spirit of community on which it was built.

With the majority of apartments occupied, this level of stability reflects both the quality of the housing provided and the unique community that has developed within the building. Residents represent a rich diversity of backgrounds, cultures, professions, and life experiences, contributing to a welcoming and dynamic environment that enriches the daily experience of all.

Having established this sense of stability, we undertook a comprehensive social impact survey in partnership with Huber Social to better understand how Nightingale Marrickville is influencing the lives of residents. The findings provided encouraging evidence that the facility is delivering on its purpose, creating measurable outcomes as well as areas for us to improve and build upon in the coming months and years.

Results showed a strong 13% improvement in wellbeing over time with a 27% improvement in having a stable housing situation and a 25% increase in feeling at home in their accommodation. These outcomes reinforce the importance of affordable, secure housing as a foundation for individual wellbeing and long-term life opportunities.

Beyond housing and community outcomes, tenants also reported meaningful improvements in personal confidence and overall wellbeing, noting improved ability to manage emotions, and greater optimism about the future.

Perhaps most importantly, the survey findings aligned closely with the stories we hear from residents each day. Feedback consistently highlighted the value of housing stability, affordability, security, and community connection. Together, these elements are creating an environment where people can not only live, but flourish. You can read more about the findings and our learnings on page 24.

Another highlight was the opening of the much-anticipated SIT Café on the street-level, community space at Nightingale Marrickville. After several years of community consultation and thoughtful conversations, we partnered with the team behind Baba's Place to bring this space to life. SIT Café is a social enterprise with community engagement at its core.

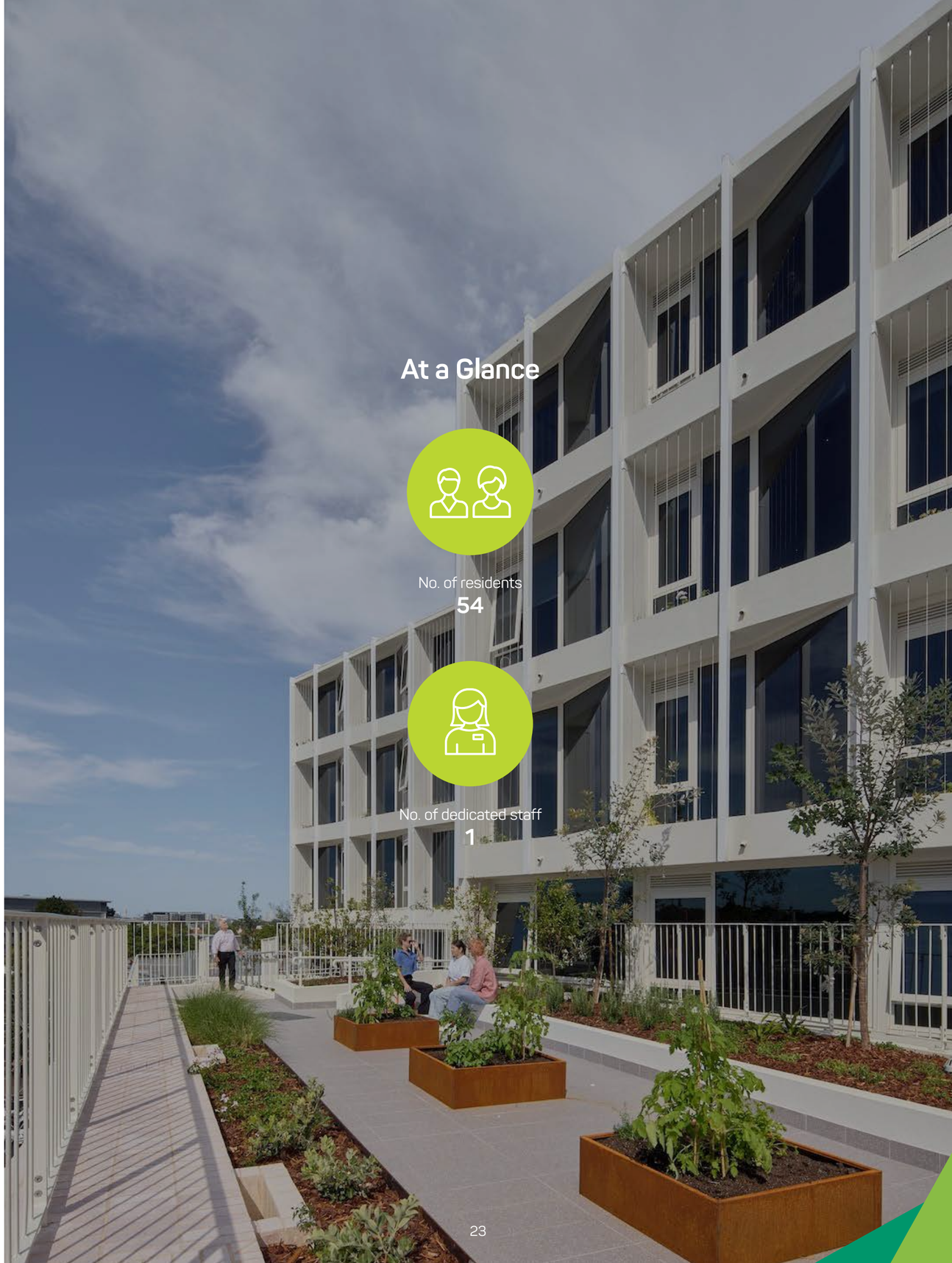
Since opening, it's been a hub of activity, regularly welcoming people looking to catch up with friends, connect with colleagues, or get some work done while enjoying a thoughtfully designed menu of delicious, seasonal food and beverages. Read more on page 26.

As we look ahead, we remain grateful for the opportunity to steward this important housing resource and to support a community that continues to demonstrate the transformational impact of safe, affordable housing.



David Tolman

General Manager Group Accommodation & Housing
Fresh Hope Communities



12.
Nightingale Marrickville: Wellbeing & Social Impact Study

A Q&A with Fresh Hope Communities' Impact Funding Lead, Jared Naidoo on wellbeing, belonging, and the impact of affordable housing.

1. Why did Fresh Hope Communities undertake an impact study?

Fresh Hope Communities exists to create places that cultivate belonging and feel like home. In 2024, we opened Nightingale Marrickville, our first build-to-rent affordable housing community, delivered in partnership with Nightingale Housing. One year on, we asked: Is it working? How do we know it is working? Are residents experiencing the stability, connection, and wellbeing we hoped to create?

To answer these questions, we partnered with social impact specialists Huber Social, who measured resident wellbeing over the first 12 months. Their findings offer a compelling picture of what stable, community centred housing can make possible.

2. What did the study reveal about overall wellbeing?

There are many ways to understand wellbeing. For this study, Fresh Hope Communities adopted Huber Social's capabilities-based approach, which focuses on the real opportunities people have to make choices, influence their circumstances, and "lead the kind of lives they value — and have reason to value." This, grounded in the work of economist Amartya Sen, underpins major global wellbeing and human development approaches, used by the United Nations Development Programme and the OECD.

Huber Social also applied the Australian Unity Wellbeing Index—which has measured subjective wellbeing in Australia for more than 20 years—to benchmark for resident outcomes. Together, these frameworks provided a credible basis for understanding how secure, affordable housing may expand residents' opportunities, choices and overall wellbeing.

The study identified several factors that can restrict or expand a person's wellbeing, including a sense of equality, financial stress, uncertainty about the future, access to supportive healthcare, and the broader impacts of housing instability. These findings align with Fresh Hope Communities' experience that dignity, choice and belonging are essential to quality of life.

How we approached the study mattered too. Resident needs varied and changed over time, listening first is critical rather than assuming what wellbeing should look like. This approach revealed how secure housing was influencing resident wellbeing over the first year.

Baseline surveys were collected from two months before to four months after residents moved into Marrickville. At baseline, 58% of residents reported an average wellbeing score of 3.88 out of 7, compared with the Australian average wellbeing score of 5.45 at the time highlighting significant wellbeing pressures before and during the early stages of moving into Nightingale Marrickville.

After the 12-month measurement period, residents reported an improved wellbeing score of 4.69 out of 7. This suggests that secure, affordable housing can contribute to better wellbeing outcomes over time, while also underscoring the need for ongoing support.

3. There are really positive findings in this report but what continue to be the priority needs?

Despite improvements in loneliness and financial security, these areas also remained the significant ongoing need. Sustained improvement will require intentional support from Fresh Hope Communities alongside the organic benefits that come from living in a healthy community. Targeted programs such as financial wellbeing courses and mentoring, free counselling and chaplaincy support, life and business coaching are potential avenues worth exploring with resident input.

4. What do these findings mean for our future work not just in this space but across other spaces Fresh Hope Communities works in?

Wellbeing and quality of life are multi-faceted and already central to Fresh Hope Communities' work. It demonstrates what is possible across our communities, and how we can create thriving communities where people's wellbeing and quality of life are at the forefront of all we do.

"For every $1 donated, approximately $1.21 of social benefit is created that contributes to improving the overall wellbeing of residents through affordable housing."

Every dollar donated to Nightingale Marrickville goes towards sustaining housing security for residents with demonstratable effects of reducing loneliness and improving financial health, improving resident wellbeing.

Nightingale Marrickville is Supporting Tenant Priority Needs



Priority needs showed a significant improvement over the course of tenants' time at Nightingale Marrickville

-15%

Decrease in feeling lonely in the past month

+24%

Increase in having enough savings to cover the cost of future needs

Strong Shifts on Key Outcomes Reported for Tenants

Housing and Accommodation

+27%
Increase in having a stable housing situation

+25%
Increase in feeling at home in one's accommodation

+24%
Increase in believing the management team of one's accommodation does a good job

Community and Belonging

+21%
Increase in feeling like an equal with those who live around them

+15%
Increase in feeling cared for by people who live around them

Holistic Wellness

+20%
Increase in feeling confident in oneself

+18%
Increase in the ability to manage one's emotions

+16%
Increase in feeling that one has control over their future

13.
SIT Café Opens at Nightingale Marrickville

Downstairs from Nightingale Marrickville, Fresh Hope Communities' affordable housing community, there was a hum of activity as the team behind Baba's Place in Marrickville, opened the long-awaited SIT Café.

Nightingale Marrickville was intentionally built with community activation spaces on street-level, and designed for connection and gathering, with the understanding that community engagement is core to people developing a sense of belonging and home.

For Stephanie Obiri-Asare, Fresh Hope Communities' Head of Community Partnerships, this opening is the culmination of four years of painstaking and thoughtful work—both in the community and in cultivating a relationship with the Baba's crew.

She shares, "In 2022 I was spending time getting to know business owners and community members in Marrickville and was introduced to Alex [Kelly] through a mutual friend who said he deeply cared about the local community and wanted to give back.

At the beginning, it was not about a café at all. Alex was part of a small group helping me understand the patterns, needs and dynamics of Marrickville. We spent months talking about the community, what people were experiencing, and what it would look like to contribute something meaningful rather than transactional.

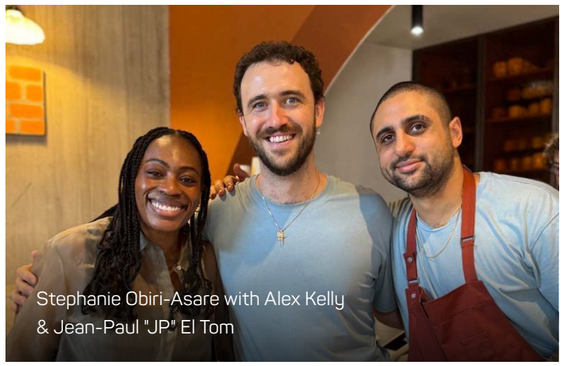
Over time, it became clear there was an opportunity to align what Baba's already did so well with a space intentionally set aside for community development. Conversations slowly evolved into a shared vision for a space that could bring people together around food, culture and connection."

Rather than pursuing a joint venture model, the decision was made to place the social enterprise fully in Baba's capable and seasoned hands. Fresh Hope Communities remains committed to stewarding the space and ensuring it remains community facing in intent and purpose.

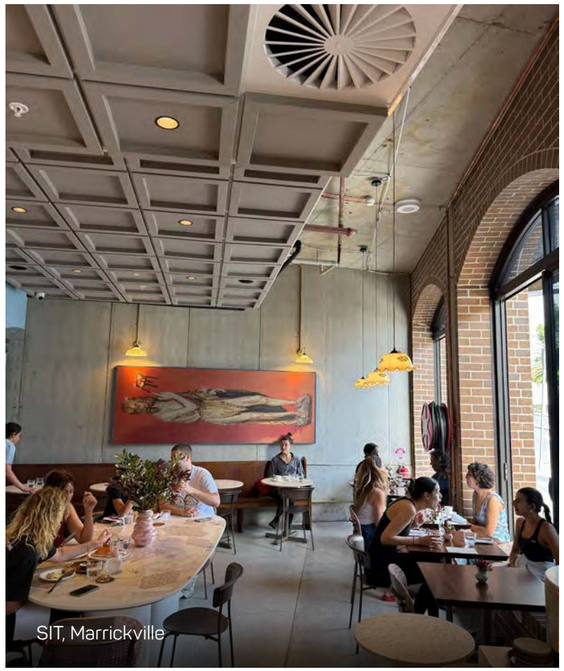
Walking into SIT for the soft launch on a weekday morning, there was much to love instantly. Thought and intention has gone into everything—from the terracotta and powder blue colour palette to unique art pieces, and repurposed plastic turned benches and tables, all aesthetically pleasing and with nods to Baba's signature storytelling and cultural background through style and design.

With write ups from the likes of Broadsheet Sydney, Sydney Morning Herald, and foodie influencers, the food on offer has been praised aplenty (get the pancakes!). But what was most evident was the familial atmosphere; faces breaking into smiles and walking into warm welcomes from family, friends or the Baba's team, people settling into deep conversations, others in the amphitheatre-styled seating buried in work, coffee in hand, and the pure delight on faces as they tuck into a menu curated for wholesome enjoyment.

It's like the feeling you get when you come home.



Stephanie Obiri-Asare with Alex Kelly & Jean-Paul "JP" El Tom



SIT, Marrickville

14.
Listening to Country, Learning Together

As part of Fresh Hope Communities' Reflect: Reconciliation Action Plan, our work over the past year has focused on learning and listening.

We have been taking time to understand what respectful engagement with Aboriginal and Torres Strait Islander peoples looks like, recognising that trust and right relationship grow slowly and need care and commitment.

Learning through developments

One important part of this learning has been Connecting with Country, a government framework providing guidelines to care for Country when designing built environments. Every site we work and live on carries history, story and deep connection to Country that long predates us. Connecting with Country helps guide how developments can acknowledge and respect those connections by listening to Aboriginal knowledge holders, understanding cultural values of place, and ensuring those perspectives are considered from the very beginning, not as an afterthought.

At Pendle Hill, as part of our development process, this meant engaging Artefact, an Aboriginal led consultancy, early in the planning process to help us learn about the local context and what matters about that place. Guided by Artefact, Fresh Hope Communities staff were led by the Traditional Custodians for the Walk on Country and workshop on the 30th of March. The purpose of the walk was to inform the Connecting with Country Cultural and Heritage report supporting our Development Application. A key takeaway for us was listening to Traditional Custodians talk about the way land shapes community. This work was not just about meeting planning requirements; it was about doing the right thing, learning from Aboriginal led expertise and approaching development with humility and respect.

Learning through partnerships

We have also begun mapping potential Aboriginal and Torres Strait Islander stakeholders and external partners whose knowledge, cultural authority and place-based connections may help inform our approach across different parts of the organisation. This has included exploring the NSW Aboriginal Education Consultative Group (AECG) network and considering where local AECG relationships may be relevant, as well as learning from Aboriginal-led organisations such as Mirri Mirri, whose training reinforced that cultural safety is ongoing, relational and grounded in local context.

These early steps are helping us shape a clearer understanding of best-practice partnership principles under the RAP, including engaging early, respecting self-determination, valuing local knowledge, ensuring reciprocity and remuneration, and seeking relationships that are sustained and meaningful rather than symbolic.

Together, this work is helping lay the foundation for a more informed, culturally respectful and partnership-based approach to reconciliation.

RECONCILIATION ACTION PLAN
REFLECT

15.
People & Culture

Everything we do within our teams begins and ends with a commitment to serving residents, guests, and our fellow team members in meaningful ways.

More than 1,100 employees deliver care, respite, independent living support, housing, and community services that positively impact the lives of the people we serve.

The focus this past year for People & Culture was on building a capable, committed and sustainable workforce, guided by the Fresh Hope Communities People Strategic Plan 2025-2028.

Our priority was to strengthen the foundations that enable our staff to feel safe, connected to purpose, supported to develop, and empowered to contribute their best.

Significant progress was made in workforce governance, mandatory training and compliance frameworks, rostering system implementation, and leadership development. We also expanded our psychosocial safety initiatives with the Effective Conversations and Ripple Effect programs, recognising that employee wellbeing and psychological safety are essential to delivering high-quality outcomes for residents, clients and communities.

Workforce planning and recruitment initiatives delivered positive outcomes across our residential care services. Assessment centres, targeted recruitment campaigns and expanded talent acquisition efforts supported service continuity and workforce stability. Some of our residential care sites achieved a fully staffed master roster and reduced agency reliance, demonstrating the impact of strong local leadership and disciplined workforce planning.

Importantly, our ongoing workforce planning and recruitment strategies contributed to a 31% reduction in agency expenditure compared to the previous year, strengthening workforce continuity, reducing costs and improving employee and resident experience.

We remain committed to creating a workplace where people experience strong leadership, opportunities for growth, and a genuine sense of purpose in their work. In line with our People Strategy, and enabled by our dedicated People & Culture team, we will continue building an organisation where people can belong, contribute and thrive—so they are equipped to make a meaningful impact in the lives of the people we serve.





Joanna Job

Chief of People & Culture
Fresh Hope Communities

At a Glance

Full time
262

Part time
565

Casual
303

Staff members employed across 21 sites
1,169

5+ YEARS

Staff members with 5+ years service
377

Reduction in agency spend
31%

Our Values

INTEGRITY

We act in the best interests of others. We take personal responsibility for our actions, have the courage to be honest and trustworthy, and are committed to doing the right thing - even when the right thing is hard to do.

16. Financials

1. Financials 32
2. Officeholders' Report 36
3. Auditor's Report 38

Year in Review

Fresh Hope Communities produced a total consolidated net deficit for the year of $5.7 million with total operational results reporting a deficit of $3.4 million.

Retirement Living communities reported a 46% increase in profit over the year following both strong occupancy at 96.3% (excluding Cedar on Collins Retirement Community) and positive growth in the revaluation of the communities.

Total net earnings across our Residential Care services decreased by $0.5m. This reflects staff rostering pressures associated with meeting minimum targeted care minutes in light of industry-wide shortages in direct care staffing. This created a reliance on sourcing key staff through third party agencies to ensure our quality of care was not compromised.

Financial performance at The Tops remained healthy with overall guest days performing 2.5% better than planned. The site continues to offer a welcome retreat for guests, providing accommodation and group activities across corporate, community, church groups, and schools.

Our Affordable Housing facility at Nightingale Marrickville achieved a cash surplus for the year of $0.2m, largely due to its 95% occupancy as at 30 June 2026. The residents continue to enjoy living in a positive and community-centred environment.

Cashflow surplus of $1.1m includes $11.8m of capital expenditure. This represents the ongoing investment in land acquisition, building improvements, technology and positioning for growth through D.A. applications.

Looking forward to the 2026/27 financial year, Fresh Hope Communities is well positioned to pursue several significant opportunities aligned with our strategic imperatives. Key priorities include continued investment in building more financial sustainability through the identification and elimination of inefficient practices, improved rostering, maximising subsidy funding and procurement opportunities whilst ensuring our assets are working hard to deliver strong returns.



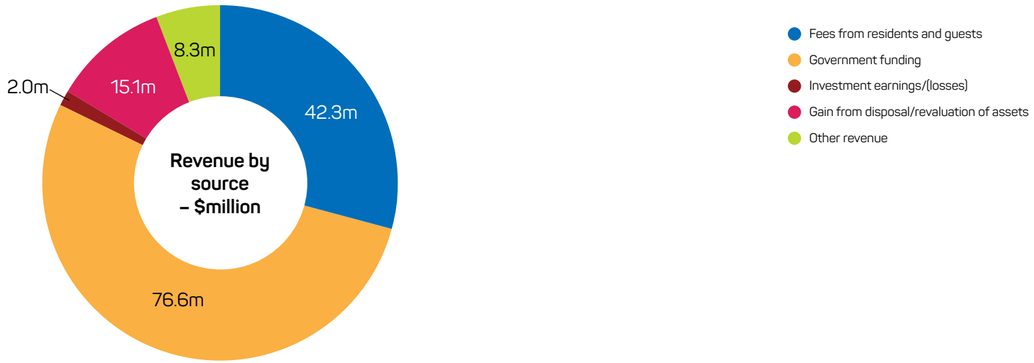


John Mizzi

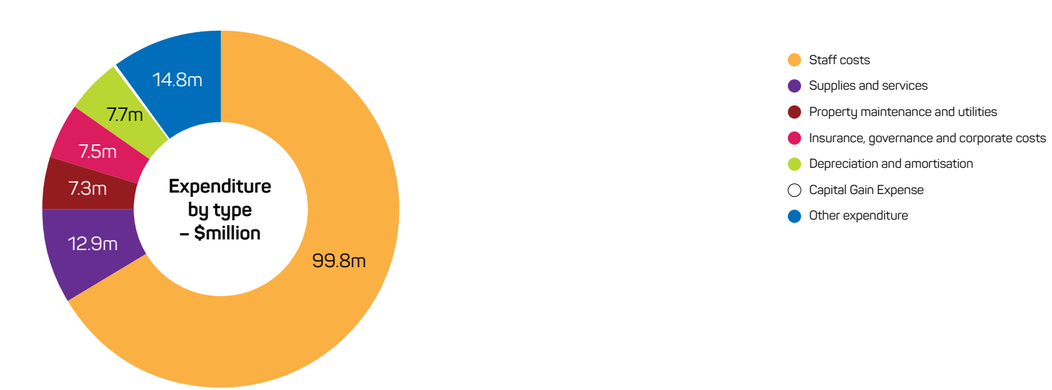
Chief Financial Officer
Fresh Hope Communities

Financials

Revenue by source	FY26 $m	FY25 $m	Movement $m
Fees from residents and guests	42.3	48.7	(6.4)
Government funding	76.6	69.1	7.5
Investment earnings / (losses)	2.0	1.2	0.8
Gain from disposal / revaluation of assets	15.1	33.9	(18.8)
Other revenue	8.3	4.3	4.0
Total Revenue	**144.3**	**157.2**	**(12.9)**



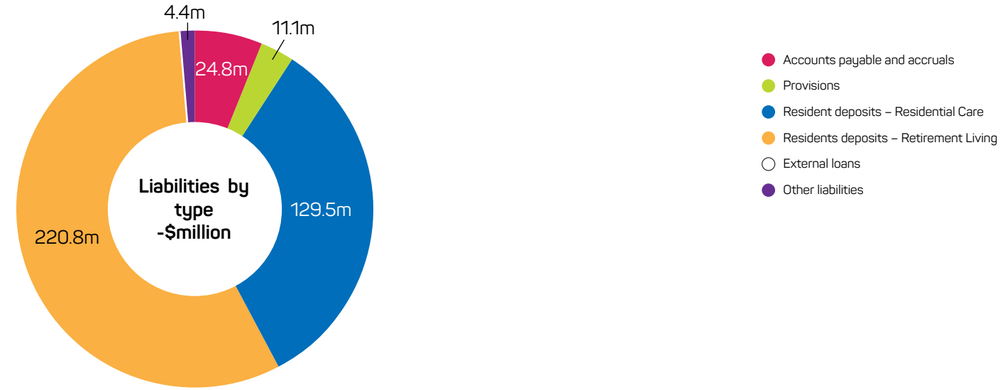
Expenditure by type	FY26 $m	FY25 $m	Movement $m
Staff costs	99.8	81.3	18.5
Supplies and services	12.9	13.2	(0.3)
Property maintenance and utilities	7.3	6.9	0.4
Insurance, governance and corporate costs	7.5	8.3	(0.8)
Depreciation and amortisation	7.7	9.2	(1.5)
Capital Gain Expense	-	29.9	(29.9)
Other expenditure	14.8	7.6	7.2
Total Expenditure	**150.0**	**156.4**	**(6.4)**



Assets by type	FY26 $m	FY25 $m	Movement $m
Cash and investments	43.8	43.1	0.7
Property investments - Retirement Living	368.9	352.9	16.0
Property, plant and equipment	174.8	178.4	(3.6)
Development works in progress	15.6	16.0	(0.4)
Other assets	10.2	9.9	0.3
Total Assets	**613.3**	**600.3**	**13.0**



Liabilities by type	FY26 $m	FY25 $m	Movement $m
Accounts payable and accruals	24.8	11.5	13.3
Provisions	11.1	9.9	1.2
Resident deposits - Residential Care	129.5	122.5	7.0
Resident deposits - Retirement Living	220.8	218.3	2.5
External and related party loans	-	5.5	(5.5)
Other liabilities	4.4	4.3	0.1
Total Liabilities	**390.6**	**372.0**	**18.6**



Officeholders' Report

CHURCHES OF CHRIST COMMUNITY CARE
ABN 41 041 851 866

OFFICEHOLDERS' REPORT - 30 JUNE 2026

The Officeholders present the report together with the financial statements of Churches of Christ Community Care (the entity) for the financial year ended 30 June 2026 and report as follows:

OFFICEHOLDERS
The appointment of officeholders is undertaken within an extensive recruitment process which seeks to appoint members on the basis of a broad range of industry skills and corporate governance capabilities. Officeholders are appointed in accordance with the board charter for Churches of Christ Community Care.

The names of and other information on the Officeholders in office during or since the end of the year are as follows:

Raewyn Williams	Chairperson	Ceased 6 February 2026
Alana Cooper	Board Member	
Scott Griffiths	CEO (acting)	Ceased 27 October 2025
Kirryn Zerna	Board Member	
Tracy Harding	Board Member	Ceased 20 June 2026
Norman Newbon	Board Member	
Anthony Asher	Board Member	
Steed Leonard	Board Member	Ceased 3 August 2026
Steve Smith	Chairperson	Commenced 17 December 2025
Ruth Jothy	CEO	Commenced 2 February 2026
Belinda Edwards	CEO (Acting)	Commenced 13 July 2026
Catherine Kleemann	Acting Chairperson	Commenced 18 June 2026
Craig Farmer	Board Member	Commenced 18 June 2026
Maude Storm	Board Member	Commenced 21 August 2026
Vanessa Holden	Board Member	Commenced 23 August 2026

PRINCIPAL ACTIVITIES
The principal activities of the entity during the course of the financial year were the provision of community service activities undertaken within the Aged Care, Welfare, Community and Education sectors. There were no significant changes in the nature of the activities during the year.

OPERATING RESULT
The operating profit of the entity for the financial year after providing for income tax amounted to a deficit of $5,655,965 (2025: surplus $823,923). The entity is a not-for-profit entity and is exempt from the payment of income tax.

DIVIDENDS
The entity's constituent documents prohibit the payment of dividends.

SIGNIFICANT CHANGES IN STATE OF AFFAIRS
In the opinion of the Officeholders, there were no significant changes to the state of affairs of the entity during the financial year.

EVENTS OCCURRING AFTER BALANCE DATE
There have been no material events subsequent to balance date.

FUTURE DEVELOPMENTS
Likely developments in the operations of the entity and the expected result of those operations in future financial years have not been included in this report as the inclusion of such information is likely to result in unreasonable prejudice to the entity.

CHURCHES OF CHRIST COMMUNITY CARE
ABN 41 041 851 866

OFFICEHOLDERS' REPORT - 30 JUNE 2026

ENVIRONMENTAL REGULATION
The entity's operations are not subject to any significant environmental regulation under either Commonwealth or State legislation. However, the Officeholders believe that the entity has adequate systems in place for the management of its environmental requirements and is not aware of any significant breach of those environmental requirements as they apply to the entity during the period covered by this report.

AUDITOR'S INDEPENDENCE
The auditor's independence declaration for the year ended 30 June 2026 has been received and can be found on the following page, which forms part of the Officeholders' Report.

Signed in accordance with a resolution of the Officeholders:



Catherine Kleemann
Acting Chair

Sydney, 29 October 2026

Auditor's Report

StewartBrown
Chartered Accountants

+61 2 9412 3033 info@stewartbrown.com.au
PO Box 5515, Chatswood NSW 2057, Australia
Level 2, Tower 1, 495 Victoria Avenue, Chatswood NSW 2067
www.stewartbrown.com.au

CHURCHES OF CHRIST COMMUNITY CARE
ABN 41 041 851 866

FINANCIAL REPORT - 30 JUNE 2026

AUDITOR'S INDEPENDENCE DECLARATION UNDER s60-40
OF THE *AUSTRALIAN CHARITIES AND NOT-FOR-PROFITS COMMISSION ACT 2012*
TO THE OFFICEHOLDERS OF CHURCHES OF CHRIST COMMUNITY CARE

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2026 there have been:

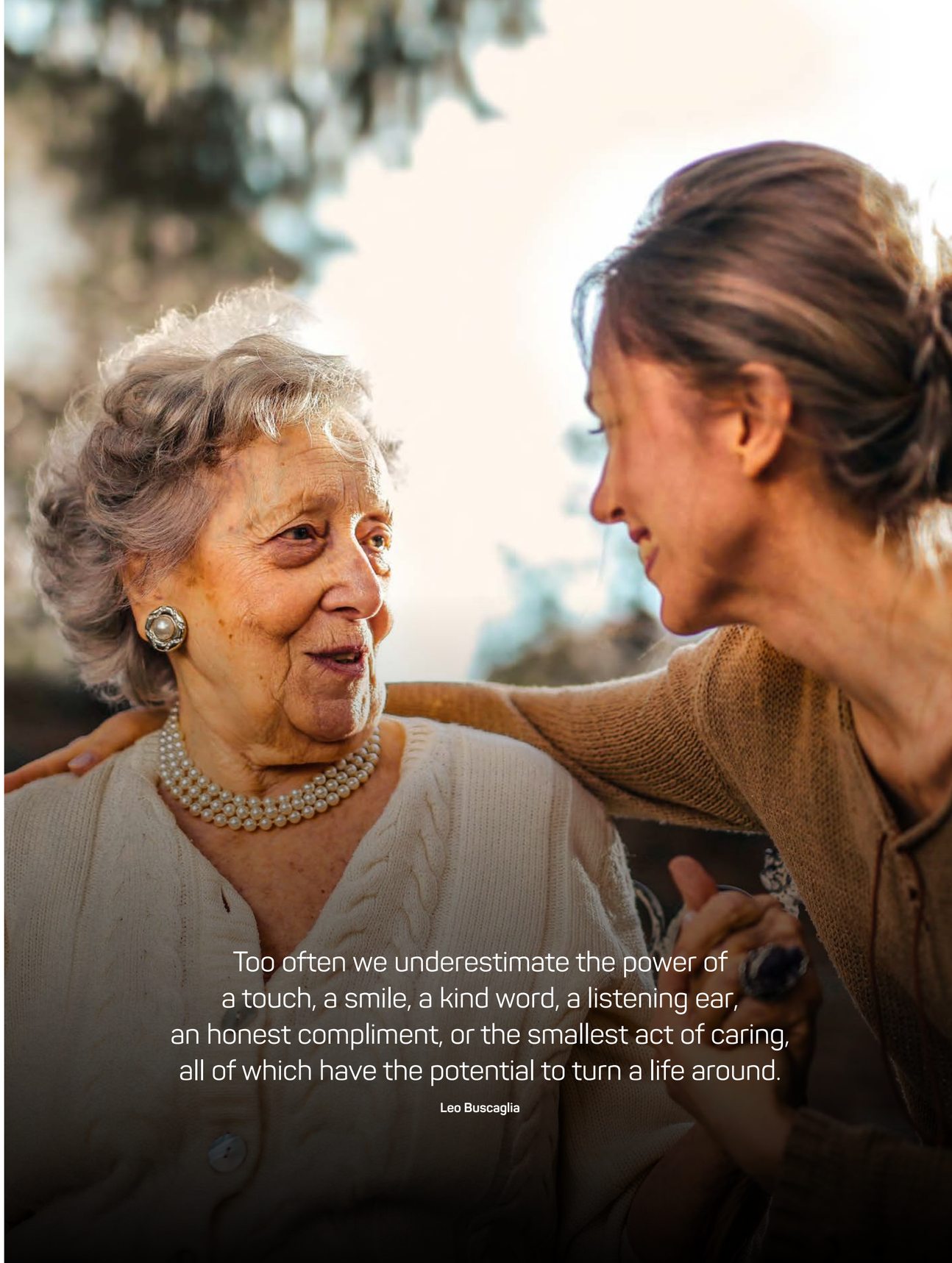
(a) no contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and

(b) no contraventions of any applicable code of professional conduct in relation to the audit.

StewartBrown
Chartered Accountants

Justin Weiner
Partner

20 October 2026



FRESH HOPE
COMMUNITIES

freshhope.org.au