

ANNUAL REPORT 2010

Christophorus House Retirement Village Ltd ABN 32 001 781 013



CHRISTOPHORUS HOUSE
retirement village

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CHRISTOPHORUS HOUSE RETIREMENT VILLAGE



Rudolf Steiner

Mission Statement

To provide a high quality environment to the community we serve, especially aged and disabled persons, based on the therapeutic and social ideals of Dr Rudolf Steiner; emphasising respect for the dignity of the individual. This will be achieved through maintaining a harmonious, healing and aesthetic environment, providing nursing care practices and other services of the highest standard.

Vision Statement

'CHRV is a thriving community where the living ideals of Anthroposophy infuse and enrich the care of the aged and those with special needs. For each individual, CHRV will be their home and CHRV will be sensitive to the cultural and spiritual background of each resident.'

Rudolf Steiner (25 February 1861 – 30 March 1925), born in Donji Kraljevec, Croatia, was an Austrian philosopher, literary scholar, educator, artist, playwright, social thinker, and esotericist. Steiner had a wide breadth of activities. He founded the Waldorf education school movement and the Biodynamic agriculture he founded has contributed significantly to the modern organic farming movement.

Anthroposophic medicine has created a broad range of Anthroposophical medicines; in addition, a wide range of supportive therapies – both artistic and biographical – have arisen out of Steiner's work.

As a playwright, Steiner wrote four "Mystery Dramas" between 1909 and 1913, including *The Portal of Initiation* and *The Soul's Awakening*. Steiner founded a new approach to artistic speech and drama. The actor Michael Chekhov extended this approach to what is now known as the Chekov method. The homes for the handicapped based on his work are widely spread. His paintings and drawings have been exhibited in museums and galleries and the list of people influenced by him includes Joseph Beuys and other significant modern artists. Steiner designed 17 buildings; his two Goetheanum buildings and drawings are generally accepted to be masterpieces of modern architecture, and other Anthroposophical architects have contributed thousands of buildings to the modern scene.

One of the first institutions to practice ethical banking was an Anthroposophical bank working out of Steiner's ideas. Steiner was extremely active as a lecturer on social questions. He suggested that human society had been moving slowly, over thousands of years, toward articulation of society into three independent yet mutually corrective realms, and that a Threefold Social Order was not some utopia that could be implanted in a day or even a century. He believed in equality of human rights for political life, liberty in cultural life, and voluntary, uncoerced fraternal cooperation in economic life.

In the 1920's, Steiner was approached by Friedrich Rittelmeyer, a Lutheran pastor with a congregation in Berlin. Rittelmeyer asked if it was possible to create a more modern form of Christianity. Soon others joined

Rittelmeyer – mostly Protestant pastors, but including several Roman Catholic priests. Steiner offered counsel on renewing the sacraments of their various services, combining Catholicism's emphasis on the rites of a sacred tradition with the emphasis on freedom of thought and a personal relationship to religious life, characteristic of modern Johannine Christianity. Steiner made it clear, however, that the resulting movement for the renewal of Christianity, which became known as 'The Christian Community', was a personal gesture of help to a movement founded by Rittelmeyer and others independently of the Anthroposophical Society. The distinction was important to Steiner because he sought with Anthroposophy to create a scientific, not faith based, spirituality. Steiner's literary estate is correspondingly broad. Steiner's writings are published in about 40 volumes, including books, essays, plays ('mystery dramas'), mantric verse and an autobiography. His collected lectures make up another approximately 300 volumes, and nearly every imaginable theme is covered somewhere here. Steiner's drawings are collected in a separate series of 28 volumes.

He characterized anthroposophy as follows:

"Anthroposophy is a path of knowledge, to guide the spiritual in the human being to the spiritual in the universe.... Anthroposophists are those who experience, as an essential need of life, certain questions on the nature of the human being and the universe, just as one experiences hunger and thirst."

"My meeting with Rudolf Steiner led me to occupy myself with him from that time forth and to remain always aware of his significance. We both felt the same obligation to lead man once again to true inner culture. I have rejoiced at the achievements his great personality and his profound humanity have brought about in the world."

Albert Schweitzer

CHAIRMAN'S REPORT

JUNE 2010



Robert Allerdice

In what is beginning to sound like a familiar refrain in my annual report, it has been yet another challenging but satisfying year for Christophorus House Retirement Village (CHRV).

Financial results

Low interest rates occasioned by the global financial crisis, together with continuing vacancies in the Hostel, combined to ensure a disappointing financial result, mitigated only by a very generous bequest from one of our founding members and former Hostel resident, the late Evelyn Latter. In brief, we achieved a surplus of \$47,985 (2009 \$88,814) as against a budgeted deficit of \$41,241. But for Evelyn Latter's bequest of \$88,601, we would have recorded a deficit of \$40,616, which would have been slightly less than our budgeted deficit of \$41,241. We can therefore take comfort from the fact that our budget process has proven sound and reliable, albeit in such difficult circumstances. With improving conditions, we are budgeting for a surplus of \$76,275 in the 2010-11 financial year.

Evelyn Latter bequest – Hostel extension

As just noted, CHRV received a very generous bequest from the late Evelyn Latter, one of our founding members and former resident of the Hostel. In memory of Evelyn, and in recognition of her generosity, the Board has decided to use the bequest in the funding of a much needed extension to the Hostel sitting room. The room, when completed, will be known as the Evelyn Latter Room, and a plaque will be erected in her honour.

The Board would also like to acknowledge the generosity of those other persons who have

made donations to CHRV during the year. With limited sources of income, donations and bequests are always welcome and enable CHRV to fulfil its mission statement of providing accommodation and services of the highest standard to its residents.

Hostel accreditation

I am very pleased to report that CHRV's Hostel has been successful in renewing its accreditation by the Commonwealth Accreditation Agency for another three years, from 24 August 2010 to 24 August 2013. The next application for accreditation is due 2 March 2013. Whilst the renewal occurred after year end, it was in fact the culmination of 12 months of extremely hard work by our Hostel Manager, Andrea Nguyen, and her staff. Andrea, in particular, spent many, many hours rewriting and updating the Hostel's policies and procedures in preparation for the accreditation application and review. The Board congratulates Andrea and the Hostel staff on such a successful outcome, and thanks them for their efforts on behalf of the Hostel residents.

Self care (independent living unit) expansion

I reported last year on the purchase of 5a Mildred Avenue, Hornsby, a property adjacent to our southern boundary. The Mildred Avenue property also has a common boundary with another property that we currently own at 370 Pacific Highway, Hornsby. In conjunction with our architect, Ian Neill, we are seeking an indication from Hornsby Shire Council as to whether CHRV could build additional independent living units (ILUs) on those two properties, utilising the existing driveways of those two properties as a one way or even a two way traffic system (with some form of traffic light system in operation).

If we obtain favourable advice from the Council, we intend to prepare a detailed development application for submission to Council. As part of this process, residents of the existing ILUs will be fully consulted on the proposed plans. Assuming that all necessary approvals are obtained, it is intended that the development would be carried out in two stages, with the first stage taking place on one of the two blocks. When the first stage has been completed, and the new ILUs occupied, we would then proceed to the second stage on the second block.

The Board believes that this expansion of the number of ILUs will significantly improve the

financial base of CHRV and ultimately allow us to increase the size and viability of the Hostel.

Update of CHRV's Constitution

The Board has reviewed CHRV's current Memorandum and Articles of Association which, apart from minor amendments, have not been significantly altered since the establishment of the incorporated body in 1981. Since that time, there have been extensive changes to the laws applying to companies, including the transfer of the regulation of companies from the States to the Commonwealth, and the renaming of the Memorandum and Articles of Association as the Constitution. It has therefore been decided to adopt a new, updated Constitution.

Approval of the new Constitution will be sought at the Annual General Meeting of members to be held in October 2010. It needs to be approved by a special resolution of members, which means that it must be passed by 75% of the members present and voting at the meeting, either in person or by proxy.

Details of the new Constitution and notice of the special resolution will be separately circulated to members. The Board commends the new Constitution to members and seeks members' support in approving its adoption.

Conclusion

CHRV could not operate without the goodwill and the contributions made by so many people, including residents, staff, volunteers and members of the Board. Although it is not possible to acknowledge everyone by name, I would like to extend my thanks to the following people:

- our CEO, Milan Telford
- our Hostel Manager, Andrea Nguyen and her staff
- the Chair of the Self Care Residents Committee, Barbara Harding and the members of that committee
- the Self Care liaison officer, Monika Bebb
- Mary Arndell, director and Hostel liaison director
- Graham Long, director, Self Care liaison director and Chair of the Board's investment subcommittee
- John Kingsland and Rev Sune Nielsen, directors.

We look forward to continuing to be of service to the CHRV community in 2010-11.

Robert Allerdice
Chairman of the Board

CHIEF EXECUTIVE OFFICER'S REPORT

JUNE 2010



Milan Telford

CHRV continued to provide quality care, augmented by Anthroposophical and non Anthroposophical therapies.

I was pleased to report in the latest newsletter, that Christophorus House achieved a full three year re accreditation in June, with an exceptional report written by the auditors, on our facility, our systems and procedures and most particularly, on our Hostel Manager and staff. The auditors could not speak highly enough of our operation. Preparations for the accreditation process commenced 12 months prior, with the complete re-writing of our policies and procedures based on the 44 standards, into more comprehensive working manuals, with full credit for completing this process going to Andrea Nguyen, the Hostel Manager. My sincere thanks and gratitude go to Andrea, for a job well done in preparing documents and the training development of staff. My thanks also to the staff for their contribution and the way they carry out their work.

The financial year budget was, at the start of the year, determined at being a deficit of (\$41,241). The actual result was a surplus of \$47,985, which included an unbudgeted bequest from the late Evelyn Latter of \$88,601. With this generous bequest, the Board has decided to use the funds (and contribute further funds) to the extension of ground floor living area of the Hostel and this room, where

residents will be able to undertake quiet reading and socialise, will be named the Evelyn Latter room.

The overall result itself was pleasing, given the low interest rates on our investments and high vacancies in the Hostel during the year. The vacancies resulting partly from the fact that prospective residents were being encouraged to remain in their homes and source community packages, and there-by not shifting and moving into a Hostel environment.

During the year, we embarked on the following maintenance projects and also settled a contract on a property purchase at Mildred Avenue. Emergency lighting hard-wired, was installed in all hostel rooms, as well as in all the Independent Living Units. A roof restoration project for the Hostel was commenced, to add a further 10 years of life on the ageing roof tiles. The landscaping of the front of the property has meant that the road way ingress/egress is now wide enough to accommodate two-way traffic and gives room for larger trucks to curve more easily into the single lane adjoining the front Cottage, reducing the risk of hitting the gutters of the Cottage. A bus shelter has been built for residents, at the back end of the Hostel building. There were signage upgrades throughout the property including the addressing of safety requirements.



Following a rain downpour in February, the ground level of the Hostel was flooded. Insurance work has resulted in the replacement of carpets and wardrobes in all downstairs rooms and painting of the rooms was also under-taken. The usual annual maintenance program was also under-taken.

In December 2009, CHRV entered into an Enterprise Bargaining Agreement (EBA) with our staff. The EBA provides for better benefits to staff than the new Federal Award for the industry does, and enables CHRV to only have to negotiate on industrial matters with two unions as opposed to an unlimited number of unions.

March 2010, saw the enactment of the much awaited Retirement Villages Amendment Act 2008 and Regulations, following five years of negotiation with the retirement villages industry. The legislation focused on resident's protection and residents rights and CHRV welcomed the provisions; in many parts codifying that which CHRV is already under-taking and also giving the operator of the village some flexibility in the area of fee increases where these are benchmarked to the consumer price index.

With rising electricity prices, CHRV under-took to look into solar panels as

a way to off-set costs. The end analysis was that CHRV would over a 25 year period be economically worse off, despite the production of electricity and sale there-of to the energy company. The current government scheme of compulsorily selling energy certificates to energy companies, results in end consumer tariff changes which are designed to re-coup energy company costs, with the end consumer not benefiting at all in terms of cost of solar panels and receipts. We are however keeping an open mind and researching other possible options.

CHRV continued to provide quality care, augmented by Anthroposophical and non Anthroposophical therapies. Ian Wallace provided foot and body massages throughout the year and CHRV subsidised ILU residents through the Anthroposophical Bequest Fund to avail themselves of his services. We continue to aim at increasing the availability of Anthroposophical therapies to those residents who would like to have them.

CHRV, in the coming year may enter a new development phase with study currently being undertaken on the feasibility of building the next stage of independent living units on two properties CHRV acquired in the last 5 years. The feasibility is focusing on traffic access problems. If

Council approve the pre Development Application, this will be a project encompassing twelve more units, eight of which will be three bedroom and four two bedroom, and this development will enhance the future financial viability of CHRV.

To complete this report, sincere thanks to all the many people who support the work at CHRV; the volunteer Board, Residents Committee, residents, family members and our talented pool of contractors who provide services from plumbing, equipment maintenance, electrical, telephone, to computer servicing, maintenance, music therapy, pet therapy, other therapies, medical, graphic design and hair dressing. To our dedicated staff and volunteers, thank-you to you all; you are too many to mention individually in this report. However special mention to our volunteer Trish Schuurman, who dedicated more than 3 years to our residents and who moved to live on the coast during the year; many thanks for all your work and your kindness. I should also personally like to thank the Directors for their support and confidence in my role during the last year; I could not do my job without their voluntary work on the Board and support of me.

Milan Telford
CEO



TREASURER'S REPORT

JUNE 2010



Robert Allerdice

It is fair to say that the 2009-10 financial year was always going to be a difficult year. As mentioned in the last report, the global financial crisis saw interest rates return to record lows, which affected a large part of our revenue streams. In addition, 5 vacancies in the Hostel at the start of the year affected our operational revenues, and despite writing a record number of new contracts during the year, we never achieved a full occupancy rate throughout the year.

The Board however worked to a budgeted deficit of \$41,241 and this was in effect the result we achieved by the end of the year (if we exclude the bequest of \$88,601 from the late Evelyn Latter).

The approach to capital expenditure by the Board, in the wake of forecasting

such a loss, was to limit the capital expenditure to essential items only. Not counting the investment of \$663,000 during the year on the purchase of 5a Mildred Avenue (in the previous financial year, a deposit was also paid for the property of \$33,000), and excluding the final payment of \$59,100 on the Hostel Lift, the total capital spend in the year was limited to \$46,900.

We expect with rising interest rates and less Hostel vacancies going into the new financial year, that we will have a surplus at the end of the 2010-11 financial year of approximately \$76,000. This figure could increase should certain favourable budget parameters occur, which have not been included in the budget cost assumptions.

The result for the year ended June 2010 was a surplus of \$47,985 (2009: \$88,814) and, as mentioned, this included a very generous one-off donation from the late Evelyn Latter. This generous gift will be used in creating a larger community living space for our Hostel residents, a quiet space for people to sit and read or talk, or just enjoy a cup of tea.

2010 Highlights

Income

Note 2 of the Statutory Accounts shows the comparison of income sources from 2009 to 2010. Revenue (operational) from government sources for the Hostel was \$479,880, slightly down from \$493,920 on the 2009 year. Per capita, 2010 was a much improved result compared

to 2009; however, due to an average vacancy rate of 5 residents throughout the year, total receipts were down.

Fees were also down due to Hostel vacancy rates, coming in at \$419,725 (2009: \$438,147). Retentions were also lower at \$181,941 (2009: \$218,043). Retention income attributable to ILU residents goes in cycles, and can increase or decrease over a period of years, depending upon how many ILU residents have been in residence for 5 years or more, when retentions cease. The potential income from retentions can differ by up to \$350,000 depending at which point in the cycle CHRV is at. Consequently, the amount of the retention income can affect the operating results markedly. The trend in operating results therefore needs to be read carefully and with full appreciation of the effect of the retention income cycles.

Interest revenues were substantially down at \$184,230 (2009: \$280,286). This was in line with low interest rates on term deposits and lower cash balances due to the level of bonds being reduced through vacancies throughout the year, although near the end of the financial year, we received a new influx of bonds from contracts signed for Hostel accommodation.

We received donations to the amount of \$89,091, (2009: \$773), which assisted us in being able to report a surplus this financial year. We sincerely thank all



those who gave generously to CHRV, a list of donors is shown on page 42.

Property rental income increased to \$48,984 (2009: \$34,314), as 5a Mildred Avenue began to earn rental income half way through the financial year, following settlement of the property. This item will again increase in the 2010-11 financial year.

During the year, CHRV developed a strict equity investment entry and exit policy. Based on this policy, \$41,754 was eventually invested, earning dividend income of \$1,847 and a capital profit on sale of \$2,243; a total annualised return of 9.8%, although we only held the investments for less than 9 months. Based on our exit policy, the portfolio was sold outright during the downturn in March 2010. At the time of writing, CHRV has no equity investments and is waiting to see whether there is another market correction.

Expenditure

Total expenditure during the year was lower than the previous year at a total of \$1,362,475 (2009 \$1,393,501). There was a concerted effort throughout the year to contain costs and find savings where possible, although items such as electricity and gas, water and sewerage, and interest paid on refunded bonds, were outside our control. There was also a large favourable variance in the salaries and wages and on-costs expenses totalling \$843,556 (2009: \$907,528), due to some one-off items

in the 2009 financial year not being repeated. In 2009, we had a one-off adjustment to casual rates which resulted in a back-pay adjustment of \$20,400, a payout to the former hostel manager of \$14,900, higher rates of pay for contract staff of \$13,600 and additional weekend staff costs \$23,900. These were not repeated in 2010.

Hostel food costs were controlled despite rising prices, through sourcing of new suppliers and managing wastage. One bad debt of \$596 was recorded from a concessional resident of the Hostel who transferred to a nursing home. All other expenses were kept in check and within expectations.

Cash Flow

The cash balance at the end of the year was augmented by bonds received in May and June 2010. It should be kept in mind that the settlement of the purchase of 5a Mildred Avenue (an investment property), resulted in a bank balance outflow of \$663,000 and with the final payment on the lift and other capital works, a further reduction of the bank balance by \$110,793 was occasioned. During the year cash balances were lower than the previous year resulting in lower returns in interest earnings.

CHRV is under prudential obligations and maintains liquidity in line with a predetermined formula.

Capital Expenditure

Apart from the final payments on the

lift at approximately \$59,100, the capital expenditure program included new chairs in the Hostel dining room (\$6,500), landscape project at the front of 396 Pacific Highway (\$12,800 in 2010, \$4,700 prior year), and costs associated with looking into the feasibility of developing stage 5 of the independent living units, as well as minor capital works, such as cottage alarm security, Hostel gate, linen shed, and computer equipment.

Balance Sheet

The Balance Sheet (page 24) continues to be strong and very liquid, with accumulated funds (our savings) of \$1,514,180 (2009: \$1,473,695). Liquidity is also very strong with current assets of \$4,080,688 (2009: \$4,178,649) against current liabilities of \$704,695 (2009: \$81,946). The main increase in current liabilities was due to known refundable bonds not payable until early in the next financial year.

In terms of the long term debt, the percentage ratio of cash on hand to debt at the end of June 2010 was 51.28% (2009: 56.39%), reduced due to the purchase of investment property to secure future strategic objectives.

The net asset position improved during the year, being \$5,819,974 (2009: \$5,791,672).

Overall, the balance sheet continues to ensure financial stability for the village.

Robert Allerdice
Treasurer



HOSTEL MANAGER'S REPORT

JUNE 2010



Andrea Nguyen

It has been nearly 14 months since I commenced my position as the Hostel Manager at CHRV. It has been a very busy and exciting year, having just received accreditation for another 3 years.

Our accreditation audit was conducted on the 8th and 9th of June by two auditors verifying our provision of quality care and services for our residents.

Accreditation is an ongoing process and we are required to maintain continuing compliance with the 44 Accreditation Standards as well as undertake continuous improvement. In order to ensure that facilities maintain their high standard of care, each home will receive at least one unannounced spot check and one announced support visit each year.

We received one support visit in November and one unannounced spot check in March. We are pleased to say that each visit showed the hostel to be meeting the agency's criteria and complying with all standards. Positive comments from the auditors during our recent accreditation were especially encouraging for all the staff. The only way such significant achievement can occur is through the full commitment of every single individual, completely supporting each other and working together.

Well done and sincere thanks to all the staff who work so hard and diligently to ensure that we achieve these outcomes every day.

Resident memorial:

Sadly we had to say goodbye to the following residents:

Evelyn Latter – 2/7/09, Dulcie Turner – 31/10/09, Angus Murdoch – 8/1/10, Tia Rohrmuller – 1/5/10 and John Vaubell – 28/6/10.

They will be sadly missed. May they all rest in peace.

Resident Kathleen Gilbert was discharged to a nursing home in April 2010.

New residents:

We welcomed the following new residents to our Hostel:

Dorothy Weaver – 29/7/09, Gwen Collins – 29/9/09, Minnie Wells –

23/12/09, Diana Harwood – 17/3/10, Beth Oxley – 19/3/10, John Vaubell – 26/3/10, Patricia and Harold Bolton – 19/4/10.

I would also like to extend a warm welcome to all new families and friends for whom the admission of their loved one into an aged care facility can be a very emotional time. However, our goal is to include all the families and friends in care related decisions, as well as keeping them informed and involved.

The admission process includes the gathering of information about a person's background in order for our staff to provide more person-centred and individualised care. A trusting relationship between residents and staff can then be established and we are able to assist residents to cope more easily with any lifestyle changes. Our ultimate goal is to enhance the quality of life of the residents in our care and make the hostel a warm and comfortable place.

Staff:

The following staff members were farewelled during last year:

John Terry, carer, Alyce Hamer, catering, Jenny Boys, carer and Edwina Stewart, Activity Officer. Both Jenny and Edwina moved away from this area as did our much loved volunteer Trish Schuurmans, who moved up the coast to care for her sister. Trish is still sadly missed by the residents as her commitment and drive were exceptional.



The following new staff members were welcomed to the Hostel:

Michelle Haines, carer, Lili Zhang, carer, Marelle Kaida, catering, Ros James, Activities Officer and Linda Dunne, Diversional Therapist / Music Therapist. I hope that all of them will enjoy being part of the Christophorus House Hostel team.

Congratulations to Kylee Churchill for completing her Cert IV and Annabel von Bornemann for completing her Cert III in Aged Care.

Our team, from staff and volunteers, in our Hostel are a select group of dedicated and experienced professionals who have a special ability for creating a safe, warm and hospitable environment. Our goal at CHRV is to have a supportive team where staff live our mission, vision and values and feel enabled to grow and develop personally as well as professionally. Thanks to volunteer Denise for her time and support this year. Without her valuable contribution we could not operate the way we do.

Education:

Our yearly education program offers a variety of educational topics for ongoing professional development. A number of staff renewed their First Aid certificate this year and all staff attended a wide range of educational sessions, including Infection Control, OH&S, Risk Management, Fire

training, Manual Handling, Medication competencies, Pain Management, Wound Management, Falls prevention, Handwashing competencies, Food Safety, Loss and Grief, Teambuilding, Workplace Bullying and Chemical Safety. The staff is meeting the minimum standard of training hours which were set at 12 hours per year.

Food safety:

CHRV has developed and implemented a food safety program to ensure that all food served to our residents is safe and wholesome. Our food safety program is an essential tool to reduce the risk of food contamination and to prevent any incidents of food poisoning. Our policies address food safety issues, such as the purchase of food from approved suppliers only, delivery of food at the correct temperature, correct storage of food, temperature control and refrigeration, good food handling practices, infection prevention, cleaning procedures as well as regular maintenance of our equipment. In June, the annual NSW Food Authority audit was attended by an external auditor with the outstanding result of an "A" rating. The auditor's report stated that, "The standard of cleaning, housekeeping, and staff commitment to food safety at the Hostel are excellent".

Continuous Improvement:

A large number of Continuous Improvement activities and new initiatives were introduced in

2009/2010. They included the purchase of a dressing trolley which is constantly in use to ensure correct wound management is carried out. New furniture was purchased for the Hostel library upstairs and the old chairs in the dining room were replaced with more appropriate chairs with armrests to allow residents to get up more easily and to increase their independence.

All "Policies and Procedure" manuals and "Staff and Resident Handbooks" were reviewed and updated to ensure they were all in line with current legislation and accreditation requirements.

On site health clinics were offered for interested residents including an "Oral and Dental clinic", "Hearing assessments" and an "Optometry clinic".

Activities:

Our lifestyle program consists of a large variety of activities including twice weekly bus trips and new activities, such as Hoi and challenging word games, which were introduced by Linda Dunne and Ros James who commenced their roles in 2009. Last year was concluded with our special event "Carols by Candlelight" which was a wonderful event enjoyed by all residents, staff and visitors alike.

Andrea Nguyen
Hostel Manager



SELF CARE LIAISON CO-ORDINATOR'S REPORT

JUNE 2010



Monika Bebb

As I reflect on my work here at the Village, I feel I have been greatly enriched with the assistance, thoughtfulness and kindness of residents as well as my colleagues with whom I work. A growing awareness and understanding of what it means to age has come as a gift through observation and reflection, a gift I may perhaps not otherwise have discovered.

The year so far has seen a number of our residents who have had lengthy hospital stays, some falls and/or injuries. We remember our resident, Mrs Lucia Campbell, who passed away in July rather suddenly after a chronic illness. A warm and heartfelt farewell to our friend and long time resident, Mrs Betty Lenehan. Betty has moved to a dementia-specific home. She was a real 'quiet achiever,' the kind of woman who went about her work and who you may just not notice working in her delightful and beautiful garden. I will miss her subtle and poignant humour!

My weekly bus trip to Hornsby with the residents is always a pleasure as I get to know them better and hear

about their families and interests. The many activities and events here in the Cottage for our residents and the wider community are enjoyed and appreciated. We have had a variety of events such as concerts, talks, afternoon teas, a regular religious service, soup night, barbeque lunch as well as Self Care Residents' and Social Group meetings. These are a good opportunity for residents to meet with one another as well as socialise.

Via the Newsletter, Milan has kept us informed of legislative, financial and other changes in the aged care industry directly affecting the Village. This has been a valuable input in helping us understand some of the complexities of retirement village living. Many thanks, Milan.

And lastly, we extend a warm welcome to our newest Self Care residents Mrs Williamson and Mrs Johns.

Monika Bebb
Self Care Liaison Co-ordinator



SELF CARE RESIDENT'S COMMITTEE REPORT

JUNE 2010



Back Row: Veronica, Richard, Elizabeth, Bill
Front Row: Iris, June, Barbara, Jan, Margaret
Absent: Rose-marie

On the 1st March this year, important changes to the Retirement Villages Act and Regulation came into effect: our CEO Milan Telford provided residents with the list of reforms and management's response to each of them.

The Regulation relating to Recurrent Fees is of interest to all residents. After the current 2010-2011 Budget which does require consent of residents, management can raise fees without consent if the increase is at or below the rate of inflation. Following five years of no increases, all residents were pleased to agree to a rise of 3.4% this year, bringing our Recurrent Fees to \$871 per quarter.

Regarding Residents' Committees, the Regulation requires Office Bearers to stand down after three years. Hopefully there will be residents ready to take over from present Office Bearers when the time comes.

The Residents' Committee represents the interests of residents and provides a channel of communication between residents and management. Milan Telford is always prepared to listen to our concerns when requested.

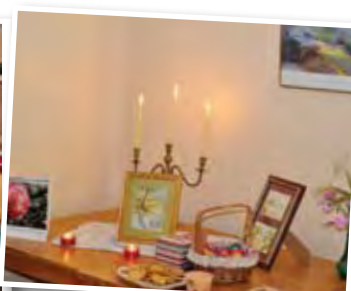
We are delighted the Hostel is thriving under the present management. Andrea Nguyen and staff are providing excellent care for Hostel residents, a fact noted during Hostel accreditation.

As self care residents, we now enjoy being made welcome when visiting the Hostel and participating in some Hostel activities. Our residents are fortunate to be living in Christophorus House where management is focussed on the wellbeing of residents and the continued overall success of the Village. Residents in many privately owned Villages have difficulty obtaining a fair deal from owners whose main objective is profit.

Two of our former residents will be sadly missed – cheerful, artistically talented Lucia Campbell who died in July and Betty Lenehan, keen gardener and good neighbour of nine years who moved to Kari Court Hostel in St Ives, also in July.

On behalf of the Residents' Committee, I wish to thank Milan Telford and our Board of Directors for their thoughtful work on our behalf and to say how much we appreciate Monika Bebb's untiring efforts as Liaison Officer which contributes so much to our happiness.

Barbara Harding
Chairperson
15th September 2010



CORPORATE GOVERNANCE STATEMENT

JUNE 2010

Christophorus House (CHRV) has adopted systems of control and accountability as the basis of the administration of corporate governance. This statement gives an outline of the main corporate governance practices that were in place during the year.

CHRV has, where appropriate, adopted corporate governance practices that comply with each of the ten Corporate Governance Principles and the corresponding Best Practice Recommendations as published by the ASXCGC, unless otherwise stated.

Principle 1: Lay Solid Foundations for Management and Oversight Board of Directors

CHRV is comprised entirely of non-executive directors, and certain members have specific functional responsibilities. The Board members provide visionary leadership to the organisation and are transparent and available to the members in their Board role. While the Board has overall control and management of CHRV, it may, subject to the Corporations Act and the CHRV Constitution, delegate a range of powers, duties and responsibilities to committees and management.

The Board meets eleven times a year for scheduled meetings and usually meets without the CEO for a set period. Board members are elected by the membership and may hold office for two years at which time they shall retire, but they shall be eligible for re-election.

All Board members are requested to disclose related party transactions prior to their appointment and these are updated each Board meeting.

Board members must attend at least one governance workshop to enhance their understanding of the law and Board responsibility.

Day to day management of the organisation's affairs and implementation of corporate strategy and policy initiatives are the responsibility of the Chief Executive Officer.

Chief Executive

The Chief Executive (CEO) is accountable to the Board for the management of CHRV within the policy and authority levels reviewed and approved by the Board. The Board determines capital expenditure on the recommendation of the CEO; the CEO has authority to approve business transactions within the predetermined limits set by the Board in the budgetary process.

The CEO's responsibilities include advising the Board on strategic direction, ensuring the organisation conducts its affairs within the law and keeping the Board informed of all major business proposals and developments through regular reports.

Composition of the Board

The Board is made up of directors with appropriate skills, experience and attributes for the organisation and its business.

All Directors have the right, at the Company's expense, to seek independent advice on any issues before the Board, or on the conduct of the Board or management. The Board's prior consent to obtaining such advice is required, but will not be unreasonably withheld.

Board Member Representatives

There are five permanent functional roles held by members of the Board, with Board members seconded from time to time to undertake various tasks on an ad hoc basis.

The permanent roles are Treasurer, responsible for the Board liaison with the CEO on all financial and audit matters; Hostel Liaison, in conjunction with the CEO, responsible for the Board liaison with the Hostel Manager on clinical and Hostel resident care; Self Care Liaison, in conjunction with the CEO, responsible for liaison with the Self Care residents, Strategic Planning Co-ordinator, and an Investment Committee comprising members of the Board. CHRV also has Hostel and Self Care residents committees.

Principle 2: Structure of the Board to add value

The directors backgrounds and expertise are described on page 12. All directors are independent as defined by the ASXCGC guidelines.

Directors are appointed by the annual general meeting of the company and once elected remain in office for a term of two years.



Principle 3: Promote ethical and responsible decision making

Members of the Board and staff are required to meet high standards of honesty and integrity. The Board and management are respectful of the various stakeholders associated with CHR V, including residents, families and members of the company and, in decisions which affect the medium to long term strategic future of CHR V, consult widely in order to effect, responsible decision making. The residents also have a Residents Committee which is set up under the Retirement Villages Act 1999 (and associated Regulations 2000) whereby residents have input into day to day aspects of Village life as well as budgetary considerations.

The staff Performance Review and Development process includes behavioural expectations.

Principle 4: Safeguarding integrity in financial reporting

CHR V has in the CEO, a fellow of the Society of Certified Practising Accountants, who brings to the CEO portfolio the professional skill, knowledge and integrity as required of a CPA. Together with the Treasurer, the CEO assists the Board of Directors to discharge its responsibility for financial reports, internal control systems, and the operation of organisation risk management processes.

External Auditors

The annual audit is undertaken by Stirling SCI. Each year, the external auditors provide an annual declaration to the Board of their independence.

Principle 5: Make timely and balanced disclosure

This principle is not relevant to CHR V given the nature of the organisation. CHR V does, however, disclose significant information to members as and when required.

Principle 6: Respect the rights of members

CHR V is a public company limited by guarantee and is bound by Corporations law. Members have all the rights of shareholders under the Corporations Act. CHR V provides members with timely access to information about the activities of the Village, management and governance.

The annual general meeting enables members to attend the meeting and question the Honorary Chairman, the Honorary Treasurer and the Chief Executive.

Principle 7: Risk Management and manage risk

CHR V works within a framework and policy which gives the organisation clear guidelines on how to assess risks and opportunities and identify the appropriate action plans. The risk management approach is used primarily to:

- ensure adherence to legislative and accreditation requirements
- protect the financial standing of the organisation
- provide quality services and manage safety risks to residents, and comprises:
 - audits (room / medications / OH&S / external financial)
 - adherence to its policies
 - new resident risk assessment
 - ongoing reassessments of residents needs

Principle 8: Encourage enhanced performance

CHR V directors undertake training relevant to their roles on the Board.

Directors develop, in consultation with stakeholders, long term strategic objectives and plans for the organisation and monitor their performance in line with meeting these objectives.

CHR V Board also undertake annual performance reviews of the CEO.

Principle 9: Remunerate fairly and responsibly

The Board considers the remuneration of the Chief Executive and senior management. The two highest paid executives are paid within the salary band of \$50K - \$100K.

No bonus incentive scheme is in place for staff.

Principle 10: Recognise the legitimate interests of stakeholders

As mentioned in Principle 3, the Board members undertake to consult on all matters which impact the lives of CHR V residents, with residents, their family, and members of CHR V.

Prudential responsibilities require the Board to safeguard incoming contributions of residents, manage the organisation in a financially viable manner and ensure that suppliers to CHR V are paid in a timely manner.

The Board acknowledges the rights of residents and family to make complaints and hence a comprehensive policy and procedure document is available to residents in relation to this.

BOARD OF DIRECTORS

JUNE 2010



Robert Allerdice

B.A., LL.M (Tax Consultant)

Robert Allerdice holds Bachelor of Arts and Master of Laws degrees from the University of Sydney. He practised as a solicitor for 15 years, specialising in taxation law. He is currently employed by the Taxation Institute of Australia (a non profit,

professional organisation) as a tax consultant. He has had a long association with both Inala and Christophorus House Retirement Village, and served on the Inala Board for a number of years. Robert seeks to ensure that Christophorus House achieves its aims of providing quality aged care in a financially sound environment.



John Kingsland

John Kingsland holds an Honours Diploma Food Technology and a Diploma in Business Management. He was born in New Zealand and came to Australia at a very young age, completing his higher schooling in Sydney. John has three children and his youngest, a son, attends Inala School. John has had a long

association with Inala and had served on its Board for a number of years. He was also Chairperson at Interchange, a local respite organisation servicing the Northern Beaches area. John hopes to bring his commercial experience to Christophorus House which he has gained in the manufacturing industry over 30 years.



Mary Arndell

B.A. (Hist) RN

Mary Arndell born in Queensland, came to Sydney and graduated as a registered nurse in the sixties. By a twist of fate, found herself at Inala working as holiday relief but went to work for Inala and Anthroposophy for 25 years, both as a nursing sister and Senior Residential

Services Manager. During this period gained a Bachelor of Arts (History). History, the classics, is her passion. On leaving Inala and after a months archaeological tour of Greece, Mary was asked to become the Hostel Manager of Christophorus House in August 1996. Resigned 2003 and became a director in 2005.



Graham Long

B.Sc. B.E.

Prior to retiring, Graham had worked for almost 40 years as a professional engineer in the telecommunications industry, carrying out

planning and design work for large and small carriers in Australia. He is a member of the Anthroposophical Society in Australia.



Rev. Sune Nielsen

Reverend Sune Nielsen was born in Denmark. He attended a local Steiner School from kindergarten to year 10 and then moved away from home to attend year 11 and 12 at another larger Steiner School. Rev. Sune Nielsen's destiny led him to Finland where he spent 10 months working as a co-worker in a Camphill Village (caring for people with disabilities, termed villagers). During the course of Rev. Sune Niensens destiny path, he moved to Germany where he worked in various roles; farm hand, cheese factory, and a bakery where he trained as a baker and pastry chef. After four years, the calling returned and he made his way to the priest seminary in Stuttgart where he

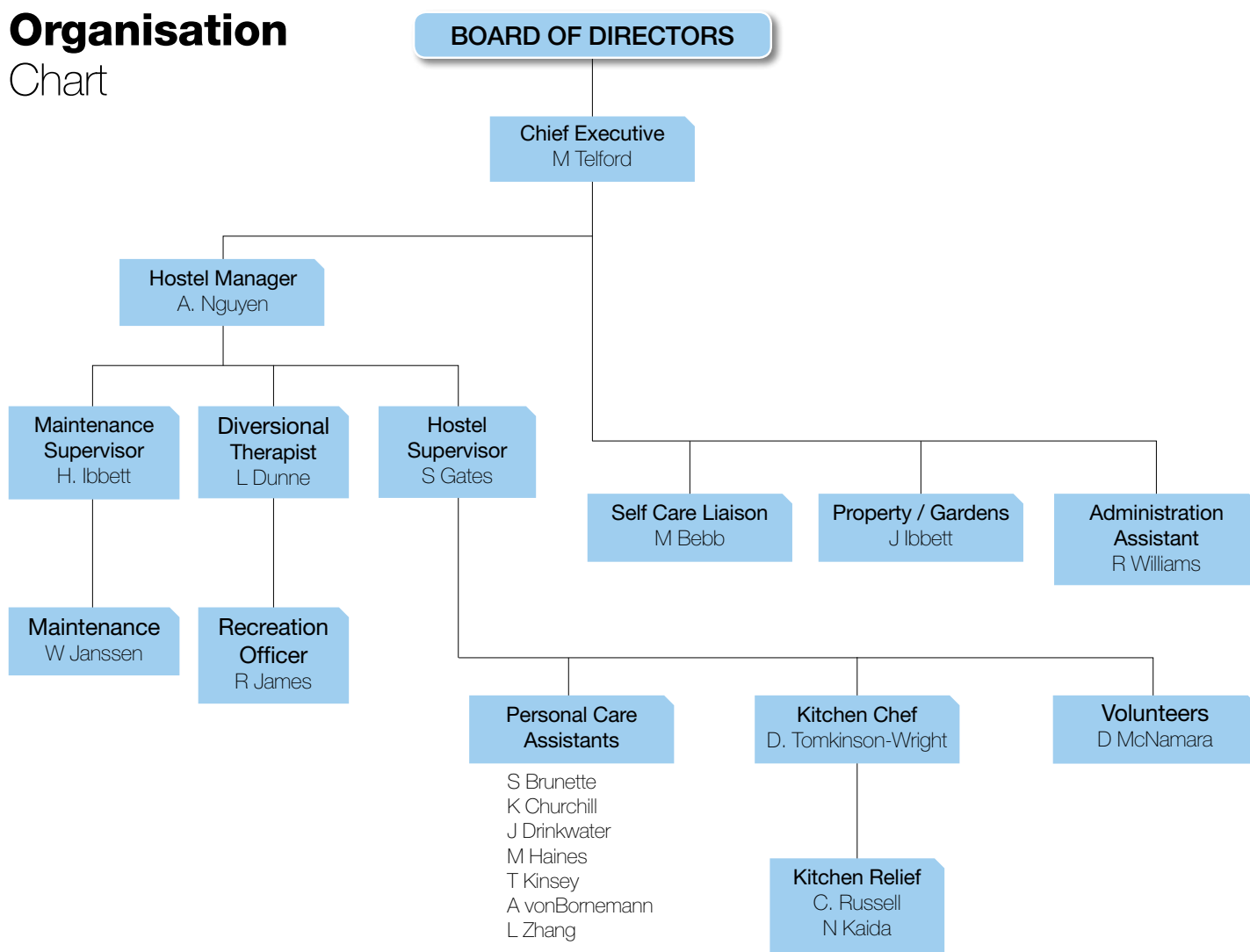
met his wife Anna. Rev. Sune Nielsen and his wife Anna eventually moved to Adelaide South. There he worked as a baker at a German owned bread bakery, whilst also trying to build up his own patisserie business. After operating his own business successfully for two years, the need to complete the priest training became his most important question and they closed down the little business and moved back to Germany. Rev. Sune Nielsen was ordained on the 12th March 2006 in Berlin. After working 20 months in Karlsruhe (south Germany) he was redirected to Sydney, where he commenced working as one of the two priests in The Christian Community in September 2007. He is currently on sabbatical leave.

STAFF MEMBERS

JUNE 2010

Organisation

Chart



CEO
Milan Telford

Milan graduated from the University of New England with a Bachelor of Financial Administration in 1985. He is a fellow of the Society of Certified Practising Accountants. In 1990 he completed examinations for admission to the Institute of Chartered Secretaries & Administrators and was admitted as an associate. In 2007 he completed the Postgraduate Diploma in Applied Corporate Governance and in May 2009 was made a fellow of the Institute. In 2008, Milan also completed the Legal Profession

Admission Board – Diploma of Law.

Milan has been the CEO of Christophorus House for just over 5 years. Prior to this, Milan had worked and gained experience in finance and management accounting in both commercial and public practice. He worked in senior accounting roles for companies such as Mobil Oil (NZ); ANI Komatsu; Goodman Fielders (Quality Bakers) Weldon Publishing and Warrah. Held the role of Hon. Treasurer of the Anthroposophical Society in Australia from 1986 to 1996 and has held a number of directorships on company boards whose impulses derive from Anthroposophy and continues to do so today.



Hostel Manager
Andrea Nguyen

Andrea was educated in Germany where she received the equivalent to a Bachelor of Nursing. She completed her Post Graduate Diploma in Gerontology at the University of Sydney in 1999. In 2008 she also completed a Certificate IV in Training & Assessment. Andrea is a registered nurse. She speaks fluent German and intermediate Vietnamese. In 2008, Andrea undertook volunteer work in an orphanage in Saigon, Vietnam. She was the Director of Nursing for 6 years at

St Hedwig Village, a facility with a 75 bed Nursing Home, 58 bed Hostel, 28 Community Care Packages, 51 Self Care units. Before this time, Andrea worked as a deputy Director of Nursing and Registered Nurse. In August 2006, she was awarded the 'Better Practice in Aged Care Award', from the Australian Aged Care Standards and Accreditation Agency. The award acknowledged her research program addressing challenging behaviour associated with dementia.

DIRECTOR'S REPORT

FOR THE YEAR ENDED 30 JUNE 2010

Your directors present this report on Christophorus House Retirement Village Ltd for the financial year ended 30 June 2010.

Directors

The names of each person who has been a director during the year and to the date of this report are:

Mr Robert Charles Allerdice
Mr Graham Robert Long
Mrs Mary Arndell
Rev. Sune Nielsen
Mr John Murray Kingsland

Directors have been in office since the start of the financial year to the date of this report, unless otherwise stated.

Company Secretary

The following person held the position of the Company secretary at the end of the financial year:

Mr Milan Telford – Bachelor of Financial Accounting (UNE), Diploma in Law (LPAB – NSW), Postgraduate Diploma in Applied Corporate Governance (CSA), Fellow of Society of Certified Practising Accountants, Fellow of Institute of Chartered Secretaries and Administrators in Australia, Justice of Peace. Mr Telford is a member of the Anthroposophical Society in Australia. Mr Telford has worked for Christophorus House Retirement Village for the past 5 years, performing management roles. Mr Telford was appointed company secretary on 19 February 2005.

Principal Activities

The principle activities of the Company in the course of the financial year were to provide a range of accommodation and residential services for the aged

population, including independent living units and a hostel with low to high care ageing-in-place support, encompassing social, spiritual and artistic impulses in accordance with the indications given by Dr Rudolf Steiner.

No significant changes in the nature of the Company activities occurred during the financial year.

Operating Results

The operating surplus for the Company amounted to \$47,985 (2009: \$88,814).

Dividends Paid or Recommended

The Company is prohibited by its Memorandum and Articles of Association from paying dividends.

Review of Operations

A review of operations of the Company during the financial year shows that receipts were lower than the previous year, even after taking into account a one off bequest of \$88,800. Revenues were lower due to vacancy rates in the Hostel operation, a reduced retention income, and lower interest rates. Expenditure in the year was \$31,000 lower than the previous year.

Significant Changes in the State of Affairs

No significant changes in the state of affairs of the Company occurred during the financial year.

After Balance Date Events

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.

Future Developments

The Company expects to maintain the present status and level of operations in the coming year and hence there are no likely developments in the operations of the Company in the coming year. The Company is looking at expanding the independent living units within the next two years. This will be dependent upon a favourable traffic report and Council approval for ingress and egress plans for access to the property.

Environmental Issues

The Company operations are not regulated by any significant environmental regulation under a law of the Commonwealth or of the state of NSW.

Options

Christophorus House Retirement Village Ltd is a company limited by guarantee and does not have any issued shares. Hence no options over issued shares or interests in the Company were granted during or since the end of the financial year and there were no options outstanding at the date of this report.

Information on Directors

Mr Robert C Allerdice - Director **Qualifications**

Bachelor of Arts, Master of Laws,
Associate Member of Law Society
of NSW

Experience

Director appointed 2005. Board
member of Inala Ltd for several
years.

Special Responsibilities

Chairman of Board, Treasurer;
Investment Committee Member

Mr Graham R Long - Director **Qualifications**

Bachelor of Science, Bachelor in
Engineering

Experience

Director appointed in 2005. Re-
appointed in 2007.

Special Responsibilities

Self Care Liaison; Chairman
Investment Committee

Mrs Mary Arndell - Director **Qualifications**

Bachelor of Arts (History),
Registered Nurse

Experience

Director appointed 2005.

Special Responsibilities

Hostel Liaison Officer

Rev. Sune Nielsen - Director **Qualifications**

Priest Seminary (Germany); Master
Baker (Germany)

Experience

Director appointed 2008

Special Responsibilities

Anthroposophical Liaison

Mr John M Kingsland - Director **Qualifications**

Diploma in Management; Honours
Diploma in Food Technology

Experience

Director appointed 2009

Meetings of Directors

During the financial year, 12 meetings
of directors were held. Attendances by
each director were as follows:

	Number Eligible to Attend	Number Attended
Mr Robert C Allerdice	12	12
Mr Graham R Long	12	11
Mrs Mary Arndell	12	8
Rev. Sune Nielsen	12	9
Mr John M Kingsland	12	8

Indemnifying Directors Officers or Auditor

No indemnities have been given or
insurance premiums paid, during or
since the end of the financial year, for
the auditor of Christophorus House
Retirement Village. Directors and
Officer insurance premiums are paid
to indemnify officers of the Company
against unlawful legislative acts.

Proceedings on Behalf of the Company

No person has applied for leave of
Court to bring proceedings on behalf
of the Company, or intervene in any
proceedings to which the Company
is a party, for the purpose of taking
responsibility on behalf of the
Company for all or any part of those
proceedings.

Directors Benefits

The Company purchases food products
from supplier EM Arndell. EM Arndell
is related to director Mrs Mary Arndell.
Supply of products to the Company
commenced prior to the appointment of
Mrs Mary Arndell to the Christophorus
House Retirement Village Board.
Purchases are made at arms length
by officers of Christophorus House
Retirement Village. Director Mrs

Mary Arndell has a relative resident
at Christophorus House Retirement
Village, Hostel.

Director Mr Robert Allerdice has a
relative resident at Christophorus
House Retirement Village, Hostel.

Apart from the above, no director has
received or become entitled to receive,
during or since the financial year, a
benefit because of a contract made
by the Company, a controlled entity,
or related body corporate with the
director, a firm of which the director
is a member, or an entity in which the
director has a substantial financial
interest.

Auditor's Independence Declaration

A copy of the auditor's independence
declaration as required under section
370C of the Corporations Act 2001, for
the year ended 30 June 2010, is obtained
and can be found on page (to be
determined) of the director's report.

Signed in accordance with a resolution
of the Board of Directors

Director 
ROBERT CHARLES ALLERDICE
(Director)



STIRLING INTERNATIONAL
CHARTERED ACCOUNTANTS

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
CHRISTOPHORUS HOUSE RETIREMENT VILLAGE LTD**

We have audited the accompanying financial report, being a general purpose financial report, of Christophorus House Retirement Village Ltd, which comprises the statement of financial position as at 30 June 2010, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, a summary of significant accounting policies, other explanatory notes and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report and have determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are appropriate to meet the requirements of the *Corporations Act 2001* and are appropriate to meet the needs of the members. The directors' responsibility also includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the directors' financial reporting responsibilities under the *Corporations Act 2001*. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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GPO Box 7019 Sydney NSW 2001
Email office@stirlinginternational.com.au

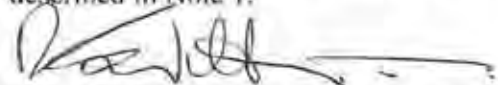
Telephone (02) **8236 7500** Facsimile (02) 8236 7599
Liability limited by a scheme approved under Professional Standards Legislation

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*. We confirm that the independence declaration required by the *Corporations Act 2001*, provided to the directors of Christophorus House Retirement Village Ltd on 13th August 2010, would be in the same terms if provided to the directors as at the date of this auditor's report.

Auditor's Opinion

In our opinion, the financial statements presents fairly, in all material aspects, the financial position of Christophorus House Retirement Village Ltd as at 30 June 2010 and its financial performance and cash flows for the year then ended in accordance with the *Corporations Act 2001* and the Australian Accounting Standards (including Australian Accounting Interpretations) to the extent described in Note 1.



Name of firm: Stirling International

Name of partner: Roger Williams

Address: Sydney NSW 2000

Dated this 16th day of August 2010

AUDITOR'S INDEPENDENCE DECLARATION

UNDER S. 307C OF THE CORPORATIONS ACT 2001
TO THE DIRECTORS OF CHRISTOPHORUS HOUSE RETIREMENT VILLAGE LTD

AUDITOR'S INDEPENDENCE DECLARATION UNDER S 307C OF THE CORPORATIONS ACT 2001 TO THE DIRECTORS OF CHRISTOPHORUS HOUSE RETIREMENT VILLAGE LTD

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2010 there have been

- i. no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- ii. no contraventions of any applicable code of professional conduct in relation to the audit.



Name of firm: Stirling International
Name of partner: Roger Williams
Date: 13 August 2010
Address: Sydney NSW 2000

STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED
30 JUNE 2010

	Note	2010 \$	2009 \$
Revenue	2	1,083,186	1,160,465
Other Income	2	325,031	321,850
Employee benefits expense		(843,556)	(907,528)
Repairs, maintenance and vehicle expense		(83,965)	(104,889)
Providoring expense		(80,569)	(81,690)
Depreciation expense		(52,537)	(50,086)
Cleaning		(40,682)	(37,148)
Fuel, Light and power expense		(40,271)	(35,020)
Professional expense		(31,884)	(46,199)
Therapies		(23,165)	(19,926)
General Insurances		(17,834)	(15,690)
Laundry		(14,058)	(13,217)
Water & Sewerage		(11,576)	(7,657)
Advertising / Marketing / Communications		(11,540)	(14,064)
Printing & Stationery		(11,275)	(10,889)
Interest Paid		(10,225)	(1,070)
Staff Training		(9,491)	(16,402)
Telephone & Fax		(8,703)	(7,902)
Audit Fees		(8,641)	(7,500)
Pharmaceuticals		(8,634)	(7,275)
Equipment replacement		(7,841)	(9,953)
Rubbish Removal		(6,632)	(5,429)
Bad Debts		(596)	(-)
Other expenses		(38,801)	(43,777)
Profit before Income Tax		45,742	88,814
Income Tax		-	-
Profit for the year		45,742	88,814
Other comprehensive income:			
Net gain on revaluation of non-current assets		-	-
Net gain on sale of equity investments	2	2,243	-
Other comprehensive income for the year		2,243	-
Total comprehensive income for the year		47,985	88,814
Profit attributable to members of the Company		45,742	88,814
Total comprehensive income attributable to members		47,985	88,814

The accompanying notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION

AS AT
30 JUNE 2010

	Note	2010 \$	2009 \$
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	4	3,949,992	4,100,446
Trade and other receivables	5	130,696	78,203
Total Current Assets		4,080,688	4,178,649
NON CURRENT ASSETS			
Property, plant and equipment	6	9,766,210	9,044,954
Total Non-Current Assets		9,766,210	9,044,954
TOTAL ASSETS		13,846,898	13,223,603
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	7	671,437	57,392
Short-term provisions	8	33,258	24,554
Total Current Liabilities		704,695	81,946
NON CURRENT LIABILITIES			
Trade and other payables	7	7,287,068	7,316,003
Long-term provisions	8	35,161	33,982
Total Non-Current Liabilities		7,322,229	7,349,985
TOTAL LIABILITIES		8,026,924	7,431,931
NET ASSETS		5,819,974	5,791,672
EQUITY			
Reserves	9	4,305,794	4,317,977
Retained earnings	10	1,514,180	1,473,695
TOTAL EQUITY		5,819,974	5,791,672
The accompanying notes form part of these financial statements			

STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED
30 JUNE 2010

	Retained Earnings	Asset Revalue Reserve	Concessional ILU Fund	Fire Protection Fund	Social Club Fund	Anthroposophical Bequest Fund	Total
Balance at 1 July 2008	1,398,681	4,186,595	78,994	40,372	6,475	12,389	5,723,506
Profit attributable to members	88,814						88,814
Transfers to and from reserves / funds							
- Concess ILU	(8,800)		60				(8,740)
- Fire Protectn				(13,208)			(13,208)
- Social Club	(5,000)				(4,983)		(9,983)
- Anthrop. Fund						(2,517)	(2,517)
Transfers from retained profits			8,800		5,000		13,800
Balance at 30 June 2009	1,473,695	4,186,595	87,854	27,164	6,492	9,872	5,791,672
Profit attributable to members	47,985						47,985
Transfers to and from reserves / funds							
- Concess. ILU							-
- Fire Protection				(15,794)			(15,794)
- Social Club					(3,799)		(3,799)
- Anthroposophical Fund						(90)	(90)
Transfers from retained profits	(7,500)		4,500		3,000		-
Balance at 30 June 2010	1,514,180	4,186,595	92,354	11,370	5,693	9,782	5,819,974

The accompanying notes form part
of these financial statements

STATEMENT OF CASH FLOW

FOR THE YEAR ENDED
30 JUNE 2010

	Note	2010 \$	2009 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Governmental subsidies received		479,880	503,652
Receipts from residents		422,803	392,804
Interest received		107,996	279,701
Dividend Income		1,368	-
Other income		141,578	42,187
Payments to suppliers and employees		(1,298,596)	(1,361,276)
Net Cash generated / (used) in operating activities	11(b)	(144,971)	(142,932)
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of property, plant and equipment		(773,793)	(373,750)
Purchase of available-for-sale investments		(41,754)	-
Proceed from sale of available-for-sale investments		43,997	-
Net cash used in investing activities		(771,550)	(373,750)
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from entry contributions		2,000,740	1,133,000
Repayment of entry contributions		(1,234,673)	(1,198,449)
Repayment of loan deposit		-	(1,000)
Net cash provided by financing activities		766,067	(66,449)
Net decrease in cash held		(150,454)	(583,131)
Cash at the beginning of the financial year		4,100,446	4,683,577
Cash at the end of the financial year	11(a)	3,949,992	4,100,446

Note: Annual income by way of retentions from entry contributions disclosed in note 2, is not recognised as cash from operating activities as it has already been received from proceeds of entry contributions. If these retentions were included in cash from operating activities, there would be a positive cash flow from operations.

The accompanying notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

The financial report is for Christophorus House Retirement Village Ltd, as an individual entity, incorporated and domiciled in Australia. Christophorus House Retirement Village Ltd., is a company limited by guarantee, incorporated in New South Wales under the Corporations Act 2001.

Note 1: Statement of Significant Accounting Policies

The financial report is a general purpose financial report that has been prepared in accordance with Australian Accounting Standards (including Australian Accounting interpretations) and the Corporations Act 2001

Australian Accounting Standards set out accounting policies that the AASB has concluded would result in a financial report containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of this financial report are presented below and have been consistently applied unless otherwise stated.

The financial statements have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Accounting Policies

(a) Revenue

Revenue from sale of services and goods is recognised upon delivery of services and goods to customers

Grant revenue is recognised in the Statement of Comprehensive Income when the Company obtains control of the grant and it is probable that the economic benefits gained from the

grant will flow to the Company and the amount of the grant can be measured reliably.

If conditions are attached to the grant which must be satisfied before it is eligible to receive the contribution, the recognition of the grant as revenue will be deferred until those conditions are satisfied.

Donations and bequests are recognised as revenue when received. Interest revenue is recognised using the effective rate method.

Revenue from the rendering of a service is recognised upon the delivery of the service to the customers. All revenue is stated net of the amount of goods and services tax (GST) if applicable.

(b) Inventories

Inventories are measured at the lower of cost and current replacement cost.

(c) Property, Plant and Equipment

Each class of property, plant and equipment are carried at costs or fair value, less, where applicable, any accumulated depreciation and impairment losses.

Property

Freehold land and buildings are shown at their fair value (being the amount for which an asset could be exchanged between knowledgeable willing parties in an arms length transaction), based on periodic, valuations by external independent valuers. No depreciation has been provided on buildings on the grounds of immateriality and maintenance of buildings up to, as new standard.

Increases in the carrying amount

arising on the variation of land and buildings are credited to a revaluation reserve in member's equity. The decreases that offset previous increases of the same asset are charged against fair value reserves directly in equity; all other decreases are charged to the Income Statement.

Plant and equipment

Plant and Equipment are measured on the cost basis less depreciation and impairment losses.

The carrying amount of plant and equipment is reviewed annually by the Company to ensure it is not in excess of the recoverable amount from those assets. The recoverable amount is assessed on the basis of the expected net cash flows which will be received from the assets employed and subsequent disposal. The expected net cash flows have not been discounted to present values in determining recoverable amounts.

Depreciation

Depreciation on furniture, equipment and fittings is calculated on a straight line basis so as to write off the cost of each fixed asset during its expected useful life. No depreciation has been provided for land and building as the directors consider that they are fully maintained in good repair and no depreciation in value or condition will occur.

The depreciation rates used for each class of depreciable assets are:

Class of Fixed Asset	Depreciation Rate
Plant and Equipment	7.5% - 30.0%
Furniture and Fittings	7.5% - 30.0%
Office Equipment	7.5% - 30.0%
Motor Vehicles	20.0%

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

Impairment of Assets

At each reporting date, the Company reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the income statement.

(d) Residents' Loans

Residents of the Self Care units and the Hostel are required to make a long-term interest free loan. Loans that are received are used to finance future unit and hostel accommodation capital expenditure or invested.

Interest is now payable under the Aged Care Act 1997 and associated regulations, to pay interest on loans repayable to ex residents of the Hostel, between the time that the room becomes vacant and appropriate documentation for release of funds is received.

(e) Financial Instruments

Recognition and measurement

Financial instruments are initially measured at cost on trade date, which includes transaction costs, when the related contractual rights or obligations exist. Subsequent to initial recognition these instruments are measured as set out below.

(i) Held to maturity investments

These investments have fixed maturities and it is the Company's intention to hold these investments to maturity. Any held-to-maturity investments held by the Company are stated at amortised cost using effective interest rate method.

(ii) Financial assets at fair value through profit and loss.

Financial assets are classified at 'fair value through profit or loss' when they are held for trading for the purpose of short-term profit taking, or when they are derivatives not held for hedging purposes, or when they are designated as such to avoid an accounting mismatch or to enable performance evaluation where a group of financial assets is managed by key management personnel on a fair value basis in accordance with a documented risk management or investment strategy. Such assets are subsequently measured at fair value with changes in carrying value being included in profit or loss.

(iii) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and are stated at amortised cost using the effective interest rate method.

(iv) Fair value

Fair value is determined based on current bid prices for all quoted investments. Valuation techniques are applied to determine the fair value for all unlisted securities.

(f) Employee Benefits

Provision is made in respect of the Company's liability for long service leave and annual leave at balance date. Long service leave is accrued in respect of employees after five years of employment.

(g) Cash and Cash Equivalents

Cash and cash equivalent includes cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of twelve months or less and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the balance sheet.

(h) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense. Receivables and payables in the Statement of Financial Position are shown inclusive of GST.

(i) Income Tax

No provision for income tax has been raised as the entity is exempt from income tax under Div 50 of the *Income Tax Assessment Act 1997*

(j) Fundraising Activities

Charitable Fundraising Act 1991

This Act and supporting Charitable Fundraising Regulation prescribe the manner in which fundraising appeals are conducted, controlled and reported in NSW. The amounts shown in Note 15 are in accordance with Authority Condition 7, which is issued to the Company under section 19 of the Act.

Donations and bequests are returned as income as and only when received at the Company administration offices or deposited to the Company bank account. As specified in the Act, unsolicited donations, member's donations and bequests are not treated as fundraising income when determining information required by the Act. They are treated as gifts under the tax legislation

Costs of fundraising used in Note 15 includes all direct fundraising costs in accordance with the Act.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

	2010 \$	2009 \$
Note 2: Revenue and Other Income		
Revenue		
<i>Revenue from government grants</i>		
- federal government grants operating	479,880	493,920
- federal government grants capital	-	9,732
	<u>479,880</u>	<u>503,652</u>
 <i>Other revenue</i>		
- fees	419,725	438,147
- retentions	181,941	218,043
- other income	1,640	623
	<u>603,306</u>	<u>656,813</u>
Total Revenue	<u>1,083,186</u>	<u>1,160,465</u>
 Other Income		
- interest earnings	184,230	280,286
- property	48,984	34,314
- donations & bequests	89,091	773
- profit on sale of equity investments	2,243	-
- dividend income	1,847	-
- other miscellaneous income	879	6,477
Total Other Income	<u>327,274</u>	<u>321,850</u>
Total Revenue and other income	<u>1,410,460</u>	<u>1,482,315</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

	2010 \$	2009 \$
Note 3: Profit for the Year – Highlighted Expenses		
(a) Expenses		
Depreciation of property, plant and equipment		
- plant and equipment	36,828	37,653
- furniture and fittings	15,546	12,270
- motor vehicle	163	163
Total Depreciation	52,537	50,086
Remuneration of Auditor		
- audit services	8,641	7,500
Interest Paid	10,225	1,070
Provision for annual leave	8,704	(1,909)
Provision for long service leave	10,225	660
(b) Significant Expenses		
Salaries and wages and related expenses	843,556	907,528
Note 4: Cash and Cash Equivalents		
Cash on hand	3,800	3,800
Cash at bank – cheque accounts	32,842	19,304
Cash at bank – cash management accounts	239,782	923,113
Short-term bank deposits	3,673,568	3,154,229
	3,949,992	4,100,446
Note 5: Trade and Other Receivables		
Trade Receivables	9,872	13,546
Prepayments & Other Debtors	120,824	64,657
	130,696	78,203

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

	2010 \$	2009 \$
Note 6: Property, plant and equipment		
Land and Buildings		
Freehold land:		
- at cost	-	-
- at independent valuation 2005	4,205,000	4,205,000
Total Land	4,205,000	4,205,000
Buildings and Improvements		
- at cost	852,378	153,314
- at independent valuation 2005	4,225,000	4,225,000
Total Building and Improvements	5,077,378	4,378,314
Total Land and Buildings	9,282,378	8,583,314
Plant and Equipment		
Furniture and fittings – at cost	163,875	154,233
Less: accumulated depreciation	55,822	40,276
	108,053	113,957
Plant and equipment – at cost	765,705	700,618
Less: accumulated depreciation	390,155	53,327
	357,550	347,291
Motor Vehicle – at cost	39,213	39,213
Less: accumulated depreciation	38,984	38,821
	229	392
Total Plant and Equipment	465,832	461,640
Total Property, Plant and Equipment	9,766,210	9,044,954

Land and buildings were re-valued on 1st December 2005 by independent valuers. Valuations were made on the basis of open market value. The revaluation surplus was credited to an asset revaluation reserve in the 'members' equity'.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

Note 6 cont.

Movement in Carrying Amounts

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current year

	Freehold Land	Buildings	Plant & Equipment & Vehicles	Furniture & Fittings	Total
2009					
Balance at the beginning of the year	4,205,000	4,303,084	108,055	105,151	8,721,290
Additions at cost	-	75,230	277,444	21,076	373,750
Disposals					
Depreciation expense	-	-	(37,816)	(12,270)	(50,086)
Carrying amount at the end of the year	<u>4,205,000</u>	<u>4,378,314</u>	<u>347,683</u>	<u>113,957</u>	<u>9,044,954</u>
2010					
Balance at the beginning of the year	4,205,000	4,378,314	347,683	113,957	9,044,954
Additions at cost	-	699,064	65,087	9,642	773,793
Disposals					
Depreciation expense	-	-	(36,991)	(15,546)	(52,537)
Carrying amount at the end of the year	<u>4,205,000</u>	<u>5,077,378</u>	<u>375,779</u>	<u>108,053</u>	<u>9,766,210</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

Note 6 cont.

Asset Revaluations

The freehold land and buildings were independently valued at 31 December 2005. The valuation was based on fair value less cost to sell. The valuation resulted in a revaluation increment of \$4,186,595 being recognised in the Revaluation Surplus for the year ended 31st December 2005.

At 30 June 2010, the directors reviewed the key assumptions made by the valuers at 31 December 2005. They have concluded that these assumptions remain materially unchanged, and are satisfied that carrying value does not exceed the recoverable amount of land and buildings at 30th June 2010.

	2010 \$	2009 \$
Note 7: Trade and other payables		
<i>Current</i>		
Sundry creditors and accruals	54,297	53,312
Loans and deposits	4,080	4,080
Entry Contributions – ILU Units	366,362	-
Entry Contributions - Hostel	246,698	-
	671,437	57,392
<i>Non Current</i>		
Entry contributions – ILU Units	4,135,422	4,605,003
Entry contributions – Hostel	3,151,647	2,711,000
	7,287,069	7,316,003
Note 8: Provisions		
<i>Current</i>		
Annual leave provision	33,258	24,554
	33,258	24,554
<i>Non Current</i>		
Long service leave provision	35,161	24,936
Deferred maintenance - Hostel	-	9,046
	35,161	33,982

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

	2010 \$	2009 \$
Note 9: Funds and Reserves		
<i>Funds Total</i>		
Opening Balance	4,317,977	4,324,824
Transfers in	8,485	14,760
Transfers out	(20,668)	(21,607)
Closing Balance	4,305,794	4,317,977
<i>Represented by:</i>		
<i>Concessional I.L.U. Fund</i>		
Opening Balance	87,854	78,994
Transfers in	4,500	8,860
Transfers out	-	-
Closing Balance	92,354	87,854
<i>Special Reserve Fund – Fire Protection</i>		
Opening Balance	27,164	40,372
Transfers in	-	-
Transfers out	(15,794)	(13,208)
Closing Balance	11,370	27,164
<i>Resident Social Club Fund</i>		
Opening Balance	6,492	6,475
Transfers in	3,635	5,292
Transfers out	(4,434)	(5,275)
Closing Balance	5,693	6,492
<i>Anthroposophical Bequests Fund</i>		
Opening Balance	9,872	12,389
Transfers in	350	608
Transfers out	(440)	(3,125)
Closing Balance	9,782	9,872
<i>Asset Revaluation Reserve</i>		
Opening Balance	4,186,595	4,186,595
Increase in valuation of property	-	-
Closing Balance	4,186,595	4,186,595

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

	2010 \$	2009 \$
Note 10: Retained Surplus		
<i>Retained Surplus as at the beginning of the financial year</i>	1,473,695	1,398,681
Net Profit for the year	47,985	88,814
Less: Transfers to Reserves	(7,500)	(13,800)
Retained Surplus carried over to next financial year	1,514,180	1,473,695
Note 11: Cash Flow Information		
The Company only operates in NSW Australia.		
Note 13: Cash Flow Information		
(a) Reconciliation of Cash		
Cash on Hand	3,800	3,800
Cash at Bank	272,624	942,417
Short-term bank deposits	3,673,568	3,154,229
	3,949,992	4,100,446
(b) Reconciliation of Cash Flow from operations with profit from ordinary activities		
Profit from ordinary activities	47,985	88,814
Non – cash flows in profit from ordinary activities		
- amortisation of entry contributions	(181,941)	(218,043)
- charges to provisions	18,929	(1,247)
- depreciation	52,537	50,086
- Profit on sale of investments	(2,243)	-
Cash flow in operating activities but not in profit from ordinary activities: -		
- payments out of provision and reserves	(28,729)	(21,374)
Changes in Assets and Liabilities		
- (Increase) in trade receivables	(52,494)	(52,238)
- Increase in trade payables	985	11,070
Net Cash generated / (used) in Operating Activities	(144,971)	(142,932)
(c) Financing Arrangements		
Standby arrangement to provide funds and support		
Credit facilities	-	-
Amount Utilised	-	-
Unused Credit Facility	-	-

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

Note 12: Segment Reporting

Primary Reporting – Business Segments

	Hostel		Self Care		Village		Total	
	2010	2009	2010	2009	2010	2009	2010	2009
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
REVENUE								
External	826.6	872.2	73.1	74.7	509.2	534.4	1,408.9	1481.3
Other Segments	1.6	1.0	-	-	-	-	1.6	1.0
Total Revenue	828.2	873.2	73.1	74.7	509.2	534.4	1,410.5	1,482.3
RESULT								
Segment Result	(278.2)	(238.8)	(164.4)	(200.9)	490.6	528.5	48.0	88.8
ASSETS								
Segment Assets	4,309.6	4,115.4	6,417.2	6,128.0	3,119.2	2,978.6	13,846.0	13,222.0
LIABILITIES								
Segment Liabilities	3,034.9	2,809.3	4,992.0	4,621.1	-	-	8,026.9	7,430.4

The Company only operates in NSW Australia.

Note 13: Key Management Personnel Compensation

	Short-term Benefits	Post - Employment Benefits	Total Benefits
2010			
Total compensation	191,036	-	191,036
2009			
Total compensation	156,789	-	156,789

Note 14: Company Details

The principal place of business of the Company is:
Christophorus House Retirement Village,
396 Pacific Highway,
Hornsby, NSW 2077

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED
30 JUNE 2010

Note 15: Fund Raising and Donations Income Expenses

	2010	2009
	\$	\$
(i) Details of Aggregate Gross Income		
Gross Proceeds from Fundraising and Donations	89,091	327
Less: Cost of Fundraising and Donations	-	-
Net Surplus of Fundraising and Donations	89,091	327

(ii) Application of Funds for Charitable Purposes

During the year the Company achieved a net surplus of \$nil from fundraising activities defined under the Charitable Fundraising Act

(iii) Fundraising Conducted Jointly with Traders

No appeals were conducted jointly with traders in the year ended 30 June 2010.

Note 16: Members' Guarantee

The Company is limited by guarantee. If the Company is wound up, the Constitution states that each member is required to contribute a maximum of \$50.00 each towards the meeting of any outstanding obligation of the Company. At 30 June 2010 the number of members was 57 (2009: 58).


DIRECTOR'S DECLARATION

JUNE 2010

The directors of the Christophorus House Retirement Village declare that:

1. The financial statements and notes, as set out on pages 23 to 37, are in accordance with the Corporations Act 2001:
 - a) Comply with Australian Accounting Standards; and
 - b) Give a true and fair view of the financial position as at 30 June 2010 and of the performance for the year ended on that date of the Company.
2. The Chief Executive Officer has declared that:
 - a) The financial records of the company for the financial year have been properly maintained in accordance with section 286 of the Corporations Act 2001.
 - b) The financial statements and notes for the financial year comply with the Accounting Standards; and
 - c) The financial statements and notes for the financial year give a true and fair view.
3. In the directors' opinion there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.

Director 

ROBERT CHARLES ALLERDICE (Director)

Dated this sixteenth day of August 2010.

CHARTER OF RESIDENTS' RIGHTS AND RESPONSIBILITIES

JUNE 2010

Preamble

Every person has the right to freedom and respect and the right to be treated fairly by others. A person's rights do not diminish when he or she moves into a nursing home or hostel, regardless of his or her physical or mental frailty or ability to exercise or fully appreciate his or her rights.

A positive, supportive and caring attitude by family, friends, nursing home or hostel proprietors and staff, carers and the community will help people who live in nursing homes or hostels to continue as integral, respected and valued members of society.

Australian society has a strong commitment to social justice principles. Those principles recognise the aspirations of all Australians to a dignified and secure way of life with equal access to health care, housing and education, and equal rights in civil, legal and consumer matters. They form the basis of a society, which is free of prejudice and is caring, just and humane.

This Charter affirms those social justice principles.

The personal, civil, legal and consumer rights of each resident are not diminished in any way when he or she moves into a nursing home or hostel.

The Charter also recognises that residents of nursing homes or hostels have the responsibility to ensure that the exercising of their individual rights does not affect others' individual rights, including those providing care. The Charter recognises that residents have specific rights and responsibilities which balance the needs of the individual against the needs of the nursing home

and hostel community as a whole.

Each resident of a residential care service has the RIGHT:

- to full and effective use of his or her personal, civil, legal and consumer rights;
- to quality care appropriate to his or her needs;
- to full information about his or her own state of health and about available treatments;
- to be treated with dignity and respect, and to live without exploitation, abuse or neglect;
- to live without discrimination or victimisation, and without being obligated to feel grateful to those providing his or her care and accommodation;
- to personal privacy;
- to live in a safe, secure and homelike environment, and to move freely both within and outside the residential care service without undue restriction;
- to be treated and accepted as an individual, and to have his or her individual preferences taken into account and treated with respect;
- to continue his or her cultural and religious practices, and to keep the language of his or her choice, without discrimination;
- to select and maintain social and personal relationship with anyone else without fear, criticism or restriction;
- to freedom of speech;
- to maintain his or her personal independence;
- to accept personal responsibility for his or her own actions and choices, even though these may involve an element of risk, because the resident has the right to accept the risk and

not to have the risk used as a ground for preventing or restricting his or her actions and choices;

- to maintain control over, and to continue making decisions about, the personal aspects of his or her daily life, financial affairs and possessions;
- to be involved in the activities, associations and friendships of his or her choice, both within and outside the residential care service;
- to have access to services and activities available generally in the community;
- to be consulted on, and to choose to have input into, decisions about the living arrangements of the residential care service;
- to have access to information about his or her rights, care, accommodation and any other information that relates to the residents personally;
- to complain and to take action to resolve disputes;
- to have access to advocates and other avenues of redress; and
- to be free from reprisal, or a well-founded fear of reprisal, in any form for taking action to enforce his or her rights.

Each resident of a residential care service has the RESPONSIBILITY:

- to respect the rights and needs of other people within the residential care service, and to respect the needs of the residential care service community as a whole;
- to respect the rights of staff and the proprietor to work in an environment free from harassment;
- to care for his or her own health and well-being, as far as he or she is capable; and
- to inform his or her medical practitioner, as far as he or she is able, about his or her relevant medical history and current state of health.

BILL ARNDELL

A TIME OF REFLECTION



Bill Arndell

I was born in Burwood in 1916 on the 2nd March. I was the youngest with two brothers and a sister. My mother had the responsibility for the family but we also had a maid. She had more to do with my up bringing than the family.

My father began working as a trainee with the Bank of New South Wales in 1898 at top Ryde, became secretary of the branch in 1929 and remained in this position until he retired in 1943. I didn't ask my dad much about his life – one didn't in those days.

Earliest Memories

The earliest memory is from the time at Cattai. A Dr. Arndel came on the first fleet and received 500 acres of land at Cattai. We left there when I was six. My oldest brother moved back to Cattai and started doing some dairy farming. When I left school at seventeen I went to live with him. We milked 60 cows a day by hand. We also had some cash crops.

I was on the farm until 1940, when I got married and left the farm. I came to live in Kensington. I was walking past the old police depot at Kensington. I decided to go in and ask for the recruiting officer. I was asked a few questions and they measured

me up. Then I was sent down to the government medical officer. A week later I was accepted and I was in the police force until 1976.

Where did you meet your wife?

My wife's father had a big orchard farther down the river in Maroota. I met June at a dance in the old school arts building.

What was your first job with the police?

There were seventy in my class who joined up at that time. The youngest was only two years younger than me. I went to a reunion recently and there were five of us left. The course went for three months. We lived in the depot and went home on the week-end.

We moved to Maroubra. Next we moved to another home in Maroubra Junction until 1963. We also lived at Maroubra beach. The owner came and said he wanted to sell the semi. Eventually we sold the place and moved to Balaclava Road West Ryde. We finally built a new home on a five acre block of land my son owns at Glenorie. We moved out there in 1989. My son still lives out there – he is an engineer.

We also had a daughter. Christine got MS years ago and died from it. She was



an artist. Fortunately her right hand was the last area to be affected and so she painted right to the end. She won a prize from the Ryde Artistic Society. She married late in life; her husband married her knowing full well she had MS and looked after her right until the end. Our third child had Down's syndrome and went to Inala.

What can you remember about the Great Depression?

We were lucky as dad had a job right through that time. I didn't feel any hardship over the Great Depression. It did affect a lot of people around us.

Did the Second World War have any impact on you?

It didn't really have an impact on me. I was stationed at Darlinghurst. There was a lot of American servicemen with a lot of money. The concern was that they may get robbed. Darlinghurst is closed now, it was my second posting. They used to have pedestrian traffic police looking after pedestrian crossings in peak hours. Sometimes we would do point duty, replacing the normal duty officers during their lunch times. That was my task when I came to Darlinghurst.

In 1946, I went to the highway patrol stationed at North Sydney. It was located under the arches near the approaches to the bridge. We were riding old Harley Davidson bikes. I stayed there until 1958. I was a sergeant by then. I became a traffic sergeant at Phillip Street and then I went to Darlinghurst once more

In 1963 I went to Regent Street as a traffic sergeant and received another promotion to the Police Traffic Branch and looked after traffic matters, since disbanded now and RTA handles most of that now. I liked being a police man, it was good. It is different now because when I was in uniform everybody had some respect for you then. Now there is no fear – someone may walk up to you and try to start something.

Some additional reflections:

It has been a long life. When one was young one didn't think that one would live beyond the age of seventy. Now here I am aged in my nineties. Things have changed that much. I have two grand children; Mark who drives for Linfox. When he was small we would buy him a matchbox toy – he always wanted a truck; he was mad on trucks. Libby is the other grandchild and is an unusual young lady. She likes farming

and engineering. She is a bonzer girl and a determined young lady.

My brother had the farm. He was conned into selling as they said he would get a couple of million for it. At the big auction, one man got up and said he was from the government. He said anybody buying this original grant will not be able to alter anything. Thus there were no buyers. The government then bought it for \$750,000 and they just locked it up and did nothing to it. Every noxious weed has invaded the property. My brother went on to buy a farm at Caloundra. He had a son who did not like farming so when his father died he sold the farm

If you wanted to leave a message for young people, what might it be?

It would be, to be decent to each other.



TRIBUTES

DONATIONS RECEIVED

John & Norma Blackwood
Susanna Brunette
Iris Crick
Robert & Joyce Edmunds

Barbara Hicks
Robyn Hutchins
John Kingsland
Evelyn Latter

Madeleine Pathe
Margaret Tiney
Milan Telford

LIST OF LIFE MEMBERS

Erwin Berney
Shirley Driscoll
Susan Haris
Karl Kaltenbach
Reuben Lane

Evelyn Latter
Judy Reid
John Shaw
Pamela Thomas
Aloys Tromp

Dick van Leer
John Wieser
David Wansbrough
Graeme Harvey
Lesley Evans

LIST OF FOUNDATION MEMBERS

Erwin Berney
John Blackwood
Norma Blackwood
A. Beugeling (Mrs)
Gloria Campbell
H. Challinor (Mrs)
Jean Conroy
Colin Campbell
Gloria Campbell
Mary Dilley
Lesley Evans

Helen Feovanof
Helga Forster
Dennis Glenney
Amelia Hansbury-Sparrow
Evelyn Latter
Dale Latter
Ian McGillivray
John Morissini
G Murray (Mrs)
Judy Reid
Reynolds (Mr)

D Thompson (Mr & Mrs)
Lotte Riesenfeldt
John Shaw
Aloys Tromp
Louise Tromp
Beryl van Leer
Dick van Leer
David Wansbrough
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CHRISTOPHORUS HOUSE

retirement village