




Annual Report 16/17

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A man with short dark hair and a light beard is smiling at the camera. He is wearing a light blue polo shirt with the Southern Cross Care logo on the left chest and a dark blue bucket hat with the Southern Cross Care logo and the text "We look after people." on the front. The background is a blurred green landscape with trees and foliage.

"Life loves the person
who dares to live it."

MAYU ANGELOU



We support people in their choice of health, wellbeing and lifestyle.

Our Vision

To be recognised by individuals with care needs as the provider of choice for services in their community.

Our Mission

Inspired by Catholic moral and social teachings which value and respect human life and the dignity of the individual, we will provide a quality of care and accommodation to meet the needs of all who place their trust in us as their provider of choice.

Our Values

Integrity

We are truthful in all our dealings, uncompromising and predictably consistent in our commitment to honour our moral, ethical and spiritual values and principles.

Trust

We give an assurance that you will be able to rely on the honesty of each of us and have confidence that the services provided by us and the organisation will be delivered in a way that reflects individually agreed outcomes.

Mercy

We are sensitive and responsive to individual needs, seeking to make a positive difference through compassion, respect and upholding the worth and dignity of all people.

Stewardship

We recognise that resources have been entrusted to us and it is our duty to always ensure that these are used wisely and honestly to deliver excellence in outcomes.

Empowerment

We acknowledge and take responsibility for our actions and decisions, ensuring that effective decision making and personal initiative are undertaken at the local and personal level.

Board of Directors



Don Neander
Chairman



Michael Gregg
Secretary



Josephine Stevens
Treasurer



Robert Baldi
Director



Terry Bennett
Director



Caroline Hudson
Director



Francis Price
Director



Stephen Wockner
Director



Chairman's Report



A message from the Chairman

As Chairman of Southern Cross Care (Qld) Inc it gives me great pleasure to present the Annual Report for 2016-17, being another successful year for Southern Cross Care.

Continued change and movement of the goal posts in our industry has meant we needed to remain agile and on the front foot, but we have faced these challenges and faced them well. Unquestionably, discipline in the precise placement of logistic fundamentals and resources during the coming year will reinforce and empower Southern Cross Care to remain a vibrant, innovative and adaptable organisation. It will enable the organisation to energetically complete its most important vocation – the compassionate care of our residents and clients.

We are in a sound financial and operational position and during the year new financial plans and disciplines were introduced. Progressing from running the organisation as a service organisation, we began to implement a more commercial business discipline. Staff at all levels have worked hard within these more stringent financial controls and mechanisms and the positive results from their efforts are evident.

Our Strategic Plan has been intensively reviewed and during this process we have identified the need to

strengthen the overall structure of the organisation. The rebuilding of such has seen many changes, particularly to our senior management team. It is my belief that with these changes we are building an energetic, flexible organisation able to confront the challenges and overcome the barriers put before us in the years to come.

As part of these changes we reviewed the organisation's Vision, Mission and Values. It was decided they needed revitalising to reflect the expectations of where our organisation was heading in the future.

Our existing Vision Statement was more of a Mission Statement, than a Vision going forward for the organisation. We needed a powerful Vision Statement. Ideas were collected and collated and after many discussions and nine versions, a final draft was presented to our Members at last year's AGM.

The end result is a definitive Vision for the organisation; a clear Mission incorporating "Valuing and Respecting Human Life" and Values directed towards our residents, families and our staff. These will be officially launched in the coming months but we take the opportunity now to present them in this report.

“We don't grow when things are easy.
We grow when we face challenges.”

Identifying that Southern Cross Care Queensland needed to move to a more appropriate legal structure, one which better meets the business and corporate demands of today, we had a goal this year to migrate from an Incorporated Association to a Company Limited by Guarantee. Michael Gregg, Secretary has worked diligently with our management team to undertake this task. We are in the process of seeking the acceptance of such from our Members and hope to transition between the two legal structures on 1 July 2018.

The Board this year has considered the Pastoral Care services we provide to our residents. There is no doubt that our Pastoral Carers do a fantastic job quite often under very emotional and stressful circumstances. However, it is our opinion that the organisation is of such a size now that a dedicated role for Mission, reporting to the Chief Executive Officer is required to drive and enhance these services and ensure consistency of programs across our facilities. Over the coming months this will be examined further, with the hope of recruiting this important position in the new year.

On a personal note it was with great regret this year that I announced the retirement of Peter Bell, our long serving Chief Executive Officer. Whilst technically it fell

outside the dates of this report, the news is significant therefore a break in protocols is in order. Peter was employed with Southern Cross Care Queensland for 17.5 years. An extraordinary effort by today's standards. During this time, firstly as Director of Finance then the Chief Executive Officer, Peter oversaw many construction, expansion and acquisition projects and helped grow our business from \$4 million in equity, to what is now \$91.6 million. An impressive effort, and one which I personally, and the organisation as a whole, acknowledge, congratulate and sincerely thank him for. I am sure you will join me in wishing Peter a long, happy and memorable retirement.

We will undoubtedly see through the coming year, continuing commitment from our staff to integrate new ideas, programs and processes. Their desire to keep reviewing and refreshing the way we do things keeps this organisation fresh and current.

Their steadfast dedication and hard work has certainly enabled Southern Cross Care to build its strong reputation. Inclusive to our success, my fellow Directors, who have been unfailing in their commitment to this organisation with advice and participation through the many sub committees and monthly meetings; the Archdiocesan Development

Fund, whose financial backing allows us to grow and extend our care to those that need it; and the Members of our Association and the Knights of the Southern Cross with their continued support both financially and spiritually.

Your strength of character and constant commitment towards resident and client focused care is undoubtedly a key contributor in the building of Southern Cross Care's good name. Thank you for joining me in this journey.

Don Neander

Chairman

Treasurer's Report



2016/2017 Financials in Review

Much has changed since I wrote my last Treasurer's Report in 2016. At that time I stated that the 2016 financial year had presented us with many challenges. In response to those challenges, senior staff and Directors met in September 2016 to discuss and review our Vision, Mission, and Values, and our business approach. This led to us renewing our commitment to our Vision, Mission, and Values, and reinvigorating our structure and a fresh approach in the way we do our business.

During this past six months, in collaboration with the newly appointed Chief Financial Officer, we took the opportunity to review the methodologies that underpin the assumptions within our accounting systems. One of those was the way in which we recognise the Deferred Management Fee from the Retirement Villages. Prior to this year the assumption has been that we recognise the capital growth at a rate of 3.5% and the average tenure of 9 years. With lower interest earning rates and increased occupancy rates of Retirement Village Residents, a truer reflection of the Deferred Management Fee earnings were calculated at 2.5% over 11 years. These assumptions then are a closer reflection of the market value growth of the properties and the length of stay of the customers in our Retirement Villages. It may not sound like a big

change, but it meant that we took a write-down of \$3,025,356 on recognised income as compared to the prior year. The Auditors have reviewed our rationale, and our calculations and have agreed with this new approach to revenue recognition.

Overall, our surplus for the year was \$8,671,453 compared to \$6,070,631 for 2016. Of the surplus for this financial year \$1,032,571 (2016 \$4,313,672) was for the gain in fair value of investment assets, and \$7,226,000 (2016 nil) for our land holdings.

The actual operating surplus for 2017 was \$412,882 (2016 \$1,756,959). While this is a significant difference for this year as opposed to 2016, it is after the write-down of the Deferred Management Fee of \$3,025,356, and it means that our accounts give a truer reflection of income recognition for 2017 and into the future. Also included in our surplus for the year were additional expenses incurred in work undertaken to ensure that all our Residential Aged Care facilities were compliant with new fire regulations and safety standards introduced by the Government. This unexpected expenditure totalled \$1,085,000: \$449,000 affecting the operating surplus and \$636,000 in Capital added to Property, Plant and Equipment in the Balance Sheet.

Other work undertaken within our Treasury function

since January 2017, I am glad to say, saw an increased focus on cash management. During the year we incurred \$17,451,818 on Capital Works in Progress, the majority contributing towards the construction of Parque Vista, however due to close management of our cash holdings we were able to minimise the borrowings required for Parque Vista during the Financial Year to \$4,335,630. In addition, during the Financial Year we reduced our other borrowings held by \$14,962,300. This led to an interest payable saving exceeding \$1 million.

At the time of writing this report there remains three unsold villas at Parque Vista, but the entire loan outstanding as at 30 June 2017 for the first tower of Parque Vista has since been fully repaid; as has our debt for the new corporate premises.

Of note is that at balance date the statement of financial position discloses prima facie a deficiency in working capital, being an excess of current liabilities over current assets. In the 2017 Financial Reports, Southern Cross Care Queensland aligned the treatment of Resident Liabilities to the Australian Accounting Standards, endorsed also by our Auditors, BDO. This treatment requires the recognition of Resident Liabilities as current liabilities. In previous

years, the majority of Resident Liabilities was classified as Non-Current Liabilities, as was the corresponding Assets that underpin them were classified as Non-Current. Operationally, there has been no change that would impact the going concern assumption of our operations.

In further compliance with the Australian Accounting Standards, donations received this year and prior years were recognised as Revenue for the 2017 Financial Year, therefore removing prior period liabilities from the Financial Statements.

Apart from all our financial dealings this year, in April Southern Cross Care Queensland was given a generous bequest by the Estate of the late Harold Noel Dennis, a Duhig Village resident. It has been decided by the Board to establish a Bursary Training Fund, in Mr Dennis' honour, for the benefit of all staff.

Eternal rest grant to him O Lord, and let perpetual light shine upon him. May he rest in peace. Amen.

Josephine Stevens
Treasurer

CEO's Report



Southern Cross Care Queensland Positive, Confident, Responsible

"In any given moment we have two options: to step forward into growth or to step back into safety." ABRAHAM MASLOW

It is with both a great deal of sadness as well as a great deal of happiness that I write this, my final annual report for Southern Cross Care (Qld) Inc. What a journey this has been for me. A 17 year journey that assisted in turning a humble small aged care provider into a large and successful, compassionate aged care provider.

My sadness comes from knowing that this is indeed my final report, when I have enjoyed my time at Southern Cross Care so very much.

From a financial perspective, I am extremely pleased with the Comprehensive Income result, a surplus of over \$8.5 million. I am also pleased to see that the organisation's Net Equity has increased to \$91.5 million and total assets have grown to \$344.5 million.

I believe that the financial position shows that Southern Cross Care (Qld) Inc. does have the correct structure and mix of services, combining residential aged care, retirement living and community care. I sincerely believe that this mix of services is the way for the organisation to future proof itself in these times of rapid change.

The past year has not been an easy one. It became very obvious that we needed to restructure the

organisation. We had outgrown the structure I had inherited and we needed to put appropriate positions in place so that the organisation could continue its remarkable growth and mix of services to our residents and clients. It is my firm belief that we have now created the correct positions to lead the organisation into a new and exciting future.

One of the hardest parts of a restructure is the loss of those people who had helped make the organisation what it was to date. I was very sad to say goodbye to those and I wish them well in the future.

I am extremely pleased with the Senior Executives that continued with Southern Cross Care or have recently joined the organisation. I am confident that our current senior management team will be the ones to take Southern Cross Care into the future with a positive, confident and responsible culture. I know that responsibility will not be easy. The organisation needed to become leaner and smarter to continue in the difficult endeavour of providing high quality services to older Queenslanders in a time of fiscal restraint by governments at all levels and when demands upon us as providers are continually growing.

During the year the inaugural phase of our first mid rise retirement village commenced with a Turning of the



Sod ceremony on 10 December 2016. We welcomed the Most Reverend Mark Coleridge, donned with shovel, hard hat and high viz vest along with community members and potential future residents as we shared the news that this exciting project was about to begin.

At the time this report goes to print I can proudly say the first tower is now complete and residents are moving in. This achievement showcases the skills and commitment of a wonderful team of staff whose promise to deliver an outstanding product is evident in the end product. Congratulations to all involved.

We commenced this year in discussions for a potential collaboration with other Catholic providers. Individually we may be small providers, but when joined we could be a force to be reckoned with. The benefits of pooling our shared traditions and mission, knowledge, skills and resourcefulness could see growth opportunities, greater geographical coverage and unified Catholic messaging. With support from the Archdiocese there could be great strength achieved in this new de-regulated market. Watch this space as there are exciting things to come.

The backbone of this organisation is our wonderful, dedicated operational staff and volunteers who work with our residents and clients on a daily basis. Thank

you for the way you have valued and respected the people in our care. You have made their lives dignified and meaningful during the time they spend with us.

To the staff of Corporate Services and our Senior Manager's, past and present, I offer my thanks and appreciation for your dedicated commitment and for your clever thinking and superior skills in each of your specialised areas.

The Chairman has already acknowledged the important people behind the scenes, being the Archdiocese Development Fund, Members of our Association and the Knights of the Southern Cross, and I concur with those words, but in addition I would also like to recognise the support the Board, over the years and through many Directors, have offered me in my role as Chief Executive Officer and the Association as a whole. Your continued passion and commitment to our services deserves special merit.

Lastly, but most importantly, a huge thank you to the wonderful people that make our existence possible. To our residents and clients, thank you for choosing Southern Cross Care Queensland to assist you with your daily living and for giving us a reason to be.

Peter Bell

Chief Executive Officer

Through My Eyes



What a Lucky Break – by Phyl Moody

My husband and I made the big move from Melbourne in 2002 when our daughter and family moved to Peregrine Beach (a 15 minute drive away). Leaving our son and his family and many friends in our hometown was hard at that time, but we have never regretted the decision for a moment. We had decided to look into retirement living and found Noosa Waters who were well on the way with the second stage of the Estate. "What a lucky break for us" We were immediately welcomed by the then small group of residents and joined with them to await and welcome the occupants of the Villas as they were completed.

Family members and friends from Melbourne and Interstate came to view our lovely Villa and enjoy the tropical lifestyle. Villa 18 started to be referred to as "Moody's Motel". We enjoyed having visitors and frequently had our resident neighbours in for dinner and enjoyed their hospitality in return. Sitting around the dining table learning about each others' backgrounds was fascinating. We became one new big happy family and this still happens to this day. A trip to the Community Centre takes much longer than it should, as you stop to chat to your neighbours on the way.

When the Estate was fully occupied it was amazing the talent that came to light. Skills passed on to those interested included folk art painting, quilting, paper bark pictures, cushion making. For the energetic, we had line dancing, tennis competitions, lawn bowls against other Villages and indoor bowls, plus water aerobics. I tried a lot of these activities and enjoyed most of them – I am a "Jill of all trades and a Master of none" but the old dancing skills were revived with the line dancing.

Many and varied are the events we enjoy with plate and bottle nights and lunches and dinners in the dining room for special occasions on Australia Day, Melbourne Cup, Easter, Valentine's, New Year's, St. Patrick's, Fish and Chips not to mention Pizza, Chinese and Aussie Pie & Mashed Potato Nights. The pool area is a wonderful spot for BBQ's, Fashion Parades and private parties. The highlight of the year is, of course, the Christmas Party when we have seated over 100.

In 2009 we found that 12 residents were turning 80 and a dinner was arranged to honour one and all. Much laughter was heard trying to identify the photos of the guests in early childhood photos on display. This event now called the "Big O" has become a tradition here, but we now include all the "Big O's" in the year and treat them to a combined lunch out and back to our lounge for dessert with a BIG cake.

The Village Bus can only take 11 passengers, but with private cars many interesting trips, too many to be listed, have been enjoyed. As Victorians (South of the Border) we found them of particular interest. Wow – Who said Retirement Living was dull?

I am lucky to still be able to manage my garden (JUST) with the assistance of our two Garden & Maintenance Men. The level of capable expertise of many of the residents and the managers and staff has made for a great life style. To borrow Victoria's once slogan "THIS IS THE PLACE TO BE" "PARADISE"

The downside is we are all feeling our age and are not as active as we used to be.

Sadly my husband, Bill, passed away in 2015 but I know he would endorse this whole heartily.

Phyl Moody

It's a beautiful thing when a career and passion come together

What do you get when you mix two socialites who love nothing better than a chat?

A friendship that spans further than client and carer.

Meet Zoe and Bruce.



Zoe, a Support Worker within our Community Services division, works with Bruce who receives memory support from Zoe every Friday. But how can you call this work?

A visit to the Chambers Flat Strawberry Farm and Poppy's Chocolate Factory in Beenleigh can hardly be called work.

Keeping Bruce engaged in the community with walks through the Daisy Hill Koala Sanctuary, or visits to Jacobs Well where he is now well known for a good natter, maintains his well being by undertaking activities that he enjoys. Heading to the park so Bruce could cook a steak on the BBQ in the great outdoors was a special treat that takes Bruce out of his everyday.

"What man doesn't like to BBQ and I feel privileged to be able to do this for him", Zoe says.

This year we were delighted to receive a heart warming letter from the family of Jean Collison, one of our delightful residents in Duhig Village (formerly known as Archbishop Duhig). It brought a smile to the faces of our staff and was wonderful recognition of a job well done.



No place like home....

Nearly four years ago our search for a new place for Mum to call home began. We found the Arch and shifted her in. Due to her stroke and limited capabilities Mum was resistant to family and staff.

She would often pull me aside and whisper her latest escape plan that involved changes of clothes and unmarked taxis!

As Mum settled in to life at the Arch she still was a challenge at times and used to tell me of her daughter here helping her get dressed or doing her hair. I thought Mum was losing it. That was until I found out that Nina, Aroha, Stephanie and Joanne were her new adopted family and her special man Chris.

She loved these carers and each one held a special place in her heart.

It was always my wish that Mum could someday come and live with me or one of my sisters and have the dignity of dying at home. It soon became apparent that the Arch was her home. She was surrounded by people she loved and those who loved her, and as a family we felt the extension of that love for her and of that we are grateful.

Jan Derrick

What sparked my desire to contribute?

My first experience with the Aged Care Community is relatively recent. It started in early 2010, where my family were faced with the prospect of admitting my 91 year old father into Residential Care in Sydney. His "High Care Dementia" assessment had made it difficult for my then 87 year old mother to care for him at home despite Community Care assistance. I was immediately impressed with the professionalism and empathy shown to my father during his stay by staff of that facility, given his care needs.

My father subsequently passed away of natural causes at the facility after a stay of two and a half years, aged 93 years old. About six months before his passing, it became apparent that my mother was not coping well at home alone and with declining health, and no family close by, also needed the support of Residential Care. She was admitted to the same facility as a Low Care resident, but importantly, able to visit my father regularly whilst having a safe place to live and have her care needs met around the clock. After an 18 month stay at the facility, my mother's health declined and she passed away peacefully at the facility, aged 90 years old.

As "middle aged children", my sisters and I, like so many other families, felt that it was important our parents could see out their lives in a safe environment with 24-hour care and access to an immediate response to any urgent medical issues which arose. Despite the love and best intentions we had for our parents, none of us could guarantee the level of care needed by our parents and our chosen Residential Care Facility could provide.

I know the experiences with my parents are not unique, however they did spark a desire within me to contribute in some way to the Aged Care Community. I felt a duty to help those at a stage in life where they are most frail and vulnerable.



I had reached a stage in my life, where I had a successful career in business, developing experiences and skills which I could channel into future endeavours – and in a personal way, as a tribute to my parents who had provided so much for me in my formative years. My background is not from aged care or even the broader health care sector. I did however, bring my experiences with elderly parents, their advancing health and wellbeing needs and as a family member relating to a Residential Care Facility. Following my admission with the Knights of the Southern Cross Qld, I became a Member of Southern Cross Care Qld.

In 2015, when a vacancy on the Board of Southern Cross Care Qld appeared, it made perfect sense to me to apply. I was subsequently appointed and have now been privileged to serve on the Board for the past two years. It has provided me an opportunity to contribute to a dedicated Aged Care Community coupled with my Catholic faith. My fellow Board Members and I continue to carry forward the great work commenced almost 40 years ago by the Knights of the Southern Cross in establishing our first hostel at Holland Park.



Barney, Clara and Robert Baldi

At Southern Cross Care Qld, we have a growing community of residents, community care recipients, their families and our staff. As a Board Member I aim to contribute to the continued provision of the highest quality services for our community. My family's own positive experiences with Residential Care encourages me along this path, to use my skills to make Southern Cross Care Qld a better place.

Robert Baldi

Board Member 2015-





"Just living is not enough. One must have sunshine, freedom and a little flower."

When Rio comes to Allora

Allora Homestead was alive with two weeks of Olympic Games celebrations recently.

Commencing with the opening ceremony which included a march and lighting the Olympic Flame, there were fourteen events held over eight days.

Fresh air and sunshine was abound during the extensive program which included shot-put, discus, javelin, hockey, ring toss, rhythmic gymnastics, basketball, curling, water volleyball, tai chi, tunnel ball, leader ball and archery.

As energising as these were, the one event which had the residents squealing with glee was the wheel chair race. Staff pushed residents on the bitumen road around the oval garden in front of the facility to the enjoyment of participants and observers alike.

Each contest brought out the competitiveness of the residents who were fiercely intent on winning their events.

A tally points and medal chart were displayed on the photo board so the residents could check their progress regularly. Rather than a winning country, prizes were awarded to the three residents with the most points. Lunch each day saw these winners presented with their medals in a medal ceremony, complete with the playing of the National Anthem. Pumped and proud there were smiles all round.

The events concluded on the last day with a closing ceremony and celebratory special Rio lunch.





Sunshine is my favourite accessory

What better way to brighten your day than to take in the sunshine, laugh with friends and enjoy a visit from some four legged beauties.

In April, residents from Southern Cross Care Murgon were out and about harvesting the wonderful health benefits from Mother Nature. These social trips are a fantastic way for residents to get away from the every day, and support them in remaining active and engaged in their local community.

Enjoying morning tea in the gardens and hearing about the events the horses participated in, the visit did wonders for the soul.

It is such a delight to see spirits lifted and well being boosted, brought about by the simple pleasures of sunlight rays and smiles.

As Hans Christian Anderson put it:

"Just living is not enough. One must have sunshine, freedom and a little flower."





The Heart of Southern Cross Care

Southern Cross Care Murgon has had the privilege of working with two very special people.

Deep and Dhillon have been sponsored by Southern Cross Care Queensland in their roles as Cook/Kitchen Hand and Enrolled Nurse and this year proudly became Australian Permanent Residents.

During the period of waiting until the formal processes were commenced, former General Manager Residential Care, Darolyn Harris assured them we would support their sponsorship, we do look after people and are true to our word.

And that we did. After receiving their Australian Permanent Residency, Deep and Dhillon were married on 18 January 2017. To express their appreciation for our support, Deep and Dhillon travelled three and half hours to our Corporate Office to meet with Darolyn and present us with a beautifully handmade heart. This will take pride of place in our office and remind us that "We Look After People" is more than lip service.

With many positive comments from our Murgon residents, having Deep and Dhillon as part of our workforce proves how diversity enhances the many different aspects of our business. Their talent, commitment to our residents and genuine lovely spirits, is Southern Cross Care Queensland's definite windfall.



Putting CDC into action

So you've heard a lot about CDC or Consumer Directed Care (or maybe you haven't). What does the jargon mean exactly?

Well in simple terms, it means that if you require home care assistance you get more say in the care and services you access, how they are delivered and who is delivering them. It is a focus on you, your needs and the development of a plan that is tailored directly for you, developed by you in partnership with your home care service provider.

Consumer Directed Care (CDC) represents a major shakeup for our industry.

To understand what it means for Southern Cross Care Queensland and our customers, we chatted with Krystal Pyke, Client Facilitator in our SCC Direct Client Engagement Team, about how she works and how CDC has made a difference.

"My role as a Facilitator is to provide the customer with the tools, resources and information to make decisions that mean they can stay independent and in their own homes longer.

"For example, instead of providing a Support Worker for shower support, we might look at how we could modify the bathroom so they can continue doing this themselves. Or we might purchase a robot vacuum cleaner instead of providing domestic help to vacuum. So while the robot vacuum is working they could be enjoying an outing with our Support Worker.

"This has changed the way we work with our customers. The customer now has more flexibility in how they spend their funds. We can provide them with more options, not just shower support or cleaning or social outings. It's about looking at a problem differently. You need to pay a lot of attention to what they're saying and understand their needs so that we can find the things that make life easier for them.

"We have two lovely people we work with, Mr and Mrs Thompson, who in their 80's have varying medical and mobility problems. Their daughter pops in weekly to help Mr Thompson who is doing the majority of care. When they received their Homecare Package we were able to provide Mr Thompson with in-home respite so he could get out for appointments and activities. We also organised house-hold cleaning for them.

"But what was extra special was the Apple Tablet we got them, so their daughter could Facetime with them every day at breakfast. She can see they're ok and it gives her peace of mind.

"Initially, I showed them my tablet. The daughter has an iPhone tablet and she was really on-board. She helped to show them how to use it. They weren't too keen at first but agreed to trial it. They picked it up really quickly and now it's one of the best things they have. It's opened them up to stay connected with their family.

It was about having a conversation with them about how this could be beneficial and talking about how they could stay connected with family. They now have email and get photos and messages from their grandchildren and great-grandchildren.

When they go shopping Mr Thompson will take pictures of things, then take it back to Mrs Thompson in the car so she can make a decision. Or during in-home respite visits, Mr Thompson uses his new iPhone to take photos and send them home to Mrs Thompson.

They're using Outlook to track their appointments, like Doctor and support visits, and have reminders in it for their medications. They're even using Google now to look things up", says Krystal proudly.

To keep abreast of things that could make life easier for our customers Krystal heads to the LifeTech display

centre. The centre has rooms set up with all the things from hoists to gadgets, like automatic jar openers or tilting jugs, and gathers ideas. Krystal relays "It's good because you can see all the things you would have in a bedroom or bathroom. You can pick things up and see how they work. It's about matching the right products with customer needs. I've even taken customers there to trial a product or sometimes the Occupational Therapist will do this. Once they've made a decision we purchase this for them."



Krystal Pyke

It's about matching
the right products with
customer needs.

Connection, Engagement, Encouragement, Opportunities

Ours is an industry built on care, connection and relationships. One where you get to see on a daily basis the impact you can have. It's also a growth industry that offers clear career pathways that can see someone start off in personal care, progressing to being an enrolled nurse or a registered nurse and in the position of leading others. It's an industry where, if you want a challenge, you can end up in charge of an entire facility and responsible for the wellbeing of staff and customers alike.

When we ask our people what motivates them and what they like most about what they do, they'll tell you it's about "making a difference" to the people in their care. They tell stories about the personal 'wins', no matter how small, they've helped bring about and the privilege they felt in getting to share those wins. We hear "it's all about the passion you have in your heart for what you do and being there in that moment, whether to hold their hand or pause to pray with them, if that is what a person needs."

The dedication of our staff to the people in their care is our inspiration and in the past year we've been focussed on finding ways we can encourage and support our people to continue growing their skills so that they can deliver the kind of care that makes them and us proud. We aim to foster a culture of learning where our people are challenged to participate in ongoing education that builds their skills and knowledge. This is vital if we are to adapt and meet the challenges of an increasingly competitive industry, with a growing number of higher need customers. We also have an obligation to empower our staff to take ownership of their careers and to keep their skills current in a fast changing industry.

Building a learning culture requires the ability to communicate directly with staff. In late 2016 we launched an internal newsletter to help us connect our people to our organisation, increase engagement and encourage them to take up educational opportunities. In the past year we've invited our staff to share with others their educational experiences from undertaking free online courses, such as the excellent Understanding Dementia course run by the University of Tasmania, or the Caring for Older People run by Deakin University and the Falls Prevention course run by Newcastle University UK.

In our staff newsletter, we've been sharing heart-warming stories of our staff living the spirit of our values and delivering exceptional customer experience showcased through photo galleries highlighting the amazing efforts our people go to, to create memorable events for our customers.

Our staff newsletter uses a mobile compatible platform that provides analytics around open and click through rates - it tells us what stories they enjoy. The platform also gives a breakdown of technology our people are using, with approximately 70% of our staff using



L-R are: Susie Waller (Cert IV Aged Care), Rinha Lakhan (Cert IV Aged Care), Diane Philip (Cert IV Training & Assessment), Maureen Wilson (Cert IV Aged Care), Noreen Wheatley (Cert IV Training & Assessment), Kelly Fa'Alolo (Bach. Nursing + Cert IV Training & Assessment), Elaine Ramos (Bach. Nursing), Maria Gimenez (Cert IV Leisure & Health), Gurjot Dhillon (Bach. Nursing), Mischelle Taewa (Cert IV Training & Assessment)


personal email and mobile devices to access this newsletter. We've had encouraging results, which we put down to the conversational tone of our newsletter and an emphasis on stories that are *their* stories.

Our internal email newsletters stats show:

- Average open rate 70%, and click through rate of up to 50%.
- Benchmark organisations achieve 76% open rate and 36% click through.
- Industry average for healthcare is around 40% open rate and less than 10% click through.

In January 2017, we launched our Pathway to Leadership Program. The goal was to enhance the skills of front-line staff to guide others in daily activities, and to play a role in growing the capability of our people. The program comprises two interactive workshops designed to impart a leadership philosophy aligned to our values, build self-awareness and communication skills as well as practical know-how in giving constructive feedback and coaching others. The last segment focusses on understanding the psychological process of change and how to support and guide people through change. In the first six months of 2017, 60 staff participated in the program.

In late 2016, our employee self-service portal in YourHR was officially launched to staff across Southern Cross Care Queensland and with it a Learning Hub that now houses 14 online learning modules, all of which have been created in-house. We now have mandatory training modules, such as our Culture of Courtesy and Respect and Safety at SCCQ that has ensured consistency of content delivered across all sites/operational divisions, allowed centralised recording of completions for accreditation, flexible delivery and reduced the costs of delivering this training by eliminating the need for backfilling or a dedicated trainer.



Our Pathway to Leadership Program has been designed to grow your capability and provide you with the knowledge and skills that will support you to engage and guide other employees in their daily activities.

A central task of all SCCQ leaders is understanding and communicating *Our Purpose* and this program will instill an approach to leading others that embodies our spirit and values.

The focus of the Pathway Leadership Program is on building the dimensions of *Leading Self* and *Leading Others*. You will find these detailed in the SCCQ Leadership Framework. Key capabilities covered are: Personal Effectiveness, Leadership Effectiveness, Performance and Culture.

How to lead effectively is learned while you work and through the guidance of mentoring managers. To support this on-the-job learning, our Pathway Program comprises two interactive workshops each 1.5 days in duration, scheduled 4–6 weeks apart. In the first session we explore:


- ⇒ Foundations of leadership
- ⇒ Self-awareness, awareness of others
- ⇒ Leadership communication

In the second session we cover:

- ⇒ Feedback for performance
- ⇒ Coaching to grow capability
- ⇒ Guiding people through change

In addition to the workshops there are five self-paced 10-15 minute learning modules that cover key management skills. You'll find these in the Learning Hub in YourHR. Topics are:

- ⇒ Managing energy, time and priorities
- ⇒ The art of delegation
- ⇒ Leading accountability
- ⇒ Building a culture of appreciation
- ⇒ Managing development of others

 *Actively growing potential*

There are development modules in core leadership skills to supplement our Pathway to Leadership Program and general development modules, such as our Communicating to Build Rapport and Responding to Customer Concerns learning, both of which have been designed to support growing customer service culture and skills.

Since November 2016, 1075 hours of education have been delivered through the YourHR Learning Hub.

Our organisation is continually impressed by the unshakable dedication and appetite of our people in

providing a loving home or assistance to those who place their trust in Southern Cross Care. The work they do enables so many to live well. In return, our organisation is committed to supporting our staff achieve their full potential. Aged and Community Care is a rewarding career and a choice made by many which deserves recognition and promotion.

With these organisational wide initiatives we are well on our way to meeting our strategic goals, but more importantly we are meeting the personal development needs and wishes of our staff, our greatest assets.

How Life Evolves

What do you get when you mix life experience with experimenting with life?

An effervescent environment abuzz with wisdom, laughter, energy and relationships, that bridge the gap in years. It's contagious.

An intergenerational friendship, built from quality time together between the older and the young, brings unique benefits to all, including an opportunity to learn new skills, fill the void for our residents who may not have family living close by and for the children, it gives them a broader perspective on life and life's experiences.

Both generations have different things to offer and to receive. These friendships transcend age. When you are older you have much to look back on and share, particularly what is important in life. The young have energy a plenty, invigorating our residents with their enthusiasm and spirited laughter.

Society's rapidly changing population, sees people raised in different periods with varying values and world perceptions, and when these worlds collide there is an opportunity for a wonderful interchange, for fulfilment and understanding.

Through the sharing of activities and family stories there is a link created. The young learn that growing older does not need to be a negative experience, while for the older, it cultivates a sense of purpose.

What a beautiful reciprocity in these relationships.



These friendships transcend age. When you are older you have much to look back on and share, particularly what is important in life



On for young and old at Illoura

Balloons were pumped, the cake was cut, puzzles put out and the residents of Illoura Southern Cross Care Chinchilla were ready to welcome their young guests.

Monday was the care home's monthly morning tea in which children aged 1 to 12 years came in to visit the elderly residents and play.

Illoura activity coordinator Denise Thorne, said that this event allows for the older generations to interact with the younger generations and sees positive outcomes from both ends.

"It makes everyone happy. The residents all look forward to the children coming. Both them and the children get a lot out of it."

Merle Newman, 89 and a resident, loves being able to talk to the children and brings out her crossword puzzle book for them to competitively fill in.

"I like having kids around. I like to hear what they learnt at school... what they know and don't know."

Josiah, 12, who is here for the fourth time, says that it gives him something to do this school holidays, otherwise, "I'd probably be at home reading a book."

Brooklyn, 11, who is visiting for the first time says it's nice to be able to entertain the residents.

From the smiles and laughter it is clear how enjoyable and appreciated the morning tea is for everyone involved.

Illoura Southern Cross Centre runs the morning tea on the last Monday of every month and welcomes anyone to join in.

Sourced from www.northernstar.com.au



FROM LEFT: Josiah, Nitika, Merle Newman and Brooklyn enjoying Illoura Southern Cross Care monthly morning tea on Monday.



"When you are going through difficulty and wonder where God is, remember that the Teacher is always quiet during the test."

Meeting our mission... with Spiritual Care

In our Mission to provide care to the whole being, not just a resident's clinical needs, Southern Cross Care Queensland is embarking on standardising the work our Pastoral Carers do.

All with the very best intentions, our sites have varying practices and approaches to Pastoral Care. To gain a consistent and developed approach, Southern Cross Care Queensland is commencing a partnership with Meaningful Australia, an organisation which provides resources, tools, education and links to support spiritual care for older persons. Funded by the Commonwealth, Meaningful Australia drafted Spiritual Care Guidelines for Residential Care, officially launched in August 2016. This and many more tools created since its inception will provide our Pastoral Carers and Chaplains access to high quality pastoral and spiritual resources.

With the first workshop planned in November 2017, the focus will be on exploring the importance of providing care for the whole person. Central to this will be understanding the five domains of the Spiritual Care Guidelines, being:

- organisational leadership and alignment
- relationship and connectedness
- identifying and meeting spiritual needs
- ethical context of spiritual care; and
- enabling spiritual expression

The workshop will provide our Pastoral Carers and Chaplains the tools to have conversations with other staff to embed these guidelines and offer spiritual care



that is meaningful to the individual. This will enhance how we provide spiritual care in Southern Cross Care Queensland.

Embracing these guidelines will assist us, as an organisation, to reflect on how we nourish the souls of older people in our care.

Centenarians

Helen Strom was born in Ararat Victoria on 18 April 1917.

Growing up in Bendigo Helen was very good at school. Before having two children, one boy and one girl, Helen worked at Myers selling clothing. Helen is now a resident at Southern Cross Care Chinchilla.



Andrew Muller was born on the family farm at Wooroolin on 14 March 1917.

After being schooled at Wooroolin, then Wondai, Andrew spent most of his life in the South Burnett region working at Wondai Sawmill, General Cream and Mail Carrier at Tingoorra. Before his retirement, Andrew was a school bus driver. 1986 saw his retirement to Maroochydore but swapping the beach for the country hills, Andrew now resides at Southern Cross Care Castra.

Thelma Gould was born in Sandgate on 3 July 1917.

Thelma's first five years were spent in Redcliffe where her father owned the soft drink factory.

Moving to Maroochy River, Thelma began her school years and relays how she used to travel to and fro by small boats.

Onto Jandowae by the age of 7 year, then returning to Redcliffe to live with her grandparents, Thelma continued her education at St Josephs Convent.

A receptionist at a garage in Jandowae was Thelma's first job and that's where she met her husband.

Moving once again, Thelma and her husband relocated to Woolloowin Brisbane in 1951 where they had 6 children, growing into 10 grandchildren, then 9 great grandchildren with another now on the way. Together they enjoyed 34 years of a very happy marriage. Sadly though Thelma lost her soulmate in January of 1973.

Overall Thelma considers her life as being very happy but like all, there were some ups and downs along the way. Now residing at Duhig Village, Holland Park, she continues to be a busy bee, keeping active and on the go.

Catch her if you can!





Artists in our midst

Within our Southern Cross Care Queensland communities we house some very creative spirits. This dynamic group of writers and artists are exploring their creativity and celebrating the power of the arts.

Literature and art relates to all sorts of people. Allowing self expression, it boosts self esteem and personal fulfilment and infuses the community with new energy and perspectives.

Terry O'Brien, resident at Caloundra Rise Retirement Estate states that asking him why he writes is like asking

"Why do I breathe? When I write I get to shape, form and create something. How I spend my energy is how I create my life! As it was for teaching, so it is for writing – it is the reason I get out of bed in the morning. When I wake up I know the day matters. There is something new to experience. And I know I will make a difference. Whether teaching and writing is called a calling, vocation, path, or destiny, it is my reason for living."

Publishing two books, 'In Awakening is the Dancing' and 'Living with Hope in an Interactive God', Terry says being on the right track inspires him. "I love it. Educating and writing do not drain me of energy, but both motivate me to get out of bed in the morning and



it does not involve a pay-cheque."

Creating something original it fires imaginations. Its unique power connects a life lived with creative expression.

Veronica Urquhart, also a Caloundra Rise resident, has taught Yoga for nearly 30 years to both able bodied and to those living with a disability. Veronica says that she has come to the realisation that there isn't much difference between them in that they are all human beings trying to make sense out of the ups and downs of life. Now retired Veronica has shared her wisdom and experience in a book based on the philosophy of Yoga. Discover Your Greatness was written to cater for all and was inspired by Veronica's love of working with others.

Artwork is culturally individual. Relevant to the person, one can rekindle old talents or find new ones while engaging in art classes.

Residents from Southern Cross Care Raceview aged care facility have been attending art lessons, learning new skills and building relationships with their fellow artists in residence. Ron Duce was withdrawn and not participating in activities within the facility. Whispers were that he was a great artist and indeed he was with a history of displaying and selling his works in various galleries. So when classes commenced Ron was encouraged to leave his room and partake in something he loves. The classes were enhanced when Jessie, the son of a staff member and studying graphic art, joined the group. Ron has passed some of his experience and knowledge on and through the role of mentor & student, Ron has a new lease on life. Other resident's have since joined the art group, with some of their works proudly offered for sale at the recent St Mary's Garden Party Fete.

Relieving anxiety and allowing an expression of complex emotions, the therapeutic benefits of painting can improve motor skills and cognitive functioning, and encourage socialising.

The opportunity to express oneself builds purpose and social connection. Perhaps it's the release of the inner child that lifts the mood, it's engaging and enriches lives.

What a creative bunch of artists we proudly have in our midst.

"I was experiencing the 'empty nest syndrome', writes Mrs Fay Head, Southern Cross Care Chinchilla (Illoura) resident. All of our four children had left home. There was a void in my life. One of our local Doctors said 'people should develop a hobby to be used in their

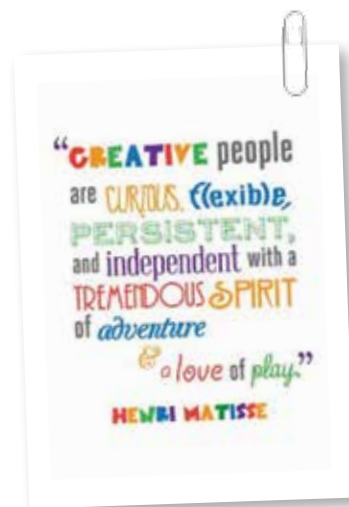
old age, by the time they are 35. I was well into my 50's! I joined the Local Art Group in Chinchilla and one in Miles. This was the beginning of my art adventure. Through art I have met people from all walks of life. I have visited Art Galleries and worked in our local 'White Gums Gallery' now called 'Lapunyah' as a Volunteer for over 20 years."

Entering local competitions and becoming a judge as well as teaching art, Fay explains that art and its accompanying off-shoots as she calls it, has become a huge interest for her in her latter years.

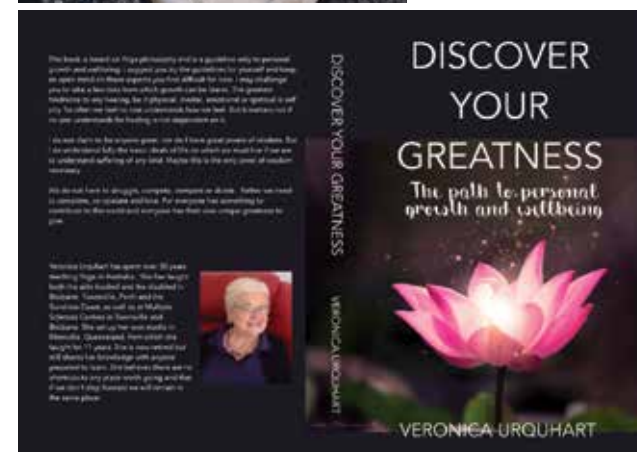
"It has been a huge stress relief. I find I am much more observant of nature and the world around me – animals and people, I am interested in and life as it unfolds. I am grateful for Illoura for providing me a private painting space outside my room."



Fay Head



Veronica Urquhart





You've Got Mail

Quite some years ago Marie bought herself a computer. It was important for Marie to stay connected with family and friends that live some distance away and realised that this would be a way to interact. Now at 90 years of age, and a pro at using Facebook, becoming computer literate helped Marie communicate with the younger generation, such as her Grandchildren.

Aware that computer usage helps her stay mentally alert, Marie also uses the computer to do her grocery shopping on-line and purchase items for herself, without having to leave the comfort of her home. In addition, having a keen interest in current affair programs and world events Marie also researches items of interest and stays in touch with current events.

Marie Bond

Southern Cross Care Direct Client



The Last Chance Debutant Ball

In April our Castra facility, in conjunction with the Murgon Old Time Dancing group, hosted and organised "The Last Chance Debutant Ball".

The residents and their guests entered through the special white arch and all enjoyed the chance to put on the bling and arrive in their finery for the afternoon. Invited guest, Kathy Duff with the help of resident Bill Roberts received and welcomed each deb, and together cut the celebration cake.

A special feature was the gown made and worn by Care Manager Cheryl Parnell about 51 years ago. It was modelled by staff member, Deep.

A great afternoon was had by all.





“Let us be grateful to people who make us happy. They are the charming gardeners who make our souls blossom”

MARCEL PROUST

Financial Report

Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2017

	2017	2016 Restated*
	\$	\$
Revenue	75,757,748	75,702,089
Expenses		
Employee benefits expense	(48,088,098)	(46,903,093)
Direct costs for providing services	(17,935,836)	(16,219,939)
Impairment of buildings	-	(1,280)
Depreciation and amortisation expense	(6,066,320)	(6,170,987)
Administration costs	(1,305,240)	(1,347,777)
Interest expense	(1,949,372)	(3,011,149)
(Deficit)/Surplus for the year before fair value adjustment	412,882	2,047,864
Gain/(Loss) on fair value of investment properties/retirement village licences/leases	1,032,571	4,313,672
(Deficit)/Surplus for the year	1,445,453	6,361,536
Other comprehensive income for the year		
Items that will not be reclassified to profit or loss		
Asset revaluation reserve - land valuation	7,226,000	-
Other comprehensive income	7,226,000	-
Total comprehensive income for the year attributable to the Association	8,671,453	6,361,536

Statement of Financial Position

as at 30 June 2017

	2017 \$	2016 Restated* \$
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	23,964,480	32,054,883
Accounts receivable and other debtors	642,525	1,855,553
Other current assets	406,356	413,415
TOTAL CURRENT ASSETS	25,013,361	34,323,851
NON-CURRENT ASSETS		
Investment properties	163,065,117	159,313,799
Property, plant and equipment	155,099,444	133,454,382
Intangible Assets	1,408,386	1,344,800
TOTAL NON-CURRENT ASSETS	319,572,947	294,112,981
TOTAL ASSETS	344,586,308	328,436,832
CURRENT LIABILITIES		
Accounts payable and other payables	208,374,976	190,615,068
Borrowings	9,344,438	1,575,811
Provisions	896,469	915,759
TOTAL CURRENT LIABILITIES	218,615,883	193,106,638
NON-CURRENT LIABILITIES		
Borrowings	33,652,292	51,718,151
Provisions	737,385	702,748
TOTAL NON CURRENT LIABILITIES	34,389,677	52,420,899
TOTAL LIABILITIES	253,005,560	245,527,537
NET ASSETS	91,580,748	82,909,295
EQUITY		
Asset revaluation reserve	17,201,506	9,975,506
Business combination reserve	9,287,216	9,287,216
Accumulated surpluses	65,092,026	63,646,573
TOTAL EQUITY	91,580,748	82,909,295

Statement of Changes in Equity for the year ended 30 June 2017

	Accumulated Surpluses	Asset Revaluation Reserve	Business Combination Reserve	Total
	\$	\$	\$	\$
Balance 1 July 2015	51,068,675	11,460,898	9,287,216	71,816,789
Restatement of prior period balances*	4,730,970	-	-	4,730,970
Restated total equity at beginning of the financial year	55,799,645	11,460,898	9,287,216	76,547,759
Surplus for the year	6,361,536	-	-	6,361,536
Other comprehensive income for the year	-	-	-	-
Total comprehensive income for the year	6,361,536	-	-	6,361,536
Transactions with owners in their capacity as owners	-	-	-	-
Transfer to retained earnings (Disposal of Retirement Villages /Property)	1,485,392	(1,485,392)	-	-
Balance at 30 June 2016	63,646,573	9,975,506	9,287,216	82,909,295
Surplus for the year	1,445,453	-	-	1,445,453
Other comprehensive income for the year - Revaluation of Land	-	7,226,000	-	7,226,000
Total comprehensive income for the year	1,445,453	7,226,000	-	8,671,453
Transactions with owners in their capacity as owners	-	-	-	-
Balance at 30 June 2017	65,092,026	17,201,506	9,287,216	91,580,748

Statement of Cash Flows

for the year ended 30 June 2017

	2017	2016
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from activities	80,349,804	70,626,497
Payments to suppliers and employees	(71,088,257)	(62,727,941)
Interest received	594,534	746,664
Interest paid	(1,949,372)	(3,011,149)
Net cash inflow from operating activities	7,906,709	5,634,071
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sales of property, plant and equipment		3,572,942
Purchase of property, plant and equipment and Intangibles	(20,743,077)	(14,587,931)
Purchase of investment properties	(513,076)	(237,406)
Net cash outflow from investing activities	(21,256,153)	(11,252,395)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net proceeds (repayment) of bonds/refundable accommodation deposits	11,858,493	15,300,262
Net proceeds (repayment) of retirement village licences/leases	3,697,781	6,108,474
Net proceeds (repayment) of borrowings	(10,297,233)	(13,207,917)
Net cash inflow from financing activities	5,259,041	8,200,819
Net increase in cash and cash equivalents	(8,090,403)	2,582,495
Cash and cash equivalents at the beginning of the financial year	32,054,883	29,472,388
Cash and cash equivalents at the end of the financial year	23,964,480	32,054,883

Our Community

The community of Southern Cross Care Queensland represents our past, our present and our future.

Southern Cross Care Queensland views every person involved or who may be involved in any aspect of the daily life of the organisation as a member of our community. These people include:

- 1 Our Residents and Clients
- 2 The Families of our Residents and Clients
- 3 Our Volunteers
- 4 Our Donors and Supporters
- 5 Other Community Organisations
- 6 Local, State and Commonwealth Governments
- 7 Our Staff
- 8 Our Board
- 9 Our Members
- 10 The Knights of the Southern Cross
- 11 Archdiocesan Development Fund
- 12 Local Parishes



Service Listing

Residential

Southern Cross Care The Homestead Allora

62-64 Forde Street Allora Q 4362
Phone 4666 3588 Fax 4666 3788

Southern Cross Care Allora Nursing Home

29 Darling Street Allora Q 4362
Phone 4666 3171 Fax 4666 3769

Southern Cross Care Caloundra

57 Village Way Little Mountain Q 4551
Phone 5492 6866 Fax 5492 6851

Southern Cross Care Illoura Village

24-30 Zeller Street Chinchilla Q 4413
Phone 4662 7182 Fax 4662 7698

Southern Cross Care Connolly Court

20-24 Loane Drive Edens Landing Q 4207
Phone 3805 1844 Fax 3805 1633

Southern Cross Care Duhig Village

85 Seville Road Holland Park Q 4121
Phone 3422 3888 Fax 3422 3890

Southern Cross Care Castra

2 Cooper Street Murgon Q 4605
Phone 4169 8700 Fax 4169 8799

Southern Cross Care Karinya

25 Church Street Nanango Q 4615
Phone 4163 2430 Fax 4163 1972

Southern Cross Care St Mary's

129 Wildey Street Raceview Q 4305
Phone 3288 9955 Fax 3288 9924

Southern Cross Care Stretton Gardens

209 Lllaweena Street Drewvale Q 4116
Phone 3373 9000 Fax 3373 9095

Southern Cross Care Leichhardt Villa

1Mccarley Street Taroom Q 4420
Phone 4628 6166 Fax 4628 6122

Retirement

Caloundra Rise

57 Village Way Little Mountain Q 4551
Freecall 1800 898 800 Fax 5437 0822

Southern Cross Retirement Village

20 Loane Drive Edens Landing Q 4207
Phone 3805 5300 Fax 3805 5302

Noosa Waters

39 Lake Weyba Drive Noosaville Q 4566
Phone 5474 4480 Fax 5474 0953

Stretton Gardens

209 Lllaweena Street Drewvale Q 4116
Phone 3272 6011 Fax 3272 6211

Community Services

Phone 1300 306 442

Office locations:

BRISBANE

GOLD COAST

IPSWICH

Corporate Office

2078 Logan Road Upper Mt Gravatt Q 4122

Phone 3340 3200 Fax 3340 3299

"To make a difference in someone's life you don't have to be brilliant, rich, beautiful or perfect. You just have to care."

MANDY HALE



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