

An Activity of the Greek Orthodox Archdiocese of Australia



Strategic Plan 2021–26



Stronger than ever



WITH ACKNOWLEDGMENT & THANKS

St. Basil's Homes NSW/ACT would like to acknowledge all of the individuals and organisations who have contributed to the development of our new strategic plan.

Our plan has been enriched by people from all across our organisation, our Board, executive and other agencies along the way. We thank you for generously sharing your time, expertise, ideas, enthusiasm and most of all your passion for St. Basil's Homes NSW/ACT future.

ENDORSEMENT

Approved by St Basil's Homes NSW/ACT Board on 1 April 2021



TAKING CARE OF NSW/ACT



Annandale

- Residential Aged Care Facility

Kensington

- Residential Aged Care Facility

Kogarah

- Residential Aged Care Facility

Lakemba

- Residential Aged Care Facility
- Independent Living Units
- Day Centre
- Registered Training Organisation Centre

Miranda

- Residential Aged Care Facility
- Independent Living Units
- Day Centre
- Registered Training Organisation Centre

Randwick

- Residential Aged Care Facility
- Independent Living Units
- Day Centre

ACT & Bexley

- Planning to develop new facility including Day Centre

Home Care

- NSW and ACT Metro

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HIS EMINENCE ARCHBISHOP MAKARIOS

As an activity of our holy Greek Orthodox Archdiocese of Australia, St Basils NSW/ACT, has continued to rise to the challenge of serving our people, in their time of need, with professionalism and integrity. St Basil's recognises the importance of being creative, in finding solutions and safe ways of providing a service whilst ensuring vital channels of communication remain open for those who need them. This is in addition to providing to the existing clientele and maintaining current services and programs of a high standard for the Elderly.

Our strategic plan update will aim to address both our internal objectives which focus on expanding our services, strengthening our care, and enhancing our workforce, whilst building our presence in the local communities. All must be done through further development, where our governance improves internally, and our awareness of the changing external demands is always adapting to address the society we live in. St. Basil's will continue to strive for excellence with empowered and accountable individuals who will remain compliant and go beyond their call.



INTRODUCTION



A MESSAGE FROM OUR CHAIRMAN & CHIEF EXECUTIVE OFFICER (ACTING)

St. Basil's Homes NSW/ACT strategy and execution plan is critical to ensure we continue to offer excellent experiences for all of our customers.

Charting a course for the future is daunting. Our industry is undergoing regulatory change, the demographics of Australia is shifting, and technology is making things available that haven't been before. In this rapidly changing world, caring for our family, staff and customers, is more important than ever.

Our role:

St Basil's Homes NSW/ACT is a registered Australian charity established specifically for this provision of aged care. We're the largest ethno-specific organisation in Australia with a responsibility to care for ageing Australians in need, particularly Greek Australians. We bring spirituality, meaning and joy to those in our care, through Christ's love.

Our Strategic Plan:

This plan reflects an intent to take a two-pronged approach.

1. Consolidate and continuously improve what we do today
2. Explore ways to expand when, and how, we can positively impact our customers throughout their life's journey

Following the work of our namesake, Saint Basil the Great of Caesarea, we are looking to widen our reach by extending our definition of 'care', and 'ageing'. Impacting more lives, for longer, to create deeper relationships is our key philosophy in this plan.

Working closely with the Board, the executive team, key leadership and stakeholders, a cross-section of our staff and volunteers, we have been able to collaboratively develop this plan. Our task was to ensure that the plan was an authentic expression of who we are, what we do, where we come from and where we need to go.

This plan clarifies our strategic intent; the changes we are making or transformation that will take place to fulfil our vision. Alongside this, is our operational plan that continues to deliver our existing values to customers every single day, and ensures safety, quality and compliance for all we do. The two work in harmony. However, for this plan we are taking safety, quality and compliance as givens. Our strategic focus is about going above and beyond what is required of us.

Acknowledgments:

Our final plan is testament to the commitment and dedication of our working group. On behalf of the Board and executive team, we'd both like to thank all of the groups and individuals involved in the process. St Basil's Homes NSW/ACT now has a plan, way of working and culture that collectively connects us to our strategic direction. It is inspiring, visionary and will drive our future work.



James Jordan
Chairman
St Basil's Homes



Spiro Stavits
Chief Executive Officer (Acting)
St Basil's Homes

CONTEXT

This strategic plan has been built with an understanding of the internal and external influences that will drive our decisions in the environment in which we operate. There are a collection of people, conditions, and information that will help us define and accomplish our strategy. These drivers represent the key influences or factors that matter to our success.

Our industry and our organisation are experiencing change at an unprecedented pace, and the rate of change is only getting faster. Understanding this, we need to continue to scan our environment, make sense of what's going on around us, and respond in an adaptable way.

EXTERNAL INFLUENCES

Continuous scanning and interpreting the world around St Basil's is critical to the long-term quality and success of our organisation. Staying up to date with the latest trends, demographics, technologies, opportunities, policies and practices ensures we can deliver the best experience, care and support for our customers and staff. Some of the key elements impacting our organisation and decisions are listed below.

01 SHIFTING WORKFORCE

The nursing and care workforce is shifting to meet the changing expectations. Increasingly, there is a desire to support new offerings with multi-skilled caregivers who can holistically care for individuals in their time and in their home. Additionally, the care workforce is ageing resulting in a lower supply, especially at senior levels, as carers reach the end of their careers.

02 ROYAL COMMISSION

The inquiry into the aged care system has found the industry as a whole to be fragmented, unsupported, underfunded and poorly managed. St Basil NSW/ACT is an exception to this. However, the Royal Commission will impact how we operate. There will be changes in regulations, funding models and requirements from aged care providers. Additionally, there will be highly scrutinised measures and reporting regulations.

Whilst some changes and implications may come at a financial cost, St Basil's supports the inquiry and hopes that it will lead to a future where Australia can better care for our ageing and elderly. We will look to make the most of the Royal Commission report to improve ourselves and support those providers around us.

03 RISING CUSTOMER EXPECTATIONS

In association with the changing requirements from the Royal Commission, the 'baby boomer' demographic has a different set of expectations. Across the aged care industry there is a shift in how people want to live their life's journey and how organisations are able to assist with that. There is an increasing demand for 'ageing at home', community and social demands, technology supplemented living, new or refurbished buildings, individualised care, and better food and activities. As an industry, meeting these expectations will evolve the way we operate our businesses and approach care.

04 CHANGING DEMOGRAPHICS

Australia's demographics are changing, with an ageing population and increasing frailty. As the population of older people increases, we expect more people will have memory and mobility disorders. These changing demographics significantly impact the demand for and provision of aged care in a number of ways. These include the length of stay in residential aged care, the increase in care needs, the demand for a variety of care choices, and the desire of older people to remain in their own homes for as long as possible.

With an increasing ageing population, there is a decreasing population of individuals who identify as Greek and are seeking Greek services with a cultural connection. This results in St Basil's dealing with an increasing ageing population and a decreasing ethno-specific target market.

05 FAILING COST MODEL

There are increasing expectations, services, regulations and requirements but lower prices and less funding. This presents as a difficult cost model across the industry, often resulting in market pricing driven by larger companies with economies of scale. Responding to this environment means being aware of pricing disparities for ourselves and looking around the market for opportunities to partner or acquire smaller organisations, resulting in our own efficiencies and economies.

06 HEALTH CONCERNS

2019/2020 was unprecedented with the impact of the COVID-19 pandemic. This had huge implications in the aged care sector, as the ageing and frail were most vulnerable to the infectious disease. The national response of social isolation took its toll on many individuals, young and old, but was particularly difficult for those elderly who don't have access to the right technologies to stay engaged with communities.

As the world is beginning to 'deal' with COVID-19, there is still an air of uncertainty in the ageing community around global health pandemics. Being prepared with rapid response plans and better technological connections will become an area of great importance in aged care.

07 EMERGING TECHNOLOGY

Technology continues to develop and progress, bringing new and innovative solutions to market nearly every day. St Basil's is constantly monitoring for new technology that will progress our service-led approach and help our staff and customers. Additionally, we are looking to improve our business intelligence, by taking advantage of the data rich world we live in.

Technology could fundamentally shift how we provide care, from food, sensors, medicines and service robots, to 3D printing buildings and autonomous vehicles. The things that will shape our world, could change the experience of those in our care.

CONTEXT CONT.

INTERNAL INFLUENCES

As stewards of St. Basil's Homes NSW/ACT, it's our collective responsibility to ensure we adapt and respond to these changes head-on. The world around us is changing, and we are on the path to respond to those changes. The major internal drivers are listed below.

01 WORKFORCE SHIFTS

We are continuing to optimise our workforce, to improve tenure and increase the St Basil's nurse bank. Creating an ideal place for work will reduce the risk across the industry of an ageing workforce and high turnover.

02 COLLABORATIVE CULTURE

We need to continue to improve how we bring together our technology, buildings, care and customer solutions, to create the best customer experience. Solving problems collaboratively across the organisation, and facilities, will help to break silo's.

03 PROACTIVE CULTURE

Being proactive in response to regulatory change, will provide opportunities to be more strategic and effective in our actions. Reducing the reactive nature of regulatory response, puts us in good stead to maximise our service promise to customers.

04 BALANCED WORK FOCUS

It is hard to see the future when our present is cloudy. Better balancing capacity and focus of our workforce, will enable us to better capitalise our resource utilisation. This means we can continue to effectively deliver our day-to-day work, whilst better delivering our strategy.

05 DIGITISATION

The industry culture is heavily paper-based. We are moving away from this, on the path towards a digitally enabled way of working. Through digitising workflows, forms and administration, we can maximise our efficiency.



WHY WE EXIST



Saint Basil The Great

Saint Basil of Caesarea had a worldly career studying theology and law, before he chose to care for the poor and underprivileged. He was known to be a man of vast learning and constant activity, genuine eloquence and immense charity.

St. Basil's Homes NSW/ACT was born on the back of this ethos. In our strategy update, we are aiming to broaden our horizons by taking a more liberal approach to care for the needy, much like Saint Basil himself.



Our Purpose

To care for ageing Australians, particularly Greek Australians, in need, helping them to live a life of spirituality, meaning, and joy.

At St Basil's, we know that ageing is difficult. We exist to show Christ's love by empowering Australians to access support that they are unable to provide for themselves. Specifically, our focus is to enrich the lives of ageing Australians, considering their cultural needs and identity.

St Basil's believes in allowing people to age with respect and dignity, and to be given genuine choice and opportunity during the later phases of their life's journey.

Our Vision

A future where ageing Australians are uniquely cared for, valued, included and supported.

At St Basil's, we're working towards a future where every individual can receive the highest quality care as they age. By deeply understand their physical, spiritual, emotional and social needs and goals, all people can be uniquely cared for and feel valued in a culturally sensitive and safe environment. With a culture of love, care and empathy, all staff, customers, and their families feel included and supported as a part of our St Basil's family.

OUR MISSION

To deliver quality services that support the individual needs of ageing Australians, particularly Greek Australians

We can do this by:

- **Making access to care easy**
- **Growing meaningful relationships**
- **Enriching lives through heritage and culture**

We are looking to develop leading, holistic, end-to-end services that understand individuals' needs and goals as they progress through life's journey. A key component of this is to simplify the complexity and uncertainty of ageing and the aged care industry by making care easy to understand, interpret and receive.

Building relationships that will accelerate the acceptance of support includes starting relationships earlier, keeping them longer and growing them deeper. Our intent is to be trusted by individuals and their families to provide the best care. Additionally, we will focus on our heritage and culture that we bring to the community, grounding ourselves in our community roots to enrich the lives in need of support.



OUR VALUES

Our Values are fundamental to the success of our organisation. These are our core ethics or principles which we individually and collectively abide by, no matter what. They influence and shape all that we do, how we carry ourselves day to day, and most importantly, how we serve our customers and community.

Our Values have evolved with us as an organisation and have been amended with this Strategic Plan to align with the quality care standards, our strategic focuses, and our charitable ethos emphasising love, family, care and empathy. Together, they reflect the way our staff and volunteers work together to achieve our vision in this Strategic Plan, contributing to our culture and effectiveness.

DEDICATED

We act selflessly
and relentlessly
in service of others

INTEGRITY

We are honest
and build trust
in every interaction

RESPECTFUL

We see everyone as
family and treat them
with respect and dignity

RESPONSIBLE

We are accountable
to each other and
to all our stakeholders

CONTRIBUTION

We thrive when
working together as a
family and community



SAFETY, QUALITY AND COMPLIANCE

At St Basil's Homes NSW/ACT, we're dedicated to providing high quality care for those in need. The aged care quality standards are the expectations that we seek to exceed continuously. We follow these to ensure every person we deal with is treated with respect, dignity and support to meet their individual needs and goals. Our industry leading model of care helps us to support our customers' wellbeing, builds on their story, and helps us to bring joy.





WHERE WE WANT TO GO



ST BASIL'S IN 2026

The St Basil's Homes NSW/ACT Target State 2026 sets out our organisation's aspirations. It is the practical, realistic illustration of what St. Basil's Homes will look like in 5 years' time. This is the starting point of our Strategic Plan - and informs our priorities as an organisation. These goals provide a foundation for our strategy and create common goals we can collectively work towards.

Whilst much of our plan is designed to be flexible and adaptable as time changes, our intent is to set this as a 'destination' we aim to achieve no matter what. This defines where we are going, the decisions we have made around the areas to expand, strengthen or stop have been informed and agreed as a collective leadership. This is our specific organisational function, and our overarching target state over the next 5 years.



IN 2026, WE:

01

ARE A PARTNER OF CHOICE FOR OUR CUSTOMERS

St Basil's Homes NSW/ACT is centered around providing care for those in need. Serving our customers, and offering them the best care we can, is in our DNA. Our goal is to continuously evolve this by impacting more lives, helping people earlier in their life's journey, and creating deeper relationships of meaning along the way. We say we're a family, and aim to continue to make this a reality, even as we grow.

OUR PRIORITIES:

DEEP RELATIONSHIPS

We create deep, ongoing relationships with customers by offering holistic and tailored care. We provide a wide range of services that adapt over time with our customers' needs and wants.

MARKET LEADERS

We are market-leaders in our approach to clinical care in our customer's homes and our homes.

AT HOME

We help our customers to live better at home.

CARER OF CHOICE

We are the carer of choice for the ageing community, particularly the Greek community.

EXPANDED SERVICES

We offer an expanded set of services in clinical care, allied health, lifestyle, dementia, pastoral, wellness, and palliative.

CONCESSIONAL BEDS

We ensure a number of concessional beds to maintain our charitable ethos.

IN 2026, WE:

02

HAVE THE BEST PEOPLE, AND PARTNERS, TO CONTINUE SERVING OUR CAUSE

Our staff are the people who, day-to-day, interact with our customers, provide enabling services, carry out critical tasks or focus on building towards our strategy. They are a crucial element of our organisation. Our goal is to recruit, maintain, train and grow our family with individuals who live by our values, put the customer first and collectively deliver excellent care and experiences for our customers. This includes, partnering with service providers who adjacently interact with our customers and influence their experience.

OUR PRIORITIES:

EMPLOYER OF CHOICE

We are the employer of choice for the right people, attracting, developing and retaining engaged, empowered and dedicated staff.

GROWTH MINDSET

We encourage a professional development and growth mindset.

MERITOCRACY

We offer a great career path based on merit.

SERVICE DELIVERY PARTNERS

We foster a network of service delivery partners *(incl. volunteers, student placements and external partners) that help us deliver quality services.

ALIGNMENT

We are aligned and working towards a common goal, with the right measures that keep us on track.



IN 2026, WE:

03

HAVE OPTIMISED EVERYTHING THAT'S REQUIRED TO ENABLE GREAT EXPERIENCES

The aspects of our organisation that help to deliver the best customer and staff experiences need to be effective. These include the systems, processes, data, places, culture, and community. If we can get these enabling functions right, we can better foster the empathy, care and love we expect.

OUR PRIORITIES:

CULTURE

We foster a positive culture of collaboration, care, accountability and continuous improvement.

BUSINESS INTELLIGENCE

We have improved our 'business intelligence' (systems that capture and process data, which is used to inform decisions, optimise processes and help ensure compliance).

TRAINING AND DEVELOPMENT

We run a strong training and development program for our staff, the community, and other care providers.

ORGANISATIONAL CAPABILITIES

We have successfully integrated key opportunities to expand by maturing our organisational capabilities (i.e., mergers, acquisitions, business models).

PROPERTIES

We have significantly progressed with the investment in and development of new properties/refurbishments that are connected to customer and needs, the community, and adaptable to changing requirements over time.

GREEK COMMUNITY

We are a leading presence in the Greek and Church community.

IN 2026, WE:

04

SUSTAINABLY MANAGE OUR FINANCES AND RISKS TO ENSURE WE OPERATE EFFECTIVELY

As a registered charity, all income earned by St. Basil's stays at St Basil's and is used to fund the provision of services and accommodation to aged Australians. Our financial and risk stewardship ensures we are able to deliver value for money, and can deliver the best care, accommodation, services and experiences in a regulatory and changing environment.

OUR PRIORITIES:

FIT-FOR-PURPOSE

We are fit for purpose and financially sustainable in line with our strategic direction.

DIVERSIFIED

We have diversified with multiple revenue streams to supplement government funding.

COMPLIANT

We effectively manage all risks, with compliance (with our regulatory and legislative obligations) the baseline not the target.

FUNDING SOURCES

We are efficient at targeting government, bequests and community funding sources, including all grants.





HOW WE'RE GOING TO GET THERE



Our three Strategic Pillars reflect the overarching priorities for our organisation. We have developed ambitious goals that are aligned with our purpose and will help us achieve our vision where ageing Australians are uniquely cared for, valued, included and supported. They focus the expertise, energy and enthusiasm of our people to maximise our impact. Each Strategic Pillar has specific objectives and measures to monitor progress across the period of this Strategic Plan.

**EXPAND OUR
SERVICES**

**STRENGTHEN
OUR CORE**

**ENHANCE OUR
WORKFORCE**



EXPAND OUR SERVICES

Expanding who our customers are by being flexible in reaching more people that might need help.

We can do this by building on our core services and offering new services to our family throughout their life's journey.

This is crucial for us to achieve sustainable growth and diversification in context of our purpose.



STRATEGIC OBJECTIVES

1.1 MAXIMISE REVENUE PER CUSTOMER BY PROVIDING MORE OPTIONS AGAINST IDENTIFIED NEEDS

Give customers more choices based on their needs, to increase revenue. Expand our core business into viable health, wellbeing and living assistance services that are readily accessible to all Australians and reaches out to people at all stages of life.

1.2 EXPAND INTO NEW SERVICES AND BUSINESS OPPORTUNITIES THAT ARE COMPLEMENTARY TO OUR PURPOSE AND VISION

We want to build trusting relationships with customers prior to them requiring formal aged care services, by offering a range of in-home services to assist them maintain their wellbeing and independence. We want to be their provider of choice when the time comes to transition into an aged care service or program.

1.3 GROW OUR REPUTATION

We aspire to be viewed by community, government and industry as a leader in our chosen activities. This includes proactive PR with commentary on industry, social media influencing, consulting other organisations and advising government policy.

1.4 EXPAND OUR EXISTING SERVICES TO BROADEN OUR COMMUNITY REACH

To identify new locations to open our residential aged care facilities and ILU's.

To expand our reach in home care and day centres in areas where we are needed.

STRENGTHEN OUR CORE

Stabilising and optimising our core business to set stronger foundations that prepare us for change and growth.

We can do this through structured continuous improvement and informed decision making.

We are stewards of the Church and the St Basil's name - we have the responsibility to strive for excellence being compliant and viable into the future.



STRATEGIC OBJECTIVES

2.1 BE A LEADER IN CARE

We want to meet every customers' need every time, by keeping our customers choice at the forefront of everything we do. Being a leader also means being a voice in regulatory and industry change. We will be an organisation of choice that ensures compliance and best practice.

2.2 TO HAVE PURPOSE-BUILT ENVIRONMENTS THAT ARE CONNECTED TO THE COMMUNITY AND ARE MAINTAINED AT THE HIGHEST STANDARDS

Our environments will be designed and delivered to meet our consumers needs and encourage them to live a fulfilling life. Our buildings will promote the St Basils ethos and be designed to adapt to changing customer needs and markets forces.

2.3 TO MAKE THE BEST DECISIONS

Our processes and the way we work helps us make better decisions and keep an eye on all things. Our decisions ensure we provide value in all our services.

2.4 RESPONSIBLE STEWARDSHIP

Carefully and responsibly manage the resources and performance of the organisation. Establishing strong foundations will enable the organisation to thrive in the future.

2.5 TO CONTINUOUSLY IMPROVE IN ALL THAT WE DO

Having a continuous improvement program across the organisation that drives communication, feedback, research and better practice.



ENHANCE OUR WORKFORCE

Growing our family and fostering a caring culture to support organisational change and growth.

We can do this by attracting, retaining and developing the best talent, and by nurturing our network of partners and stakeholders.

We need to have the right people with the right leadership, that are empowered and accountable, to remain compliant and go above and beyond.



STRATEGIC OBJECTIVES

3.1 BECOME THE BEST PLACE TO HAVE A CAREER

- Attract candidates with the right skills and attitudes.
- Develop staff and leaders through education and mentoring.
- Retain talent through career pathways and succession planning.
- Empower our people and drive accountability to ensure the best outcomes.

3.2 SETUP PARTNERSHIPS (EXTERNAL EXPERTS, SCHOOLS AND UNIVERSITIES)

Build community partnerships/relationships which we can use to leverage services, supports, referrals etc.

Build relationships with schools and universities to expand our network for future staff and volunteers.

3.3 KNOWING AND LIVING OUR VALUES

Increase the identification and accountability of living our values.

3.4 ORGANISE OURSELVES IN THE MOST EFFECTIVE WAY TO STABILISE, STRENGTHEN AND GROW

Make sure that the way we are set up, and the ways we work are optimal.



RIISING TO THE CHALLENGE

This is an ambitious strategy for St Basil's Homes NSW/ACT, especially considering the context in which we are operating in the coming years. However, if we come together and work towards our collective goals, it is achievable.

This strategy will set us up for the future, and enable us to continue impact more lives, and helping those in need.





HOW WE OPERATE

We have a strong leadership team, facility leadership and Head Office – forming strong expertise typically found in larger organisations. Our staff are on a journey with us, they're consistent, and on a mission. This ability to attract and retain top talent speaks volumes to the ethos of St. Basil's Homes NSW/ACT.

This strategy provides us with clear direction, to expand our services into adjacent markets and opportunities, strengthen what we already do at the core of our business, and enhance our workforce and community relations.

Everyone rolls their sleeves up and joins in at St. Basil's, regardless of official role and job description. Executing on this strategy, will require flexible and adaptable thinking, breaking down silos and a collective effort.

With that said, we will need to be accountable for delivery on an individual level. We are clear on what we as individuals are required to do, and how that connects into where we are going as an organisation.

**"COMING TOGETHER IS A BEGINNING,
STAYING TOGETHER IS PROGRESS,
AND WORKING TOGETHER IS SUCCESS."**

ACCOUNTABILITY

To understand how well we are achieving our goals and objectives, we have a series of Organisation Key Performance Indicators (KPI's) in place. We can use these to measure our progress and monitor performance at the highest level.

These key metrics are important to our collective progress, as no one individual or project would impact them, it will require a collective movement. These Organisational KPI's will drive decisions and actions at a macro and micro level. This means all individuals can link their daily work in some way to these key progress trackers.

OUR ORGANISATIONAL KPI'S

LIVING OUR VALUES

Measured in the number of nominations for our St Basil's Value Award, this indicates how well and often our staff are demonstrating our organisational values. Our goal is to have consistent submissions across the entire organisation.

TOTAL NUMBER OF CUSTOMERS

The total number of customers across all of our services indicates the number of lives we are directly impacting in a meaningful way. Our target is to increase our total number of customers.

AVERAGE CUSTOMER TENURE

Growing the time our customers spend with us indicates that we are able to help individuals earlier in their lives, and continue to help them for longer developing a deeper relationship. Additionally, if people want to stay longer, it's because they're happy.

CUSTOMER SATISFACTION

A direct measure of how content our customers are with the help we offer. It will be a reflection of our quality of care, staff, buildings, food, activities, services and more. Our target is to have every life we touch be satisfied and happy with our service.

EMPLOYEE SATISFACTION

If we can attract, develop, retain and empower our staff, and have them feel satisfied then it is a good indication that our culture is what we want it to be. To have the best services and experiences for our customers, we must have (and satisfy) the best staff.

CUSTOMER LIFETIME VALUE

If we can provide value to our customers during their extended tenure with us, it shows that we have expanded our services, are delivering great services that customers want to continue to use, and we are able to offer more value to each customer.

OVERALL AVERAGED EBITDA _EXAPMD

The profitability across all of our services will show how financially sustainable we are. Even as a charity, we need to ensure that we can continue to operate effectively.

GOVERNANCE AND COMPLIANCE

Tracking our regulation risk and compliance is important to ensure we can mitigate possible risks and continue to deliver excellent customer experiences.

RESIDENTIAL & COMMUNITY SERVICES

22 RESIDENTIAL & COMMUNITY



SERVICES

22 RESIDENTIAL & COMMUNITY SERVICES



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