













Annual Report

2025–26

JewishCare

Enriching Lives

Vision, Purpose and Values

VISION
Together, building and supporting a healthy, resilient and inclusive Jewish community.

PURPOSE
Delivering excellent care and support, underpinned by Jewish values for the community we serve.

OUR SERVICE OFFERING
We are here to provide a uniquely Jewish offering for everyone in the Community. Jewish Care is the first point of call for the Victorian Jewish Community for any social welfare, disability or aged care needs.

VALUES

Jewish Care's values are universal and enduring in nature but are also particular to the Jewish approach to creating a meaningful life and a strong, cohesive community.

Our values underpin everything we do. They pervade every aspect of our organisation, informing relationships amongst colleagues, between staff and clients and between our organisation and the wider community. Our values are about how we behave. They provide a moral compass for the way we respond to challenges and the decisions we make.

Respect
(Derech Eretz)



Through client services and program excellence, we treat everyone with consideration and decency and will always act for the good of society.

Community
(Kehilla)



Working together to strengthen our community, to build and support the capacity and resilience of individuals and families.

Inclusion
(Hachlala)



We embrace diversity and work together for a just and equitable society.

Social Responsibility
(Achrayoot Chevratit)



Behaving ethically, with sensitivity and acting in the best interests of all.



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Acknowledgement of Land and Traditional Owners

Jewish Care acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the land on which we live and work. Our services and supports are provided on the lands of the Boonwurrung people, and we deeply respect and honour their ongoing cultural and spiritual connection to land, waters and community.

Co-Presidents' and Chief Executive's Report



(L–R): Co-Presidents Lisa Kennett OAM and Adam Joel with Gayle Smith, Chief Executive

It is our pleasure to present the Jewish Care Victoria Annual Report for 2025/26.

This year has demonstrated the remarkable strength, resilience and connectedness of our community. In a time of significant change, we have seen people come together to support one another, strengthen communal bonds and reaffirm the values that have sustained Jewish life across generations.

At Jewish Care, we are privileged to witness these moments every day. Through our aged care, disability and social services, we see the power of community in action: neighbours helping neighbours, families supporting loved ones, volunteers giving generously of their time, and staff providing compassionate care that enriches lives and fosters belonging.

As a proudly Jewish organisation, our purpose extends beyond the delivery of services. We play an important role in strengthening the wellbeing, social cohesion and resilience of Victorian Jewry by creating opportunities for people to connect, participate and thrive at every stage of life.

The past year has not been without its challenges. The attack at Bondi on 14 December was felt in Jewish homes across the country, including here in Victoria, and antisemitism has remained a painful reality for Jewish Australians. Cost-of-living pressures, uncertainty in the broader community and significant reforms across the care sector have all affected the people we support. Yet through these challenges, our community has shown extraordinary courage and solidarity. Time and again, people have come together to support one another, demonstrating the enduring strength that comes from a connected and caring community.

Our commitment to community remains at the centre of everything we do. Jewish Care has continued to listen, to adapt and to respond. We have strengthened the way we understand what our community needs, invested in the quality of our services and embraced new ways of working, while remaining firmly grounded in the values and traditions that have shaped Jewish Care for generations.

LISTENING TO OUR COMMUNITY

Listening has been at the heart of our work this year.

Our Jewish Community Stakeholder Research has provided valuable insights into the experiences, expectations and aspirations of our community.

It has reinforced the importance of being accessible, responsive and relevant, and of ensuring that the services we provide reflect what our community actually needs and values.

We also listened to our young people. A youth mental health survey, co-designed with more than 100 young participants, found that antisemitism is having the greatest impact on their mental health, ahead of bullying and study pressure.

Our commitment to Partnering with Consumers reflects this same philosophy. Those who use our services are not simply recipients of care; they are partners in shaping the experience we provide. Your voices, experiences and ideas help us continually improve.

RESPONDING TO A CHANGING ENVIRONMENT

The year has also been one of significant change across the care sector.

In the months following the attack at Bondi, more people in our community needed help managing fear, grief and anxiety than at any point in recent memory. We expanded our Mental Health and Wellbeing Program and opened it to anyone in the Victorian Jewish community, free of charge, whether or not they had ever been a client of ours. Demand for psychological support more than doubled over the year.

The Royal Commission on Antisemitism and Social Cohesion has heard from hundreds of witnesses about what this period has meant for Jewish Australians. Jewish Care made a number of submissions to the Commission, and we supported residents and staff who wished to make submissions of their own, so that their experiences were recorded in their own words.

The aged care sector has been reshaped too. The introduction of Support at Home and broader aged care reforms represents one of the most substantial transformations in the way care is delivered. Jewish Care has embraced these changes with a clear focus: ensuring that people can access high-quality care that provides greater choice, independence and connection, while preserving the warmth and dignity that define our approach.

Community Aged Care has remained a critical focus throughout the year. As demand for care at home continues to grow, Jewish Care has supported hundreds of older people to remain living independently while staying connected to community, culture and Jewish life. Through care management, personal care, allied health, domestic assistance and social support services, we have helped older people maintain their independence and wellbeing, while ensuring care remains responsive to their individual needs and circumstances.

In our Disability Services, we have continued to evolve and respond to changing needs by repurposing facilities and securing modern, purpose-built homes to establish three new Supported Independent Living homes for people living with disability. Alongside this, we supported people to participate fully in community life, build independence and pursue their individual goals, reflecting our commitment to inclusion, choice and dignity.

Our aim is not simply to respond to change, but to use it as an opportunity to create better experiences and better outcomes for the people we support.

INVESTING IN OUR PEOPLE

We know that great care starts with great people.

This year we have continued to invest in our workforce, recognising and celebrating the extraordinary contribution of our staff. From honouring our aged care workers on Aged Care Employee Day, to our STAR Awards, which shine a light on staff who go above and beyond, we have sought to ensure that the people who care for others know they are valued and appreciated.

The launch of our new Learning Management System, Ausmed, is another important investment in our people. Over the year, our employees completed more than 30,000 courses and 19,000 hours of learning. By providing our workforce with greater access to professional development, learning and education, we are strengthening the skills and confidence of our staff and ensuring that Jewish Care remains a place where people can build their careers while making a meaningful difference.

We also acknowledge our volunteers for the contribution they make in so many ways across Jewish Care, supporting residents in our residential aged care homes, clients across our community services, and participants in our Active Living Centres. Together with our Board Directors and Committee members, who generously contribute their expertise, leadership and guidance, they play a vital role in strengthening our organisation and enriching the lives of those we serve.

To our staff and volunteers: thank you. Your professionalism, compassion and dedication are at the heart of everything Jewish Care achieves. Every interaction, every act of kindness and every moment of care contributes to the lives of the people we support.

A JEWISH ORGANISATION, PROUDLY SO

What makes Jewish Care different is not simply the services we provide, but how and why we provide them.

Our Jewish identity is woven throughout our organisation. This year, our Jewish Life programs have once again brought people together to celebrate the festivals, traditions and customs that connect generations and give meaning to everyday life.

From Shabbat and Yom Tov services across our aged care and disability services, together with music, learning, food and cultural celebrations, we ensure our residents and clients continue to experience the richness of Jewish life. For those we support, these traditions provide familiarity, belonging and connection, linking them to a lifetime of memories and experiences, while building these experiences for future generations.

We are proud to create environments where people can live, work and receive care in ways that reflect who they are and what matters to them.

STRONGER TOGETHER

None of this work happens in isolation.

Jewish Care is fortunate to be part of a remarkable network of communal organisations, schools, synagogues, volunteers, professionals and community leaders who share our commitment to the wellbeing of Victorian Jewry.

We are a proud member of the Jewish Community Crisis Management Alliance. In times of uncertainty or crisis, our collective strength comes from working together, sharing resources, and ensuring that our community has access to coordinated support.

These partnerships extend well beyond crisis response. By working collaboratively across the community, we can reduce duplication, share expertise and create a more connected and effective system of support.

We could not do any of this without our donors. From the social services that support people through their hardest moments to the programs that bring Jewish life into our homes, so much of what Jewish Care does is made possible by the generosity of individuals, families, trusts and foundations across our community. Your belief in our work allows us to be there when people need us most, and we are deeply grateful.



LOOKING AHEAD

As we look to the year ahead, we do so with confidence and optimism.

There will, of course, be further challenges and further change. But our experience over the past year has reinforced our belief that Jewish Care is well placed to meet them.

We have a proud history stretching back 178 years. We honour that history not by standing still, but by continuing to evolve, listening to our community, investing in our people, embracing innovation and strengthening the partnerships that make our community stronger.

We thank our staff and volunteers for the care they provide every day; our Board and leadership teams for their guidance and commitment; and our community partners for walking alongside us. To our donors and supporters, whose generosity carried the 2026 Annual Appeal to $5.9 million at a time when demand was rising across every part of the organisation, thank you.

Most importantly, we thank the Jewish community for its trust.

Together, we are building a Jewish Care that is responsive to today, prepared for tomorrow and proudly connected to the generations who came before us.

Lisa Kennett OAM
Co-President

Adam Joel
Co-President

Gayle Smith
Chief Executive

Our Impact

Residential Aged Care Homes

378 residents



594,304 hours of care to residents

413,910 meals provided

135,667 total bed days

Our People

1068 EMPLOYEES

273 new staff recruited

254 VOLUNTEERS

5248 volunteer hours

19,145 hours of learning

30,235 courses completed

Disability Services

168 NDIS participants supported

4683 hours of support coordination

53 Daily Living Supports clients

3 new Supported Independent Living homes opened

Community Aged Care

1436 clients supported

329,717 hours of in-home care

558 Support at Home clients

260 support workers

Social Services

739
psychology sessions provided

336
social work referrals responded to

50
carers supported

$184,750
saved by the community in psychology fees

more than **$200,000 of debt waived**

91 people
placed into employment

$2.4 million
Empower interest-free loan book

162
financial counselling referrals

174 **clients receiving financial aid**

26 **parents**
in our small-group Tuning in to Kids parenting program

Jewish Life

635
events run by **Jewish Life Services**

318
main shul services for Shabbat and Yom Tov

Pastoral care for residents, clients and families

238 staff and volunteers at six **Learning Lunches**

Donor & Community Engagement

$5.9 MILLION
raised through the 2026 Annual Appeal

36
communal organisations consulted

Housing Services

142
people safely housed, including 30 children

115 properties

94
referrals to the housing program

Services

Jewish Care is the first choice for aged care, in-home care, disability and community services for the Victorian Jewish community.

CUSTOMER SERVICE

- Information and Referral
- Navigation to Jewish Care Services and Programs

RESIDENTIAL AGED CARE

Accommodation

- Gary Smorgon House (incorporating Melbourne Hebrew Memorial Nursing Home)
- Residential Home Windsor located in the Hannah & Daryl Cohen Family Building within the Holckner Family Senior Living & Community Precinct
- Residential Home Carnegie located in the Smorgon Family Building within the Thomas Ganz Senior Living & Community Precinct

SPECIALTIES

- Memory Support
- Palliative Care
- Respite Care
- Uniquely Jewish Offering
- Small Household Model

COMMUNITY AGED CARE

- Support at Home and Commonwealth Home Support Programme services
- Allied Health Services and Social Support Groups provided at Anne & Eric Smorgon Active Living Centre in Caulfield and Gita Smorgon Active Living Centre in Windsor
- BlueStar Home Care Services
- Holocaust Survivor Support Program

DISABILITY SERVICES

Daily Living Supports (NDIS):

- In-home supports
- Community Access

Coppel & Piekarski Family Disability Respite Centre:

- NDIS Short-Term Accommodation
- Respite
- Group activities

NDIS Support Coordination

NDIS Supported Independent Living (SIL)

NDIS Specialist Disability Accommodation (SDA)

NDIS Plan Management

Information, Planning and Support:

- Carer support
- NDIS Navigation and support

SOCIAL SERVICES

Social Work Services

- Advocacy/Navigation Support
- Child Welfare and Wellbeing Issues
- Family Violence
- Financial Stress
- Housing/Homelessness
- Mental Health
- Relationship Issues
- Parenting Support
- Supports for Youth

Clinical Psychology Hub

Mental Health and Wellbeing Program

- Mental Health Social Work
- Clinical Counselling
- Community Engagement

The Employment Centre

- Job Seeking Skill Development and Support
- Assistance to Find and Secure Employment

Financial Services

- Empower Interest-Free Loans
- Financial Counselling
- Financial Capability and Wellbeing
- Scholarships

Housing Support

- Assistance and Advocacy
- Access to Jewish Care owned accommodation:

  - Richard and Marietta Manders Villas, Independent rooming house for people with disability
  - Community housing units at Bontschek Court and Leo Fink Court
  - Community houses across Caulfield and St Kilda East
  - Specialist Disability accommodation
- Access to accommodation with partner agencies including Housing First and Launch Housing

Healthy Communities

- Community education, training and capacity building, including:
  - Mental Health Promotion (including Mental Health First Aid training, customised workshops for schools and youth leaders)
  - Family Violence Prevention and Early intervention (gender equity, respectful relationships, recognising and responding to family violence)
  - Positive Parenting (Raising Healthy Families forums, Tuning In To Kids and Tuning In To Teens parenting program)

Youth Mentoring programs

- Young Achievers Program
- Youth Aspire Program

DONOR & COMMUNITY ENGAGEMENT

- Fundraising
- Marketing and Communications
- Events
- Volunteer Program

JEWISH LIFE

- Cultural and Spiritual Programs
- Kosher Supervision
- Pastoral Care
- Rabbinical Services



Residential Aged Care

Honouring tradition, enhancing lives

378 residents



594,304
hours of care to residents



413,910



meals provided



135,667
total bed days

At Jewish Care, we remain committed to delivering exceptional, person-centred aged care grounded in Jewish values, dignity and belonging. During FY26, our three residential homes continued to provide high-quality care, while responding to increasing demand from our community. Growth in occupancy, care delivery and resident activity reflects the trust placed in our services and the dedication of our people.

STRENGTHENING OUR WORKFORCE

During FY26 we delivered 594,304 hours of direct care, supporting 378 residents across 135,667 occupied bed days. Through continued investment in recruitment, leadership development and workforce planning, we strengthened our permanent workforce, while continuing to reduce reliance on agency staff. This has improved continuity of care and fostered the trusted relationships that underpin our Hand-in-Hand™ model of care.

> "From the moment I arrived, I felt welcomed into a genuine community. The care, kindness and respect shown every day make Jewish Care feel like home, where my traditions are honoured and I feel connected, valued and safe."
>
> Resident, Jewish Care Residential Aged Care

MAKING OUR HOMES HAYMISH

Creating warm, welcoming and culturally connected homes remains central to everything we do. Across our three residences we continued to enhance lifestyle experiences, memory support environments and communal spaces, ensuring every resident feels safe, valued and connected. Our homes celebrate Jewish traditions every day, providing familiar routines, meaningful engagement and a genuine sense of belonging.

CLINICAL EXCELLENCE AND INNOVATION

FY26 was a year of significant clinical transformation. We implemented the strengthened Aged Care Quality Standards and prepared for the commencement of the new Aged Care Act, ensuring our services remain contemporary, compliant and focused on quality outcomes. Investment in clinical leadership, digital systems and workforce capability strengthened governance, improved care planning and enhanced resident outcomes. We also commenced our medication administration reform program, positioning Jewish Care to further improve clinical efficiency while maintaining exceptional standards of care.

NOURISHMENT AND WELLBEING

Food remains central to health, wellbeing and Jewish life. During FY26 our catering teams prepared an estimated 413,910 freshly cooked kosher meals, ensuring residents enjoyed nutritious, culturally appropriate dining experiences. Ongoing resident feedback, menu reviews and governance oversight continue to shape a dining experience that reflects resident preferences, while maintaining high standards of quality and hospitality.





INVESTING IN OUR HOMES

Throughout FY26, we continued investing in our residential environments to ensure they remain safe, comfortable and welcoming. We brought laundry services in-house, improving quality, responsiveness and operational efficiency. We completed a new roof at Gary Smorgon House, protecting and enhancing the long-term sustainability of the home. We also undertook minor refurbishments across all three residential homes, including upgrades to living spaces, resident rooms and shared areas to further enhance comfort and the resident experience.

LOOKING AHEAD

As demand for residential aged care continues to grow, Jewish Care remains focused on delivering exceptional, values-based care that enables older people to live with dignity, independence and purpose. Our priorities for FY27 include embedding the new Aged Care Act, continuing workforce development, expanding innovative models of care and further enhancing the resident experience across all three homes.

RESIDENTIAL AGED CARE PERFORMANCE

Metric	FY24/25	FY25/26	Change	% Change
Hours of care	567,279	594,304	+27,025	+4.76%
Total residents	366	378	+12	+3.28%
Bed days	127,928	135,667	7,739	+6.05%
Meals served	400,770	413,910	+13,140	+3.28%







Community Aged Care

A partnership for independence at home

1436
clients supported

329,717
hours of in-home care

558
Support at Home clients

260
support workers

At Jewish Care, we believe every older person deserves the opportunity to live with dignity, independence and connection in their own home, if that is what they choose. Our Community Aged Care services are built around this belief. We listen to our clients, understand what matters to them and work alongside them to provide care that is safe, personalised and empowering. It is a partnership, supporting people to live well at home, maintain their independence and stay connected to the people and communities that matter to them.

In FY26, we supported more than 1,400 clients across the community, delivering 329,717 hours of service. Our services span the full spectrum of in-home support, from assistance with daily living and personal care to clinical care, health and wellbeing programs, social connection and reablement.

We supported 492 clients through Home Care Packages before November 2025, 558 clients through Support at Home following its introduction in November 2025, 740 Commonwealth Home Support Programme clients and 399 Claims Conference clients, providing tailored, person-centred support to meet individual needs. Many clients were supported through more than one program, including through the move from Home Care Packages to Support at Home.

Our in-home services help clients remain safely at home while maintaining mobility, independence and wellbeing. Clinical services include nursing, skin integrity monitoring and health assessments, while our health, wellness and reablement programs provide allied health support, exercise and rehabilitation activities that build strength, function and confidence.

We also recognise that wellbeing is about more than physical health. Weekly social support groups and community outings, delivered in two languages, helped clients stay connected, participate in community life and maintain a strong sense of belonging. These services also provide reassurance and peace of mind for families.

The introduction of Support at Home on 1 November 2025 made FY26 a year of significant change. We focused on supporting both clients and staff through the transition, while maintaining continuity of care and strengthening our approach to service delivery. A key milestone was the introduction of a new standardised service agreement, with 98 per cent of clients receiving Home Care Package services from Jewish Care signing on to continue their services under the new funding model.

We also strengthened our leadership and operating model, introducing three 'Head of' positions spanning the client journey through Jewish Care: Care: Welcome & Enablement, Partnerships & Programs, and Practice Excellence. This model is designed to create greater accountability, consistency and support for clients and staff at every stage of their experience.

To further strengthen the quality and safety of care delivered in clients' homes, we launched Ausmed in September 2025, centralising staff compliance and training. In FY26, 98 per cent of staff were active users of the platform, enabling our workforce to access and document their training in manual handling, CPR, first aid, skin integrity and dementia care, helping ensure our workforce is equipped to deliver safe, confident and high-quality care.

As aged care continues to evolve, Jewish Care will continue to listen, adapt and respond to the changing needs of our community. We will build on the foundations established this year to strengthen the client experience, support greater independence and deliver care that is personal, connected and responsive.

Above all, our focus remains simple: supporting every client to live with dignity, independence and connection, in the place they call home.

Social Services

Standing with our community

739
psychology sessions, more than double last year

336
social work referrals, up 17%

91 people
placed into employment

$184,750
returned to the community in psychology fees





26 parents
in our small-group Tuning in to Kids parenting program

306 Empower loans worth
$2.4 million

162
financial counselling referrals more than **$200,000** of debt waived



142
people safely housed, including 30 children

FY26 asked more of our community than any year in recent memory. The attack at Bondi in December, continuing conflict in Israel and a sustained rise in antisemitism changed what people needed from us, while cost-of-living pressure kept many families under strain.

Demand rose across every part of Social Services, and our teams were there to meet the need.

SOCIAL WORK

Our team responded to 336 referrals, an increase of more than 17 per cent on the previous year, and provided 88 secondary consultations to people seeking advice and information. A newly created intake and assessment role cut our response time to clients from five days to two. Our duty social workers continued to provide an immediate response to people contacting Jewish Care in distress, supporting callers with de-escalation and safety planning and connecting them to specialist services where needed. Through the Integrated Family Services program, funded by the Victorian Department of Families, Fairness and Housing, we met every target set for us.

PSYCHOLOGY

Demand for psychological support grew faster still. Referrals rose by 62 per cent and the number of clients more than doubled, from 49 to 106. Our provisional psychologists delivered 739 sessions, up from 335 the year before, with no increase in resources. Because the service is free, this represented $184,750 in savings to Jewish Victorians, more than twice last year's figure.

MENTAL HEALTH AND WELLBEING

In response to the growth in antisemitism and its impact on mental wellbeing, we expanded our Mental Health and Wellbeing Program to include mental health social work, clinical counselling and psychology services, delivered both in person and online, and available in Hebrew, Russian and English. Our Community Engagement Lead also provided much-needed opportunities for connection and support for Jewish community members living outside Melbourne's south-eastern suburbs. We are grateful to South Eastern Melbourne Primary Health Network for the funding that made this possible through support from the Commonwealth Government.

LISTENING TO YOUNG PEOPLE

Jewish Care, in partnership with a group of passionate young people, co-designed a youth mental health survey that attracted more than 100 responses. Young people in our community said that antisemitism was the challenge they faced most often, ahead of bullying and study pressure.

YOUTH ASPIRE

Our youth mentoring program continued to grow. There were 15 young people who took part over the year, ten new mentor and mentee matches were made, and 13 matches were active at year's end. One mentee said his mentor had been there, not just as a mentor but as someone who consistently "showed up", helping him find perspective in difficult moments and face adversity with resilience. The year included an end-of-year dinner at Kimberley Gardens and an adventure day at Treetops.

YOUNG ACHIEVERS

The Young Achievers Program is a group-based mentoring and social connection program for high-achieving students in Years 10 to 12. Twenty-five students joined the program in FY26, 21 of them from non-Jewish schools. Through the year, participants took part in a challah bake, a visit to the Jewish Museum, volunteering with The Giving Kitchen and a shared Shabbat dinner. With a focus on strengthening connection to community, participants have described how meaningful it has been to form new friendships within a safe and joyful Jewish space, particularly following the attack at Bondi. We are particularly grateful to our volunteer mentors, whose passion and dedication make the program possible.

FINANCIAL WELLBEING

Empower Interest-Free Loans grew to 306 active loans worth $2.4 million, with $1.55 million lent over the year across 103 approvals from 145 applications, and $1.62 million repaid by borrowers into the revolving fund. Fewer than six per cent of loans were considered 'at risk', well below the industry average of eight per cent, and a new online loans management system replaced a largely paper-based process. We expanded our Financial Capability and Wellbeing program to help people improve their financial literacy through our Cash Course and individual coaching, and ran Energy Day pop-ups to help people understand their utility bills and apply for grants where possible. In our Financial Counselling program, we saw an increase in clients carrying ATO and Owners Corporation debt, and negotiated more than $200,000 in debt waived with banking and finance institutions. The Harold Webster Scholarship supported five young people through their studies.

EMPLOYMENT

Our Employment Centre received 155 referrals, including 106 new clients, and achieved 91 job placements. A new bi-monthly networking program connected job seekers with guest speakers and peers, attracting around 20 participants at each session. The Navigator program, which supports people with disability into employment with small and medium-sized businesses, received funding from the Department of Social Services for a sixth year.

HOUSING

By the end of the year, 142 people including 30 children, were living in Jewish Care and partner properties across 115 homes. We received 94 referrals, supported 18 people to transition to alternative housing, and welcomed 16 new tenants. We completed significant upgrades to ageing housing stock, including the full renovation of three flats and ceiling repairs across 12 properties. In response to the rise in antisemitic incidents, we secured funding to install secure fencing and gates at two of our residential sites.

WORKING TOGETHER

Our partnership with C Care was strengthened this year, enabling the continued provision of meals and pantry items when another provider withdrew from our food program. We also deepened our collaboration with Melbourne Jewish Charity Fund (MJCF) and Pathways, built community capability through Mental Health First Aid training delivered with organisations including Hineni Youth and Welfare, and facilitated family violence prevention sessions with Jewish congregations and Glen Eira Maternal and Child Health nurses.

> One mentee said his mentor had been there not just as a mentor, but as someone who consistently "showed up"

Impact Stories

A FRESH START AFTER LOSS

A couple in their 80s, renting privately and living on the Age Pension and a Carer Allowance, came to Empower Loans for help to pay off a credit card balance of more than $13,000. Several years earlier, their only daughter had moved in with them so they could care for her after she was diagnosed with a terminal illness. When she died, they used the credit card to pay for her funeral and related costs. The husband had undergone several surgeries in recent months, with more scheduled, and the couple had just received a notice to vacate, leaving them facing the cost of moving in a difficult rental market.

Empower Loans referred them to our Financial Counselling service. Our financial counsellor prepared a budget and asked the bank to reduce or waive the debt. Within three working days, the bank agreed to waive it in full, on that card and on a second card. In total, $19,597 of debt was waived.

"Thank you so much. For us, this is life-saving. After one meeting with you, I can't remember a day in the last few years when we were so happy."



SUPPORTING PARENTS CARING FOR CHILDREN WITH COMPLEX NEEDS

Several parents came to us while caring for children and young people living with significant mental health, developmental and physical health challenges. Many described living in a constant state of vigilance, worried about their child's safety, emotional wellbeing or future. The demands of caregiving had led to significant stress, social isolation and carer fatigue, and the complexity of coordinating appointments, schools, specialist services and family responsibilities left little room for parents to look after their own wellbeing.

Our response

Our social workers provided supportive counselling, practical support, advocacy and system navigation. We helped families coordinate care teams, understand service pathways, access available supports and develop sustainable plans that recognised both the needs of children and the wellbeing of parents. Above all, our work focused on strengthening each family's existing capabilities while reducing the burden on caregivers.

The impact

Parents reported feeling more supported, informed and connected to services. Families experienced greater stability, and children remained engaged with the specialist supports they need for their ongoing development and wellbeing. Through this collaborative planning, these families are better placed to navigate future challenges with confidence.

REBUILDING SAFETY AND CONNECTION AFTER DISPLACEMENT AND CHANGE

This year, our team supported families rebuilding their lives after experiences of violence, displacement, community disruption and financial hardship. Some had relocated to Victoria seeking greater safety and stability, while others were re-establishing themselves after periods of crisis that had interrupted their children's education, friendships and community life. Many faced overlapping challenges, including housing stress, financial insecurity, trauma and difficulty accessing disability or child-focused supports.

Our response

Our social workers provided a holistic response that met immediate needs while building pathways to longer-term stability. This included advocacy with schools and government agencies, support to access disability services, help navigating complex administrative processes, and ongoing emotional support. The team worked alongside educators, health professionals and community organisations so that families could reconnect with the supports they needed.

The impact

Families were able to re-establish routines, reconnect their children with education and community life, and access services that promoted safety and wellbeing. Parents reported feeling more hopeful about the future and more confident in their ability to support their children through change. These outcomes show the value of culturally informed, relationship-based social work that supports families not only through crisis, but through the longer process of recovery, adjustment and growth.

Disability Services

Choice, independence and belonging

168 **NDIS** participants supported

Up from **126**

4683 hours of support coordination

135 support coordination clients

3 new **Supported Independent Living** homes opened

98% of staff completed required training

53 **Daily Living Supports clients**

FY26 was a year of growth and consolidation for Disability Services, delivered against significant change in the NDIS funding environment. Across the year we supported 168 people through the NDIS.

SUPPORTED INDEPENDENT LIVING

We opened three new homes during the year, in Mentone and Glen Eira, expanding the number of people we can help live independently with the right assistance around them. The three homes now support six residents, four of whom are new to Jewish Care. Each home is built around the individual needs of the people living in it, and the growth reflects sustained demand from families seeking arrangements that will work for their loved one in the long term.

SUPPORT COORDINATION

Our team delivered 4,683 hours of support to 135 clients, 90 per cent of them members of the Jewish community, welcoming 11 new clients over the year. Coordinators worked alongside clients to secure employment, find more suitable housing and improve the services they receive. A substantial part of the year's work involved helping clients manage tightening funding, and where decisions needed to be challenged, our team assisted clients through the Administrative Review Tribunal process, gathering evidence and giving families the confidence to argue their case.

PLAN MANAGEMENT

Eighty-five clients used plan management over the year, with an average of 76 active each month, and every new client came from the Jewish community. A joint project with our Finance team reviewed all processes end to end, identifying efficiencies and establishing the financial oversight the NDIS requires of the program.

DAILY LIVING SUPPORTS

The program grew from 45 to 53 NDIS clients and, in May, passed 2,000 hours of support delivered in a single month for the first time. Across the year, we delivered just under 20,000 hours of NDIS support, 1,522 hours through the Home and Community Care program and 1,234 hours through Linkages. The team also supported a number of clients through the difficult transition from Victorian HACC and Linkages funding onto the NDIS, maintaining continuity of care and responding flexibly to changing needs throughout a complex process.

SHORT TERM RESPITE

Changes to NDIS respite funding, including a new annual cap on subsidised respite, significantly affected how families were able to access short-term respite. We have begun redesigning the service to ensure it remains responsive and accessible within the new funding arrangements, working closely with participants and families on future service design. Optimising the delivery resulted in community uptake of our services from March to June.

NDIS REFORM

FY26 saw the commencement of significant NDIS reform. We reconfigured our systems and billing to meet the 2026-27 pricing changes and prepared for new SIL audit requirements from July 2026. In FY27 we expect further change, particularly to Supported Independent Living (SIL) commissioning arrangements, and we are advocating to ensure that ethno-specific providers like Jewish Care remain able to provide these supports. We remain focused on balancing sustainability with our core mission of culturally safe, connected care.





OUR PEOPLE

Investment in our workforce continued, with 98 per cent of staff completing their required training through Ausmed. A targeted recruitment approach has strengthened both the skills and the stability of our teams, and we continued to build capability in supporting participants with complex needs.

WORKING BETTER BEHIND THE SCENES

We brought rostering, intake and administrative support together into a single centralised team, removing duplication that had previously left each program solving the same problems independently. The result is a lighter administrative load for frontline staff and a more consistent experience for clients from the first point of contact. Since centralised referral tracking began in March, we have processed 82 referrals and responded to every one of them within 24 to 48 hours. Our first full year on the AlayaCare platform laid the reporting foundations that will make our data more accurate and more useful in the years ahead.

Our team delivered 4,683 hours of support to 135 clients, 90% of them members of the Jewish community, welcoming 11 new clients over the year.



Over the year our people completed 30,235 courses, representing 19,145 hours of learning across 454 different mandatory and non-mandatory courses



People and Development

Investing in the people who care

1068
EMPLOYEES
at 30 June 2026

273
new staff recruited

30,235
courses completed

19,145
hours of learning

454
courses delivered

$5 million
in salary packaging benefits for our people



902
employees salary packaging, 82% of the workforce

Jewish Care employs 1,068 people across residential aged care, community aged care, disability services, social services and the teams that support them. During FY26 we welcomed 273 new colleagues.

A NEW HOME FOR LEARNING

In September 2025, we implemented the new learning management system, Ausmed. Before the transition we successfully transferred more than 20,000 training records from the previous system and other sources, ensuring that employees' training history was retained and that the move was smooth. Over the year, our people completed 30,235 courses, representing 19,145 hours of learning across 454 different mandatory and non-mandatory courses, delivered both online and face to face. Among these, 100 employees completed First Aid training and 161 completed CPR, strengthening our workforce's skills, confidence and ability to provide safe and high-quality care to the people we support.

FAIR AGREEMENTS FOR OUR WORKFORCE

We successfully renegotiated the Aged Care and Nurses Enterprise Bargaining Agreement, an important outcome for the people who deliver care every day.

RESTRUCTURING FOR REFORM

Between August and October 2025 we undertook a significant restructure of the Community Aged Care team to align it with the new Support at Home operating model, ensuring the right roles were in place before the reforms commenced in November.

BENEFITS THAT MAKE A DIFFERENCE

Salary packaging delivered approximately $5 million in benefits for our staff over the year, an average of around $5,600 for each participating employee. By 30 June, 902 employees were salary packaging, representing 82 per cent of our workforce, with participation growing 4.6 per cent across the year. Employees also accessed savings across more than 3,700 retail brands covering groceries, fuel, travel, dining and everyday household expenses.

BUILDING THE SYSTEMS UNDERNEATH

Work commenced on a new human resources information system, which will bring recruitment, onboarding and employee records onto a contemporary digitally enabled management information system.

Strategy and Community Engagement

Building a stronger community together

$5.9 MILLION

raised through the 2026 Annual Appeal, an increase of more than **40%**

36

communal organisations consulted

Regular intergenerational school programs across all three homes



Jewish Care's focus is on building a healthy, resilient and inclusive Jewish community. We know we cannot do this alone and will work in partnership with our donors, media, volunteers and the communal organisations who share our commitment to a strong and united community.

STRATEGY

This year we launched *Jewish Care Victoria 2025 and Beyond*, our new strategy, to staff, donors and the community. This strategy provides a road map to our future and underpinning it are three promises to the community we serve: we are listening, we say yes and we care.

FUNDRAISING

The 2026 Annual Appeal raised $5.9 million, thanks to the outstanding generosity of our community. This was an increase of more than 24 per cent on the previous year, at a time when demand for our services rose across every part of the organisation. Three supporter-hosted events helped bring the Appeal to life. An evening hosted by Rosie Lew AM, to which 85 guests were invited, raised $168,081, and an event hosted by Susie Ivany OAM for 80 guests raised $67,308.

NEW FRIENDS OF MONTE

The New Friends of Monte lunch, held at Leonda by the Yarra, was supported by 282 guests and raised $46,000. We appreciate all the hard work from the committee in putting together this fantastic event.

GENERATIONS OF WOMEN

The Generations of Women Brunch, held at The Lincoln of Toorak, raised $41,000 through event proceeds and the raffle. We thank the Spotlight Foundation and Gandel Foundation for sponsoring the event and the committee for it's tireless work.

GESHER

This year saw the launch of the Gesher Generation, bringing together the next generation of donors. Thanks to our generous hosts, Adam Joel and Shelley Klein, we held a launch event at which Liam Stocker (AFL player), Jacqui Louder (sports psychologist, formerly of Collingwood) and Dion Szer (Senior Clinical Psychologist, Jewish Care) spoke about mental health. The event was attended by 107 people, 35 of them new to Jewish Care events, and raised $39,253. It also helped younger members of the community understand the vital work Jewish Care does every day.

STAYING CONNECTED

We launched Generation to Generation, a monthly newsletter sharing life inside our homes and highlighting our collaborations with community organisations. By year end, the newsletter had reached its eleventh edition and was distributed to more than 3,600 households each month.

Our community emails achieved open rates of around 50 per cent, well above the not-for-profit benchmark of 35 to 45 per cent. In April, Jewish Care Mental Health reached the top of Google search results, making support easier to find for those seeking help. By June, our website was attracting around 14,000 visits each month, with the Jewish Calendar and Holy Days page remaining the most visited. We also maintained a strong presence in the Australian Jewish News through advertising, advertorials and editorial coverage.

INTERGENERATIONAL CONNECTION

Promoting intergenerational activity was a focus this year, with students from Yavneh College, King David School and Mount Scopus Memorial College running regular programs across our three homes. Students and residents shared activities from

flower making to a reptile zoo, and many other schools visited over Purim and for general reading sessions. PJ Library was a particular highlight, with residents and young children engaging beautifully over storytelling.



COMMUNITY PARTNERSHIPS

Working with other communal organisations ensures we are all able to better serve the community. This year, Jewish Care surveyed 36 Melbourne communal organisations to gain a better understanding of community needs, as well as perceptions of Jewish Care. That feedback has informed our planning, both for our programs and for how we work alongside other organisations.

A major collaboration has been the Jewish Community Crisis Management Alliance, of which Jewish Care is a key member, responsible for both mental health support and material aid for the Jewish community. We also launched a women's cancer support group in collaboration with the National Council of Jewish Women, and have begun offering financial capability sessions with C Care.

LOOKING AHEAD

At Jewish Care we are driven by purpose and united in care. We extend our heartfelt thanks to the donors, hosts, partners and volunteers whose generosity of time, spirit and resources makes this work, and our collective impact, possible.



Volunteers

Given freely

254 VOLUNTEERS

5248 volunteer hours

59 new volunteers recruited

84 volunteer requests fulfilled

554 Hearts and Hands subscribers



13.5% growth in subscribers

Our volunteers gave 5,248 hours to Jewish Care this year. They drove residents to appointments and outings, sat and talked with people who needed company, ran activities, and turned up week after week simply because it mattered to them.

RECRUITMENT AND GROWTH

We onboarded between five and 20 new volunteers each month, maintaining an active base of around 254 people and recruited 59 new volunteers over the year. We fulfilled 84 requests for volunteer support from across the organisation, strengthened our collaboration with the Talent Acquisition team, and continued supporting volunteer supervisors with recruitment, placement and role development. Our Volunteer Driver Program expanded through targeted recruitment, training and RACV driver assessments, strengthening transport capacity across all three residential homes and enabling residents to get out into the community at least twice a week.

PROGRAMS AND ENGAGEMENT

Mitzvah Day in November brought more than 60 people together across our three homes. The Mitzvah Day Olympics united residents from all three homes for a day of activities and friendly competition, complemented by an Egyptian dance performance, singing by Temple Beth Israel, Israeli dancing and gardening activities.

Throughout the year, we also hosted a friendship outing, a Lag BaOmer gathering at Residential Home Carnegie, and two National Volunteer Week events: an afternoon tea and concert at Gary Smorgon House, and a visit to the Jewish Museum. Volunteers were also invited to special cultural and community events throughout the year.

SAFE, WELL-RUN VOLUNTEERING

We developed a comprehensive safety assessment tool and checklist for outings and community events with our Occupational Health and Safety team, and introduced a dedicated first aid backpack for off-site activities. We updated the Volunteer Handbook to reflect aged care reform, strengthened governance through a volunteer compliance matrix, and continued the organisation-wide implementation of Better Impact, our volunteer management system, including extensive data cleansing and enhanced compliance monitoring. We also contributed to Jewish Care's Rainbow Tick and Safeguarding Children reaccreditation by reviewing our policies, recruitment materials, interview guides and onboarding resources.

SYSTEMS AND RECOGNITION

The new MyImpact volunteer app gave volunteers better access to information and strengthened their connection to the program. We also contributed operational expertise to the volunteer recruitment component of JHub. Our quarterly Hearts and Hands newsletter grew its readership by 13.5 per cent, from 488 to 554 subscribers, while volunteering at Jewish Care was featured in the Australian Jewish News and on SBS Hebrew Radio. We also contributed to organisation-wide recognition initiatives, including the STAR Rewards and Recognition Night.

To every volunteer: thank you. The work you do is not additional to what Jewish Care provides. It is part of it.


MACCABI
BASKETBALL


MitzvahDay


CARING FOR OUR
COMMUNITY
YESTERDAY, TODAY & TOMORROW
Please Donate

Jewish Life

The rhythm of the year

635

events run by **Jewish Life Services**

318

main shul services for Shabbat and Yom Tov

Pastoral care for residents, clients and families

238 staff and volunteers at six **Learning Lunches**

Jewish Life Services exists so that the people in our care can go on living Jewish lives. Our rabbis, rebbetzins and pastoral care team hold services, mark the festivals, teach, sit with people who are unwell or grieving, and make sure that Shabbat still feels like Shabbat, whether someone is in their own home or in one of our residences. For many of the people we support, these rhythms are not something added on top of their care. They are the reason Jewish Care feels like the right place to be.

Over the year, Jewish Life Services delivered 635 events bringing residents clients and guests together. We also held regular Shabbat and Yom Tov shul services across our 3 homes. Our team delivered pastoral care to residents, clients and families across our homes and community services. Six Learning Lunches were attended by 238 staff and volunteers.

The year opened in the shadow of the second anniversary of 7 October. A memorial gathering at Residential Home Windsor brought together prayers, candle lighting, songs, speeches and a panel of guest speakers, livestreamed to Gary Smorgon House and Residential Home Carnegie so that residents in all three homes could take part together. A total of 187 people attended.

In November, Rabbi and Rebbetzin Wainstein curated an exhibition at Residential Home Carnegie showcasing the work of resident Jacqueline Hoffman. Around 100 people attended, with several artworks sold. A portion of the proceeds was donated to Israel and the Carnegie shul. Later that month, our team joined the Walk Against Family Violence at Caulfield Park.

December brought grief. On the day after the attack at Bondi, special prayer gatherings were held at Residential Homes Windsor and Carnegie, with prayers, speeches and quiet reflection. Over 100 people attended. In the days that followed,

We held 318 main shul services across Shabbat and Yom Tov.





our Head of Jewish Life, Rabbi Yoseph Nerenberg, was invited to sing at a Chanukah solidarity gathering at the Alfred Hospital, attended by more than 200 people.

In February, our rabbis travelled to a rabbinic conference in Sydney to connect with colleagues from across Australia and New Zealand and to stand in solidarity with the Sydney Jewish community.

There was joy as well. In January, Gary Smorgon House hosted the Bar Mitzvah of Bentzy Nerenberg, with 64 residents and 113 guests present. Holding a lifecycle event inside one of our homes meant residents were not spectators to somebody else's simcha but part of it, embodying the sense of inclusion and belonging that sits at the heart of Jewish Care. In February, more than 1,600 mini Purim food packages were packed for residents, clients and staff at a Purim Packing Bee. In May, a new weekly Friday night minyan was established at Residential Home Windsor, joining those already running at Gary Smorgon House and Residential Home Carnegie.

Late in May, we lost Inder Singh, who for many years served as Head Nurse at Gary Smorgon House. Rabbi Nerenberg spoke at her funeral, and Gary Smorgon House held a memorial gathering in her memory, attended by 60 people and featuring candles, prayers in Hebrew and English, and reflections from those who had worked alongside her.

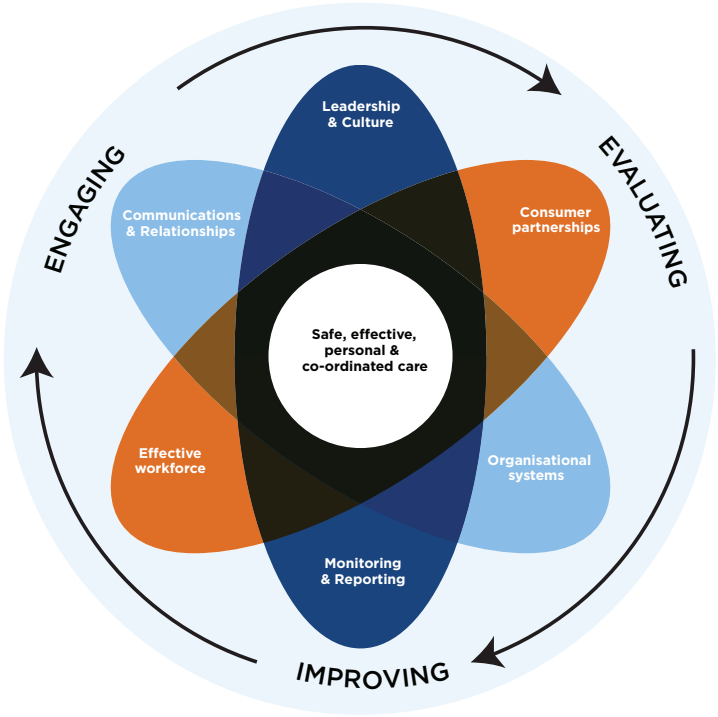
The year closed at the Gary Smorgon House shul with a book launch for Dr Ian Katz's three-part series on Jewish theology, attended by 102 people including residents, shul members, communal rabbis and dignitaries.

Prayers and packing bees, exhibitions and book launches, a Bar Mitzvah and a funeral. Across all of it, the same purpose: that Jewish life continues, in every season and in every circumstance.



Clinical Governance, Risk & Experience

Governance that puts people at the centre



At Jewish Care, our Clinical Governance Framework provides the foundation for safe, effective and person-centred care and services. Guided by our Jewish Care values and informed by contemporary best practice, the framework supports strong leadership, accountability and oversight across quality, safety, consumer experience and risk management. Against a backdrop of significant aged care reform, increasing regulatory requirements and multiple accreditation activities, working collaboratively with teams across Jewish Care enhancing quality, safety, compliance and consumer engagement, ensuring residents, clients and families remain at the centre of care and service delivery.

PARTNERING WITH CONSUMERS

Our Consumer Advisory Committee continued to provide valuable insight and advice, ensuring the voices and lived experiences of residents, clients and families informed organisational decision-making and service improvement. We made significant progress in developing a Consumer Partnership Framework, which will provide a consistent organisational approach to consumer engagement and support meaningful involvement in governance, service design, evaluation and continuous improvement. We also launched refreshed Your Say feedback resources, including new brochures, posters, feedback forms and website content, designed in consultation with consumers to make it easier for people to tell us what is working and where we can improve.

Extensive work was undertaken across the organisation to prepare for implementation of the new Aged Care Act and the Support at Home reforms, reviewing policies, procedures, governance arrangements and operational practices. Work also commenced on developing a comprehensive framework to strengthen oversight of third-party and associated service providers, an important step in meeting our obligations under the evolving legislative environment, while maintaining visibility and accountability for services delivered on our behalf.

ACCREDITATION AND COMPLIANCE

During the year Jewish Care maintained accreditation and certification against a range of external standards and regulatory frameworks, including the Aged Care Quality Standards, NDIS Practice Standards, Human Services Standards, Rainbow Tick Standards and the Australian Childhood Foundation Safeguarding Children Program. Significant organisational effort was directed towards the Claims Conference Audit and extensive preparation for the NDIS mid-term review audit, involving collaboration between operational teams, Clinical Governance, People and Development and corporate support services. We also completed annual review activities associated with the Safeguarding Children Program and progressed preparations for Rainbow Tick reaccreditation.

BUILDING WORKFORCE CAPABILITY

Jewish Care strengthened its clinical education program through targeted initiatives designed to enhance staff knowledge, confidence and competence. The Topic of the Month initiative focused on high-risk clinical areas and supported practical application of evidence-based care practices, with initial topics including skin integrity, pressure injury prevention and clinical assessment, and strong staff engagement across residential aged care, community aged care and disability services.

ADVANCING QUALITY AND SAFETY

The Directorate continued to strengthen the systems that support quality, safety and organisational learning, with a focus on incident management and investigation, policy governance, enterprise risk management and performance monitoring through audits and governance reporting. Work commenced to explore clinical governance digital transformation, which aims to improve the management and integration of incidents, feedback, audits, risks, actions and compliance activities while enhancing organisational visibility of performance. We also continued to strengthen improvement capability through leadership standard work tools, improved performance reporting and greater use of data to inform decision-making.

LOOKING AHEAD

As Jewish Care continues to navigate a period of substantial reform and regulatory change, the Directorate remains focused on strengthening governance systems, supporting accreditation readiness, enhancing consumer partnerships and building organisational capability, ensuring we remain well positioned to deliver person-centred, high-quality services that meet the evolving needs of residents, clients, families and the community.



Treasurer's Report

On behalf of the Chief Executive and the Committee of Management ('The Board'), I am pleased to present a summary of Jewish Care (Victoria) Inc's financial results for the year ended 30 June 2026.

Our financial statements give a true and fair view of the financial position of the organisation as at 30 June 2026, and of its financial performance and its cash flows for the year then ended, in accordance with Australian Accounting Standards – Simplified Disclosures Framework, Australian Charities and Not-for-profits Commission (ACNC) Act 2012 and the Associations Incorporation Reform Act 2012.

Statement of Financial Position – Key Items	As at 30 June 2026 $'000	As at 30 June 2025 $'000
Total Assets	308,481	288,487
Total Liabilities	(124,709)	(116,109)
Net Assets	**183,772**	**172,378**
Reserves	122,380	103,529
Accumulated Funds	61,392	68,849
Total Equity	**183,772**	**172,378**

TRADING PERFORMANCE

The past year has posed significant challenges, yet our resilient culture, effective leadership, and commitment to clinical governance, care and support for our residents and clients have enabled us to meet the multifaceted demands throughout the organisation. Jewish Care has reported a loss of $7.5 million for the year ending 30 June 2026, compared to a loss of $7.7 million last year; however, I note the Operating Loss significantly improved to $0.1 million for the year ending 30 June 2026, compared to a loss of $1.2 million last year.

We continue to witness an unprecedented demand for our services within the community. Our strategic foundation and future success revolve around placing our residents and clients at the core of all our actions. This endeavour is made possible through the dedication of our 1,000+ employees and volunteers who tirelessly collaborate with residents, clients and their families to fulfil our vision to together build and support a healthy, resilient and inclusive Jewish community

Our financial and operational results for FY2026 were favourably impacted by an increase in revenue from fees, charges and government subsidies, while managing increases in expenses, including in salaries and wages due to the increases in wage rates following the Fair Work Commission decisions.

With the generous support of the community, Jewish Care has been able to provide much needed services to those in the community. A summary of key fundraising and donations over the past six years is set out in the table to the right.

Amid these conditions, we have remained focussed on ensuring our residents, clients and employees are safe, as we continue to advocate for sustainable aged care and disability sectors that will meet the expectations of current and future generations.

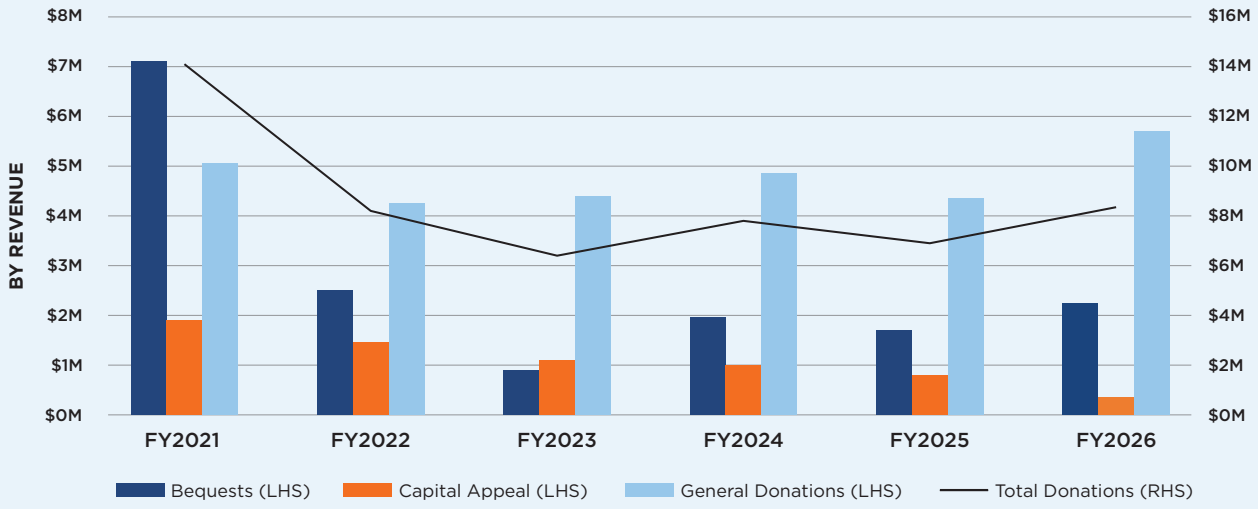
KEY HIGHLIGHTS OF THE YEAR

The key highlights for the year were as follows:

- Reduction in debt owed to banks by $7.2m, to $14.6m as at 30 June 2026
- Residential Aged Care occupancy increased from a monthly average of 92.4% for June 2025 to 95.4% in June 2026
- Cash and cash equivalents increased by $1.3m
- The increase in Total Liabilities is due to the increase in refundable deposit liabilities by approximately $12.4m. This is offset by the continued paying down of external debt and the increase in cash
- Increase in the revaluation of land and buildings by $18.9m
- Improved loss from operating performance by $1.1m to ($0.1m)

Profit and Loss – Key Items	FY2026 $'000	FY2025 $'000
Revenue	125,867	115,421
Operating Gain / (Loss)	(117)	(1,188)
Net Surplus / (Deficit)	**(7,457)**	**(7,730)**
Bequests	2,245	1,692
Capital Appeal	350	777
General Donations	5,732	4,372
Total Donations	**8,327**	**6,841**

Fundraising Revenue



In closing, I am pleased to report that despite all the challenges we have faced over the past year, I believe we are in a strong position heading into the new FY2027 year with a very capable Chief Executive, Executive Leadership Team and capable and committed team of employees and volunteers.

I would also like to acknowledge and sincerely thank Sharon Gdanski for her outstanding service as Treasurer from 2019 to early 2026. During this time, she provided diligent stewardship, sound financial oversight and unwavering commitment through a period of significant challenge and change. Her leadership has contributed to strengthening the organisation's financial position and helping to establish a more positive and confident outlook for the future. On a personal note, I am deeply grateful for Sharon's support during the Treasurer transition, and for the generosity with which she shared her knowledge, experience and commitment to ensuring continuity in this important role.

I am grateful for the extraordinary commitment, dedication, passion and care shown by all our employees and volunteers at Jewish Care. Their support and dedication are the key to our ongoing success.



Justin Greenstein
Treasurer

Financial Statements

Consolidated Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2026

	2026	2025
	$	$
Fees and charges	43,058,429	41,430,321
Government subsidies	65,461,520	60,615,867
Other revenues	17,347,822	13,375,195
Total revenues	**125,867,771**	**115,421,383**
Employee benefits expenses	(79,747,323)	(72,976,282)
Depreciation and amortisation expenses	(7,295,790)	(7,189,332)
Community development expenses	(323,756)	(483,052)
External services expenses	(19,094,317)	(17,482,973)
Food expenses	(2,979,433)	(2,711,915)
Repairs, maintenance and cleaning expenses	(4,997,234)	(4,125,580)
Medical and other supplies	(1,173,352)	(1,225,358)
Consulting expenses	(1,771,746)	(1,153,996)
Energy expenses	(1,164,000)	(1,139,715)
Laundry expenses	(379,963)	(671,863)
Other expenses	(7,057,973)	(7,449,133)
Total operating expenses	**(125,984,887)**	**(116,609,199)**
Operating Surplus/(Deficit)	**(117,116)**	**(1,187,816)**
Finance income	513,256	422,737
Finance costs	(7,853,107)	(6,964,473)
Net finance cost	(7,339,851)	(6,541,736)
Surplus/(Deficit) before tax	**(7,456,967)**	**(7,729,552)**
Income tax expense	–	–
Surplus/(Deficit) from continuing operations	**(7,456,967)**	**(7,729,552)**

Other comprehensive income

Item that will not be reclassified to profit or loss:

Revaluation of land and buildings	18,850,911	(1,738,543)
Other comprehensive surplus/(deficit) for the year	**18,850,911**	**(1,738,543)**
Total comprehensive surplus/(deficit) for the year	**11,393,944**	**(9,468,095)**

Consolidated Statement of Financial Position for the year ended 30 June 2026

	2026 $	2025 $
Current assets		
Cash and cash equivalents	13,800,042	12,545,798
Trade and other receivables	8,093,360	7,046,330
Financial assets	612,880	592,053
Other assets	629,997	596,572
Total current assets	**23,136,279**	**20,780,753**
Non-current assets		
Trade and other receivables	1,011,282	1,153,845
Other assets	27,847	14,764
Property, plant and equipment	284,125,674	266,221,888
Intangible assets	180,161	315,444
Total non-current assets	**285,344,964**	**267,705,941**
Total assets	**308,481,243**	**288,486,694**
Current liabilities		
Trade and other payables	7,345,959	6,857,095
Contract liabilities (deferred income)	4,760,416	2,310,733
Provisions	8,109,281	7,347,656
Interest-bearing loans and borrowings	85,097	37,061
Refundable accommodation deposits	87,563,079	75,210,910
Total current liabilities	**107,863,832**	**91,763,455**
Non-current liabilities		
Trade and other payables	–	445,012
Provisions	2,003,088	1,958,272
Interest-bearing loans and borrowings	14,842,450	21,942,026
Total non-current liabilities	**16,845,538**	**24,345,310**
Total liabilities	**124,709,370**	**116,108,765**
Net assets	**183,771,873**	**172,377,929**
Equity		
Reserves	122,379,562	103,528,651
Accumulated funds	61,392,311	68,849,278
Total equity	**183,771,873**	**172,377,929**

Board of Governance



ADAM JOEL
Co-President

Adam is the Executive Director of Geomax Capital.



SIMONE SZALMUK-SINGER
Vice President

Simone is the Chief Executive Officer and a Director of the Erdi Foundation.



SHARON GDANSKI
Assistant Treasurer

Sharon is a certified practising accountant (Australian & New Zealand).



STEVEN KLEIN
Secretary

Steven is a commercial lawyer, specialising in mergers and acquisitions.



FIONA GRINWALD
Co-Opted Director

Fiona is an experienced executive who has held senior leadership roles across government, health and community settings.



MICHAEL SCHOENFELD
Director

Michael is a Chartered Accountant specialising in advising high net worth families and groups.



DAVID SLADE
Director

David is a registered pharmacist and the proprietor of a large network of pharmacies across Australia.



LISA KENNETT OAM
Co-President

Lisa is a specialist consultant in conflict resolution and has worked across a variety of commercial areas.



JUSTIN GREENSTEIN
Treasurer

Justin is a Chartered Accountant and leads ANZ Bank's Corporate Venture Capital unit.



DANIEL HOUSEMAN
Co-Opted Director

Daniel is a strategy and transformation executive with expertise in financial services and technology.



PROFESSOR SHARON GOLDFELD AM
Director

Sharon is a Developmental Paediatrician, Public Health Physician and internationally recognised child health researcher.



REBECCA JAFFE
Director

Rebecca is a Partner at HWLE Lawyers with more than 20 years' experience in commercial disputes and regulatory investigations.



ANDREW SCHWARTZ
Director

Andrew is the Co-Founder and Group Managing Director of ASX-listed Qualitas Limited.

Acknowledgements

Thank you to our donors

On behalf of the thousands of people whose lives have been forever changed, we extend our warmest thanks and deepest gratitude to all our donors and benefactors for their contributions to Jewish Care.

Thank you to our community partners

Jewish Care appreciates the support of the community organisations, companies and individuals on collaborating with us and strengthening the work we do for our community.

JCV LIFE GOVERNORS

Jewish Care Life Governors are recognised for their outstanding service and assistance to the organisation.

Jeffrey Appel OAM
Rodney Benjamin OAM z'l
Andrew Blode AM
Philip Brass AO
Debbie Dadon AM
Melissa Davis
Mike Debinski OAM
Michael Dubs
Jacob Fajgenbaum
Nathan Fink z'l
Assoc. Prof David Fonda
Barry Fradkin OAM
Arthur Goldsmith z'l
Geoffrey Green OAM
Paula Hansky OAM z'l
Susie Ivany OAM
Bronka Kaplan z'l
Louis Klein z'l
Deanna Levin
Marion Lippman z'l
David Mandie AM OBE z'l
Philip Mayers AM
Max New z'l
Liz Nissen
Delysia Pahoff OAM
Assoc. Prof Leslie Reti AM
Bruce Rosengarten
Robert Salter z'l
Shirley Samuel z'l
Alan Schwartz AO
Robyne Schwarz AM
Dr John Serry
Phillip Shulman OAM z'l
Rosalie Silverstein OAM
Graham Slade AO
Meryl Slutzkin z'l
Rachel Smith z'l
Jack Smorgon AO z'l
Robert Smorgon AM z'l
Val Smorgon OBE
David Southwick z'l
Roy Tashi OAM z'l
Lilly Weiss z'l
Joseph West z'l
Dora Wittner z'l
Avram Zeleznikow OAM z'l
Masha Zeleznikow OAM z'l
Heinz Ziffer z'l

ESTATES

We are grateful to the following benefactors, whose dreams and wishes live on through their legacy gift to Jewish Care over the past year.

Joseph M Augen Charitable Trust
Estate of Fay Bathgate
Louis Berner Estate
Estate of the Late Anna Binko
Evans and Partners Foundation
Estate of the Late Katharina Franks
Estate of the late Sylvia Gelman
Abraham Harris Trust
Estate of the late Mary Hirsh
Estate of Deborah Joselson
Dr David and Jennifer Komesaroff Endowment
Joseph Kronheimer Charitable Fund
Joseph & Kate Levi Charitable Trust
Estate of late Barbara Rabinov
Albert Spatt Charitable Trust
Estate of the late Netta Rebecca Warda
Harold Allan Webster Charitable Trust
Henry Herbert Yoffa Charitable Bequest

MAJOR DONORS

Jewish Care would like to thank our major donors for their generous contributions over the past year.

6A Foundation
Robert Alexander
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Department of Families, Fairness and Housing (DFFH) Supporting Child & Family Services, Support for Carers, Additional Respite for Carers, HACC PYP, and HACC Linkages

GIFTS IN-KIND

Thank you to our partners and to our community for your assistance and support.

In addition, we thank Gary Peer Associates, Besser & Co, and Kay & Burton for their wonderful support of advertising boards for our Annual Appeal

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Jewish Care continues to work alongside leading academic institutions, government bodies and private organisations. We recognise their enormous contributions in helping to drive ongoing improvements to service delivery.

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RMIT
Australian Catholic University
Holmesglen
St John Ambulance
Ausmed
Dementia Australia
Pride in Health
Alfred Health
Swinburne University
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We wish to thank these individuals for their time, compassion and generosity in supporting staff and clients of Jewish Care.






JewishCare
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Donate at www.jewishcare.org.au/donate

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Leaving a gift in your Will has the power to change lives and can help build a better tomorrow for our community.
Find out more at www.jewishcare.org.au/gifts-in-wills

VOLUNTEER

Help make a positive difference to the lives of others through volunteering. Learn new skills and make new friends.
Find out more at www.jewishcare.org.au/get-involved/volunteer

ANNUAL APPEAL

Every year we raise funds to provide essential social services. Our social services support vulnerable members of our community experiencing housing insecurity, unemployment, financial issues, family violence, mental health issues and parenting concerns. We also provide a range of educational and advocacy programs designed to strengthen community wellbeing.

JewishCare
Enriching Lives

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