Annual Financial Report

Directors' Report

Your Directors present their report on the Company for the year ended 30 June 2026.

Directors

Gerd Wilmer

President and Director
Chairperson of the Investment Sub-Committee
Chairperson of the Building Sub-Committee

Bachelor of Arts, University of New England. Director and Member of the Board since 2005. Founder and Managing Director of Landmark Travel in Manly, NSW for 47 years. He closed the business in 2025 and is now retired.

Richard Rosebery

Vice President and Director
Member of the Building Sub-Committee

Bachelor of Commerce, University of NSW and Bachelor of Fine Arts, National Art School. Member of the Board since 2023. Managing Director and CEO of Small Luxury Hotels of the World and Select Hotel & Resorts International for over 20 years. Experienced tourism and hospitality executive with a specialisation in strategic brand marketing. Now a practicing fine artist.

Chris Bennecke

Company Secretary and Director
Member of the Investment Sub-Committee

Diplom-Kaufmann (equal to MBA), University of Goettingen, trained banker, Graduate Australian Institute of Company Directors, Certified Internal Auditor. Director and Member of the Board since 2018. Non-executive Director on the Board of Suhner Australia Pty Ltd, Chair of the Rotary District 9675 Governance Committee, Chair of the Board Nomination Committee of the Institute of Internal Auditors (IIA) and Past Chair of the NSW Chapter Council of the IIA. Several years in corporate finance, 25 years in governance, internal audit and risk management across various industries and jurisdictions. Currently working as an interim Managing Director, risk and governance consultant.

Andy Luiskandl

Treasurer and Director
Member of the Investment Sub-Committee
Member of the Building Sub-Committee

Member of the Board since 2024 and Treasurer since 2025. As Treasurer, Andy leads the Board's oversight of AHVL's finances, investment portfolio and growth program.

Andy has over 30 years' experience in digital and business transformation in Australia and internationally, across health, care, retail and manufacturing. He is currently Chief Information Officer at Just Better Care, a national in-home aged care and disability support network of 3,000 people. He developed its whole-of-business transformation plan, which covers service expansion, care quality, innovation and commercial performance, with AI and digital as key enablers. He now oversees its implementation with local and global leadership.

Andy began his career with Coca-Cola, spending seven years in international roles and moving from Vienna to Sydney. He has held senior executive roles at The Smith Family, InvoCare, Greencross and other health and care organisations. He also founded and commercialised a multi-award-winning technology platform business whose clients included Unisys, Allianz and the International Union for Conservation of Nature. In 2019 he was named in the CIO50, CIO Australia's list of the country's top technology executives.

Andy holds a Master of Business and Technology from the University of Technology Sydney and is a Graduate of the Australian Institute of Company Directors (GAICD).

Clive Bailey

Director

Clive brings over 30 years of executive experience across financial services, insurance, banking, funds management, property and disability services. He has held senior technology and governance leadership roles at organisations including DEXUS, Perpetual and Sunnyfield, where he delivered significant operational savings, strengthened cybersecurity and modernised critical infrastructure.

A Fellow of the Governance Institute of Australia, the Corporate Governance Institute and the Institute of Chartered Secretaries & Administrators, and a Graduate of the Australian Institute of Company Directors, Clive combines deep governance expertise with strategic and

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operational insight. He currently serves as Executive Director of Unseen Intelligence and Exomnia Holdings Inc (US), and as a Board member of LocalKind Northern Beaches, alongside his role as a Director of Allambie Heights Village.

Colette Dolan

Director

Colette is an experienced healthcare leader with a postgraduate qualification in Management from the Australian Institute of Management, a Diploma in Management and Industrial Relations from Ireland, and a Diploma in Project Management. She began her career as a Registered Nurse, working across both paediatric and adult healthcare settings. Colette has held a range of senior nursing and leadership positions within private and public health services across Sydney. She currently serves as a Senior Nurse Manager in a national not-for-profit organisation, leading strategic healthcare initiatives, service improvement programs, and partnerships that enhance access to quality healthcare services.

Principal Activities

Allambie Heights Village Ltd. is a 'profit for purpose' (not-for-profit) Company Limited by Guarantee providing quality accommodation in our Retirement Villages and quality accommodation and care in our Residential Aged Care Facility. The Company has been firmly established in the community of Allambie Heights on Sydney's Northern Beaches since opening a Retirement Village in 1966 and subsequently the Residential Aged Care Facility in 1996.

The Company acquired William Charlton Village (Retirement Village) on 30 August 2016 and commenced building Bellburra, a Retirement Village, in 2023. Bellburra was completed during the 2025–2026 reporting period.

Allambie Heights Village Ltd., a public benevolent institution, is endorsed by the Australian Taxation Office (ATO) to access the following tax concessions:

- Income tax exemption
- GST concessions
- FBT concessions
- Deductible gift recipient

The Company's endorsement to access charity concessions, together with the date or period of effect, has been entered in the public register maintained by the Australian Business Registrar at abn.business.gov.au.

Mission Statement

The Company's mission statement is "to exercise the best possible duty of care, providing safe accommodation and facilities for residents cognisant of their health needs and rights, irrespective of sex, creed, colour, race or nationality".

The Company's Objectives are:

To provide quality accommodation to persons over 55 years within its retirement villages in accordance with the Retirement Villages Act 1999 No 81, the Retirement Villages Regulations 2025, the Residential Tenancies Act 2010 No 42 and as regulated by the New South Wales Office of Fair Trading.

To provide quality respite and permanent care and accommodation to older persons and to persons with dementia within the residential aged care facility in accordance with the Aged Care Act 2024, which commenced on 1 November 2025, and as regulated by the Commonwealth Department of Health, Disability and Ageing and the Aged Care Quality and Safety Commission (ACQSC).

To achieve these objectives, the Company implements the following strategies:

- Maximisation of occupancy within its residential aged care facility (42 rooms/42 bed licences).
- Maximisation of occupancy within the retirement villages (109 independent living units);
- Compliance with the Aged Care Act 2024 and the seven strengthened Aged Care Quality Standards, which commenced on 1 November 2025. During 2026, the Company commenced the renewal of its registration as a residential aged care provider under the new regulatory framework. As a Category 6 registered provider, the Company is required to undergo a renewal audit against the strengthened

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Aged Care Quality Standards as part of this process.

- Maximisation of accommodation payments for the residential aged care facility;
- Ensuring staff retention which is challenging for all providers of residential aged care facilities for reasons stated above, staff training/development, staff remuneration, which was increased significantly during the year for registered nurses in particular, making aged care competitive with hospitals and other health services. We have established ourselves as a workplace of choice and we continue to receive regular expressions of interest from people wishing to work with us. An increasing number of our staff have achieved 5, 10 and more years of service;
- During 2025–2026, staff hours, staffing and management resources continued to be reviewed in response to the changing needs of residents and the significant regulatory changes associated with the commencement of the Aged Care Act 2024 and the strengthened Aged Care Quality Standards. Workforce availability, particularly for registered nurses and skilled care staff, continued to present challenges across the aged care sector. Where agency staff are required, the associated costs and reduced continuity of staffing can affect financial performance and service consistency, and it remains our aim to minimise this requirement;
- Supporting our volunteers who enrich the lives of our residents and support the services that we provide and to increase the numbers of volunteers through recruitment;
- Assessment of the needs of all aged care residents to support accurate classification and government funding under the Australian National Aged Care Classification (AN-ACC). The Company continues to monitor changes to aged care funding, increasing operating costs and the changing care needs of residents, while ensuring that admissions are appropriate to the care and services the residential aged care facility is able to safely provide;
- The active promotion and marketing of our services so that we can plan appropriately with prospective residents and families when wishing and needing to move to our residential aged care facility and retirement villages. This ensures that we plan proactively for future income opportunities;
- Adding value to vacant retirement village apartments thereby increasing the entry contributions (apartment prices) and rents that we can charge and sustaining the short and long term viability of the organisation;
- Managing costs efficiently and effectively through an adherence at all levels of line management to budgetary cost controls;
- Negotiating best value from our contractors;
- Collaborating and networking with other providers to exchange experience and ideas that benefit our services and our industry;

Growth and Enhancement

On 30th August 2016, we acquired William Charlton Village, a retirement village of 55 independent living apartments on 3.7 hectares of land. We achieved Development Consent in 2022 to build 24 premium apartments plus amenities to the west of William Charlton Village, increasing our offerings, value and diversification. Construction of Bellburra commenced in October 2023 and was completed during the 2025–2026 reporting period. We have continued to renovate vacant apartments to our high standards, adding value to properties across our retirement villages.

In 2017, we achieved Development Consent to rebuild our residential aged care facility and expand the number of resident rooms from its existing 42 to 84 rooms. The Board and management decided during 2017 to place these expansion plans on hold as we prioritised the development of the William Charlton Village site which has resulted in the building of Bellburra. The Development Consent to expand the residential aged care facility was activated in late 2024, as it was due to expire. The Board and management continue to have plans for expansion of the residential aged care facility on hold, due to uncertain confidence among Australia's Aged Care Providers/Operators due to current Government policy, inadequate funding of the Industry, workforce shortages and construction costs.

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We continue to explore opportunities to expand our operations to achieve greater economies of scale, cost controls and increased income given that as an organisation, our residential aged care facility and retirement villages are in demand and we have a healthy waiting list. This strategy will allow us to respond to current and future demand as well as to grow and develop our revenue opportunities and overall sustainability.

Meetings of Directors

During the financial year, 9 meetings of Directors were held. Attendances by each Director were as follows:

	Number eligible to attend	Number attended
Mr Gerd Wilmer	9	9
Mr Chris Bennecke	9	9
Ms Deborah Chapman	9	8
Mr Richard Rosebery	9	9
Mr Andy Luiskandl	9	9
Mr Clive Bailey	4	4
Ms Colette Dolan	3	3

Directors' Benefits

No Director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Company with a Director, a firm of which a Director is a member or an entity in which a Director has a substantial financial interest.

Members' Liability

The entity is a Company Limited by Guarantee under the Corporations Act 2001. If the entity is wound up, the Constitution states that each member is required to contribute a maximum of $30.00 each towards meeting any obligations of the Company.

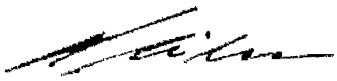
At 30 June 2026, the collective liability of the members was $630.00 for full members.

Auditors

Australian Audits & Corporate Services.

Auditor's Declaration of Independence

The Auditor’s Declaration of Independence as required under Section 307C of the Corporations Act 2001 is set on page 22.



Gerd Wilmer
President, Board of Directors
19 September 2026

Auditor's Declaration of Independence

AUSTRALIAN AUDITS
& CORPORATE SERVICES

AUDITOR'S DECLARATION OF INDEPENDENCE

To the Directors of Allambie Heights Village Ltd

In relation to our audit of Allambie Heights Village Ltd for the year ended 30 June 2026, I declare that, to the best of my knowledge, there have been:

(a) no contravention of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and

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

This declaration is in respect of Allambie Heights Village Ltd.

Australian Audits & Corporate Services

.....
Brian Taylor
Registered Company Auditor

Sydney

19 September, 2026

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T: (02) 9267 7771 | F: (02) 9267 3109 | E: brian@superscs.com.au
Liability limited by a scheme approved under Professional Standards Legislation

Income and Expenditure Statement

	Note	2026	2025
		$	$
Revenue and Other Revenue	4	**13,203,520**	**9,274,126**
Catering	5	(632,248)	(601,458)
Depreciation and Amortisation	5	(431,254)	(241,523)
Employment Expenses	5	(3,636,361)	(3,538,138)
Insurance	5	(322,933)	(278,430)
Repairs and Maintenance	5	(161,752)	(160,143)
Other operating expenses	5	(4,751,401)	(2,828,478)
Surplus / (Deficit) for the year		**3,267,571**	**1,625,956**
Other Comprehensive Income			
Asset revaluation deficit		-	**(431,689)**
TOTAL COMPREHENSIVE SURPLUS / (DEFICIT) FOR THE YEAR		**3,267,571**	**1,194,267**

The Accompanying Notes Form Part of these Accounts.

Statement of Financial Position

	Note	2026	2025
		$	$
Current Assets			
Cash and cash equivalents	7	4,092,205	471,996
Receivables	8	54,191	405,732
Financial assets at fair value	9	47,280,815	32,451,434
Prepayments and deposits		176,817	134,022
Total Current Assets		**51,604,028**	**33,463,184**
Non-Current Assets			
Property plant and equipment	10	59,485,614	53,380,217
Intangibles	11	10,000	10,000
Total Non-Current Assets		**59,495,614**	**53,390,217**
TOTAL ASSETS		**111,099,642**	**86,853,401**
Current Liabilities			
Payables	12	82,084,017	36,259,224
Provisions	13	315,858	332,507
Total Current Liabilities		**82,399,875**	**36,591,731**
Non-Current Liabilities			
Payables	12	-	24,861,884
Provisions	13	369,647	337,237
Total Non-Current Liabilities		**369,647**	**25,199,121**
TOTAL LIABILITIES		**82,769,522**	**61,790,852**
NET ASSETS		**28,330,120**	**25,062,549**
Equity			
Accumulated funds	14	24,362,526	21,094,955
Asset revaluation reserve	15	3,967,594	3,967,594
TOTAL EQUITY		**28,330,120**	**25,062,549**

The Accompanying Notes Form Part of these Accounts.

Statement of Changes in Equity

	Note	2026	2025
		$	$
Total equity at the start of the financial year		**25,062,549**	**23,868,282**
(Deficit) from asset revaluation		-	(431,689)
Total comprehensive income / (deficit) for the year		3,267,571	1,625,956
TOTAL EQUITY AT THE END OF THE FINANCIAL YEAR		**28,330,120**	**25,062,549**

Statement of Cash Flows

	Note	2026	2025
		$	$
Cash flow from operating activities			
Receipts from residents and government		9,785,436	7,281,329
Interest and dividends received		1,362,942	1,176,956
Payments to suppliers and employees		(9,558,169)	(8,051,280)
Net cash provided by operating activities	16	**1,590,209**	**407,005**
Cash flow from investing activities			
Purchase of property plant and equipment		(6,536,651)	(27,310,991)
Realisation (purchase) of investments		(12,346,383)	(909,331)
Net cash (used in) investing activities		**(18,883,034)**	**(28,220,322)**
Cash flow from financing activities			
Net Proceeds from residents deposits		45,774,918	750,136
Net Proceeds from loan facilities		(24,861,884)	24,861,884
Net cash provided by (used in) financing activities		**20,913,034**	**25,612,020**
Net increase (decrease) in cash held		3,620,209	(2,201,297)
Cash at beginning of the Year		471,996	2,673,293
CASH AT END OF YEAR	17	**4,092,205**	**471,996**

The Accompanying Notes Form Part of these Accounts.

Notes to and Forming Part of the Accounts

For the year ended 30 June 2026

1. Summary of Significant Accounting Policies
2. Financial Instruments
3. Significant Accounting Judgements, Estimates and Assumptions
4. Revenue from Ordinary Activities
5. Expenses from Ordinary Activities
6. Investment Income / (Loss)
7. Cash
8. Receivables
9. Financial Assets at Fair Value
10. Property, Plant and Equipment
11. Intangibles - Approved Resident Places
12. Creditors and Borrowings
13. Provisions
14. Accumulated Funds
15. Reserves
16. Reconciliation of Cash Flow from Operations with Operating Profit
17. Reconciliation of Cash
18. Capital Expenditure Commitments
19. Auditor's Remuneration
20. Segment Information
21. Fundraising
22. COVID-19

1. Summary of Significant Accounting Policies

Basis of Preparation

This financial report is a general purpose financial report that has been prepared in accordance with Australian Accounting Standards, including Australian Accounting Interpretations of the Australian Accounting Standards Board (AASB), the Corporations Act 2001 and the Australian Charities and Not-For-Profits Commission Act 2012.

The financial statements of Allambie Heights Village Ltd. also complies with International Financial Reporting Standards (IFRS).

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

Critical Accounting Estimates

The Directors evaluate estimates and judgements incorporated into the financial report based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the group.

a) Income Tax

The Company is exempt from income tax as it is an income tax exempt charity under section 50-5 of the Income Tax Assessment Act 1997.

b) Cash and cash equivalents

Cash on hand and in banks are stated at nominal value. For the purposes of the statement of cash flows, cash consists of cash at bank and investments which can readily be converted into cash. The Company had no bank overdrafts on 30 June 2026 (2025 $nil).

c) Receivables

Receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Short-term receivables with no stated interest rate are measured at the nominal amount due where the effect of discounting is immaterial. Collectability of receivables is reviewed on an ongoing basis and, where necessary, an impairment provision is recorded. Bad debts are written off as incurred.

d) Financial assets at fair value

Allambie Heights Village Ltd. classifies its financial assets after initial recognition and, when allowed and appropriate, re-evaluates them at each financial year end. The Company's investments are measured at "fair value through profit or loss". This classification applies to investments classified as “held for trading” and the investments are measured at fair value. Financial assets are classified as “held for trading” if they are acquired for the purpose of selling in the near term. Derivatives are also classified as “held for trading”. Gains or losses on these assets are recognised in the operating statement.

The Company's Managed Investment facilities are designated at fair value through profit or loss. These financial assets are managed and their performance is evaluated on a fair value basis, in accordance with the Company's risk management strategy.

Designation at fair value through profit or loss is consistent with the Company's risk management strategy because that strategy requires the Board to monitor the fair value of its managed investments as a basis for assessing the risk associated with the investments.

The movement in the fair value of the Managed Investment facilities incorporates distributions received as well as unrealised movements in fair value and is reported in the income statement line item ‘investment income (deficit)’.

e) Impairment of financial assets

All financial assets are subject to an annual review for impairment. An allowance for impairment is established when there is objective evidence that the Company will not be able to collect all amounts due.

Any reversals of impairment losses are reversed through the income statement, where there is objective evidence that the reversal is necessary.

f) Derecognition of financial assets and financial liabilities

A financial asset is derecognised when:
- the contractual rights to the cash flows from the financial assets expire, or
- the Company transfers the financial asset such that substantially all the risks and rewards are transferred or control of the financial asset is lost.

A financial liability is derecognised when the obligation specified in the contract is discharged or the obligation is cancelled or expires.

g) Consumable materials

Purchases of consumable materials, including food and other supplies, have been expensed in the year of purchase.

h) Fundraising Activities

The Charitable Fundraising Act 1991 and Regulations prescribe the manner in which fundraising appeals are conducted, controlled and reported in NSW. The amounts shown in note 21 are in accordance with the Act. Although the Act specifies that unsolicited donations, members' donations and bequests are not to be treated as fundraising income, they have been included in note 21 in the interests of full disclosure. Donations and bequests are reported as income when received by the Company.

No costs were incurred in earning fundraising income.

i) Property, Plant and Equipment

Property plant and equipment is carried at cost less any accumulated depreciation and any impairment in value. Property, plant and equipment are valued every three years with the most recent valuation being 30 June 2025.

At each reporting date, the Company assesses whether there is any indication that an asset may be impaired. Where an indicator of impairment exists, the Company makes a formal estimate of recoverable amount. Where the carrying amount of an asset exceeds its recoverable amount the asset is considered impaired and is written down to its recoverable amount.

At 30 June 2026, in the opinion of the directors the valuation of property, plant and equipment represents fair value.

The depreciable amounts of property, plant and equipment assets are depreciated on a straight line basis over their estimated useful lives using the following rates:

Building and Roads	1%
Furniture and Fittings	10%
Plant and Equipment	10%
Motor Vehicles	15%

j) Payables

Payables represent liabilities for goods and services provided to the Company. Short-term payables with no stated interest rate are measured at the original invoice amount where the effect of discounting is immaterial. Trade accounts payable are unsecured and are generally settled within their due date.

k) Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event. It is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions relate to employee annual leave and long service leave benefits. These liabilities are recognised and measured as the amount unpaid at the reporting date at current pay rates in respect of employees' service up to that date. Expenses for non-accumulating sick leave are recognised when the leave is taken and are measured at the rates paid or payable.

The outstanding amount of superannuation, which is consequential to employment, is recognised as liabilities and expenses where the employee entitlements to which they relate, have been recognised.

l) Revenues

Revenue consists predominantly of revenue from residents and revenue from investments. Retirement Village income is derived from periodical fortnightly or monthly rents and from retentions on Ingoing Contributions recognised monthly. Residential Aged Care Facility income is derived from resident government subsidies, resident fees and Daily Accommodation Payments (DAPs). Investment revenue is derived from interest and dividends from Managed Investment Portfolios and realised gains within the financial year.

m) Comparatives

Where necessary, comparatives have been reclassified and repositioned for consistency with current year disclosures.

n) Going Concern

The financial statements have been prepared on a going concern basis. The continued operations of the Company are dependent upon its ability to attract residents with the capacity to provide entry contributions and accommodation payments that may be required to replace entry contributions and accommodation payments in the normal course of business and to maximise Government Subsidies.

Allambie Heights Village Ltd. continues to refund all accommodation payments and all entry contributions

on time and in compliance with the Financial and Prudential Standards of the Aged Care Act 2024 and the Principles and involving compliance with Liquidity and Governance Standards.

o) Leasing

The adoption of the AASB 16 Standard, results where applicable, in Allambie Heights Village Ltd. recognising a right-of-use (ROU) asset and related lease liability in connection with all former operating leases except for those identified as low value or having a remaining lease term of less than 12 months from the date of initial application.

p) Disclosures

Allambie Heights Village Ltd. has recorded Resident accommodation payments and Resident entry contributions as current liabilities for the current financial year ended 30 June 2026 in accordance with Australian Accountancy Standard AASB 101 (69).

The comparatives for 30 June 2025 have also been disclosed as current liabilities.

2. Financial Instruments

Allambie Heights Village Ltd.'s principal financial instruments comprise of cash, investments, receivables, payables and funds held in trust. The Company manages its exposure to key financial risks in accordance with its risk management policy. The objective of the policy is to facilitate the effective management of potential opportunities and adverse effects.

The main risks arising from the Company's financial instruments are interest rate risk, credit risk and liquidity risk. The Company uses different methods to measure and manage the different types of risks to which it is exposed. These include monitoring levels of exposure to interest rate risk and assessments of market forecasts for interest rates. Ageing analyses and monitoring of specific credit allowances are undertaken to manage credit risk, and liquidity risk is monitored through the development of budgets.

Primary responsibility for identification and control of financial risks rests with the Board.

a) Financial instrument categories	2026	2025
	$	$
Financial Assets		
Cash and cash equivalents	4,092,205	471,996
Receivables	54,191	405,732
Investments	47,280,815	32,451,434
Financial Liabilities		
Payables	82,084,017	36,259,224

b) Credit risk

Credit risk arises from the financial assets of the Company, which comprise cash and cash equivalents, investments and receivables. The Company's exposure to credit risk arises from potential default of the counter party, with a maximum exposure equal to the carrying amount of these financial assets (net of any allowance for impairment). The Company trades only with recognised, creditworthy third parties, and as such collateral is not requested.

Credit risk associated with the Company's financial assets, other than receivables, is managed through the selection of counter parties and investment managers.

Cash

Cash comprises cash on hand and at bank.

Receivables

All debtors relate to amounts receivable from residents. Collectability of debtors is reviewed on an ongoing basis. Established procedures are followed to recover outstanding amounts. Debts which are known to be uncollectible are written off. An allowance for impairment is raised when there is objective evidence that the Company will not be able to collect all amounts due.

Based on past experience, no receivables are considered impaired. There are no debtors which would otherwise be past due or impaired whose terms have been renegotiated.

Investments

Allambie Heights Village Ltd. has investment portfolios which are managed by Evans & Partners and Morgan Stanley. The objective is to achieve a balance between risk and return, whilst ensuring adequate liquidity. During the year a net gain in investment income amounting to $3,636,852 was recorded (2025: $2,183,043).

c) Liquidity risk

The Company's exposure to liquidity risk is considered to be low. Liquidity risk is the risk that Allambie Heights Village Ltd. will be unable to meet its payment obligations when they fall due. The Company continuously manages liquidity risk through monitoring future cash flows and maturities planning to ensure adequate holding of high quality liquid assets when required. The objective is to maintain a balance between continuity of funding and flexibility through the use of available liquid resources.

During the current and prior years, there were no defaults or breaches on any amounts payable. No assets have been pledged as collateral for our operations during Financial Year 2025/2026.

Liabilities are recognised for amounts due to be paid in the future for goods or services received, whether or not invoiced. Amounts owing to suppliers (which are unsecured) are settled in accordance with normal trade terms.

The table below summarises the expected maturity profile of the Company's financial liabilities, together with the interest rate exposure. All obligations are shown at undiscounted cash flow amounts. Residents' entry contributions and accommodation payments have no specific maturity date as repayment is required on the resident's departure. Expected maturity dates have been estimated based on past experience.

		Maturity Dates		
30 June 2026	Amount Due	< 1 year	1-5 years	> 5 years
Financial Assets				
Cash	4,092,205	4,092,205	-	-
Receivables	54,191	54,191	-	-
Financial Liabilities				
Creditors	351,558	351,558	-	-
Contributions and payments	81,732,459	81,732,459	-	-
30 June 2025	Amount Due	< 1 year	1-5 years	> 5 years
Financial Assets				
Cash	471,996	471,996	-	-
Receivables	405,732	405,732	-	-
Financial Liabilities				
Creditors	415,577	415,577	-	-
Contributions and payments	35,843,647	35,843,647	-	-

Interest Rate Exposure	Interest Rate	Fixed Rate	Variable Rate	Non-interest Bearing
30 June 2026				
Cash	5.00%	-	4,092,205	-
Receivables	5.00%	54,191	-	-
Creditors	-	-	-	351,558
Contributions and payments	-	-	-	81,732,459
30 June 2025				
Cash	5.00%	-	471,996	-
Receivables	5.00%	405,732	-	-
Creditors	-	-	-	415,577
Contributions and payments	-	-	-	35,843,647

d) Market risk

Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate because of changes in market prices. Allambie Heights Village Ltd.'s exposure to market risk is primarily through price risks associated with the movement in the market prices of its investments. The Company has a managed exposure to foreign currency risks.

The effect on profit and equity due to a reasonably possible change in risk variable is outlined in the information below, for interest rate risk and other price risk. A reasonably possible change in risk variable has been determined after taking into account the economic environment in which the Company operates and the time frame for the assessment (i.e. until the end of the next annual reporting period). The sensitivity analysis is based on risk exposures in existence at the balance sheet date. The analysis is performed on the same basis for 2026. The analysis assumes that all other variables remain constant.

Interest Rate Risk

The Company also has some exposure to interest rate risk arising from its investment in interest-bearing cash balances. In assessing sensitivity, a reasonably possible change of +/- 5% is used, consistent with current trends in interest rates. The basis will be reviewed annually and amended where there is a structural change in the level of interest rate volatility. The Company's exposure to interest rate risk is set out below.

	Carrying Amount	+/- 5% Profit
2026		
Cash and cash equivalents	4,092,205	204,610
2025		
Cash and cash equivalents	471,996	23,600

Other Price Risk

Exposure to 'other price risk' primarily arises through the investment in the Evans & Partners & Morgan Stanley Portfolio facilities, which are held for strategic rather than trading purposes. Allambie Heights Village Ltd. has investments in the following categories:

Fixed Income Products / Interest Bearing Securities
Australian Equities
Global Equities
Property
Cash

The majority of the investments are listed and the value is determined by reference to market prices.

Investment in the Portfolios is intended to manage the Company's exposure to risk, as it allows diversification across a pool of funds, with different investment horizons and a mix of investments.

The investment facilities are designated at fair value through profit or loss and therefore any change in value impacts directly on profit (rather than equity).

	Book Value	Change In Value	Impact
2026			
Interest Bearing Securities	22,783,181	+/- 1%	227,832
Term Deposits and Cash	1,612,642	+/- 1%	16,126
Global & Australian Equities	22,813,382	+/- 10%	2,281,338
Property	61,610	+/- 20%	12,322
2025			
Interest Bearing Securities	12,240,477	+/- 1%	122,405
Term Deposits and Cash	1,008,432	+/- 1%	10,084
Global & Australian Equities	18,936,354	+/- 10%	1,893,635
Property	256,171	+/- 20%	51,234

3. Significant Accounting Judgements, Estimates and Assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements and estimates on historical experience and on other factors it believes to be reasonable under the circumstances, the result of which form the basis of the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates under different assumptions and conditions.

Management has identified the following critical accounting policies for which significant judgements, estimates and assumptions are made. Actual results may differ from these estimates under different assumptions and conditions and may materially affect financial results or the financial position reported in future periods. Further details of the nature of these assumptions and conditions may be found in the relevant notes to the financial statements.

Significant Accounting Judgements

Impairment of non-financial assets

Allambie Heights Village Ltd. assesses impairment of all assets at each reporting date by evaluating possible impairment conditions. These include changes in technology, economic and political environments and future resident expectations. If an impairment trigger exists, the recoverable amount of the asset is determined. In relation to the year ended 30 June 2026, management did not identify significant triggers for impairment testing and as such these assets have not been tested for impairment.

Long service leave provision

Long service leave is measured on a nominal basis. Allambie Heights Village Ltd. periodically compares the difference between using the nominal method and the full present value method. The calculation using the full present value method requires assumptions such as application of employment legislation, and expected future salary levels and expected future salary on-cost expenses. These uncertainties may result in future actual expenditure differing from the amounts currently provided.

Estimation of useful lives of assets

The estimation of the useful lives of assets has been based on historical experience as well as manufacturers' warranties (for plant and equipment) and turnover policies (for motor vehicles). In addition, the condition of the assets is assessed at least once per year and considered against the remaining useful life. Adjustments to useful lives are made when considered necessary.

Additional Financial Information

The additional financial data presented below is in accordance with the books and records of Allambie Heights Village Ltd. which have been subjected to the auditing procedures applied by Australian Audits & Corporate Services in this statutory audit of the Company for the year ended 30 June 2026.

It will be appreciated that the statutory audit performed by Australian Audits & Corporate Services did not cover all details of the financial data presented in the accounts. Accordingly, Australian Audits & Corporate Services does not express an opinion on such financial data and no warranty of accuracy or reliability is given. Australian Audits & Corporate Services does not undertake any responsibility in any way whatsoever to any person in respect of such data, including any errors or omissions therein however caused.

4. Revenue from Ordinary Activities

	2026	2025
Income from Residents	$	$
Retirement Villages and RACF Fees	5,025,235	2,889,927
Resident Services Fees	549,971	370,279
Other Income		
Medicare Government Subsidies	3,869,276	3,790,024
Fundraising and Donations	6,586	6,080
Kitchen Income	17,755	14,064
Other Income	97,845	20,709
Investment income	3,636,852	2,183,043
	13,203,520	**9,274,126**

5. Expenses from Ordinary Activities

	2026	2025
Accounting services	83,840	79,400
Advertising	906,842	492,924
Audit fees	24,100	22,123
Bank fees	2,965	2,944
Borrowing Costs	46,140	17,746
Capital Works Fund AHV RV	-	904
Cleaning, waste disposal, medical and care supplies	230,618	296,878
Contractors	898,912	678,958
Depreciation and amortisation	431,254	241,523
Donations	2,566	732
Electricity and gas	176,676	177,534
Function and meeting expenses	17,054	2,460
Insurance	202,120	112,185
Interest paid	714,325	606,711
Kitchen expenses	632,248	601,458
Legal and accreditation fees	54,429	12,625
Memberships and subscriptions	191	4,147
Motor vehicle expenses	18,915	16,700
Payroll services	25,652	17,303
Postage, printing, stationery and IT services	54,808	127,323
Rates and crown lease	726,304	50,106
Recreational activities	1,651	118
Repairs and maintenance	161,752	160,143
Rent	27,300	45,750
Salaries and salary sacrifice	3,289,878	3,214,905
Security and fire monitoring	42,763	48,083
Telstra Health / Software	110,370	51,625
Staff recruitment	52,810	6,660
Staff training	3,175	5,086
Mirus training and support	5,964	5,964
Sundry expenses	451,917	8,490
Superannuation	346,484	323,234
Telephone	27,553	15,876
Water and sewage	43,561	33,307
Workers compensation	120,813	166,245
	9,935,950	**7,648,170**

6. Investment Income / (Loss)

	2026	2025
Interest and dividends received	1,362,943	1,176,956
Gain / (Loss) on investments	2,482,998	1,209,182
Investment advisor fees	(209,089)	(203,095)
	3,636,852	2,183,043

7. Cash

Westpac trading account	406,843	274,471
Westpac investment account	3,590,149	186,950
Petty cash	95,213	10,575
	4,092,205	471,996

8. Receivables

Residents payments in arrears	24,515	36,091
Net GST receivable	29,676	369,641
	54,191	405,732

9. Financial Assets at Fair Value

Mirvac Property Trust (at current value)	61,610	78,804
Managed Assets Portfolios (at current value)	47,209,205	32,362,630
Loan to Residents - Petty Cash Float	10,000	10,000
	47,280,816	32,451,434

10. Property, Plant & Equipment

Buildings at 2025 valuation	18,070,000	18,070,000
Additions - at cost	40,696,683	-
Less Accumulated Depreciation	(316,350)	-
Buildings at 2025 valuation and cost	58,450,333	18,070,000
Plant & Equipment at 2025 valuation	789,032	789,032
Additions - at cost	129,739	-
Less Accumulated Depreciation	(97,654)	-
Plant & Equipment at 2025 valuation	821,117	789,032
Motor Vehicles at 2025 valuation	115,000	115,000
Additions - at cost	-	-
Disposals	-	-
Less accumulated depreciation	(17,250)	-
Motor Vehicles at 2025 valuation	97,750	115,000
Work in Progress	116,414	34,406,185
TOTAL PROPERTY, PLANT & EQUIPMENT	**59,485,614**	**53,380,217**

Revaluation 2025

Building improvements, plant and equipment and motor vehicles were revalued as of 30 June 2025 by Australian Valuations by Blithe Robinson Valuation & Asset Advisory ASA. Buildings were revalued using Depreciated Replacement Cost Approach.

Plant & Equipment & Motor Vehicles used a variety of methods including sales comparison, reference to reputable dealers, or discount to new basis.

The Company's valuation policy is to revalue property, plant and equipment every third year by a duly qualified valuer. All property, plant and equipment will be revalued in the 2028 financial year.

11. Intangibles - Approved Resident Places

	2026	2025
Approved Resident Places at cost	1,400,557	1,400,557
Amortisation of Bed Licences	(1,390,557)	(1,390,557)
	10,000	**10,000**

In anticipation of the de-regulation on bed licences by the Department of Health and Aged Care, Operators of Australian Residential Aged Care Facilities have assessed/are assessing the value of bed licences that they hold.

Allambie Heights Village Ltd. acquired previously an additional 20 bed licences from an Operator at a cost of $1,400,557, in addition to its existing 42 bed licences issued by the Department of Health and Aged Care. A process to amortise these additional 20 bed licences commenced in Financial Year 2022/2023.

In accordance with Accounting Standards, Allambie Heights Village Ltd. has reassessed the value of its additional 20 bed licences.

12. Creditors and Borrowings

Current	2026	2025
Residents' deposits	81,732,459	35,843,647
Residents' fees received in advance	44,873	97,681
Payables and accruals	306,685	317,896
	82,084,017	**36,259,224**
Non-Current		
Residents' deposits	-	-
Residents' accommodation payments	-	-
Bank loan facility	-	24,861,844
	-	**24,861,844**

The Australian Securities and Investments Commission (ASIC) and the Australian Accounting Standard AASB 101 (69) require accommodation payments and resident entry contributions be treated as current liabilities and not as non-current liabilities.

Allambie Heights Village Ltd. has recorded resident accommodation payments and resident entry contributions as current liabilities in accordance with Australian Accounting Standard AASB 101 (69).

Allambie Heights Village Ltd. continues to refund all accommodation payments and all entry contributions on time and in compliance with the Financial and Prudential Standards of the Aged Care Act 2024 and the Principles and involving compliance with a Liquidity Standard; a Records Standard; a Disclosure Standard and a Governance Standard. We provide to the Department of Health and Aged Care an Annual Compliance Statement in this regard each financial year along with an Independent Audit Report on the Annual Prudential Compliance Statement.

During the current and prior years, there were no defaults or breaches on any amounts payable.

13. Provisions

	2026	2025
Current		
Provision for annual leave	315,858	332,507
Non-current		
Provision for long service leave	369,647	337,237
	685,505	**669,744**
Movements in provisions		
i) Annual leave		
Carrying amount at the beginning of the year	332,507	375,092
Additional provision	(16,649)	(42,585)
Carrying amount at the end of the year	**315,858**	**332,507**
ii) Long Service Leave		
Carrying amount at the beginning of the year	337,237	348,170
Additional provision	32,410	(10,933)
Carrying amount at the end of the year	**369,647**	**337,237**

14. Accumulated Funds

Accumulated funds at beginning of period	21,094,955	19,468,999
Surplus / (Deficit) from Ordinary Activities	3,267,571	1,625,956
Accumulated funds at end of period	**24,362,526**	**21,094,955**

15. Reserves

The asset revaluation reserve is used to record increments and decrements in the value of non-current assets.		
Balance at beginning of year	3,967,594	4,399,283
(Deficit) from asset revaluation	-	(431,689)
Balance at end of year	**3,967,594**	**3,967,594**

16. Reconciliation of Cash Flow from Operations with Operating Profit

Operating Surplus / (Deficit)	3,267,571	1,625,956
Non-Cash Flows in Operating Surplus		
Depreciation and Amortisation	431,254	241,523
Unrealised investment losses (gains)	(2,482,998)	(1,209,182)
Changes in Assets and Liabilities		
Decrease (Increase) in Receivables	(41,557)	(3,297)
Decrease (Increase) in Prepayments	(42,795)	39,105
Increase (Decrease) in Creditors and Provisions	458,734	(287,100)
CASH FLOW FROM OPERATIONS	**1,590,209**	**407,005**

17. Reconciliation of Cash

Cash at the end of the financial year as shown in the Statement of Cash Flows is reconciled to the related item in the Statement of Financial Position as follows:

	2026	2025
Cash on Hand and at Bank	4,092,205	471,996
	4,092,205	**471,996**

18. Capital Expenditure Commitments

Estimated capital expenditure contracted for at the reporting date, but not provided for, payable not later than one year	400,000	5,000,000
later than one year and not later than five years	-	-
later than five years	-	-
	400,000	**5,000,000**

19. Auditor's Remuneration

Amounts received or due and receivable by the auditor:		
Auditing the financial report for the Company	22,000	22,000
	22,000	**22,000**

20. Segment Information

The Company operates in a single geographical location (Australia) and has four operating segments (Allambie Heights Residential Aged Care Facility - AHV RACF, Allambie Heights Village Retirement Village - AHV RV, Bellburra Retirement Village - BB and William Charlton Village Retirement Village - WCV RV). Costs are differentiated between segments based on actual expenditure and joint costs are shared between the segments based on management's estimate of the benefit derived by each segment.

	BB	AHV RV	AHV RACF	WCV RV	Non-Segment
Revenue	2026	2026	2026	2026	2026
Medicare Government Subsidies	-	-	3,869,276	-	-
Resident Fees	177,981	487,348	1,777,783	973,292	-
Retentions	1,771,360	376,323	11,080	-	-
Other	62,180	1,942,001	1,955,513	1,885	(202,502)
Total Revenue	**2,011,521**	**2,805,672**	**7,613,652**	**975,177**	**(202,502)**
Expenses					
Employee Expenses	-	(433,397)	(2,942,965)	(260,000)	-
Interest	(612,868)	-	(101,457)	-	-
Depreciation and Amortisation	(153,600)	(101,193)	(140,599)	(35,862)	-
Other	(1,178,010)	(444,006)	(2,788,041)	(226,475)	(517,476)
Total Expenses	**(1,944,478)**	**(978,596)**	**(5,973,062)**	**(522,337)**	**(517,476)**
SEGMENT RESULT	**67,043**	**1,827,076**	**1,640,590**	**452,840**	**(719,978)**

	BB	AHV RV	AHV RACF	WCV RV	Non-Segment
Assets	2026	2026	2026	2026	2026
Current Assets	167,249	167,249	238,817	167,248	50,863,465
Non-Current Assets	40,512,090	8,079,314	8,024,936	2,879,274	-
	40,679,339	**8,246,563**	**8,263,753**	**3,046,522**	**50,863,465**
Liabilities					
Current Liabilities	(44,479,249)	(15,268,818)	(22,597,199)	(54,609)	-
Non-Current Liabilities	-	(110,894)	(258,753)	-	-
	(44,479,249)	**(15,379,712)**	**(22,855,952)**	**(54,609)**	**-**
Other segment information					
Accommodation Payment Liabilities	-	-	22,217,786	-	-
Entry Contribution Liabilities	44,423,640	15,088,210	-	-	-

	AHV RV	AHV RACF	WCV RV	Non-Segment
Revenue	2025	2025	2025	2025
Medicare Government Subsidies	-	3,790,024	-	-
Resident Fees	492,382	1,537,179	912,628	-
Retentions	317,726	-	-	-
Other	1,211,280	1,210,180	(257)	(197,016)
Total Revenue	**2,021,388**	**6,537,383**	**912,371**	**(197,016)**
Expenses				
Employee Expenses	(427,265)	(2,918,874)	(192,000)	-
Interest	-	(53,678)	-	-
Depreciation and Amortisation	(102,678)	(99,723)	(39,122)	-
Other	(456,091)	(2,169,646)	(244,467)	(944,626)
Total Expenses	**(986,034)**	**(5,241,921)**	**(475,589)**	**(944,626)**
SEGMENT RESULT	**1,035,354**	**1,295,462**	**436,782**	**(1,141,642)**
Assets				
Current Assets	233,802	311,056	233,802	32,684,525
Non-Current Assets	8,120,833	8,093,333	2,755,833	34,420,217
	8,354,635	**8,404,389**	**2,989,635**	**67,104,742**
Liabilities				
Current Liabilities	(14,868,447)	(21,564,993)	(43,290)	(115,000)
Non-Current Liabilities	(67,448)	(269,790)	-	(24,861,884)
	(14,935,895)	**(21,834,783)**	**(43,290)**	**(24,976,884)**
Other segment information				
Accommodation Payment Liabilities	-	21,104,480	-	-
Entry Contribution Liabilities	14,736,344	-	-	-
Borrowings	-	-	-	24,861,884

21. Fundraising

Information furnished under the Charitable Fundraising Act 1991.

	2026	2025
Fundraising monies received		
Donations	6,586	6,080
Fundraising	-	-
	6,586	**6,080**
Costs incurred in fundraising	-	-

22. COVID-19

During the reporting period Financial Year 2025-2026, the COVID-19 Virus continued to be present in Australia. Allambie Heights Village Ltd. implemented Government, Health and its own protocols to optimise the health and safety of its residents, staff and to protect its business.

Directors' Declaration

The Directors of the Company declare that:

The Financial Report and Notes, as set out on pages 18 to 40 are in accordance with the Corporations Act 2001, including:

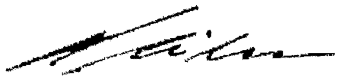
(a) Giving a true and fair view of the financial position as at 30 June 2026 and of the performance and cash flows for the year ended on that date; and

(b) Complying with Accounting Standards (including Australian Interpretations) in Australia and the Corporations Regulation 2001 and other mandatory professional reporting requirements; and

(c) There are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

Note 1 confirms that the financial statements also comply with International Financial Reporting Standards as issued by the International Accounting Standards Board.

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



Gerd Wilmer
President, Board of Directors

19 September 2026
Sydney

Independent Auditor's Report

AUSTRALIAN AUDITS
& CORPORATE SERVICES

ALLAMBIE HEIGHTS VILLAGE LTD

ABN 37 137 083 964

Independent Auditor's Report to the Members

Report on the Audit of the Financial Report

We have audited the financial report of Allambie Heights Village Ltd, which comprises the statement of Financial Position as at 30 June 2026, the statement of income, statement of changes in equity and statement of cash flows for the period 1 July 2025 to 30 June 2026 then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion the financial report of Allambie Heights Village Ltd, has been prepared in accordance with the *Corporation Act 2001* and Division 60 of the Australian Charities and Not-for-Profits Commission Act 2012, including:

a) giving a true and fair view of the company's financial position as at 30 June 2026 and of its financial performance for the period then ended; and

b) complying with Australian Accounting Standards, the Corporations Regulations 2001 and Division 60 the Australian Charities and Not-for-profits Commission Regulation 2013.

c) the financial report also complies with International financial Reporting Standards as disclosed in Note 1 to the financial statements.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the registered entity in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

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Director' Responsibility for the Financial Report

The Directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards, the ACNC Act and the *Corporations Act 2001*, and for such internal control as directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, directors are responsible for assessing the Allambie Heights Village Ltd.'s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the responsible entities either intends to liquidate the registered entity or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

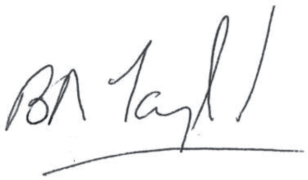
As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by responsible entities.
- Conclude on the appropriateness of the responsible entity's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the registered entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the responsible entity regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AUSTRALIAN AUDITS & CORPORATE SERVICES



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Brian Taylor

Registered Company Auditor

Sydney

Date: 19 September, 2026