



**2024/2025
ANNUAL REPORT**

Merton Living Limited



Your Partners in Care



Our mission

To provide a complete range of individualised quality services through the provision of independent living units, home care and residential care.

Our vision

Personalised care for seniors.

Our values

- Dignity
- Respect
- Compassion
- Integrity
- Equality
- Kindness

Our objectives

- To support frail, older people to stay living in their own homes for as long as they can and wish to do so
- To support family or other primary care givers in their role and
- To operate Merton Living in an effective, efficient and accountable manner in partnership with our consumers and staff.

Our philosophy

Merton Living believe in:

- The right of people to make informed choices and maintain their independence in their own lives
- The right of people to dignity, respect, privacy and confidentiality
- The right of people to be valued as individuals
- The right of people to access services on a non-discriminatory basis, and
- The right of the community to receive accountable and responsive services.

Our History

Merton Living Limited is a not-for-profit organisation, formed at a public meeting in December 1974, with the aim of providing residential care for elderly residents of the local community. The development of the Company and the subsequent building of Merton Court were the result of the initiative of the Denman Rotary Club, supported by the Denman Apex Club, other community groups and the residents of Denman and district. Up until October 2016, when Merton Living became a public company limited by guarantee, the organisation was known as Denman & District Retirement Centre Association Incorporated.

Merton Court was opened in 1982 as a 14-bed hostel with 9 resident rooms on land owned by Hunter New England Local Health District. Money to build Merton Court was obtained from public fund raising, a Commonwealth grant and assistance from Muswellbrook Shire Council. In 1997 the Rose Wing was added to the Hostel allowing for the inclusion of dementia residents.

In 1997 Merton Court increased its bed numbers to 17, commenced investigation into independent living units in a village environment and then achieved approval to provide 5 Home Care Packages in 2000 under the name Denman Community Aged Care Package Service.

In February 2001, construction commenced on six 2 bedroom units, and the official opening of Merton Village was held on 30 November 2002. The Village was opened by Neville Aurisch and Nanette Wynn. In September 2004, Merton Village grew to 12 units and a community hall.

In 2007 a further 2 rooms were added to Merton Court, taking room numbers to 17 enabling each resident to have their own room and ensuite.

The purchase of the Denman Library building in 2008, saw administrative and home care staff move to Ogilvie Street from Merton Court.

In September 2009, Merton Village completed an additional 12 units, and another four units were completed the following year, with entry now from Ogilvie Street. Also, in 2009 land was purchased in Turtle Street. Plans were developed to build 20 independent living units, along with two activity buildings – one in a shed style, and the other a large hall for village functions. The units were built to meet demand from 2013 to 2018.

From 27 February 2017, home care packages were assigned to consumers rather than providers, resulting in the growth of our home care service, and a change of name to Merton Home Care to strengthen the 'Merton brand'. Today, Merton Home Care maintains approximately 24 home care package consumers, along with six private clients.

Tied to the history of Merton Court have been the activities of the Ladies Auxiliary who have raised extra funds for Merton Court and have been invaluable in assisting staff with resident activities. The auxiliary closed in July 2019.

In November 2019, Merton Court commenced providing respite care and became an NDIS Provider on 1 December 2020, with a registration group number 115 – 'assistance with daily life tasks in a group or shared living arrangement' to NDIS participants residing in residential aged care.

Additional land parcels purchased over the years include 87-89 Virginia Street, and 14A Turtle Street for future development. In 2022, we purchased 79 Virginia Street, and in 2023, we purchased 85 Virginia Street, as part of our land acquisition strategy.

In February 2022, our new fundraising group was formed. They are our Friends of Merton Living and have done a magnificent job in such a short time in raising funds for the benefit of Merton Court residents and Merton Home Care consumers.

The community of Denman has always supported the Company and the Company in turn has a commitment to ensuring that it supports the local community through buying locally and employing local people where possible.



ABOUT US

Merton Living is a non-profit incorporated organisation that provides:

- Home Care Packages (HCPs)
- A 17 bed Residential Care facility including respite and NDIS.
- A 46 unit Retirement Village

Services are available to consumers in Denman and the surrounding region.

Consumers are partners with Merton Living in pursuing the delivery of high-quality care and services that meet their needs throughout their time with us.

Our target group is older people assessed as eligible by My Aged Care (through a Regional Assessment Service (RAS) or an Aged Care Assessment Team (ACAT)) for the services we provide.

In working to achieve our vision and objectives Merton Living remain aware of the Aged Care Sector Statement of Principles and its guiding themes of:

- Consumer choice is at the centre of quality aged care
- Support for informal carers remains a major part of aged care delivery
- The provision of formal aged care is contestable, innovative and responsive
- The system is both affordable for all and sustainable

Merton Living is incorporated as a Company Limited by Guarantee. Merton Living is managed by a Board of Management comprising at least 4 Directors in the following roles:

- Chairperson
- Secretary
- Treasurer
- Board member – at least one with clinical care experience

The Board of Management provides strategic direction to and monitors the operations of Merton Living.

The CEO implements the directions and decisions of the Board of Management by ensuring day to day operations of the service are managed in accordance with the policies and procedures.

A constitution underpins all of Merton Living's operations and services and specifies the legal framework in which Merton Living operates.

Merton Living is an Approved Provider under the Aged Care Act 1997.

Approved providers have an ongoing responsibility to ensure they are ready and able to provide legislatively compliant, high quality and safe care services at all times.





OUR PEOPLE

Board members/Trustees

Name	Position	Dates acted (if not for whole year)
Wendy Hordern	Chairperson	
Sam Nugent	Vice Chairperson	
Tracey Lawler	Treasurer	
Fiona Hordern	Secretary	
Julie Power	Public Officer	
Brett Leaver	Director	
Jay Shepherdson	Director	
John Sunderland	Director	

Employees

Name	Position	Dates acted (if not for whole year)
Alison Pennington	CEO	Since 18 November 2024
Shani Mitchell	General Manager	Until 10 December 2024
Sue Powell	Finance/Village Manager	
Vanessa Roberts	Administration Assistant	
Kim Shackleton	Administration Assistant	
Sarah Stewart	Registered Nurse	Since 5 August 2024
William Jay	Registered Nurse	Since 13 November 2024
Madeline Kerkham	Registered Nurse	
Kate Le Brocq	Registered Nurse	
Susan Morris	Registered Nurse	
Annette Watterson	Registered Nurse	
Joanne Chapman	Operations Co-ordinator	
Meaghan Feringa	Operations Co-ordinator	
Zoe Kirkland	Home Care Co- ordinator	
Kelsey Hill	Home Care Activities	
Wayne Brown	Maintenance Team Leader	
Ian Simpson	Gardens	
Averil Muirhead	Senior Carer	
Emma Davies	Senior Carer	
Charmaine Gill	Activities Officer	
Janet Bath	Personal Carer	
Bronwyn Clark	Personal Carer	
Loretta Cruickshanks	Personal Carer	
Anne Daniel	Personal Carer	
Nicole Ebzery	Personal Carer	

Terry Garland	Personal Carer	
Karen Givney	Personal Carer	
Robin Goldthorpe	Personal Carer/Maintenance	
Miroslava Hughes-Zelko	Personal Carer	
Anisha Kshetri	Personal Carer	Since 28 May 2025
Patricia Miller	Personal Carer	
Emily Lacy	Personal Carer	
Alison Lloyd	Personal Carer	Since 5 May 2025
Katelyn Payne	Personal Carer trainee	
Anu Rana Magar	Personal Carer	
Riyadh Samways	Personal Carer	
Jenny Thompson	Personal Carer	
Wendy Fung	Cleaner	
Joanne Hamson	Cleaner	
Annah Dellosa	Head Chef	
Audrey Golledge	Kitchen	
Wendy Henderson	Kitchen	
Fe O'Hara	Kitchen	
Coral Hill	Kitchen	Since 18 November 2024
Sonya Wilton	Kitchen	Since 2 December 2024

Volunteers

Name	Position	Dates acted (if not for whole year)
Kim Johnson	Kitchen/activities	
Margaret Hoffman	Kitchen/activities	
Bridget Dearnley	Activities	
Wayne Foresheew	Activities/community visitor	
Friends of Merton Living	Fundraisers extraordinaire	



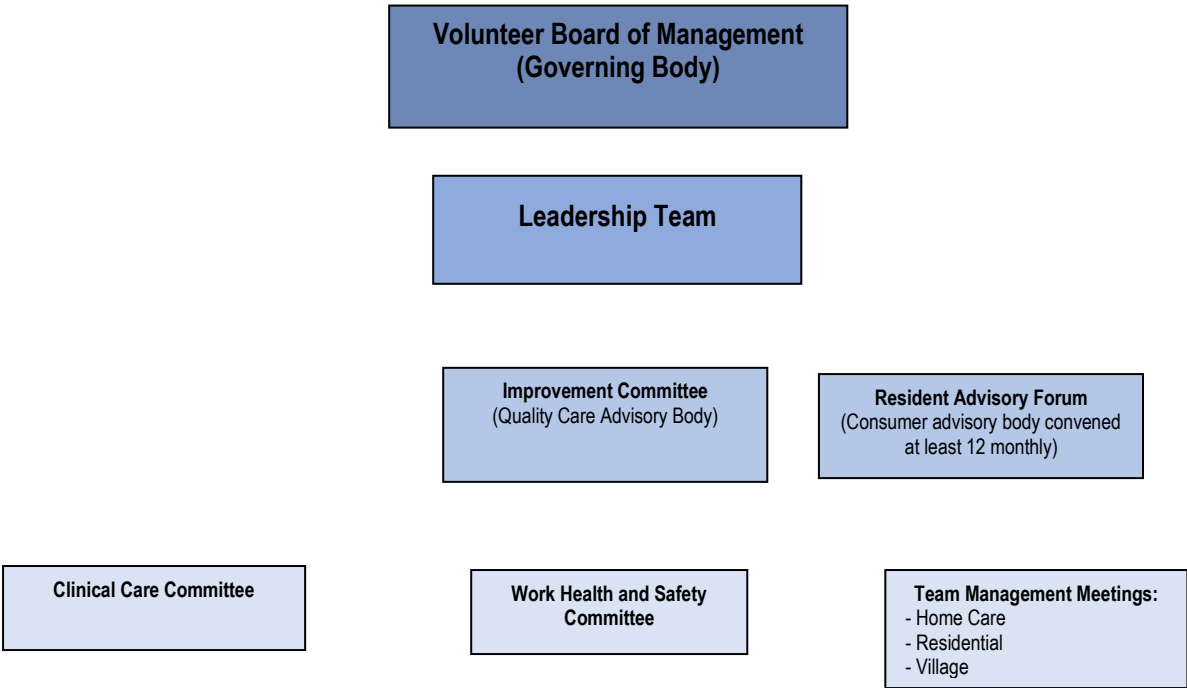


STRUCTURE & MANAGEMENT

Merton Living is registered with the Australian Charities and Not-for-profits Commission (ACNC).

The organisation’s corporate governance responsibilities are made up of financial governance, clinical governance, risk governance and other governance (e.g. human resources and legal). The CEO is responsible for managing the governance systems and ensuring appropriate reporting to the Board.

The Merton Living Board of Management is accountable for the provision of safe and quality care and services.



Clinical Governance is the set of relationships and responsibilities established by Merton Living between its governing body, executive, clinicians, consumers and other stakeholders to ensure good clinical outcomes.

Clinical care quality and safety is of paramount importance in Merton Living. The key committee for clinical care discussion and improvement is the Clinical Care Committee.

Merton Living is committed to enabling the reporting of wrongdoing within the organisation and supports this through the promotion of a workplace free of unacceptable behaviour and serious misconduct. We are committed to addressing and investigating reported misconduct and rectifying proven wrongdoing.

Merton Living maintains an Improvement Plan that details all significant improvements in its operations and a Strategic Plan covering major longer-term directions and changes.



CHAIRPERSON'S REPORT

It is with pleasure to present my report to the Residents, Staff and Board of Merton Living.

This certainly has been a year of significant changes and challenges that Merton Living has yet again navigated successfully.

We have had some staffing changes this year, including changes in roles at Merton Court. Jo as Quality Manager and Meg as Operations and Admissions Manager in Merton Court – acknowledging the great work they do and streamlining the processes for staff and residents coming into the facility. Our clinical care team at Merton Court are exceptional in the care and knowledge led compassionately and competently by Sarah, our RN at Merton Court, ensuring our residents and staff are safe and happy.

Our Homecare has increased with Zoe and Kelsey improving the experience for all our Homecare clients. The activities available to our residents in the Village, Homecare clients and residents at Merton Court is extensive and diverse and makes good use of the new bus!

The Village continues to be a hive of activity and an enjoyable place to live under the care and dedication of our Village Manager Sue, due to her excellent leadership.

We also welcome all new staff who have commenced with us and very much look forward to a long and happy working relationship. To all staff who have either retired or moved to other fields and areas we wish you the best in the future and thank you for your time with Merton Living.

On the 18th of November last year we will extended a warm welcome to Alison Pennington as Merton Living's new CEO – Ally's personality, corporate and health experience are proving to be invaluable to Merton Living, we thank Ally for hitting the ground running and leading this great team through the last year and we look forward to a continued long and happy working relationship with Ally.

We welcomed new residents to the Village, Home Care and Merton Court and we have farewelled others, we send condolences to carers, friends and families who have lost loved ones over this time.

The changes that are now being acted upon as result of the handing down of the Royal Commission into Aged Care continue to impact us as an organisation. The staff – in all aspects of our business - have navigated these changes with extraordinary professionalism and are to be commended for their commitment in ensuring these significant changes occur as seamlessly as possible.

We expect our next full accreditation at a point in 2026 for Merton Court and sometime earlier in the year for Home Care.

The ramifications of COVID and influenza continue to be with us all, we would like to thank the staff for their ongoing commitment to keeping our residents, other staff, carers, and visitors safe during these times and acknowledge the increase in workload in ensuring cross infection does not occur.

The Board continues to focus on our key strategies:

- prioritisation of increasing our presence in the Home Care field,
- making our great model of Village, Homecare clients and residential aged care more known and accessible to the community,
- planning for the re-development of Merton Court to a modern purpose-built Aged Care Facility.

We look forward to consulting with the Merton Living and the wider community in relation to moving forward on these strategies. We have been working on the final concept plan for the build of a 30 bed, Residential Aged Care Facility on the newly acquired Almond Street site.

We will be conducting consultation and displaying plans for comments and ideas from the Community in 2026.

Merton Living was successful in being chosen to be participant in the Maggie Beer program aiming to improve the nutrition and over all deliciousness of food presented to our residents in Merton Court, this has been a particularly successful program with very positive feedback from residents and also enabling our wonderful staff- led by Annah who prepares the food to be more adventurous and enjoy that aspect of their roles.

We would particularly like to acknowledge the great work that the Friends of Merton Living continue to do. We have participated in, and enjoyed, their successful fund raising and supportive activities, all your efforts contribute to and makes life so much more comfortable and safer for our residents and staff. An amazing effort by all members. I would also like to thank our other volunteers for their valuable contributions- THANKYOU!

Lastly, I would like to thank all the wonderful volunteer Board members for their contribution to continuously improving Merton Living – an amazing group of very committed and caring people. On a personal note, I would like to also thank them, the residents and Ally for their support of me both as Board member and Chair, very much appreciated.

Wendy Hordern November 2025.



CEO'S REPORT

It is with pleasure that I write this CEO Report for the 2024–2025 financial year, my first since commencing in November 2024. It has been an honour to join an organisation with such a strong sense of community, supported by dedicated staff, an engaged Board, and residents and clients who are at the heart of every decision we make.

This year has been defined by solid financial performance, high-quality service delivery across Residential Care, Home Care and Retirement Living, and the advancement of major strategic initiatives, notably the planning and early preparatory works for our new 30-bed Residential Aged Care Facility at Almond Street, Denman.

ORGANISATIONAL OVERVIEW

Merton Living continues to provide a continuum of care through its Residential Aged Care Facility, Home Care Services and Retirement Village. Across these areas, we have maintained strong occupancy, strengthened compliance processes and continued to build the organisation's financial sustainability.

FINANCIAL PERFORMANCE

For the year ending 30 June 2025, Merton Living recorded a net surplus of \$866,187, an improvement on the previous year's surplus of \$408,150. Key financial outcomes include:

- Total Revenue: \$5,490,307
- Other Income: \$248,016
- Total Income: \$5,738,323
- Total Expenses: \$4,872,136
- Net Surplus: \$866,187

The organisation's balance sheet remains strong with Total Assets of \$19,743,772, Total Liabilities of \$14,528,994 and Net Assets of \$5,214,778.

INVESTMENT PORTFOLIO PERFORMANCE (AS AT 30 JUNE 2025)

Merton Living's investment portfolio managed by JB Were continues to contribute significantly to financial stability. As at 30 June 2025, financial assets totalled \$4,358,839.

The portfolio remains diversified across domestic equities, international equities, real assets, credit, bonds and cash, with no material withdrawals made during the financial year.

RESIDENTIAL AGED CARE – MERTON COURT

Residential Aged Care operations remained stable and high-performing throughout the year.

Key highlights:

- Strong occupancy throughout 2024–2025.
- Selection into the Maggie Beer Program
- Compliance with mandatory care minutes and 24/7 RN requirements.
- Comprehensive gap analysis completed for the Strengthened Aged Care Quality Standards.
- Monthly staff training sessions delivered.

A strong emphasis was placed on enhancing resident wellbeing through expanded social activities, entertainers, themed events and personalised engagement.

RETIREMENT VILLAGE – INDEPENDENT LIVING UNITS

The Retirement Village continued to operate with near-full occupancy, supported by an active and connected resident community.

COMMUNITY, LIFESTYLE & SOCIAL PROGRAMS

A major highlight for the year has been the increased social engagement supported by the Merton Living Community Bus.

The Community Bus has enabled residents to enjoy regular outings, including:

- Monthly Munch Bunch lunches
- Shopping trips to Muswellbrook, Singleton, Scone & Greenhills to name a few
- Aqua aerobics sessions
- Visits to museums and cultural venues
- Seasonal and special-event outings

These programs have reduced isolation, supported mobility and strengthened community connection across residents in the Village, Home Care and Merton Court.

HOME CARE SERVICES

Home Care remains a key growth area with steady expansion across the year.

As at 30 June 2025, Home Care supported:

- 38 Home Care Package clients
- 6 Private clients
- 2 Brokerage clients

Significant preparation and planning has been undertaken for the Support at Home reforms, including staff training, reviews of systems, pricing and distribution of Government information materials along with participation in many Government Forums.

WORKFORCE & ORGANISATIONAL CULTURE

Staff across all departments demonstrated exceptional commitment, resilience and professionalism. Training, compliance and communication improvements supported a strong organisational culture.

STRATEGIC PROJECTS & CAPITAL DEVELOPMENT

The most significant milestone this year was the funding approval for a new 30-bed Residential Aged Care Facility at 87 Almond Street through the Aged Care Capital Assistance Program (GO6989), of which \$9,539,675 (GST exclusive) will be received throughout the project.

Achievements include:

- Land settlement
- Integration into the SDAP program
- Commencement of design and operational planning
- Consultant engagement and pre-DA requirements for lodgement

COMMUNITY ENGAGEMENT

Our Friends of Merton Living have contributed so much time, resources and fundraising activities across the year that have benefited so many residents across Merton Living, we are so blessed to have such wonderful dedicated people to support us and they also create a lot of fun and fervour across not only Merton Living but the Denman community, thank you Friends.

We have also been strongly supported by the broader Denman Community businesses & individuals alike, which also includes Regional Australia Bank, Godolphin, and Glencore.

CONCLUSION

The 2024–2025 financial year was one of positive momentum, strengthened financial performance and strategic advancement. The organisation enters the new financial year with strong financial foundations, high occupancy, committed staff and a major capital project underway.

The year ahead will focus on progressing the Almond Street development, preparing for national aged-care reforms, expanding Home Care and continuing to enhance resident and client wellbeing.

Alison Pennington November 2025.



AUDITOR'S REPORT

MERTON LIVING LIMITED

ABN 65 441 192 585

FINANCIAL REPORT - 30 JUNE 2025

INDEPENDENT AUDITOR'S REPORT TO THE DIRECTORS OF MERTON LIVING LIMITED

Opinion

We have audited the financial report of Merton Living Limited which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, the statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information and the Directors' Declaration.

In our opinion, the accompanying financial report of Merton Living Limited is in accordance with 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 2025 and of its financial performance for the year then ended; and

b) complying with *Australian Accounting Standards - Simplified Disclosures* and the *Australian Charities and Not-for-profits Commission Regulations 2022*.

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 Responsibility for the Audit of the Financial Report section of our report. We are independent of the company in accordance with the auditor independence requirements of the Australian Charities and Not-for-profits Commission Act 2012 and 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 confirm that the independence declaration required by the Australian Charities and Not-for-profits Commission Act 2012, which has been given to the Directors of the company, would be in the same terms if given to the Directors as at the time of this auditor's report.

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

Directors' Responsibility for the Financial Report

The Directors of the company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Simplified Disclosures and the Australian Charities and Not-for-profits Commission Act 2012 and for such internal control as the Directors determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Directors are responsible for assessing the company'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 Directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

The Directors are responsible for overseeing the company's financial reporting process.

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 the 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 this financial report.

A further description of our responsibilities for the audit of the financial report is located at The Auditing and Assurance Standards Board and the website address is <http://www.auasb.gov.au/Home.aspx>

We communicate with the Directors 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.

Report on the requirements of the New South Wales Charitable Fundraising Act 1991 and the New South Wales Charitable Fundraising Regulations 2021

We have audited the financial report as required by Section 24 of the New South Wales Charitable Fundraising Act 1991. Our procedures included obtaining an understanding of the internal control structure for fundraising appeal activities and examination, on a test basis, of evidence supporting compliance with the accounting and associated record keeping requirements for fundraising appeal activities pursuant to the New South Wales Charitable Fundraising Act 1991 and the New South Wales Charitable Fundraising Regulations 2021.

Because of the inherent limitations of any assurance engagement, it is possible that fraud, error or non-compliance may occur and not be detected. An audit is not designed to detect all instances of non-compliance with the requirements described in the above-mentioned Act and Regulations as an audit is not performed continuously throughout the period and the audit procedures performed in respect of compliance with these requirements are undertaken on a test basis. The audit opinion expressed in this report has been formed on the above basis.

Opinion

In our opinion:

- a) The financial report of the company has been properly drawn up and associated records have been properly kept during the financial year ended 30 June 2025, in all material respects, in accordance with:
- b)
 - i. Sections 20(1), 22(1-2), 24(1) of the New South Wales Charitable Fundraising Act 1991; and
 - ii. Section 17 of the New South Wales Charitable Fundraising Regulations 2021.
- c) The money received as a result of fundraising appeals conducted by the company during the financial year ended 30 June 2025 has been properly accounted for and applied, in all material respects, in accordance with the above-mentioned Act and Regulations.

StewartBrown, Chartered Accountants

David Gallery, Partner, 23 October 2025

FINANCIAL STATEMENTS

MERTON LIVING LIMITED

ABN 65 441 192 585

STATEMENT OF FINANCIAL POSITION AS AT

30 JUNE 2025

	2025	2024
	\$	\$
ASSETS		
Cash and cash equivalents	3,270,432	3,600,928
Trade and other receivables	362,623	194,050
Financial assets	4,358,839	3,970,375
Investment property	970,952	970,952
Capital work in progress	257,916	-
Property, plant and equipment	10,508,891	8,896,401
Intangible assets	14,119	21,339
TOTAL ASSETS	19,743,772	17,654,045
LIABILITIES		
Trade and other payables	1,050,321	914,143
Refundable loans expected to be paid within 12 months	1,458,125	1,299,885
Provisions expected to be paid within 12 months	200,895	242,226
Refundable loans expected to be paid after 12 months	11,116,605	10,045,818
Provisions expected to be paid after 12 months	703,048	803,382
TOTAL LIABILITIES	14,528,994	13,305,454
NET ASSETS	5,214,778	4,348,591
FUNDS		
Accumulated funds	5,146,642	4,280,455
Reserves	68,136	68,136
TOTAL FUNDS	5,214,778	4,348,591

MERTON LIVING LIMITED
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2024

	2025	2024
	\$	\$
REVENUE	5,490,307	4,630,910
Other income	248,016	395,261
	5,738,323	5,026,171
Expenses		
Administration	(325,720)	(287,061)
Cleaning expenses	(18,596)	(15,766)
Depreciation and amortisation	(344,998)	(348,778)
Finance costs	(34,091)	(37,217)
Insurance	(149,427)	(113,747)
Rates and taxes	(111,783)	(91,465)
Repairs and maintenance expenses	(97,953)	(118,741)
Resident and client expenses	(377,530)	(328,649)
Salaries and employee benefits	(3,327,399)	(3,168,883)
Other expenses	(84,639)	(107,714)
	(4,872,136)	(4,618,021)
Surplus (deficit) before income tax	866,187	408,150
Income tax expense	-	-
Surplus (deficit) for the year	866,187	408,150
Other comprehensive income	-	-
Total comprehensive income (loss) for the year	866,187	408,150

*Please note that a full copy of the audited financial report is available on request.



HOW YOU CAN HELP

Become a member

Volunteer your time

Make a donation

Leave a bequest

Support an event or fundraising activity

Become a corporate partner

CONTACT US

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**87 Almond Street
Denman NSW**





Your Partners in Care