

Murray Haven  
Homes

2019/20

Annual  
Report



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## Notice of Annual General Meeting 2020

Notice is given that Murray Haven Homes Ltd will hold its 43rd Annual General Meeting on Wednesday, 21 October 2020 at 7:00pm via Zoom link.

### BUSINESS:

1. To confirm the minutes of 2019 AGM
2. To receive the Annual Report of the Board of Management and Audited Statements of accounts for the year ending 30 June 2020
3. To elect two Board members
4. To elect an auditor for 2020/2021

Two positions on the Board of Directors are declared **vacant**.

Nominations for election to the Board must be made on the Board Member Nomination Form, available from reception at Murray Haven Homes Ltd.



## In summary

Who would have even mildly predicted the year that was waiting to unfold as we conducted the 2019 Annual General Meeting on a warm October night in 2019! At that meeting, the discussion was centred on the new facility expansion, increased costs, staff, the importance of Murray Haven to the community and plans that were to be put in place for the upcoming year.

At the meeting, the primary focus was on increasing room occupancy to work toward financial stability. In increasing the room numbers from 35 to 55, there had not been a focus on promoting the available rooms. Whilst the residents from Eliza House were welcomed, this only accounted for a maximum of 10 rooms, leaving another 10 to be filled. Room occupancy averaged 83% for the period from July to December. With lower room occupancy figures, we also suffered a hit to our viability payments that form part of the Aged Care Financial Instrument (ACFI Funding).

The new rooms were providing the management team with a steep learning curve.

An open day was planned and conducted which proved to be a success with a dozen prospective families visiting the site. Respite care was also promoted as being available. This saw a surge in respite days, growing from 27 in July to 146 in December. Respite is a way to fill rooms and provide an insight into Murray Haven life. Respite also provides an opportunity for locals to have a break and be cared for over the hotter summer months, especially those in the community who may live alone.

The next focus was on funding. ACFI is the primary funding source for all Aged Care. Averages for centres the equivalent of Murray Haven have an average ACFI of between \$165 - \$185. This takes account of the complexity of care required. For the period from July to December the average ACFI for Murray Haven was \$124 per day.

The second half of the year has concentrated on improving these numbers. Occupancy for the period from January to June went to 93%. Respite days averaged 174 per month and ACFI increased to \$130 per day. There is still plenty of work to be done in this area and the management team are working toward creating financial security and stability.

On 20 March, we were able to celebrate the opening of the Murray Haven extension in conjunction with the opening of the Barham MPS. There were two ironies from that day that will bear relevance to tonight. On that day we welcomed our 55<sup>th</sup> resident into the facility which, for the first time, meant we were able to hang out the 'No Vacancy' shingle and the actual opening day was overshadowed by this thing referred to as 'COVID-19'. In the lead up to the opening, we were advised that we would need to limit our numbers and that there would be this thing referred to as 'social distancing' put in place.

Murray Haven had already put in place lockdown procedures and were operating under the advice from both NSW Health and the Federal Department of Health. Initial procedures included screening visitors to ensure that they had not been overseas, asking general questions about health and ensuring all staff and residents had a current flu vaccination. There was not full lockdown and we were still able to manage visitors into the site.

As the risk continued, we increased our own biosecurity. A change was made to the entry procedures. The Ambulance entry became our only entry point, with the main entry being closed. Temperature checks were put in place and these recorded in a daily ledger. There was a heavy emphasis on hand hygiene and personal awareness of health. The use of Personal Protective Equipment became a focus of training and residents' family visits became more controlled. The unknown remained.

We all began to read and see daily stories on the news about outbreaks in Aged Care centres and the mortality rate that this was bringing. The health directives were becoming more direct in ensuring that we had procedures in place to protect our most vulnerable. More stringent entry procedures were put in place and a dedicated visitor room was put in place with appointments being introduced for visits. Facetime, Skype and Zoom were encouraged, as were window visits. Sadly, none of these could ever replace face to face visits in the facility, with a hug, kiss or just the sense of being there.

Murray Haven has formed an alliance with the Murrumbidgee Local Health Network (MLHN) through this and their guidance and information stream have been invaluable. Daily case numbers, testing locations, risk strategies and other support reinforced that we were operating well within what was expected throughout the MLHN.

We have had to place Murray Haven into lockdown once in the last six months on the advice of NSW Health. We had two residents who had severe symptoms so as a precaution, residents were confined to rooms while test results were obtained. These were all negative. We have continued an isolation strategy for any resident who is symptomatic, but it has not extended to the full facility on any other occasion.

There has been a toll and a cost. There have been in excess of 120 days lost through COVID testing. Staff have been diligent in following the health directives and getting tested if they have any symptoms. We have also had staff commit to only a 'one place of employment' policy. This has been in place since March and has affected some staff who can no longer be at Murray Haven. All through this period we have continued with projects to upgrade rooms and ensure that Murray Haven is a wonderful place for our residents to call home.

The staff at Murray Haven have been amazing throughout the entire COVID period. From the provision of quality care to the reassuring discussions with residents, they have done it all. We have been able to welcome a few new staff members, and sadly lost a few along the journey as well. Turnover of staff keeps us vibrant and allows new ideas to be introduced. One exciting staff issue has been the two staff on maternity leave who have both had beautiful babies.

Finally, the heroes of the year really are the residents and the staff. The residents have been resilient through all of this. Whilst many do ask, 'when will it be over?', very few have actually complained. This has also been reflected in the attitude of the families. Whilst we would like to be able to bend the rules, this cannot be done. To have the facility exposed to COVID-19 by not following the rules would be a disaster.

## President's Report

It is my pleasure to present my first annual report to the members as President of Murray Haven Homes Ltd.

What a first year it has been for me as President and the Board at Murray Haven Homes. It has been a year of great challenges, especially with a pandemic that shows no discrimination to anyone.

Our residents, management team and staff have been absolutely amazing and so resilient during this pandemic. Being in lockdown has been extremely difficult for everyone but you can only speculate what it would be like for our residents as they try to understand why they cannot see their family and friends. In this, the staff have been fantastic and have made this difficult situation somewhat easier for our amazing residents.

Not only has it been a difficult year for our residents but also for their family and friends. The Board and management team are aware of the stress everyone is under because of decisions being made during these tough times. However, they are crucial to keep Murray Haven a safe place for our residents to live and our staff to work in. The Board want to thank all families and friends for your support, cooperation and patience.

The management team are committed to keeping our residents and families up to date with all information, especially in regard to changes, by letters, emails and phone calls. 'The Bridge' has been extremely supportive, with articles in the newspaper to keep our community up to date with what is happening. Also, Murray Haven now has a Facebook page where information is placed to inform the wider community.

What a fantastic community we live in! During COVID, the community has been wonderful. Their acts of kindness to the residents have included a delivery of special letters written by young and old to keep the residents in touch with the community and a delivery of card games for the residents who have had several game afternoons.

The residents have also been treated to many musical afternoons performed in the driveway and Fr Neale provided a moving ANZAC service. There have been many other activities keeping the residents active and involved which is so important during COVID.

On 20 March 2020, the Board and Gary attended the official opening of the 20 bed extension together with Barham MPS' official opening. The opening ceremony was conducted by Justin Clancy, NSW MP from Albury who had high praise for Murray Haven Homes. As we were at the beginning of COVID there were not as many people attending this event as we would have liked, which was disappointing.

From a business perspective, Murray Haven has just completed the first year with the extension and some issues have arisen, the main one being our phone system. We were to have an upgrade of the phone system but this was put on hold because of COVID. With the easing of restrictions, we are hoping that the new phone system will be installed by the end of October.



We are excited to announce our new website is now online. It has a fresh look and is current with all information needed. It took about 12 months of development and dedication from Linda Adams, who has completed the website in her own time. We are really thankful and appreciative of all Linda's efforts. Our new website address is [www.mhh.org.au](http://www.mhh.org.au).

Effective governance has never been more important for not-for-profit organisations, especially for those operating in the aged care sector. Murray Haven this past year has had a significant focus on the new Aged Care Standards that were implemented by the Government and which we are required to meet. These Standards are designed to reflect the level of care and service the community expects from aged care providers and for residents and their family to be more actively involved in all aspects of decision-making about their care. We have been developing our policies and procedures to be in line with the new Standards.

Financially, it has been a tough year and this can be seen in our financial statements, where we have made another loss for the 2019/20 year and this remains a concern. Last year, we had anticipated a profit but COVID has been detrimental to many businesses, including Murray Haven, where we had non-budgeted expenditure.

Murray Haven Homes is an outstanding aged care facility and the Board looks forward to continuing to oversee a high standard of care for our residents and further growth for the organisation. In recent months, the Board has become more proactive and actively involved in different sub-committees. Our Board members are involved in the WH&S committee, residents' meetings and management team meetings. When we have easing of restrictions and are able to do more, we will have Board members involved in other areas within Murray Haven.

During this year, the Board made the decision to change Gary's title to Chief Executive Officer. This better reflects his role and responsibilities at Murray Haven. With Gary taking the role of CEO, the decision was also made to change Jo Kinsey's role to Facility and Environmental Manager.

On behalf of the Board of Directors, I would like to acknowledge the significant contribution of Gary and the whole management team. A big thank you for your amazing commitment and for keeping Murray Haven operating in these difficult times. Also a big thank you to our amazing staff who have all worked so hard during this year and shown their commitment to ensuring that the best possible quality of care is provided to all our wonderful residents.

Finally, I would like to take this opportunity to thank my fellow Board members, who are all volunteers, and give their time, knowledge and wisdom to support everyone at Murray Haven Homes.

**Pam Waldron**  
**President**



## Board of Directors

The Board of Directors is made up of dedicated community members who give their time to ensure that Murray Haven Homes Ltd remains viable and meets the community's needs.



Pam Waldron  
President



Jenny Orr  
Vice President



Tanya Heffer  
Secretary



Wes O'Neill  
Treasurer / Public  
Officer



Carol Sincock  
Director



Don Taylor  
Director



David Derksen  
Director



Marie McDougall  
Director

## Life Members

Ms Anne Skate (dec)  
Mr Bill Jackson  
Mr Bruce Boyd (dec)  
Ms Dot Laughlin (dec)  
Mrs Jennifer Johnston  
Mr Jim McConnell (dec)  
Mr John Dusting (dec)  
Ms Kath Sheldrick (dec)  
Mr Malcom Hare (dec)  
Ms Val James  
Mr Les Bray

## From CEO



I am proud to be CEO of Murray Haven Homes and have succeeded in one of my core objectives in raising the profile of Murray Haven in the community. We are an employer of choice and have had a successful year in recruitment and retention of staff. There is much more to do but the foundations are in place for the future. Two significant achievements underscore this. The first success was in being awarded a Central Victorian Group Training Award as an employer who works with trainees and longer term unemployed who have completed traineeships in care and the second was in making the final four of the NSW Regional Achievement and Community Awards. The winner of this will be announced in November this year. Both achievements reflect the commitment of staff in providing the highest levels of care.

Last year I reported that we had commenced workplace and school-based traineeships. This year I can report that we have had our first three graduates from this program. Whilst there have been many learnings from this, we have a foundation to work on for the future. I am a firm believer in providing opportunities for our locals to be employed within the community. The partnership with NSW TAFE will continue.

Whilst our financial position will show a deficit, we have put in place ways to minimise empty rooms. We have applied for and been granted additional respite days and have in place more robust ACFI structures to ensure we maximise funding. ACFI was to change but the Royal Commission, and now ACFI, have delayed these changes. Whilst on the Royal Commission, the first reports should be received later this year so I will keep you informed of any direct impacts on Murray Haven. I have been proactive in recruitment based on some of the initial findings and now have 5 Registered Nurse and 20 Enrolled Nurse shifts each week. These compliment the fantastic work of our Personal Care staff. Whilst care ratios may be an outcome of the Commission, no ratio will replace quality care.

Whilst on funding I can also report that we have been successful in obtaining a grant for \$414,000 under the Business Improvement Fund. Significant work went into the preparation of the grant papers so to be successful is a fantastic outcome.

I want to acknowledge the work of Joanne Kinsey in easing some of the pressure from my role. Jo is a long-term employee of Murray Haven and has managed the kitchen and hospitality team for a long period of time. Her move to a broader management role has been well received by all. Her support and guidance are very much appreciated.

Finally, the board of Murray Haven needs to be acknowledged. President Pam Waldron and all the board are volunteers and give up an enormous amount of time to ensure that we meet Compliance and Governance. They place an enormous amount of faith in the management team to ensure that we get the job done. It has been pleasing to be able to have the board much more hands on this year and I look forward to this increasing in the future.

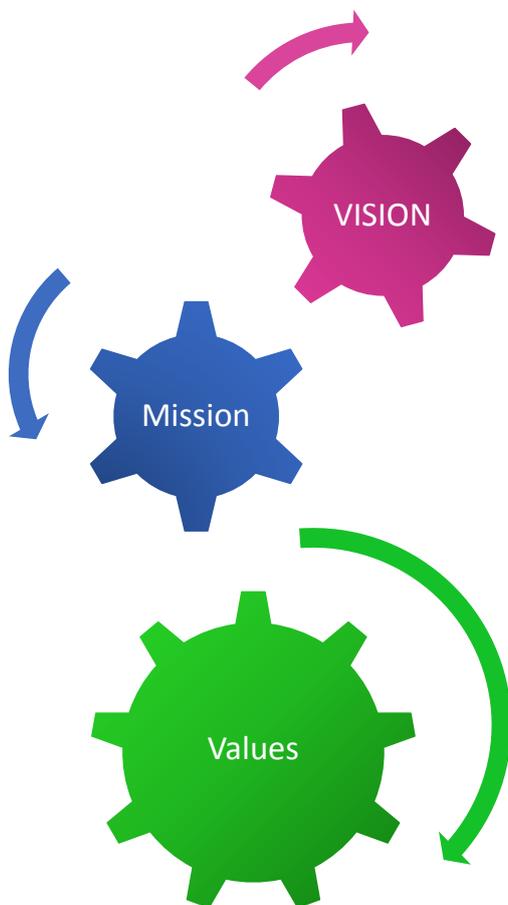
**Gary Kairn**  
CEO



## Vision, Mission and Values

At Murray Haven Homes Ltd we pride ourselves as a fully accredited aged care facility displaying a happy, caring and friendly family-like living environment for our residents and a pleasant working environment for our staff.

Our philosophy is to provide holistic care and quality of life in a home-like environment, irrespective of religion or race, whilst preserving the independence and dignity of individuals, appropriate to their physical and emotional needs. Our dedicated staff and volunteers perform their tasks with compassion and understanding to all residents.



## OUR VISION

to provide accessible aged care services and excellence in service provision through innovation and leadership to the community of Barham and district.

## OUR MISSION

to provide integrated residential aged care services and support that empowers and promotes respect for all people and strengthens the relationship between our residents and our community.

## OUR VALUES

Respect, Quality  
Integrity  
Responsibility  
Leadership  
Community

Around Murray Haven



# Around Murray Haven



## Auxiliary Report

It is with pleasure that I present this report as President of the Murray Haven Homes Auxiliary.

I wish to acknowledge the amazing generosity and support of our members. In particular, I thank Pat Taylor and Judy Lake for their professionalism in carrying out the roles of Treasurer and Secretary.

Early in the year, we found ourselves filling a niche in catering for post-funeral refreshments. This proved a win / win as we were not only raising funds for Murray Haven, but helping other members of the community.

We continue to be in awe of the amazing work done by the Board of Management and the Staff in what has been an unimaginably difficult year.

Our sole focus is to support Murray Haven in whatever way we can. We look forward to continuing to do this.

Thank you.

**Kathleen Mathers**  
**President**  
**Murray Haven Auxiliary**



*Mother's Day high-tea made by MHH Auxiliary*

## Treasurer's Report

The financial statements attached for the 2019/20 financial year report a loss of \$538,350. Whilst this is an eye watering number it needs to be taken in context in relation to massive change that Murray Haven has undertaken in the past three years going from a 35 bed facility to a 55 bed facility. The majority of this loss occurred from the July 2019 to 31<sup>st</sup> December 2019 period whilst we were onboarding and commissioning the new rooms and recruiting and training staff. The facility has been trading on a close to breakeven basis since 1<sup>st</sup> January 2020, even taking into account the additional costs of the COVID19 outbreak. The other major impact on the result was the lack of revenue generated by the empty beds. As these beds have filled our viability has greatly improved.



On the positive side is that Murray Haven has employed up to 100 staff during the last financial year injecting some \$3,838,741 in wages and salaries and oncosts into the local Barham, Koondrook and surrounding districts. Murray Haven also uses local businesses for supplies of goods and services when they can to further support the community.

I would also acknowledge the support of the Auxiliary committee to Murray Haven. These tireless volunteers raise very important and well needed funds to provide additional capitals items to Murray Haven. Even though they have been restricted due to covid19 we look forward to their future contributions.

Murray Haven adopt a very conservative management philosophy when it comes to resident's bonds/deposits. The level of bonds/deposits held by Murray Haven on behalf of residents at the 30<sup>th</sup> June 2020 is \$4,557,370, these funds are placed on various term deposits with the Bendigo Bank.

As the development/expansion phase has been completed the Board and management of Murray Haven are continuing to focus on providing residents with the high level of care and support they require whilst also maintaining long term viability and profitability of the facility.

To the future, Murray Haven Homes has a modern state of the art facility which the local community should be proud of. Part of the board's focus going forward will be to fill the beds and control costs to ensure the long-term viability and stability of Murray Haven Homes for its residents, employees and the local community.

**Wesley O'Neill**  
Treasurer

## Financial Statements 2019/2020

The following reports provide a summary of the 2019/2020 Financial Report for Murray Haven Homes Ltd. Full reports are available upon request which include explanatory notes.

### STATEMENT OF FINANCIAL POSITION

|                                 | 2020<br>\$        | 2019<br>\$        |
|---------------------------------|-------------------|-------------------|
| <b>ASSETS</b>                   |                   |                   |
| <b>CURRENT ASSETS</b>           |                   |                   |
| Cash and cash equivalents       | 4,925,061         | 7,502,713         |
| Trade and other receivables     | 60,746            | 157,644           |
| Inventories                     | 1,200             | 860               |
| Other current assets            | 37,170            | 14,322            |
| <b>TOTAL CURRENT ASSETS</b>     | <b>5,024,177</b>  | <b>7,675,539</b>  |
| <b>NON-CURRENT ASSETS</b>       |                   |                   |
| Property, plant and equipment   | 7,525,589         | 6,987,410         |
| <b>TOTAL NON-CURRENT ASSETS</b> | <b>7,525,589</b>  | <b>6,987,410</b>  |
| <b>TOTAL ASSETS</b>             | <b>12,549,766</b> | <b>14,662,949</b> |
| <b>LIABILITIES</b>              |                   |                   |
| Trade and other payables        | 152,904           | 170,903           |
| Provisions and borrowings       | 75,722            | 201,353           |
| Other current liabilities       | 10,370,862        | 11802,064         |
| <b>TOTAL LIABILITIES</b>        | <b>10,599,488</b> | <b>12,174,320</b> |
| <b>NET ASSETS (LIABILITIES)</b> | <b>1,950,278</b>  | <b>2,488,629</b>  |
| <b>EQUITY</b>                   |                   |                   |
| Retained earnings               | 1,950,278         | 2,488,629         |
| <b>TOTAL EQUITY</b>             | <b>1,950,278</b>  | <b>2,488,629</b>  |

## STATEMENT OF CASH FLOWS

|  | 2020<br>\$         | 2019<br>\$         |
|--|--------------------|--------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                  |                    |                    |
| Receipts from Residents and others                           | 1,207,949          | 878,496            |
| Payments to suppliers and employees                          | (4,630,707)        | (3,723,444)        |
| Donations received   | 59,355             | 10,808             |
| Interest received  | 102,637            | 123,733            |
| Government grants received                                   | 2,716,744          | 2,245,900          |
| <b>Net cash provided by operating activities</b>             | <b>(544,022)</b>   | <b>(464,507)</b>   |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                  |                    |                    |
| Payments for property, plant and equipment                   | (796,888)          | (3,993,913)        |
| Proceeds from sale of property, plant and equipment          | 0                  | 0                  |
| <b>Net cash provided by / (used in) investing activities</b> | <b>(796,888)</b>   | <b>(3,993,913)</b> |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                  |                    |                    |
| Net proceeds from financing activities                       | (1,236,742)        | 4,134,027          |
| <b>Net cash provided by financing activities</b>             | <b>(1,236,742)</b> | <b>4,134,027</b>   |
| Net increase in cash held                                    | (2,577,652)        | (324,393)          |
| Cash at beginning of financial year                          | 7,502,713          | 7,827,106          |
| Cash at end of financial year                                | <b>4,925,061</b>   | <b>7,502,713</b>   |

## PROFIT AND LOSS STATEMENT

|                                 | 2020<br>\$       | 2019<br>\$       |
|---------------------------------|------------------|------------------|
| <b>INCOME</b>                   |                  |                  |
| Rents Received                  | 947,036          | 710,325          |
| <b>OTHER INCOME</b>             |                  |                  |
| Subsidies                       | 2,826,211        | 2,361,624        |
| Work Train Incentives           | 5,909            | 0                |
| Accommodation Bond Retention    | 993              | 5,958            |
| Dividends Companies             | 58               | 128              |
| Donations                       | 59,355           | 10,808           |
| Foot Care Clinic                | 0                | 280              |
| Insurance Recoveries            | 81,827           | 7,432            |
| Interest Received               | 83,251           | 117,171          |
| Building Extension Grant        | 162,341          | 52,023           |
| Subscriptions                   | 104              | 0                |
| Abnormal Income                 | 247,242          | 0                |
| Govt Cash Flow Boost            | 62,500           | 0                |
| Auxiliary Income                | 8,223            | 5,165            |
|                                 | <b>3,538,014</b> | <b>2,560,589</b> |
|                                 | <b>4,485,050</b> | <b>3,270,914</b> |
| <b>EXPENSES</b>                 |                  |                  |
| Advertising                     | 5,155            | 8,496            |
| Activities Expense              | 3,189            | 2,566            |
| Agency Nursing                  | 0                | 0                |
| Bank Charges                    | 1,587            | 2,538            |
| Continance Aids                 | 37,868           | 26,002           |
| Doubtful Debts                  | 500              | 0                |
| Webster Packs                   | 16,606           | 9,109            |
| Cleaning                        | 35,865           | 28,228           |
| Commission –ACFI Funding Review | 0                | 65,424           |
| Consultants Fees                | 74,733           | 6,503            |
| Depreciation                    | 217,019          | 117,459          |
| Electricity                     | 94,547           | 80,853           |
| Entertainment                   | 145              | 342              |
| Fire & Safety Protection        | 8,556            | 7,497            |
| Food Supplies                   | 204,858          | 131,354          |
| Grounds Maintenance             | 1,061            | 3,089            |
| General Expenses                | 850              | 400              |
| Hire of Equipment               | 260              | -                |

PROFIT AND LOSS STATEMENT (Continued)

|   | 2020<br>\$       | 2019<br>\$       |
|---|------------------|------------------|
| Insurance                                 | 109,458          | 78,194           |
| Interest                                  | 18,949           | 3,474            |
| Information Technology                    | 22,525           | 18,254           |
| Kitchen Plant                             | 487              | 2,221            |
| Auxiliary Expense                         | 3,244            | 10,396           |
| Laundry                                   | 29,600           | 26,647           |
| Licences, Registrations, Permits          | 15,652           | 3,400            |
| Loss On Disposal Of Assets                | 8,397            | 0                |
| Medical                                   | 71,112           | 35,525           |
| Motor Vehicle Expenses                    | 6,071            | 4,762            |
| Newspapers & Magazines                    | 798              | 604              |
| Office Expenses                           | 36,498           | 32,489           |
| Payroll Processing                        | 12,978           | 8,655            |
| Pest Control                              | 0                | 15               |
| Postage & Freight                         | 667              | 562              |
| Professional Fees                         | 27,103           | 10,373           |
| Rates                                     | 5,203            | 10,775           |
| Repairs & Maintenance Buildings           | 0                | 1,018            |
| Repairs & Maintenance Plant & Equipment   | 27,598           | 20,135           |
| Repairs & maintenance Electric & Plumbing | 20,088           | 26,418           |
| Replacements - Crockery/linen             | 2,827            | 1,954            |
| Staff Training                            | 9,998            | 4,583            |
| Staff Police Checks                       | 663              | 1,878            |
| Subscriptions                             | 23,648           | 4,874            |
| Sundry incl Waste Removal                 | 8,850            | 6,780            |
| Superannuation                            | 308,652          | 228,450          |
| Telephone                                 | 7,779            | 8,786            |
| Travelling Expense                        | 766              | 407              |
| Uniforms                                  | 4,483            | 7,821            |
| Wages                                     | 3,530,089        | 2,534,336        |
| Water Rates & Charges                     | 6,418            | 3,568            |
|   | <b>5,023,400</b> | <b>3,587,214</b> |
| <b>(Loss) / Profit before income tax</b>  | <b>(538,350)</b> | <b>(316,300)</b> |

## Profile of the Organisation

Murray Haven Homes Ltd is a 55-bed community, not-for-profit residential aged care facility that provides the only 'ageing in place' service for the people of Barham and Koondrook, including the surrounding rural areas in NSW and Victoria. Murray Haven Homes Ltd is a company limited by guarantee and is registered and accredited under the Aged Care Act. Current accommodation places at Murray Haven Homes include:

- 41 ageing in place rooms
- 13 memory support rooms
- 1 respite room

Address: 98 Punt Road  
Barham NSW 2732

Telephone: (03) 5453 2080

Fax: (03) 5354 2700

Email: [admin@murrayhavenhomes.com.au](mailto:admin@murrayhavenhomes.com.au)

Website: [www.mhh.org.au](http://www.mhh.org.au)

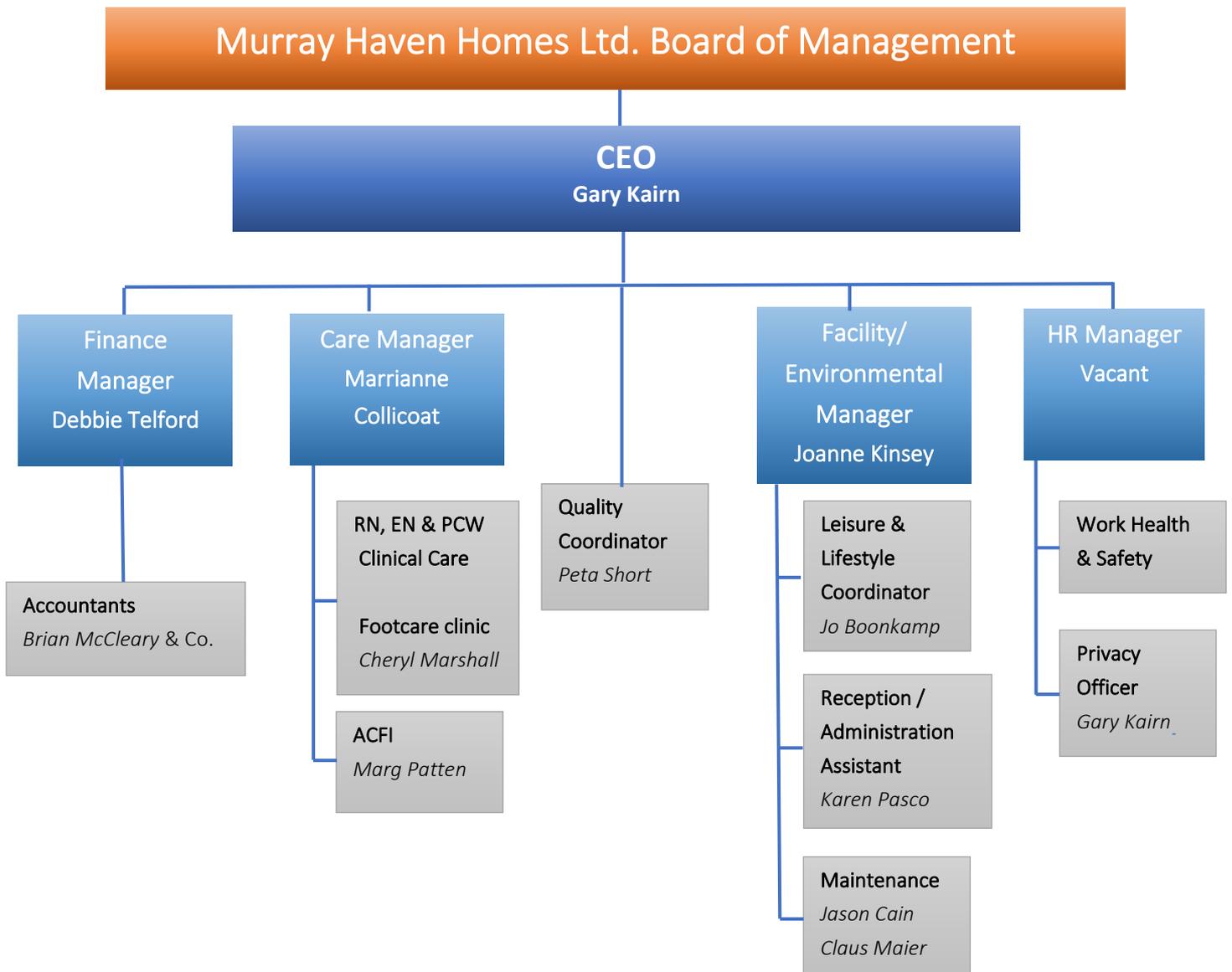
Established: 1977

Auditors: Brian McCleary & Co. Chartered Accountants



## Organisational Chart

A Board of Management oversees our facility's operations, which is staffed by 80 qualified and dedicated staff who are guided by a management team led by the CEO, who oversees a Care Manager, a Facility/ Environmental Manager and a Finance Manager.



Address: 98 Punt Road, Barham NSW 2732  
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