



MALLEE FAMILY CARE
ANNUAL REPORT
2020



One of the key principles behind Mallee Family Care's impact is that as a community, we identified our issues and developed a response to them, using our own resources and our own people rather than having the resolutions imposed on us from the outside. It has created agency. It's really about our community doing it for itself."

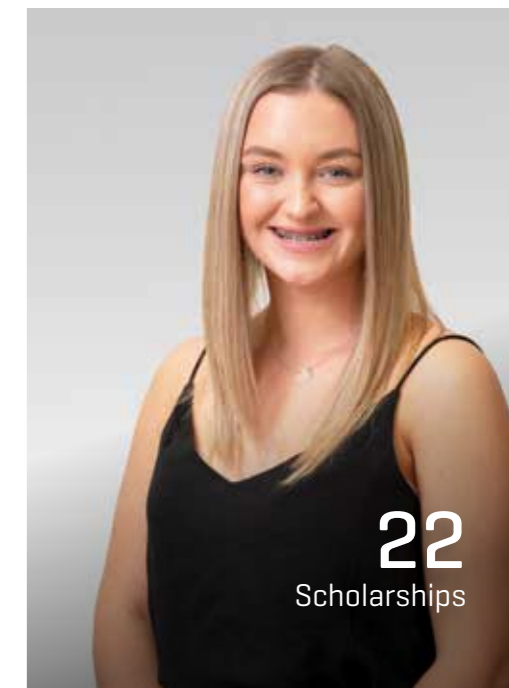
Ross Lake OAM
Chair

Cover image:
Darren Seiler Photography

Please consider the environment
before printing.

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Vision

Empowering the vulnerable and disadvantaged in our communities

By this we want:

Communities where vulnerable children will be protected;
Communities where disadvantaged families and individuals will be supported;
Communities that are committed to supporting those in need.

Mission

To enrich lives and to increase opportunities

We will do this through Services, Education, Research and Advocacy

Approach

Our approach to achieving this strategic intent will demonstrate:

We are focused on the resolution of issues and will be flexible and adaptive in our approach;
We understand our communities, we are informed by practice and our focus is on outcomes that matter;
We work in partnership with stakeholders;
We consult broadly and engage with our communities

Values

Accessibility
Equity
Trust
Inclusivity
Safety and Accountability

Chances Recipient

Alana

Studying year 11

“Chances is helping me to stay at school and hopefully, I will go on to university - I want to do something in the future that focuses on helping people have better lives. Chances has been so amazing for me, they’ve given me so much help and I can’t thank them enough.”



Directors



Ross Lake OAM Chair

Board member for most of the period since the inception of Mallee Family Care in 1984 and appointed Chair in 2011. Mr Lake holds a number of other directorships including the Mallee Regional Innovation Centre Strategic Advisory Panel, Institute of Post Colonial Studies Board Member.

Qualifications

Bachelor of Law, Bachelor of Economics, Diploma of Education.



Jenna Yetman Deputy Chair

After becoming a Board member in 2018, Ms Yetman was appointed Deputy Chair in 2019. Ms Yetman also holds a number of other directorships including Madec Australia and Country Fire Authority - Patchewollock Brigade.

Qualifications

Bachelor of Commerce (Accounting), Bachelor of Laws and Legal Practice, GAICD.



Dr John Cooke

Board member since 2010. Dr Cooke holds a number of other directorships including the Mallee Catchment Management Authority and the Regional Advisory Board La Trobe University Mildura Campus.

Dr Cooke is the Chair of the Finance Audit and Risk Committee.

Qualifications

PhD, Bachelor of Science, Diploma of Agriculture.



Geoff Dea

Board member since 2019. Mr Dea is the CEO of Sunraysia Institute of TAFE and a member of the Board and Audit Committee of Mildura Regional Development.

Qualifications

Bachelor of Business (Accounting), CPA, GAICD.



Lauren Dinning

Board member since 2019. Ms Dinning is the Principal Lawyer of Dinning and Co. Family Lawyers. She holds a number of other directorships including the Regional Liaison Committee with the Family Law Section of the Law Council of Australia and St Paul's Primary School Advisory Council.

Qualifications

Bachelor of Law with Honours, Bachelor of Arts, Graduate Diploma in Legal Practice.



Christine Cottrell

Ms Cottrell has spent 20 years working in Not-For-Profit Services including Australian Institute of Company Directors, Australian Sonographers Association and Royal Australasian College of Medical Administrators. Ms Cottrell currently holds a directorship with Mildura Community House.

Qualifications

Graduate Certificate in Business Administration.



Dr Andrew Kremor

Dr Kremor has held various directorships with multiple private and public companies including Zero Emissions Water, Babcock and Brown Finance, Alinta Energy and Allgas Networks. Dr Kremor is a General Manager at the Murray Darling Basin Authority and has extensive senior management experience in the energy and water sectors.

Qualifications

PhD, Master of Business Administration, GAICD.



Teresa Jayet CEO Secretary

Ms Jayet has been an employee of the Agency, in various positions, since 1994 and is currently the Chief Executive Officer. She was appointed Company Secretary on 11 March 2020 when the Agency was first incorporated as a Company Limited by Guarantee.

Qualifications

MBA, Bachelor of Social Work, Bachelor of Education, Diploma of Financial Counselling, Graduate Diploma Family Dispute Resolution.



Don Wall Independent Member, Audit, Finance and Risk Committee



Greg Gooch Independent Member, Audit, Finance and Risk Committee

With thanks and recognition to our out-going Directors

Margaret Thomson

Board member since 2008, Mrs Thomson retired in October 2019.

Julia Morgan Audit, Finance and Risk Committee Treasurer

Board member since 2016, Ms Morgan retired in December 2019.

Adam Stevenson

Appointed February 2020, resigned March 2020 due to his work re-location.



Chances Champion Arlie Atkinson

While studying for year 12, Arlie Atkinson of Swan Hill, still found the time to organise a 24 Hour Swim-a-thon, donating all funds raised to Chances for Children.

“I know I’ve had opportunities that other people haven’t had. If I help one person achieve their dreams by supporting Chances, I’ve done something worthwhile.”

Leadership Team



Brody Gogler
Director
Corporate Services
18.10.19



Terry Cronin
Director
Client Services



Chris Forbes
General Manager
Education, Training and Research



Anne Killen
General Manager
Community Services
30.06.20



George Mudford
General Manager
Southern Mallee



Naomi Minett
General Manager
Family Services
08.11.19

Teresa Jayet
CEO



Chair and CEO Report

We could be mistaken for thinking that during the 2019-2020 reporting year that COVID-19 was the only challenge that presented itself across the social services sector. While the pandemic has certainly made its impact felt during a significant part of 2020, there was an enormous demand for our services throughout the financial year.

In the face of an evolving and uncertain situation, we responded to the many and varying needs of individuals, children and families requiring our support and care.

I am proud of the continued support our carers, volunteers and staff provided to our communities across rural, regional and remote communities, as we were all challenged, personally and professionally, by the

implications of COVID-19. As the pandemic advanced, one thing remained certain; we would ensure that we maintained our line of sight on all children, individuals and families we worked with. What unfolded during this time was that many people who had never had reason to utilise our services previously, were reaching out to us for assistance – this pandemic was a great equaliser and a startling reminder that any person, at any time, could find themselves in a place of unexpected vulnerability.

It was with this reason we were more determined than ever to advocate for the importance of our services and our communities.

Of critical importance was the impending expiry of the Social and Community Services Pay Equity Special Account.

The potential impact of a decrease in government grants would be significant for clients across our communities of interest.

A withdrawal of funding from the sector, a sector that is seeing an increase in service demand and provision, a sector that requires long term investment to ensure that social indicators across our communities decrease, would be devastating.

It is critical to ensure that our sector is adequately supported to enable us to continue our vital service delivery of education, health and justice programs.

Our advocacy efforts were amplified during this pandemic period, with the future of many of our community members, residing in public housing, becoming even more critical.

With rolling lockdown, 'Stay at Home' orders introduced, it raised the very real prospect that public housing tenants could be confined to their homes, with no access to cooling, during a sweltering Mallee summer. A dated policy, based on Melbourne conditions, is not satisfactory for the many vulnerable members of our community who can only apply for air conditioning to be installed in their home on medical grounds – if they meet the criteria for illness or disability – and experience tell us that applications are often denied. We continue to advocate that the State has a duty of care to support their tenants, who often experience a spike in health and wellbeing issues during periods of extreme heat. We will not be satisfied to see this community endure another summer without change.

Our advocacy efforts were amplified during this pandemic period, with the future of many of our community members, residing in public housing, becoming even more critical.



**Our work
continues to improve
our communities**

Chair Ross Lake



For organisations such as Mallee Family Care, to continue investing in our community, our Governments, as a matter of priority, must invest in and support, us. It was unfortunate that during the height of the pandemic, competitive Tenders proceeded. This process required us to redeploy our resources to the writing of submissions, that ultimately did not invest back into local place based organisations, when our time would have been far better utilised in supporting people in our community, who were in need. Mallee Family Care remains committed to ensuring that every dollar the Government invests in place-based organisations such as ours, will be reinvested back into the communities that we serve and we continue to engage with Government to achieve the best outcomes for our sector.

We have long maintained that the greatest asset of our Organisation is our staff. Our investment did not waiver during the pandemic and we continued to support our employees to participate in countless professional development opportunities. Our strength as an educational organisation also meant that we were able to provide more than twenty student placements, a challenge we were willing to accept to ensure that our Mission of increasing opportunities for all through education was attainable.

The 2019-2020 financial year has also seen some exciting Organisational changes that have been made to leave us better placed to meet the needs of our community. Mallee Family Care has purchased a new site, on the corner of Madden Avenue

and Ninth Street, and ultimately, this will become the location of our Central Office in Mildura.

Our new building will be fit-for-purpose and will bring all our service and program areas under one roof, allowing for a more holistic approach to the delivery of support.

This financial year also saw Mallee Family Care transition from an Incorporation to a Company Limited by Guarantee and within this change, we have implemented a new Constitution. Driven by our Vision for empowering vulnerable and disadvantaged communities, the future of our Organisation and the scope of opportunities for further expansion of services, are further underpinned by the changes we have instigated this year.

In what has been an astounding year, we would like to thank our Board Directors, Independent Members of the Audit, Risk and Finance Committee, our many volunteers and exceptional foster carers and importantly, our incredible staff. This journey has influenced a great deal of change for the better for our Organisation and it re-affirms the importance we place upon community, and local people providing local care.

Ross Lake
 Ross Lake OAM
 Chair

Teresa Jayet
 Teresa Jayet
 CEO





2019 Annual General Meeting

**Years of Service
2019-2020**

**20 YEARS
Gordon Dehne**

**15 YEARS
Mary Ruane**

**10 YEARS
Jancy Thomas
Aroha Fisher
Llywela Lawn
Alicia Bruton**

**“Education and positive role
modelling are the great equalisers
- we can’t be what we can’t see.”**

Natasha Stott Despoja
Guest Speaker at
Mallee Family Care
AGM 2019



Our Services



Family Services

Cradle to Kinder
Out of Home Care
Caregiver Recruitment
Placement, Prevention and Reunification
Integrated Family Services
Family Preservation
Refugee Minor Program
Permanency Support
Safety and Wellbeing
Children and Schooling
Aboriginal Community Engagement
Safe Aboriginal Youth Program
Homes Out West Tenancy
Advice Services
Targeted Early Intervention
Complex Specialist Disability Pilot

Southern Mallee

Specialist Homelessness Services
Creating Connections (Youth Homelessness)
Communities for Children
Central Intake (Southern)
National Partnership Agreement on Homelessness Strategy
Indigenous Advancement Program
Humanitarian Settlement Services

Settlement Resolution
Support Services
Parenting Under Pressure

Education Training and Research

Chances for Children
Smalltalk
Playgroups
Reading To Go
Access to Early Learning
Pre School Field Officer Program
Kindergarten Inclusion Program
School Readiness Funding Program
Research
Training
Enhanced Pathways to Family Violence Placement
Student Placements – Tertiary
Principal Practitioner Program

Community Services

Mallee Family Care Community Legal Centre
Intervention Order Support Services
Family Violence Legal Unit
Financial Counselling
Central Intake (Northern)
Children's Contact Service

Post Separation Co-operative Parenting Program
Family and Relationships Counselling Program
Family Relationships Centre
Regional Family Dispute Resolution Program
Psychological Therapy Services – Child Mental Health

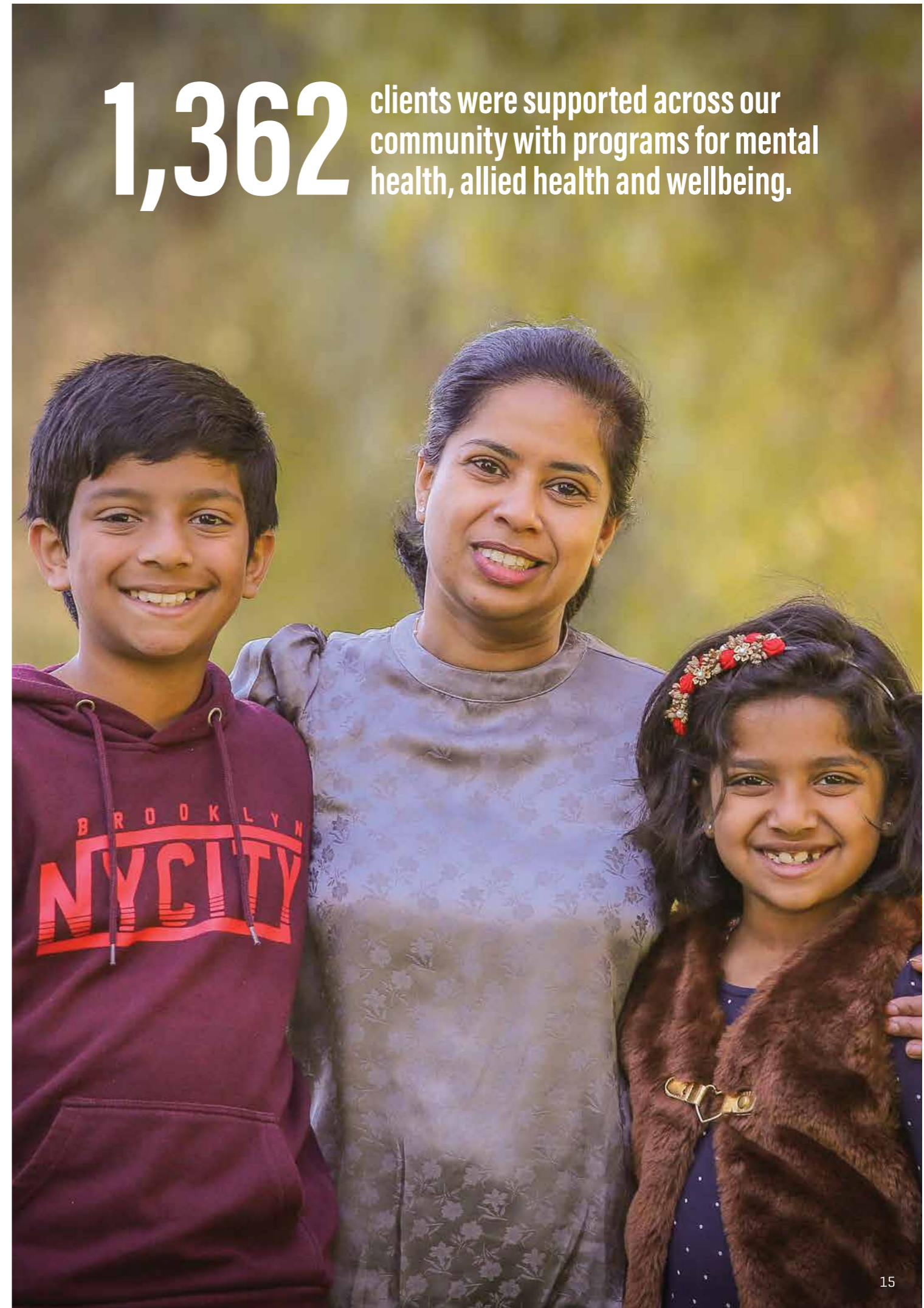
Mental Health and Wellbeing

NDIS Support Coordination Services
NDIS Plan Management Services
NDIS Allied Health and Therapy Services
Community Mental Health Recovery and Support Services
Early Intervention Psychosocial Support Response
National Psychosocial Support Measure
Extended Transition Arrangements
Continuity of Support
NDIS Psychosocial Disability Support and Recovery Services

Corporate Services

Chief Financial Officer
Business Systems
Systems Project Officer
Communications and Marketing
Partnerships and Fundraising
Event Co-ordination
Workplace Health and Safety
Human Resources
Quality Assurance
Accounts
Payroll
IT
Property
Fleet Vehicles

1,362 clients were supported across our community with programs for mental health, allied health and wellbeing.





Ensuring Access to Early Learning

Mallee Family Care offers a range of programs to support parenting and early childhood development. Each of our programs aim to help give children the best possible start to life, and include playgroups, therapeutic counselling, literacy support, early intervention support for families of children with a disability or developmental delay, early help support for families facing parenting challenges, targeted and specialist assistance for high and complex developmental and wellbeing needs and our Access to Early Learning (AEL) Program, which supports eligible children to attend three-year-old kindergarten.

Evidence shows that better educational outcomes are achieved when children participate in early years education. Play-based learning fosters a child's development and a quality three-year-old kindergarten program gives children the opportunity to build their language skills and learn about numbers and patterns.

It also supports children to gain socialisation skills that are critical to forming friendships – the ability to share, to listen, to manage their emotions and to get along with others. Two years of early years education will have an impact on a child's life-long learning and we know that the benefits are even greater for children who are

in vulnerable circumstances. The Access to Early Learning Program has been developed to support parents or carers to sustain their child's attendance in a kindergarten program for fifteen hours per week.

The aim is to strengthen the support available to vulnerable children by addressing specific fa-milial barriers that traditionally have restricted access and participation in early years education and by improving the capacity of educators to actively engage and support vulnerable children and families.

We have adopted an holistic approach to our Access to Early Learning Program, working with the family, child, educators and other support services, where relevant, to identify children and families facing a range

of complexities and working together to develop strategies that address the specific needs of individual families. We see the Program as one driven by collaboration and focused on strengthening capacity.

As part of this approach we assist families to; access relevant grants and entitlements, access additional resources where required, facilitate learning and developmental assessments where appropriate, help families to establish strategies to strengthen at-home learning while removing barriers that may exist that impede participation in education and we also work with the educators to build their capacity to actively engage with vulnerable children and their carers through mentoring and Professional Practice Development.



“Bush Playgroup, all weather fun! So thankful for this group of friends, it's helped get me out of my comfort zone, out of the house and Ollie has evolved in his confidence too.”

Aimee

The Access to Early Learning model frames participation through a family strengths based and family-centred practice lens. It acknowledges the experiences of both the child and family that have shaped their learning and development. It reinforces positive practice with educators and strengthens the partnership and links between home and the centre.

Community embedded Playgroup Early Prevention Model

Across our catchment, Mallee Family Care delivers nine playgroups informed by a strengths based, resilience building approach. The playgroup model has been developed to increase coping strategies within families and is achieved through the sharing of positive experiences and activities. Our service is evidence based and is tailored to the needs of individual communities. The model encourages the participating families to be co-designers of the programs and activities and to participate in the evaluation and impact of the programs, giving them a valuable opportunity to have their voices heard.

A qualified educator and social worker attend each playgroup session and they work collaboratively with the parents and carers with a commitment to building parental capacity, confidence and resilience.

An outcomes framework has been developed to measure the impact of these playgroups with the longer term aspiration being to have all participating children healthy, happy and supported to reach their full potential.

Mallee Early Years Conference

The Mallee Early Years Conference provides organisations with an affordable option to provide high quality professional development opportunities.

Over 200 Early Years professionals come together from all over the Mallee to undertake professional development and networking opportunities.

This event is a collaborative effort governed and informed by a committee of professionals from across the Early Year's sector.

Each year the committee canvass leading keynote speakers to invite in order to share their knowledge and expertise to Conference delegates. The keynote speakers present during the morning sessions with local Early Years professionals also delivering workshops in the afternoon that inform educators and practitioners on best practice programs within our community of Early Education programs.

Previous Key Note Speakers include: Sue West, Co Author Researcher First 100days Research; Emeritus Professor Dorothy Scott; Debbie Millar, Director of Education and Learning Pathways to Resilience; Anthony Semann, Specialist Consultant Early Years; Tim O'Leary Raising Great Boys and many more.

Kindergarten Inclusion Support

The Kindergarten Inclusion Support (KIS) Program contributes to the provision of quality, accessible and inclusive kindergarten programs, by enhancing our local kindergartens' capacity to provide programs that are responsive to the individual abilities, interests and needs of children with a disability or developmental delay.

The Program also facilitates the support needs for children with complex medical needs in an inclusive kindergarten environment. Mallee Family Care currently has 29 KIS staff supporting nine kindergarten providers in Mildura.

Pre School Field Officer Program

The Preschool Field Officer (PSFO) Program is a responsive approach to providing local kindergartens with practical advice and support in order to increase capacity and to allow for the access and participation of children with additional needs.

The PSOF Program supports early childhood teachers, and educators, who are working directly with children to build their skills, knowledge, and confidence.

By actively building their capacity, they develop an inclusive environment by embedding learning and development opportunities that meet the needs of all children, within the kindergarten setting.

The PSFO's role is to support the early childhood teachers and educators, rather than working one on one with a child.





Early Years programs

485

Families participating in Playgroup sessions

640

Playgroup sessions were held

32

Children engaged in Access to Learning Program

2800

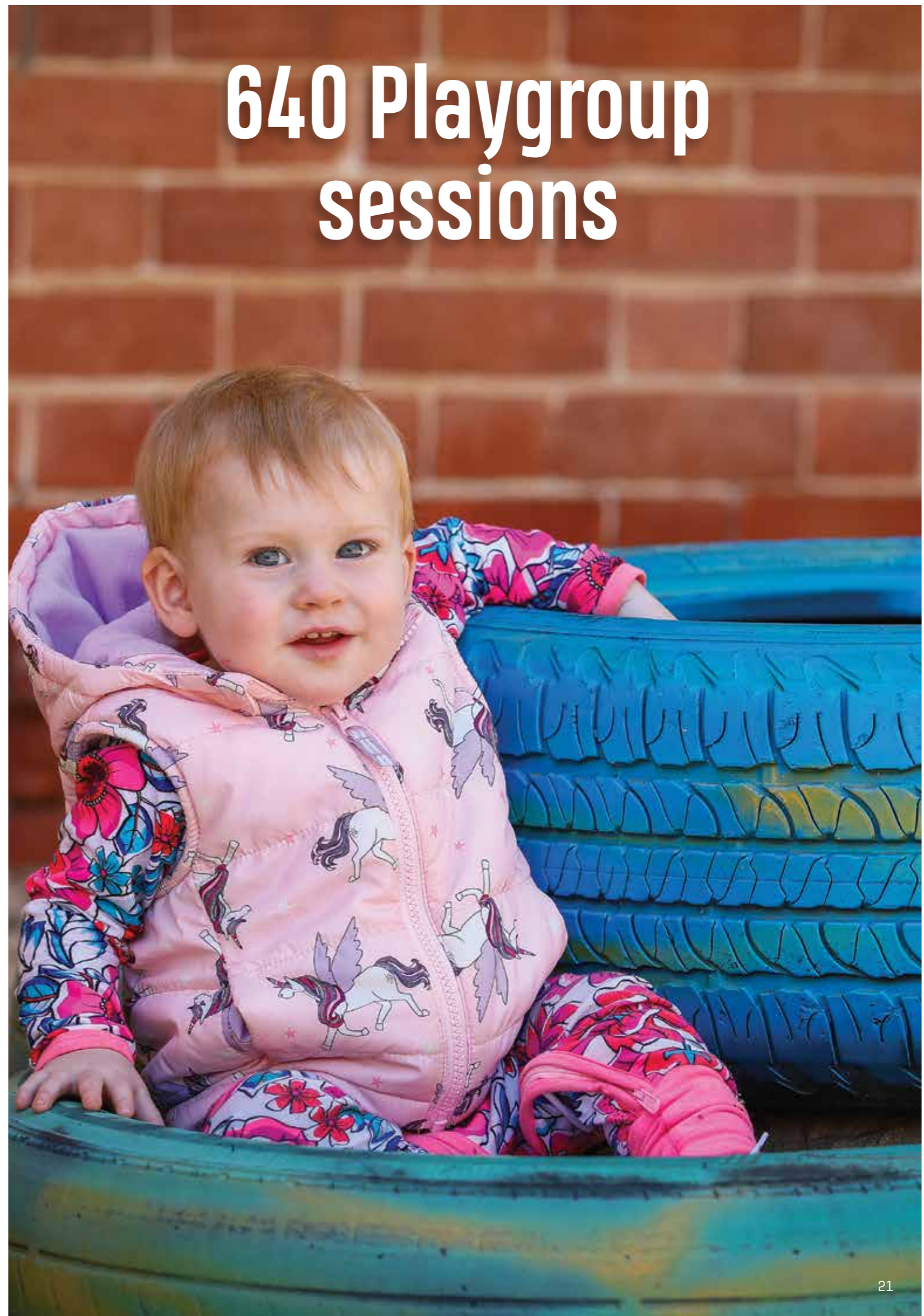
Books distributed through Let's Read Program

29

Children assisted through Kindergarten Inclusion Program

90

Children assisted through Pre School Field Officer Program



640 Playgroup sessions

Investing in capacity Mallee Family Care Scholarships

Mallee Family Care is committed to fostering growth and capacity in our region and one of the tangible ways we contribute to this is through our Scholarship program. We offer a range of scholarships to students who without our support may find the financial burden insurmountable. With financial support, mentoring and where appropriate, work placements, our scholarship recipients are becoming the social workers, nurses, doctors, lawyers, musicians and leaders of the future.

The Milton Whiting Scholarship, facilitated through La Trobe University and named in honour of our founding President, Milton Whiting OA, fosters the development of Social Work students, based in Mildura.

This Scholarship forms part of Mallee Family Care's

commitment to support long-term workforce growth within the social services sector, aligning with the current and emerging needs of our community.

Each year we also support young people living in the Mallee, to complete their secondary schooling and to pursue tertiary education and training, through our Chances for Children program.

Now in its 20th year, Chances has ensured that almost 2000 young people have been able to seek the qualifications they need to live the life they want, without the lack of financial means, or geographic location, standing in their way.

We know that life outcomes are linked to educational opportunities – children who finish school and achieve recognised qualifications have better employment and health outcomes. We also know that communities that invest in

their children and provide legitimate career pathways, are stronger, more stable and more connected. With support from our donors, Chances for Children is investing in our region's future.

Four of our annual Chances for Children Scholarships are focused on supporting young people to study within our region and these scholarships are facilitated by our locally based partners:

Chances for Children Scholarship La Trobe University Mildura

This Scholarship provides support for students enrolled in a tertiary course at La Trobe University, Mildura Campus.

Chances for Children Scholarship [Agribusiness]

This Scholarship recognises the importance and growth of agribusiness in the Mallee.

It was developed by Wakefields Transport, Nangiloc-Colignan Farms, Mildura Fruit Company and La Trobe University [Mildura Campus], to assist Bachelor of Business students and to support the future of the industry. Students have a pathway to employment and have the benefit of being immersed in relevant industry experience while studying.

Chances for Children Sunraysia Institute of Technical and Further Education (SuniTAFE)

This Scholarship provides support to students enrolled in vocational education and training.

Wentworth and District Community Bank Chances for Children Scholarships

This Scholarship supports students to complete university studies of their choice, both in Mildura and in other Australian cities.

Each year we also support young people living in the Mallee, to complete their secondary schooling and to pursue tertiary education and training, through our Chances for Children program.



Scholarship Recipient
Tonia

I really want to say thank you to Mallee Family Care, as this scholarship means more to me than anyone could know.

Receiving the Milton Whiting Scholarship has been one of the major highlights of my university studies and it is an achievement that has made me feel very humble and proud. The Scholarship has helped to relieve some of the financial strain associated with returning to study and has enabled me to move forward more comfortably with my Degree. I really want to say thank you to Mallee Family Care, as this scholarship means more to me than anyone could know.

Going to La Trobe University in Mildura was a practical and easy decision, one that helped me in the process of returning to school. I wasn't interested in online studies, as I value the opportunities classroom learning offers for healthy discussion with fellow students and I also feel it's beneficial in developing relationships with my teachers – in a classroom setting they can get to know their students in a way online education doesn't allow. I am very grateful for this

opportunity to pursue, what I consider to be, a rewarding career in social work. My life is here in Mildura and this is where I intend to practice once I finish my University Degree. At this stage of the course I am considering mental health as the area I would like to work in, as this has personal meaning for me, with my own journey. The role of a social worker is complex but I also believe it is rewarding and I am committed to supporting

people to realise there are alternative paths and they do not need to do it alone. Once I am established again in full-time employment I want to pay this forward and contribute to a scholarship for another Mildura student, so that they too can pursue their dream.

2019 Chances Recipients



Chances Joint Scholarships - 2020

SuniTAFE Chances Scholarship: Mildura Campus

Szara Stephens
Cert IV in Visual Arts

Prue Dodemaide
Diploma of Nursing 1st year

Joshua Mitchell
Cert IV in Information Technology (Networking)

Jayde Gallea
Diploma of Nursing 2nd year
Swan Hill Campus

Sapphire Gackenheimer
Shaw Diploma of Nursing
2nd Year

Wentworth District Community Bank Scholarship

Mikayla Martin
Bachelor of Nursing

Olivia Watt
Bachelor of Medicine/Bachelor of Surgery

Jessie McCarten
Bachelor of Arts/ Bachelor of Science

Jesse Jackson
Bachelor of Fine Arts (Printing)

La Trobe University Chances Scholarship

Steven Gale
Bachelor of Education [Primary]

Stephanie Slater
Bachelor of Human Services/ Master of Social Work

Lisa Hocking
Bachelor of Education [Primary]

Lucy Platt
Bachelor of Human Services/ Master of Social Work

178 students recieved funding to complete their secondary schooling or to pursue tertiary studies in 2019-20, through the Chances for Children program.



Chances Recipient Daniel

Studying for a Bachelor of Dental Science (Honours)

“Without Chances I wouldn’t be going to university so I can’t thank them enough. Once I am finished studying, giving back to the people who helped me will be really important and I also want to inspire the next generation to believe in themselves and to go after what they want.”

Impact of Chances



Chances Recipient
Ashleigh

It has long been said that when someone donates to Chances for Children, they are making an investment in the future. Each year the program supports young people to complete their education and in doing so, ensures a better future for not only the students, but for the Mallee region as a whole because when our children prosper, our communities grow stronger.

Ashleigh Phillips and Olivia Watt are both Chances for Children Scholarship recipients and they know what a difference the program can make. Chasing dreams is not always easy and nor is it cheap but with the help of Chances, both Ashleigh and Olivia have been able to move away to study, with a determination to be successful and to one day, return the support that they've been shown.

Olivia is studying Medicine at the University of Adelaide, with the dream of becoming

a foetal surgeon and eventually returning to work in regional Australia. Of course, before all that, there is a lot of work to be done but Olivia has proven that she is more than up to the demands. Chances donors are helping Olivia to complete her studies but they are also ensuring that we will have a dedicated doctor caring for people in our communities in the years to come.

"I'm grateful to the Chances team and to the Wentworth District Community Bank for believing in me and allowing me to be on this path and be out fulfilling my dreams each day. There's nothing quite like the feeling of being supported by such amazing people."

With a passion for advocacy work, Ashleigh moved to Melbourne to study Politics, Philosophy and Economics and hopes to one day help

communities achieve better outcomes through the creation of better policy. Without Chances, Ashleigh doesn't believe she would be where she is today, with the cost of relocating to Melbourne for study being a major barrier. She is 'enormously appreciative of the opportunity' Chances has given her and she hopes that more people donate to Chances, to ensure lack of money doesn't prevent young people from reaching their full potential.

"In Mildura, 28.3% of households have a weekly income of less than \$650, making them low income earners. To ensure that children in our community are not missing out on opportunities based on their financial ability, it is important to give to causes such as Chances, which enable brighter futures."

Chances donors are helping Olivia to complete her studies but they are also ensuring that we will have a dedicated doctor caring for people in our communities in the years to come.



Chances Recipient
Olivia



Foster Care: Let's Make it Better Discussion Panel

In November 2019, Mallee Family Care hosted an important panel discussion about Foster Care and what needs to be done to improve the system and outcomes for children. Our speakers Eleni Hale, author, journalist and formerly a child in care, Liana Buchanan, the Principal Commissioner for Children and Young People, Carla Piscitelli, teacher, Young Carer

of the Year (2018) and former child in care, and Dr. Andrew Harvey, Director of the Centre for Higher Education Equity and Diversity Research at La Trobe University, shone a light on the care system and intermixed with some sobering data and reflections, we were given an insight into the things that make a difference to the children and young people in out of home care.

"It's vital that we don't define a child by their circumstance - we need to look at their incredible strengths rather than focusing solely on the difficulties of their journey."

Eleni Hale
Author

"Children in care need to be empowered, they need to have hope. They deserve better and we owe it to them to give them more."

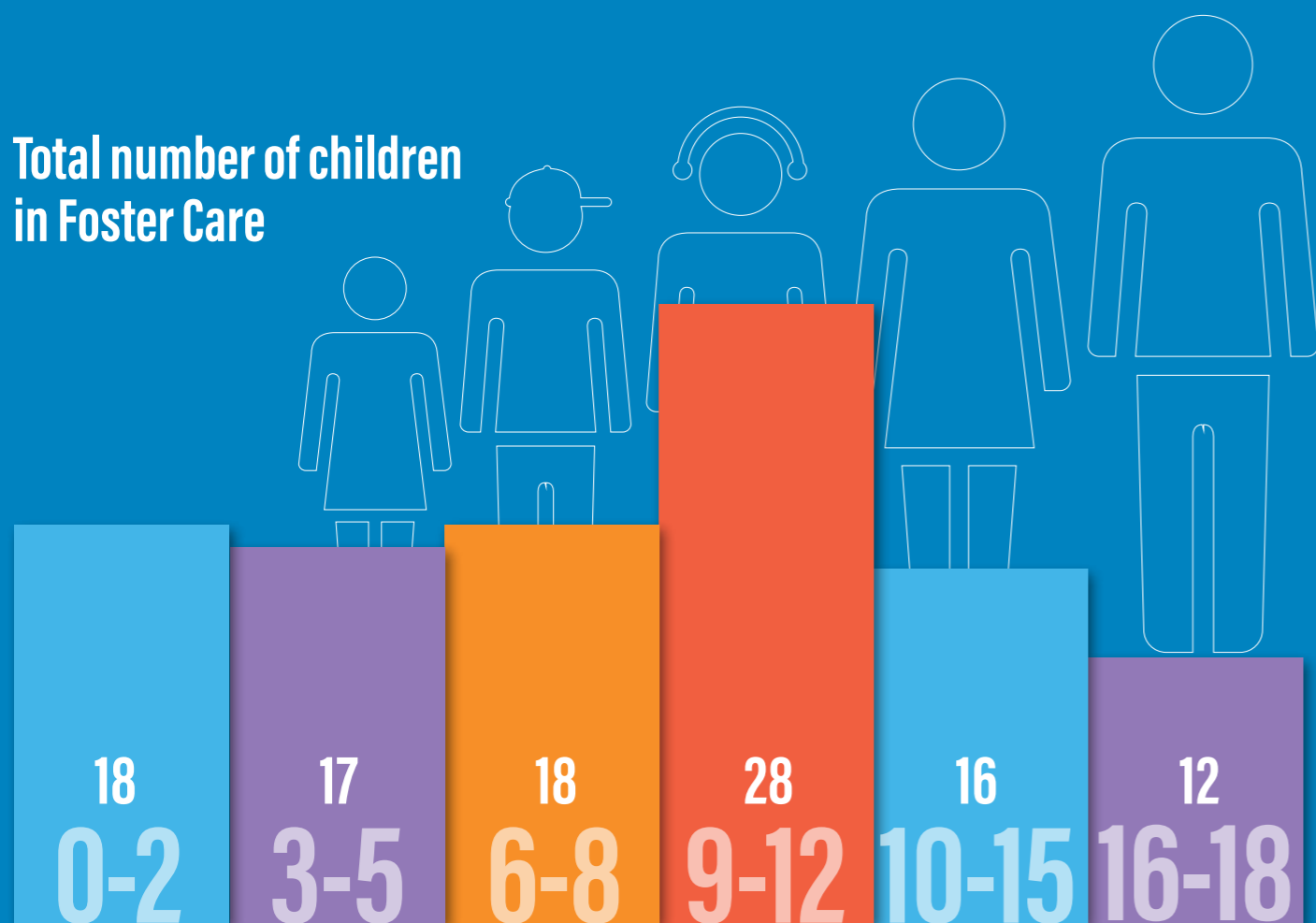
Liana Buchanan
Principal Commissioner for Children and Young People



“With over 47,000 children relying on out of home care in this country, it is vital that we have a system that adequately supports them both through childhood and through the transition into adulthood.”

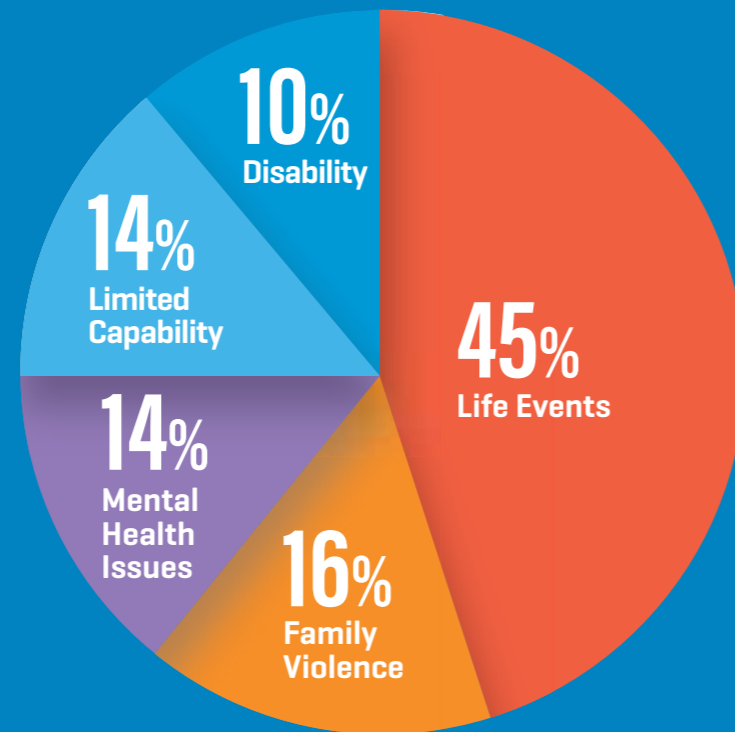
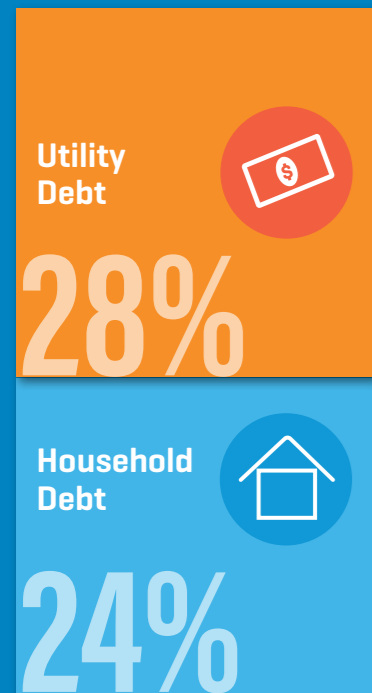
Teresa Jayet

Total number of children in Foster Care



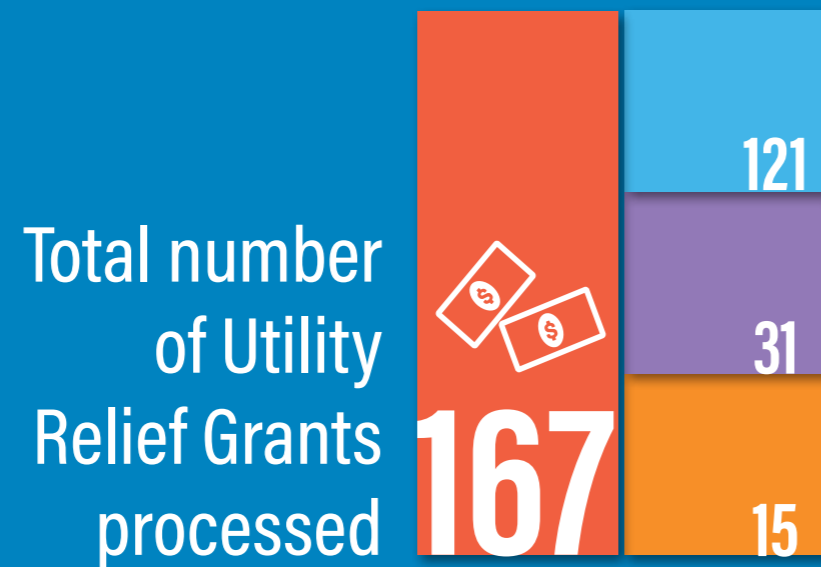
Financial Counselling

Financial Counselling by difficulty faced:



Counselling by Vulnerability

During the 2019 – 2020 financial year, we obtained 111 debt waivers, for clients, totalling \$305,473



Chances Recipient Dakota

Studied a Certificate III in Hair Dressing at SuniTAFE

“I don’t know where I’d be without Chances, it has helped me progress and make something of my life. I am a completely different person from who I used to be”

Mallee Family Care Ltd Chief Financial Officer's Report

Year Ended 30 June 2020

Transition to Company Limited By Guarantee

In a year of many significant events, perhaps the most fundamental change has been the transition of the Agency's incorporation status from an Incorporated Association to a Company Limited by Guarantee. This transition was undertaken in order to align the rules and structure with current governance practice and provide greater certainty around Board composition and membership of the Agency.

From a financial perspective the changes have not been significant. We have for many years produced General Purpose financial statements which comply with all relevant Australian Accounting Standards, so there is no change in disclosures or reporting requirements. Perhaps the biggest impact has been the requirement to include a Directors' Report in the annual financial report, which provides increased transparency around governance matters.

Capital Expenditure
In December 2019 the Agency completed the purchase of a block of land directly opposite our existing Head Office in Ninth Street Mildura. In time, this site will become the central location for all of the Agency's administration and service delivery in the Northern Mallee.

During the 2020 financial year we implemented a complete upgrade of our telephony systems, introducing a state of the art internet-based solution which has substantially improved our communications functionality and capability.

Financial Performance 2020

The result for the financial year is based around an increase in income of approximately \$1million. This reflects an increase in fee for service income, largely generated through National Disability Insurance Service (NDIS) activity, which has been partially offset by a reduction in government funding. We have also benefited from a Grant which has been applied to fund capital expenditure aimed at assisting with the transition to NDIS funded activities and received a major donation directed to the Agency rather than specifically to the Chances for Children Program.

We have operated with a number of vacant positions during 2019/20. While it continues to be challenging to recruit suitably qualified and experienced staff to fill specialized positions across a range of program areas, we have adopted a range of innovative strategies to fill these positions going forward.

In general the increase in expenses reflects bigger spends on client support and technology. Program delivery costs show a higher proportion

of expenditure aimed at providing direct supports to children and families in line with emerging government policies. Administration costs signal an increasing reliance on technology with growing allocations to software licensing, systems maintenance and support and the purchase of mobile devices [which are below our threshold for capitalising as fixed assets].

Impact of COVID-19, 2019/20 and Beyond

The Pandemic has had a significant impact on the operations of the Agency over the latter half of the 2020 financial year. The combined effect of Stage Three and Stage Four restrictions, New South Wales and South Australian border closures, travel bans and a big proportion of the population working from and/or largely staying at home has created unprecedented pressures on the communities we serve.

As noted above, we have incurred additional costs in acquisition of the Information Communication Technology hardware purchased as a contingency against closure of our offices. In addition, we have incurred costs associated with enhanced hygiene requirements and an expanded schedule of office and motor vehicle cleaning. There have also been costs associated with staff absences due to the requirement for any staff member showing symptoms to be tested and remain away

from work until confirmed as negative. These costs have been partially offset by reduced motor vehicle fuel and maintenance costs and other travel costs.

Staff numbers have been maintained and we continue to deliver services, although the mode of service delivery has changed as we have been unable to have clients attend our office locations for the last quarter of the financial year. While the Agency has not qualified for Government support through the JobKeeper program we have received the Cash Flow Boost supplement.

As we move into the 2020/21 financial year the cost impacts are likely to continue and expand. For example, we will need to lease further office space in 2020/21 in order to facilitate appropriate social distancing of our staff as staff numbers increase. In addition, we anticipate that the ongoing pressures of community restrictions, together with the eventual withdrawal of Government supports from the community and our local economy, will see a substantial spike in demand for our services. As a result, the initial budget for the 2020/21 financial year shows only a small surplus.

Glen Hornsby CA BBus
Chief Financial Officer



MALLEE FAMILY CARE LTD Directors' Report for the Year Ended 30 June 2020

Your directors present their report on Mallee Family Care Ltd ("the Agency") for the financial year ended 30 June 2020.

Directors

The details of the directors in office at any time during or since the end of the year are:-

Mr Ross Lake OAM
Chair (Non-executive)

Qualifications

Bachelor of Law, Bachelor of Economics, Diploma of Education

Experience

Board member for most of the period since the inception of Mallee Family Care in 1984 and appointed Chair in 2011. Mr Lake holds a number of other directorships including the Mallee Regional Innovation Centre Strategic Advisory Panel, Institute of Post Colonial Studies Board Member.

Special Responsibilities

None

Dr John Cooke
Non-executive Director

Qualifications

PhD, Bachelor of Science, Diploma of Agriculture

Experience

Board member since 2010. Dr Cooke holds a number of other directorships including the Mallee Catchment Management Authority and the Regional Advisory Board La Trobe University Mildura Campus.

Special Responsibilities

Dr Cooke is the chair of the Finance Audit and Risk Committee.

Mrs Margaret Thomson
[retired October 2019]
Non-executive Director

Qualifications

None

Experience

Board member since 2008. Mrs Thomson was a councillor on the Wentworth Shire Council for many years, and was elected Mayor in 2005, serving a number of terms in that role. Mrs Thomson holds a number of other directorships including the Sunraysia Regional Consulting and Wentworth Community Medical Practice.

Special Responsibilities

None

Ms Julia Morgan
[retired December 2019]
Treasurer (Non-executive)

Qualifications

Advanced Diploma of Management, Diploma of Accounting, Masters Business Administration

Experience

Board member since 2016. Ms Morgan was, until December 2019, the CEO of Mildura Base Hospital. Ms Morgan holds a number of other directorships including the Northern Mallee Community Partnership, Victorian Paediatric Clinical Network (DHHS) and the Rural & Regional Health CEO Committee (DHHS)

Special Responsibilities

Ms Morgan, as the Treasurer, was a member of the Finance Audit and Risk Committee.

Ms Jenna Yetman

Deputy Chair (Non-executive)

Qualifications

Bachelor of Commerce (Accounting), Bachelor of Laws and Legal Practice, Company Directors Course

Experience

Board member since 2018, Ms Yetman was appointed Deputy Chair in 2019. Ms Yetman holds a number of other directorships including Madec Australia and Country Fire Authority - Patchewollock Brigade.

Special Responsibilities

None

Mr Geoff Dea
Non-executive Director

Qualifications

Bachelor of Business (Accounting), CPA

Experience

Board member since 2019. Mr Dea is the CEO of Sunraysia Institute of TAFE and is a member of the Board and Audit Committee of Mildura Regional Development.

Special Responsibilities

None

Ms Lauren Dinning
Non-executive Director

Qualifications

Bachelor of Law with Honours, Bachelor of Arts, Graduate Diploma in Legal Practice

Experience

Board member since 2019. Ms Dinning is the Principal Lawyer of Dinning and Co. Family Lawyers. She holds a number of other directorships including the Regional Liaison Committee with the Family Law Section of the Law Council of Australia and St Paul's Primary School Advisory Council.

Special Responsibilities

None

Mr Adam Stevenson

[appointed February 2020,
resigned March 2020]
Non-executive Director

Qualifications

Bachelor of Commerce (Accounting), Bachelor of Business (Property) & Graduate Diploma Chartered Accounting

Experience

Was unable to take up the role due to a change in employment circumstances.

Special Responsibilities

None

Ms Christine Cottrell

[appointed March 2020]
Non-executive Director

Qualifications

Graduate Certificate in Business Administration

Experience

Ms Cottrell has spent 20 years working in Not-For-Profit Services including Australian Institute of Company Directors, Australian Sonographers Association and Royal Australasian College of Medical Administrators. Ms Cottrell currently holds a directorship with Mildura Community House.

Special Responsibilities

None

Dr Andrew Kremor

[appointed March 2020]
Non-executive Director

Qualifications

PhD (Engineering geology), Master of Business Administration, GAIDC

Experience

Dr Kremor has held various executive and non-executive directorships with private and public companies including Zero Emissions Water, Salinity Accountability Advisory Committee, Babcock and Brown Finance, Flinders Power, Sparq Solutions, Alinta Energy, Allgas Networks, Energy Networks Association and Windmill Performing Arts Company. Dr Kremor is a General Manager at the Murray Darling Basin Authority and has extensive senior management experience in the energy and water sectors.

Special Responsibilities

None

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Company Secretary

The following person held the position of Company Secretary at the end of the financial year:

Ms Teresa Jayet MBA, Bachelor of Social Work, Bachelor of Education, Diploma of Financial Counselling, Graduate Diploma Family Dispute Resolution.

Mrs Jayet has been an employee of the Agency, in various positions, since 1994 and is currently the Chief Executive Officer. She was appointed Company Secretary on 11 March 2020 when the Agency was first incorporated as a Company Limited by Guarantee.

Review of Operations

The operations for the 2019/20 financial year have been impacted by two significant

Meetings of Directors

During the financial year, 16 meetings of directors (including committees of directors) were held. Attendances by each director during the year were as follows:

	Directors' Meetings		Finance Audit and Risk Committee	
	No. eligible to attend	No. attended	No. eligible to attend	No. attended
Mr Ross Lake	9	6	7	6
Dr John Cooke	9	8	7	6
Mrs Margaret Thomson	3	2	-	-
Ms Jenna Yetman	9	8	-	-
Ms Julia Morgan	5	3	4	2
Mr Geoff Dea	9	8	-	-
Ms Lauren Dinning	9	8	-	-
Mr Adam Stevenson	1	0	-	-
Ms Christine Cottrell	4	4	-	-
Mr Andrew Kremor	4	4	-	-

factors: the transition of some services to NDIS funding and the impact of Covid-19 lockdown since March 2020.

In the Mallee region the transition to NDIS funding of client activities commenced officially in January 2019, although the initial uptake was relatively slow. The rate of transition varied significantly between program areas but has now been completed across all major activities. The Statement of Profit and Loss indicates an increase of over \$1 mil in Fee for service income which is solely due to the provision of NDIS funded services. This has been offset by a contraction in government contract income in disability support programs.

The initial Covid-19 lock down impacted marginally on the company's ability to deliver services but did result in a considerable shift in the way services were delivered. Travel, both fleet costs and air travel and accommodation fell to virtually zero as staff were confined to their local area. This was offset by a considerable increase in information and communications technology costs as staff were set up for the possibility of working from home and moved to reliance on video conferencing for meetings and dealing with client matters.

New Accounting Standards Implemented

The Agency has implemented the new Accounting Standard which has come into

effect and is incorporated into the results.

The Directors, after considering the modelling of the application of AASB16, have determined that there are currently no material leases to be recognised under the new standard and therefore there has been no impact in the 30 June 2020 financial statements. The Directors will continue to consider leases on an annual basis and material leases will be accounted for under AASB16.

Significant Changes in the State of Affairs

As of 11 March 2020 Mallee Family Care, which was previously incorporated under the Victorian Incorporations Associations Act [2012] became a Company Limited by Guarantee. No other significant changes in the state of affairs occurred during the financial year.

Principal Activities

The principal activity of the Agency is the advancement of social and public welfare through the provision of a diverse range of services and supports to vulnerable children; disadvantaged families and individuals; and, people with a disability.

No significant change in the nature of these activities has occurred during the year.

Likely Developments and Expected Results of Operations Covid -19 has caused an unprecedented



level of uncertainty all around the world. With the recent rise in community driven infections in Victoria, our ability to anticipate future developments has become even more difficult.

The budget for the 2020/21 financial year indicates a modest surplus. NDIS revenue is expected to grow as we move from a transitional year to a full year of activity. We will continue to experience challenges related to the pandemic, not least of which will be filling vacant staff positions.

Auditors' Independence Declaration

A copy of the auditor's independence

declaration as required under section 307C of the Corporations Act 2001 is set out on pages 58,59,60.

This report is signed in accordance a resolution of the Board of Directors.

Rosalee
Rosalee
Chair

Dated: 26 August 2020

Statement of Profit and Loss and Other Comprehensive Income for the Year Ended 30 June 2020

	Note	2020 \$	2019 \$
Revenue			
Contract revenue from Government	2(a)	16,649,214	16,946,633
Other program income		109,677	203,071
Fee for service income	2(b)	3,868,638	2,750,179
Donations and fundraising	2(c)	394,629	262,515
Investment income	2(d)	229,067	307,800
Sundry income		447,020	264,841
Profit on sale of fixed assets		52,118	78,894
Capital grant		156,000	109,880
Total Revenue		21,906,363	20,923,813
Less: Expenses			
Employee benefits		13,178,783	12,997,815
Program delivery		3,670,362	2,954,892
Administration		1,477,677	1,196,600
Building occupancy and operating		562,131	515,017
Motor vehicles		174,862	226,239
Payments to beneficiaries		204,139	319,222
Fundraising costs		56,892	52,528
Interest and finance charges		32,989	39,032
Depreciation and amortisation	3	586,174	517,114
Total Expenditure		19,944,009	18,818,459
Net Surplus for the Year		1,962,354	2,105,354
Other Comprehensive Income			
Fair value adjustment to Buildings and properties transferred to Non-current assets held for sale	7	-	36,098
Fair value adjustment to Buildings capital work in progress	8(b)	-	[113,362]
Fair value adjustment for Intangibles (Software)	9	[110,000]	-
Total Comprehensive Income for the Year		1,852,354	2,028,090

The accompanying notes form part of these financial statements

Statement of Financial Position as at 30 June 2020

	Note	2020 \$	2019 \$
Current Assets			
Cash and cash equivalents	5	9,835,287	9,587,752
Cash investments	5	4,533,015	4,802,634
Receivables	6	674,098	289,721
Other current assets	7	180,181	118,942
Total Current Assets		15,222,581	14,799,049
Non-Current Assets			
Property, plant and equipment	8	7,806,570	5,554,476
Intangibles	9	442,843	347,651
Total Non-Current Assets		8,249,413	5,902,127
Total Assets		23,471,994	20,701,176
Current Liabilities			
Payables	10	1,096,475	1,245,021
Employee benefits	11	1,667,616	1,702,479
Contract income in advance		4,441,320	3,132,236
Hire purchase liability (net)	12(a)	205,061	294,578
Total Current Liabilities		7,410,472	6,374,314
Non-Current Liabilities			
Employee benefits	11	103,983	103,366
Hire purchase liability (net)	12(b)	386,882	505,193
Total Non-Current Liabilities		490,865	608,559
Total Liabilities		7,901,337	6,982,873
Net Assets		15,570,657	13,718,303
Equity			
Accumulated surplus		11,809,218	9,961,531
General reserves	13	2,081,066	2,081,066
Chances for Children - Special Purpose Reserve	1(h), 1	228,235	223,568
Chances for Children Bequests - Special Purposes Reserve	18	1,452,138	1,452,138
Total Equity		15,570,657	13,718,303

The accompanying notes form part of these financial statements

Statement of Cashflows for the Year Ended 30 June 2020

	Note	2020 \$ Inflows [Outflows]	2019 \$ Inflows [Outflows]
Cashflows from operating activities			
Receipts			
Contract payments from Government		19,338,619	20,460,706
Donations and fundraising		395,876	263,241
Interest received		17,347	89,601
Other receipts		4,828,279	3,663,096
		24,580,121	24,476,644
Payments			
Payments to employees		(13,204,438)	(12,958,135)
Payments to suppliers and providers		(6,960,794)	(5,380,068)
Payments to Beneficiaries, Chances for Children		(224,553)	(351,144)
Interest paid		-	-
GST paid		(1,177,756)	(1,613,235)
		(21,567,541)	(20,302,582)
Net cash provided by operating activities	14	3,012,580	4,174,062
Cashflows from investing activities			
Payments for fixed assets and intangibles		(3,096,324)	(365,161)
Proceeds from sale of fixed assets		213,905	90,280
Proceeds from sale of assets held for resale		-	479,495
Net cash provided by investing activities		(2,882,419)	204,614
Cashflows from financing activities			
Hire Purchase contracts repaid		(349,741)	(266,860)
Transfer to term deposits with terms exceeding 3 months		467,114	(3,082,631)
Net cash used in financing activities		117,373	(3,349,491)
Net increase (decrease) in cash for the year		247,534	1,029,185
Cash as beginning of financial year		9,587,752	8,558,567
Cash at end of financial year	5	9,835,286	9,587,752

The accompanying notes form part of these financial statements

Statement of Changes in Equity for the Year Ended 30 June 2020

	Total 2020 \$	Total 2019 \$	Accum. Surplus 2020 \$	Accum. Surplus 2019 \$
Balance at beginning of the financial year	13,718,303	11,690,213	9,961,531	7,795,029
Surplus/(Deficit) for the year	1,962,354	2,105,354	1,957,687	2,243,766
Other comprehensive income for the year	[110,000]	[77,264]	[110,000]	[77,264]
Transfers to/(from) Reserves	-	-	-	-
Balance at the end of the financial year	15,570,657	13,718,303	11,809,218	9,961,531

The accompanying notes form part of these financial statements

Notes to the Financial Statements for the Year Ended 30 June 2020

NOTE 1: Statement of Significant Accounting Policies

The financial statements were authorised for issue on 26 August 2020 by the Board.

Basis of Preparation

Mallee Family Care Ltd ("the Agency") applies Australian Accounting Standards - Reduced Disclosure Requirements as set out in AASB1053: Application of Tiers of Australian Accounting Standards and AASB2010-2: Amendments to Australian Accounting Standards arising from Reduced Disclosure Requirements and other applicable Australian Accounting Standards - Reduced Disclosure Requirements.

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards - Reduced Disclosure Requirements of the Australian Accounting Standards Board ("AASB") and the Australian Charities and Not-For-Profit Commission Act 2012. The Agency is a not-for-profit entity for financial reporting purposes under Australian Accounting Standards.

Australian Accounting Standards set out accounting policies that the AASB has concluded would result in financial statements containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of the financial statements are presented below and have been consistently applied unless stated otherwise.

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs, modified, where applicable,

by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

The amounts presented in the financial statements have been rounded to the nearest dollar. All amounts are expressed in Australian dollars.

Accounting Policies

a) Property, Plant and Equipment

Land and buildings are measured at fair value based on periodic, but completed at least every 5 years, valuations by external independent valuers, less accumulated depreciation for buildings.

In periods when the freehold land and buildings are not subject to an independent valuation, the directors conduct directors' valuations to ensure the carrying amount for the land and buildings is not materially different from fair value.

Increases in the carrying amount arising on revaluation of land and buildings are recognised in other comprehensive income and accumulated in the revaluation surplus in equity. Revaluation decreases that offset previous increases in the same class of assets shall be recognised in other comprehensive income under the heading of revaluation surplus. Other decreases are recognised in profit and loss.

Any accumulated depreciation at the date of the revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset.

Plant and equipment are measured on the cost basis and are therefore carried at cost less accumulated depreciation and any accumulated impairment losses. In the event that the carrying amount of plant and equipment is greater than the estimated recoverable amount, the carrying amount is written down immediately to the estimated recoverable amount and impairment losses are recognised either in surplus or deficit, or as a revaluation decrease, if the impairment losses relate to a revalued asset.

A formal assessment of recoverable amount is made when the impairment indicators are present, refer Note 1(o).

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Agency and the costs of the item can be measured reliably. All repairs and maintenance are recognised as expenses in profit and loss during the financial year in which they are incurred.

Assets with a cost in excess of \$1,500 are capitalised and depreciation has been provided on depreciable assets so as to allocate their cost - or valuation - over their estimated useful lives using the methods as set out below. Estimates of the remaining useful lives and depreciation method for all assets are reviewed at least annually.

General Reserves (Note 13) 2020 \$	General Reserves (Note 13) 2019\$	Special Purposes Reserves			
		Chances for Children (Note 18) 2020 \$	Chances for Children (Note 18) 2019 \$	Chances for Children Bequests (Note 18) 2020 \$	Chances for Children Bequests (Note 18) 2019 \$
2,081,066	2,081,066	223,568	361,980	1,452,138	1,452,138
-	-	4,667	[138,412]	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,081,066	2,081,066	228,235	223,568	1,452,138	1,452,138

The depreciation rates used for each class of depreciable asset are set out in the table at right:

Gains and losses on disposals are determined by comparing net proceeds with the carrying amount. These gains and losses are recognised in profit and loss in the period in which they occur. When revalued assets are sold, amounts included in the revaluation surplus relating to that asset are transferred to retained surplus.

b) Intangible Assets (Computer Software)

Acquired computer software licences are initially capitalised at cost, which includes the purchase price (net of any discounts and rebates) and other directly attributable costs of preparing the asset for its intended use. Direct expenditure including employee costs, which enhances or extends the performance of computer software beyond its specifications and which can be reliably measured, is added to the original cost of the software. Costs associated with maintaining the computer software are recognised as an expense when incurred.

Computer software licences are subsequently carried at cost less accumulated amortisation and accumulated impairment losses.

These costs are amortised to profit and loss using the straight-line method over their estimated useful lives of two and a half to three years.

The amortisation period and amortisation method are reviewed at least at each balance sheet date. The effects of any revision are recognised in profit and loss when the changes arise.

Depreciable Asset:	Depreciation Method:	Depreciation Rate:
Furniture and equipment	Prime Cost	10.0% to 20.0%
Computer equipment	Prime Cost	25.0% to 40.0%
Buildings	Prime Cost	1.67%
Building improvements	Prime Cost	5% to 20%
Motor vehicles	Prime Cost	20%

c) Fair Value of Assets and Liabilities

The Agency measures some of its assets and liabilities at fair value on a recurring basis.

Fair value is the price the Agency would receive to sell an asset or would have to pay to transfer a liability in an orderly (i.e. enforced) transaction between independent, knowledgeable and willing market participants at the measurement date.

As fair value is a market-based measure, the closest equivalent observable market pricing information is used to determine fair value. Adjustments to market value may be made having regard to the characteristics of the specific asset or liability. The fair values of assets and liabilities that are not traded in an active market are determined using one or more valuation techniques. The valuation techniques maximise, to the extent possible, the use of observable market data.

To the extent possible, market information is extracted from the principal market for the asset or liability (i.e. the market with the greatest volume and level of activity for the asset or liability) or,

in the absence of a such a market, information is extracted from the most advantageous market available to the entity at the reporting date (i.e. the market that maximises the receipts from the sale of an asset or minimises the payment that would be required to transfer a liability, after taking into account transaction and transport costs).

For non-financial assets, the fair value measurement also takes into account a market participant's ability to use the asset in its highest and best use or to sell it to another market participant that would use the asset in its highest and best use.

The fair value of liabilities may be valued, where there is no observable market price in relation to the transfer of an identical or similar financial instrument, by reference to observable market information where identical or similar instruments are held as assets. Where this information is not available, other valuation techniques are adopted and, where significant, are detailed in the respective notes to the financial statements.

Notes to the Financial Statements for the Year Ended 30 June 2020

NOTE 1: Statement of Significant Accounting Policies

d) Employee Provisions

Short term employee benefits

Provision is made for the Agency's obligation for short-term employee benefits.

Short-term employee benefits are benefits [other than termination benefits] that are expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related service, including wages, salaries and time-off in lieu of overtime. Short-term employee benefits are measured at the [undiscounted] amounts expected to be paid when the obligation is settled.

The Agency's obligations for short-term employee benefits such as wages and salaries are recognised as a part of current trade and other payables in the statement of financial position.

Long term employee benefits

Provision is made for employees' annual leave and long service leave entitlements not expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related service. Long-term employee benefits are measured at the present value of the expected future payments to be made to employees. Expected future payments incorporate anticipated future wage and salary levels, durations of service and employee departures, and are discounted at rates determined by reference to end-of-reporting-period market yields on government bonds that have maturity dates approximating the terms of the obligations. Any remeasurements of other long-term employee benefit obligations due to changes in assumptions are recognised in profit and loss in the periods in which the changes occur.

The Agency's obligations for long-term employee benefits are presented as non-current provisions in its statement of financial position, except where the Agency does not have an unconditional right to defer settlement for at least 12 months after the reporting date, in which case the obligations are presented as current provisions.

e) Revenue and Other Income

Contract Revenue from Government

The Agency adopted the revenue recognition provisions of AASB 1058 [and the related amendments to AASB 15] prior to that Standard coming into effect on 1 January 2018. Early adoption is permitted by the Standard and the Agency determined that the new standard provided the most appropriate basis for recognition of contract income.

The Agency has determined that its agreements with various government funders are contracts. The funders are able to enforce their rights in the contracts to require the Agency to return the funds provided if the Agency does not fulfil specific performance obligations, and the funding provided can be reasonably allocated across these performance obligations.

When revenue is received it is recognised in the statement of financial position as a liability, contract income in advance, until the service obligations to the funders are met. Income is recognised proportionally as services to meet contracted performance obligations are delivered.

Other Income

Donations and bequests are recognised as revenue when received. Interest revenue is recognised using the effective interest method, which for floating rate financial assets is rate inherent in the the instrument. Revenue from the provision of services is recognised on the provision of the service to the customer.

All revenue is recognised net of goods and services tax.

f) Cash and cash equivalents

Cash and cash equivalents include cash on hand, deposits held at-call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. For purposes of the Statement of Cashflows, cash and cash equivalents includes cash on hand, at bank and on deposit.

g) Payables

Accounts payable and other payables represent the liability outstanding at the end of the reporting period for goods

and services received by the Agency during the reporting period that remain unpaid. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

h) Chances For Children Fund

The Chances for Children Fund ["Chances"] was established in the 2001 financial year. Chances was started as a partnership between the Agency and three water authorities in north western Victoria. Its charter is to raise money from public subscription and general donation which is to be used to enhance opportunities for disadvantaged young people from the region. Chances provides funding to assist such children with education, dealing with disabilities and deprivations arising from disadvantage.

The Agency considers that funds raised through the efforts of Chances [less any applicable expenses] are quarantined for use in accordance with the recommendations of a separate advisory board. As such, Chances is operated as a Special Purpose Reserve within the Agency.

Income and expenditure identified as relating to Chances is recognised accordingly in the Income and Expenditure Statement.

Assets representing the net balance of the fund are identified in the Balance Sheet and the capital of the fund is disclosed as a Special Purpose Reserve within Equity.

In addition, supplementary financial statements designed to provide an understanding of the financial position and performance of the Chances for Children Fund are included at Note 18.

i) Internal Transactions

In compiling this financial report, internal transactions, including charges to programs for use of motor vehicles, property, occupancy, general administration and other services have been eliminated.

j) Accounts Receivable

Accounts receivable and other debtors largely include amounts due from customers for the provision of services provided in the ordinary course of

business. Receivables expected to be collected within 12 months of the end of the reporting period are classified as current assets.

All other receivables are classified as non-current assets.

Trade receivables are non interest bearing and are generally collected within 30 days.

k) Goods and Services Tax

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office ["ATO"].

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or payables in the statement of financial position.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to, the ATO are presented as operating cash flows included in receipts from customers or payments to suppliers.

l) Income Tax

The Agency has an Income Tax Exemption under Subdivision 50-B of the Income Tax Assessment Act 1997 and therefore is not subject to income tax.

m) Superannuation

In accordance with statutory requirements the Agency contributed 9.5% [2019: 9.5%] of gross remuneration for its accumulation members to a range of funds as designated by the members. Assets accumulate in the funds to meet members' benefits as they retire. These contributions are recognised as an expense when incurred.

n) Reserves

Asset Revaluation Reserve

The asset revaluation reserve is used to record increments and decrements on the revaluation of non-current assets.

General Capital Reserve

The general capital reserve is used to record funds received and brought

to account as income which have been applied to the acquisition of capital assets.

Building Reserve

The building reserves are used to record funds provided through fund raising efforts specifically for the purchase and upgrade buildings in Mildura, Swan Hill and Kerang.

o) Impairment of Assets

At the end of each reporting period, the Agency assesses whether there is any indication that an asset may be impaired.

If such an indication exists, an impairment test is carried out on the asset by comparing the recoverable amount of the asset, being the higher of the asset's fair value less costs of disposal and value in use, to the asset's carrying amount. Any excess of the asset's carrying amount over its recoverable amount is recognised immediately in profit and loss, unless the asset is carried at a revalued amount in accordance with another Standard [eg in accordance with the revaluation model in AASB 116: Property, Plant and Equipment]. Any impairment loss of a revalued asset is treated as a revaluation decrease in accordance with that other Standard.

Where an impairment loss on a revalued asset is identified, this is recognised against the revaluation surplus in respect of the same class of asset to the extent that the impairment loss does not exceed the amount in the revaluation surplus for that class of asset.

p) Financial Instruments

Recognition, Measurement and Classification

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions of the instrument. For financial assets, this is equivalent to the date that the Agency commits itself to either purchase or sell the asset [ie trade date accounting is adopted].

Financial instruments are initially measured at fair value plus transaction costs, except where the instrument is classified as at fair value through profit and loss, in which case the transaction costs are recognised immediately as expense in profit and loss.

(i) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments, that are not quoted in an active market and are subsequently measured at amortised cost using the effective interest rates method.

(ii) Financial liabilities

Non-derivative financial liabilities [excluding financial guarantees] are subsequently measured at amortised cost using the effective interest rate method.

Impairment

At each reporting date, the Agency assesses whether there is objective evidence that a financial instrument has been impaired. Impairment gains and losses are recognised in the statement of operations.

Derecognition

Financial assets are derecognised where the contractual rights to receipt of cash flows expires or the asset is transferred to another party whereby the Agency no longer has any significant continuing involvement in the risks and benefits associated with the asset. Financial liabilities are derecognised where the related obligations are either extinguished, cancelled or expire. The difference between the carrying value of the financial liability extinguished or transferred to another party and the fair value of consideration paid, including the transfer of non-cash assets or liabilities assumed, is recognised in the profit and loss.

q) Leases

At inception of a contract, the Agency assesses if the contract contains or is a lease. If there is a lease present that is material to the financial statements, a right of use asset and a corresponding lease liability is recognised by the Agency where the Agency is a lessee. However, where leases are not material together with all contracts that are classified as short term leases [ie a lease with a remaining lease term of 12 months or less] and leases of low value assets, lease payments are recognised as an operating expense on a straight line basis over the term of the lease. Initially, the lease liability is measured at the present value of the lease payments still to be paid at commencement date. The lease payments are discounted at the interest rate implicit in the lease.

Notes to the Financial Statements for the Year Ended 30 June 2020

NOTE 1: Statement of Significant Accounting Policies

If this rate cannot be readily determined, the Agency uses the incremental borrowing rate.

Lease payments included in the measurement of the lease liability are as follows:

- fixed lease payments less any lease incentives;
- variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- the amount expected to be payable by the lessee under residual value guarantees;
- the exercise price of purchase options, if the lessee is reasonably certain to exercise the options;
- lease payments under extension options, if the lessee is reasonably certain to exercise the options; and
- payments of penalties for terminating the lease, if the lease term reflects the exercise of an option to terminate the lease.

The right of use assets comprise the initial measurement of the corresponding lease liability as mentioned above, any lease payments made at or before the commencement date, as well as any initial direct costs. The subsequent measurement of the right of use assets is at cost less accumulated depreciation and impairment losses.

Right of use assets are depreciated over the lease term or useful life of the underlying asset, whichever is the shortest. Where a lease transfers ownership of the underlying asset, or the cost of the right of use asset reflects that the Agency anticipates to exercise a purchase option, the specific asset is depreciated over the useful life of the underlying asset.

r] Critical 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 bases its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

Estimation of useful lives of assets

The Agency determines the estimated useful lives and related depreciation and charges for its property, plant and equipment. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

Impairment of non-financial assets

The Agency assesses impairment of non-financial assets at each reporting date by evaluating conditions specific to the Agency and to the particular asset that may lead to impairment. If an impairment trigger exists, the recoverable amount of the asset is determined. This involves fair value less costs of disposal or value-in-use calculations, which incorporate a number of key estimates and assumptions.

Employee benefits provision - current

For the purpose of measurement, AASB 119: Employee Benefits defines obligations for short-term employee benefits as obligations expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related service. As the Agency expects that all of its employees would use all of their annual leave entitlements earned during a reporting period before 12 months after the end of the reporting period, the Agency believes that obligations for annual leave entitlements satisfy the definition of short-term employee benefits and, therefore, can be measured at the

(undiscounted) amounts expected to be paid to employees when the obligations are settled.

Employee benefits provision - non current

As discussed in note 1[d], the liability for employee benefits expected to be settled more than 12 months from the reporting date are recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

s] New Accounting Standards for Application in Future Periods

Certain new Australian Accounting Standards have been issued that are not mandatory for the 30 June 2020 reporting period. The Agency has assessed these pending standards and has identified that no material impact will flow from the application of these standards in future reporting periods.

Note	2020 \$	2019 \$
Note 2: Revenue		
(a) Government Contract Revenue		
Victorian Government	7,919,666	8,175,207
Commonwealth Government	5,244,769	5,323,768
New South Wales Government	3,484,779	3,447,658
	16,649,214	16,946,633
(b) Fee for Service Income Includes income from service delivery contracts not directly funded by government.		
(c) Donations and Fundraising		
Bequests	-	-
Other fundraising	394,629	262,515
	394,629	262,515
(d) Investment Income		
Interest	229,067	307,800
	229,067	307,800
Rent on sub-tenancies in operating properties amounting to \$82,214 (2018: \$82,484) has been included in other program income.		
Note 3: Surplus for the Year		
The surplus for the year is after charging:		
Depreciation		
Buildings and building improvements	94,185	105,399
Furniture and equipment (Operations)	103,052	83,297
Motor vehicles	281,137	272,553
Total Depreciation	478,374	461,249
Amortisation of intangibles (Software)	107,800	55,865
Total Depreciation and Amortisation	586,174	517,114
Superannuation contributions	1,013,163	1,005,910
Provision for doubtful debts	-	-
Rental expense on operating leases	120,062	64,773
Note 4: Key Management Personnel Compensation		
Any persons having authority and responsibility for planning, directing and controlling activities of the Agency, directly or indirectly, are considered to be key management personnel (KMP). The totals of remuneration paid to KMP of the Agency during the year are as follows:		
Key management personnel compensation	547,287	524,534
Note 5: Cash and Cash Equivalents		
Petty cash advances and cash on hand	-	1,046
Cash at bank - Unrestricted	2,619,384	1,329,801
Cash at bank - Chances for Children	18 44,926	73,072
Short term investments - term deposits	7,170,977	8,183,833
Cash and Cash Equivalents	9,835,287	9,587,752
Term deposits where term exceeds 3 months	2,897,569	3,200,000
Term deposits where term exceeds 3 months - Chances for Children	18 1,635,446	1,602,634
Cash Investments	4,533,015	4,802,634

The effective interest rate on short-term bank deposits was 1.75% (2019: 2.54%). These deposits have maturities ranging from 90 to 140 days.

Notes to the Financial Statements for the Year Ended 30 June 2020

	2020 \$	2019 \$
Note 6: Receivables - Current		
Sundry debtors	684,098	299,721
Other receivables	-	-
Less Provision for doubtful debts	(10,000)	(10,000)
	674,098	289,721
Movement in Provision for Doubtful Debts:		
Opening balance	(10,000)	(10,000)
Charged to expense	-	-
Closing balance	(10,000)	(10,000)
Financial assets at amortised cost classified as receivables:		
Total current	674,098	289,721

Note 7: Other Current Assets

Prepayments	180,181	118,942
Non-current assets held for sale	-	-
	180,181	118,942

During the year ended 30 June 2020 no assets were transferred to assets held for resale. While a property in Kerang was sold during the year, the sale process was resolved quickly and the transaction was processed directly through property plant and equipment.

Movements in Non-current assets held for resale are summarised below:-

Balance at beginning of year	-	167,603
Transferred from property, plant and equipment	-	275,794
Fair value adjustment	-	36,098
Net sale proceeds	-	(479,495)
Balance at end of year	-	-

Note 8: Property, Plant and Equipment

(a) Gross carrying amount and accumulated depreciation

Land at fair value (i)	3,914,923	1,469,000
	3,914,923	1,469,000
Buildings at fair value (i)	2,953,882	3,039,919
Capital Work in Progress - Buildings (i)	-	-
Less Accumulated depreciation	(236,767)	(191,742)
	2,717,115	2,848,177
Building improvements at cost and fair value (i)	1,092,452	1,124,265
Less Accumulated depreciation	(875,001)	(869,144)
	217,451	255,121
Motor vehicles (at cost)	1,511,902	1,592,247
Less Accumulated depreciation	(889,347)	(772,883)
	622,555	819,364
Furniture and equipment (at cost)	1,266,619	1,020,123
Less Accumulated depreciation	(932,093)	(857,309)
	334,526	162,814
Net Property, plant and equipment	7,806,570	5,554,476

(i) The Board has reviewed fair values at 30 June 2020 and is satisfied that carrying values are consistent with fair values at that date. Refer Note 22. During the 2019 financial year, capital work in progress relating to a building project was written down to fair value of \$0 as it was determined that the project would not proceed.

(b) Reconciliations of the carrying amounts of each class of asset

Year Ended 30 June 2020 Reconciliation of carrying values by asset class

	Land	Building Improvements	Buildings	Motor Vehicles	Furniture and Equipment	Total
	\$	\$	\$	\$	\$	\$
Balance at the beginning of year	1,469,000	255,122	2,848,177	819,363	162,814	5,554,476
Additions	2,510,923	9,040	-	97,530	274,763	2,892,256
Disposals	(65,000)	(2,377)	(81,210)	(13,201)	-	(161,788)
Depreciation expense	-	(44,334)	(49,851)	(281,137)	(103,052)	(478,374)
Carrying amount at the end of year	3,914,923	217,451	2,717,116	622,555	334,525	7,806,570

Year Ended 30 June 2019 Reconciliation of carrying values by asset class

	Land	Building Improvements	Buildings	Motor Vehicles	Furniture and Equipment	Total
	\$	\$	\$	\$	\$	\$
Balance at the beginning of year	1,604,000	282,729	3,148,530	694,530	121,307	5,851,096
Additions	-	31,595	-	408,492	125,084	565,171
Disposals	-	-	-	(11,106)	(280)	(11,386)
Properties Actively Marketed [Refer Note 7]:-						
Transfer to Non current assets held for sale	(135,000)	(5,548)	(135,246)	-	-	(275,794)
Fair Value Adjustment	-	-	(113,362)	-	-	(113,362)
Depreciation expense	-	(53,654)	(51,745)	(272,553)	(83,297)	(461,249)
Carrying amount at the end of year	1,469,000	255,122	2,848,177	819,363	162,814	5,554,476

Notes to the Financial Statements for the Year Ended 30 June 2020

	2020 \$	2019 \$
NOTE 9: Intangibles		
[a] Gross carrying amount and accumulated amortisation		
Software (at cost)	816,892	618,264
less Accumulated amortisation	(374,049)	(270,613)
Net Intangibles	442,843	347,651
[b] Reconciliations of the carrying amounts of each class of asset		
<i>Year Ended 30 June 2020 Reconciliation of carrying values by asset class</i>		
	Software \$	Total \$
Balance at the beginning of year	347,651	347,651
Additions	364,820	364,820
Fair Value Adjustment (Software Development)	(110,000)	(110,000)
Software development expensed	(51,828)	(51,828)
Amortisation expense	(107,800)	(107,800)
Carrying amount at the end of year	442,843	442,843
<i>Year Ended 30 June 2019 Reconciliation of carrying values by asset class</i>		
	Software \$	Total \$
Balance at the beginning of year	181,356	181,356
Additions	222,160	222,160
Disposals	-	-
Amortisation expense	(55,865)	(55,865)
Carrying amount at the end of year	347,651	347,651

	2020 \$	2019 \$
Note 10: Payables		
Current Unsecured		
Trade Creditors	164,854	334,805
Sundry Creditors	38,733	72,805
GST and PAYG payable	345,841	386,348
Other creditors	547,047	451,063
Financial liabilities at amortised cost classified as payables:	1,096,475	1,245,021
Total Current	750,634	858,673

Collateral pledged:
No collateral has been pledged for any payables balances.

	2020 \$	2019 \$
Note 11: Employee Benefits		
Current		
Provision for annual leave	767,711	739,045
Provision for time-off in lieu of overtime	35,810	65,230
Provision for long service leave	864,095	898,204
	1,667,616	1,702,479
Non Current		
Provision for long service leave	103,983	103,366
Total	1,771,599	1,805,845

	2020 \$	2019 \$
Note 12: Hire Purchase Liabilities		
[a] Current		
Secured hire purchase contracts	225,010	325,086
Less Unexpired finance charges	(19,949)	(30,508)
	205,061	294,578
[b] Non-Current		
Secured hire purchase contracts	395,797	528,365
Less Unexpired finance charges	(8,915)	(23,172)
	386,882	505,193
Hire Purchase Commitments:		
Payments due not later than 12 months	225,010	325,086
Payments due between 12 months and 5 years	395,797	528,365
Minimum Hire Purchase Payments	620,807	853,451
Less: Future finance charges	(28,864)	(53,680)
	591,943	799,771

Each hire purchase contract is secured by the underlying asset which in all cases is a motor vehicle.

	2020 \$	2019 \$
Note 13: Reserves		
Swan Hill Building Reserve	95,000	95,000
Kerang Building Reserve	72,820	72,820
Mildura Building Reserve	269,638	269,638
General Capital Reserve	551,343	551,343
Asset Revaluation Reserve	1,092,265	1,092,265
	2,081,066	2,081,066

Building Reserves - Swan Hill, Kerang and Mildura

These reserves were created to identify funds raised specifically for the construction and upgrade of buildings at the three locations. The funds were treated as income when received.

General Reserve

The general capital reserve is used to record funds received and brought to account as income which have been applied to the acquisition of capital assets.

Asset Revaluation Reserve

The asset revaluation reserve is used to record increments and decrements on the revaluation of non-current assets.

The Assets Revaluation Reserve is comprised as follows:-

Notes to the Financial Statements for the Year Ended 30 June 2020

	Land		Buildings	
	2020 \$	2019 \$	2020 \$	2019 \$
Balance at the beginning of the year	1,012,238	1,012,238	80,027	80,027
Revaluation increment [decrement]	-	-	-	-
Balance at the end of the year	1,012,238	1,012,238	80,027	80,027
			2020 \$	2019 \$

Note 14: Cash Flow Information

Reconciliation of Net Result for the year to Net Cash Inflow from Operating Activities

Net surplus for the year		1,962,354	2,105,354
<i>Non-cash items in current year surplus:</i>			
Depreciation and amortisation		586,174	517,114
Hire purchase finance charges		32,989	39,032
Interest reinvested in deposits with maturities longer than 3 months		(197,495)	(170,003)
Profit on sale of fixed assets		(52,118)	(78,894)
<i>Changes in assets and liabilities:</i>			
Increase [decrease] in payables		(99,448)	128,679
Increase [decrease] in contracts income in advance		1,309,084	1,727,740
Increase [decrease] in employee provisions		(34,246)	(26,023)
Increase [decrease] in GST and PAYG payable		(49,098)	56,505
Decrease [increase] in accounts receivable		(384,377)	(89,648)
Decrease [increase] in prepayments		(61,239)	(35,794)
Net cash from operating activities		3,012,580	4,174,062

NOTE 15: Related Party Transactions

(i) Responsible Persons

The names of the board members who held office during the reporting period are:-
 Ross Lake (Chair)
 John Cooke (Chair of Finance, Audit and Risk Committee)
 Christine Cottrell (appointed March 2020)
 Geoff Dea
 Lauren Dinning
 Andrew Kremor (appointed March 2020)
 Julia Morgan (Treasurer, resigned December 2019)
 Margaret Thomson (retired October 2019)
 Adam Stevenson (appointed February 2020, retired March 2020)
 Jenna Yetman

(ii) Board Members' Remuneration

No remuneration was paid to board members during the year.

(iii) Board Members' Transactions

During the year the following transactions with Board Members or Board Member-related entities were recognised:

A business in which Ross Lake has a beneficial interest is a supplier of fuel to the Agency. The terms of the transactions were net 30 days and the total payments recognised in the financial report were \$9,400 (2019 - \$7,400).

An amount of \$nil was owed by the Agency at 30 June 2020 (2019 - \$350).

A business in which Lauren Dinning has a beneficial interest is a supplier of information technology services to the Agency. The terms of the transactions were net 14 days and the total payments recognised in the financial report were \$13,143 (2019 - \$nil). An amount of \$nil was owed by the Agency at 30 June 2020 (2019 - \$nil).

Julia Morgan was the CEO of Mildura Base Hospital. The Agency had a contract with Mildura Base Hospital to deliver mental health services. Contract payments were received on a monthly basis and total receipts recognised in the financial report were \$800,000 (2019 - \$nil).

An amount of \$nil was owed to the Agency at 30 June 2020 (2019 - \$nil).

(iv) Retirement and Superannuation Payments

Amounts paid directly on retirement from office or to prescribed superannuation funds for the provision of retirement benefits for board members were \$nil (2019 - \$nil).

(v) Loans

No loans have been made, guaranteed or secured by the Agency to Key Management Personnel during the reporting period.

(vi) Other related party transactions

There are no other matters to report.

NOTE 16: Capital Commitments

As at 30 June 2020 the Agency had a capital commitments amounting to \$nil (including GST) - (2019: \$218,000)

NOTE 17: Agency Details

The principal places of business of the Agency are as follows:-
 1-3 Devenport Street, Dareton
 1/22 Victoria Street, Kerang
 122 Ninth Street, Mildura
 229 Beveridge Street, Swan Hill

Mallee Family Care Inc. operates in one geographic area being the Mallee region of north west Victoria and south west New South Wales.

NOTE 18: Chances for Children Financial Statements

The Chances for Children Fund ("Chances") was established in the 2001 financial year. Chances was started as a partnership between the Agency and three water authorities, Lower Murray Water, First Mildura Irrigation Trust and Sunraysia Rural Water. Its charter is to raise money from public subscription and general donation which is to be used to enhance opportunities for disadvantaged young people from the region. Chances will provide funding to assist such children with education, dealing with disabilities and deprivations arising from disadvantage.

The Agency considers that funds raised through the efforts of Chances [less any applicable expenses] are quarantined for use in accordance with the recommendations of an advisory board.

Notes to the Financial Statements for the Year Ended 30 June 2020

NOTE 18: Chances for Children Financial Statements (cont)

Chances for Children Fund Income and Expenditure Statement

	Note	2020 \$	2019 \$
Revenue	18(a)		
Sustaining Supporters		35,455	39,076
Other donations		167,859	116,655
Fundraising activities		12,469	30,264
Total Operating Revenue		215,783	185,995
Expenditure	18(a)		
Other operating and project expenses		6,977	5,185
Total Operating Expenditure		6,977	5,185
Funds Available For Distribution		208,806	180,810
Less Payments to beneficiaries		(204,139)	(319,222)
Operating surplus Chances For Children		4,667	(138,412)

Chances for Children Fund Statement of Financial Position

Current Assets			
Cash at bank		44,926	73,072
Term deposit where term exceeds 3 months		1,635,446	1,602,634
Total Current Assets		1,680,372	1,675,706
Total Assets		1,680,372	1,675,706
Net Assets		1,680,372	1,675,706
Fund Equity			
Opening general reserve balance		223,568	361,980
Surplus (deficit) for year		4,667	(138,412)
Closing general reserve balance		228,235	223,568
Opening bequests reserve balance		1,452,138	1,452,138
Transfer from general reserve		-	-
Closing bequests reserve balance		1,452,138	1,452,138
Total Equity		1,680,373	1,675,706

[a] Internal Transactions

Revenue and expenditure in these supplementary financial statements includes internal transactions with the operating fund of the Agency.

In the income and expenditure statement, these transactions have been eliminated in accordance with the accounting policy outlined in Note 1(i).

[b] Contingent Liability for

Future Beneficiary Payments

A significant proportion of payments to beneficiaries of Chances for Children represents support for young people undertaking tertiary study.

No commitment is given to tertiary beneficiaries at the commencement of the first year of their studies that support will automatically be granted over the duration of their course.

However, in the normal course of events beneficiaries do receive support from Chances for Children for the second

and following years of their studies. Circumstances where funding will not be continued include deferral or termination of the course and an improvement in the student's financial situation.

At 30 June 2020, the estimated commitment to future funding of existing tertiary beneficiaries is \$177,748 [2019: \$327,757]. This figure is calculated based on the net present value of estimated future cash outflows relating to these beneficiaries. It takes account of anticipated future drop out rates and other mitigating factors.

NOTE 19: Contingent Assets And Liabilities

As at 30 June 2020 the Agency had no material contingent assets or liabilities other than the contingent liability outlined in Note 18(b).

NOTE 20: Events Occurring Subsequent To Reporting Date

No events have occurred subsequent to balance date which are likely to materially effect any of the balances or values reported in the financial statements.

	Note	2020 \$	2019 \$
Note 21: Financial Risk Management			
Financial Assets			
Cash and cash equivalents		12,687,930	12,714,680
Cash and cash equivalents, Chances for Children		1,680,372	1,675,706
Loans and receivables		674,098	289,721
		15,042,400	14,680,107
Financial liabilities			
Financial liabilities at amortised cost			
- payables		750,634	858,673
- hire purchase liabilities		591,943	799,771
		1,342,577	1,658,444

Note 22: Fair Value Measurements

The Agency has assets as set out in the table below that are measured at fair value on a recurring basis after initial recognition. The Agency does not subsequently measure any liabilities on a recurring basis and has no assets or liabilities that are measured at fair value on a non-recurring basis.

Non-financial assets			
Freehold land (ii)	8(a)	3,914,923	1,469,000
Freehold buildings (iii)	8(a)	2,934,566	3,103,298
		6,849,489	4,572,298

(i) For Non-current assets held for sale (where applicable), the fair values have been based on advice provided by the selling agent.

(ii) For freehold land, the fair values have been determined using a market approach based on 2016 independent valuations. The board has reviewed the carrying values at 30 June 2020 and is satisfied that these are consistent with fair value at that date.

(iii) For freehold buildings, the fair values have been determined using a market approach based on 2016 independent valuations. The board has reviewed the carrying values at 30 June 2020 and is satisfied that these are consistent with fair value at that date.

Notes to the Financial Statements for the Year Ended 30 June 2020

	2020 \$	2019 \$
Note 23: Lease Commitments		
Minimum lease payments under non-cancellable operating leases:		
Payments due not later than 12 months	88,441	75,480
Payments due between 12 months and 5 years	110,440	48,837
Minimum Operating Lease Payments	198,881	124,317

The Agency has entered into rental lease agreements for use of premises at:
64 Lemon Ave, Mildura
59 Darling St, Wentworth
1/22 Victoria St, Kerang

The Directors, after considering the modelling of the application of AASB16 have determined that there are currently no material leases to be recognised under the new standard and therefore there has been no impact in the 30 June 2020 financial statements. The Directors will continue to consider leases on an annual basis and material leases will be accounted for under AASB16.

NOTE 24: Members' Guarantee

The Agency is incorporated under the Corporations Act 2001 and is a Company Limited By Guarantee. If the entity is wound up the Constitution requires that each member is required to contribute to a maximum of \$10 each towards meeting any outstanding obligations of the Agency. At 30 June 2020, the number of members was 7.

enhanced cleaning of office spaces and motor vehicles; and, staff absences due to the requirement for any staff member showing symptoms to be tested and remain away from work until confirmed as negative. These costs, as far as they relate to the 2019/20 financial year, are reflected in the financial statements.

Staff have been retained and continue to deliver services, although we have been unable to have clients attend our offices. While the Agency has not qualified for Government support through the JobKeeper program we have received the Cash Flow Boost supplement.

NOTE 25: Impact of The Covid-19 pandemic

The Covid-19 pandemic has had a significant impact on the operations of the Agency over the latter half of the 2020 financial year. The combined effect of Stage 3 and 4 restrictions, border closures, travel bans and a big proportion of the population working from and/or largely staying at home has created unprecedented pressures on the community we serve.

The impact of the pandemic continues post 30 June 2020. The audit of these financial statements was conducted remotely, without a site visit by the auditors. The initial budget for the 2020/21 financial year includes the ongoing costs associated with the pandemic response and projects a modest surplus. However, there is much uncertainty around future operations, and we will remain nimble and innovative in our response to circumstances which arise.

Financially, we have incurred additional costs in acquisition of the ICT hardware required as a contingency against closure of our offices; purchase of personal protective equipment and sanitizer;

MALLEE FAMILY CARE LTD

Directors' Declaration for the Year Ended 30 June 2020

In accordance with a resolution of the Directors of Mallee Family Care Limited, the directors of the registered entity declare that, in the directors' opinion:

1. The financial statements and notes, as set out on pages 39 to 56, satisfy the requirements of the Australian Charities and Not-for-profits Commission Act 2012 and:
 - a. comply with Australian Accounting Standards – Reduced Disclosure Requirements applicable to the entity; and
 - b. give a true and fair view of the financial position of the registered entity as at 30 June 2020 and of its performance for the year ended on that date.
2. There are reasonable grounds to believe that the registered entity will be able to pay its debts as and when they become due and payable

This declaration is signed in accordance with subsection 60-15(2) of the Australian Charities and Not-For -Profits Commission Regulations 2013.



Ross Lake
Chair

Dated: 26 August 2020

Mallee Family Care Ltd

Independent auditor's report to members

Report on the Audit of the Financial Statements

Opinion

We have audited the financial report of Mallee Family Care Ltd (the Company), which comprises the statement of financial position as at 30 June 2020, the statement of profit and loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes to the financial statements, including a summary of significant accounting policies and the statement by members of the Board.

In our opinion the financial report of Mallee Family Care Ltd has been prepared in accordance with 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 2020 and of its financial performance for the year then ended; and
- b) complying with Australian Accounting Standards – Reduced Disclosure Regime and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

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 Company in accordance with the auditor independence requirements of the Australian Charities and Not-for-profits Commission Act 2012 (ACNC Act) 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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The members of the Board are responsible for the other information. The other information comprises the information included in the Company's annual report for the year ended 30 June 2020, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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Level 6, 211 Victoria Square
Adelaide SA 5000
GPO Box 11050
Adelaide SA 5001
Telephone: +61 8 8409 4333
willambuck.com

INDEPENDENT AUDITOR'S REPORT TO MALLEE FAMILY CARE INC.

Auditor's Opinion

In our opinion, the accompanying financial statements of Murray Mallee Community Legal Service for the financial year ended 30 June 2020 is prepared, in all material respects, in accordance with the basis of accounting as outlined in the Note 1.

Basis of Accounting and Restriction on Distribution and Use

Without modifying our opinion, we draw attention to the terms and conditions of the Agreement between Commonwealth of Australia, Victoria Legal Aid and Murray Mallee Community Legal Service, which describes the basis of accounting. The Statement has been prepared to assist Murray Mallee Community Legal Services to meet the requirements of the Service Agreement. As a result, the Statement may not be suitable for another purpose. Our report is intended solely for Murray Mallee Community Legal Services, Mallee Family Care Inc. and Victoria Legal Aid and should not be distributed to any other parties.



William Buck
ABN: 38 280 203 274



G. W. Martinella
Partner

Dated this 26th day of August, 2020.

AUDITOR'S INDEPENDENCE DECLARATION UNDER SECTION 60-40 OF THE AUSTRALIAN CHARITIES AND NOT FOR PROFITS COMMISSION ACT 2012 TO THE MEMBERS OF THE BOARD OF MALLEE FAMILY CARE LTD

I declare that, to the best of my knowledge and belief during the year ended 30 June 2020 there have been:

- no contraventions of the auditor independence requirements as set out in the Australian Charities and Not-for-profits Commission Act 2012 in relation to the audit; and
- no contraventions of any applicable code of professional conduct in relation to the audit.



William Buck
ABN 38 280 203 274



G.W. Martinella
Partner

Dated this 26th day of August, 2020.

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Adelaide SA 5001
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Mallee Family Care Staff

Antonietta Ahomana	Carly Davis	Glen Hornsby	Allison McLeod	Stacy Selleck
Jema Aksu	Gordon Dehne	Mitchell Hoyer	Alisha McVeigh	Emily Seymour
Raymond Alabaster	Graeme Densmore	Jasmin Hudson	Rhonda Menzies	Josephine Sheldrick
Kane Alderson	Brian Dodson	Jane Hura	Karen Middleton	Elizabeth Shirley
Kristen Alicastro	Jamie Dominelli	Michelle Ilsley	Ashleigh Middleton	Breanna Simmons
Alesia Allford	Tess Dowdy	Karren James	Verity Mihan	Rhonda Smith
Jade Alvey	Stacey Drendel-Neyland	Johanne-Rose Janson	Setaita Miki	Holly Smith
Dorothy Amoateng	Lauren Droffelaar	Teresa Jayet	Naomi Minett	Desmond Smith
Melissa Amos	Rhiannon Edelsten	Erin Jenkins	Linda Mitchell	Amanda Smith
Charmain Anton	Abida Elahi	Rachel Johnson	Cheryle Mitchell	Skye Sparkes
Lauren Arthur	Amanda Ferguson	Donna Johnson	Kylie Mitchell	Rarnie Spencer
Chantelle Barton	Ashle Field	Jemma Johnson	Natalie Morgan	Susanne Stanbrook
Whitney Bartsch	Aroha Fisher	Angela Johnstone	George Mudford	Lesley Stephens
Tiarni Baskin	Kate Fisher	Naomi Jory	Pardon Muyambo	Paula Stevens
Carmen Bellini	Karlee Fitzsimmons	Sandra Judd	Louise Nicholas	Donna Stewart
Christine Bishop	Vanna Fletcher	Blessing Keabilwe	Breanna Noble	Samantha Stitt
Jennifer Blackman	Christine Forbes	Linda Kelleher	Margaret Nugent	Mary-Anne Stockwell
Maureen Body	Tanita Fourie	Catrina Kelly	Anadil Nusrat	Carol Stokes
Tiffany Bolton	Jennifer Fox	Julie Kelly	Cath O'Connor	Amal Stone
Mark Boreham	Lynne French	Whitney Kendrigan	Emma Oliver	Annalei Sullivan
Garth Boyd	Maree Fullgrabe	Ann Killen	Kira Orsini	Mary Symes
Cara Bradshaw	Jeri Fung	Whitney Kirby	Georgia Orwell	Vincenza Tassone
Michelle Brain	Janet Furze	Christine Knight	Natalie O'Shannassy	Courtney Tepper
Sukhjot Brar	Janet Gardiner	Mary-Anne Koutlis	Georgie Parsons	Jancy Thomas
Richard Broad	Nicole Gent	Maddison Lambert	Tracy Paull	Nicole Thomas
Breanna Brown-Newton	Melinda George	Kim Lavery	Deonie Pay	Rebecca Thompson
Alicia Bruton	Carmen Gilby	Llywela Lawn	Kendall Phyland	Tenille Thornton
Cathy Bruton	Brody Gogler	Christina Leamon	Stacey Pinnington	Kayla Thornton
Vanessa Callipari	Kiri Graham	Shauna Lenagh	Melissa Pitt	Kaitlyn Tisler
Tracey Carruthers	Kahlia Gray	Kirsten Lloyd	Lucy Platt	Tafeuni Tuitupou
Marlene Carter	Jordyn Greenhill	Kelly Lorrie	Alana Pollard	Irene Vehekite
Karen Casey	Kylie Grenfell	Amanda Lowe	Kyla Pollard	Kylie Wagstaffe
Natalee Catanzariti	Julie Grimshaw	Brandon Lyell	Sioned Price	Sarah Watts
Helen Chaston	Kelly Gundogar	Jessica MacDonald	Katrina Priest	Kim Webb
Salina Chirozva	Shelley Gunn	Sally MacKay	Laura Priest	Alexandra Williams
Shaun Clark	Greta Haig	Sally Macri	Rachel Pumba	Sara Wilson
Shannon Clifford	Ofa Hakalo	Sheryl Maddren	Belinda Qualmann	Maree Winslade
Aleisha Clifford	Garry Halliday	Renee Mailles	Sharen Riley	Nicole Woods
Sharon Coburn	Gemma Hall-Kelly	Janice Male	Catherine Robbins	Katrina Young
Haylee Coburn	Emily Hancock	Lauren Maloney	Donna Robertson	Gemma Young
Jane Collins	Evette Harker	Frances Mammone	Elisa Robinson	Hazel Zagar
Allison Collyer	Sophie Hart	Hazel Mangano	Briana Roden	Michelle Zmarzly
Josephine Comitti	Annita Hawkins	Gabriella Martinez	Claire Rorke	
Rennae Cope	Rebecca Hawson	Aleisha Mataele	Maurice Rowles	
Catherine Cousins	Jacqueline Heaysman	Patrice McCarthy	Mary Ruane-StClair	
Yazmin Cox	Colleen Heintze	Sara McClelland	Jeraldine Rule	
Emily Craig	Wendy Hersey	Benjamin McCoy	William Ryan	
Terry Cronin	Melissa Hey	Annye McCullagh	Lottie Sapuppo	
Nerolea Crossfield	Lisa Hickinbotham	Paul McCullagh	Fatima Sarmiento Goncalves	
Jennifer Cumming	Rozanne Hogan	Angela McGown	Kelly Scherger	
Adelle Currow	Karen Hogarth	Kim McGrath	Kady Schottler	
Janet Dale	Rebecca Holme	Fabienne McIntosh	Caroline Scott	
Leesa Dalton	Katy Hope	Kathrine McLaren	Carmel Seiler	

Foster Care Assessment and Placement Panel

Michael Coleman
Principal Dareton Primary School

Nicole Dowler
Permanency Coordinator Department of Communities and Justice

Gina Faracci
Team Manager Investigations and Response Team DHHS

Sue Lacey
Navigator Casemanager Murray Mallee Local Learning and Employment Network

Sarah Medwell
Team Manager Casemanagement North Division

Natalie Mensforth
Practice Leader Case Planning North Division

Helena Moore
Manager Mental Health Mildura Base Hospital

Ann Muller
Foster Carer Mallee Family Care - Northern

Alex Newbury
Advisor Agency Performance & Systems Support DHHS North Division

Jenny Nolen
Foster Carer Mallee Family Care - Southern

Deborah Paull
Foster Carer Mallee Family Care - NSW

Jennifer Robertson
Senior Clinician Far West Local Health District Dareton NSW

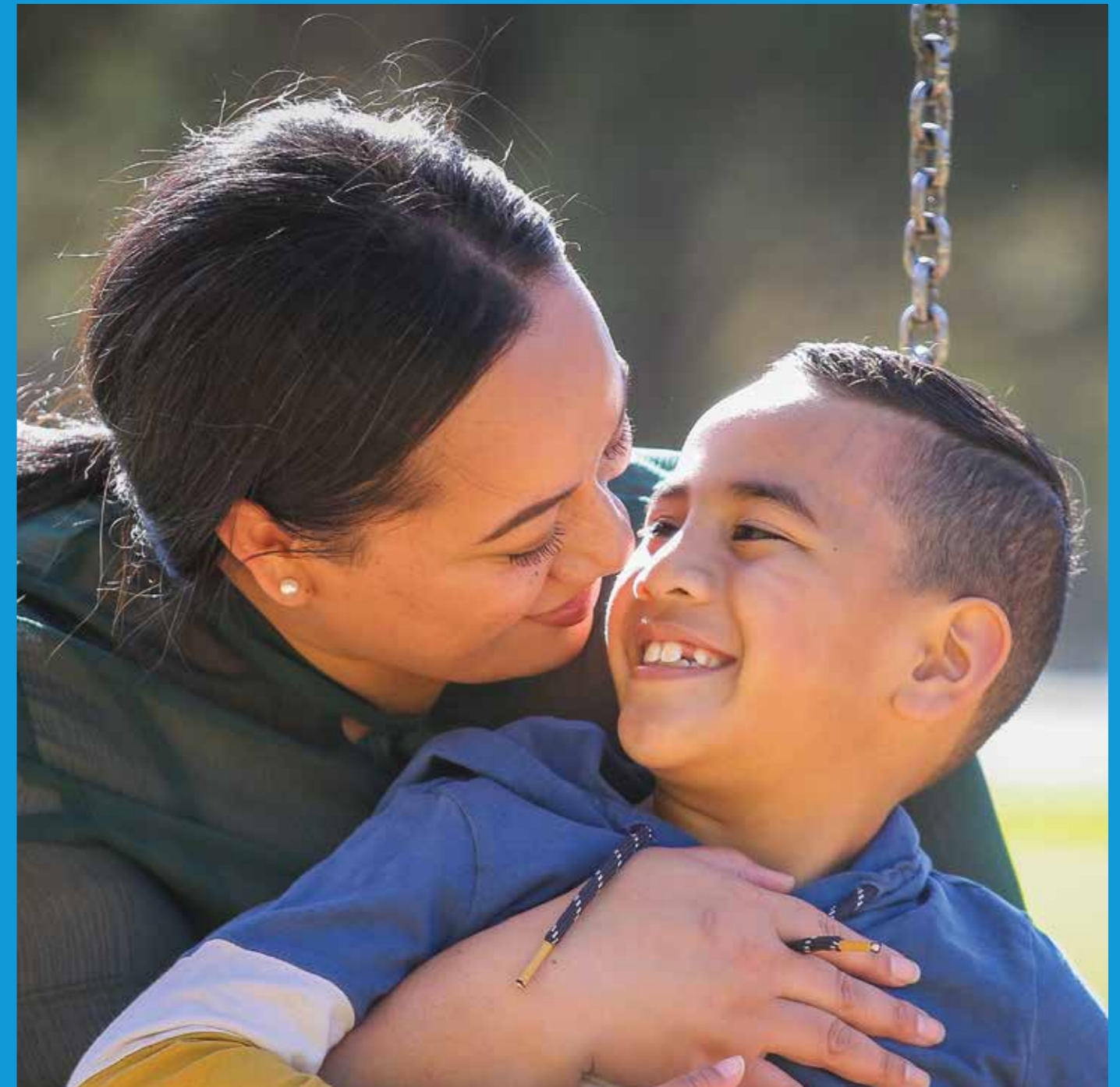
Greg Sloan
Foster Carer Mallee Family Care - NSW

Kathryn Thompson
Psychologist Northern Mallee Student Support Service Department of Training and Education

Andrew Webster
Senior Clinician Counselling Psychologist Berry Street-Take Two

Mallee Family Care Foster Carers

Travise Andrews	Charles Davies	Elvis Hunt	Jenny Nolen	Greg (Rocky) Sloan
Kylie Andrews	Tony De Little	Sandi Hunter	Jeffrey O'Neil	Lisa Sloan
Wendy Arthur	Emma Duncan	Jemma Jarman	Timothy Page	Chloe Sloan
William Blaney	Mathew Duncan	James Jarman	Deborah Paull	Veryann-Jane Smyth
Tamara Boseley	Rachel Eastwood	Chris Jones	Kathrine Pickering	Allan Smyth
Paul Boseley	Daniel Eastwood	Max Jones	James Pickering	Julie Stephens
Kaye Brewer	Kim Ellis	Danni-Sue Jones	Melissa Powell	Scott Stephens
Karen Brook	Kellie Farley	Patricia Jones	Craig Pumpa	Leanna Taylor
Tayla Brook	Adam Farley	Trudy Jowett	Rachel Pumpa	Russell Taylor
Rhonda Brown	Julie Frost	Desmond Lanigan	Vicki Riordan	Lois Taylor
Melissa Burns	Bruce Harvey	Melanie Leeder	Cheryl Robertson	Kathy Treweek
Barbara Clifford	Julie Harvey	Matt Leeder	Dale Robertson	Jana Tyza
Phillip Connell	Vicky Hayes	John Mangano	Leaka Saafi	Adrian Uebergang
Jennifer Connell	Brendan Hearne	Hazel Mangano	Simata Saafi	Irene Uebergang
Patricia Dannatt	Maryann Hearne	Terri McArdle	Abraham Schultink	Margie Vanzanten
Maree Darby	Alanna Hill	Tania McDonnell	Naomi Schultink	Leah Venville
Gary Darby	Andrew Howe	Heather Miller	Cassandra Scott	Steve Venville
Donna Davey	Tania Howe	Ann Muller	Dean Scott	Alexandra Williams
Dianne Davidson	Rachel Hughes	Jeff Muller	Lynise Sherlock	Steven Williams
Delson Davidson	Geoffrey Hunt	Marion Munro	Barbara Sichounidis	Cathy Young
Maureen Davies	Leah Hunt	Peter Nolen	Athena Sichounidis	Heather Young



Mallee Family Care Donors, Partners and Volunteers

Judith Antcliff	Miranda Lamattina	Sunraysia Community Health
Baptcare	Lord Mayor's Fund	Centre Walking Group
Café 202 Swan Hill	Anne Lowe	Swan Hill Irrigation Research Farms Inc.
Central Mallee Co-operative Parish	Bill Marriot	JW and EJ Taylor
Colliers Foundation	Merbein Stitching Group	The Readings Foundation
Coomealla Quilters	Mildura Rural City Council	U3A Sunraysia Inc.
Cowangie Branch Country Women's Association	Mildura South Primary School	Underbool Church Congregation Mallee
Freemasons Foundation Victoria	Ruta Minde	Co-operative Parish
Fruitvale Pty Ltd [The Lake Family Trust]	Rhonda Moy	Underbool Ladies Guild
Janet Furze	Officeworks Mildura	Rigzine Wangchuk
Kelly Gundogar	Chris Pollard	Warrawong Foundation
Hugh Williamsons Foundation	Kathleen Robinson	
Martine John		

Chances for Children Sustaining Supporters, Donors and Workplace Givers

Fadzli Alwin
 Latoya Amos
 Melissa Amos
 Charmaine Anton
 ANZ Bank Mildura
 Arlie Atkinson
 Whitney Bartsch
 Christine Bishop
 Jennifer Blackman
 Maureen Body
 Tiffany Bolton
 Cara Bradsaw
 Alicia Bruton
 Karen Casey
 Cash Tyre Service Tyrepower Mildura
 Leanne Charnock
 Ross and Margaret Cleeland
 Amy Coburn
 Jane Collins
 Allie Collyer
 Rosemary Connell
 Ian and Chris Cook
 Alan Naylor and Andrea Coote
 Country Hearing Care
 Catharine Cousins
 Allan and Joan Coveney
 Yazmin Cox
 Erika Cross
 Danenberg Dental Surgery
 David Carson Electronics
 David and Liz Dawes
 Paul Delos Reyes
 Peter and Fiona Devilee
 Tuifua Epho
 The Raymond and Kathi Adams
 - Gift Equity Trust
 Yana Dipu Erissa
 Euston Club Resort
 Eyecare Sunraysia
 Linda Finna
 Christine Forbes
 Victoria Freemasons
 Freemasons Mildura
 Freemasons Swan Hill
 Janet Furze
 Kathy Gadsden
 Gallasch and Associates Pty Ltd
 Lauren Gearman
 Glory Box Furniture
 Brody Gogler
 Daniel Greenwood

Vriender Grover
 Riza Gultekin
 Gemma Hall-Kelly
 Jacqueline Heaysman
 S Hilliard
 Helene Hofer
 Karen Hogarth
 Greg and Bev Hutchinson
 Teresa Jayet
 Blessing Keabilwe
 Rowena and Ian Keenan-Japp
 Gayle Maree Kennedy
 Kim Lavery
 Joe and Frances Lazzara
 Christine Leamon
 Lions Club Merbein
 Lions Club Red Cliffs
 Cheryl and Davis Baer Family Fund
 - Lord Mayor's Fund
 Amanda Lowe
 Lower Murray Water
 Andrew Lucchesi
 Mawson's Concrete Quarries
 Mildura Country Music Festival
 Mildura Entertainment
 Mildura Fruit Company
 Mildura Gardens Social Committee
 Mildura Rural City Council
 Mildura Truck Centre
 Mike and Tracey Mooney
 Michael Morey
 Natalie Morgan
 Northwest Victorian Motorcycle Club
 Catharine O'Connor
 Peter O'Donnell
 Kyla Pollard
 Katrina Priest
 Qualia Wine Services Pty Ltd
 Keith OAM and Jan Richards
 Judith Robbins
 Timothy Rodger
 William Ryan
 V Saris
 Darren Seiler
 Stacy Selleck
 Richard Sexton
 Josephine Sheldrick
 Southern Cross Business Advisers
 Southern Cross Farms
 Alan and Bev Soward
 St Mary MacKillop College Swan Hill

Lesley Stephens
 Samantha Stitt
 Sharon Sturre
 Dr. Bob Sullivan
 Sunraysia Farmers Market
 Swan Hill Football Netball Club
 Swan Hill Riverside Tri
 Desiree Szeszeran
 TASC Petroleum
 Sione Moana Taufa
 Courtney Tepper
 Lloyd and Kate Thompson
 Totally Workwear Mildura
 Fineasi Tuifua
 Alma Umali
 Wentworth and District Community
 - Bank Branch
 Jeremy and Jessica White
 Clinton Willis
 Wood and Co Real Estate
 Yeast Foundation

Chances for Children Partners

ANZ Mildura
 Central Mallee Osteopathy
 Hot FM Sunraysia Community Radio
 Intersport Mildura
 La Trobe University Mildura
 Mildura Fruit Company
 Mildura Paddle Steamers
 Mildura Rural City Council
 Nangiloc Colignan Farms
 Sunraysia Institute of TAFE
 Swan Hill Tri Committee/Voyage Fitness
 The Gol Gol Hotel
 Uteznvanz Inc.
 Wakefield Transport / Seaway Intermodal
 Wentworth and District Community Bank Branch
 Wentworth Shire Council

Chances for Children Volunteers

Tyler Beruldsen
 Emma Clarke
 Belinda Fitzgerald
 Racheal Fyfe
 Jan Hickmott
 Louise Hodgetts
 Gerard Jose
 Jaime King
 Margaret Lauder
 Greg Leslie
 Warren Lloyd
 Christiane Macedo Dean
 Mike Mooney
 Marie Schlemme
 Cassandra Stewart-Street
 Paul Takacs
 Kerry Thomson
 Kelly Vale
 Jenna Yetman

2019 MFC Christmas Appeal

Ray Alabaster
 Alesia Allford
 Bank of Melbourne
 Bendigo Bank
 Garth Boyd
 Collie and Tierney
 Allie Collyer
 Crowies Paints
 Mandy Ferguson
 Mildura Findex
 Maree Fullgrave
 Gemma Hall-Kelly
 Karen Hogarth
 Glen Hornsby
 Intec Solutions
 Whitney Kendrigan
 Lower Murray Water
 Jan Male
 Lauren Maloney
 Monash Rural Health
 Natalie Morgan
 Peter Kittle Motor
 Company
 Ray White [Swan Hill]
 Donna Stewart
 Anna Sullivan
 Mary Symes



www.malleefamilycare.com.au





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CENTRAL OFFICE**
122 Ninth Street
Mildura VIC 3500

MILDURA
64 Lemon Avenue
Mildura VIC 3500

MILDURA
105-109 Lemon Avenue
Mildura VIC 3500

MILDURA
60 Madden Avenue
Mildura VIC 3500

ROBINVALE
33 Herbert Street
Robinvale VIC 3549

SWAN HILL
229 Beveridge Street
Swan Hill VIC 3585

KERANG
22 Victoria Street
Kerang VIC 3579

DARETON
3 Devenport Street
Dareton NSW 2717

WENTWORTH
59 Darling Street
Wentworth NSW 2648

BALRANALD
95 Court Street
Balranald NSW 2715

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