





We acknowledge the Traditional Owners of the lands on which we work and live. We pay our respects to Elders past, present and emerging, and acknowledge Aboriginal and Torres Strait Islanders as the first people. They have never ceded sovereignty, and remain strong in their enduring connection to land, water and culture.

Caring for local people since 1979, Mallee Family Care promotes strong, connected and inclusive communities by embedding diversity and equity practices at the centre of everything we do.

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From the Chair and CEO

Reflecting on 2024-25

This year has been a particularly special one for Mallee Family Care, as we continue to deliver vital services across our region while also celebrating a milestone that speaks to the very heart of who we are and why we exist. For 25 years, the Chances for Children Foundation (Chances) has been providing life-changing opportunities for young people, ensuring that education, training and the pursuit of dreams are not limited by financial barriers or personal circumstances.

Since its inception in 2000, Chances has supported more than 2,250 young people through scholarships. That number is not simply a statistic – it represents individual lives and futures, each with their own story of determination, resilience and ambition. It represents young people who have been able to finish high school, attend university, take up apprenticeships, or pursue creative and sporting passions. Most importantly, it represents possibility.

The program's longevity and impact are testament to the pioneering spirit of those who first envisioned Chances and worked tirelessly to turn an idea into reality. Their idea was bold yet simple: to create a fund that would remove barriers and open doors for young people across our region.

Chances embodies everything Mallee Family Care stands for. It is about reducing barriers, expanding choices and ensuring that everyone has the opportunity to realise their potential.

The success of Chances is also a reflection of what can be achieved when a community comes together with generosity and determination. The program's impact is a credit not only to its founders but also to the donors, partners and supporters who continue to sustain it, and to the young people whose courage and commitment have turned opportunity into achievement. Their stories remind us of the ripple effect that occurs when we invest in people: families grow stronger, communities become more resilient, and our region flourishes.

Of course, Chances is just one example of the work Mallee Family Care undertakes every day. Across our services, we remain committed to supporting children, families and individuals who may be experiencing vulnerability, disadvantage or crisis. Whether through family services, mental health support, legal assistance or disability programs, we strive to deliver with compassion, professionalism and a belief in the potential of every person.

As we reflect on the past 12 months, and indeed the past 25 years of Chances, we do so with immense pride and gratitude. None of this would be possible without the dedication of our staff, the support of our Board, the generosity of our partners and donors, and the trust placed in us by the communities we serve. Together, we will continue to ensure that opportunities exist for all – and that no one's potential is left unrealised.



Teresa Jayet

Chief Executive Officer

MBA, Grad.Dip.FDR, BSW, Dip.Fin.
Couns, B.Ed.

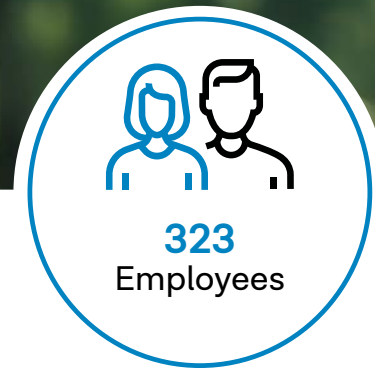


Ross Lake OAM

Chair

Bachelor of Law, Bachelor of
Economics, Diploma of Education



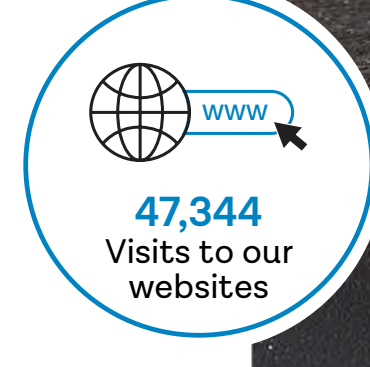
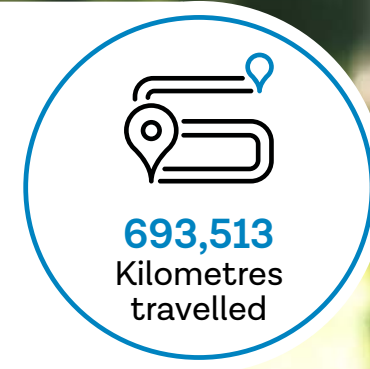
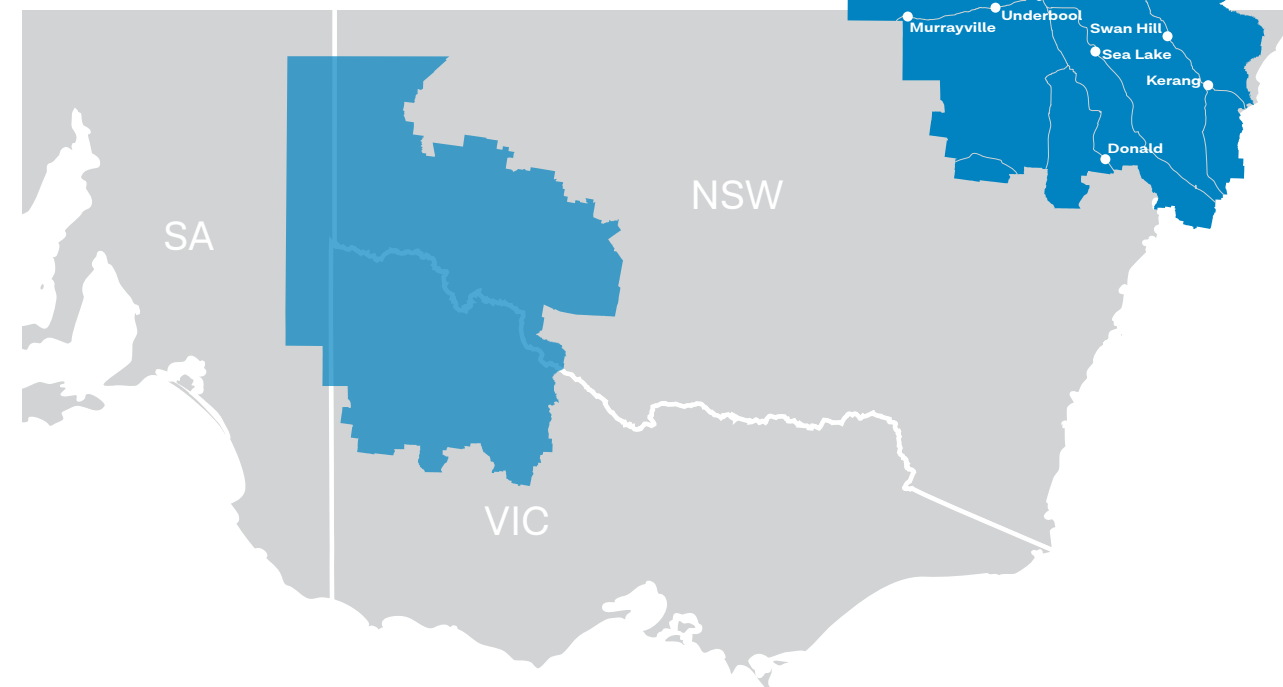


Supporting families, strengthening communities

Since 1979, Mallee Family Care has been at the heart of our region, delivering vital child and family services across North West Victoria, South West and Far West New South Wales.

We empower children, families, and individuals to not just cope, but to thrive - offering programs shaped around the unique strengths and needs of the people we serve.

We believe strong communities are those where no one is left behind. That's why we're working every day to ensure people experiencing disadvantage are supported, and opportunities are open to all, right across the Mallee.



Our vision is for strong communities where individuals and families can live their best life

Mallee Family Care's 2022-2026 Strategic Plan identifies five key priorities that the agency will address in order to achieve our vision.



Drive change around known inequities

Empower individuals, families and communities to seek help early



Focus on children, families and individuals early, and build their capacity to transition through the key stages of life

Build an organisation that reflects the diversity, intersectionality and lived experience of our community



Increase our service capacity and innovative models to address current and evolving community needs

Board of Directors and Audit, Finance & Risk Committee

Executive Team



Ross Lake OAM
Chair



Jenna Yetman
Deputy Chair



Christine Cottrell
Chair Audit, Finance & Risk Committee



Geoff Dea
Director



Dr Suriya Hariprakash
Director



Belinda Hudak
Director



Dr Chelsea Todd
Director



Eelco Vugs
Director
(resigned 2025)



Anthony Venneri
Independent Member,
Audit, Finance & Risk Committee



Don Wall
Independent Member,
Audit, Finance & Risk Committee

See page 41-42 for full biographies of Board of Directors



Teresa Jayet
Chief Executive Officer



Natalie Morgan
Chief Financial Officer



Andy Charles
Executive General Manager
Child and Family Services



Chris Forbes
Executive General Manager
Education, Training and Research



Lisa-Maree Stevens
Executive General Manager
Community, Mental Health and Wellbeing

Our Staff

Proudly place-based, Mallee Family Care draws its strength from the people who live and work within the communities we serve.

We're dedicated to developing a capable workforce and fostering an organisation that mirrors the diversity, complexity, and lived experience of our community.

Katie Aarons
Karen Ablett
Nishal Ahmed
Jema Aksu
Tannar Aksu
Raymond Alabaster
Kane Alderson
Senada Aldobasic
Kristen Alicastro
Jade Alvey
Melissa Amos
Carly Annand
Tanya Antonie
Fred Apthorpe
Yuko Araki

Kyra Arnold
Tonia Bachetti
Alistar Baker
Breanna Baker
Natasha Baker
Peter Baker
Linda Bennett
Samuel Beresford
Trent Beven
Christine Bishop
Phoebe Bloink-Hollier
Carol Blundy
Maureen Body
Shay Bonser
Janet Bonython

Leanne Bosman
Alleena Bourke
Samantha Briggs
Kerri Brooks
Tammylee Brooks
Bernadette Brougham
Natahlia Brown
Porsha Bruton
Susan Bryan
Sophie Burns
Margaret Burton
Robert Bye
Aislinn Campbell
William Campbell
Josephine Carbone
Lina Carrazza
Tracey Carruthers
Katrina Carter
Renee Carter
Karen Casey
Lachlan Cattonar
Andrew Charles
Hsin-Ting Chiang
Shaun Clark
Aleisha Clifford
Sharon Coburn
Nathan Collins

Shaina Collins
Allison Collyer
Josephine Comitti
Carly Connell
Danae Coote
Rennae Cope
Stacey Coverdale
Emily Craig
Timothy Cranna
Tamara Creek
Adelle Currow
Janet Dale
Sarah Darling
Richard Davies
Karen De Silva
Gordon Dehne
Brendan Delahunty
Kristen Dempsey
Manvir Dhaliwal
Brittany Dichiera
Louise Dichiera
Claire Dickeson
Lily Dumble
Geoffrey Dunstan
Lauren Duscher
Bernice Edelsten
Renae Elder



7
Audit, Finance & Risk
Committee Meetings

10
Board Meetings

Our staff (continued)

Brook Ellis	Merrinda Hill	Catherine Kranz	Karen Middleton
Colleen Entriken	Rozanne Hogan	Adele Kuhn	Zachary Mill
Shai-Lee Fargher	Jenna Hollow	Breanna Lacey	Rohan Milne
Karli Farrell	Rebecca Holme	Jaimee Lake	Cheryle Mitchell
Leeanne Faux	Robyn Hosking	Danielle Lee	Justin Mitchell
Amanda Ferguson	Michelle Hoy	Leanne Leeson	Kate Mliswa
Tavita Fesolai	Mitchell Hoye	Olivia Lemon	Jade Moore
Tamara Field	Michelle Ilsley	Narelle Lenon	Lauren Moore
Madlen Fitzgibbon	Carolyn Inglis	Kerry Leonard	Natalie Morgan
Eimear Flynn	Tamika Jacobs	Amanda Leslie	Blaine Mortensen
Christine Forbes	Ashlee James	Kim Leslie	Eve Murphy
Rebekah Frost	Karren James	Georgia Leutner	Rabail Mushtaq
Maree Fullgrabe	Teresa Jayet	Stacey Lexa	Pardon Muyambo
Dean Garraway	Hening Jiang	Keiren Linford	Mardiana Mydin Pitchay
Bree Gatt	Aimee Job	Shanee Luke	Katherine Myles
Alysha Gebhart	Barbara Job	Cassandra MacDonald	Bibi Maryam Najmi
Michelle Giddings	Simon John	Nathan Maiorana	Nicole Neilson
Michelle Gordyn	Donna Johnson	Zoe Manley	Claire Newman
Corrina Graham	Judith Johnson	Nicole Manthorpe	Peter Nguyen
Karen Grant	Rachel Johnson	Christina Marett	Louise Nicholas
Emily Graves	Angela Johnstone	Charlotte Martin	Cath O'Connor
Ashleigh Gray	Michelle Jones	Kylie Martin	Tamika Ollington
Brai Greene	Naomi Jory	Aleisha Mataaele	Natalie O'Shannassy
Kylie Grenfell	Amanda Judd	Terri McArdle	Oluwatosin Osunneye
David Groenen	Christopher Judd	Patrice McCarthy	Monique Panes
Shelley Gunn	Leyla Karabas	Benjamin McCoy	Edwina Papadopoulos
Greta Haig	Palwinder Kaur	Anita McDonald	Jason Pappin
Ofa Hakalo	Samantha Keller	Tamara McDonald	Emily Parsons
Margrete Hamence	Catrina Kelly	Megan McEwan	Danika Pascoe
Tamara Hamence	Julie Kelly	Renee McGlashan	Tania Pearce
Catherine Hamm	Whitney Kendrigan	Adam McGregor	Kim Pedler
Rachael Hanneman	Kay Kerr	Fabienne McIntosh	Joanne Pegus
Rachel Harding	Ibad Ullah Khan	Kathrine McLaren	Donna Peters
Stacie Harding	Breanna Kiley	Tory McNabb	Lakiyah Peterson
Sophie Hart	Olivia King	Tamika McSwain	Traci Pevy
Vanessa Hatfield	Kristin Kirkpatrick	Marie Medar	Emily Phillips
Danuta Havemann	Vicki Klunyk	Tanya Meharry	Laura Piscioneri
Nicholas Hensing	Alicia Knight	Sanam Mehboob	Melissa Pitt
Jennifer Hibell	Cynthia Korevaar	Sarah Merry	Tracey Pitt

Q&A

Courtney Tepper
Supported Playgroups Team Leader

How long have you worked at Mallee Family Care?

Seven years. I started out running a Supported Playgroup session one day per week. I now lead five part-time staff who deliver playgroups and 1:1 Social Welfare support to families with young children in the Swan Hill and Buloke Shire Local Government Areas.

What is the best thing about your job?

I love everything about it. It's so much more than just a job.

I've been supported with training and opportunities to study while working; thanks to study leave and work-life

balance, last year I graduated with a Bachelor of Education (Birth-8). It's a privilege to walk alongside families in their parenting journey. Parenting can be such an isolating experience, and there's no handbook. But playgroups can empower families with a great web of support.

What changes have you noticed over the years?

We're collaborating with other organisations and services more than ever before. We have built strong partnerships and connections which means we're able to identify service gaps, meet the needs of families and avoid duplication. This is particularly important in our rural and regional setting with limited access to services.

Can you share a story or highlight that makes you proud of your work?

There are so many sparkles, every week. I'm proud of our pop-up playgroup sessions and of how our team has grown in its capacity to support community.

I remember a particularly vulnerable single father who was experiencing homelessness when he first engaged in our program. We provided transport assistance so he and his children could attend playgroups, and it was remarkable to see his growth and confidence each week. Within twelve months he was reading stories to the whole group on the mat at playgroup. He's also gained employment as we were able to support him to access childcare and enrol his children in kindergarten.



Carer artwork project at Loddon Mallee Mental Health and Wellbeing Connect

We are committed to building a skilled workforce and an organisation that reflects the diversity, intersectionality and lived experience of our community.



Some of our many events including, clockwise from top left: Years of Service recipients at our 2024 AGM, Christmas celebrations, Victorian Law Week expo, R U OK? Day, Community Walk Against Family Violence and National Blood Donor Day.

Celebrating our long-serving employees

Congratulations to these long-serving employees who reached significant milestones during the 2024-25 Financial Year, and thank you for your continued dedication to our agency.

10 Years Service

Christine Bishop
Lauren Duscher
Fabienne McIntosh
Catherine Robbins

15 Years Service

Jancy Thomas

25 Years Service

Gordon Dehne

30 Years Service

Teresa Jayet

Our staff (continued)

- Tracey Presley

Sioned Price

Shannon Proctor

Rachel Pumpa

Rosalyn Quodling

Shivana Rajendran

Courtney Ransome

Colin Rawnsley

Sharen Riley

Catherine Robbins

Ashleigh Roberts

Sebastian Roda

Robyne Rundell
- Pooja Sah

Gemma Samoun

Fatima Sarmiento Goncalves

Jayden Seamer

Uriah Sefo

Josephine Sheldrick

Stacey Sherrah

Bronwyn Sherwell

Kerry Sherwell

Elizabeth Shirley

Anna Simoes

Krystle Slorach

Aimee Smith
- Kane Smith

Nerelle Smith

Rhonda Smith

Mikaylah Speedie

Donna Stacey

Carly Staley-Schreiber

Lisa Maree Stevens

Sarah Stevens

Samantha Stitt

Katrina Stockman

Josephine Stroud

Joyleen Sullivan

Mary Symes

Mieka Symes

Matilda Szentpaly

John Tadros

Sarah Taha

Bonita TalentHeinrich

Ilaisaane Tamale

Russell Taylor

Courtney Tepper

Vineet Thakral

Jordan Thatcher

Ivy Louise Theodore

Jancy Thomas

Debbie Thompson

Kayla Thornton

Antoinette Tippet

Malama Tomarra

Jamie Townsend
- Thi Thu Ha Tran

Christina Tripodi

Milika Tuuefi

Emily Tyers

Jacinta Tyers

Carmela Tyson

Irene Vehekite

Bree-elle Wade

Hayley Walker

Teagan Waylen

Emma Webb

Jennifer Wescombe

Leroy Wetini

Marie Whiting

Sharon Whittaker

Dee Dee Wilkes

Lydia Williams

Natalie Williams

Steven Williams

Indira Wood

Megan Wood

Nicole Woods

Ricki-Anne Wright

Gemma Young

Jane Young

Katrina Young

Laura Zappia



Q&A

Russell Taylor
Indigenous Community Support Worker

How long have you worked at Mallee Family Care?

I started in 2024, working out of Mallee Family Care's Dareton office. I am also studying Certificate III in Community Services.

What is the best thing about your job?

I grew up in and around Dareton and being born and bred there so I feel like this job was meant to be. I moved to Mildura ten years ago and love being able to visit the towns where I spent so many years and reconnecting with community.

What does a usual day involve?

I support Aboriginal community members to engage with Mallee Family Care programs and with other service providers. I help run group programs, like the Aboriginal Men's Group, organise community events and spend time one-on-one with community, driving people to different

meetings or appointments, making referrals, yarning and providing practical assistance to connect people with supports they might need.

What changes have you noticed over the past 12 months?

We have a lot more Aboriginal staff working at Mallee Family Care now. This is important as it means we're able to build trust and connect with community in a culturally sensitive way.

Can you share a story or highlight that makes you proud of your work?

I'm currently helping a man to get his driver's licence. If we're able to make that happen it will make a huge difference to his life, giving him much-needed independence.

Programs we deliver

We are committed to providing evidence-based programs and services that demonstrate outcomes, and meet the existing and emerging needs of our community.

As a diverse and multi-disciplinary organisation, our interconnected structure ensures that the children, individuals and families we assist only share their story once, fostering a seamless and holistic support journey.

Community, Mental Health and Wellbeing Services

- Children's Contact Service
- Children's Counselling
- DVU/HJP Family Violence and Mental Health
- Early Intervention Psychosocial Support Response (EIPSR)
- Earn and Learn Mental Health and Wellbeing Workforce Program
- Family Advocacy and Support Service
- Family and Relationship Services
- Family Relationship Centre
- Financial Counselling
- Gambling NSW Community Benefit Program
- Intervention Order Support Service
- Mabels
- Mallee Family Care Community Legal Centre
- Mental Health and Wellbeing Connect Centre
- Mental Health Pathways Program
- NDIS:
 - Support Coordination
 - Psychosocial Recovery Coaching
 - Allied Health and Therapy Services
 - Capacity Building
 - NDIS Intake
- Parenting Education Support Programs:
 - The Triple P Family Transitions Program
 - Bringing Up Great Kids
 - The Seven Principles for Making Marriage Work
 - Young Children in Divorce and Separation
- Post Separation Cooperative Parenting Program
- Recovery Support Provider

- Regional Family Dispute Resolution
- Rental Stress Support Package
- Specialist Homelessness Support Service
- Tenancy Assistance and Advocacy Program (TAAP)
- Victims Legal Service

Child and Family Services

- Children with Complex Disability Support Needs
- DET Navigator Program (Swan Hill)
- Family Preservation and Reunification Response
- Family Prevention and Reunification Community Connector
- Foster Care Support
- Home Based Care
- Integrated Family Services
- Intensive Family Support
- Keeping Families Supported and Trained (KEEP)
- Safe Care
- Specialist Disability Practitioner
- Targeted Care Packages
- Therapeutic Circle
- Children and Schooling Program
- Dareton Playgroup
- Intensive Family Preservation
- Men's Program
- Permanency Support Program – Out of Home Care
- Safe Care
- Safety and Wellbeing
- Targeted Early Intervention



Education, Training and Research

- Access to Early Learning
- Child and Parenting Support Playgroups
- Communities for Children Community Partner Playgroup
- Communities for Children Facilitating Partner
- Early Help - Mildura and Robinvale
- Kindergarten Inclusion Support Program
- Mallee Early Years Conference
- My Time Parent/Carer Support Group
- Pre-School Field Officer
- Principal Practitioner
- Research
- SmallTalk Supported Playgroups
- Student Placement Coordination
- Wellbeing Dog Program
- Workforce Professional Development

Community Intake and Assessment

- Triage
- Referral
- Coordination

Corporate Services

- Accounts
- Asset and Fleet Management
- Chances for Children Foundation
- Communications and Marketing
- Compliance and Governance
- Event Coordination
- Finance
- Graphic Design
- Human Resources
- Information and Communication Technologies
- NDIS Plan Management
- Occupational Health and Safety
- Partnerships and Fundraising
- Payroll
- Policy
- Project Management
- Quality Assurance
- Rainbow Tick Accreditation
- Reception Services
- Reconciliation Action Plan
- Records Management and Archiving
- Risk Management

Networks and partnerships

Partnerships are at the heart of our work. Mallee Family Care values the shared resources, knowledge, and relationships that grow through strong collaborations with both professional and community partners.

Access to Early Learning Governance Group
[Aged Care Planning & Advisory Network](#)
Ambulance Victoria
[Anglicare Victoria](#)
Berry Street
[Best Start Partnership](#)
Better Together Collaborative Table
[Broken Hill Court Users Forum](#)
Broken Hill Disability Interagency
[Broken Hill Domestic Violence Committee](#)
Broken Hill Sector Connect
[Brotherhood St Laurence](#)
CALD Advocacy Group (Mildura Rural City Council)
[Carer Lived Experience Workforce \(CLEW\) Network](#)
Catholic Care Victoria
[CFECFW Alliance](#)
Christie Centre
[Communities for Children \(CfC\) Committee](#)
Communities for Children (CfC) Community Partners
[Community Legal Centre 4 R's Network Meeting \(NSW\)](#)
Community Legal Centre Rural Regional Remote (RRR) Network Meeting (Vic)
[Community Recovery Advisory Group](#)
Connected Beginnings
[Consumer Affairs Victoria Rental Stress Support Package Forum](#)
Cooperative Legal Service Delivery Program New South Wales
[Council to Homeless Persons](#)

Court Users Network Mildura
[Cross-border access to justice forum](#)
Darling Murray Murrumbidgee Rural Services Network
[Department of Health Family Carer-led Centre Statewide Implementation Group](#)
DFFH Mallee Area North Division
[DFFH Strategic Reference Group - Integrated Health Systems OOHc](#)
Disability Agency Network
[Disaster & Climate Justice Working Group](#)
Down Syndrome Victoria
[Earn and Learn Statewide Coordinator Network](#)
East Wimmera Health Services
[Eastern Community Legal Centre](#)
Emergency Recovery Victoria
[FaC Evaluator Community of Practice](#)
Family Carer-Led Centre Establishment Group
[Family Relationship Centres Victoria Network](#)
Family Relationship Services Australia CfC FP
Communities of Practice (CoP)
[Far West Local Health District - Violence, Abuse and Neglect Services Interagency](#)
Far West Rural Services Network
[Flood Implementation Group](#)
Flood Working Group MRCC
[Foster Care Practice Network](#)
Fostering Connections Joint Marketing and Operations Working Group
[FRRR Investing in Rural Community Futures](#)
Gender Equity Action Sunraysia (Mildura)
[Headspace Mildura Consortium](#)

Headspace Swan Hill Consortium
[Holy Trinity Lutheran Church](#)
Lake Boga Primary School and Preschool
[LMPHU Mallee Primary Care Public Health Advisory Sub Committee](#)
Loddon Mallee Housing Network Steering Group
[Mallee Accommodation and Support Program](#)
Mallee Child and Family Services Alliance
[Mallee Combined High Risk Youth Panel-DFFH](#)
Mallee Community Connector MacKillop
[Mallee Early Years Conference Working Group](#)
Mallee Workforce Working Group
[Manangatang Pre School](#)
MDAS Swan Hill Supported Playgroups
[Mental Health and Wellbeing Connect Centre](#)
[Statewide Leadership Meeting](#)
Mental Health Regional Network
[Migrant and Settlement Services Network](#)
Mildura Base Public Hospital
[Mildura Local Aboriginal Justice Action Committee](#)
Mildura Local Implementation Team (LIT) Forum
[Mildura Police and Aboriginal Protocols for Family Violence Local Reference Group](#)
[Mildura Practice Partners Network](#)
Mildura Rural City Council
[Mildura/Robinvale Early Years Community of Practice/ Foundation House](#)
MIND Australia
[Murray Valley Aboriginal Corporation \(MVAC\)](#)
Murrumbidgee Far Western & Western NSW (MFWW) Permanency Support Program
[My Forever Family Carers Reference Group NSW](#)
National Foyer Foundation
[Navigator Program Mallee Accommodation Support Program \(MASP\)](#)
Northern Mallee Integrated Mental Health Leadership Network

Oregon Social Learning Centre (OSLC) Keeping Families Supported (KEEP)
[Our Place Partnership Collaborative Robinvale](#)
Playgroup Victoria and Parenting Research Centre CoP
[Regional Implementation Group \(RIG\) DFFH Carers Advisory Group VIC](#)
Robinvale Euston Early Years Network
[Safe Care](#)
Southern Mallee Police and local Homelessness Services
[St Mary's Primary School Swan Hill](#)
Statewide Working Group Mental Health & Wellbeing Hubs
[Sunraysia Community Health Services](#)
Sunraysia Mallee Ethnic Community Council
[Sunraysia Settlement Network](#)
Supporting the Advancement of Donald Early Years (SADEY)
[Swan Hill District Health Promotions](#)
Swan Hill Gender Equity Network
[Swan Hill Local Aboriginal Justice Action Committee](#)
Swan Hill Pregnancy & Early Years Collaborative
[Swan Hill Rural City Council, Library & Maternal Child Health](#)
Swan Hill Specialist School
[The Orange Door](#)
VLS Community of Practice
[Wentworth Services Interagency Group Network](#)
Women's Legal Service
[YUMA](#)
Zoe Support

Funding bodies

Mallee Family Care is entrusted with state and federal funding to deliver programs and services to our communities. We acknowledge and thank the funding partners who we proudly work alongside.

Commonwealth Government

- Building Better Regions Fund – Infrastructure Projects Stream
- Attorney Generals Department Family Law Branch
- Department of Social Services
- National Disability Insurance Agency
- National Indigenous Australians Agency

Victorian Government

- Consumer Affairs – Department of Justice and Community Safety
- Consumer Affairs – Victorian Property Fund
- Department of Education
- Department of Families, Fairness and Housing
- Department of Health
- Emergency Recovery Victoria
- Murray Primary Health Network
- Victoria Legal Aid

New South Wales Government

- Department of Communities and Justice
- Department of Education
- Office of Responsible Gambling
- NSW Legal Aid

Thank you to our donors

Mallee Family Care gratefully acknowledges the generosity of our donors, whose contributions help us to continue working to reduce barriers and expand choice and potential for all members of the community.

Dorothy Challis
Peter & Fiona Devillee
James Henderson
Rachel Pumpa
Brian Salter
Mary Symes

John Taylor
Beryl Wooley
Anglican and Uniting Churches
Book Divas Book Club
Central Mallee Co-Operative Parish
GSD Architects

Hands Up Mallee
Lower Murray Water
Meatian Uniting Church
Rotary Club of Swan Hill
Underbool Ladies Guild

We also extend our heartfelt thanks to the many generous donors who chose to give anonymously.



Celebrating 25 years of empowering young people

Chances for Children Foundation

The Chances for Children Foundation (Chances) proudly marks 25 years of empowering young people across the region to pursue an education and chase their dreams.

What began in 2000 as a visionary initiative by Mallee Family Care, developed into a partnership with the region’s four major water authorities, has now grown into a lasting community legacy.

Today, Chances is the philanthropic arm of Mallee Family Care, dedicated to supporting young people in North West Victoria, South West New South Wales, Broken Hill, and the Greater Wakool Ward to access education and reach their full potential.



Tertiary Scholarship recipient, Gabi Davis

Over the past 25 years, Chances has supported more than 2,250 young people to stay engaged in school, pursue tertiary education, and participate in leadership, arts, music, and sporting opportunities at state level and beyond.

Chances Tertiary Scholarship recipient, Gabi Davis, is currently studying a Diploma of Nursing at SuniTAFE in Mildura.

Gabi’s scholarship helps with covering some of the costs associated with studying, so she can focus on completing her degree.

“Before receiving Chance support, I had to pick most weeks between rent or fuel to get to TAFE. And obviously not having rent, meant nowhere to live, but not having fuel meant nowhere to go. And it just it made it really hard to choose and it felt like the course wasn’t going to work,” Gabi said.

“It felt like I needed to stop what I was doing, put my dreams pretty much on hold for a couple of years until I could work enough to support myself, but I knew that even if I did that, it was never going to be enough.”

“If I hadn’t received the Chances scholarship, I think I would just be at home. I wouldn’t be here doing any of this, and I wouldn’t be doing nursing. I don’t even think I’d be doing anything in TAFE. I think I would be one of those stereotypes that just settles. And I don’t want to settle.”

“I have the biggest support system. And I’m so grateful for them.”

“If I didn’t have them or this scholarship, I wouldn’t be able to get through any of this.”



Country Hearing Care’s Don and Jane MacDonald

Supporting young people like Gabi to chase their dreams wouldn’t be possible without the generous support of our many donors, fundraisers and community partners who recognise and value the impact education can have on a young person and our whole community.

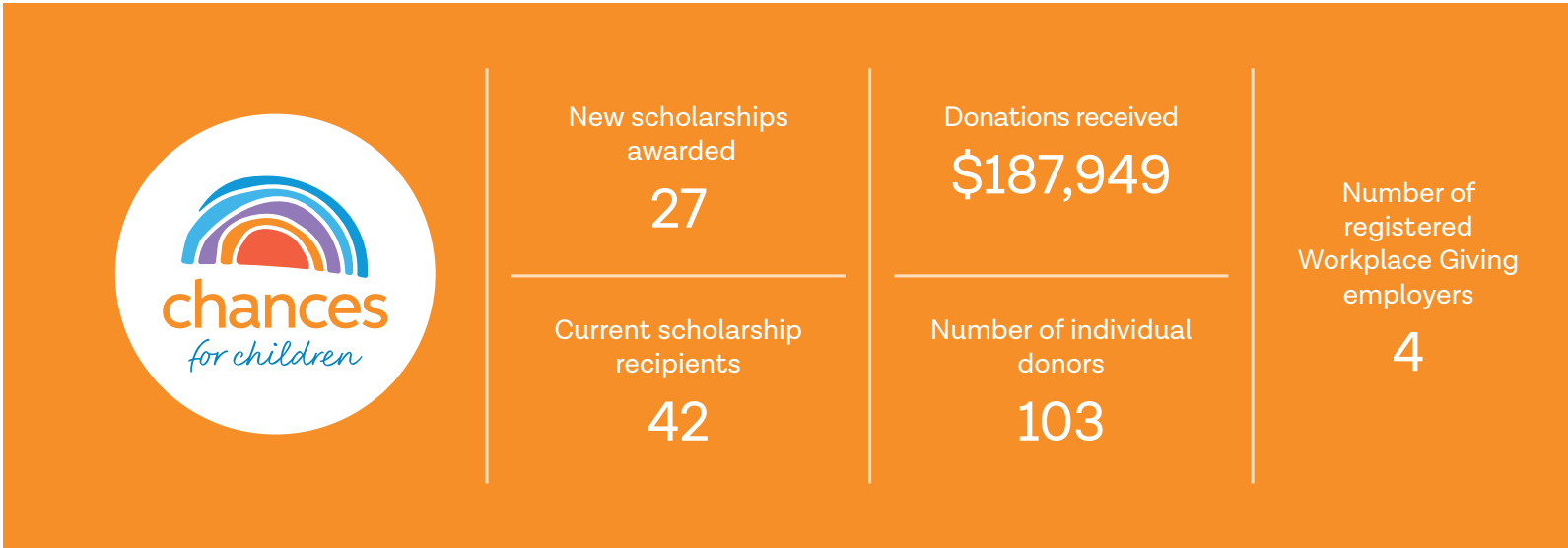
Country Hearing Care has proudly supported the Chances for Children Foundation for an incredible 15 years.

Owners Jane and Don MacDonald said they were motivated to donate regularly because the Foundation supports local Sunraysia children.

“We recognise that not all children in our region have equal access to education and other opportunities, and we wanted to make a constructive financial contribution to facilitate positive change via this community-based program,” they said.

“These ‘chances’ empower young recipients, strengthening their confidence, skills, and independence. Enabling local youth to reach their full potential can also benefit the whole community when they apply their skills locally.

“It’s powerfully positive to realise that this commitment can be the difference between a child falling behind or thriving and can also make significant positive outcomes for their future generations.”





Community Bank Wentworth and District
Scholarship recipient Georgia Gentle

Investing in futures

Community Bank Wentworth and District

Community Bank Wentworth and District has been supporting Chances since 2000, through regular donations to the Foundation.

In 2012, they recognised an opportunity to make an even greater impact, which led to the creation of the Community Bank Wentworth and District Chances Scholarship. This scholarship offers up to \$5,000 per year, for up to four years of study for each recipient. To date, 13 recipients have received this scholarship.

Georgia Gentle, a current scholarship recipient, is studying a Bachelor of Law majoring in Criminology with Swinburne Online.

From a young age, Georgia knew exactly what she wanted to do.

"I've always known I wanted to go into criminal law," she says. "I want to be in the courtroom, standing up for things that are right," she said.

But the path to achieving her dream hasn't been without its challenges. Like many regional students, Georgia faced the financial pressure of balancing study with everyday living costs.

"The Chances for Children scholarship is the main reason I'm able to study."

"In life, things pop up all the time that you wouldn't expect, and I think, 'How am I going to pay for that?'" she says.

"But I know I'm supported by Chances. I don't have to stress — I can focus on my studies, because I know someone's looking out for me."

Georgia is one of many young people whose future has been shaped by the support of donors like Community Bank Wentworth and District — support that doesn't just provide scholarships, but gives students the confidence to chase their dreams.

Revved up for a good cause

Chances is grateful to be supported by a network of incredible community partners who generously fundraise on behalf of the foundation.

Uteznvanz Inc first partnered with Chances in 2013, united by a shared commitment to empowering young people to reach their full potential. Each year the club donates proceeds from their annual event to support the foundation.

This year marked a special milestone, with Uteznvanz celebrating their 50th Australian Van Nationals with a 'Show 'N' Shine' event at Mildura Showgrounds. More than 300 vans were on display on Easter Saturday, attracting a huge crowd and raising \$21,250 for Chances.

A separate event at the 2024 Mildura Show further boosted Uteznvanz Inc's fundraising efforts, bringing the club's total donations to \$23,400 in the 2024-25 Financial Year.

Lynelle Wenham from Uteznvanz Inc described supporting Chances as 'a pleasure'.

"It has been our club's pleasure to raise funds for Chances for Children for many years.

"Chances support of local kids is second to none and it is great to be able to help them to help more kids."

The Wenham family has a special connection to Chances with Lynelle's children Jonathan and Sheralyn both Chances alumni.

"I'll forever be grateful that Chances helped me get started in life when I most needed it and created opportunities I could never otherwise have had," Jonathon said.

We would like to thank Uteznvanz Inc for their continued partnership, and to all our community partners for their invaluable support throughout



Uteznvanz raised
over **\$23,400** for
Chances for Children
in 2025

Where are they now?

Chances for Children has supported more than 2,250 young people since it was first established. Here, we share the journeys of three alumni.



Dr Erin Wookey

Scholarship recipient: 2004-2009

Studied: Bachelor of Medicine/Bachelor of Surgery

Hometown: Mildura

Currently: Raising two boys in Geelong and working in private practice as a consultant psychiatrist.

"Aim as high as you can imagine. There will likely be challenges ahead, but don't let finances or logistics stand in your way when support such as Chances for Children exists."



Simon Kelada-Polupanov

Scholarship recipient: 2007-2010

Studied: Bachelor of Computer Science

Hometown: Sea Lake

Currently: Owner of TechOps Services, a global operation that provides IT development and support to companies worldwide.

"A donation to Chances has the potential to change someone's life. I wouldn't be where I am today without the support I received from Chances."



Dr Kasey Symons

Scholarship recipient: 2007-2009

Studied: Bachelor of Arts (Professional Writing)

Hometown: Mildura

Currently: Lecturer of Communication - Sports Media at Deakin University, and co-founder of Siren Sport.

"It gave me so much confidence to go to university knowing that someone believed in me enough to put financial support towards my journey."

Supporters of Chances for Children

We gratefully acknowledge our Sustaining Supporters, Donors, Workplace Givers and Foundation Partners who make Chances possible.

Individuals

Katie Aarons
Nishal Ahmed
Matthew Algie
Melissa Amos
Simone Anderson
Tanya Antonie
Fred Apthorpe
Yuko Araki
Natasha Baker
Christine Bishop
Carol Blundy
Maureen Body
Leanne Bosman
Rebecca Burfitt
David Carson
Karen Casey
Ross & Margaret Cleeland
Allison Collyer
Rosemary Connell
Sarah Cox
Timothy Cranna
Erika Cross
Liz Dawes
Karen De Silva
Fiona & Peter Devilee
Karen Doyle
Leeanne Faux
Amanda Ferguson
Christine Forbes
Kathy Gadsden
Lauren Gearman
Nikky Gleeson
Corrina Graham
Brai Greene
Riza Gultekin
Margrete Hamence
Ashley Hayes
Samantha Hillard
Karren James
Teresa Jayet
Rowena Keenan
Simon Kelada-Polupanov
Julie Kelm
Carol & John Kennedy
Sarah Knott
Adele Kuhn

Russell Lamattina
Danielle Lee
Kerry Leonard
Nicola Linn
Andrew Lucchesi
Cassandra MacDonald
Kylie Martin
Tim McClelland
Julie Meroiti
Mike & Trace Mooney
Lauren Moore
Natalie Morgan
Ian & Jenni Newland
Cath O'Connor
Peter O'Donnell
Christine O'Reilly
Tania Pearce
Tracey Presley
Keith OAM & Jan Richards
Timothy Rodger
Robyne Rundell
Josephine Sheldrick
Haley Sheriff
Karina Sinclair
Krystle Slorach
Rhonda Smith
Geoffrey Steedman
Kate Stockman
Sharyn Sturre
John Taylor
Courtney Tepper
Jennifer Wescombe
Jeremy & Jessica White
Marie Whiting
Russell Williams
Clinton Wills
Frances Zara

Groups, Businesses and Organisations

400 Gradi Mildura
Ace Radio Network Swan Hill
Anaconda Mildura
Arch Project Group
Bevmarks Mildura
Bunnings Warehouse Mildura
Chemist Warehouse Mildura (DC on 15th St)

Chemist Warehouse Midura (Langtree Ave)
Collie & Tierney First National Real Estate Mildura
Cookees Pools and Spas
Country Hearing Care
CWA Mildura-Millewa Group (Carinya Branch)
Country Women's Association
Equity Trustees - The Raymond & Kathi Adams Gift Family Fund
Findex Mildura
Freemasons Foundation Victoria
Freemasons Swan Hill
Harvey Norman Mildura
JB HiFi Mildura
JR Family Butchers
Lions Club of Swan Hill
Lower Murray Water
MacKillop College
Mattnifico
Mediterranean Shipping Company
MFC Financial Counselling Team
Mildura Fruit Company
Mildura Ice Works
Mildura Rural City Council
Mildura Working Man's Club
Murray River Salt
NCF Exports Pty Ltd
One Stop Wholesaler
PFD Foods
Prestige Staffing
Provincial Home Living
Rebel Sport Mildura
Rotary Club of Mildura Deakin
Seaway Intermodal
Secure Energy
SuniTAFE
Sunraysia Bread & Butter Bakery
Tyrrell College
Uteznvanz Inc
Wentworth District Capital Limited
Western Chances
Woolworths (15th St, Mildura)
Woolworths (Langtree Ave, Mildura)
Yeast Foundation

We also extend our heartfelt thanks to the many generous donors who chose to give anonymously.



Scholarship recipients

Congratulations to these young people who secured a Chances for Children scholarship during the 2024-25 Financial Year.

Dylan Anderson
Bachelor of Law (Hons) and Bachelor of Politics, Philosophy and Economics
Monash University, Clayton

Morgan Anderson
Bachelor of Arts (Literary Studies)
Monash University, Clayton

Montanna Avery
Diploma of Allied Health and Human Performance
University of South Australia, Adelaide

Jasmine Balchin
Diploma of Nursing
SuniTAFE, Mildura

Finn Beattie
Bachelor of Engineering (Honours)
University of Adelaide

Poppy Briggs
Bachelor of Arts (Psychology)
Monash University, Clayton

Gabrielle Davis
Diploma of Nursing
SuniTAFE, Swan Hill

Ali Ehsani
Bachelor of Biomedical Science
RMIT, Melbourne

Mohammad Ehsani
Bachelor of Pharmacy (Honours)
La Trobe, Bendigo

Kaunanga Fungaloka
Cert III in Non-Emergency Patient Transport
Victoria University, Sunshine

Chloe Harmer
Diploma of Business
Deakin College, Burwood

Kira Harkin
Bachelor of Arts (Psychology)
Deakin University, Geelong

Farida Ibrahimi
Bachelor of Accounting
RMIT, Melbourne

Jae Knobben
Bachelor of Biomedical Science
La Trobe University, Bendigo

Surendra Kumar Prajapati
Bachelor of Dental Science (Hons)
La Trobe University, Bendigo

Madison Le Guier
Bachelor of Health Science
Deakin University, Waurm Ponds

Hannah Maalste
Bachelor of Paramedicine
Charles Sturt University, online

Miranda O'Sullivan
Bachelor of 3D Animation
Academy of Interactive Technology, Melbourne

Janieka Pope
Bachelor of Arts (Sports Journalism)
Deakin University, Burwood

Arabella Rankin
Bachelor of Science
Deakin University, Burwood

Sienna Rankin
Diploma of Business
RMIT, Melbourne

Clare Saunders
Bachelor of Nursing
RMIT, Melbourne

Jasmine Shaddock
Diploma of Beauty Therapy
SuniTAFE, Mildura

Alice Siale
Non-Tertiary
Basketball athlete Mildura

William Siale
Non-Tertiary
Basketball athlete Mildura

Poppy Whittaker
Bachelor of Health & Medical Sciences
University of Adelaide

Xander Wood
Keeping Kids at Secondary School
Mildura Senior College

Healing through shared culture

Aboriginal Women's Cultural Program

Grounded in Aboriginal knowledge systems and values, our Aboriginal Women's Cultural Program offers a safe and empowering space for women to come together on country to connect, heal, and grow through shared cultural practices.

The program is designed to complement our case management services and responds to issues impacting Aboriginal women such as trauma, substance use, and family violence.

Led by Aboriginal facilitators, each session honours the strength of culture, kinship, and the wisdom of Elders, recognising cultural identity as central to healing. Participants come together through yarning, storytelling and workshops to support their social and emotional wellbeing.

Reconnecting with her culture supported Maree* in her healing journey, both personally and in strengthening her relationship with her daughter.

Maree had a complex history marked by grief, family and domestic violence, substance use, and prolonged involvement with the child protection system. After a significant period of separation, her children were restored to her care with the support of our Family Preservation program. However, her relationship with her eldest daughter remained strained due to years of absence and instability, which had created a deep sense of mistrust and emotional distance between them.

Acknowledging Maree's disconnection from her cultural roots and community, and the layers of intergenerational trauma she carried, we recognised that the Aboriginal Women's Cultural Program could provide her with a safe and culturally grounded space to begin her healing journey.

Maree attended the program independently, allowing her time to reconnect with her cultural identity, build emotional resilience, and engage in practices that honoured her strength as an Aboriginal woman and mother.

As Maree's healing progressed, her daughter was gently introduced into the program. This allowed both Maree and her daughter to reconnect through cultural practices, and begin rebuilding their relationship within a safe, guided, and culturally rich environment.

Over the course of several sessions, Maree began to share cultural knowledge, women's business, and traditional practices with her daughter which is an important step she had not felt empowered to take before.

*Names have been changed to protect privacy.





Sarah's story

When Sarah* came to us, she was facing eviction and the possibility of homelessness. An existing police-initiated Apprehended Domestic Violence Order prevented her partner from entering the family home. Sarah needed the order changed so she could return in the workforce.

Only Sarah's partner could care for their child, who has complex special needs, while she was at work. She didn't want the child cared for in her partner's home, where other family members had a violent history.

Without work, Sarah couldn't pay rent, and crisis accommodation wouldn't prevent eviction.

She wanted to keep the ADVO's protection while allowing her partner to enter the home only to care for their child.

Police initially opposed the idea, but we worked with the Domestic Violence Liaison Officer to create a safe, workable compromise. The court approved a variation to the ADVO, allowing entry only by written invitation via SMS. This kept Sarah safe, preserved her home, protected her child, and enabled her to keep working.

*Names have been changed to protect privacy.



Advice, advocacy and access to justice Mallee Family Care Community Legal Centre

Mallee Family Care Community Legal Centre (CLC) is more than a place people go to get legal advice. Our multi-disciplinary teams in Victoria and New South Wales stand beside people facing some of life's toughest challenges.

More than 1,600 people have accessed our CLC in the past year, seeking support with matters ranging from housing insecurity and victim's compensation to family violence and Child Contact Orders.

Our skilled and experienced solicitors have successfully resolved hundreds of complex cases with empathy and respect. Their expertise is strengthened every day by the compassion and commitment of non-legal specialists.

"When someone comes to us with a legal issue, it's often just one part of a bigger picture," said Community Services Manager Corrina Graham.

"They may also be dealing other social, emotional and financial issues which may be impacting on their life and potentially exacerbating or compounding their legal issues."

Mallee Family Care's Victorian-based Community Legal Centre includes a team of Social Workers, Financial Counsellors, community engagement

officers and educators, who work in partnership with the legal team.

"The integration of skills and knowledge across disciplines enables a more holistic service response."

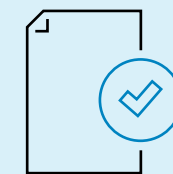
Ms Graham said this holistic service model also helped improve client safety and legal literacy.

"In the last year, 98% of clients supported by both a Social Worker and Solicitor reported that they had a greater awareness of their legal options that increased their sense of safety."

From community education sessions to policy advocacy, we've worked to remove barriers, empower individuals, and create fairer outcomes. It's about more than resolving cases – it's about strengthening our community, one person at a time.

Beyond individual cases, the CLC advocates for policy change, work with local partners to address the root causes of injustice and hold hundreds of community engagement and education sessions.

"It's about more than resolving legal matters. It's about creating safety, stability, and fairness for our whole community," Ms Graham said.



2,195 intake
assessments completed



The CLC team visited
33 towns



417 events and
stakeholder engagements



Presented **104** community
legal education sessions

New era for legal support in Far West

Mallee Family Care is providing community legal services to more people than ever following the opening of its Broken Hill-based Community Legal Centre (CLC) in July 2024.

Servicing a catchment of 146,871 km², the CLC supports some of the most isolated communities in rural and remote New South Wales (NSW).

Broken Hill CLC Manager, Brendan Delahunty, said the NSW CLC was much needed, with the team completing almost 300 Intake Assessments in their first twelve months of operation.

"In remote communities, legal help has often been out of reach, both in distance and accessibility," Mr Delahunty said.

"Establishing a Community Legal Centre in Broken Hill means people can get advice and support when they need it, without the long and costly journey away from their home, family and work."

The Broken Hill CLC team has assisted clients with legal issues ranging from minor traffic matters to Family and Domestic Violence and Child Contact Orders.

"Our work goes well beyond legal advice. We help people navigate complex systems, connect with other vital services, and find pathways forward during some of the most challenging times in their lives."

Supporting financial wellbeing amid rising costs

Financial Counselling program

As the cost-of-living crisis deepens, Mallee Family Care’s Financial Counselling team has seen firsthand the growing pressure on individuals and families across our region.

“The biggest issue is the rising cost-of-living and the financial stress it’s placing on our clients,” says Community Services Manager, Corrina Graham.

“The cost of essentials like food, rent, mortgages, petrol, and utilities means their budget is already in a deficit before we even begin.”

The most common financial challenges include arrears in mortgage, rent, utilities, and loan payments, alongside broader issues with budgeting and debt management.

Electricity bills are a growing concern across the Mallee, where desert-like conditions bring below-zero temperatures in winter and extreme heat in summer. Many households’ electricity bills exceed \$1,600 per quarter.

Demand for financial counselling services is high. The team saw an average of 77 new clients per month during the 2024-25 FY, which at times meant a waitlist of up to four weeks. However, this has improved following the addition of more resources, with appointments now available within two weeks.

Ms Graham said clients were presenting with increasingly complex concerns.

“Many clients face vulnerabilities that impact their ability to manage finances such as mental health, loss of employment, homelessness, separation and the increased cost-of-living which results in longer-term support and more intensive assistance.”

Despite this, the program continues to educate and empower people to take charge of their finances in a safe, encouraging and non-judgmental way.

“The team is able to offer people options and strategies that they may not be aware of to meet their current and ongoing financial obligations.”



Jane’s story

When Jane* came to us, she was facing overwhelming grief and financial stress.

She was already receiving mental health support and was unable to work due to a WorkCover claim. She had also recently lost a child.

Jane struggled to keep up with mortgage repayments, rates, and utility bills and was referred to our Financial Counselling Program by a friend.

With our support, Jane was able to release funds from her superannuation, which she used to clear her debts. We also obtained the full Utility Relief Grant to assist with her energy bills. Additionally with external legal support, she also accessed a Total and Permanent Disability payment which was something she hadn’t known was available to her.

*Names have been changed to protect privacy.



SuniTAFE CEO Brett Millington and Mallee Family Care CEO Teresa Jayet with children from TAFE Kids Child Care

A community that cares at Christmas

2024 Mallee Family Care Christmas Appeal

For over 25 years, Mallee Family Care’s annual Christmas Appeal has helped spread joy to thousands of children and families across the Mallee region.

In 2024, the impact was felt across 545 children as they experienced the magic of unwrapping a gift on Christmas morning, thanks to the incredible generosity of our community.

More than 1,600 gifts were donated by local businesses, individuals, and community groups. These donations were distributed to children and young people receiving support through Mallee Family Care’s programs and services.

In the Southern Mallee, Ray White Swan Hill chose to support Mallee Family Care through its ‘A Little Ray of Giving’ campaign, accepting donations on behalf of the agency for the eighth year in a row receiving an incredible 1,165 donations.

CEO of Mallee Family Care, Teresa Jayet, acknowledged the ongoing support to all of those who have contributed to the Christmas Appeal.

“We are extremely grateful for the support of local businesses and the wider community in coming together for such an important cause,” she said.

“The Christmas Appeal would simply not be possible without the generosity of our donors and supporters. As we continue to work together for families and children in need, we’re reminded that our collective efforts can truly make a difference in our community.”

Mallee Family Care is proud to stand alongside a community so deeply committed to supporting children and families in need.

We’d like to acknowledge the generosity of our 2024 Christmas Appeal donors

7th Day Adventist Church Mildura
ABC Mildura — Swan Hill
Balranald Central School
Book Divas Book Club
CFA Mildura
Collie and Tierney First National Real Estate Mildura
FINDEX Mildura
GSD Architects
Lake Boga Uniting Church
Lime Therapy
MADEC
Meatian Uniting Church
Mildura Base Public Hospital – Allied Health
Mildura Senior College
Monash University – Rural Health Mildura

PM Exercise Physiology & Rehabilitation
Ray White Real Estate Swn Hill
Rotary Club of Swan Hill
SuniTAFE
United Firefighters Union (UFU) members at Mildura Fire Station
Tannar Aksu
Natasha Baker
Elwyn Barry
Corrina Burns
Dorothy Challis
Helen Connolly
Sally Dowdle
Carol Freiling
Kylie Gardiner
Beryl Gooding
Corrina Graham

David Groenen
Margrete Hamence
Bec Holme
Ange Johnstone
Kerry Leonard
Amanda Loughnan
Natalie Morgan
Jackie Price
Brian Slater
Amanda Stanton
Karen Stewart
Kate Stockman
Mieka Symes
Jenny Wescombe
Ricki-Anne Wright
Sam Zappia

Improved outcomes through shared knowledge and partnerships

As a place-based organisation, Mallee Family Care is committed to shaping programs and services that reflect the unique needs, strengths, and experiences of the communities we serve. Collaborating with like-minded organisations and agencies can further strengthen our capacity to achieve this.

“Some of our most impactful work happens through partnerships,” said CEO Teresa Jayet.

“By bringing together complementary skills, local insight, and a shared commitment to positive change, we are delivering programs that are more responsive, more effective, and truly shaped by the communities they serve.”

The Loddon Mallee Mental Health and Wellbeing Connect is a great example of partnerships in action. Mallee Family Care and Mind Australia deliver this service in consortium. The Connect centre supports carers of people experiencing mental health and/or substance use challenges.

Lived experience teams work at Connect centres in Mildura and Bendigo, providing emotional, practical and financial support to carers.

163 families, carers and supporters have accessed the Mildura centre since the service commenced.

Patrice McCarthy leads the Mallee-based Connect centre team and said partnering with Mind Australia draws on the unique and complementary strengths of both organisations.

“Mind brings valuable experience in co-designing and improving mental health services, especially by working alongside people who have lived with mental ill-health or have cared for someone who has,” she said.

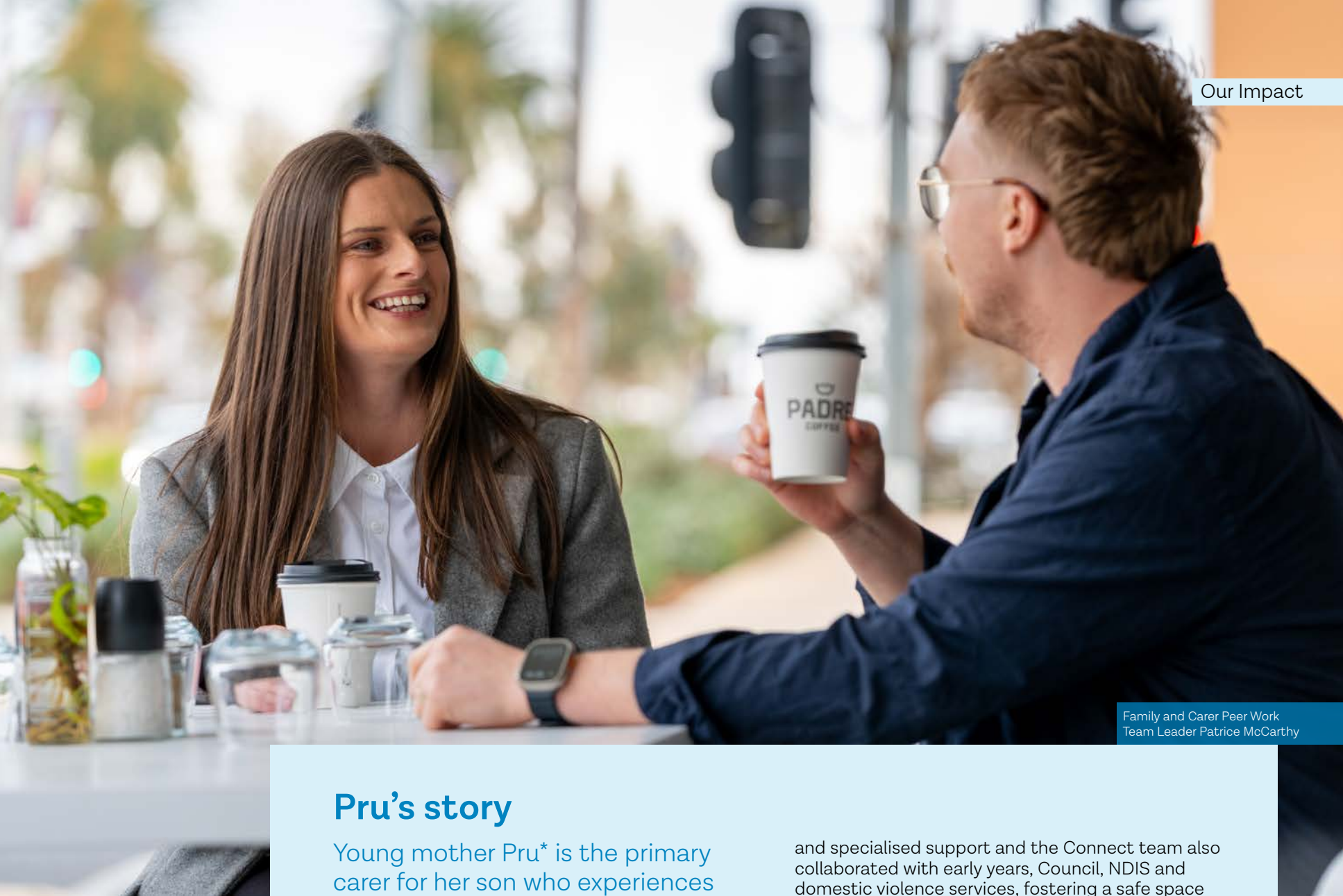
“They are also well-known and trusted across the Loddon region.”

“Mallee Family Care has a deep understanding of regional and rural contexts, extensive experience in the Mallee region, existing service offerings and community relationships, which makes for a strong partnership.”

“Our shared vision is to refocus the mental health system to put the role of families and carers at the centre, developing a novel and holistic approach to care.”



Creating group artwork at the Loddon Mallee Mental Health and Wellbeing Connect



Family and Carer Peer Work Team Leader Patrice McCarthy

Pru’s story

Young mother Pru* is the primary carer for her son who experiences developmental challenges and psychological distress. Both have experienced significant trauma and live in a family violence refuge.

The family are originally from India and English is their second language.

Pru was referred to the Mental Health and Wellbeing Connect after she and her son attended one of our playgroup programs. Staff from both teams met her at the Connect centre to build rapport and ensure she felt comfortable and safe.

Connect staff got to know Pru using a relational approach. As they grew to understand Pru’s experience and needs, the team collaborated with Pru and other service providers to provide practical support and peer guidance in her caring role.

Linking Pru with a Mental Health and Wellbeing Locals service ensured she received complementary

and specialised support and the Connect team also collaborated with early years, Council, NDIS and domestic violence services, fostering a safe space to come together with the family to best support Pru and her son.

Centre staff helped Pru to make an application to Tandem’s Mental Health Carer Support Fund for financial support with driving lessons to reduce barriers to transportation for the family and increase Pru’s independence.

They also supported Pru’s application to the fund to cover travel costs so Pru could reconnect with her culture. She was able to use funds to attend a temple outside the area to celebrate breaking a religious fast with her community.

Our support with Pru is ongoing, as needed, though Pru’s self-efficacy has increased and in turn she seeks less regular help from the service.

*Names have been changed to protect privacy.

Enhancing service access and navigation through co-location

Family Relationship Services

There's been significant progress on construction of Mallee Family Care's (MFC) new Mildura integrated site over the past 12 months.

The purpose-built space will bring staff and programs from our six Mildura offices together in one place, allowing us to deliver dozens of services from a central location.

As well as operational efficiencies, this co-location model will make it easier for clients to find and access the services they need, and for teams to refer and collaborate to enhance outcomes for the people MFC supports.

Co-locating several distinct, but complementary services is not a new concept for MFC.

In 2006 the agency set up one of Australia's first Family Relationship Centres (FRC) in Mildura, following major reforms to Australia's Family Law system.

"FRC's were designed to be a gateway for families wanting to improve their relationships; gain post-separation support through mediation and shared parenting plans and to develop positive co-parenting relationships that focus on the needs of children," explained Family Relationship Services Manager Kate McLaren.

At the time MFC was also providing Child Contact and Regional Family Dispute Resolution Services and opted to deliver those from the same site as the new FRC.

"This was a very deliberate decision, to bring together multiple, related, yet individual services from various funding streams to better meet the need needs of clients," Ms McLaren said.

A centralised intake function and internal referral pathways mean clients do not have to repeat their story.

"What we established and what we will continue to deliver from our new integrated site, is a one-stop destination where families can access relationship, parenting and post-separation programs, improving what can often be a fragmented and unhelpful service system."

In the past year, MFC's Family Relationship Services team delivered services to more than 2,200 clients with many receiving support from more than one program.

"People are often more willing to engage with additional programs because they already know and trust our team and it's convenient for them to attend appointments in the same place."

Mallee Family Care's unique co-location model of service delivery will be further enhanced when the agency's many other Mildura teams come together in one location.

Blake's story

When Blake* first came to us, he was juggling the challenges of being a single parent to two boys while carrying the weight of past family violence. His children had not been in contact with their mother for 18 months, and Blake was unsure how to safely navigate a possible reconnection.

Mallee Family Care supported Blake and his family through individual counselling, family counselling and the Child Contact Service (CCS), which are all provided from the one location.

In counselling Blake worked through the trauma, anxiety, and fears he carried about his sons

re-establishing contact with their mother. Family counselling then created a safe space for him and his co-parent to start interacting positively again, while CCS provided practical support to rebuild the relationship between their youngest son and his mother.

By working together, these services helped James feel empowered as a parent, supported his son's best interests, and laid the foundation for healthier co-parenting in the future.

*Names have been changed to protect privacy.



Family Relationship Services sessions provided

Family Relationship Centre
833

Regional Family Dispute Resolution
157

Post Separation Cooperative Parenting Program
157

Child Contact Service
281

Family and Relationship Counselling
233
Information (one-off assistance)
506

Child Mental Health Psychological Therapy Service
49



Creating lasting change in the Swan Hill region

Communities for Children program

Mallee Family Care is proud to be a Facilitating Partner for the Communities for Children initiative.

For over a decade, we've delivered this impactful initiative in the Swan Hill Local Government area, working to create lasting change.

Communities for Children Coordinator Cath O'Connor said this federally funded program aims to ensure that children and families receive the support they need to thrive.

"An important part of this work is actually talking to community, to understand the gaps," Cath said.

"We then partner with local stakeholders, service providers and organisations to help improve access to programs, build social inclusion and enhance the health and wellbeing of children and families," she said.

One of the many projects that has flourished with the support of the Communities for Children initiative is the Nyah West and District Community Garden. Officially opened in October 2024, the garden was built and is sustained by volunteers.

Nyah District Action Group representative Vicki Allen said the gardens' health and wellbeing benefits were far-reaching.

"I think it will be a huge benefit for people to come and just connect with others," she said.

"This provides a real positive and a focus for a lot of people.

"It's a place where children can learn about sustainable foods and to help people understand how to grow their own foods and have the ability to get fresh food without it costing them too much."

Communities for Children also funds and supports a regular program of supported playgroups for families in Swan Hill, Robinvale, Manangatang, Nyah West and Lake Boga, plus an Infant Feeding and Active Play and Nutrition and Mobile Visiting Play program.

Opportunities for parents and caregivers to connect are critically important in these isolated communities.

"Some playgroup families have been new to the area, spoken little English and their children have never played with other children before," Cath said.

"The benefits for them and the growth in their confidence is just remarkable to witness."

"Mallee Family Care helped us put together our grant application, they've helped us with items for the garden and coming along and supporting us with every idea that we've had. We can't thank them enough for the efforts that they've made."

—Vicki Allen, Nyah District Action Group

385

Parents, caregivers and children were supported through Communities for Children initiatives



Planting garden beds at the Nyah West and District Community Garden



Playgroup fun in Robinvale

Caregiver engagement in their child's learning increased by an average of **87.9%** between 2022 and 2024

Caregiver sense of confidence and capability in their caregiving role increased by an average of **56.2%** between 2022 and 2024



Antoinette Tippet is gaining valuable work experience at Mallee Family Care while she studies a Master of Social Work

Investing in our people

Building skills for stronger communities

At the heart of Mallee Family Care’s work is a commitment to supporting and growing a skilled, passionate workforce to deliver the programs our communities of interest rely on.

Over the past year, we’ve invested in twelve staff through tailored workforce development initiatives, including traineeships, student placements, study support, and the Switch to Social Work program.

Each initiative is designed to create real pathways, address skills shortages, and provide hands-on experience, reflecting our commitment to innovative models that grow rural service capacity.

“Our people bring heart and dedication to their work every day,” said CEO Teresa Jayet.

“By investing in their development, we’re investing in the future of our sector and the wellbeing of our communities.”

Creative and innovative partnerships are crucial.

This year we welcomed an Occupational Therapy (OT) student placement within our Mental Health services program for the very first time, which came about through collaboration with Monash University School of Rural Health, Mind Australia, Mildura Base Public Hospital and Sunraysia Community Health Services.

Melbourne-based student Abbey, spent six weeks working in our Mental Health and Wellbeing Connect Centre - as part of her third-year OT clinical placement.

Meanwhile, Antoinette Tippet, is combining study, training and paid work whilst she completes a Master of Social Work through La Trobe University, as part of the Switch to Social Work program.

A Registered Nurse with experience in the mental health and education settings, Antoinette said the ‘earn and learn’ model presented the perfect opportunity to advance her skills.

“I wanted to remain in an industry where I could support and help others, and Social Work ticked many boxes as it is versatile, adaptable and allows me to think outside the box,” she said.

Antionette works in the Child and Family Services team, with Mallee Family Care offering her employment security, on-the-job training and time off to attend university classes.

“I am proud of the small wins we have with families and being part of helping families navigate challenging life events,” she said.

Ms Jayet said Mallee Family Care would continue to foster a workplace where professional growth is encouraged and supported.

“We are proud to be a workplace every individual has the opportunity to thrive,” Ms Jayet said.

Q&A

Kane Alderson
Mental Health & Wellbeing Services Manager

How long have you worked at Mallee Family Care?

I started in 2011, so 15 years!

What studies have you recently completed?

I obtained accreditation as a Mental Health Social Worker through the Australian Association of Social Workers.

The process prompted deep reflection on my skills, values, and experiences.

It was interesting to reflect on my professional development journey across the many roles I’ve held at Mallee Family Care, and how each has meaningfully contributed to my current practice.

How has this coursework enhanced your skills at work?

Accreditation has strengthened the skills I’ve built over the years and given me a renewed sense of confidence in my practice.

Accreditation supports me to lead with clarity, back my team, and keep the focus on what matters most to me which is always working towards delivering quality services aimed at producing good outcomes for the people we work with.

What do you enjoy most about your job?

Being part of meaningful change and continually striving to improve the quality of care we deliver in an effort for our services make a real difference in people’s lives.

Q&A

Bree Gatt
Information and Communications Technology Intern



How long have you worked at Mallee Family Care?

I started in March 2023.

What studies have you recently completed?

I studied a Diploma of Information Technology online through TAFE NSW whilst also employed as an Intern.

Why was accessing Study Leave important?

Study Leave made it much easier to balance work and study. It gave me the opportunity to focus on upskilling without impacting my work performance.

What do you enjoy most about your job?

I really enjoy troubleshooting and helping staff with their IT issues. It’s rewarding to solve problems and support others.

A network of care

Supporting foster carers, children and young people

In the 2024–25 Financial Year, Mallee Family Care coordinated 78 out of home care placements for children and young people across Victoria and New South Wales, with short and long term, respite and emergency care.

Barb Clifford has been a foster carer for almost 10 years. She’s cared for so many children and young people during that time, that she’s lost count. Becoming a foster carer was a family decision. “We had the space, so why not help someone out?” Barb said.

For Barb, there are many things she loves about being a foster carer. “Getting to know a child or young person – their personalities, their likes and dislikes, what makes them laugh – it’s incredibly special,” she said.

However, Barb acknowledged it’s sometimes the little things that make the biggest impact. “Some of the most rewarding parts are in the everyday things – seeing them start to do things for themselves without reminders or to be proud of their own achievements.”

“One of my favourite parts of the day is dinner time. It’s when we all come together, sit around the table and talk about our day. For children and young people in care it’s all about consistent routines and it helps builds relationships.”

“A lot of people have a negative or outdated idea of what foster care is like, but the reality is very different. Its great! You’re not doing it alone. There’s a whole support system behind you. As a carer, you have a dedicated support worker who checks in regularly to see how you and your family are going. That support really makes a difference.”

Mallee Family Care provides ongoing support every step of the way, with dedicated support workers assigned to each carer and the children or young people in their care.

With a young son of their own, Kayla and Nick Shugg have always thought about being foster carers and with the support of Mallee Family Care, they have now cared for four children in less than twelve months.

“We have only had one long term placement, and we believe he is happy, content and feels a sense of safety in our care which is what all children should feel in someone’s care. We believe he feels at home with us, and everyone deserves a home,” said Kayla.



Mallee Family Care foster carer Barb Clifford



Mallee Family Care foster carers Kayla and Nick Shugg



Kayla and her husband Nick’s motivation comes from wanting to help. “The fact that there aren’t enough carers out there for the children who need care is so sad and although we don’t have the capacity to take them all, helping at least one and bringing some sort of joy and stability to their lives is worth it.”

“Watching our little man interact and love hard the children that have come into our home has been the most rewarding part of fostering.

Teaching them things, making them smile and having someone extra in the house to run amuck with has been wonderful for him.”

Every placement is a chance to make an impact in a young person’s life — and carers like Barb, Kayla, and Nick are proving just how powerful that opportunity can be.

Foster care assessment and placement panel

- | | | | |
|------------------|-------------------|-----------------------|-------------------|
| John Ayling | Luke Dalton | Helena Moore | Meaghan Radcliffe |
| Andrew Cameron | Kristy Gordon | Jenny Nolen | Christina Tripodi |
| Barbara Clifford | Rachel Johnson | Alice O’Reilly-Phelps | Wanda Thomson |
| Michael Coleman | Vince Muscatello | Deborah Paull | Joshua Williams |
| Shaina Collins | Natalie Mensforth | Lisa Purkiss | |



Teresa Jayet, Amy Nairn, Tracey Sherlock, Leanne Ibbs and Samantha Hauge at our Foster Care in Conversation event

Fostering conversations

A Foster Care week event

As a part of Foster Care Week, Mallee Family Care proudly hosted Foster Care in Conversation at the Mildura Powerhouse Place. This event was an opportunity to recognise and celebrate the invaluable contributions of foster carers, and the children and young people they support throughout our region.

The event featured a powerful panel discussion, facilitated by Mallee Family Care CEO Teresa Jayet, exploring the lived experiences and impact of foster care in our community. Panelists Leanne Ibbs (Mallee Family Care foster carer), Tracey Sherlock (Mallee Family Care foster sister), and Aimee Nairn (lived experience) shared their personal stories, offering valuable insights into their foster care journeys from different perspectives.

We were also pleased to welcome Samantha Hauge, CEO of the Foster Care Association of Victoria, back to the region for the event. Ms Hauge provided an update on the advocacy and support initiatives underway at state level, aimed at improving outcomes for carers, children and young people in care.

The event was a great success, with an overwhelmingly positive response from attendees.

“We were extremely grateful for the support from our carers and the broader community,” said Ms Jayet. “Following the event, we received three foster care enquiries which is an excellent outcome.”

Our foster carers

Kylie & Travise Andrews
Wendy Arthur
Sharon & Stephen Ash
Melissa Bailey
William Blaney
Rhonda Brown
Melissa Burns
Stephanie & Marcus Capone
Ivanka Carmen
Kristin Channing
Barbara Clifford
Mathew Cole
Jenifer & Phillip Connell
Logan Dawes
Alison & Luke Day
Sue Duyndam
Rachel & Daniel Eastwood
Kellie & Adam Farley
Lina Farndon
Jenna & Keith Fitzpatrick
Lisa Gledhill
Sian Graham

Ricky Handy
Mary Ann & Brendan Hearne
Ashlee Hester
Alanna Hill
Tania & Andrew Howe
Rachel Hughes
Leanne & Graeme Ibbs
Max Jones
Trudy Jowett
Keith Kayler-Thomson
Pettina Kelly
Kerry Laming
Carolyn Lawson
Keiran Linford
Megan & Kevin Lynch
Kristy & Paul Marshall
Terri McArdle
Rachel & Mathew McGann
Patricia Michels
Heather Miller
Shayne Mitchell
Jenny & Peter Nolen

Hannah O’Neil
Jeff O’Neil
Chloe Oxley
Timothy Page
Deborah Paull
Tameca Pay
Cathy Peterson
Kyla Poth
Vicky & Danny Riordan
Cheryl & Dale Robertson
Cassandra & Dean Scott
Lynise Sherlock
Kayla & Nicholas Shugg
Athena & Barbara Sichounidis
Deri Singleton
Chloe Sloan
Lisa & Gregory Sloan
Kathy Treweek
Cathryn Wakefield
Colleen & Michael Walden
Cody Wilkins
Cathy & Heather Young

Identifying and responding to family violence

An agency-wide commitment to consistency

Mallee Family Care is not a specialist family violence service provider. But the nature of the work we do in community often connects us with people affected by family violence.

To support the safety and wellbeing of community, staff and clients, Mallee Family Care has broadly implemented the Family Violence Multi-Agency Risk Assessment and Management (MARAM) Framework.

“Applying the MARAM Framework across the agency regardless of program funding source, ensures we have a consistent approach to effectively identify, assess and manage family violence risk,” explained CEO Teresa Jayet.

MARAM training is now compulsory for all Mallee Family Care staff. Those who work directly with clients receive additional training, so they’re able to recognise the wide range of family violence risk indicators and know how to take action should someone make a disclosure.

“Introducing training and embedding the MARAM Framework across all our programs, policies and procedures helps us identify risks early, respond appropriately, and ensure clients don’t fall through the gaps between different services,” Ms Jayet said.



Bec’s story

Bec* first joined a Mallee Family Care program to seek support for a family matter. After a few weeks, once trust had been built, a worker explained that all participants are asked routine questions about family violence and safety at home. Bec said she wasn’t experiencing any issues.

Several weeks later, Bec returned to the program and spoke with a different worker. This time, she shared that she had answered “no” to some questions when

“In practice, this means that no matter which program a client engages with—whether it’s financial counselling, child contact, playgroups, or NDIS—we use the same approach to assess their risk of family violence.”

According to one program Team Leader, using MARAM works because it opens a door for people to engage and seek support.

“The big difference now is that we’re naming it. We ask the question ‘Are you experiencing family violence?’ and we follow this up.”

“Using this language felt quite confronting at the start, because we’re being so direct about something very private. But we soon recognised how beneficial it was.”

More clients are making disclosures because of intentional observations and purposeful screening questions from staff.

“With our previous approach we had two or three people make disclosures over a period of seven years. Since introducing MARAM we have supported more than ten.”

“I can’t speak for every program, but we can see the benefits, we know that it’s making a difference.”

As awareness and understanding about family violence grows, Mallee Family Care is committed to its responsibility to support the safety of clients and staff.

previously asked, but now felt comfortable to answer “yes”.

The initial invitation to discuss family violence had made Bec reflect, and she felt safe to return and disclose her situation.

The worker listened, then arranged for a specialist family violence service to contact Bec at a time and place where she felt comfortable.

*Names have been changed to protect privacy.

Financial Report

Directors’ Report for the Year Ended 30 June 2025

Your directors present their report on Mallee Family Care Ltd (“the Agency”) for the financial year ended 30 June 2025.

Directors

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

Mr Ross Lake OAM

Non-executive Director

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. Mr Lake holds a number of other Directorships including the Sky Temple Pty Ltd, Institute for Future Co-Operation Ltd and Mildura Base Public Hospital Foundation.

Special Responsibilities

Chair, Member Finance Audit and Risk Committee.

Ms Jenna Yetman

Non-executive Director

Qualifications

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

Experience

Ms Yetman was appointed to the Board in 2018 and Deputy Chair in 2020. She is employed as a Corporate Lawyer for a national retail and manufacturing business and is a graduate of the Northern Mallee Leaders program and the Australian Institute of Company Directors. Ms Yetman has held a number of Directorships within local communities, including MADEC Australia and Mallee Track Health and Community Services.

Special Responsibilities

Deputy Chair.

Mrs Christine Cottrell

Non-executive Director

Qualifications

Graduate Certificate in Business Administration, Fellow of the Institute of Community Directors Australia (FICDA).

Experience

Mrs 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. She is currently the Director of Connected Beginnings Mildura, working with Aboriginal and Torres Strait Islander families to improve the lives of children. Mrs Cottrell is currently the Vice President of Nichols Point Football Club.

Special Responsibilities

Chair of Finance Audit and Risk Committee.

Mr Geoff Dea

Non-executive Director

Qualifications

Bachelor of Business (Accounting), Australian Institute of Company Directors (GAICD)

Experience

Mr Dea was appointed to the board in 2019. He has formally held Board roles in Regional Development and Education and Training organisations. He has held leadership roles in the Not for Profit, Education and Training and Finance sectors.

Special Responsibilities

None.

Dr Suriya Hariprakash

Non-executive Director

Qualifications

MBBS, DCH, MRCP(Paediatrics), MRCPCH, CCT in Paediatrics and Paediatric Intensive Care Medicine (UK), FPCCM (Toronto, Canada), FRACP, AFRACMA.

Experience

Dr Hariprakash is the Senior Staff Specialist in Paediatrics and the Clinical Director of Paediatrics at Mildura Base Public Hospital. He received the Lucas Excellence Award in recognition of his contribution to the health and wellbeing of children in this region. Dr Hariprakash is a member of the Royal Australasian College of Physicians and the Australian Society of Clinical Immunology and Allergy.

Special Responsibilities

None.

Ms Belinda Hudak

Non-executive Director

Qualifications

Masters of Leadership and Management, Bachelor of Education, Bachelor of Arts

Experience

Ms Hudak was appointed to the Board in 2022. She is the Principal of Mildura Senior College.

Ms Hudak was appointed principal in June 2017. She is also Deputy President and the Mallee representative on the State-wide Committee for the Victorian Association of Secondary School Principals. Ms Hudak has a passion for supporting young people and our regional community to thrive.

Special Responsibilities

None.

Dr Chelsea Todd

Non-executive Director

Qualifications

PHD, Bachelor of Psychology, Advanced Leadership Program

Experience

Dr Todd has previously been a director of Mallee Family Care Ltd in 2018/2019. She has held senior positions in both the South Australian and Victorian public service, most recently as Principal Advisor for the Mallee region, Department of Families, Fairness and Housing. She now operates her own business (Chelsea Lee Todd) which provides multi-disciplinary support to women throughout Motherhood.

Special Responsibilities

None.

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

Meetings of Directors

During the financial year, 17 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	10	10	7	2
Ms Jenna Yetman	10	4	-	-
Mrs Christine Cottrell	10	9	7	7
Mr Geoff Dea	10	7	-	-
Dr Suriya Hariprakash	10	6	-	-
Ms Belinda Hudak	10	7	-	-
Dr Chelsea Todd	10	9	-	-
Mr Eelco Vugs	7	5	-	-

Mr Eelco Vugs *resigned 8 January 2025*

Non-executive Director

Qualifications

Masters in Mental Health and Masters in Criminology

Experience

Mr Vugs has more than 15 years’ experience in child protection and safeguarding roles for both government and non-government organisations in Australia and overseas.

He is currently the Global Director of Safeguarding for Oxfam International.

Special Responsibilities

None.

Company Secretary

Ms Teresa Jayet held the position of Company Secretary at the end of the financial year:

Qualifications

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

Experience

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 2021 when the Agency was first incorporated as a Company Limited by Guarantee.

Review of Operations

During the 2024-2025 reporting period there was a compounding increase in need for services offered by Mallee Family Care. This was in part due to the continuation of the impacts of the economic instability reported in the previous financial year, the rising cost of living and growing poverty being experienced by individuals and families.

With our commitment to provide more assistance in our community, we have introduced new services which commenced operation during 2024-2025, being the Mallee Family Care Community Legal Service based in Broken Hill NSW and Victorian Property Financial Counselling providing service in both the Northern and Southern Mallee.

In June 2025, the short term funded flood recovery service which provided integral support to the Southern Mallee that experienced major flood events in 2022 and 2023, came to a conclusion.

An update of the Mallee Family Care fleet vehicles occurred throughout the year, with the successful procurement of suitable new vehicles entering Australia after long delays because of the COVID Pandemic.

There has been a major investment in information technology resources in preparation for the relocation to new premises in the Northern Mallee. Additionally, across the Organisation, upgrades to ICT systems, in particular in areas of Payroll, Human Resources and Compliance and Risk have been implemented providing the workforce with the best possible solutions, efficiencies, and opportunities for growth.

The Chances for Children Foundation has enjoyed a very successful year, with securing community support by way of workplace giving programs, sustaining supporters and donations from individuals, businesses and local community service clubs and organisations. The Foundation demonstrates the ongoing need to support educational outcomes for children and young people and assist them to succeed early in life.

With a strong emphasis on supporting children, young people, families and individuals of need across all of the Mallee and Far West NSW, the full year financial outcome was very positive. The comprehensive achievement of service delivery targets has led to recognition of higher levels of income from government contracts. Additionally, a key feature of the result was the receipt of Federal grant funding to support the continued construction of Mallee Family Care's purpose built, centre of operations in Mildura.

New Accounting Standards Implemented

No new Accounting Standards which impact on the operations of the Agency have come into effect during the 2024/2025 financial year.

Significant Changes in the State of Affairs

No significant changes in the state of affairs of the Agency occurred during the financial year.

Principal Activities

The principal activity of the Agency is the advancement of social and community 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

The impact of predicted economic decline within Australia has led to a projected break even result for the operating budget for 2025/26.

The continuance of increased employment costs together with the higher cost of delivering services, without relative increases to income by way of indexation of the same degree, has impacted the anticipated result.

The highly anticipated construction of Mallee Family Care's new location at 123 Ninth Street, Mildura will be completed during 2025-26 bringing staff from six (6) different Mildura office sites together in one centralised location. The Federally funded project will consolidate services, reduce operating costs, drive efficiencies and most importantly will improve the overall quality of care for clients, demonstrating our commitment and responsibility to reducing siloed practice approaches and supporting individuals when they need it most.

Auditors' Independence Declaration

A copy of the auditor's independence declaration as required under s 307C of the Corporations Act 2001 is set out on page 44

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

Ross Lake

Ross Lake
Chair of the Board
Dated: 28 August 2025

Auditor's Independence Declaration under Section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012

To those charged with governance of Mallee Family Care Ltd

As auditor for the audit of Mallee Family Care Ltd for the year ended 30 June 2025, I declare that, to the best of my knowledge and belief, 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.

This declaration is in respect of Mallee Family Care Ltd and the entities it controlled during the year.

William Buck (SA)
ABN 38 280 203 274

G.W. Martinella

G.W. Martinella
Partner

Dated this 28th day of August, 2025.

Statement of Profit and Loss and Other Comprehensive Income for the Year Ended 30 June 2025

	Note	2025 \$	2024 \$
Income			
Contract income from Government	2.1	25,720,149	24,238,137
Fee for service income	2.2	2,885,771	3,536,300
Other program income		82,469	86,118
Donations and fundraising	2.3	192,124	140,944
Investment income	2.4	995,645	1,017,251
Sundry income		231,916	266,738
Profit on sale of fixed assets		171,709	55,500
Capital grants		2,359,259	2,304,270
Total Revenue		32,639,042	31,645,258
Less: Expenses			
Employee benefits	3.1	21,408,539	19,525,808
Program delivery		3,433,125	3,772,520
Administration		2,129,188	1,753,516
Building occupancy and operating		876,844	891,440
Motor vehicles		226,226	252,344
Payments to beneficiaries		60,097	37,333
Fundraising costs		181,831	131,893
Interest and finance charges		24,090	4,402
Depreciation and amortisation	3.3	311,073	387,456
Total Expenditure		28,651,013	26,756,712
Net Surplus For The Year		3,988,029	4,888,546
Other Comprehensive Income			
Fair value adjustment for Intangibles (Software)	4.2	-	-
Revaluation of land and buildings	4.1	-	2,410,448
Total Comprehensive Income For The Year		3,988,029	7,298,994

The accompanying notes form part of these financial statements

Statement of Financial Position as at 30 June 2025

	Note	2025 \$	2024 \$
Current Assets			
Cash and cash equivalents	5.2	12,955,390	15,047,680
Cash investments	5.2	4,563,639	6,842,926
Receivables	2.5	821,779	527,701
Other current assets	7.4	453,101	339,713
Total Current Assets		18,793,909	22,758,020
Non-Current Assets			
Property, plant and equipment	4.1	25,132,242	16,763,543
Intangibles	4.2	-	-
Total Non-Current Assets		25,132,242	16,763,543
Total Assets		43,926,151	39,521,563
Current Liabilities			
Payables	3.7	2,299,464	2,557,631
Employee benefits	3.5	2,129,543	1,913,787
Other current liabilities	2.6	8,098,918	8,126,241
Hire purchase liability (net)	5.3	132,087	49,550
Total Current Liabilities		12,660,012	12,647,209
Non-Current Liabilities			
Employee benefits	3.5	110,718	65,022
Hire purchase liability (net)	5.3	492,069	134,009
Total Non-Current Liabilities		602,787	199,031
Total Liabilities		13,262,799	12,846,240
Net Assets		30,663,352	26,675,323
Equity			
Accumulated surplus		23,795,282	19,934,570
General reserves	5.5	4,491,514	4,491,514
Chances for Children - Special Purpose Reserve	8	924,418	797,101
Chances for Children Bequests - Special Purposes Reserve	8	1,452,138	1,452,138
Total Equity		30,663,352	26,675,323

The accompanying notes form part of these financial statements

Statement of Changes in Equity for the Year Ended 30 June 2025

	Total 2025 \$	Total 2024 \$	Accum. Surplus 2025 \$	Accum. Surplus 2024 \$
Balance at beginning of the financial year	26,675,323	19,376,329	19,934,570	15,147,357
Surplus (Deficit) for the year	3,988,029	4,888,546	3,860,712	4,787,213
Other comprehensive income (loss) for the year	-	2,410,448	-	-
Transfers to (from) Reserves	-	-	-	-
Balance at end of the financial year	30,663,352	26,675,323	23,795,282	19,934,570

Statement of Cashflows for the Year Ended 30 June 2025

	Note	2025 \$ Inflows (Outflows)	2024 \$ Inflows (Outflows)
Cash flows from operating activities			
Receipts			
Contract payments from Government		28,030,995	27,896,653
Donations and fundraising		192,124	140,944
Interest received		111,297	173,654
Other receipts		5,800,447	6,886,045
		34,134,863	35,097,296
Payments			
Payments to employees		(21,157,873)	(19,586,540)
Payments to suppliers and providers		(8,573,200)	(7,292,381)
Payments to Beneficiaries, Chances For Children		(63,102)	(39,200)
GST paid		(1,459,777)	(1,368,267)
		(31,253,952)	(28,286,388)
Net cash provided by operating activities	5.1	2,880,911	6,810,908
Cash flows from investing activities			
Payments for fixed assets and intangibles		(8,128,394)	(6,392,560)
Proceeds from sale of fixed assets		171,709	55,500
Proceeds from sale of assets held for resale		-	-
Net cash used in investing activities		(7,956,685)	(6,337,060)
Cash flows from financing activities			
Hire Purchase contracts repaid		(134,873)	(40,572)
Transfer from (to) term deposits with terms exceeding 3 months		3,118,355	(4,346,133)
Net cash from (used in) financing activities		2,983,482	(4,386,705)
Net increase (decrease) in cash for the year		(2,092,292)	(3,912,857)
Cash at beginning of financial year		15,047,680	18,960,537
Cash at end of financial year	5.2	12,955,387	15,047,680

The accompanying notes form part of these financial statements

General Reserves (Note 5.5) 2025 \$	General Reserves (Note 5.5) 2024 \$	Special Purposes Reserves			
		Chances For Children (Note 8.2) 2025 \$	Chances For Children (Note 8.2) 2024 \$	Chances For Children Bequests (Note 8.2) 2025 \$	Chances For Children Bequests (Note 8.2) 2024 \$
4,491,514	2,081,066	797,101	695,768	1,452,138	1,452,138
-	-	127,317	101,333	-	-
-	2,410,448	-	-	-	-
-	-	-	-	-	-
4,491,514	4,491,514	924,418	797,101	1,452,138	1,452,138

Notes to the Financial Statements for the Year Ended 30 June 2025

NOTE 1: Statement of Significant Accounting Policies

The financial statements were authorised for issue by the Board on 28 August 2025.

Basis of Preparation

Mallee Family Care Ltd (“the Agency”) applies Australian Accounting Standards - Simplified Disclosures issued by the Australian Accounting Standards board (“AASB”).

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards – Simplified Disclosures 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.

Historical cost convention

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 financial statements are prepared on a going concern basis.

Accounting Policies

a) Rounding

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

b) 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.

c) 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.

d) 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.

e) 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. unforced) 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 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).

f) 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 in the relevant notes.

g) New Accounting Standards For Application in Future Periods

Certain new Australian Accounting Standards have been issued that are not mandatory for the 30 June 2025 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 2: Funding Our Diverse Services

The Agency provides around 45 discreet service lines across a very broad range of disciplines, from Family Services and Mental Health Support to Relationship Services and Legal Services. Funding for these services is derived from a variety of sources, which are summarised below.

Recognition of Income

Government Contract Income

Service delivery contracts with government departments and other agencies are assessed to determine whether they are enforceable and have specific performance obligations in accordance with AASB 15.

The core principle of AASB 15 is that revenue is recognised proportionally on a basis that reflects the provision of promised services to funders. Income is recognised by applying a five-step model as follows: identify the contract with the customer, identify the performance obligations, determine the transaction price, allocate the transaction price to the performance obligations and recognise revenue as and when control of the performance obligations is transferred.

Where AASB 15 applies, the Agency identifies each performance obligation relating to the contract; recognises a liability, contract income in advance (refer 2.6 below), for its obligations under the contract when funds are received; and recognises income as it satisfies its performance obligations. Where contracts are not enforceable or performance obligations are not specific, income is recognised when received.

Other Income

- Fee for Service income is recognised at the point when services are delivered to clients.
- 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 the rate inherent in the instrument.
- Income from other sources is recognised at the point the Agency has a contractual right to bill, or when the income is received.

All revenue is recognised net of goods and services tax

2.1 Government Contract Income

	2025 \$	2024 \$
Victorian Government	14,993,718	14,511,539
Commonwealth Government	6,302,216	6,060,187
New South Wales Government	4,424,215	3,666,411
	25,720,149	24,238,137

2.2 Fee For Service Income

Income from services provided on a fee for time basis and service delivery contracts not directly funded by government	2,885,771	3,536,300
	2,885,771	3,536,300

includes activity funded by the National Disability Insurance Scheme.

2.3 Donations and Fundraising

Bequests	-	-
Other fundraising	192,124	140,944
	192,124	140,944

2.4 Investment Income

	2025 \$	2024 \$
Interest	995,645	1,017,251
	995,645	1,017,251

2.5 Receivables

Sundry debtors and other receivables is largely made up of amounts owing in respect of services undertaken on a fee for time basis and income from other sources in the ordinary course of business.		
Sundry debtors	831,779	537,701
Other receivables	-	-
less Provision for expected credit losses	(10,000)	(10,000)
	821,779	527,701
Movement in Provision for Expected Credit Losses:		
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	821,779	527,701

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.

Receivables are non interest bearing and are generally collected within 30 days.

2.6 Other Current Liabilities

Contract Income in Advance	8,098,918	8,126,241
	8,098,918	8,126,241
Balance at beginning of year	8,126,241	6,696,653
Add Funding received	26,889,762	26,750,240
Less recognised as Income	(26,508,841)	(24,718,578)
Less repaid to funder	(408,243)	(602,074)
Balance at end of year	8,098,918	8,126,241

Contract income in advance relates mainly to service contracts with various government departments for delivery of a range of welfare services in future periods. The movement in income in advance is attributable to payments received from customers in advance of services to be provided less the recognition of income from amounts received for services provided during the year.

NOTE 3: The Costs of Service Delivery

Details of the expenses associated with the provision of services by the Agency and the liabilities associated with the those expenses are outlined below:

3.1 Employee Benefits

	2025 \$	2024 \$
Superannuation contributions	2,078,658	1,841,279

In accordance with statutory requirements the Agency contributed 11.5% (2024: 11%) 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.

3.2 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	692,466	658,091
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For details of any other transactions with KMP, refer to Note 7.1.

3.3 Depreciation and Amortisation

Depreciation is comprised of the following:

Buildings and building improvements	65,456	75,925
Furniture and equipment	179,306	124,897
Motor vehicles	66,311	46,863
Total Depreciation	311,073	247,685

Amortisation is comprised of:

Amortisation of Intangibles (Software at Cost)	-	139,771
Total Depreciation and Amortisation	311,073	387,456

The depreciation rates used for each class of depreciable asset are based on an assessment of the useful life of the asset class as discussed at Note 4.4 and are set out in the table below:-

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%

3.4 Other Expense Items for Disclosure

Provision for expected credit losses	-	-
Lease payments, short term and low value leases	317,332	287,612

3.5 Employee Benefits as Liabilities

	2025 \$	2024 \$
Current		
Provision for annual leave	1,208,308	1,068,767
Provision for time-off in lieu of overtime	30,342	19,189
Provision for long service leave	890,893	825,831
	2,129,543	1,913,787
Non Current		
Provision for long service leave	110,718	65,022
Total	2,240,261	1,978,809

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.

3.6 Accounting Judgements and Estimates Relating to Employee Benefits as Liabilities

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 3.5, 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.

3.7 Payables

Current	2025 \$	2024 \$
<i>Unsecured</i>		
Trade creditors	1,363,413	439,936
Sundry creditors	102,486	1,143,551
GST and PAYG payable	251,681	494,261
Other creditors	581,884	479,883
	2,299,464	2,557,631
Financial liabilities at amortised cost classified as payables:		
Total current	2,047,783	2,063,370

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

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.

3.8 Prepayments

Prepayments	453,101	339,713
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Prepayments are payments in advance, predominantly for services like insurance, licences and maintenance, which extend for a period beyond the current accounting period.

NOTE 4: Assets Used to Support Service Delivery

	2025 \$	2024 \$
The Agency uses a range of infrastructure and other assets to meet its objectives in service delivery. Details of material items are outlined below:		

4.1 Property, Plant and Equipment

(a) Gross carrying amount and accumulated depreciation

Land at fair value (i)	4,875,828	4,875,828
	4,875,828	4,875,828
Buildings at fair value (i)	3,885,095	3,885,095
Capital Work in Progress – Buildings (i)	15,139,811	7,592,159
less Accumulated depreciation	(64,879)	-
	18,960,027	11,477,254
Building improvements at cost and fair value (i)	14,498	14,498
less Accumulated depreciation	(11,903)	(11,329)
	2,595	3,169
Motor vehicles (at cost)	1,617,818	1,478,407
less Accumulated depreciation	(1,057,943)	(1,313,730)
	559,875	164,677
Furniture and equipment (at cost)	1,580,423	1,159,708
less Accumulated depreciation	(846,506)	(917,093)
	733,917	242,615
Net Property, Plant and Equipment	25,132,242	16,763,543

(i) The Board has reviewed fair values at 30 June 2025 and is satisfied that carrying values are consistent with fair values at that date. Refer below and Note 4.4.

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

Year Ended 30 June 2025 Reconciliation of carrying values by asset class

	Land \$	Building Improvements \$	Buildings \$	Motor Vehicles \$	Furniture and Equipment \$	Total \$
Balance at the beginning of year	4,875,828	3,169	11,477,254	164,677	242,615	16,763,543
Additions	-	-	7,547,655	461,508	670,609	8,679,772
Disposals	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Fair Value Adjustment						-
Depreciation expense	-	(574)	(64,882)	(66,311)	(179,306)	(311,073)
Carrying amount at the end of year	4,875,828	2,595	18,960,027	559,874	733,918	25,132,242

Year Ended 30 June 2024 Reconciliation of carrying values by asset class

	Land \$	Building Improvements \$	Buildings \$	Motor Vehicles \$	Furniture and Equipment \$	Total \$
Balance at the beginning of year	3,865,923	87,783	3,686,691	68,276	307,300	8,015,973
Additions	-	-	6,381,331	143,264	60,212	6,584,807
Disposals	-	-	-	-	-	-
Revaluation	1,009,905	(56,382)	1,456,925	-	-	2,410,448
Fair Value Adjustment		-	-	-	-	-
Depreciation expense	-	(28,232)	(47,693)	(46,863)	(124,897)	(247,685)
Carrying amount at the end of year	4,875,828	3,169	11,477,254	164,677	242,615	16,763,543

Valuation

Land and buildings are measured at fair value based on periodic, but completed approximately 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 are 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.

Impairment

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.

Subsequent Costs

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.

Capitalisation and Useful Lives

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 on the following page. Estimates of the remaining useful lives and depreciation method for all assets are reviewed at least annually.

Disposal

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.

4.2 Intangible Assets

	2025 \$	2024 \$
(a) Gross carrying amount and accumulated amortisation		
Software (at cost)	-	921,860
less Accumulated amortisation	-	(921,860)
Net Intangibles	-	-
(b) Reconciliations of the carrying amounts of each class of asset		
Year Ended 30 June 2025 Reconciliation of carrying values by asset class	Software	Total
	\$	\$
Balance at the beginning of year	-	-
Amortisation expense	-	-
Carrying amount at the end of year	-	-
Year Ended 30 June 2024 Reconciliation of carrying values by asset class	Software	Total
	\$	\$
Balance at the beginning of year	139,771	139,771
Amortisation expense	(139,771)	(139,771)
Carrying amount at the end of year	-	-

4.3 Fair Value Measurements

For non-financial assets, the fair value measurement 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 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.

	Note	2025 \$	2024 \$
Non-financial assets			
Freehold land (i)	4.1 (a)	4,875,828	4,875,828
Freehold buildings (ii)	4.1 (a)	18,962,622	11,480,423
		23,838,450	16,356,251

(i) For freehold land, the fair values have been determined using a market approach based on 2024 independent valuations. The board has reviewed the carrying values at 30 June 2025 and is satisfied that these are consistent with fair value at that date.

(ii) For freehold buildings, the fair values have been determined using a market approach based on 2024 independent valuations. The board has reviewed the carrying values at 30 June 2025 and is satisfied that these are consistent with fair value at that date.

4.4 Accounting Judgements and Estimates Related to Non-Financial Assets

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.

NOTE 5: Financing Our Operations

Details of the sources of finance used by the Agency to fund its operations and activities, including operation cashflow, cash holdings, investments and borrowings.

5.1 Cash Flow From Operations

	Note	2025 \$	2024 \$
Reconciliation of Net Result for the year to Net Cash Inflow from Operating Activities			
Net surplus for the year		3,988,029	4,888,546
Non-cash items in current year surplus:			
Depreciation and amortisation		311,073	387,456
Hire purchase finance charges		24,090	4,402
Provision for doubtful debts		-	-
Intangible asset written off		-	-
Interest reinvested in deposits with maturities longer than 3 months		(839,068)	(831,575)
Profit on sale of fixed assets		(171,709)	(55,500)
Profit on sale of asset held for resale		-	-
Changes in assets and liabilities:			
Increase (decrease) in payables		(26,373)	573,435
Increase (decrease) in contracts income in advance		(27,323)	1,429,588
Increase (decrease) in employee provisions		261,452	146,058
Increase (decrease) in GST and PAYG payable		(231,794)	314,124
Decrease (increase) in accounts receivable		(294,078)	36,354
Decrease (increase) in prepayments		(113,388)	(81,980)
Net cash from operating activities		2,880,911	6,810,908

5.2 Cash and Cash Equivalents and Cash Investments

Cash at bank - unrestricted		1,881,189	1,091,699
Cash at bank - Chances for Children	8	563,636	519,326
Short term investments - term deposits		10,510,565	13,436,655
Cash and Cash Equivalents		12,955,390	15,047,680
Term deposits where term exceeds 3 months		2,750,719	5,113,013
Term deposits where term exceeds 3 months - Chances for Children	8	1,812,920	1,729,913
Cash Investments		4,563,639	6,842,926

The effective interest rate on short-term bank deposits was 4.71% (2024: 4.8%). These deposits have maturities ranging from 42 to 366 days.

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.

5.3 Hire Purchase Liabilities

	2025 \$	2024 \$
Current		
Secured hire purchase contracts	169,388	60,787
Less Unexpired finance charges	(37,301)	(11,237)
	132,087	49,550
Non-Current		
Secured hire purchase contracts	539,639	150,753
Less Unexpired finance charges	(47,570)	(16,744)
	492,069	134,009
Hire Purchase Commitments:		
Payments due not later than 12 months	169,388	60,787
Payments due between 12 months and 5 years	539,639	150,753
Minimum Hire Purchase Payments	709,027	211,540
Less: Future finance charges	(84,871)	(27,981)
	624,156	183,559

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

5.4 Lease Commitments

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; 60 Madden Ave, Mildura; 62 Madden Ave, Mildura, 304 Oxide Street, Broken Hill and 157 Stradbroke Avenue, Swan Hill.

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 standard and therefore there has been no impact in the 30 June 2025 financial statements. The Directors will continue to consider leases on an annual basis and material leases will be accounted for under AASB16 (Refer below).

Minimum lease payments under short term and low value leases:

Payments due not later than 12 months	87,894	256,404
Payments due between 12 months and 5 years	50,301	58,298
Minimum Operating Lease Payments	138,195	314,702

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

5.4 Lease Commitments – continued on

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.

5.5 Reserves

Reserves are amounts set aside from past surpluses which have been used for specified purposes, as set out below:-

	2025 \$	2024 \$
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	3,502,713	3,502,713
	4,491,514	4,491,514

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:-

	Land		Buildings	
	2025 \$	2024 \$	2025 \$	2024 \$
Balance at the beginning of the year	2,022,143	1,012,238	1,480,570	80,027
Revaluation increment (decrement)	-	1,009,905	-	1,400,543
Balance at the end of the year	2,022,143	2,022,143	1,480,570	1,480,570

NOTE 6: Contingencies, Risks and Valuation Practices

6.1 Capital Commitments

As at 30 June 2025 the Agency had capital commitments for the construction of new premises at 123 Ninth Street Mildura totalling \$5,221,445 (including GST) being contract cost of \$21,200,241 less amounts paid \$15,978,796 (2024: \$12,890,897 – incl GST).

6.2 Contingent Assets And Liabilities

As at 30 June 2025 the Agency had no contingent assets or contingent liabilities (2024: nil).

6.3 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.

6.4 Financial Risk Management

	2025 \$	2024 \$
Financial assets		
Cash and cash equivalents	15,142,473	19,641,367
Cash and cash equivalents, Chances for Children	2,376,556	2,249,239
Loans and receivables	821,779	527,701
	18,340,808	22,418,307
Financial liabilities		
Financial liabilities at amortised cost		
- payables	2,047,783	2,063,370
- hire purchase liabilities	624,156	183,559
	2,671,939	2,246,929

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 Profit and Loss and Other Comprehensive Income.

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.

NOTE 7: Related Parties and Other Disclosures

7.1 Related Party Transactions

(i) Responsible Persons

The names of the board members who held office during the reporting period are:-

- Ross Lake (Chair)
- Christine Cottrell (Chair of Finance Audit and Risk Committee)
- Geoff Dea
- Dr Suriya Hariprakash
- Belinda Hudak
- Dr Chelsea Todd
- Eelco Vugs
- Jenna Yetman (Deputy Chair)

(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 \$16,150 (2024 - \$13,416). An amount of \$3,700 was owed by the Agency at 30 June 2025 (2024 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 (2024 - \$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.

7.2 Operating Region

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

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
304 Oxide Street	BROKEN HILL
229 Beveridge Street	SWAN HILL

7.3 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 2025, the number of members was 7.

7.4 Other Current Assets

Other current assets, as reported in the Statement of Financial Position, is comprised of the following items

	Note	2025 \$	2024 \$
Prepayments	3.8	453,101	339,713
		453,101	339,713

NOTE 8: Chances For Children- Our Philanthropic Fund

The Chances for Children Fund (“Chances”) was established in the 2001 financial year. Chances was founded 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 assisting beneficiaries, in accordance with the recommendations of a separate advisory board. As such, Chances is operated as a Special Purpose Reserve within the Agency.

Financial statements for the Chances for Children Fund Special Purposes Reserve are set out in 8.1 to 8.3 below:-

8.1 Chances For Children Reserve - Statement of Profit and Loss

	2025 \$	2024 \$
Revenue 8.3(a)		
Sustaining Supporters	56,424	43,163
Other donations	128,158	95,504
Bequests	-	-
Fundraising activities	3,367	-
Interest on investments	-	-
Sundry income	-	-
Total Operating Revenue	187,949	138,667
Expenditure 8.3(a)		
Other operating and project expenses	535	-
Total Operating Expenditure	535	-
Funds Available For Distribution	187,414	138,667
less Payments to beneficiaries	(60,097)	(37,334)
Operating Surplus Chances For Children	127,317	101,333

8.2 Chances For Children Reserve - Statement of Financial Position

Current Assets		
Cash at bank	563,636	519,326
Term deposit where term exceeds 3 months	1,812,920	1,729,913
Total Current Assets	2,376,556	2,249,239
TOTAL ASSETS	2,376,556	2,249,239
NET ASSETS	2,376,556	2,249,239
Fund Equity		
Opening general reserve balance	797,101	695,768
Surplus for year	127,317	101,333
Closing general reserve balance	924,418	797,101
Opening bequests reserve balance	1,452,138	1,452,138
Closing bequests reserve balance	1,452,138	1,452,138
TOTAL FUND EQUITY	2,376,556	2,249,239

8.3 Chances For Children Reserve - Notes to Financial Statements

(a) Basis of Accounting

Income and expenditure identified as relating to Chances is recognised accordingly in the Statement of Profit and Loss and Other Comprehensive Income. 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.

(b) Internal Transactions

Revenue and expenditure in these supplementary financial statements may include internal transactions with the operating fund of the Agency. In the Statement of Profit and Loss and Other Comprehensive Income, these transactions have been eliminated in accordance with the accounting policy outlined in Note 1(b).

(c) 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 guarantee 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 2025, the estimated commitment to future funding of existing tertiary beneficiaries is \$228,616 (2024: \$192,187). 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.

Directors’ Declaration for the Year Ended 30 June 2025

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 45 to 66, satisfy the requirements of the Australian Charities and Not-for-profits Commission Act 2012 and:
 - a. comply with Australian Accounting Standards – Simplified Disclosures applicable to the entity; and
 - b. give a true and fair view of the financial position of the registered entity as at 30 June 2025 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

Ross Lake
Chair of the Board
Dated: 28 August 2025

Independent auditor’s report to the members of Mallee Family Care Ltd

Report on the audit of the financial report



Our opinion on the financial report

In our opinion, the accompanying financial report of Mallee Family Care Ltd (the Company) has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- giving a true and fair view of the Company’s financial position as at 30 June 2025 and of its financial performance for the year then ended; and
- complying with Australian Accounting Standards – Simplified Disclosures and Division 60 of the *Australian Charities and Not-for-profits Commission Regulations 2022*.

What was audited?

We have audited the financial report of the Company, which comprises

- the statement of financial position as at 30 June 2025,
- the statement of profit or loss and other comprehensive income for the year then ended,
- the statement of changes in equity for the year then ended,
- the statement of cash flows for the year then ended,
- notes to the financial statements, including material accounting policy information, and
- the responsible entity’s declaration.

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 (including Independence Standards)* (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.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at:

https://www.auasb.gov.au/auditors_responsibilities/ar4.pdf

This description forms part of our auditor's report.

William Buck (SA)
ABN 38 280 203 274



G.W. Martinella
Partner
Dated this 28th day of August, 2025.

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William Buck is an association of firms, each trading under the name of William Buck across Australia and New Zealand with affiliated offices worldwide.
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