

Contents

Welcome from Chair & CEO	04
Our Vision	06
Strategic Priorities	07
Our Rationale	08
Our Year in Numbers	10
2025 Events	12
Programs	14
Little Sprouts Op Shop	21
Client Feedback	22
Board of Directors	28
Director's Report	30
Financials	32
Director's Declaration	41
Independent Audit Report	42

270, 278, 259, 293 Deakin Ave, Mildura, Victoria, 3500

Phone: 0488 963 963

Website: www.zoesupport.com.au **Facebook:** Zoe Support Australia

ABN: 76 161 029 705

Zoe Support Australia acknowledges the Traditional owners of the lands on which we work and live. We pay our respects to the Elders past, present and emerging and the ancient connection they hold with their Country.





11

I am 20 years old with a little 2-year-old boy. I first started Zoe Support when I was 17 in 2022 when a family member who was in Zoe Support suggested I join. I have faced many challenges with being a young mother but with the support and care from the staff and other young mums I've faced so many and completed so much in just a few years. I have been involved in a lot of the programs that Zoe Support offers as it helps with different life skills but has also helped me keep a schedule for my weeks. I have also

used the Zoe Support transport program and enrolled my child into their Family Day Care program. I have achieved a lot with the help of the staff with finding a home, studying a Certificate III course and making some new friends. Motherhood is always a tough path but every little milestone and achievement my little one makes will always be worth the hard times.

Welcome Introduction from our Chair & CEO





As Chair and Chief Executive Officer of Zoe Support Australia, we are honoured to present this year's reflections. 2025 has been a year of growth, resilience, and deepened impact for Zoe Support Australia.

As we continue our mission to empower young mothers through education, support, and community connection, we are proud to reflect on the strides we've made together.

We would like to express profound appreciation to all staff and volunteers as the outcomes evident throughout this report would not be possible without their passion and continued support and dedication. The Zoe team has worked tirelessly to ensure that every young mother who walks through our doors feels seen, supported and equipped to pursue her goals.

Our financial position remains stable, thanks to prudent management and the generous support of our funders and donors. We are also exploring new opportunities for innovation and advocacy to ensure our long-term sustainability and relevance.

To all of our past and current funders, we extend our deepest gratitude. Your belief in our mission and investment in young mothers and their families has been instrumental in helping them thrive in safe, healthy environments. A full list of our generous funders can be found at the end of this report.

We would like to underscore the ongoing challenge of securing consistent funding for the day-to-day operations of Zoe Support - what we often refer to as "What it Takes." In 2023 and 2024, this critical support was provided by the Merlyn Myer Foundation, enabling us to implement our three-year Strategic Plan. In December 2024, we were thrilled to receive a new three-year funding commitment from the Barr Family Foundation. This support allows us to continue progressing toward the milestones outlined in our Strategic Plan. We extend our heartfelt thanks to Michael Barr and the Barr Family Foundation for embracing our vision and championing the journey of young mothers as they pursue education and parenting success.

In August 2024, we made the difficult decision to close the doors of our social enterprise, Little Sprouts Op Shop. Since its opening in 2019, Little Sprouts provided an affordable and accessible option for families in our community to obtain essential items - an especially critical service as the cost of living continued to rise. Beyond its retail function, Little Sprouts offered one of the only family-friendly spaces in the Mildura City Heart precinct, giving parents a safe and comfortable place to feed and change their children while out in the community. It became a hub of connection, fostering relationships between clients, children, staff, and volunteers. Vulnerable mothers found not only practical support but also mentorship and compassion through the welcoming environment created by our team. Little Sprouts also served as a community donation point, where locals could contribute clothing and household items, knowing they would be redistributed to families in need across Mildura.

We are deeply grateful to the philanthropic partners who supported Little Sprouts throughout its five years of operation. Their generosity made this initiative possible and impactful. Special thanks to:

- The Ian Potter Foundation
- StreetSmart
- ANZ Community Foundation
- Collier Charitable Fund
- · Westpac Foundation
- · Foundation for Rural and Regional Renewal
- · Lendlease Foundation
- · Harold Mitchell Foundation
- 5Point Foundation
- Grace & Emilio Foundation

Thank you for believing in this vision and helping us build a space of dignity, support, and community.

"The Zoe team has worked tirelessly to ensure that every young mother who walks through our doors feels seen, supported and equipped to pursue her goals."

In December 2024, Zoe Support Australia obtained Child Care Provider approval under Section 15 of the Education and Care Services National Law Act 2010. This milestone was made possible through the generous support of the Jack Brockoff Foundation, which funded a dedicated Project Officer to lead the registration process.

This achievement aligns with our ongoing strategic priorities, which include overseeing the Zoe Kids Family Day Care Service and exploring pathways to expand into a long day care model. Our partnership with Mildura Rural City Council remains a cornerstone of this initiative, providing a stable and collaborative foundation for our Family Day Care program.

Zoe Support continues to work toward securing Childcare Service and Child Care Subsidy approval, with the goal of formally recognising the three Family Day Care Educators operating under our scheme. This project is vital to the future growth of the Zoe Support model, as we seek to integrate childcare services with universal supports to ensure children are meeting developmental milestones and are well-prepared for kindergarten and school.

Again, we want to thank our dedicated staff, volunteers, board members, and community partners. Your commitment and compassion are the backbone of Zoe Support. Together, we are creating a future where young mothers thrive—not just survive.

Merinda Robertson CEO
& Gary Green Chairperson

Our Vision

Zoe Support Australia is a place-based not-for-profit community service organisation in Mildura providing a supportive community for young pregnant and parenting mothers aged up to 25 and their children, assisting over 100 families each year. Since 2013, we have offered a culture of 'Connecting, Inspiring, Learning' through holistic, wraparound services so that mothers and their children can thrive.

Our Objectives



Connecting

Increase family stability & reduce family violence and child protection Improve mental health & physical wellbeing



Inspiring

Break cycles of welfare dependence



Learning

Engage in appropriate forms and levels of education Find employment

Strategic Objectives



Program Design & Impact

We will deliver impactful programs to support young mothers in creating their own positive pathways for themselves and their children.

Actions we will take to achieve this:

- Measure our impact and outcomes by developing frameworks, documenting core program design and seeking client input.
- Improve efficiency of service delivery by implementing an effective case management system and reviewing current services for duplication and improvement.
- Support board, staff and volunteers to thrive in their positions via training and supervision.



Partnerships & Collaborations

We will identify and develop partnerships that add value to client outcomes and enable access to more resources.

Actions we will take to achieve this:

- Enhance advocacy and referral process by strengthening external partnerships to ensure we are assessing the needs of clients.
- 2. Identify and develop relationships with large
- Build on government relationships by showcasing our impact.
- Maintain operation of Little Sprouts Op Shop by identifying other parties who may be interested in working together.



Revenue Generation & Profile Building

We will generate sufficient funding to maintain current programs and provide capacity to expand our services. We will be respected in our community for delivering life-changing services.

Actions we will take to achieve this:

- Provide services as a registered childcare provider.
- 2. Build on revenue generation by leveraging current partners to identify and engage new funders.
- 3. Secure additional ongoing government funding.

Our Rationale

We support young mothers aged up to 25 and their children in Mildura, VIC and surrounds. In the 24/25 FY, we assisted 104 vulnerable young mothers with 141 children. Of these, 30% of mothers and 33% of children identified as Aboriginal and/or Torres Strait Islander.

Mildura is a region with significant need for place-based services targeted to young mothers and research shows that "Teenage parents present as a vulnerable population, and are at risk of becoming socially, economically and culturally disadvantaged...if intervention is not available for these women, the outcomes for the mother and child are poor, including educational attainment, poverty, physical and mental health, homelessness, child protection services and issues with the law," (Monash University 2022). Additionally, many of our clients self-disclose a range of complexities which impact their wellbeing and outcomes including current and past substance use, diagnosed mental health conditions, child protection involvement, and family violence.

104 MOTHERS & 141 CHILDREN

30% & 33%

24/25 CLIENT NUMBERS

Identified as Aboriginal and/or Torres Strait Islander

Our Impact

The Need

Assisting young mothers and children who have limited support networks

Our Solution

Place-based
wraparound services
tailored to the
individual and unique
needs of young
mothers

Our Impact

Supported, confident, engaged, educated, employed young mothers whose children are thriving

Award-Winning Services

Integrated Family Services
Family Day Care
Transport
Skills-based courses
Practical support
Social programs
Supported playgroup
Study hubs



Pathways of Engagement

Zoe Support Australia's pathway of engagement sets young mothers and children up for success. Our clients can enter this pathway at any stage depending on their changing life circumstances, highlighting the importance of offering long-term support until mothers turn 25.

Practical Needs & Social Engagement

Clothing, food, transport, onsite Family Day Care, Supported Playgroup, admin support, social events, partner with other support agencies

Case Management

Integrated
Family Services,
monthly checkins,
referrals to
partner providers,
support to engage
in specialised
services (eg.
Enhanced Maternal
Child Health,
mental health,
legal assistance)

Engagement in Education

Onsite skillsbased programs, study hubs, referrals to accredited RTOs and educational institutions, tutoring and pathway support

Engagement in Employment

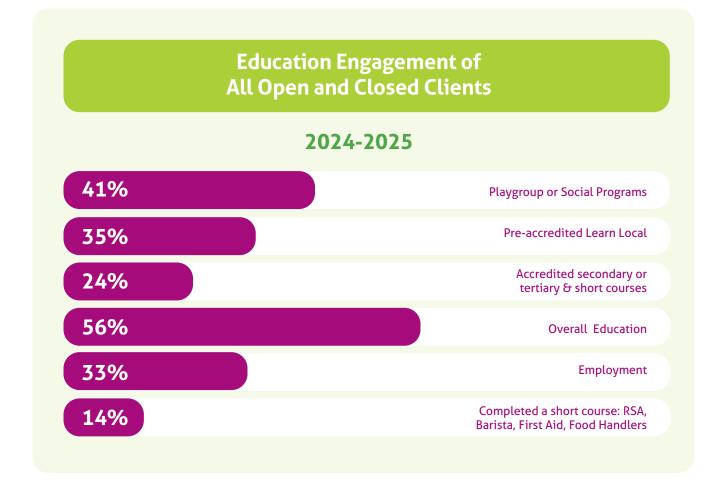
Career counselling, job interview support, job readiness

9

Our Year in Numbers

104
Mothers
141
Children





Early Years Education





Childcare Centre

22

Kindergarten





School



Client Services

The data outlined below reflects services delivered through philanthropic funding in the 24/25 financial year. These services are currently out-of-scope of our government funding contracts; as such, they are at risk of ceasing every financial year unless further philanthropic funding can be secured.





Our Village Orders





Food hampers/ **Grocery vouchers**

- Centrelink support
- Education support
- Housing support
 - **Employment** support

Assistance with Christmas presents





Mental

Other Health Healthcare referral support provider support



Ultrasound out-of-pocket costs



Referrals to external services

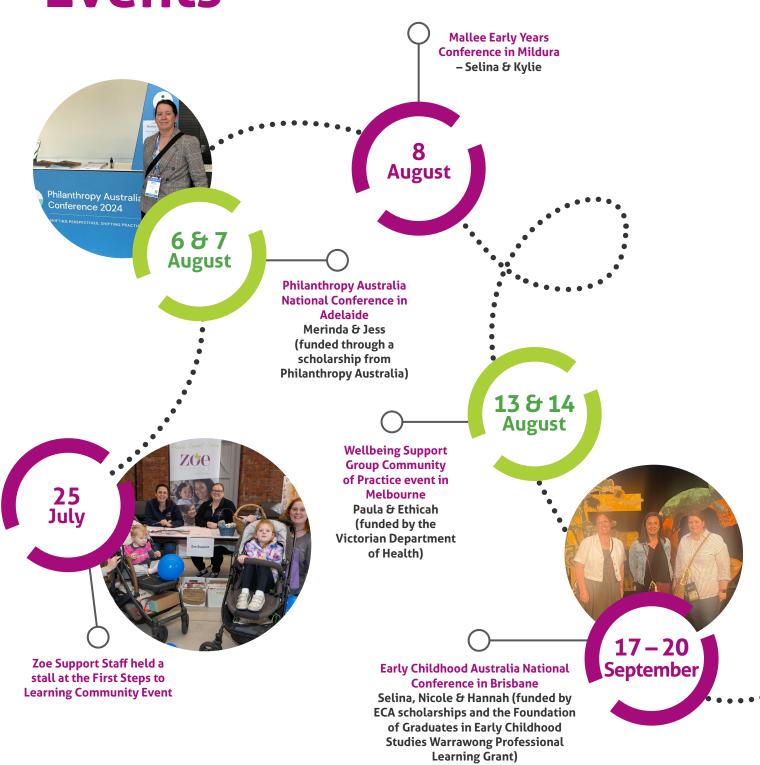


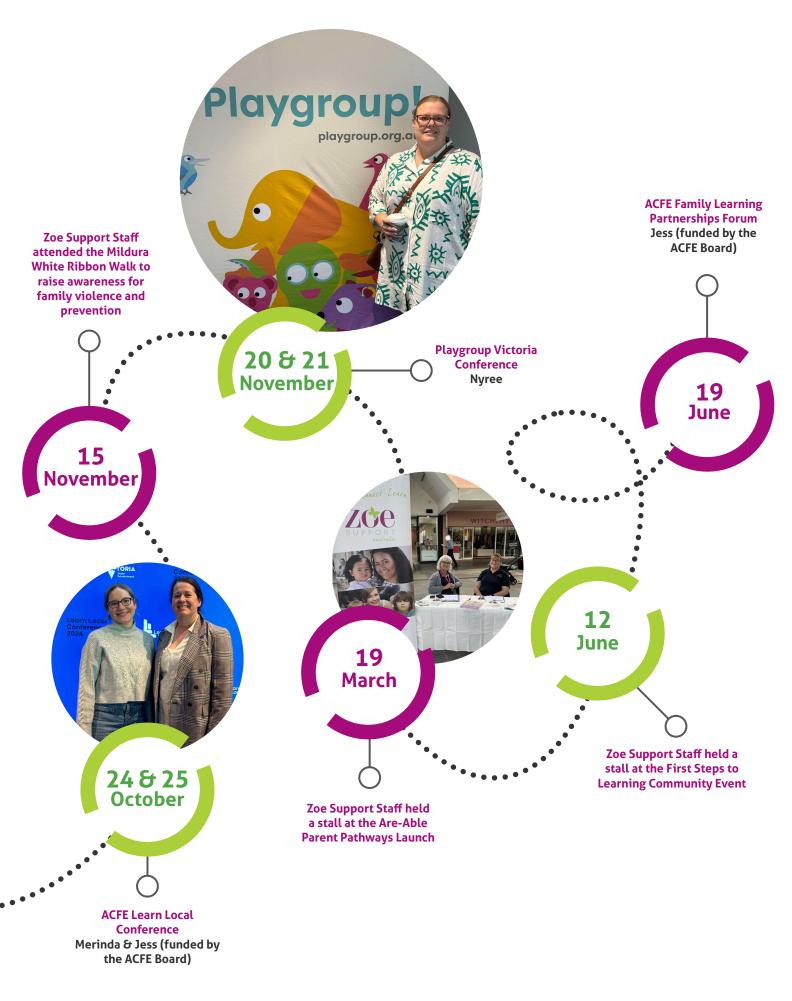
Antenatal Care Support



Enhanced Maternal & Child Health Onsite visits

2024/2025 Events





Programs

Zoe Support ACFE Learn Local Programs

Zoe Support offered a variety of ACFE Learn Local Pre-Accredited Programs this year with funding from the Victorian Department of Jobs, Skills, Industry and Regions and the Matana Foundation for Young People. These programs focus on building skills and confidence in our young mothers to continue on a pathway to education and employment and included:

Earth to Table cooking
Contemporary Cakes baking
Creative Connections art
Life Skills for Work job readiness
Intro to Beauty taster
Vehicle Maintenance & Repairs taster





14

Zoe Support Social Programs

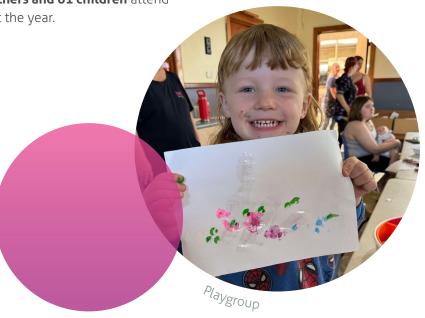
Stay Connected Events

We hosted 'Stay Connected' events throughout the year during school holidays for our young mums, their partners and children to catch up over nibbles. These events were hosted at Park for Play and were a great way to build connections in a relaxed environment where children could enjoy time on the playground.

Playgroup

Our weekly supported Playgroup program was as popular as ever with our young mums and children, offering a variety of structured activities based on different themes, holidays and seasons for mums and bubs to create together, along with opportunity for casual catch ups between families, staff, FDC educators and volunteers. We want to thank our wonderful Playgroup Coordinator, Nyree, and our volunteer team who come along to facilitate Playgroup every week, creating a welcoming environment for our young families. We also want to thank the Bank of Melbourne Foundation, FRRR Nutrien Ag grant program and William Angliss Charitable Fund for providing vital funding to ensure this program can continue. In total, we had 45 young mothers and 61 children attend Playgroup throughout the year.







Zoe Support Wellbeing Programs

Wellbeing Support Group

We have continued our Weekly Wellbeing support group with funding from the Victorian Department of Health. The aim of this program is to provide a supportive environment for mothers to discuss their health concerns and access health information. We were able to engage a number of local clinicians and businesses to provide information sessions and wellbeing activities for our clients, along with craft and hands-on activities facilitated by our staff. In particular, we would like to thank:

- Melanie Wellness
- Mildura Rural City Council Library
- Mildura Base Hospital Area Mental Health and Wellbeing Service
- Mallee Family Care Legal Team
- Mildura Brazilian Jiu Jitsu
- Sunraysia Community Health
- Headspace

This program saw 24 young mothers attend this year





16

Circle of Security Parenting Program

In May 2024, two staff members received training to facilitate the Circle of Security parenting program so that we would be able to offer this program for our clients onsite. Circle of Security is a research-based program assisting parents to understand their child's emotional world; support their child to successfully manage their emotions; enhance their child's self-esteem; and support their child to be secure. We offered two cycles of this program this year to small groups of mothers, building their confidence in parenting and growing their understanding of their child's mental health. We would like to thank the Australian Chinese Charity Foundation Inc. for providing funding towards facilitating this program.

Bubbles & Babes Swimming

We offered swimming lessons for children at First Stroke Swim School again this year and had 9 mothers and 9 children participate. We would like to thank Lower Murray Water and the Universal Charitable Fund for providing funding to offer this crucial program.







3896

Individual Transports Provided

That's up 1180 from last year!









Integrated Family Services (IFS) program is funded by The Department of Families, Fairness and Housing (DFFH), focusing on early intervention and prevention with services ranging from information, advice and practical support. Family Services aims to provide a range of short, medium and high intensity services, capable of delivering comprehensive and flexible supports that respond to family needs.

A range of interventions and multidisciplinary responses are tailored to meet the needs of the individual families, which may include, but is not limited to:

- In-home support
- Short term service response
- Outreach
- Counselling and family mediation
- Linkages to universal and other secondary services
- Parental capacity building and skill enhancement
- Ongoing support
- Practical support
- Group work
- Family decision making

During this financial year, Zoe Support Australia's Family Services Practitioners worked with 39 families, providing ongoing coordination of these services and monitoring of goals within the Life Journey and Child and Family action plan. 27 of these families were closed within this program, with 55% of goals identified in their Life Journey and Family action plan reached fully or substantially. Furthermore, 11 of these young mothers, while closed with our Family Services program, continue to be a Zoe Support client, having access to all onsite programs and services funded through philanthropic sources.





Zoe Support Family Day Care

We continued to offer Family Day Care onsite at three of our Zoe Centres in partnership with Mildura Rural City Council as the registered Childcare Provider. This vital service provides crucial early years learning opportunities for children, preparing them for kindergarten and school, and allows mothers to engage in onsite programs, accredited education and employment.

Our Family Day Care Educators provide a range of activities throughout the year designed to support learning, play and the First 1000 Days developmental milestones, including regular excursions between FDC Centres and our weekly Supported Playgroup, NAIDOC Week, National Pyjama Day, the Olympics, National Dental Week, vegetable gardening and cooking. In general, our FDC program focuses on developing motor skills, engaging in sensory experiences, learning boundaries, taking turns, regulating emotions and experiencing imaginative play.







Little Sprouts Op Shop

Zoe Support Australia's social enterprise, Little Sprouts Op Shop, was open in the Langtree Mall in July & August this financial year. Unfortunately, due to a funding shortfall, we were required to close the doors of Little Sprouts, completing our final day of trade on 31 August 2024.

We want to take this opportunity to thank our amazing retail assistants, Elena, Merryn, Destiny and Bethany, along with our wonderful volunteer team, for their efforts throughout the time that we were open, without whom we could not have provided such a high-quality service for clients and community members. We would also like to thank our wider Sunraysia community for shopping with us and supporting local, sustainable efforts.

We want to thank our generous philanthropic funding partners who made it possible to remain open for five years. In the 2024/25 financial year, we would particularly like to thank the Lendlease Foundation for grant funding which saw us through to August.

Upon closure, we were able to set up a new Resource Room at Zoe Centre 3 which now houses clothing and goods from Little Sprouts, as well as new donations from community members which can be given directly to our clients. We appreciate the continued efforts of our Little Sprouts volunteer team who come to the Resource Room to sort new donations as they come in.

We are very proud to have served our clients, children, volunteers and the Sunraysia community through Little Sprouts and will miss the opportunities for social connection and practical support we were able to provide.

Client Feedback

"I've gained social skills and playgroup and daycare has been such a positive thing for my daughter. Coming from a small family, it is so important for her to socialise with other kids which she wouldn't get the opportunity to do otherwise."

"I know that I am able to do a lot and go a long way."

"I gained a lot of independence and problem solving."



"I'm happy to be out of the house and have more patience when I get some me time and I can bring some of the creativity back into the house with my son."

"Gained some skills and learnt some info about parenting programs from a visiting group. Enjoyed having time away from the house & meeting the other mums no matter what the program is."

" Watching my daughter connect with other kids her age." "I enjoyed how open and relaxed I can be."

"[Gained] life skills and helping to reach goals"



"Being able to see Maternal Child Health in a place my son finds safe."

"Being able to make it to appointments and also being able to provide clothes for my son."



"Lovely staff and great opportunity. So sad about Little Sprouts Op Shop closing."

"Everyone is extremely friendly and I feel very welcome."

"I got to socialise with the other mums and my child got to socialise with the other kids."

"Communicating with other mums and my child has gained a lot of independence."

"Socialising will help me in a future course to work with other students."



"It gets me out there more and meeting with new people and support from the workers is really good to have."

"It helps me engage with other mums."

"Working with others and communicating with people you don't know."

"I enjoy being able to take my baby with me so I can still attend."

> "My child loves swimming and has become much more confident and happy in the pool."

"My child has gained a lot of independence and confidence in his talking."

25

My name is Jemma. I am currently 24 years old and I have two beautiful children, a 6 year old girl and a 7 week old little boy. I first came to Zoe Support in 2018 when I was 17, not far off turning 18. As a young mum, I faced my own share of challenges. I was too young for most mum groups and none of my friends had babies but Zoe Support offered a range of things that made me feel connected. While my daughter was still young, she had the opportunity to go to Zoe Support Family Day Care while I worked and it helped her make friends and work on her social development. Most Fridays we would go to Playgroup which we both enjoyed. I would grab a coffee and chat to some of the other mums that also struggled with the same parts of motherhood I did. I intend to take my little boy to Playgroup soon as my little girl is all grown up and has started her first year of Prep and Zoe Support also helped me secure her spot and understand what I was doing. I loved going to the Zoe Support cooking classes - it was a

great way to get out of the house and mingle with other young mums. We have achieved so much in the last 6 years with Zoe Support from schooling to securing our home and giving me the confidence that no matter how young I was I could make a beautiful life for my children. When I was down in the trenches of motherhood, without a word, my caseworker knew and she got me the extra support I needed and I could not thank these amazing women enough for helping me with anything I needed. I have experienced so many highs and lows with motherhood but I am proud to say my oldest is the most social and intelligent child you will ever meet and I'm so lucky that I get to watch her grow and now, as my second has come along, I get to watch her be the best big sister to my little boy. As I age out next year, my chapter with Zoe Support comes to a close but I have been so very lucky and grateful to get to know these beautiful and strong women over the years.





My name is Hayley. I'm 21 years old and I have a 4-year-old daughter and a 2-year-old son. I came to Zoe Support in 2020 when I found out I was pregnant with my daughter at the age of 16 years old. I was still very young and had no clue how to make sure I was ready for my little one. I came to Zoe Support to be able to meet other young mums and try to create a support system for myself. As a young mum, I have faced many challenges such as being told I am too young, that I was setting myself and my children up to fail, and that I've just wasted my whole life. Whilst being at Zoe

Support, I have had both my children in

Family Day Care. I've also been to most of the programs offered through Zoe Support. Zoe Support has helped myself and my children so much over the past five years. It's because of Zoe Support that I was able to go back and study. They have also helped us to be able to connect with others. One of the main things we have achieved with Zoe Support is learning how to communicate properly when we are in need of help or even just in general. I absolutely love having my children around; they are my world. I honestly can't just pick one positive thing about motherhood because it's just amazing.

Board of Directors



Gary Green - Chair

Gary has a strong commitment to improving outcomes for young people and schools. He worked in the education sector for over 30 years in various roles since completing his bachelor and diploma in Education. He was State Councillor for over 10 years with the Victorian Principal Association, a Chair of the Sunraysia Primary Principal Association, Network Chair of the Sunraysia Mallee SSS Network, and a Primary School Principal for over 20 years. He has also volunteered with local sporting groups in administration roles for 35+ years.

Most recently, Gary was the Youth Engagement Services Coordinator at Mildura Rural City Council, providing strategic leadership of Youth staff and programs. As part of this role he assisted the implementation and coordination of the FLO Connect Reengagement Centre, an innovative partnership between education and local government, to reengage young people 12-18 who have not attended school for 3+ months. Gary continues to be an advocate for innovative local programs that support young people at their point of need.



Philip Webster - Director

Philip is a GP serving the Mildura community for more than 45 years. Having grown up in Red Cliffs, he has a deep and abiding love for the region and its people. He graduated MB.BS. (Melb. Uni 1977) & has post graduate qualifications in obstetrics Dip. Obs. RACOG, and general practice FRACGP & FACRRM. He has a Grad Cert in Clinical Medical Education. He is involved with teaching and supervising undergraduate students, registrars in the Australian GP Training pathways and International Medical Graduate doctors.

Philip has always committed to community work in parallel to his medical work. He has been a School Council member and Chair for Mildura Senior College. He has served as a Director and Chair on several NFP Boards and on Audit & Risk Committees. He is a graduate of the Australian College of Company Directors. Philip brings extensive governance skills as well as his medical and community knowledge to the board of Zoe.



Jenny Garonne - Director

Strong community has been a passion of Jenny Garonne and this has been instilled from childhood, growing up being involved in many supporting organisations within the region. Jenny has contributed over twenty five years in North West Victoria in managing and facilitating programs that influence businesses, communities and regional development through management positions held within government and not for profit organisations. At the same time, she has been involved with Rotary for over thirty years and many other committees to support the Mildura community's welfare aspirations. Jenny is currently Managing Director, Mallee Sustainable Farming, and prior to this, CEO of Princes Court Homes. Jenny has held many board and leadership roles in economic, community and business advancement. Her formal qualifications include an Executive Masters in Public Administration, Bachelor of Commerce (Accounting), Graduate Diploma of Education and a Fellow CPA Accountant and will contribute governance and financial skills to advance the organisation.



William Trimble - Director

Will is passionate about community development and that appropriate services are accessible for all community members. He was employed at Department of Human Services predominately in the Community Services field for over 10 years. recognising that education is often the key in improving people's lives leading to greater choices. Will transitioned to the Department of Education and Training and worked within the Adult Community and Further Education area for 4 years based in Bendigo before moving to Mildura to take up an opportunity with SuniTAFE as a Senior Manager, Strategic Partnerships. Will has since transitioned back to the Department of Education and is currently the Strategy Manager for the Mallee. Will has a strong social justice focus with particular interest in gender equity and indigenous affairs.



Bethany Scholar - Director

Bethany is a multifaceted professional who has been involved with Zoe Support since its inception.

As a graphic designer, Bethany holds a degree from La Trobe University and has applied her skills to create the branding for Zoe Support, including websites, print media, and photography. Her design expertise has been instrumental in elevating the organisation's visual identity.

In addition to her design work, Bethany is a qualified lawyer, having graduated with distinction from Deakin University and admitted to legal practice in Victoria in 2023. Her legal expertise has equipped her with a deep understanding of the intricacies of law and its applications.

With a unique blend of design acumen and legal insight, Bethany continues to contribute meaningfully to Zoe Support's mission, underscoring the power of interdisciplinary expertise in fostering positive change.

Directors Report

Your directors present their report on Zoe Support Australia ("the company") for the year ended 30th June 2025.

Principal Activities

The principal activities of the company during the financial year were;

- providing services to our target group of unsupported pregnant and early parenting families;
- providing non financial outcomes in response to funding body agreements; and
- providing turnover, cash flow and surplus to meet the financial objectives of the company.

There were no significant changes in the nature of the company's principal activities during the financial year.

Directors

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

- · Philip Webster
- Jennifer Garonne
- Gary Green
- WilliamTrimble
- Bethany Scholar

Meetings of Directors

During the financial year, 9 meetings of directors were held.

Attendances by each director were as follows:

	No. eligible to attend	No. attended
Philip Webster	9	9
Jennifer Garonne	9	8
Gary Green	9	8
WilliamTrimble	9	9
Bethany Scholar	9	9

Directors Report cont...

Short Term Objectives of the Company

The company has identified the following short-term objectives;

- be viable and sustainable into the future; and
- provide service to the target group identified in our object.

The company has adopted the following strategies for achievement of these short term objectives;

- the preparation of an annual budget for financial performance and the regular review of the company performance against the budget by management and directors;
- build revenue by identifying and engaging new funders and increasing growth with current funders:
- track 2024-2026 strategic plan execution;
- the review of the company compliance with funding bodies, regulations as well as occupational health and safety;
- review of the Risk Management Plan.

Long Term Objectives of the Company

The company has identified the following long term objectives;

- grow the service and commit to long-term quality improvements
- secure long term recurrent funding;
- look at opportunities to expand the service;
- increase partnerships with key stakeholders
- provide mitigation of identified needs to the target group and improve social, educational and economic outcomes for this group which will impact on the community as a whole by reducing welfare dependency, improving engagement in education and social interaction
- be a leading service organisation in support for young parenting families and their return to education

The company has adopted the following strategies for achievement of these long term objectives;

- the preparation of a business and strategic plan to identify the opportunities and strengths of the company to provide sustainable services to the Sunraysia region;
- the preparation of a framework informed by connecting, inspiring and learning for measuring and demonstrating the social and economic impact of our work.

Performance Management

The loss from ordinary activities for the company amounted to (\$14,739) for the financial year ended 30th June 2025 (2024: loss of \$82,160).

Membership Details

The company is incorporated as a company limited by guarantee that requires the members of the company to contribute \$10 per member towards the company liabilities on the winding up of the company. At 30 June 2025 the number of members was 7 (2024: 7).

Signed in accordance with a resolution of the Board of Directors:

Gary GreenDirector

Dated: 29th October, 2025

Statement of Profit or Loss & Other Comprehensive Income

For the year ended 30 June 2025

	Note	2025	2024
Income	1	\$	\$
Grants	1.1	468,366	437,298
Donations	1.1	18,354	16,039
Program Income	1.2	460,285	470,595
Little Sprouts Op Shop income		6,966	25,550
Interest received		4,416	4,302
Other income		19,496	24,315
Total income		977,883	978,099
Expenses	2		
Advertising and marketing		850	1,970
Audit fees		5,700	1,000
Contract payments		9,582	26,175
Depreciation		20,622	21,419
Entertainment		3,777	3,152
Gifts & Donations		2,586	241
Hire/rent of Plant & Equipment		9,726	6,234
Insurance		8,906	7,802
Interest - Australia		11,017	11,438
Light & power		12,391	16,019
Memberships & Subscriptions		4,008	3,311
Motor Vehicle expenses		11,567	11,694
Office expenses		13,417	13,843
Portable Long Service Leave		10,416	8,860
Programme Expenses		40,151	41,595
Provision for Employee Entitlements		2,878	25,423
Rates & land taxes		2,404	2,920
Rent on land & buildings		66,493	72,655
Repairs & maintenance		6,953	10,224
Staff training		6,858	17,115
Superannuation		72,831	71,016
Telephone		8,236	8,955
Travel expenses		11,290	9,383
Wages	2.2	633,313	646,678
Workcover Premium expenses		16,650	21,137
Total expenses		992,622	1,060,259
Profit from Ordinary Activities before income tax	3	(14,739)	(82,160)

Statement of Financial Position

as at 30 June 2025

	Note	2025	2024
		\$	\$
Current Assets			
Cash Assets	4.1		
Bank Australia - Community Access Acct		481,205	246,166
Term Deposit		-	60,000
Prepaid Debit Mastercards		1,823	1,106
		483,028	307,272
Receivables			
Accounts Receivable		19,318	6,374
		19,318	6,374
Total Current Assets		502,346	313,646
Non-Current Assets			
Property, Plant and Equipment	4.2		
Property - 270 Deakin Ave, Mildura		283,237	283,237
Property improvements		64,883	62,133
Less: Accumulated depreciation		(38,390)	(34,012)
Plant & equipment		114,463	110,645
Less: Accumulated depreciation		(78,785)	(68,025)
Office equipment		36,164	30,240
Less: Accumulated depreciation		(23,803)	(18,493)
Furniture & Fittings		3,237	924
Less: Accumulated depreciation		(882)	(708)
		360,124	365,941
Total Non-Current Assets		360,124	365,941
Total Assets		862,470	679,587

Statement of Financial Position

as at 30 June 2025

Current Liabilities Payables	5	206	
Payables		206	
		206	
Accounts Payable		200	212
Superannuation Payable		-	-
		206	212
Financial Liabilities			
Bank loans		16,565	17,363
		16,565	17,363
Current Tax Liabilities			
GST payable control account		26,101	13,875
Amounts withheld from salary and wages		8,304	9,044
		34,405	22,919
Provisions			
Employee entitlements - Annual Leave		35,246	32,821
Employee entitlements - LSL		3,935	3,482
		39,181	36,303
Other			
Grants in Advance	5.1	265,908	76,370
		265,908	76,370
Total Current Liabilities		356,265	153,167
Non-Current Liabilities			
Financial Liabilities			
Bank loans		150,771	156,247
Total Non-Current Liabilities		150,771	156,247
Total Liabilities		507,036	309,414
Net Assets		355,434	370,173
Equity			
Retained profits / (accumulated losses)		355,434	370,173
Total Equity		355,434	370,173

Statement of Cash Flows

For the year ended 30 June 2025

	Note	2025	2024
		\$	\$
Cash Flow From Operating Activities			
Receipts from customers		960,523	892,808
Payments to Suppliers and employees		(757,089)	(954,316)
Interest received		4,416	4,302
Interest and other costs of finance		(11,017)	(11,438)
Net cash provided by (used in) / provided by	6	196,833	(68,644)
Cash Flow From Investing Activities			
Payment for:			
Payments for property, plant and equipment		(14,805)	(23,874)
Proceeds from disposal of:			
Loans to other related companies		-	-
Net cash provided by (used in) investing activities		(14,805)	(23,874)
Cash Flow From Financing Activities			
Proceeds of borrowings		-	173,610
Repayment of borrowings		(6,991)	(180,389)
Net cash (used in) financing activities		(6,991)	(6,779)
Net (decrease)/increase in cash held		175,039	(99,297)
Cash at the beginning of the year		306,166	405,463
Cash at the end of the year (note 2)	4.1	481,205	306,166

Statement of Change in Equity

For the year ended 30 June 2025

	Retained Earnings	Total
Balance at 01/07/2023	452,333	452,333
Comprehensive Income		
Other comprehensive income for the year	(82,160)	(82,160)
Total comprehensive income for the year attributable to members of the entity	(82,160)	(82,160)
Balance at 30/06/2024	370,173	370,173
Comprehensive Income		
Other comprehensive income for the year	(14,739)	(14,739)
Total comprehensive income for the year attributable to members of the entity	(14,739)	(14,739)
Balance at 30/06/2025	355,434	355,434

Notes to the Financial Statements

For the year ended 30 June 2025

Zoe Support Australia is a not-forprofit company limited by guarantee, registered and domiciled in Australia.

The principal activities of Zoe Support Australia for the year ended 2025 were to provide benevolent relief of social isolation, poverty, ill heath, destitution and distress of pregnant and new mothers under the age of 25.

The functional and presentation of currency is in Australia dollars. All comparatives are consistent with prior years, unless otherwise stated.

The financal report was authorised for issue by the Board of Directors on the 29th October 2025

Basis of Preparation

The directors have prepared the financial statements on the basis that the company is a non-reporting entity because there are no users dependent on special purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Australian Charities and Not-For-Profit Commission Act 2012.

The financial statements have been prepared in accordance with the recognition and measurement requirements specified by the Australian Accounting Standards and Interpretations, and the disclosure requirements that are mandatory under the Australian Accounting Standards applicable to entities reporting under the Australian Charities and Not-for-Profits Commission Act 2012 and the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the needs of members. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements, except for cash flow information, have been prepared on an accrual basis and are based on historical costs unless otherwise stated in the notes. The material accounting policies that have been adopted in the preparation of the statements are as follows:

Accounting Policies

(a) Property, Plant and Equipment

Each class of property, plant and equipment are carried at cost or fair value less, where applicable, any accumulated depreciation and impairment losses.

Property

Freehold land and buildings are carried at their historical value (being the amount for which the property was purchased for), less subsequent depreciation for buildings.

Plant and equipment

Plant and equipment are measured on the cost basis and therefore carried at cost less accumulated depreciation.

The carrying amount of plant and equipment is reviewed annually by directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the asset's employment and subsequent disposal. The expected net cash flows have been discounted to their present values in determining recoverable amounts.

Depreciation

The depreciable amount of all fixed assets, excluding freehold land, is depreciated over the asset's useful life to the company commencing from the time the asset is held ready for use.

(b) Employee Benefits

Provision is made for the company's obligation for employee benefits arising from services rendered by employees to the end of the reporting period.

(c) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the statement of financial position.

(d) Revenue and Other Income

Interest income is recognised in the income statement when it is controlled. When there are conditions attached to grant revenue relating to the use of these grants for specific purposes, it is recognised in the statement of financial position as a liability until such conditions are met or serviced provided. All revenue us stated net of the amount of goods and services tax (GST)

(e) Goods and Services Tax (GST)

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 Taxation Office (ATO).

(f) Income Tax

Zoe Support Australia is a notfor-profit company limited by guarantee and is therefore exempt from income tax. This has been confirmed by the Australian Taxation Office (ATO).

(g) New and Amended Accounting Policies Adopted by the Company

The AASB have issued a number of new and amended Accounting Standards and Interpretations that have mandatory application, some of which are relevant to the company. In accordance with applicable Accounting Standards, the comparatives for the 2024 reporting period have not been restated.

Note 1. Revenue

Where AASB 15 applies revenue is recognised proportionally as the services or programs are delivered as promised to funders, recognised as Grants in Advance, refer 5.1. Performance obligations relating to the funding contracts are identified and where contracts are not enforceable, or performance obligations are not specific this income is recognised once received.

1.1 Grants

Includes grant income received from both Government and Philanthropic funders.

	2025 \$	2024 \$
Commonweatlh Government		
Department of Education	-	60,667
State Government		
Department of Health	42,286	20,418
Department of Jobs, Skills and Industry	40,326	1,875
Total grants income from Government	82,612	82,960
Philantrophic grants	385,754	354,338
Total Grant revenue	468,366	437,298

1.2 Program Revenue

Government revenue from Service Delivery contracts.

	2025	2024
State Government		
Department of Jobs Skills & Industry	23,430	44,507
Department of Families, Fairness and Housing	436,855	426,088
Total program income	460,285	470,595

Zoe Support Australia is dependent on the ongoing receipt of financial assistance from the State Government to continue to deliver programs. At the time of this report Zoe Support Australia have ongoing service delivery contracts in place with the Department of Families, Fairness and Housing.

Note 2. Expenses

Movements in expense accounts

Contract payments

In FY 2024 an external consultancy company was contracted to collaborate with Board Directors and employees and facilitate a Strategic Planning Day and finalise Zoe Support Australia's three-year Strategic Plan. This was a one-off expense not reflected in previous financial years.

Rent on land & buildings

There was a decrease in lease expenditure due to our Social Enterprise, Little Sprouts Op Shop closing in August 2024. During Financial year 2025 all properties leased by Zoe

Support Australia are on periodic terms, or have lease terms 12 months or less so AASB 16: Leases has not been applied.

Staff training

In the FY 24 year, successful grants and scholarships for employees allowed for an increase in staff training and professional development opportunities.

Overall expenditure

In August 2024 Social Enterprise Little Sprouts Op Shop closed its doors due to funding ceasing. This closure decreased overall expenditure for the 2025 Financial year.

Note 3: Profit from Ordinary Activities before income tax

The profit from ordinary activities for the reporting financial years shows a loss of (\$14,739) following a loss of (\$82,160) in 2024.

Note 4: Assets

4.1 Cash Assets

For the purposes of the statement of cash flows, cash includes cash on hand and in banks and investments in money market instruments, net of outstanding bank overdrafts. Cash at the end of the year as shown in the statement of cash flows is reconciled to the related items in the balance sheet as follows:

	2025	2024
Current Assets	\$	\$
Bank Australia - Community Access Acct	481,205	246,166
Bank Australia Term Deposit	-	60,000
	481,205	306,166
Other Cash Assets		
Prepaid Debit Mastercards	1,823	1,106
	1,823	1,106
Total Cash Assets	483,028	307,272

4.2 Property Plant and Equipment

2025 (a) Carrying Amounts	At Cost/ Valuation	Accumulated Depreciation	Written Down Value
Buildings	283,237	-	283,237
Property improvements	64,883	38,390	26,493
Plant & Equipment (includes motor vehicles)	114,463	78,785	35,678
Furniture & Fitting	3,237	882	2,355
Office equipment	36,164	23,803	12,361
	501,984	141,860	360,124

2024 (a) Carrying Amounts	At Cost/ Valuation	Accumulated Depreciation	Written Down Value
Buildings	283,237	-	283,237
Property improvements	62,133	34,012	28,121
Plant & Equipment (includes motor vehicles)	110,645	68,025	42,620
Furniture & Fitting	924	708	216
Office equipment	30,240	18,493	11,747
	487,179	121,238	365,941
(b) Movements in Carrying Amounts		2025	2024
Opening carrying value		365,941	363,486
Additions		14,805	23,874
Depreciation expense		20,622	21,419
Closing carrying value		360,124	365,941

4.2 Property Plant and Equipment Continued...

(c) Capital Expenidure Commitments

The Board of Zoe Support Australia is unaware of any capital commitments.

(d) Changes in Estimates

During the financial year Zoe Support Australia assessed estimates used for property, plant and equipment including useful lives, residual values, and depreciation methods. There were no changes in estimates for the current reporting period.

Note 5: Liabilities

5.1 Grants in Advance

The core principal of AASB 15 is that revenue recognised on a basis that reflects the transfer of promised goods or services to customers at an amount that reflects the consideration Zoe Support Australia expected to receive in exchange for those goods or services. Revenue to recognised by applying a five-step model as follows:

- 1. Identify the contract with customer
- 2. Identify the perfomance obligations
- 3. Determine the transaction price
- 4. Allocate the transaction price to the perfomance obligations
- 5. Recognise revenue as and when control of the perfomance obligations is transferred.

Revenue received in advance	2025 \$	2024 \$
Philanthropic	119,269	58,245
Grants in Advance	265,908	76,370

Note 6: Reconciliation Of Net Cash Provided By/(Used In) Operating Activities To Net Profit

	2025 \$	2024 \$
Operating (loss)/profit after tax	(14,739)	(82,160)
Depreciation	20,622	21,419
Changes in assets and liabilities:		
(Increase) decrease in trade and term debtors	(12,944)	(3,867)
(Decrease) in trade creditors and accruals	(5)	(6,978)
(Decrease)/ Increase in other creditors	189,538	(23,630)
Increase/ (decrease) in employee entitlements	2,878	25,423
Increase in sundry provisions	11,485	1,149
Net cash (used in)/provided by operating activities	196,835	(68,644)

Note 7 Contingencies and Risks

7.1 Continingent Liabilities

As at 30 June 2025 Zoe Support Australia had no known contingent liabilities

7.2 Subsequent events

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

Note 8 Related Parties

8.1 Related Party transactions

As at 30 June 2025 Zoe Support Australia had no related parties transactions to disclose

8.2 Board Members Remuneration

No remuneration was paid to board members during the year

Directors' Declaration

The directors have determined that the company is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies prescribed in Note 1 to the financial statements.

The directors of the company declare that:

- 1. the financial statements and notes are in accordance with the *Australian Charities and Not for Profit Commission Act* 2012 and:
 - (a) comply with the Australian Accounting Standards and the Corporations Regulations 2001; and
 - (b) give a true and fair view of the company's financial position as at 30 June 2025 and of its performance for the year ended on that date.
- 2. in the directors' opinion, there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

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

Gary Green

Director

Dated: 29 October 2025

Auditors' Declaration

under Section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012

To the Directors of Zoe Support Australia Limited

In accordance with Subdivision 60-C of the Australian Charities and Not-for-profits Commission Act 2012, as the auditor of Zoe Support Australia Limited for the year ended 30 June 2025, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2025 there has been no contraventions of:

- i. the Auditor independence requirements of the *Australian Charities and Not for Profits Commission Act 2012* in relation to the audit; and
- ii. Any applicable code of professional conduct in relation to the audit.

RSD Audit

Chartered Accountants

Josh Porker Principal

Dated: 30 October 2025 at Mildura, Victoria.

Independent Audit Report

to the members of Zoe Support Australia



Ph: (03) 4435 3550 admin@rsdaudit.com.au www.rsdaudit.com.au

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ZOE SUPPORT AUSTRALIA LIMITED

Report on the Audit of the Financial Report

Audit Opinion

We have audited the financial report of Zoe Support Australia Limited, which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements and the directors declaration.

In our opinion, the accompanying financial report of Zoe Support Australia Limited, is in accordance with Division 60 of the Australian Charities and Non-for-profits Commission Act 2012, including:

- (i) 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
- (iii) complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the Australian Charities and Not-for-profits Commission Regulations 2022.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report.

We are independent of the Company in accordance with the accordance with the auditor independence requirements of the Australian Charities and Not-for-profits Commission Act 2012 and, the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

Emphasis of Matter – Basis of Accounting

We draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared for fulfilling the Company's financial reporting responsibilities under the *Australian Charities and Non-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. Out opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance

The Directors of the Company are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note accordance with Australian Accounting Standards and the Australian Charities and Non-for-profits Commission Act 2012 and the needs of the members. The Directors responsibility also includes such internal control as Directors determine is necessary to enable the preparation of a financial report that gives as true and fair view and is free from material misstatement, whether due to fraud of error.

In preparing the financial report, the Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

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

RSD Audit Pty Ltd ABN 85 619 186 908

Liability limited by a scheme approved under Professional Standards Legislation



Auditor's Responsibilities for the Audit of the Financial Report

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

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

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

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

RSD Audit

Chartered Accountants

Josh Porker Principal

Dated 30 October 2025 at Mildura, Victoria.



2024 - 2025 Community Partnerships & Supporters

Community Supporters

- MRCC Family Day Care Edcuators

 Karen Mitchell, Simone McFarlane,
 Machiko Safak and Selina Moule
- Our Village (previously St Kilda Mums)
- SMECC
- MADEC
- Are-Able
- · Best Start Mildura Partnership
- Trinity Lutheran College
- · Indie College
- Mallee Child Family Services Alliance
- Charles & Partners Accounting Firm
 Katie McCoy
- Aligned Leisure
- Child Youth Mental Health Services (CYMHS)
- Headspace
- Perinatal Emotional Health Program
- · Sunraysia Community Health
- Robertson Mechanics
- Technado
- Mildura Toyota
- MRCC Maternal Child Health Nurses
- MASP Early Childhood Development Coordinator
- AXIS Employment
- Red Cliffs Secondary College
- Lower Murray Water
- Woolworths Central
- Mallee Family Care
- Melanie Wellness
- SuniTAFE Skills & Jobs Centre
- Mildura Brazilian Jiu Jitsu

Funders

- 5 Point Foundation
- Department of Jobs, Skills, Industry and Regions
- Brian M Davis
- · CCI Giving
- Collier Foundation
- Danks Trust
- Department of Families, Fairness and Housing
- · Department of Health
- · Flight Centre Foundation
- · Flora and Frank Leith Trust
- The Foundation of Graduates in Early Childhood Studies
- Foundation for Rural Regional Renewal
- H V Mckay Charitable Trust
- · Harold Mitchell Foundation
- Jack Brockhoff Foundation
- Matana Foundation
- · Mildura Court Fund
- · Community Childcare Fund
- Perpetual
- Pierce Armstrong Foundation
- Russell and Womersley
- · Merlyn Myer Foundation
- Sisters of Charity Foundation
- Streetsmart
- William Angliss Charitable Fund
- Grace and Emilio Foundation
- Australian Chinese Charity Foundation
- Australian Communities Foundation
- Bank of Melbourne Foundation
- Barr Family Foundation
- CVGT Employment
- Early Childhood Australia Scholarships
- Lendlease Foundation

Donations

- · Findex Mildura
- Northern Mallee Anglican Parish
- Mildura Working Man's Club
- Good Foundations
- Ritchies Store Community Benefit program
- · Mildura Working Mans Club
- Wayne Schmiedte
- Eliza Penny
- · Isabelle Roberts
- · Noel Joseph
- Lower Murray Water

Thank you to all our wonderful supporters





270, 278, 293 and 259 Deakin Ave, Mildura, VIC 3500

www.zoesupport.com.au | Facebook: Zoe Support Australia Phone: 0488 963 963 | ABN: 76 161 029 705

