



**zoe**  
SUPPORT  
*australia*

---

## 2020 ANNUAL REPORT

---

CONNECTING – INSPIRING – LEARNING

# Shanay, Samuel and Levi



## Shanay

*My name is Shanay, I am 19 years old. I am married to Jack and we have a two-year-old son, Samuel. I am due to have our second child in August.*

*Before I came to Zoe Support I was living a wild teenage life. I left school in year nine and was living with my sister and couch surfing.*

*My sister was connected to Zoe so when I found out I was pregnant I made a call to Cindy to link in and get support.*

*Zoe has helped by encouraging me to attend programs like Bridging, Sewing, Cooking and Playgroup - to learn skills and meet other mums. They provide me with transport and have encouraged me to get back into study. I am doing a Certificate in General Education for Adults. Samuel has had swimming lessons and loves going to childcare to play with the other kids.*

*It is hard to explain how being at Zoe has helped me – I just get encouragement and am supported in so many ways.*

*In the future I really want to do nursing but I also want to be there while my kids to grow up so I will keep studying and building up my level of education until I get there.*



# Contents

|  |           |
|--|-----------|
| Chair's Report _____                     | <b>04</b> |
| Board of Directors _____                 | <b>07</b> |
| Service delivery report _____            | <b>08</b> |
| Our team _____                           | <b>08</b> |
| Key achievements and developments _____  | <b>09</b> |
| Who we are and what we do _____          | <b>10</b> |
| Why this service, why this region? _____ | <b>11</b> |
| Barriers to education _____              | <b>13</b> |
| Program report _____                     | <b>16</b> |
| COVID-19 Response _____                  | <b>21</b> |
| Innovative individual intervention _____ | <b>25</b> |
| 2019 client complexities _____           | <b>27</b> |
| Diverse families _____                   | <b>28</b> |
| Housing report _____                     | <b>29</b> |
| Education statistics _____               | <b>29</b> |
| Place based wrap around support _____    | <b>30</b> |
| Director's report _____                  | <b>33</b> |
| Financials _____                         | <b>35</b> |
| Director's declaration _____             | <b>42</b> |
| Independent audit report _____           | <b>43</b> |



*Aliena  
and Kilton*

## Aliena

*My name is Aliena. I fell pregnant at the age of 21 with my son Kilton who is now going on age 3.*

*Before joining Zoe Support I was homeless. I had no mental health support, no housing support, no friends and nothing to call my own.*

*After many phone calls from Cindy offering assistance I joined Zoe Support in 2017. I attended programs and built up some courage. It took time, but slowly I began to feel like I belonged some place. I made friends, I got mental health support, housing support and attended programs such as cooking and Bridging to build up my skills and confidence.*

*After the health struggles while having my son, Zoe support welcomed me back with open arms. I always felt welcome and wanted, even through all my ups and downs.*

*In 2019, after attending the programs run by Zoe Support, I had enough confidence to continue my studies after many years. I now hold Certificate IV in Community Services. Without the generosity and outstanding support from Zoe Support, no doubt I wouldn't be where I am today.*

*I will continue on to make myself and my son proud.*

*As heart shattering as it is, 2020 is our last year with Zoe Support. We cannot thank you all enough for everything you have done for us both. We will forever be grateful for all the generosity and love you have given us.*

*We will miss you all, more then you know.*

Harley  
and Jensen



## Our Mission

To provide a supportive, place-based community for young mothers on their parenting and education journey

## Our Values

- Respect
- Compassion
- Courage
- Diversity
- Dignity
- Choice
- Justice

## Our Goals

- We will support young mothers at risk, in parenting and re-engagement in education.
- We will develop social enterprise models to assist Zoe Support social and economic outcomes.

## Zoe Support

- Will foster strong relationships with our key stakeholders.
- Will be a proactive, well-governed and responsible organisation, focused on key outcomes.

## Our Vision

Zoe Support Australia is a dynamic and compassionate Community Service Organisation with a vision of Connecting, Inspiring, Learning.

We understand that young mothers are extremely vulnerable when lacking the dedicated and practical support needed to raise happy, healthy children, making them more susceptible to financial difficulties and social isolation, and less likely to engage in education.

# Connecting

*Zoe Support Australia aims to connect clients with specialised case workers, services, volunteers, mentors and other young mothers in order to relieve the isolation that often comes with being a young mother. This is achieved through advocacy and removing barriers to participate in social programs.*

# Inspiring

*Zoe Support Australia aims to inspire young mothers through their Life Journey Plan where they can determine parenting, education and employment goals for themselves and their children and be supported to achieve these aspirations. The community of young mothers at Zoe Support Australia inspire and support each other to dream big and take steps towards success.*

# Learning

*Zoe Support Australia understands that engaging in lifelong learning enables higher education and employment outcomes and assists young mothers to become financially secure, breaking cycles of welfare dependence. Through case management, advocacy, tutoring and resource support, Zoe Support Australia assists mothers to participate in pre-accredited and accredited education to create better lives for themselves and their children.*

# Chair's Report



Once again it is my privilege to bring a report on behalf of the Board of Directors. The theme for this year might have been 'unprecedented change'. It certainly has been in our world where we have lived with the beginning and subsequent pandemic spread of Covid-19. There are not enough superlatives or even words to describe what we have all felt. The changes to our communities are a reflection of what we personally experience and what we see lived out in those with whom we share our lives. I have been advising those who might understand my pragmatic view of the world and my sense of humour to wait for the 'movie' to come out about ten years from now! It will help us to understand what has happened. Living Covid-19 times is anxiety provoking to say the least; 'just' an exaggeration of what we call normal!

We might have been planning the graduation of our first cohort of students from Zoe College had things continued as per our Strategic Plan. But as they say, the best laid plans... well, life is not always as we would plan it. I am grateful for the wisdom, agile minds and flexibility we have around our board table. As you see from the pages of this Annual Report, there have been no shortage of reasons to celebrate the achievements of our clients, the young women and their families. Covid-19 has not seen the end of all life as we know it. 'Connecting, Inspiring, Learning' is alive and well. Please read through the Report and be impressed and amazed at the changed lives represented by data and numbers. An important observation amongst the necessary financial reports is that we are still solvent. We are pleased to have the auditor's report confirming our financial statements. These will be forwarded to the appropriate authorities ACNC and ASIC.

In a similar vein, we have much to celebrate in our relationship with Anglicare Victoria. With funding provided through DHHS Victoria and under a memorandum of understanding, Anglicare employed two family case managers who have progressed the Integrated Family Services requirements, together with the Zoe model, to enable us to become a Community Service Organisation recognised by the Victorian State Government and eligible to competitively tender for grants from Departments. In the next year, we will manage this service independent of Anglicare but we will continue to value the relationship as they have an application before the Federal Government Department of Social Services for grants to expand the Zoe model to other areas of need; that is - areas of high teen pregnancy and low education retention.

As you will be aware, and as was reported to members in the previous financial year, our Founder and inaugural CEO Anne has become our Patron and continues to actively lobby on our behalf with Ministers and Departments in Canberra. We remain hopeful that this will bear fruit in time. Last year I informed members I was acting in the CEO role as an interim measure. I am now happy to tell you that Merinda Robertson has now stepped up into that role and is still able to smile. Merinda has an enormous capacity, a wonderful heart towards the work of Zoe, and is an inspiration to our young clients and our workers and volunteers.

The achievement of a measure of sustainability through the ongoing DHHS funding is like oxygen to our organisation which has struggled through grit, showed determination with grace and benevolence over the 8 years of our existence. We will need to attract repeat and ongoing trust and benevolent funds into the future to continue many of our services in what is truly a placed-based, client-centred, wrap around, holistic service model, which works. In this regard, Merinda is supported ably by Jess Scholar, 'life saver', and our many staff and volunteers. All giants in their own fields of service and expertise – Thank you one and all from the directors of Zoe Support.

Finally, I thank my fellow directors: Garry Green, Jenny Garonne, Will Trimble, and Heather Young (who is also our Minute Secretary). Your work each month supports the people who are Zoe and achieves the Support outcomes recorded in these pages.

**Philip Webster**  
Chair

Bodee  
↓



Breanna, Nathaniel,  
Zacharia and Willow



## Breanna

*My name is Breanna. I'm a mother of three beautiful children, Nathaniel, Zacharia and Willow. I joined Zoe Support Australia in 2014 not long after my firstborn was born. I joined Playgroup here and there as I lived away, but then I moved here and started going all the time. Not long after, I fell pregnant with Zacharia. Throughout that pregnancy, Zoe Support supported me all the way through, helped provide care for my son when I was flown to Bendigo, and then continued to support me through everything afterwards, including my studies during which I completed two courses.*

*Another challenge arised for me when I had to drop my entire life to support my brother in Melbourne in hospital. Zoe Support supported me in more ways then I could imagine, countinuing to help with child care, getting my sons to and from where they needed to be, everything!*

*Most of all, if it wasn't for Zoe Support, I wouldn't have found out about Hands Up Mallee, which then helped me build a Youth Centre in Mildura called HOMEBASE-MALLEE! After starting HOMEBASE, I was given the opportunity to go to Logan, Queensland for a community scholarship to be a part of Changefest. Here, I got up and spoke about how I am changing my community!*

*I'm saddened that this is my last year with Zoe Support, but I will always be forever grateful for what Zoe Support have helped me achieve over the past six years. I couldn't have done it without them!*



# Board of Directors



**Philip Webster** - Chair & Acting Executive Director

Philip is a medical practitioner working in family practice in Mildura for more than 40 years. Philip brings governance skills and board experience across medical, community and education sectors. He serves on several not-for-profit boards and sub committees. Philip is a graduate of the Australian Institute of Company Directors. He was a member of Mildura Senior College Council for 16 years and recently appointed to the Community Advisory Board of Mildura Base Hospital.

---



**Heather Young** - Secretary

Heather has been working as a Family Day Care Educator with Zoe Support for 2 years. She is presently completing Certificate III in Child Care. She completed The Diploma of Community Services Work in 2015 and has been a therapeutic foster Carer with MFC and interchange for over 10 years.

---



**Gary Green** - Director

Gary has a strong commitment to improving outcomes for young people and schools. He has worked in the education sector for over 30 years in various roles since completing his Education degree, including Principal for over 20 years. He has been State Councillor with the Victorian Principal Association, and Chair of several other Principal Associations. He is currently the Youth Engagement Services Coordinator, Mildura Rural City Council and leads a number of key programs focused on returning young people to education, training or employment.

---



**Jenny Garonne** - Director

Jenny has significant business, community and regional development experience through leadership positions held in local, state and federal governments over the last 25 years. Jenny is the CEO of Princes Court Homes. She has also been involved in many Board positions and is a Member of Australian Institute of Company Directors. Jenny's qualifications include an Executive Masters in Public Administration and she is a Fellow CPA.

---



**William Trimble** - Director

Will is passionate about community development and access to appropriate services 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 factor in improving people's lives and key to broadening 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 in the Education area. Will has a strong social justice focus with a particular interest in gender equity and indigenous affairs.

Will has sat on many Boards and is currently also a member of the Community Advisory Committee for Bendigo Health ensuring the Mallee's perspective is considered.

# Service delivery report

The past year has seen some positive steps towards securing financial sustainability, signing a Memorandum of Understanding with Anglicare Victoria. The agreement with Anglicare was developed to implement the Zoe Support Early Help Program in integrated family services. In September 2019, two Family Services Case Workers were employed by Anglicare Victoria, based on-site at Zoe Support, working with Zoe Support clients. A project officer was also employed to carry out a self-assessment of the Department of Health and Human Services Standards to achieve accreditation as a Community Service Organisation. This has since been successfully achieved with QIP (Quality Innovation Performance) now contracted to carry out the required external audit over the next 12 months. This accreditation will see Zoe Support continue to provide an Integrated Family Services program over the next 12

months in its own right, not under the banner of Anglicare Victoria. Working with Anglicare Victoria, an established organisation with strong leadership, provided Zoe Support with the resources and support required to achieve accreditation and continue to grow as an organisation and we cannot thank them enough for the collaboration.

We continue to apply for philanthropic grants on a weekly basis, as without this we would not be able to achieve the outcomes seen in this report. This past year has seen up to 15 grant applications successful. Thank you to Jess who completes what feels like an endless number of applications.

Zoe Support, as many other organisations, has had to make some alterations to program facilitation since March 2020 to ensure the safety of all our staff, volunteers, clients and their families, due to the Covid-19 pandemic. Further information of these changes are reflected throughout this report.

As Manager of a continually growing organisation, we would not be where we are today without the ongoing support of each staff member, board director and volunteer. I would like to take this opportunity to thank them for their continued support and encouragement in my role as Manager.

## Our team

The Case Management team provide a placed-based, holistic wraparound service that provides young mothers with individual, integrated intervention and advocacy. The support that is offered varies from client to client depending on their individual needs and can vary anywhere from pregnancy, birth, life skills, emotional & social, financial, child development & family issues, education, childcare, transport, housing, referrals & advocacy.

The Housing team assist young mothers to gain secure and stable accommodation. This has been a major contributing factor when helping with the development of a plan to establish pathways to reach her goals; risks are reduced and education and community connection become possible. Zoe Support are also pleased to be able to provide a Home Base Package to eligible clients to help them maintain their rental properties at required standards.

The Family Day Care team consists of three qualified Early Years Educators who are guided by the National Early Years Learning Framework and supported and regulated by Mildura Rural City Council Family Day Care Unit. Each educator provides children with opportunities to maximise their potential and develop a foundation for future success in learning. Play-based learning and the importance of communication has a specific emphasis, along with social and emotional development. Some of the programs delivered over the past year have included learning about the garden, silkworms, the seasons, sensory play, and arts and crafts.

Our amazing volunteer team continue to inspire us with their generosity from helping with childcare to sorting donations at Little Sprouts Op Shop. There are too many to thank and name individually, however I feel that it is vital I mention Daryl. Daryl is our general maintenance and handy man. He volunteers at all the Zoe centres on a daily basis, keeping the yards looking immaculate; there is never a job too hard. We cannot thank you enough Daryl and would be lost without you!





Tijana, Azna  
and Ruby



## Organisation key achievements and developments

- ACFE Learn Local 2019 Volunteer Awards Finalists – three of our volunteers attended the awards ceremony in Melbourne in August 2019
- One step closer to accreditation as a Community Service Organisation
- New programs/courses - Introduction to Retail & Hospitality, Financial Literacy, Leap into Vehicle Maintenance & Repairs
- BUPA Playgroup –receiving a certificate of appreciation
- Memorandum of Understanding with SuniTAFE and SMECC (Sunraysia Mallee Ethnic Communities Council) to work together in a cooperative manner to design, implement and evaluate the ACFE-TAFE Partnership Pilot.
- Launched the café within Little Sprouts Op Shop and achieved Mildura Rural City Council Certificate of Registration of Food Premises on 31 October 2019.
- Completed set up of Centre 2 (270) as integrated family services office, study hub and volunteer childcare centre.
- Established Integrated Family Services with Anglicare Victoria partnership



Hannah

## Client key achievements

- Hannah Ryan – Completing Diploma of Community Services and attending her graduation ceremony at Mildura Arts Centre in March 2020.
- Prue Dodemaide – Chances for Children scholarship awarded for Diploma in Nursing course
- 16 clients completed Food Handlers Certificate with MADEC
- 5 clients successfully completed an accredited certificate in 2019

# Who we are & what we do

*Zoe Support Australia is a place-based not-for-profit Community Service Organisation operating within the Mildura regions. We are dedicated to the benevolent relief of social isolation, poverty, ill health, destitution and distress of young mothers (aged 13-25) and their children in order to re-engage mothers in education, employment and social programs. We offer a culture of Connecting, Inspiring, Learning.*

## Our Focus

- Support services to assist pregnant and parenting young mums and other families
- Support services for young mums to re-engage in education
- Life skills programs focused on parenting and managing a home
- Child care with a focus on early intervention and early years, first 1,000 days principles

## Our Commitment

To continuously develop ideas, programs, events and education to make a positive impact on the opportunities of each young person we support

## Individual Intervention

Each mother and her child's needs are considered and addressed on a case by case and capacity basis

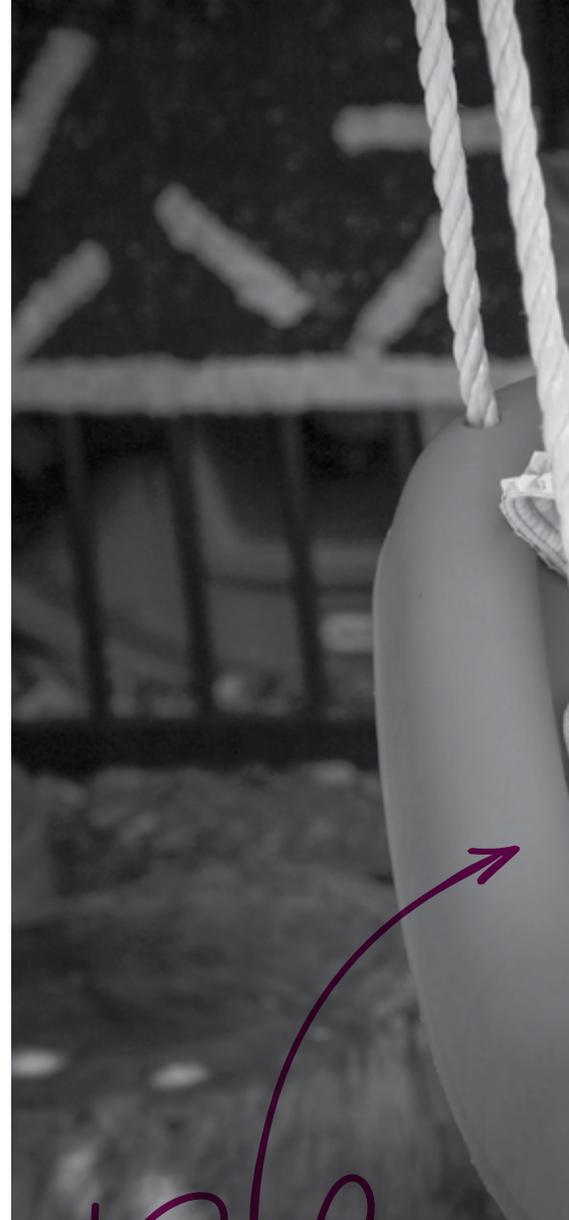
## Our Model

**The Zoe Support model is:**

- Evidence-based
- Holistic/wraparound
- Place-based
- Partnership, collaborative and community- based
- Demonstrating measurable educational, social and welfare benefits

## Innovation

Zoe Support responds to each person's primary need in a holistic manner - no other service provides this 'wrap around' approach



Ruby



## Why this service?

While Australia continues to make strides toward tolerance and diversity, young mothers continue to experience stigma and are largely marginalised and disengaged from mainstream education.<sup>1</sup> Research shows that many are excluded from or decide to leave school, often due to fears about being judged. Research also shows links between teen parenting and poor educational outcomes, and poor economic outcomes for themselves and their children. There are also heterogeneous factors that need to be considered. Young parents have a higher risk of long-term welfare dependency, associated with lower levels of literacy and numeracy, unemployment, social exclusion, poverty, family violence and crime<sup>234</sup>. Zoe Support seeks to address this by providing a welcoming and accepting environment and holistically addressing the complex needs defined by mothers themselves and evidenced in the research.

## Why this region?

Mildura LGA is situated in the North West of Victoria. With a population of 53,878 and 3.8% of the population identifying as Indigenous compared to only 0.8% of the Victorian population. The Mildura LGA ranked as the fifth most disadvantaged LGA in Victoria and has remained in the highest 10% of disadvantaged LGAs. Mildura has a strong community focus and good partnerships across health, welfare and the business community, and many have an optimistic outlook, there is also significant entrenched poverty.

### In 2018, State of Mildura Report statistics show:

- The unemployment rate as 7.3% compared to 6.6% in Victoria.
- Higher proportions of young people aged 17-24 yrs are not engaged in employment, education or training with 16.2% compared to Victorian counterparts at 10%.
- 21.2% of young people ages 15-24 yrs are neither learning nor earning.
- 8% of households with children 0-12 yrs ran out of food and could not afford to buy more in 2013, compared to the state average of 4.9%.
- The number of jobless families with children under 15 years old is 20.2% compared to Victoria average of 12.3% (p.37);
- In 2016, Over 10% of households had rent payments greater than 30% of their household income. And, 30.8% of households in the bottom 40% of income distribution experience rental stress.
- The proportion of Mildura LGA mothers smoking during pregnancy is more than double (at 22.9%) the Victorian proportion of 10.1% (State of Mildura Report, 2018).

<sup>1</sup> Harden, A., Brunton, G., Fletcher, A., Oakley, A., Burchett, H., & Backhans, M. (2006). *Young people, pregnancy and social exclusion: A systematic synthesis of research evidence to identify effective, appropriate and promising approaches for prevention and support*. London: EPPI - Centre, Social Science Research Unit, Institute of Education, University of London.

<sup>2</sup> Luttrell, W. (2003). *Pregnant bodies, fertile minds: gender, race, and the schooling of pregnant teens*. New York: Routledge.

<sup>3</sup> Mollborn, S. (2007). *Making the best of a bad situation: Material resources and teenage parenthood*. (2007). Retrieved from *Journal of Marriage and Family*, 69(1), 92-104.

<sup>4</sup> (Aboriginal Early Childhood Community Profile, 2009, p. 34-35 sourced <http://www.education.vic.gov.au/Documents/about/programs/aboriginal/abprofmildura.pdf>)





*Aliena and Kifon*

## Barriers to education

*The research identified the following key barriers to young mothers re-engaging with education:*

### Financial constraints

Many young mothers cannot afford childcare. Many are unaware of available financial assistance, while others have an unreal expectation of how far government assistance will go.

### Housing

Affordable, accessible, stable and safe housing is a daily challenge for many teen mothers. There is limited public housing in Mildura with long waiting lists. Temporary accommodation, such as couch surfing, places young mothers and their children at risk of harm.

### Transport

Transport is unreliable, inadequate and costly, resulting in isolation and social disadvantage for teen mothers. Lack of transport makes the use of external child care centres impractical.

### Childcare

Childcare needs are currently not met for teen mothers who wish to study, unless family members offer this support. Places in external childcare centres are competitive, with children of working mothers given priority. Childcare centres are also inflexible due to the requirement for permanent bookings.

### Education

There are no flexible education delivery options or additional curricula to assist teen mothers to manage their student and parenting roles. Schools do not offer parenting training or additional tutoring.

### Isolation

Support services do not meet the complex emotional and psychological needs of teen mothers, including those who live with domestic violence and substance abuse.

## 5 Recurrent themes

- Diverse needs but limited choice
- Stigma
- Unreliable family support
- Pre-existing complex problems before pregnancy
- Costs of education and employment

## 4 Major problems

- Poor quality housing
- Subdivisions with high crime, poverty, drug use and vandalism
- Isolation and loneliness
- Relationship breakdown and domestic violence

# Chevvi

*My name is Chevvi and I am a mother of two beautiful boys. About four months after the birth of my first born, my mental health took a turn for the worse, but I was not in the right state of mind to accept any help. My Maternal and Child Health nurse referred me to Zoe Support, but I did not follow through as I felt as though I was being a burden. I was also working full-time at that point but ended up dropping back to part-time due to my mental struggles.*

*Three weeks after the birth of my second son (my first was 18 months old at the time), I decided that I was no longer going to struggle on my own, and turned to Zoe Support for help (I had also started seeing a Perinatal and Postnatal nurse for my PND).*

*Since starting at Zoe Support, I have learnt skills such as cooking, sewing and more. Paula (Bridging Literacy & Numeracy tutor) also assisted me in applying and subsequently being granted a Chances for Children scholarship to undertake the Diploma in Early Childhood Education and Care to get me a step closer to my dream job of being an Early Childhood Educator. The Bridging program also allowed me to gain my Food Handler's Certificate, do a Barista course, and opened other educational opportunities.*

*My children have been enrolled in Family Day Care for the past two years with the lovely Simone, Heather and Karen.*

*I am so eternally grateful for each and every one of the volunteers and staff at Zoe Support, for everything they have done for my family, and for each one of the families involved with Zoe Support. They all go above and beyond for us. I am in a better state and my children have been given the best start in life.*

*Still mentally kicking myself for not coming to this organisation sooner; it's been an amazing experience.*

*Thank you Zoe Support!  
We will miss you.*



Cherri, Harley  
and Jensen



# Program Report

## ACFE-TAFE Partnership Project

Zoe Support, Sunraysia Mallee Ethnic Communities Council and Sunraysia Institute of TAFE formed a partnership in a pilot program funded by the ACFE Board to deliver a program to support students enrolled in Free TAFE Courses. The program, named Learn Local Study Support (LLSS), has seen the development and delivery of four modules: Time Management & Study Skills; Personal Development & Employability Skills; Computer Skills; and Literacy Skills.

These modules have been developed to address the key areas which past and present students and their teachers have identified as contributing to high attrition rates from TAFE courses.

With the onset of the Covid-19 pandemic, delivery of the LLSS Program has been a mixture of classroom and online Zoom sessions. A stand-alone online unit of the Time Management & Study Skills content has also been developed in partnership with another Learn Local Organisation, The Bridge, Darebin.

To date 53 students have participated in the LLSS sessions. Delivery will continue to August 2020 and a final report for the project is due in October.



Bubbles & Babes swimming program has continued at First Stroke Swim School with financial support provided through the MRCC Community Partnership funding. Transport and volunteer childcare are offered by Zoe Support in order for mothers and children to participate. This program is also a pathway into completing the First Aid Certificate, with 13 young mothers completing the course during the funding period.



Earth to Table is a weekly three-hour cooking program offered during school terms. Zoe Support employs a tutor and hires the kitchen at Mildura Senior College to deliver this program. Further, some of the ingredients used come directly from the Zoe kitchen garden at one of our Zoe centres. This program also creates a pathway for students to complete the accredited Food Handler's Certificate and, during the year, 16 young mothers completed this course through MADEC. Transport and volunteer

childcare are offered by Zoe Support in order for mothers to participate. Due to Covid-19, this program has now moved to home delivery. Karen has busily established cooking instructional videos and, with the support of Margie, our bus driver, has been hand delivering packages each week since April. There has been an increase of clients engaging in the cooking program and the highlight has been the children engaging in the cooking process with their mum.



Introduction to Retail & Hospitality was a new course established in January 2020, demonstrating basic industry skills to Zoe clients at the Little Sprouts Op Shop & Cafe and encouraging pathways in the field. This program is currently suspended due to Covid-19 and we hope to launch again in October 2020.





The Zoe pride netball team continued in 2019 with a Zoe young mother volunteering her time to facilitate training and manage the team at their weekly games, played at Lifestyle Plus. The team has developed a sense of camaraderie and community for players, allowing the Zoe clients to maintain and foster relationships and improve communication. The team is looking forward to getting back on the court post Covid-19. We have been successful in funding through the Mildura Court Fund to cover costs of fees and updating the uniform.

## Tutoring

Zoe Support clients are supported and encouraged to return to formal education at secondary school, TAFE, registered training organisations or university. These students are able to access a study desk with a computer within the Zoe centres and receive assistance from our tutor. Tutoring support includes regular contact in person, by phone, email and messages to monitor progress; individual or group tutoring sessions as required; connecting students to course provider staff (eg TAFE and other RTOs); course selection and enrolment assistance; and accessing and completing paperwork, such as Working With Children, Police Checks and financial assistance for study. Fourteen clients have accessed the Zoe Support tutoring program in 2019/20.

# THANK YOU,

The success of our pre accredited programs can be attributed to the ongoing dedication of our Tutors and Program Facilitator. They go out of their way to meet our clients where they are at and re engage them in a meaningful educational experience. This was even more true during the challenges Covid-19 presented this year. We can not thank them enough for their flexibility and enthusiasm in delivering our programs.

# Thalia and Bodee



## Thalia

*I'm Thalia a mother to a 2.5 year old boy, Bodee. I joined Zoe Support when I was 22 years old and had just given birth to my first child. Once Bodee was born I excluded myself from a lot of my friends. I became severely depressed and anxious.*

*Before falling pregnant I had almost completed a double degree at LaTrobe Mildura, however I had put that on hold to have Bodee. After giving birth I had decided to withdraw from study. Having joined Zoe Support, I initially just had Bodee in daycare, however during this time I met a lot of other mums. After a few months I started playing netball. Meeting these other mums has helped me overcome the anxiety of becoming a new mum. I have since returned to part time work, and have begun studying again part time, this is made easier with having daycare available.*

*Navigating a complex welfare and childcare system has been made easy with the extremely helpful case workers, and daycare providers. Since returning to work and study, Bodee has thrived at daycare and enjoys learning new things.*

# bibs & blankies

Bibs & Blankies is a weekly three-hour sewing program offered during school terms. Zoe Support employs a tutor and hires the sewing classroom at Mildura Senior College to deliver this program. Transport and volunteer childcare are offered by Zoe Support in order for mothers and children to participate. Products made during this program are sold at the local Sunraysia Boutique Market, with proceeds assisting to fund Newborn Gift Baskets. These Newborn Gift Baskets are also funded through MRCC Community Partnership funding. These baskets are put together by Zoe young mothers and delivered to the hospital for mothers in the Sunraysia community on the arrival of their new baby. This program has also moved to home delivery with our tutor Elena creating a number of options for young mothers to sew at home, including scrunchies, headbands, face masks, tulle skirts, vests and cushion covers.



# PLAY GROUP

Zoe Support Playgroup sessions provide stimulating and engaging structured and unstructured activities that are interactive while continually endeavouring to meet the National Early Years framework. The Playgroup timetable is designed in consultation with the Zoe Family Day Care program for continuity, providing cohesion and uniformity as ideas and themes are consolidated to reinforce the Early Years framework. Our Playgroup coordinator Libbie has training and skills in early childhood development and

interactive play and designs activities to be both enjoyable and instructive while encouraging mums to connect with their children. Guest speakers attend playgroup sessions, providing information to the mothers which, in turn, supports their children. These have included the Sunraysia Community Health dietician, dental nurse, Mallee Family Care tenancy rights, family law and rights at work. Twice per term Playgroup attends BUPA aged care, fostering and building connective trans-generational relationships between the elderly, young mothers and children. During Covid-19, our Zoe children continued this connection with our elderly friends by sending 'Butterfly Kisses' and letters to the residents which were happily received and displayed at the nursing home.



Bev, Libbie, Moira and Marg with Learn Local Volunteer Team Finalist Award

Teegan



Bridging is a pre-accredited training program which aims to provide a pathway back into education for our young mothers who have disengaged early or had a break in their schooling. The program focuses on building confidence in numeracy and literacy skills to enable the students to return to formal study. The weekly sessions include skills building, self-awareness activities, updating résumés, job applications, excursions, guest speakers and support to enrol in formal education courses when the time is right.

During the Covid-19 pandemic, support and contact continued via phone, email and Zoom sessions as well as weekly online quizzes.

Twenty six of our young mothers participated in Bridging sessions in 2019/20.

The Bridging program was also made available to ReConnect clients through a partnership with SuniTAFE. Five clients participated in sessions held in Term 4, 2019.



Responding to the needs of our clients, a Financial Literacy program was offered in Term 3, 2019. The program looked at topics including budgeting, spending habits, saving goals and avoiding scams. Guest speakers from Bendigo Bank and Anglicare added valuable information to the program. There were 7 enrolments in this program.



Contemporary Cakes  
+small business

Contemporary Cakes & Small Business is a pre-accredited training course run by Karen at Little Sprouts Op Shop & Café. It is designed to develop basic baking and decorating skills and the knowledge of how to begin a small business within the café industry. This course has also currently moved to home delivery with Karen creating video tutorials and providing pre-made cupcakes for clients and their children to decorate in the theme of the week provided. The photos of the parents with their children has been a highlight of this program with weekly winners announced in children involvement, best in show and encouragement.

# COVID-19 Response

With the COVID-19 pandemic in 2020, Zoe Support Australia introduced a variety of measures across our organisation to ensure the safety of all of our clients, children, volunteers and staff. These measures were adopted promptly and successfully by all involved, and we thank everyone for their support, patience and understanding during what was a difficult and uncertain time.

From the outset, our main priority was to ensure the continued and effective support of all our clients and their families, despite the fact that this meant drastic changes to the way we operated over the months from March to June.

Beginning in March, all Zoe Support Australia case managers and administration staff began working from home, with all meetings happening via video conference. An individual COVID-19 Action Plan was developed for every client to determine the types of support and contact we would need to make with each throughout the pandemic. While we were unable to have face-to-face contact with clients during the height of restrictions, all case managers endeavoured to check in with clients through phone calls

and video conferencing to ensure we were meeting needs however we were able. Food packages were delivered to clients most in need. Additionally, every client received weekly wellbeing text messages.

March also saw us halt all of our face-to-face educational and social programs and our transport service. Our Zoe Centres were closed as Family Day Care venues and study hubs for a period of three weeks, but only after consultation with all clients and the assurance that they had alternative arrangements during this period. The Zoe Centres were re-opened in consultation with Mildura Rural City Council and Family Day Care resumed for clients in need.

In Term Two, our Learn Local tutors began offering programs that clients could participate in at home. These included sewing packages with tutorials, cooking and baking packages with video lessons, online quizzes to build numeracy and literacy skills, and tutoring support via video conference. All packages were delivered straight to clients and many reported feeling increasingly connected to their tutors and other clients throughout this process.

Little Sprouts Op Shop & Café was required to close in March and re-opened in May. During the closure, clients in need were able to access clothing and items from the shop via private appointment and by following all physical distancing and hygiene guidelines.

While the COVID-19 pandemic has presented many challenges to us as an organisation, it has also reiterated to us how dedicated and passionate our team of staff and volunteers are. It has given us an opportunity to adapt and band together in new and exciting ways, and highlighted to us the resilience of our team and our clients.



Karen and Margie delivering Earth to Table at home packages



Little Sprouts Op Shop & Café has had a successful year, despite the challenges of the COVID-19 pandemic. On a normal day, the shop bustles with activity, with our Zoe clients stopping by to have a coffee and young parents, grandparents and children from the community popping in to browse our large range of quality secondhand children's clothes and toys.

In August, we began opening on Saturday morning for a few hours and opened our café full time, pairing our coffee with the delicious baked goods made by our Zoe clients during the pre-accredited Learn Local course 'Contemporary Cakes & Small Business'.

In January, we introduced a new Learn Local course at Little Sprouts called 'Introduction to Retail & Hospitality', demonstrating basic industry skills to Zoe clients and encouraging career pathways in the field.

In February, Little Sprouts recorded our highest month of sales and also saw our Work for the Dole program have great success with three participants gaining employment in the Sunraysia community throughout the month.

In March, our one year anniversary passed with little fanfare as we were unfortunately required to close our doors due to the COVID-19 pandemic. Little Sprouts remained closed for the month of April and was finally able to re-open in May with scaled back staff, volunteers and hours.

Our priority and focus this financial year has been to increase our visibility in the local community in order to engage new and returning customers. To this end, we have broadened our social media presence, starting an Instagram account and further developing our existing Facebook page. We were featured in



an article in the local Sunraysia Life newspaper and began advertising with radio station Hit Sunraysia in January. In June, we filmed a segment for the Mildura City Heart advertising campaign. We held seasonal sales throughout the year to entice customers into the store and introduced a coffee loyalty card program to encourage return business. Further, we continued to develop relationships with other not-for-profit and service organisations in our community for mutual benefit.

At the beginning of 2020, we introduced a membership card system for Zoe Support Australia clients to ensure they can always access any clothing items or products they may need from Little Sprouts, with great success.

Little Sprouts Op Shop & Café continues to receive strong support from our local community. We have a wonderful, dedicated team of volunteers who genuinely care about the success of our social enterprise and our Zoe clients. We also receive support from the broader community, with Little Sprouts taking in multiple donations of clothing, toys, books and furniture each day.

As Little Sprouts looks to begin another financial year, we aim to continue adapting and rebuilding our operations following the COVID-19 pandemic. Our goal is to provide a welcoming environment for our Zoe clients and the wider Sunraysia community to meet, relax and find what they need to raise healthy, happy families.

zoe  
SUPPORT  
INCUBATOR

Little Sprouts



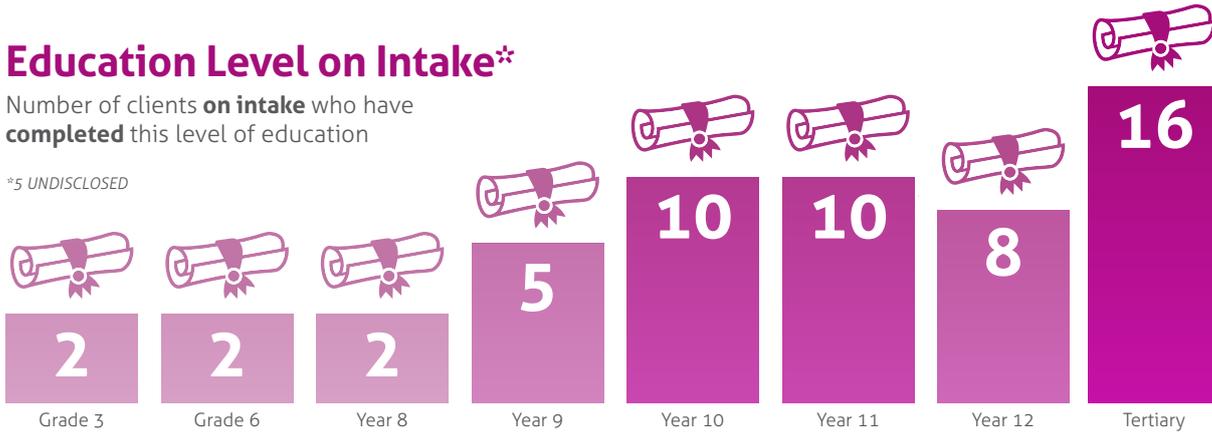
37



## Education Level on Intake\*

Number of clients **on intake** who have **completed** this level of education

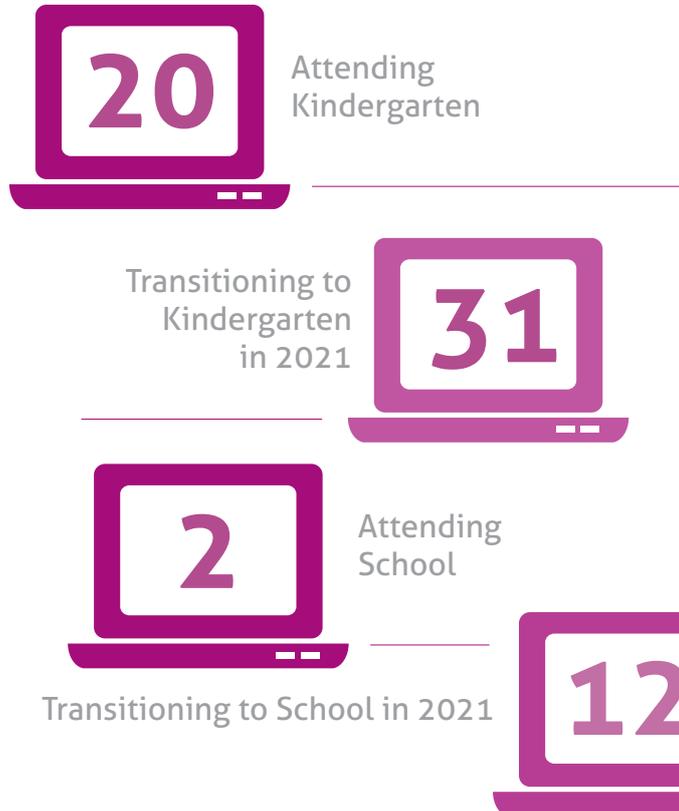
\*5 UNDISCLOSED



## Education Outcomes in 2020



## Children education outcomes in 2020



**57%**  
of clients are **STUDYING**

**20%**  
of current/open clients **completed an accredited certificate** while engaged with Zoe Support



# Innovative Individual Intervention

*Stages of individual, integrated intervention to independence*

**Continuum of flexible service provision and case management**

## Referrals

### Stage 1

#### Supported Playgroups:

- New pregnant or parenting mothers
- General playgroup
  - Focus on mentoring
  - Importance of play
  - Attachment
  - Peer support

#### Pre-Accredited Training:

- A range of pre-accredited courses are offered by Zoe Support and partners

#### Partnering Professionals:

- Dental Hygiene
- Maternal & Child Health
- Mental Health
- Birthing Classes
- Early Years Reading
- Domestic Violence
- Legal advice
- Family Violence
- Alcohol and Other Drugs
- Physical Fitness programs

### Stage 2

#### Education pathways with flexible options:

- Completion of Secondary or equivalent
- VCAL or VCE both online or
- Enrolment and support for tertiary:
  - Certificates
  - Diplomas
  - Bachelors
  - Apprenticeships
- Scholarships
- Tutoring is provided onsite
- Financial support

#### Childcare and Early Years

- Onsite childcare as a priority
- Early years principles - Belonging, Being, Becoming

#### Advocacy for:

- Child Psychology as required
- Medical specialist support
- Mental Health
- Alcohol and other Drug counselling
- Legal aid
- Centrelink

### Stage 3

#### Employment Support

- Job readiness
- Work placements
- Kinder enrolments
- Primary School enrolments

*Supported exit from program*

*Aliena and Kifon*



## Family Day Care allocations

Research shows that childcare onsite or in close proximity to education facilities is essential for young mothers to re-engage in education.

**30%**

Children utilising the Zoe Family Day Care at maximum capacity



**A further 14%**

of children utilise volunteer childcare for programs and would utilise FDC if it were available

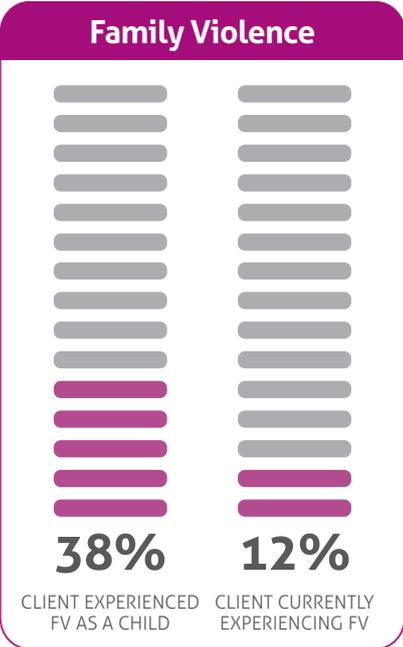
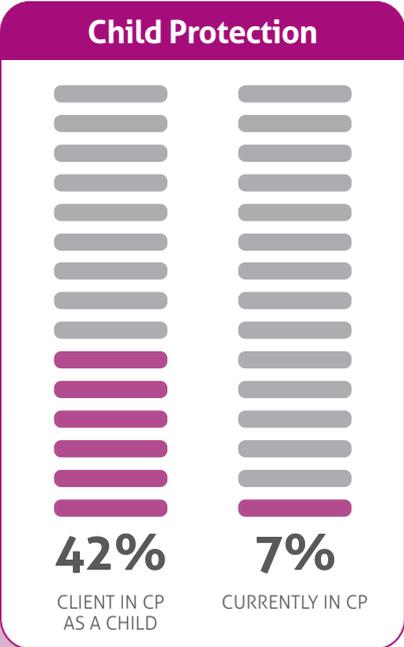


Jess  
and Maisie

Diagnosed  
Mental Health  
**37%**

**5%**  
of Clients  
have a  
**DISABILITY**

Client complexities: 2020



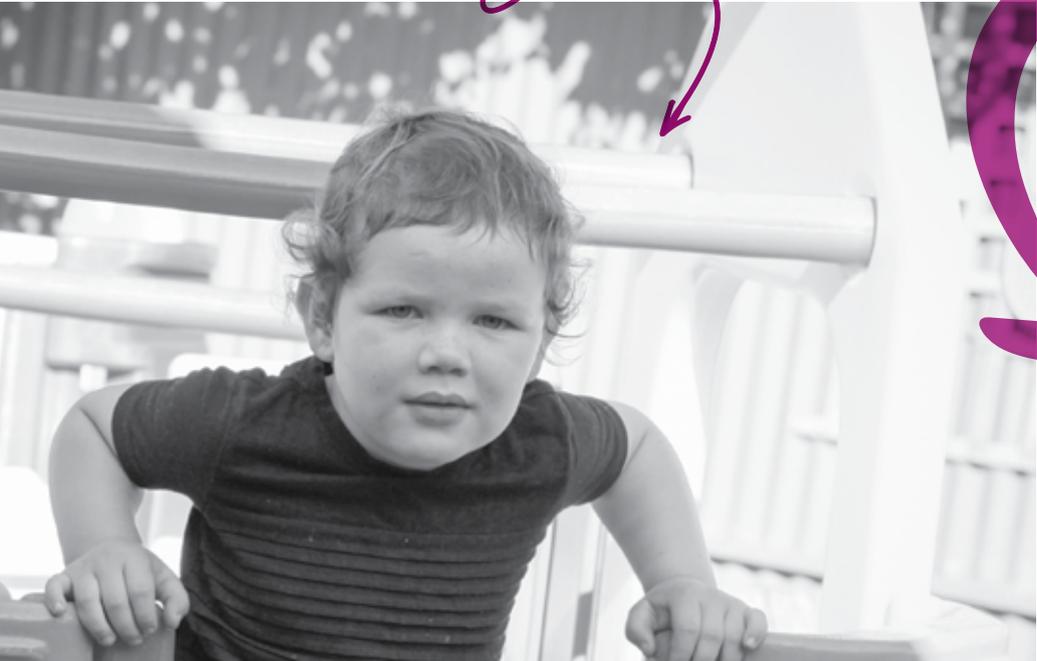
Substance use  
challenges

**28%**

substance use

**PAST**

*Thalia and  
Bodee*

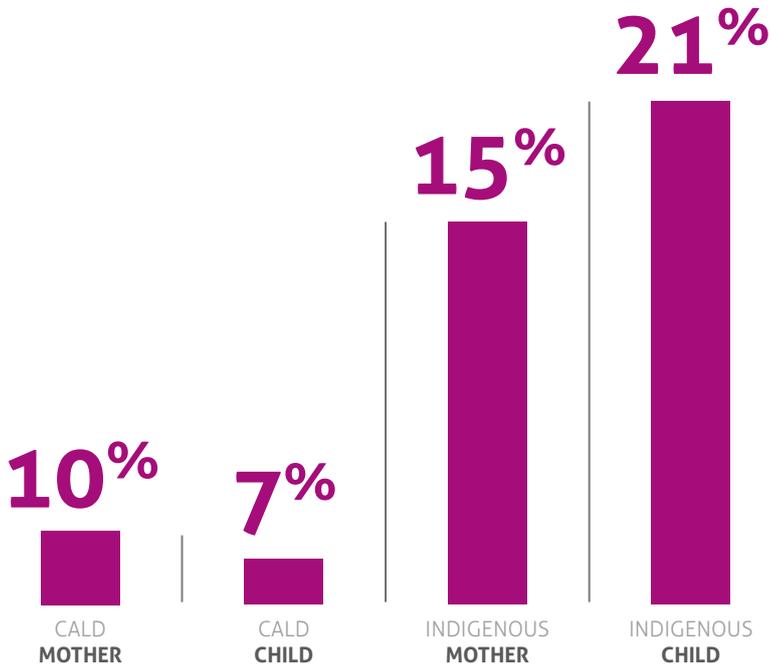


**7%**

substance use

**CURRENT**

# Diverse Families



**119**

Zoe Support intake of young mothers for the financial year

## Client Numbers for 2020

60 young mothers

86 children

59 closures

**38%**  
OF MOTHERS ARE  
**PARTNERED**  
IN 2020

**59**  
closures

- 21% engaged in pre accredited training
- 21% engaged in accredited training
- 10% completed an accredited course while engaged
- 6% are employed



# Housing Report

Stable and secure housing is a major contributing factor when helping a young mother develop a plan and establish pathways to reach her goals. Many young mothers have had to improvise just to survive with inadequate accommodation ranging from couch surfing, living in houses with drug affected or violence occupants or sleeping rough.

Zoe Support continues to advocate for young mothers to obtain private rental with 33% clients receiving a letter of support. When young parents have stable and safe accommodation, risks are reduced and education and community connection become possible.

Zoe Support provided 6 clients with the Home Base package in the 2019/2020 financial year. The criteria for the Home Base package is being defined as homeless but successfully attaining a private rental property. The package has been developed to assist the young mothers to settle into their new homes with essential items they require, including cleaning products so they can maintain the property at required standards.

## Homeless or at risk of homelessness

**31%** **11%**  
TEMP HOUSING

## Private rental with ZS

**23%** **57%**

■ On Intake ■ June 2020

## Education & employment of clients parents: on intake

**30%** of clients mothers are currently employed

### mothers of clients highest level of education



**30%** of clients fathers are currently employed

### fathers of clients highest level of education



# Place based wrap around support

## Childcare Onsite

- Family Day Care In-Venue Care is provided by qualified early years educators at three centres while their mother attends school, study or programs

## Emotional Support

- Intensive Case work by a team of qualified case managers, housing case worker, education support worker
- Peer Mentoring. Peers who are successfully engaging in education and managing their parenting role encourage newer mothers to engage in the Centre and offer positive support for their own futures.

## Flexible Education Options & Tutoring

- Study Hubs at each venue, allow for workstations with computers for each mother at each centre.
- Tutoring support provided by a qualified teacher
- Pre-accredited training. Zoe Support is a Learn Local and delivers multiple courses: Bridging Numeracy and Literacy; Bibs and Blankies textiles and marketing; and Earth to Table Cooking Nutritious Food straight from the Kitchen Garden.
- Pre-accredited training for 2019-2020 FY were –
  - Bridging Literacy & Numeracy
  - Bibs & Blankies textiles & marketing
  - Earth to Table cooking nutritious food straight from the Kitchen garden
  - Contemporary Cake & Small business facilitated onsite at Little Sprouts Op Shop Cafe selling to the public
  - Retail & Hospitality hands on industry experience at Little Sprouts Op Shop
  - Financial Literacy

## Life Skills

- Life Skills programs including parenting skills, birthing classes provided by Sunraysia Community Health midwives, Wondering from the Womb delivered by Mildura District Aboriginal Service; Maternal and Child Health visits to encourage breastfeeding and early years development, and self-care.

## Transport

- Transport: 2 vans transport mothers and babies to and from education, medical, and other appointments.
- 53% of mothers rely on Zoe butterfly buses

## Housing

- Zoe Support has assisted 33% of young mothers to gain private rental, with 11% receiving a housing support package. When young parents have stable and safe accommodation, risks are reduced and education and community connection become possible.

## Financial Support

- Zoe Support works with other agencies including Chances for Children, Haven and Mallee Domestic Violence to ensure finance is not a reason to not engage in education pathways.

## Advocacy

- Advocacy and referrals with valued partners in health, education, welfare and employment.

Lyke









# Directors Report

Your directors present their report on Zoe Support Australia ("the company") for the year ended 30th June 2020.

## 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
- Anne Webster (*resigned 18th November, 2019*)
- Jennifer Garonne
- Gary Green
- William Trimble (*appointed 19th August, 2019*)
- Heather Young held the position of company secretary at the end of the financial year.

## Meetings of Directors

During the financial year, 10 meetings of directors were held.

Attendances by each director were as follows:

|                  | No. eligible to attend | No. attended |
|------------------|------------------------|--------------|
| Philip Webster   | 10                     | 10           |
| Anne Webster     | 5                      | 2            |
| Jennifer Garonne | 10                     | 9            |
| Gary Green       | 10                     | 10           |
| William Trimble  | 9                      | 6            |

# 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 a business plan;
- the preparation of an annual budget for financial performance and the regular review of the company performance against the budget by management and directors;
- the review of the company compliance with funding bodies, regulations as well as occupational health and safety; and
- An updated Risk Register and mitigation 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 marketing plan to communicate the company long term objectives to the community, funding bodies, government and employees; and commitment to quality improvement in all service areas
- the development of a social enterprise

## Performance Management

The profit from ordinary activities for the company amounted to \$45,099 for the financial year ended 30th June 2020 (2019: Loss \$81,736).

## 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 2020 the number of members was 8 (2019: 8).

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



**Philip Webster**  
Director

Dated: 22nd October, 2020

# Statement of Profit or Loss & Other Comprehensive Income

For the year ended 30 June 2020

|  | 2020<br>\$     | 2019<br>\$      |
|--|----------------|-----------------|
| <b>Income</b>  |                |                 |
| Grants   | 371,418        | 463,046         |
| Donations  | 8,399          | 6,272           |
| Program Income   | 2,727          | 3,511           |
| Little Sprouts Op Shop income                            | 17,091         |                 |
| Lease Support  | 19,263         |                 |
| Interest received  | 1,273          | 5,921           |
| COVID-19 Incentive Payments                              | 18,835         |                 |
| Workcover reimbursements                                 | 11,151         |                 |
| Other income   | 30,593         | 19,792          |
| <b>Total income</b>                                      | <b>480,751</b> | <b>498,542</b>  |
| <b>Expenses</b>  |                |                 |
| Advertising and marketing                                | 2,023          | 2,888           |
| Audit fees   | 1,275          | 1,100           |
| Bank Fees And Charges                                    | 178            | 472             |
| Contract payments  | 15,562         | 81,264          |
| Depreciation   | 8,981          | 9,577           |
| Entertainment  | 427            | 2,563           |
| Fuel & oil   | 801            | 933             |
| Gifts & Donations  | 443            | 1,429           |
| Hire/rent of Plant & Equipment                           | 5,933          | 12,318          |
| Insurance  | 4,587          | 2,367           |
| Interest - Australia                                     | 7,785          | 7,625           |
| Light & power  | 12,553         | 11,305          |
| Memberships & Subscriptions                              | 998            | 6,690           |
| Motor Vehicle expenses                                   | 4,901          | 6,680           |
| Office expenses  | 4,997          | 7,035           |
| Programme Expenses                                       | 27,591         | 59,716          |
| Provision for Employee Entitlements                      | 3,762          | (7,280)         |
| Rates & land taxes                                       | 9,952          | 4,100           |
| Rent on land & buildings                                 | 53,250         | 58,613          |
| Repairs & maintenance                                    | 14,234         | 11,217          |
| Staff training   | 159            | 3,719           |
| Superannuation   | 20,088         | 22,954          |
| Telephone  | 7,512          | 6,731           |
| Travel expenses  | 1,688          | 2,420           |
| Wages  | 212,371        | 252,019         |
| Website and software expenses                            | 8,028          | 5,690           |
| Workcover Premium expenses                               | 5,576          | 6,129           |
| <b>Total expenses</b>                                    | <b>435,652</b> | <b>580,278</b>  |
| <b>Profit from Ordinary Activities before income tax</b> | <b>45,099</b>  | <b>(81,736)</b> |

# Statement of Financial Position

as at 30 June 2020

|                                      | Note | 2020<br>\$     | 2019<br>\$     |
|--------------------------------------|------|----------------|----------------|
| <b>Current Assets</b>                |      |                |                |
| <b>Cash Assets</b>                   |      |                |                |
| bankmecu - Community Access Acct     |      | 249,114        | 200,898        |
| Load & Go Card                       |      |                | 166            |
| Petty Cash - Little Sprouts          |      | 235            |                |
|                                      |      | 249,349        | 201,065        |
| <b>Receivables</b>                   |      |                |                |
| Accounts Receivable                  |      | 2,080          | 2,536          |
|                                      |      | 2,080          | 2,536          |
| <b>Current Tax Assets</b>            |      |                |                |
| GST payable control account          |      | 3,019          | 2,185          |
|                                      |      | 3,019          | 2,185          |
| <b>Total Current Assets</b>          |      | <b>254,448</b> | <b>205,786</b> |
| <b>Non-Current Assets</b>            |      |                |                |
| <b>Receivables</b>                   |      |                |                |
| Loans other related companies        |      | 983            | 6,552          |
|                                      |      | 983            | 6,552          |
| <b>Property, Plant and Equipment</b> |      |                |                |
| Property - 270 Deakin Ave, Mildura   |      | 283,237        | 283,237        |
| Lease improvements                   |      | 46,272         | 37,545         |
| Less: Accumulated depreciation       |      | (17,622)       | (14,463)       |
| Plant & equipment                    |      | 47,223         | 47,223         |
| Less: Accumulated depreciation       |      | (28,755)       | (23,994)       |
| Office equipment                     |      | 8,571          | 3,878          |
| Less: Accumulated depreciation       |      | (4,870)        | (3,830)        |
| Furniture & Fittings                 |      | 725            | 725            |
| Less: Accumulated depreciation       |      | (642)          | (621)          |
|                                      |      | 334,139        | 329,700        |
| <b>Total Non-Current Assets</b>      |      | <b>335,122</b> | <b>336,252</b> |
| <b>Total Assets</b>                  |      | <b>589,571</b> | <b>542,038</b> |

# Statement of Financial Position

as at 30 June 2020

|   | Note | 2020<br>\$     | 2019<br>\$     |
|---|------|----------------|----------------|
| <b>Current Liabilities</b>              |      |                |                |
| <b>Payables</b>                         |      |                |                |
| Accounts Payable                        |      |                | 1,225          |
| Accrued Expenses                        |      | 1,100          | 4,560          |
|   |      | 1,100          | 5,785          |
| <b>Financial Liabilities</b>            |      |                |                |
| Load & Go Card                          |      | 73             |                |
| Credit Card                             |      | 41             | 350            |
|   |      | 114            | 350            |
| <b>Current Tax Liabilities</b>          |      |                |                |
| Amounts withheld from salary and wages  |      | 2,486          | 9,730          |
|   |      | 2,486          | 9,730          |
| <b>Provisions</b>                       |      |                |                |
| Employee entitlements                   |      | 3,762          |                |
|   |      | 3,762          |                |
| <b>Other</b>                            |      |                |                |
| Grants in Advance                       |      | 10,000         | (836)          |
|   |      | 10,000         | (836)          |
| <b>Total Current Liabilities</b>        |      | <b>17,462</b>  | <b>15,029</b>  |
| <b>Non-Current Liabilities</b>          |      |                |                |
| <b>Financial Liabilities</b>            |      |                |                |
| Bank loans                              |      | 189,018        | 189,018        |
|   |      | 189,018        | 189,018        |
| <b>Total Non-Current Liabilities</b>    |      | <b>189,018</b> | <b>189,018</b> |
| <b>Total Liabilities</b>                |      | <b>206,480</b> | <b>204,047</b> |
| <b>Net Assets</b>                       |      | <b>383,090</b> | <b>337,991</b> |
| <b>Equity</b>                           |      |                |                |
| Retained profits / (accumulated losses) |      | 383,090        | 337,991        |
| <b>Total Equity</b>                     |      | <b>383,090</b> | <b>337,991</b> |



# Statement of Cash Flows

For the year ended 30 June 2020

|   | 2020<br>\$     | 2019<br>\$       |
|---|----------------|------------------|
| <b>Cash Flow From Operating Activities</b>                          |                |                  |
| Receipts from customers   | 479,934        | 494,407          |
| Payments to Suppliers and employees                                 | (417,051)      | (646,102)        |
| Interest received   | 1,273          | 5,921            |
| Interest and other costs of finance                                 | (7,785)        | (7,625)          |
| <b>Net cash provided by (used in) operating activities (note 3)</b> | <b>56,370</b>  | <b>(153,399)</b> |
| <b>Cash Flow From Investing Activities</b>                          |                |                  |
| <b>Payment for:</b>   |                |                  |
| Loans to other related companies                                    |                | (6,552)          |
| Payments for property, plant and equipment                          | (13,420)       | (287,754)        |
| <b>Proceeds from disposal of:</b>                                   |                |                  |
| Loans to other related companies                                    | 5,569          |                  |
| <b>Net cash provided by (used in) investing activities</b>          | <b>(7,851)</b> | <b>(294,306)</b> |
| <b>Cash Flow From Financing Activities</b>                          |                |                  |
| Proceeds of borrowings  |                | 189,018          |
| Repayment of borrowings   | (308)          | (322)            |
| <b>Net cash provided by (used in) financing activities</b>          | <b>(308)</b>   | <b>188,696</b>   |
| <b>Net increase (decrease) in cash held</b>                         | <b>48,211</b>  | <b>(259,009)</b> |
| Cash at the beginning of the year                                   | 201,065        | 460,074          |
| <b>Cash at the end of the year (note 2)</b>                         | <b>249,276</b> | <b>201,065</b>   |

# Notes to the Financial Statements

For the year ended 30 June 2020

## Note 1: Summary of Significant Accounting Policies

Zoe Support Australia is a company limited by guarantee, incorporated and domiciled in Australia.

The financial statements were authorised for issue on 22nd October, 2020 by the directors of the company.

### 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 general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Corporations Act 2001.

The financial statements have been prepared in accordance with the mandatory Australian Accounting Standards applicable to entities reporting under the Corporations Act 2001 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 fair value (being the amount for which an asset could be exchanged between knowledgeable willing parties in an arm's length transaction), based on periodic, but at least triennial, valuations by external independent valuers, less subsequent depreciation for buildings.

Increases in the carrying amount arising on revaluation of land and buildings are credited to a revaluation surplus in equity. Decreases that offset previous increases of the same asset are charged against fair value reserves directly in equity; all other decreases are charged to the statement of profit and loss and other comprehensive income.

Any accumulated depreciation at the date of 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

Plant and equipment are measured on the cost basis.

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 on a straight-line basis 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 liability 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 using the effective interest method, which for floating rate financial assets is the rate inherent in the instrument.

Grant 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 services provided.

All revenue is 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 not-for-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 Standard and Interpretations that have mandatory application, some of which are relevant to the company. In accordance with applicable Accounting Standards, the comparatives for the 2019 reporting period have not been restated.

#### (h) COVID-19 Impact

Australia has experienced significant changes to the societal and economic environment due to the global pandemic caused by the Coronavirus (COVID-19). The outbreak of COVID-19 created highly uncertain circumstances for households, businesses, community and governments. Whilst the impact of these measures is not expected to have a material impact on the financial statements and accompanying notes, the company will identify where appropriate any impacts or items which require significant judgement or estimation in deriving item balances. Where the company believes a material impact is likely as a result of the COVID-19 pandemic, it will include details of the possible impact and provide COVID-19 updated figures or estimates where appropriate.

## Note 2. Reconciliation Of Cash

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:

|                                  | 2020           | 2019           |
|----------------------------------|----------------|----------------|
|                                  | \$             | \$             |
| bankmecu - Community Access Acct | 249,114        | 200,898        |
| Load & Go Card                   | (73)           | 166            |
| Petty Cash - Little Sprouts      | 235            |                |
|                                  | <b>249,276</b> | <b>201,065</b> |

## Note 3. Reconciliation Of Net Cash Provided By/Used In Operating Activities To Net Profit

|   | 2020          | 2019             |
|---|---------------|------------------|
|   | \$            | \$               |
| Operating profit (loss) after tax   | 45,099        | (81,736)         |
| Depreciation  | 8,981         | 9,577            |
| Changes in assets and liabilities net of effects of purchases and disposals of controlled entities: |               |                  |
| (Increase) decrease in trade and term debtors   | 455           | 1,786            |
| Increase (decrease) in trade creditors and accruals   | (4,685)       | 1,225            |
| Increase (decrease) in other creditors  | 10,836        | (66,099)         |
| Increase (decrease) in employee entitlements  | 3,762         | (7,280)          |
| Increase (decrease) in sundry provisions  | (8,078)       | (10,873)         |
| <b>Net cash provided by operating activities</b>  | <b>56,370</b> | <b>(153,399)</b> |

## Note 4: Contingent Liabilities

As 30th June 2020 the directors are unaware of any liability, contingent or otherwise, which has not already been recorded elsewhere in these financial statements.

## Note 5: Capital Commitments

As 30th June 2020 the directors are unaware of any capital or leasing commitments, which has not already been recorded elsewhere in these financial statements.

## Note 6: Events Subsequent to Reporting Date

Since the end of the financial year, there has been no events occurring after the reporting date which require specific disclosure.

## Note 7: Bank Loans

The bank loan is secured by a registered first mortgage over freehold property and buildings at 270 Deakin Ave, Mildura. The loan is interest only for 3 years (until September 2021) and has therefore been disclosed as a Non-Current Liability.

# Directors' Declaration

## ZOE SUPPORT AUSTRALIA

ABN 76 161 029 705

### 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 Corporations Act 2001:
  - (a) comply with Accounting Standards described in Note 1 to the financial statements and the Corporations Regulations; and
  - (b) give a true and fair view of the company's financial position as at 30 June 2020 and of its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements.
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.



---

Philip Webster  
Director

Dated: 22nd October, 2020

# Independent Audit Report

## to the members of Zoe Support Australia

### Auditor's Opinion

The financial report of Zoe Support Australia has been audited. This comprises the statement of financial position as at 30 June 2020, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies, and the directors declaration.

In my opinion, the financial statements of Zoe Support Australia is in accordance with the Corporations Act 2001 including giving a true and fair view of the company's financial position as at 30 June 2020 and of its performance for the year ended on that date; and complying with Australian Accounting Standards [and Corporations Regulations 2001].

### Basis for Opinion

The audit was conducted in accordance with Australian Auditing Standards. Responsibilities under those standards are further described in the 'Auditor's responsibilities for the audit of the financial statement' section of the report. I am independent of the organisation in accordance with the ethical requirements of the Accounting Professional and Ethical Standard Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to the audit of the financial report in Australia. I have also fulfilled our other ethical responsibilities in accordance with the Code.

The audit evidence obtained is sufficient and appropriate to provide a basis for my audit opinion.

### Director's Responsibility for the Financial Report

The directors of the company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the Corporations Act 2001 and for such internal control as the directors determine is necessary to enable the preparation of the financial report that

is free from material misstatement, whether due to fraud or error.

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

The responsible entities are responsible for overseeing the organisation's financial reporting process.

### Auditor's Responsibility

The auditor's 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 my 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 Australian Auditing Standards, professional judgement is exercised and professional scepticism is maintained throughout the audit. I 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 my 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 registered entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by responsible entities.
- Conclude on the appropriateness of responsible entities' 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 registered entity's ability to continue as a going concern. If I conclude that a material uncertainty exists, I'm required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify the opinion. Conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the registered entity 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.

I communicate with responsible entities regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that are identified during the



**Kellie Jane Nulty**

Dated this 22nd day of October 2020



# 2019 - 2020 Funders

## Community Partnerships

- St Kilda Mums
- SMECC
- Narra's Bakery
- Feed the Hungry
- Mildura Senior College
- Anglicare Victoria
- SuniTAFE
- MADEC
- Northern Mallee LLEN
- MRCC Family Day Care Educators: *Karen Mitchell, Heather Young and Simone McFarlane*

## Grants - Philanthropic

- 5 point foundation
- Bank Australia
- Collier Foundation
- Alfred Felton Bequest
- Flora & Frank Leith Trust
- Gandel
- Helen Macpherson Smith Trust
- The Ian Potter Foundation
- Inger Rice
- Jack Brockhoff
- Mary MacKillop Today
- Matana Foundation
- Readings Foundation
- Smartgroup Foundation
- StreetSmart
- William Buckland Foundation

## Government

- MRCC Community Partnership
- Department Education & Training Adult Community Further Education Board

## Local Community Donations

- Commonwealth Bank Mildura Plaza branch
- Northern Mallee Anglican Parish
- Peter Kittle Toyota
- David Carson Electronics
- Susan Bowen
- Pat & Mary Curran
- Allan & Christine McCallum





259, 278, 293 and 295 Deakin Ave, Mildura, Victoria, 3500  
PO Box 5074, Mildura, Victoria, 3502  
Website: [www.zoesupport.com](http://www.zoesupport.com) Facebook: Zoe Support  
Phone: 0488 963 963 ABN: 76 161 029 705