



Cobram Community House Inc

Educating and Supporting our Community



Annual Report 2020-21

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AGM AGENDA

**COBRAM COMMUNITY HOUSE INC.
ANNUAL GENERAL MEETING
Wednesday 20th October 2021
6.30pm**

1. Opening of Meeting and welcome from the President.
2. Apologies
3. Confirmation of Minutes of previous Annual General Meeting
4. Business Arising from Minutes of Previous Annual General Meeting
5. President's Report and presentation of the Annual Report
6. Treasurer's Report and presentation of Audited Financial Statements
7. Manager's Report
8. Guest Speaker – N/A
9. Election of Office Bearers
 - a. President
 - b. Vice-President
 - c. Secretary
 - d. Treasurer
 - e. Ordinary Members
10. General Business
 - a. Determination of Fees
 - b. Nomination of Auditor
11. Close of Meeting

Minutes of 2020 AGM

Cobram Community House Inc
Annual General Meeting (via Zoom)

Minutes AGM

22/10/2020 @ 6:30pm

Present:

Amanda Mayoh, Carly-Lee Garlick, Kerry Murray, Alex Monk, Carolyn Brunskill, Kate Hay, Jasmine Doyle, Raynor Thomas, Dianne Dungan, Robin Harwood, Liz Diamond, Rebecca Wood, Christine Osborne

In Attendance

Ros Nam -DHHS

Apologies

Bev Anderson, Liz Tatai, Hayley Benson, Robyn O'Connor, Marj Coulter, Kath and Fred Gregory.

Minutes of Annual General Meeting 2019

Accepted as read

Moved: Carly-Lee Garlick

Seconded: Kerry Murray

Business Arising from 2019 AGM

- Nil

Presentation of Annual Report

Amanda Mayoh - Chairperson Report

Moved: Kerry Murray

Seconded: Alex Monk

Reports

TREASURER'S REPORT and Audited Financial Statements

Moved: Amanda Mayoh

Seconded: Carolyn Brunskill

MANAGER REPORT

Christine Osborne read report prepared by Sally Bate.

Moved: Amanda Mayoh

Seconded: Carolyn Brunskill

<i>Guest Speaker</i>
N/A

Elections and Positions

Ros Nam, DHHS declared positions open

PRESIDENT NOMINATION: Carolyn Brunskill

Moved: Alex Monk

Seconded: Carly Garlick

No further nominations Carolyn Brunskill declared President

Vice President Nomination Kerry Murray

Moved: Carly Garlick

Seconded: Amanda Mayoh

No further nominations Kerry Murray declared Vice President

TREASURER NOMINATION: Carly-Lee Garlick

Moved: Amanda Mayoh

Seconded: Alex Monk

No further nominations Carly-Lee Garlick declared Treasurer

SECRETARY / Public Officer NOMINATION Amanda Mayoh

Moved: Alex Monk

Seconded: Carly Garlick

No further nominations Amanda Mayoh declared Secretary

Ordinary Members

Alex Monk

Moved: Christine Osborne

Seconded: Rebecca Wood

Kate Hay
Moved: Amanda Mayoh
Seconded: Alex Monk

Jasmine Doyle
Moved: Alex Monk
Seconded: Liz Diamond

- **No further nominations, all declared Committee Members**

ELECTION of AUDITOR
Auditor Mogg Osborne

Moved: Alex Monk
Seconded: Amanda Mayoh

Other Business

Determination of Fees set at \$5

Close of Meeting
Meeting closed @ 7:20 pm

Reports

President's Report

It is with pleasure that I provide the following report on behalf of Cobram Community House's Committee of Management.

Let me start by thanking my fellow Committee members for their support and ongoing commitment to Cobram Community House and the community of Cobram/Barooga, over the past year.

I would like to acknowledge the contribution of Alex Monk and Jasmine Doyle who resigned from the Committee in 2021. Particularly Alex, who had been a long term and energetic contributor to the Committee of Management. I would also like to warmly welcome Kate Hay and Julia Cornwell McKean to the committee.

My many thanks also go to Amanda Mayoh, Kerry Murray and Carly Garlick who have continued to provide excellent counsel and skills at the committee level – my job is made so much easier with your combined skill sets and knowledge.

Sadly, in February we saw the passing of Bev Anderson. Bev was a stalwart of Cobram Community House – she was a past president and wonderful supporter for the past 35 years. The west wing of our building was named after Bev. We were also saddened to hear that our long-time volunteer Bob Kell passed away. Bob volunteered at CCH for approximately 20 years, helping us with gardening and general maintenance. We are grateful for their support and will miss them both.

The pandemic continues to place significant pressure on us all, and we have had to continue to be flexible and adaptable through 7 lockdowns since the pandemic commenced. Our staff and volunteers have been

supporting the community to learn and connect with each other in ways we would never have anticipated. I cannot thank our staff and volunteers enough for the amazing job you have done and continue to do.

At times our programs have been put on hold, however our staff and volunteers continue to find alternative ways to provide support and have taken advantage of times when face to face interactions have been allowed to occur. Some of those highlights were the afternoon tea for Cultural Diversity week, celebrating neighbourhood house week with the theme 'Honouring our community heroes during COVID', which also included guest speakers. We have introduced a "Share Table" at reception which we place outdoors on a fine day.

From a governance perspective we have completed the ASQA Declaration of Compliance and partaken in a Governance Health Check to ensure the processes that support the community house are reviewed and assessed. The community survey has also been a valuable tool to 'check' with our community that we are meeting their needs. Work has also continued on the review of our policies and procedures, as well as the Continuous Improvement process, which is now part of each meeting, ensuring we not only meet compliance requirements, but that we look at how we can do things better. Future planning remains a priority and the committee is excited to spend more time in this space in 2022.

This year we have continued to develop partnerships with Moira ACE, Women with Disabilities Victoria and Women's Health Goulburn North East. These partnerships all seek to foster a safe, supportive, and friendly environment that inspires personal confidence and empowerment for all individuals in our community.

Our Community Bus Project has come to fruition and will see Cobram Community House continue to work closely with NCN Health to provide

accessible transport through the community to the frail ambulant, people with a disability and those without access to private transport.

The free youth counselling service has continued to operate with the very generous support of Cobram Youth Op Shop. This is a unique, community-based response to issues within our youth, by providing an opportunity to make sense of their world and heal within a supportive environment.

Over the next twelve months as a community, we will move into the recovery mode from all that COVID 19 has challenged us with. We will continue to face the unpredicted and I am confident that Cobram Community House, with the support of its valued members, will continue to provide high quality community support through training and connecting our community.

It has been my honour to Chair the Committee throughout the past twelve months. This role however has been made easy with the leadership of Christine Osborne. Her commitment to Community House and all it stands for is unwavering, and I again want to acknowledge the amazing staff, volunteers, members and Committee of Management for their great service and support.

Carolyn Brunskill
President
Cobram Community House

2021 Cobram Community House AGM - Treasurers Report.

The 2021 financial year saw an end of year operating profit of \$180,552 an increase in growth based on the 2020 Financial year. \$178,000 was received from the ATO and other bodies for support during the COVID 19 situation that we were faced with this year. Regardless of this pandemic, the Cobram Community House ended in a comfortable position with the 2022 in our sights. Our revenue in the 2021 year was up \$76,808 on the 2020 year, we were able to keep our operating expenses very similar to the 2020 financial year. Attached to this report is the 2021 financials and audit report that show the 2021 break down of income and expenditure.

At the conclusion of the 2021 financial year we had \$809,771 in our combined bank accounts with our term deposits remaining untouched and continually earning the Community House interest. The 2021 year saw our term deposits returning \$290 in interest. Being in this positive financial state allows a level of confidence to be maintained and allows a positive outlook on the years to come.

The 2021 financial results show that Cobram Community House is in a very strong financial position. This strong financial position allows us the opportunity to continue to engage with the community with our current and future community activities.

Cobram Community House would like to thank all financial members, students, governing bodies and members of the community groups who provided donations throughout the year. Our Community House cannot function without your continued support, and for this support we are extremely thankful. I believe that with continued support both physically and financially we can continue to drive for growth and success.

**Many thanks,
Carly-Lee Garlick
Treasurer
Cobram Community House**

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

**Financial Report For The Year Ended
30 June 2021**

Cobram Community House Inc

ABN: 44 233 569 937

Financial Report For The Year Ended 30 June 2021

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COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
COMMITTEE REPORT

Your Committee present this report on the entity for the financial year ended 30 June 2021.

Committee Members

The names of each person who has been a committee member during the year and to the date of this report are:

Carolyn Hargreaves - Chair		
Kerry Murray - Vice Chair		
Amanda Mayoh - Secretary		
Carly-Lee Garlick - Treasurer		
Katharine Hay	(Appointed - 22/10/2020)	
Alex Monk		(Resigned - 17/02/2021)
Jasmine Doyle	(Appointed - 22/10/2020)	(Resigned - 17/02/2021)

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

Principal Activities

The principal activity of the entity during the financial year was:

- to provide training and learning opportunities and community support services to the people and community of Cobram and district.

Significant Changes

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

However, we draw your attention to Note 9 to the accounts which discuss the impact of the Covid-19 pandemic on the organisation.

In these unprecedented times we continue to be committed to maintaining our business operations and ensuring we provide the highest quality of service to the community.

Auditor's Independence Declaration

The lead auditor's independence declaration for the year ended 30 June 2021 has been received and can be found on page 2 of the financial report.

This committee's report is signed in accordance with a resolution of the Committee.

Signed



Carolyn Hargreaves - Chair

Dated this 30th day of September 2021

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
AUDITOR'S INDEPENDENCE DECLARATION UNDER SUBDIVISION 60-C OF
THE AUSTRALIAN CHARITIES AND NOT-FOR-PROFIT COMMISSION ACT 2012
TO THE COMMITTEE OF COBRAM COMMUNITY HOUSE INC

In accordance with Subdivision 60-C of the Australian Charities and Not-for-profits Commission Act 2012, I am pleased to provide the following declaration of independence to the committee of Cobram Community House Inc. As the lead audit partner for the audit of the financial report of Cobram Community House Inc for the year ended 30 June 2021, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2021 there have 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.

Name of Firm **Moggs Audit + Assurance Pty Ltd (RAC #327238)**


Name of Auditor Peter Mogg - Director

Date 30th September 2021

Address 40-44 High Street
Cobram Vic 3644



COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR
ENDED 30 JUNE 2021

	Note	2021	2020
		\$	\$
Revenue	2	323,496	246,686
Other income	2	364,765	301,589
Employee benefits expense	3	(361,039)	(322,419)
Depreciation and amortisation expense	3	(12,971)	(10,122)
Utilities expense		(4,679)	(5,769)
Audit, legal and consultancy fees		(11,475)	(27,440)
Marketing expenses		(2,750)	(1,479)
Course Costs		(29,825)	(29,612)
Project Expenses		(42,112)	(9,018)
Sundry expenses		(42,859)	(49,058)
Current year surplus before income tax		180,552	93,357
Income Tax - Exempt ACNC registered charity		-	-
Net current year surplus		180,552	93,357
 Total other comprehensive (losses)/income for the year		 -	 -
Total comprehensive income for the year		180,552	93,357
 Surplus attributable to members of the entity		 180,552	 93,357
Total comprehensive income attributable to members of the entity		180,552	93,357

The accompanying notes form part of these financial statements.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2021

	Note	2021 \$	2020 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	4	809,771	667,470
Trade and other receivables	5	25,470	38,717
TOTAL CURRENT ASSETS		<u>835,241</u>	<u>706,186</u>
NON-CURRENT ASSETS			
Property, plant and equipment	6	107,254	116,637
TOTAL NON-CURRENT ASSETS		<u>107,254</u>	<u>116,637</u>
TOTAL ASSETS		<u>942,495</u>	<u>822,824</u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	7	36,522	78,332
Employee provisions	8	87,789	106,859
TOTAL CURRENT LIABILITIES		<u>124,311</u>	<u>185,191</u>
NON-CURRENT LIABILITIES			
Trade and other payables	7	-	-
TOTAL NON-CURRENT LIABILITIES		<u>-</u>	<u>-</u>
TOTAL LIABILITIES		<u>124,311</u>	<u>185,191</u>
NET ASSETS		<u>818,184</u>	<u>637,633</u>
EQUITY			
Retained surplus		818,184	637,633
TOTAL EQUITY		<u>818,184</u>	<u>637,633</u>

The accompanying notes form part of these financial statements.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2021

	Retained Surplus	Total
Note	\$	\$
Balance at 1 July 2019	544,275	544,275
Comprehensive Income		
Net surplus for the year	93,357	93,357
Total comprehensive income for the year	93,357	93,357
Balance at 30 June 2020	637,633	637,633
Balance at 1 July 2020	637,633	637,633
Comprehensive Income		
Net Surplus for the year	180,552	180,552
Total comprehensive income for the year	180,552	180,552
Balance at 30 June 2021	818,184	818,184

The accompanying notes form part of these financial statements.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2021

	Note	2021 \$	2020 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Commonwealth, state and local government grants		270,284	244,011
Payments to suppliers and employees		(502,287)	(450,116)
Interest received		290	2,675
Receipts from Operations		377,602	311,254
Net cash generated from operating activities		<u>145,889</u>	<u>107,824</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Payment for property, plant and equipment		(3,588)	(18,175)
Net cash used in investing activities		<u>(3,588)</u>	<u>(18,175)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from borrowings		-	-
Repayment of borrowings		-	-
Net cash used in financing activities		<u>-</u>	<u>-</u>
Net increase in cash held		142,301	89,650
Cash on hand at beginning of the financial year		667,470	577,819
Cash on hand at end of the financial year	4	<u>809,771</u>	<u>667,469</u>

The accompanying notes form part of these financial statements.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

Note 1 Summary of Significant Accounting Policies

Basis of Preparation

Cobram Community House Inc applies Australian Accounting Standards – Reduced Disclosure Requirements as set out in AASB 1053: Application of Tiers of Australian Accounting Standards.

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

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

The financial statements, except for the cash flow information, have been prepared on an accrual basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements have been rounded to the nearest dollar.

The financial statements were authorised for issue on 30th September 2021 by the Committee of the organisation.

Accounting Policies

(a) Revenue

Revenue recognition

Operating grants, donations and bequests

When the entity receives operating grant revenue, donations or bequests, it assesses whether the contract is enforceable and has sufficiently specific performance obligations in accordance to AASB 15.

When both these conditions are satisfied, the Entity:

- identifies each performance obligation relating to the grant;
- recognises a contract liability for its obligations under the agreement; and
- recognises revenue as it satisfies its performance obligations.

Where the contract is not enforceable or does not have sufficiently specific performance obligations, the Entity:

- recognises the asset received in accordance with the recognition requirements of other applicable accounting standards (for example AASB 9, AASB 16, AASB 116 and AASB 138);
- recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer); and
- recognises income immediately in profit or loss as the difference between the initial carrying amount of the asset and the related amount.

If a contract liability is recognised as a related amount above, the Entity recognises income in profit or loss when or as it satisfies its obligations under the contract.

Capital grants

When the Entity receives a capital grant, it recognises a liability for the excess of the initial carrying amount of the financial asset received over any related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer) recognised under other Australian Accounting Standards.

The Entity recognises income in profit or loss when or as the Entity satisfies its obligations under terms of the grant.

Interest income

Interest income is recognised using the effective interest method. Interest is recorded when it is received.

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

(b) **Property, Plant and Equipment**

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

Leasehold Improvements

Leasehold Improvements are measured on the cost basis and are carried at cost less accumulated depreciation.

Plant and Equipment

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

Plant and equipment that have been contributed at no cost, or for nominal cost, are valued and recognised at the fair value of the asset at the date it is acquired.

Depreciation

The depreciable amount of all fixed assets, including buildings and plant and equipment but excluding freehold land, is depreciated on a straight-line basis over the asset's useful life to the entity commencing from the time the asset is held ready for use. Leasehold improvements are depreciated over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

The depreciation rates used for each class of depreciable assets are:

Class of Fixed Asset	Depreciation Rate
Leasehold Improvements	2% - 40%
Computers	13.33% - 100%
Furniture & Fittings	20% - 100%
Office Equipment	20% - 100%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting period.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are recognised in profit or loss in the period in which they arise.

(c) **Leases**

The Entity as lessee

At inception of a contract, the Entity assesses if the contract contains or is a lease. If there is a lease present, a right-of-use asset and a corresponding lease liability is recognised by the Entity where the Entity is a lessee. However all contracts that are classified as short-term leases (lease with remaining lease term of 12 months or less) and leases of low value assets are recognised as an operating expense on a straight-line basis over the term of the lease.

(d) **Financial Instruments**

Initial recognition and measurement

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions to the instrument. For financial assets, this is the date that the entity commits itself to either the purchase or sale of the asset (i.e. trade date accounting is adopted).

The financial instruments of the entity at 30th June 2021 consist of cash and cash equivalents, trade and other receivables and trade and other payables. These are all measured at fair value (the value of transactions when they take place) and no calculation has been made to account for changes in credit risk as it is impractical to do so.

(e) **Impairment of Assets**

At the end of each reporting period, the entity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs of disposal and value in use, is compared to the asset's carrying amount. Any excess of the asset's carrying amount over its recoverable amount is recognised in profit or loss.

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

(f) **Employee Benefits**

Short-term employee benefits

Provision is made for the entity's obligation for short-term employee benefits. Short-term employee benefits are benefits (other than termination benefits) that are expected to be settled wholly within 12 months after the end of the annual reporting period in which the employees render the related service, including wages, salaries and sick leave. Short-term employee benefits are measured at the (undiscounted) amounts expected to be paid when the obligation is settled.

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

The entity accrues employees' long service leave only when the benefits have vested with the employee. Only employees who have attained seven years of service have been included in the calculation for the provision for LSL.

Other long-term employee benefits

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

Portable Long Service Leave Scheme

From 1 July 2019, Cobram Community House Inc has participated in the Portable Long Service Leave Scheme coming under the category of Community Services. This requires the organisation to pay a levy on a quarterly basis for all employees of 1.65% of ordinary wages. The scheme enables these employees to transfer between employment in the same industry and maintain their long service leave. The payment of the levy is recorded as an expense in the profit and loss annually. In the event that a current employee takes long service leave, Cobram Community House can claim the proportion of leave liability applicable to length of service since Portable Long Service leave scheme was introduced.

(g) **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, if any, are shown within short-term borrowings in current liabilities on the statement of financial position.

(h) **Trade and Other Debtors**

Trade and other debtors include amounts due from members as well as amounts receivable from customers and students for goods sold or services provided.

Receivables expected to be collected within 12 months of the end of the reporting period are classified as current assets. All other receivables are classified as non-current assets.

Accounts receivable are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any provision for impairment. Refer to Note 1(e) for further discussion on the determination of impairment losses.

(i) **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).

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

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

(j) **Income Tax**

Assessment Act 1997. Cobram Community House Inc. is a registered charity with the ACNC and endorsed as being income tax exempt.

(k) **Provisions**

Provisions are recognised when the entity has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured. Provisions recognised represent the best estimate of the amounts required to settle the obligation at the end of reporting period.

(l) **Comparative Figures**

When required by Accounting Standards comparative figures have been adjusted to conform to changes in presentation for the current financial year.

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

(m) Critical Accounting Estimates and Judgements

The committee evaluate estimates and judgements incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the entity.

Key estimates

(i) Useful lives of property, plant and equipment

As described in Note 1(b), the Entity reviews the estimated useful lives of property, plant and equipment at the end of each annual reporting period.

Key judgements

(i) Performance obligations under AASB 15 - Revenue from Contracts with Customers

To identify a performance obligation under AASB 15, the promise must be sufficiently specific to be able to determine when the obligation is satisfied. Management exercises judgement to determine whether the promise is sufficiently specific by taking into account any conditions specified in the arrangement, explicit or implicit, regarding the promised goods or services. In making this assessment, management includes the nature/ type, cost/ value, quantity and the period of transfer related to the goods or services promised.

(ii) Employee benefits

For the purpose of measurement, AASB 119: *Employee Benefits* defines obligations for short-term employee benefits as obligations expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related service. As the entity expects that most employees will not use all of their annual leave entitlements in the same year in which they are earned or during the 12-month period that follows (despite an informal internal policy that requires annual leave to be used within 18 months), the directors believe that obligations for annual leave entitlements satisfy the definition of other long-term employee benefits and, therefore, are required to be measured at the present value of the expected future payments to be made to employees.

(n) Economic Dependence

The Entity is dependent on grants from the Department of Education & Training (DET) and the Department of Human Services (DHS) for the majority of its revenue used to operate the centre. At the date of this report the Committee has no reason to believe the DET or DHS will not continue to support the Entity.

(o) New and Amended Accounting Standards Adopted by the Entity

The entity has assessed all new and amended accounting standards issued and effective for financial reporting periods beginning on or after 1 July 2020. As a result, the committee has determined that there was no effect on the current or prior period financial statements.

Note 2 Revenue and Other Income

	2021 \$	2020 \$
Revenue		
Revenue from delivery of services		
— Grants - Skills Victoria	159,410	109,862
— Grants - Neighbourhood House	86,909	82,634
— Grants - Non recurrent	27,348	6,034
— Grants - Moira Shire	21,200	21,200
— Grants - ACFE	28,341	24,262
Total revenue	323,207	244,011
Other revenue		
Interest received	290	2,675
	290	2,675
Total revenue	323,496	246,686
Other income		
— Course Income	51,604	79,704
— Agency Income	58,116	58,512
— Programs & Projects	53,297	43,120
— Sales & Services	(2,669)	44,824
— Donations	747	854
— Membership Income	397	405
— Job Keeper Income	143,100	30,000
— COVID Cashflow Bonus	20,502	34,170
— COVID Business Support Fund	15,000	10,000
— Business Continuity Payment	22,711	-
— PLSL Reimbursement	1,960	-
Total other income	364,765	301,569
Total revenue and other income	688,261	548,275

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

Note 3 Main Expenditure

	2021	2020
a. Expenses	\$	\$
Employee benefits expense:		
— Payroll - Superannuation	27,092	24,946
— Payroll - Wages	290,715	265,106
— Payroll - Workers Compensation	3,414	4,082
— Payroll - Staff Development & Training	2,865	5,497
— Payroll - Leave Provisions	10,266	8,673
— Payroll - Jobkeeper	26,687	14,115
Total employee benefits expense	<u>361,039</u>	<u>322,419</u>
Audit fees:		
— Audit services	5,400	5,100
Total audit remuneration	<u>5,400</u>	<u>5,100</u>
Depreciation and amortisation:		
— Plant & Equipment	12,971	10,122
Total depreciation and amortisation	<u>12,971</u>	<u>10,122</u>

Note 4 Cash and Cash Equivalents

	2021	2020
	\$	\$
CURRENT		
Cash at bank	670,637	552,186
Short - term bank deposits	139,134	115,282
Total Cash and Cash Equivalents	<u>809,771</u>	<u>667,470</u>
Total Cash and Cash Equivalents per Statement of Cash Flows	<u>809,771</u>	<u>667,470</u>

Note 5 Trade and Other Receivables

	Note	2021	2020
		\$	\$
CURRENT			
Trade receivables		25,470	38,717
Total current accounts receivable and other debtors	10	<u>25,470</u>	<u>38,717</u>

The entity's normal credit term is 30 days.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

Note 6 Property, Plant and Equipment

	2021 \$	2020 \$
PLANT AND EQUIPMENT		
Leasehold Improvements		
At Cost	108,674	108,674
(Accumulated depreciation)	<u>(24,647)</u>	<u>(22,447)</u>
	84,027	86,227
Office Equipment		
At Cost	32,045	31,130
(Accumulated depreciation)	<u>(28,147)</u>	<u>(27,241)</u>
	3,898	3,889
Fixtures & Fittings		
At Cost	74,829	74,829
(Accumulated depreciation)	<u>(61,051)</u>	<u>(57,602)</u>
	13,778	17,227
Computer Equipment		
At Cost	93,028	90,355
(Accumulated depreciation)	<u>(87,476)</u>	<u>(81,060)</u>
	5,551	9,295
Total property, plant and equipment	<u>107,254</u>	<u>116,637</u>

Movements in Carrying Amounts

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	Leasehold Imp \$	Office Equipment \$	Fixtures & Fittings \$	Computer Equipment \$	Total \$
2020					
Balance at the beginning of the year	83,466	3,680	17,464	3,975	108,585
Additions at cost	5,045	968	3,695	8,466	18,175
Depreciation expense	<u>(2,285)</u>	<u>(759)</u>	<u>(3,932)</u>	<u>(3,146)</u>	<u>(10,122)</u>
Carrying amount at the end of the year	86,227	3,889	17,227	9,295	116,637
2021					
Balance at the beginning of the year	86,227	3,889	17,227	9,295	116,637
Additions at cost	-	915	-	2,673	3,588
Depreciation expense	<u>(2,200)</u>	<u>(906)</u>	<u>(3,449)</u>	<u>(6,416)</u>	<u>(12,971)</u>
Carrying amount at the end of the year	84,027	3,898	13,778	5,551	107,254

Note 7 Trade and Other Payables

	2021 \$	2020 \$
CURRENT		
Trade payables	3,554	5,071
Other current payables	-	3,036
GST payable	11,631	7,230
Payroll Liabilities	6,430	(4,835)
Grants in Advance	14,907	67,830
10	<u>36,522</u>	<u>78,332</u>

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

Note 8 Provisions

	2021	2020
	\$	\$
CURRENT		
Provision for Annual Leave	34,532	34,053
Provision for Long Service Leave	82,079	72,806
Long Service Leave - PLSA Estimate of Refund	(8,822)	-
	<u>87,789</u>	<u>106,859</u>

Analysis of total provisions:

	Annual leave	LSL	PLSA	Total
Opening balance at 1 July 2020	34,053	72,806	-	106,859
Additional provisions raised during the year	11,067	14,792	(8,822)	17,037
Amounts used	(10,588)	(25,520)	-	(36,107)
Balance at 30 June 2021	<u>34,532</u>	<u>62,079</u>	<u>(8,822)</u>	<u>87,789</u>

Provision for employee benefits

Provision for employee benefits represents amounts accrued for annual leave and long service leave.

The current portion for this provision includes the total amount accrued for annual leave entitlements and the amounts accrued for long service leave entitlements that have vested due to employees having completed the required period of service. Based on past experience, the entity does not expect the full amount of annual leave or long service leave balances classified as current liabilities to be settled within the next 12 months. However, these amounts must be classified as current liabilities since the entity does not have an unconditional right to defer the settlement of these amounts in the event employees wish to use their leave entitlement.

Since 1 July 2019, Cobram Community House has participated in the Portable Long Service Leave Scheme as a community service entity. Eligible employees are registered with the scheme and a levy is paid quarterly based on 1.65% of the ordinary earnings of each registered employee. The scheme allows the organisation to claim the proportion of long service liability that pertains to the employee's service since 1 July 2019. Employees cannot claim their LSL entitlement directly from the scheme until they have been under the scheme for seven years. Therefore Cobram Community House has accrued LSL to 30 June 2021 for eligible employees, and also raised a provision for the amount expected to be refundable from the scheme for those employees.

There is no non-current long service leave provision as leave is only accrued for employees who have attained seven years of service, at which time the LSL entitlement has vested with the employee.

All leave provisions are calculated at current values. No calculations have been made to account for the present value of future cash flows. Annual leave and long service leave include on costs of superannuation using the current rate of 10%.

Note 9 Events After the Reporting Period

Other than the following, the committee is not aware of any significant events since the end of the reporting period.

Covid-19 Pandemic

Since 31st December 2019, the effects of the Covid-19 pandemic and the resulting government enforced closures and social distancing requirements has continued to have an impact on the operations of the entity.

Cobram Community House Inc. continues to be impacted by the Covid-19 pandemic. We have taken steps to ensure business continuity and acted to guard against transmission of the corona virus for the health of our employees, clients and the community. We have incurred additional costs associated with cleaning and management of covid hygiene and social distancing.

Government enforced closures saw us reduce our on-site services to Centrelink only with limited staff onsite. We were forced to change to online learning for some courses, while we were forced to cancel others. The lockdowns forced the cancellation of community programs and activities. Our income from room hire has been significantly impacted by the pandemic.

Fortunately the centre was able to qualify for government funding support via jobkeeper, cashflow boost and other business support measures that helped the centre meet these increased costs and continue to support our employees and our community.

As Government policy and restrictions relating to Covid-19 are constantly evolving, this continues to create a level of uncertainty over the operating environment. Given the uncertainty over the period the restrictions on trading and social distancing will be in force, the financial impact cannot be reliably measured at the time of issue of these financial statements, and therefore no adjustments have been made to the financials in regards to Covid-19 for the 2021 financial year.

The Committee believes the entity will still be able to pay its debts as and when due, therefore these financial reports have been prepared on a going-concern basis.

COBRAM COMMUNITY HOUSE INC

ABN: 44 233 569 937

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

Note 10 Financial Risk Management

The entity's financial instruments consist mainly of deposits with banks, short-term investments, accounts receivable and accounts payable.

The totals for each category of financial instruments, measured at original cost, are as follows:

	Note	2021 \$	2020 \$
Financial assets			
Financial assets at amortised cost:			
— cash and cash equivalents	4	809,771	667,470
— trade and other receivables	5	25,470	38,717
Total financial assets		<u>835,241</u>	<u>706,186</u>
Financial liabilities			
Financial liabilities at amortised cost:			
— trade and other payables	7	36,522	78,332
— lease liabilities		-	-
Total financial liabilities		<u>36,522</u>	<u>78,332</u>

Note 11 Entity Details

The registered office of the entity is:
Cobram Community House Inc
43 - 45 Punt Rd
COBRAM VIC 3644

The principal place of business is:
Cobram Community House Inc
43 - 45 Punt Rd
COBRAM VIC 3644

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
COMMITTEE'S DECLARATION

In accordance with a resolution of the committee of Cobram Community House Inc, the committee of the entity declare that:

1. The financial statements and notes, as set out on pages 3 to 14, are in accordance with the Australian Charities and Not-for-profits Commission Act 2012 and:
 - (a) comply with Australian Accounting Standards - Reduced Disclosure Requirements; and
 - (b) give a true and fair view of the financial position of the registered entity as at 30 June 2021 and of its performance for the year ended on that date.
2. There are reasonable grounds to believe that the registered entity will be able to pay its debts as and when they become due and payable.

This declaration is signed in accordance with subs 60.15(2) of the Australian Charities and Not-for-profits Commission Regulation 2013.


Carolyn Hargreaves - Chair

Dated this 30th day of September 2021

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
COBRAM COMMUNITY HOUSE INC

Opinion

We have audited the financial report of Cobram Community House Inc (the registered entity), which comprises the statement of financial position as at 30 June 2021, 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, including a summary of significant accounting policies and the directors' declaration.

In our opinion, the accompanying financial report of the registered entity is in accordance with Division 60 of the Australian Charities and Not-for-profits Commission Act 2012 (the ACNC Act), including:

- i. giving a true and fair view of the Registered Entity's financial position as at 30 June 2021 and of its financial performance for the year then ended; and
- ii. complying with Australian Accounting Standards – Reduced Disclosure Requirements and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Registered Entity in accordance with the auditor independence requirements of the ACNC Act, 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.

Information Other than the Financial Report and Auditor's Report Thereon

The committee are responsible for the other information. The other information comprises the information included in the registered entity's annual report for the year ended 30 June 2021, but does not include the financial report and our auditor's report thereon.

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

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

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Emphasis of Matter – Effects of Covid-19

We draw attention to Note 9 to the financial report, which describes the impacts of Covid-19 and the resulting government enforced closures and social distancing restrictions on the entity's financial results and ongoing trading environment. Our opinion is not modified in respect to this matter.

Responsibilities of the Committee for the Financial Report

The committee of the registered entity is responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Reduced Disclosure Requirements and the Australian Charities and Not-for-profits Commission Act 2012 and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the committee are responsible for assessing the registered entity'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 registered entity or to cease operations, or have no realistic alternative but to do so.

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.

COBRAM COMMUNITY HOUSE INC
ABN: 44 233 569 937
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
COBRAM COMMUNITY HOUSE INC

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 Registered Entity'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 directors' 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 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 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.

We communicate with the committee 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.

Name of firm: Moggs Audit + Assurance Pty Ltd (RAC #327238)

Auditor:


Peter Mogg - Director

Address:

40-44 High Street
COBRAM VIC 3644

Dated this

30th

day of

September

2021

Manager's Report -AGM

It is with pleasure that I present my first report as Manager. I would like to acknowledge my predecessor Sally Bate and thank her for her guidance, leadership and commitment to Cobram Community House over many years.

The COVID-19 pandemic continued to provide us with challenges as we navigated restrictions, rigorous cleaning schedules, lockdowns, online learning, cancelling and rescheduling of courses - but I am happy and proud to say that our team managed the situations well, maintained a positive attitude and continued to provide a wonderful service to our community. Our doors remained open throughout the lockdowns, and we all did our best to ensure our community continued to have access to a range of support services.

Sadly, we had 2 long term volunteers pass away during the year – Bev Anderson and Bob Kell. Bev was a past president and passionate supporter of Cobram Community House for over 35 years. Bev did so many wonderful things for our community, such was her impact that the west wing of our building was named after her. Bob Kell volunteered at CCH for approximately 20 years – he was a great supporter and helped us with gardening and general maintenance.

Training continued with a combination of face-to-face and online learning. Our Early Childhood Education and Care classes pivoted between the 2 modes seamlessly and the learners were well supported by the trainers. Some classes were not able to transition to online learning as easily and had to stop classes during lockdowns. I am pleased to say that throughout this period we did not have students drop out of their studies, most identifying that they have felt well supported and enabled over the year.

We extended our range of pre-accredited courses that can be delivered remotely and are looking forward to returning to face-to-face classes as the restrictions ease. We have some new programs ready to be delivered and many eager learners ready to engage. We have lodged our 2022 funding application and aim to extend our offerings, providing new opportunities in work focused, literacy and numeracy programs.

Despite the challenges, we have managed to deliver some of our community programs during COVID. We were fortunate to be able to hold events for Cultural Diversity Week and Neighbourhood House week. Community lunches were on hold for many months and have resumed with limited numbers, we managed to have a 'take-away' community lunch where members of the community could pick up meal to have at home. We introduced a Community Share Table where members of the community can share excess produce and food. We continue to have good support for our Be Connected program and helped many people access the Government's Power Saving Bonus. Thank you to Liz and her wonderful volunteers for making these programs available to the community.

Currently we are supporting locals with accessing their COVID vaccination certificates and are partnering with the Uniting Church to coordinate a Community Christmas Appeal. We are also in the middle of an upgrade of the Community Garden.

We have expanded and consolidated our partnerships over the year. We work with a number of organisations to deliver projects and support the community – Moira Shire, Women with Disabilities Victoria, Women's Health Goulburn Northeast, the Youth Op Shop, NCN Health and Live 4 Life - I am hopeful that these partnerships will continue to flourish. The CobCAB project is ready to for implementation once restrictions ease, thank you to Robin, Rob and all involved in this exciting community project.

Financially CCH has fared well with a net surplus of \$180,552 which puts CCH in a very good position to move forward. As an organisation we have been fortunate to be able to access a range of financial support mechanisms through the COVID-19 period which have assisted us to not only continue but also to develop and expand our operations over this time.

I would like to acknowledge the amazing work done by the CCH staff and volunteers. They work to build community by creating and strengthening partnerships, expanding services available and providing opportunities to engage and learn. In our small organisation, each one is a valuable contributor and is integral to our team. Thank you to you all.

To our auspice groups, partners, students and supporters in the community, I also say thank you, together we make great things happen for our community.

I would also like to recognise the work of the Committee of Management without whom we would be unable to operate. Your preparedness to voluntarily give your time to our organisation is valued and I have greatly appreciated your support and good counsel.

I look forward to being involved in more programs to support our community and see Cobram Community House continue to grow and flourish.

Thank you.

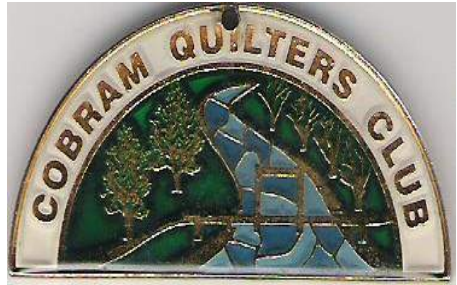
Christine Osborne
Manager



Cobram Quilters Club Report 2021

Like many other clubs it has been a frustrating 18 months for the Cobram Quilters Club.

After no meetings in the last half of 2020, we were fortunate to be able to organise a wonderful Christmas break-up where members caught up after not seeing each other for quite a while. We were able to show what projects we had completed doing during lockdown.



Then came 2021.

We managed to have meetings in February, March, April, and May. At our AGM in April, we welcomed new office bearers and we thank those members who were willing to step up. At present we have 25 active members. After our last exhibition we had a lot of interest from prospective new members, but all the lockdowns have made it difficult to follow up on it.

Since then, we have been unable to meet. Some members have used our Facebook page to show what projects they have been working on.

We have been able to use the room at Community House for a monthly Friday get together on several occasions. We are grateful for that opportunity.

Cobram Quilters Club

Doug's Christmas Day Luncheon.

2020 was a difficult one for Doug's Christmas Day Lunch committee due to the uncertainty of the Covid pandemic. The committee initially decided to cancel the event for 2020 and then later, decided to go ahead with a work around by planning to provide Christmas hampers and a meal on Christmas Eve for consumption in small groups at peoples' homes or at CCH. This way we provided a hot meal and a Christmas hamper to approximately 80 people on Christmas Eve.

The volunteer team consisting of CCH staff and DXL committee members busily dispensed family meals packs to small groups who had agreed to eat at home, served up meals for the people who attended Cobram Community House and undertook home deliveries.

Many thanks to these valued volunteers from both Cobram Community House and the community. Also many thanks also to the organisations and businesses which assisted to financially support Doug's Christmas meal event in 2020. – Cobram Hotel (meals), Punt Road Kindergarten (Christmas cards), and the financial sponsors listed below:

Cobram Quilters Club

Bendigo Bank

Ms Lene Watson

Cobram Cancer Support Group.

Without this much appreciated financial assistance this event could not happen.

Our committee is currently working on the 2021 event, again with some uncertainty.

**Liz Diamond,
Committee Member**

Cobram and District U3A Report



What a year it has been!

Cobram and District U3A has been meeting when Covid restrictions have allowed. It has been a disappointing time as we have had many lockdowns. The members from across the border have only been able to come across for reasons of an essential nature and we are looking forward to the time when we are back to what used to be. Our activities have been held, following Covid restriction in place at Cobram Community House.

Although there has been limited activities, a social outing was held earlier in the year when members enjoyed a tour of the Silo Art Trail in our area. It was a most enjoyable day, and I am sure that we will visit at another time to catch up with further artwork.

Our membership has gone down quite a bit due to the Covid pandemic, especially seeing as our NSW members have not been able to cross the border to attend. Also, people are unsure of what the future will be.

The Committee and members of Cobram and District U3A would like to thank Christine and all the staff at Cobram Community House for their ongoing help and support during what has been a difficult year. We are very lucky to have access to such a great facility.

Marjorie Coulter

Secretary

Cobram & District U3A,

University of the Third Age

Boomerang Bags

In May, Bethan Mackay handed over the reins and I will be managing the Boomerang Bag group from now on with the help of Jodi Lazzarotto. Bethan's efforts and enthusiasm must be acknowledged and applauded.

Unfortunately, due to COVID restrictions, we have only had one working bee in 2021. Six people attended our August working bee and we enjoyed reconnecting and sorting out materials. Thirty-five bags were completed, and everyone was keen to continue meeting on a regular basis. I look forward to setting another working bee date soon.

Sonya Tedesco.



Cobram and District Garden Club Report

Office bearers are: President - Mary Kennedy
Treasurer - Julie Collier
Secretary - Kath Remmerswaal

Garden Club membership - 50.

We were lucky to be able to gather as a Club on three occasions.

Our first meeting was at Thompson's Beach in March, just a general catchup where we welcomed 4 new members to the Club.

In April we travelled to Katunga where we visited Ascot Park, an arts and crafts garden.

Barmah Heritage Centre was our outing for May. We were given a guided tour and talk relating to the history of the Barmah Forest. Our members then visited the local Nathalia nursery/garden and then proceeded on to view the painted silo in Picola.

Due to Covid restrictions we haven't been able to meet since. We are all looking forward to being able to gather again soon.

Kath Remmerswaal
Secretary
Cobram and District Garden Club









**Safe Seats
Safe Kids**

IS YOUR CHILD TRAVELLING SAFELY?

**FREE CHILD CAR RESTRAINT FITTINGS
& SAFETY CHECKS**

- Cobram Community House, 43 Punt Road, Cobram on
Wednesday 15 September 2021 between 10am and 2pm.
To book go to: www.safeseatssafekids.com.au



find out more at safeseatssafekids.com.au





