

Cobram Community House



COBRAM COMMUNITY HOUSE ANNUAL REPORT

2024-2025

Educating & supporting our community



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ABOUT US

Cobram Community House is a welcoming and inclusive hub at the heart of our community. We are committed to providing opportunities for people of all ages, backgrounds, and abilities to connect, learn, and grow.

We deliver a wide range of programs and services that strengthen community connections, support lifelong learning, and promote wellbeing. From accredited and pre-accredited training to social groups, community events, and support services, our aim is to create a place where everyone feels valued and supported.

At Cobram Community House, we believe strong communities are built through inclusion, participation, and connection — and we're proud to play a key role in making Cobram a vibrant, and resilient community.

Cobram Community House is governed by a Committee of Management.

Current Committee of Management:

Chair - Kate Hay

Vice-Chair - Carolyn Brunskill

Secretary / Treasurer - Liz Baldwin

General Committee - Amanda Mayoh

General Committee - Julia Cornwell-McKean

We are fortunate to have a dedicated and enthusiastic team:

Staff:

Christine Osborne - Manager / Trainer & Assessor

Paula Hansen - Finance Officer & trainer

Rebecca Wood - Reception / Services Australia

Liz Diamond - Community IT Officer

Cherene Stokes - Training Administration / trainer

Rebecca Kaye - Trainer & Assessor

Wendy Rowan - Trainer & Assessor

Volunteers:

Volunteers are at the heart of Cobram Community House, and we are fortunate to have over 40 wonderful volunteers. Their generosity, skills, and commitment make it possible for us to deliver the wide range of programs and services our community values. Our volunteers contribute time, energy, and care that enrich everything we do. In 2024–25, our volunteers contributed an incredible 2,950 hours — a testament to the strong community spirit that defines Cobram Community House.



A PLACE TO CONNECT, LEARN AND BELONG



CONNECTION

Bringing people together
and building community

Weekly Chatty Cafe

Monthly Community Lunches

Community BBQs

Weekly walking group and
gentle exercises

Weekly Creative activities -
soft pastel art, craft group,
ukulele and singing sessions

Community events -
Neighbourhood House Week,
Seniors lunch, Adult Learners
Week, Get online Week

Wellbeing Day

Kitchen connections -
volunteer group

Community Garden -
gardening group

Events for carers



LEARNING

Empowering our community
through lifelong learning

Nationally recognised training

- Early Childhood Education and Care
- General Education
- Transition Education and Initial Adult literacy and numeracy for learners with additional needs

Pre-accredited courses to
build literacy, numeracy,
digital and employability skills

Fee for Service training -
hospitality courses, digital
training and first aid

Be Connected - helping
community members get
online with confidence



SUPPORT

Providing practical help
and a place to belong

Food relief - frozen meals,
take-away lunches in winter,
Community BBQs, food bags.

Share Table

Centrelink Agency

Shower Program - Free
showers at Killara House

Assistance with Power Saving
Bonus

Digital Support

Services Australia Agency

Referral services

Provision of office space for
support agencies

OUR YEAR AT A GLANCE

July 2024 - June 2025

Our Vision

To be an engaging and responsive organisation that provides diverse opportunities for our community's resilience, growth and prosperity.

Highlights from our 2024 Community Value Report



ADULT COMMUNITY EDUCATION

\$2.98 million in Adult Community Education



SOCIAL CONNECTION

\$510,694 in improved quality of life through social connection



EMERGENCY FOOD RELIEF

\$90,186 in emergency food relief

SERVICES AUSTRALIA



3459

people benefited from our Services Australia Agency

FINANCIAL INFORMATION

Total revenue of **\$581,191**
 Income from funding and grants - **440,496**
 Net Operating loss - **\$10,115**



TRAINING

- **49** students enrolled in Accredited courses
- **53** students enrolled in FFS Accredited courses
- **170** students enrolled in ACFE short courses

VOLUNTEERS



45 Volunteers
59 Volunteer hours per week
2950 volunteer hours per year
 Value of volunteer contributions - **\$147,659**

2950
 VOLUNTEER HOURS PER YEAR

345
 Opportunities for **Engagement & Connection**



2025 Reports

Chairperson's Report

Cobram Community House Annual Report – 2025

It is my pleasure to present the Chairperson's Report for our Community House Annual Report for 2025. This past year has been marked by both challenges and achievements, and I am proud of the way our community has continued to support one another, growing stronger and more inclusive with each passing month.

Community Engagement and Growth

Throughout the year, the Cobram Community House has remained a vibrant hub for locals, providing a welcoming space for people from all walks of life. We have seen a steady increase in participation across our programs and events, a testament to the value our House brings to the community. From the Chatty Café, weekly walking group, to cooking and barista workshops plus craft and games activities, it's been wonderful to witness new friendships formed and existing ones strengthened. For the third year running, this year's Wellness Day was once again well attended with over 120 people coming to hear from guest speakers, engage with local service providers and participate in art and craft activities.

Programs and Activities

Our team has worked tirelessly to deliver a diverse range of activities catering to children, adults, and seniors. Some highlights include, social art (soft pastels) and card making groups, the well-attended Ukulele sessions, monthly community lunch, cooking classes, and a thriving community garden. We also launched several new initiatives, such as Kitchen Connections and Take Away lunches' program. The Share Table continues to be well supported with donations, thus helping those whose budgets are stretched in this current climate.

Support and Inclusion

The Cobram Community House continues to be a place where everyone feels welcome. We have prioritised accessibility and inclusivity, ensuring our facilities remain safe and comfortable for all. This year has once again delivered support to assist with Tax Help, understanding cyber security risks and demystifying Powers of Attorney and Wills.

Thank You

I would like to thank our incredible hard-working staff and our Manager Christine Osborne for her outstanding leadership, vision, empathy and drive. We also couldn't operate without our wonderful volunteers and everyone who supports Cobram Community House. Your commitment and contribution make a real difference. My deep appreciation also extends to our dedicated committee members Liz Baldwin, Carolyn Brunskill, Julia Cornwell McKean and Amanda Mayoh who find time in the busy schedules to share their skills and expertise.

To our local partners, sponsors, and supporters—thank you for your ongoing generosity. It is your support that allows us to keep delivering essential services and opportunities for everyone in our community. Finally, I'd like to thank the Moira Shire for its ongoing support both financially and in kind.

Looking Ahead

As we look forward to the coming year, we remain committed to our mission of fostering community spirit, learning, and wellbeing. We plan to expand our programs, strengthen our partnerships, and continue advocating for the needs of our community.

Warm regards,

Kate Hay
Chairperson, Committee of Management
22 September 2025

Cobram Community House Treasurer's Report

I'm pleased to present my first Treasurer's Report since taking on the role at the 2024 Annual General Meeting. This report outlines our financial performance for the year ending 30 June 2025.

We've experienced steady growth across all areas. Investments in new equipment and office improvements have been made, with further upgrades planned for the next financial year.

Continuing the momentum from previous years, we undertook several substantial projects. These were partially funded by grants, with Cobram Community House subsidising the remainder. The Committee of Management has supported modest contributions to enhance our community offerings.

Income and Expenses

Our total income for the year was \$581,190 which is just over 15% less than the previous year – however this can be directly attributed to less availability of Grants. Expenses also increased to \$591,305 which is a nett increase of just over 1%. Note that Employee benefits increased by just over 6% which is directly attributable to paying out of accrued Annual Leave.

The Committee of Management approved the payment of excess leave accrued by staff, ensuring compliance with Industry Award requirements.

Assets and Liabilities

We've continued to strengthen our asset position through prudent financial management. Surplus funds from our day-to-day trading account were transferred into longer-term, higher-interest term deposits to maximise returns.

As at 30 June 2025 Investments and cash at hand totalled \$960,761. The investments play a vital role in meeting our obligations, particularly those specifically set aside for staff entitlements.

Short-term liabilities, particularly accounts receivable from course enrolments, have been closely monitored and are decreasing monthly.

Retained earnings are still very healthy.

Profit / Loss

We recorded a modest loss of \$10,115 for the financial year. This outcome reflects a strategic decision by the Committee of Management to reinvest in the community through increased subsidised offerings.

Thank you for your ongoing support and commitment.

Kind regards,

Elizabeth Baldwin
Treasurer/Secretary
Cobram Community House

Audited Financial Reports

Cobram Community House Inc

ABN: 44 233 569 937

Financial Report for the year ended 30 June 2025

Cobram Community House Inc

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For the year ended 30 June 2025

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Cobram Community House Inc

Committees' Report

For the year ended 30 June 2025

The Committee present their report, together with the financial statements, on Cobram Community House Inc for the financial year ended 30 June 2025.

Committee Members

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

Committee Member	Appointment / Resignation	
	Appointed	Resigned
Kate Hay - Chair		
Carolyn Hargreaves - Vice-Chair		
Elizabeth Baldwin - Secretary/Treasurer		
Amandah Mayoh		
Julia Cornwell McKean		
Carly Garlick		26.11.24

Principal Activities

The principal activities of the association during the year was to provide training, learning opportunities and community support services to the community of Cobram and district. The association is a Registered Training Organisation.

There has been no significant changes in the nature of these activities during the year.

Operating Results

The surplus/(deficit) of the association for the financial year after provision for income tax was (\$10,115) (2024 57,76)

Events Subsequent to the End of the Reporting Period

No matters or circumstances have arisen since the end of the financial year that significantly impact or may significantly impact the operations of the association, the results of those operations or the state of affairs of the association, in future financial years.

Cobram Community House Inc
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2025

	Note	2025 \$	2024 \$
Revenue and Other Income			
Revenue from contracts with customers	2	491,606	565,769
Other income	2	89,584	76,963
		581,190	642,732
Expenses			
Employee benefits expense	3	(442,352)	(415,391)
Depreciation and amortisation	3	(16,134)	(14,909)
Finance costs	3	-	-
Utilities expense		(5,563)	(7,378)
Audit, legal and consultancy fees		(6,594)	(8,987)
Marketing expenses		(3,641)	(424)
Course costs		(32,151)	(47,448)
Program and project expenses		(32,752)	(45,627)
Other expenses		(52,118)	(44,799)
		(591,305)	(584,963)
Current year surplus/(deficit) before income tax		(10,115)	57,769
Income tax expense/(benefit)	1(k)	-	-
Net current year surplus/(deficit)		(10,115)	57,769
Other comprehensive income		-	-
Total other comprehensive income/(loss) for the year		-	-
Total comprehensive income for the year		(10,115)	57,769
Total comprehensive income attributable to owners of the entity		(10,115)	57,769

Cobram Community House Inc
Statement of Financial Position
For the year ended 30 June 2025

	Note	2025 \$	2024 \$
Assets			
Current assets			
Cash and cash equivalents	4	960,761	978,750
Trade and other receivables	5	46,246	31,898
Total current assets		1,007,007	1,010,648
Non-current assets			
Property, plant and equipment	6	133,439	128,609
Total non-current assets		133,439	128,609
Total assets		1,140,446	1,139,257
Liabilities			
Current liabilities			
Trade and other payables	7	31,158	37,193
Employee benefits	8	172,404	155,065
Total current liabilities		203,562	192,258
Non-current liabilities			
Trade and other payables	7	-	-
Employee benefits	8	-	-
Total non-current liabilities		-	-
Total liabilities		203,562	192,258
Net assets		936,884	946,999
Equity			
Retained earnings	9	936,884	946,999
Total equity		936,884	946,999

Cobram Community House Inc
Statement of Changes in Equity
For the year ended 30 June 2025

	Note	Retained Earnings \$	Total Equity \$
Balance at 1 July 2023		889,230	889,230
Comprehensive income for the year			
Profit for the year		57,769	57,769
Other comprehensive income for the year		-	-
Transactions with owners in their capacity as owners			
Balance at 30 June 2024		946,999	946,999
Balance at 1 July 2024		946,999	946,999
Comprehensive income for the year			
Profit for the year		(10,115)	(10,115)
Other comprehensive income for the year		-	-
Transactions with owners in their capacity as owners			
Balance at 30 June 2025		936,884	936,884

Cobram Community House Inc**Statement of Cash Flows**

For the year ended 30 June 2025

	Note	2025 \$	2024 \$
Cash flows from operating activities			
Receipts from customers		551,206	632,718
Payments to suppliers and employees		(563,867)	(543,033)
Interest paid		-	-
Interest received		15,966	11,594
Net cash flows provided by operating activities	10b	3,305	101,279
Cash flows from investing activities			
Purchase of property, plant and equipment		(21,294)	(22,002)
Net cash flows used in investing activities		(21,294)	(22,002)
Cash flows from financing activities			
Proceeds from borrowings		-	-
Repayment of borrowings		-	-
Net cash flows provided by financing activities		-	-
Net increase/(decrease) in cash held		(17,989)	79,277
Cash and cash equivalents at beginning of financial year		978,750	899,473
Cash and cash equivalents at end of financial year	10a	960,761	978,750

The accompanying notes form part of these financial statements

Note 1. Summary of Material Accounting Policies

These financial statements and notes represent those of Cobram Community House Inc (the entity) as an individual entity. Cobram Community House Inc is a incorporated association, incorporated and domiciled in Victoria.

Basis of Preparation

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards - Simplified Disclosures of the Australian Accounting Standards Board (AASB) and the Associations Incorporation Reform 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 stated otherwise.

The financial statements, except for cash flow information, have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non current assets, financial assets and financial liabilities.

The financial report is presented in Australian dollars and all values are rounded to the nearest dollar, unless otherwise stated.

Accounting Policies

The entity has consistently applied the following accounting policies to all periods presented in these financial statements, except if mentioned otherwise.

(a) Revenue

Revenue Recognition

Contributed Assets

When entity receives assets from the government and other parties for nil or nominal consideration in order to further its objectives. These assets are recognised in accordance with the recognition requirements of other applicable accounting standards (eg AASB 9, AASB 16, AASB 116 and AASB 138).

On initial recognition of an asset, the entity recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer).

The entity recognises income immediately in profit or loss as the difference between the initial carrying amount of the asset and the related amount.

Note 1. Summary of Material Accounting Policies (continued)

When both of these conditions are satisfied, the co-operative:

- identifies each performance obligation relating to the source of funds;
- 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 co-

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

Revenue From Contracts With Customers

Course Revenue

Revenue from the enrolment of students in training courses is recognised at a point in time when the student enrolls in the course.

Sales and Room Hire

Revenue from sale of goods and room hire is recognised at a point in time when the control of the goods passes to the customer.

Note 1. Summary of Material Accounting Policies (continued)

Capital Grant

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) recognised under other Australian Accounting Standards.

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

Other Revenue

Interest Income

Interest income is recognised using the effective interest method.

Other Income

All other funds received that did not contain contracts with customers are recognised as income as goods and services are provided.

(b) Inventory

Inventories held for sale are measured at the lower of cost and net realisable value.

(c) Property, Plant & 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.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in profit or loss.

Leasehold Improvements

Leasehold Improvements are measured on a cost basis and is therefore carried at cost less accumulated depreciation and any accumulated impairment losses. In the event the carrying amount of leasehold improvements is greater than the estimated recoverable amount, the carrying amount is written down immediately to the estimated recoverable amount and impairment losses are recognised in profit or loss. A formal assessment of recoverable amount is made when impairment indicators are present (refer to Note 1(f) for details of impairment).

Office Equipment, Fixtures and Fittings, Computer Equipment (Plant and Equipment)

Plant and equipment is measured on a cost basis and is 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 in profit or loss. A formal assessment of recoverable amount is made when impairment indicators are present (refer to Note 1(f) for details of impairment).

Depreciation

The depreciable amount of all fixed assets, including office equipment, fixtures and fittings and computer equipment, is depreciated on a straight-line basis over the assets 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.

Note 1. Summary of Material Accounting Policies (continued)

The useful life and method used for each class of depreciable asset are:

Asset Class	Method	Useful Life
Leasehold Improvements	Straight line	40 years
Office Equipment	Diminishing value	1-5 years
Fixtures and Fittings	Straight line & Diminishing	1-5 years
Computer Equipment	Diminishing value	1-5 years

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 the proceeds with the carrying amount. These gains or losses are recognised in profit or loss in the period in which they arise. Gains are not classified as revenue. When revalued assets are sold, amounts included in the revaluation surplus relating to the asset are transferred to retained surplus.

(d) Leases

The entity has not been a party in an arrangement where it is a lessee under a non-concessionary lease, in the event that this changes the entity will apply AASB 16.

Concessionary Leases

For leases that have significantly below-market terms and conditions principally to enable the co-operative to further its objectives (commonly known as peppercorn/concessionary leases), the entity has adopted the temporary relief under AASB 2019-8 and measures right of use assets at cost on initial recognition.

Short-term Leases & Leases of Low-value Assets

The entity will not recognise right of use assets and lease liabilities for leases of short term leases and low value assets, including IT equipment. The entity recognises the lease payments associated with these leases as an expense on a straightline basis over the lease term.

A short-term lease is a lease that, at commencement date, has a lease term of 12 months or less.

A low-value asset is valued at \$10,000 AUD

As Lessor

The entity has not been a party in an arrangement where it is a lessor.

Note 1. Summary of Significant Accounting Policies (*continued*)

(e) 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.

Financial instruments (except for trade receivables) are initially measured at fair value plus transaction costs, except where the instrument is classified as "at fair value through profit or loss", in which case transaction costs are expensed to profit or loss immediately. Where available, quoted prices in an active market are used to determine fair value. In other circumstances, valuation techniques are adopted.

Trade receivables are initially measured at the transaction price if the trade receivables do not contain significant financing component or if the practical expedient was applied as specified in AASB 15: Revenue with Contracts with Customers.

Classification and subsequent measurement

Financial Liabilities

Financial liabilities are subsequently measured at:

- amortised cost; or
- fair value through profit or loss

A financial liability is measured at fair value through profit or loss if the financial liability is:

- a contingent consideration of an acquirer in a business combination to which AASB3: Business Combinations applies;
- held for trading; or
- initially designated as at fair value through profit or loss.

All other financial liabilities are subsequently measured at amortised cost using the effective interest method.

The effective interest method is a method of calculating the amortised cost of a debt instrument and of allocating interest expense over in profit or loss over the relevant period.

The effective interest rate is the internal rate of return of the financial asset or liability. That is, it is the rate that exactly discounts the estimated future cash flows through the expected life of the instrument to the net carrying amount at initial recognition.

A financial liability is held for trading if it is:

- incurred for the purpose of repurchasing or repaying in the near term;
- part of a portfolio where there is an actual pattern of short-term profit-taking; or
- a derivative financial instrument (except for a derivative that is in a financial guarantee contract or a derivative that is in effective hedging relationships).

The change in fair value of the financial liability attributable to changes in the issuer's credit risk is taken to other comprehensive income and is not subsequently reclassified to profit or loss. Instead, it is transferred to retained earnings upon derecognition of the financial liability.

If taking the change in credit risk in other comprehensive income enlarges or creates an accounting mismatch, then these gains or losses should be taken to profit or loss rather than other comprehensive income.

A financial liability cannot be reclassified.

Note 1. Summary of Significant Accounting Policies (continued)

Financial Assets

Financial assets are subsequently measured at:

- amortised cost;
- fair value through other comprehensive income; or
- fair value through profit or loss.

Measurement is on the basis of two primary criteria:

- the contractual cash flow characteristics of the financial asset; and
- the business model for managing the financial assets

A financial asset that meets the following conditions is subsequently measured at amortised cost:

- the financial asset is managed solely to collect contractual cash flows; and
- the contractual terms within the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding on specified dates; and

A financial asset that meets the following conditions is subsequently measured at fair value through other comprehensive income:

- the contractual terms within the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding at specified dates; and
- the business model for managing the financial asset comprises both contractual cash flows collection and the selling of a financial asset.

By default, all other financial assets that do not meet the measurement conditions of amortised cost and fair value through other comprehensive income are subsequently measured at fair value through profit or loss.

Equity Instruments

At initial recognition, as long as the equity instrument is not held for trading or is not a contingent consideration recognised by the acquirer in a business combination to which AASB 3 applies, the entity can make an irrevocable election to measure any subsequent changes in fair value of the equity instruments in other comprehensive income, while the dividend income received on the underlying equity investment will still be recognised in profit or loss.

Derecognition

Derecognition refers to the removal of a previously recognised financial asset or financial liability from the

Derecognition of financial liabilities

A liability is derecognised when it is extinguished. An exchange of an existing financial liability for a new one with substantially modified terms, or a substantial modification to the terms of a financial liability, is treated as an extinguishment of the existing liability and recognition of a new financial liability.

The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable, including any non-cash assets transferred or liabilities assumed, is recognised in profit or loss.

Derecognition of financial assets

A financial asset is derecognised when the holder's contractual rights to its cash flows expires, or the asset is transferred in such a way that all the risks and rewards of ownership are substantially transferred.

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in profit or loss.

On derecognition of an investment in equity which the entity elected to classify under fair value through other comprehensive income, the cumulative gain or loss previously accumulated in the investments revaluation surplus is not reclassified to profit or loss, but is transferred to retained earnings.

Note 1. Summary of Significant Accounting Policies (continued)

Impairment

The entity recognises a loss allowance for expected credit losses on:

- financial assets that are measured at amortised cost or fair value through other comprehensive

Loss allowance is not recognised for:

- financial assets measured at fair value through profit or loss; or
- equity instruments measured at fair value through other comprehensive income.

Simplified Approach

The simplified approach does not require tracking of changes in credit risk at every reporting period, but instead requires the recognition of lifetime expected credit losses at all times.

This approach is applicable to:

- trade receivables

Recognition of expected credit losses in financial statements

At each reporting date, the entity recognises the movement in the loss allowance as an impairment gain or loss in the statement of profit or loss and other comprehensive income.

(f) Impairment

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 carrying amount over its recoverable amount is recognised in profit or loss.

Where assets are not held primarily for their ability to generate net cash inflows - that is, they are specialised assets held for continuing use of their service capacity - the recoverable amounts are expected to be materially the same as fair value.

Where it is not possible to estimate the recoverable amount of an individual asset, the entity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

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

(g) 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.

Other Long-term employee benefits

The entity classifies employees' long service leave and annual leave entitlements as other long-term employee benefits as they are not expected to be settled wholly within 12 months after the end of the annual reporting period in which the employees render the related service. Provision is made for the entity's obligation for other long-term employee benefits, which are measured at the present value of the expected future payments to be made to employees. Expected future payments incorporate anticipated future wages and salary levels, durations of service and employee departures, and are discounted at rates determined by reference to market yields at the end of the reporting period on high quality government bonds that have maturity dates that approximate the terms of the obligations. Upon remeasurement of obligations for other long-term employee benefits, the net change in the obligation is recognised in profit or loss classified under employee benefits expense.

That benefit is discounted to determine its present value. Consideration is given to expected future wage and salary levels plus related oncosts, experience of employee departures, and years of service achieved. Expected future payments are discounted using market yields at the reporting date on high quality corporate bonds with terms to maturity and currencies that match, as closely as possible, the estimate future cash outflows.

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

The entity makes contributions to eligible employees under the Long Service Leave Benefits Portability Act 2018. The contributions are recognised as an expense when they become payable.

Retirement benefit obligations

Defined contribution superannuation benefits

All employees of the entity receive defined superannuation entitlements, for which the entity pays the fixed superannuation guarantee contribution to the employee's superannuation fund of choice. All contributions in respect of the employees' defined contribution entitlements are recognised as an expense when they become payable. The entity's obligation with respect to employees' defined contribution entitlements is limited to its obligation for any unpaid superannuation contributions at the end of the reporting period. All obligations for unpaid superannuation guarantee contributions are measured at the (undiscounted) amounts expected to be paid when the obligation is settled and are presented as current liabilities in the entity's statement of financial position.

(h) Cash & Cash Equivalents

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

(i) Trade and Other Debtors

Trade and other debtors include amounts due from members as well as amounts receivable from customers for Accounts receivable are initially recognised at fair value and subsequently measured at amortised cost using the effective interest rate method, less any provision for impairment. Refer to Note 1(e) for further information on the determination of impairment losses.

(j) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST is not recoverable from the Australian Tax Office. Receivables and payables are presented inclusive of the amount of GST. Cash flows are presented on a gross basis.

(k) Tax

No provision for income tax has been raised as the association is exempt from income tax under Div 50 of the *Income Tax Assessment Act 1997*.

(continued)

Note 1. Summary of Significant Accounting Policies (l) 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 the reporting period.

(m) Comparative Figures

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

(n) Critical Accounting Estimates and Judgements

Key estimates

- Useful lives of property, plant and equipment - as described in note 1 (c) the entity reviews the estimated useful lives of property, plant and equipment at the end of each reporting period.

- Employee benefits - for the purpose of measurement, AASB 119 requires measurement of long-term employee benefits using a number of estimated inputs. These include the probable length of service by employees, rates of wage inflation and future interest rates used for discounting the liability to present value. The inputs used represent the best estimate of the probable liability.

- Receivables - The receivables at reporting date have been reviewed to determine whether there is any objective evidence that the receivables are impaired.

Key judgements

- Performance obligations under AASB 15 - 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 of the goods or services promised.

(o) Economic Dependence

The entity is dependent on government departments for the majority of its revenue used to operate the business. At the date of the report, the directors have no reason to believe the departments will not continue to support the entity.

Cobram Community House Inc

Notes to the Financial Statements For the year
ended 30 June 2025

Note 2. Revenue From Contracts With Customers

	2025 \$	2024 \$
Revenue		
- Revenue from contracts with customers	491,606	565,769
	491,606	565,769
Disaggregation of Revenue From Contracts With Customers		
- Grants - Skills Vic	105,968	160,064
- Grants - Neighbourhood House	100,334	96,889
- Grants - Non-Recurrent	21,483	37,921
- Grants - Moira Shire	21,783	21,200
- Grants - ACFE	92,025	86,011
- Courses	75,755	86,106
- Sales and room hire	34,753	44,520
- Programs	39,505	33,058
	491,606	565,769

Note 2. Other Income

The entity generates other sources of income as outlined below.

	2025 \$	2024 \$
Other Income		
- Donations	1,435	4,650
- Interest	15,966	11,594
- Agency income	70,202	58,967
- Membership income	305	400
- Sundry income	1,676	1,352
	89,584	76,963

Note 3. Expenses

Profit before income tax from continuing operations includes the following specific expenses:

(a) Employee Benefits Expense

	2025 \$	2024 \$
Employee Benefits Expense		
- Wages & salaries	390,406	329,370
- Superannuation costs	44,837	36,176
- Other expenses related to employees	7,109	49,845
	442,352	415,391

Cobram Community House Inc
Notes to the Financial Statements
For the year ended 30 June 2025

Note 3. Expenses (continued)

(b) Depreciation & Amortisation Expense

	2025 \$	2024 \$
Depreciation of Non-current Assets		
- leasehold improvements	3,346	3,404
- office equipment	3,026	2,273
- fixtures and fittings	2,717	2,948
- computer equipment	7,045	6,284
	16,134	14,909
Total depreciation & amortisation expense	16,134	14,909

(c) Finance Costs

	Note	2025 \$	2024 \$
Finance Costs			
- Interest paid		-	-
		-	-

Finance costs are recognised as expenses when incurred using the effective interest rate.

	Note	2025 \$	2024 \$
(d) Auditors' Remuneration			
Audit & Review Services			
Audit and review of financial statements			
Non-Audit Services		3,150	3,600
Preparation of the financial statements and other accounting services		1,650	1,500

Note 4. Cash & Cash Equivalents

	2025 \$	2024 \$
Cash at bank and on hand	960,761	978,750
	960,761	978,750

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

Note 5. Trade & Other Receivables

	2025 \$	2024 \$
Current		
Trade receivables	25,449	31,898
Less impairment	-	-
Other receivable - PLSLA	20,797	-
	46,246	31,898

Note 6. Property, Plant & Equipment

(a) Carrying Amounts

	2025 \$			2024 \$		
	At Cost / Valuation	Accumulated Depreciation	Written Down Value	At Cost / Valuation	Accumulated Depreciation	Written Down Value
Leasehold improvements	127,340	(37,794)	89,546	126,355	(34,449)	91,906
Office equipment	51,485	(37,528)	13,957	42,916	(34,501)	8,415
Fixtures and fittings	91,102	(79,761)	11,341	81,280	(77,044)	4,236
Computer equipment	100,891	(82,296)	18,595	99,303	(75,251)	24,052
	370,818	(237,379)	133,439	349,854	(221,245)	128,609

(b) Movements in Carrying Amounts

2025	Leasehold Imp \$	Office Equipment \$	Fixtures and Fittings \$	Computer Equipment \$	Total \$
Opening carrying value	91,906	8,415	4,236	24,052	128,609
Additions	986	8,568	10,152	1,588	21,294
Disposals	-	-	(330)	-	(330)
Depreciation expense	(3,346)	(3,026)	(2,717)	(7,045)	(16,134)
Closing carrying value	89,546	13,957	11,341	18,595	133,439

2024	Leasehold Imp \$	Office Equipment \$	Fixtures and Fittings \$	Computer Equipment \$	Total \$
Opening carrying value	95,310	6,341	6,854	13,011	121,516
Additions	-	4,347	330	17,325	22,002
Disposals	-	-	-	-	-
Depreciation expense	(3,404)	(2,273)	(2,948)	(6,284)	(14,909)
Closing carrying value	91,906	8,415	4,236	24,052	128,609

(c) Capital Expenditure Commitments

The entity does not have any capital expenditure commitments as at 30 June 2025 (2024: None).

(d) Changes in Estimates

During the financial year, the entity assessed estimates used for property, plant and equipment including useful lives, residual values, and depreciation methods.

There were no changes in estimates for the current reporting period.

Note 7. Trade & Other Payables

	2025 \$	2024 \$
Current		
Trade creditors	1,695	5,290
Other creditors and accruals	22,059	16,903
Contract liabilities	7,404	15,000
	31,158	37,193

Trade and other payables represent the liabilities for goods and services received by the entity that remain unpaid at the end of the reporting period. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

Trade and other payables are initially measured at fair value and subsequently measured at amortised cost using the effective interest method.

Note 8. Employee Benefits

	2025 \$	2024 \$
Current		
Provision for annual leave	56,757	74,415
Provision for long service leave	115,647	80,650
	172,404	155,065
Non-Current		
Provision for long service leave	-	-
	-	-

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

Note 9. Retained Earnings

	2025 \$	2024 \$
Balance at the beginning of the reporting period	946,999	889,230
Net current year surplus/(deficit)	(10,115)	57,769
Balance at the end of the reporting period	936,884	946,999

Note 10. Cash Flow Information

(a) Cash and cash equivalents balances as shown in the Statement of Financial Position can be reconciled to that shown in the Statement of Cash Flows as follows:

	Note	2025 \$	2024 \$
Cash and cash equivalents	11	960,761	978,750
As per the Statement of Cash Flows		960,761	978,750

(b) Reconciliation of cash flow from operations with profit/loss after income tax

	2025 \$	2024 \$
Net current year surplus/(deficit)	(10,115)	57,769
Non-cash flows in profit		
- Depreciation	16,134	14,909
- Other non cash items	330	-
Changes in assets and liabilities		
- (Increase) / Decrease in trade and other receivables	(14,348)	1,580
- Increase / (decrease) in trade and other payables	(6,035)	(14,325)
- Increase / (decrease) in employee entitlements	17,339	41,346
Net cash flows from operating activities	3,305	101,279

Note 11. Financial Instruments

The following shows the carrying amounts for all financial instruments at amortised costs. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

	Note	2025 \$	2024 \$
Financial Assets			
Trade and other receivables	5	46,246	31,898
Cash and cash equivalents	4	960,761	978,750
		1,007,007	1,010,648
Financial Liabilities			
Trade and other payables	7	31,158	37,193
		31,158	37,193

Note 12. Related Parties

(a) Key Management Personnel

Key management personnel includes any person having authority or responsibility for planning, directing or controlling the activities of the entity, directly or indirectly including any committee member (whether executive or otherwise) of that association.

(b) Key Management Personnel Compensation

The entity has applied the ACNC exemption requiring disclosure, as there is only one remunerated KMP

No Committee member of the association receives compensation - the roles are voluntary.

(c) Other Related Parties

Other related parties include close family members of key management personnel and entities that are controlled or jointly controlled by those key management personnel, individually or collectively with their close family members.

(d) Transactions With Key Management Personnel & Related Parties

During the year there were no transactions with related parties.

Note 13. Events After the Reporting Period

There have been no significant events after the end of the financial year that would have a material impact on the financial statements or the associations's state of affairs.

Note 14. Commitments & Contingencies

The association has no capital commitments requiring disclosure.

There were no contingent liabilities or assets at the date of this report that would have an impact on the financial statements.

Note 15. Association Details

The principal place of business of the association is:

Cobram Community House Inc	43-45 Punt Rd Cobram VIC 3644
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Cobram Community House Inc

Responsible Persons' Declaration

For the year ended 30 June 2024

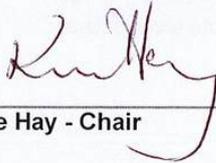
Per section 60.15 of the *Australian Charities and Not-for-profits Commission Regulation 2022*

The responsible persons declare that in the responsible persons' opinion:

- (a) There are reasonable grounds to believe that the registered entity is able to pay all of its debts, as and when they become due and payable; and

- (b) The financial statements and notes satisfy the requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

Signed in accordance with subsection 60.15(2) of the *Australian Charities and Not-for-profit Commission Regulation 2022*.



Kate Hay - Chair

Dated this 27th the day of October, 2025

INDEPENDENT AUDITOR'S REPORT

To the Members of Cobram Community House Inc
Report on the Audit of the Financial Report

Opinion

I have audited the financial report of Cobram Community House Inc, which comprises the statement of financial position as at 30 June 2025, the income statement, 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 responsible entities' declaration.

In my opinion the financial report of Cobram Community House Inc has been prepared in accordance with Division 60 of the Australian Charities and Not-for-profits Commission Act 2012, including:

(a) giving a true and fair view of the registered entity's financial position as at 30 June 2025 and of its financial performance for the year then ended; and

(b) complying with Australian Accounting Standards and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2022.

Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the registered entity in accordance with 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 my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

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

The responsible entities 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 2025, but does not include the financial report and my auditor's report thereon.

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

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

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

Responsibilities of Responsible Entities for the Financial Report

The responsible entities of the registered entity are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards and the ACNC Act, and for such internal control as the responsible entities 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, responsible entities 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 responsible entities either intends to liquidate the registered entity or to cease operations or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report⁵ 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 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 the financial report.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism 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 the 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 am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My 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.

I communicate with the 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 I identify during my audit.

A handwritten signature in black ink, appearing to read 'M Milne', with a stylized flourish at the end.

Michael Milne CA
Date: 27 October 2025
375 Wyndham Street Shepparton, VIC 3630

Manager's Report 2024–2025

It is with pleasure that I present my report for the 2024–25 financial year. The continued hard work and commitment of our staff and volunteers have once again enabled us to deliver a broad range of programs and services to our community. It has been a busy and rewarding year as we continue to create opportunities for people to connect, learn, and engage.

Measuring the impact of our work can be challenging, but data collected through the Neighbourhood Houses Victoria annual survey helps to capture it. I am proud to share that Cobram Community House contributed an impressive \$4,017,994 in community value over the past year — a clear reflection of the significant positive impact we have locally.

This community value equates to:

- \$6.25 for every \$1 of income
- \$40.74 for every \$1 of Neighbourhood House Coordination Program funding
- Over \$1,826.36 for every hour the Neighbourhood House is in use

Community Connection and Engagement

Our focus on community engagement and social connection has remained strong throughout the year. The Chatty Café continues to be a welcoming space for conversation and friendship, and our monthly community lunches are well attended. Our Christmas in July Community Lunch was a highlight, with more than 70 guests enjoying a wonderful celebration. We celebrated key community events throughout the year, including Neighbourhood House Week, Seniors Week, Law Week, Adult Learners Week, and Get Online Week.

We were also proud to host events for unpaid carers, including our Wellbeing Day in June, which attracted over 150 attendees. Guests enjoyed inspiring speakers, information from local service providers, mindfulness and craft activities, massages, and a delicious lunch.



Our Be Connected digital literacy program continues to be popular, supporting community members to build confidence online. We also ran several Cyber Security information sessions to raise awareness about online safety.

Community Support and Relief

We were proud once again to bring Christmas cheer to local families through our Community Christmas Appeal, collecting hundreds of gifts for over 150 children. We are grateful for the generosity of community members and the support of Bendigo Bank, Barooga Aquatic and Recreation Centre, and Haven Legal, who provided gift collection points.

Doug's Christmas was again celebrated on Christmas Day, offering companionship and festive cheer to those who might otherwise spend the day alone.

Through our Share Table, food bags, and free showers at Killara House, we continue to provide practical support to individuals and families experiencing hardship. A Community Food Relief grant also enabled us to prepare frozen meals for distribution, provide takeaway lunches during winter, and host several community BBQs.



We continue to host monthly Service Provider meetings and provide space for a range of community and support organisations, helping to strengthen local service networks.

Programs and Activities

This year saw a diverse range of programs aimed at promoting connection, creativity, and wellbeing. Ongoing activities included family history sessions, soft pastel art classes, ukulele lessons, and meditation classes. New additions to our programs — including a weekly craft group, singing sessions, and gentle exercise classes — have been warmly received. Our walking group also continues to enjoy strong participation, offering both health and social benefits. Through our Family Learning Partnership program, we delivered a variety of activities including school holiday programs, family cooking classes, community events, documentary screenings, and family English (ESL) classes. Planning is underway for a supported playgroup as part of this initiative.

Education and Training

Our nationally recognised training programs continued to provide valuable pathways to learning and employment, with delivery in Certificate III in Early Childhood Education and Care, Certificates in General Education for Adults, and Certificate I in Transition Education for learners with cognitive impairment. We also delivered a range of pre-accredited courses designed to build literacy, numeracy, digital, and employability skills. Participant feedback has been overwhelmingly positive. We have lodged our 2026 funding application with several new course offerings and look forward to continuing to provide high-quality education and training for our community.

Community Services

Our Services Australia Agency continues to play a vital role in providing information, support, and referral services. This year, our Centrelink service hours were increased by five hours per week, allowing us to extend our services to the public.

We are grateful for our strong partnerships with Moira Shire, Women with Disabilities Victoria, NCN Health, and the Cobram Lions Club, which strengthen our ability to respond to community needs.

Advocacy

Cobram Community House continues to support the statewide Neighbourhood Houses Victoria advocacy campaign, calling on the State Government to increase annual funding for Neighbourhood Houses to ensure their ongoing viability.

Each week, more than 185,000 Victorians access programs, services, and support through the 400+ Neighbourhood Houses across the state. However, more than half now operate at a loss — including Cobram Community House, which recorded a deficit for the 2024–25 financial year.

Like many others, we are facing increasing operational pressures due to rising costs, higher community demand, and stagnant core funding. At the same time, community need has never been greater, with many people experiencing financial hardship and social isolation. Sustained investment is essential to maintain the vital role that Neighbourhood Houses play in supporting communities across Victoria.

Acknowledgements

I would like to extend my heartfelt thanks to the staff and volunteers of Cobram Community House. Your dedication, teamwork, and passion are invaluable to our organisation and central to everything we achieve. Every member of our small team plays a vital role in building connections, expanding opportunities, and strengthening our community.

Thank you also to our auspice groups, partners, students, and community supporters — together we continue to make great things happen for Cobram.

Finally, I wish to acknowledge the Committee of Management for your leadership, guidance, and ongoing commitment. Your time, knowledge, and support are valued and greatly appreciated.

I look forward to another year of collaboration, growth, and community connection as Cobram Community House continues to thrive and make a positive difference.

Christine Osborne

Manager





friendship



learning



wellbeing



support



education



connection



community



Doug's Christmas Day Lunch - 2024

The Cobram Bowling Club was again the venue for the annual Doug's Christmas Day lunch (DXL). We cooked 60 meals and served them out to the 49 DXL participants. Our valued volunteers, who make this event possible, were also offered a meal.

Santa dropped in to wish both participants and volunteers a "Merry Christmas".

DXL is primarily a Christmas Day lunch for older people who may otherwise be alone on Christmas Day. It is a non-alcohol event with a small participation charge for most people attending. We believe that those attending, who can contribute to the cost, should. The 2024 DXL event was supported with a generous cash donation from M Watson.

We are looking for volunteers for the 2025 Christmas Day lunch so if you have any time on Christmas Eve or Christmas Day (and especially if you would otherwise be lonely) please consider volunteering at this event. Give us a call on 03 5872 2224.

The support DXL receives from the Cobram Bowling Club and Cobram Community House is greatly appreciated by Doug's Christmas Lunch Committee.

To both organisations - Thank you!

Liz Diamond
Doug's Xmas Day Lunch Committee



CCH Quilting Group

The quilting group meets at Cobram Community House on the 2nd Friday of the month. The members come together to enjoy the company of like-minded people and to share skills and new ideas. The group appreciates the well-lit space provided and the friendly staff who welcome and assist us.

Thank you.
Trish Anders





**COBRAM COMMUNITY HOUSE INC.
ANNUAL GENERAL MEETING
Tuesday 18th November 2025
5.30pm**

1. Opening of Meeting and welcome from the Chairperson.
2. Apologies
3. Confirmation of Minutes of previous Annual General Meeting
4. Business Arising from Minutes of previous Annual General Meeting
5. Chairperson's Report and presentation of the Annual Report **(Motion required)**
6. Treasurer's Report and presentation of Audited Financial Statements **(Motion required)**
7. Manager's Report
8. Election of Office Bearers
 - a. President
 - b. Vice-President
 - c. Secretary
 - d. Treasurer
 - e. Ordinary Members
9. General Business
 - a. Determination of Fees
 - b. Nomination of Auditor
10. Close of Meeting

Cobram Community House Inc
Annual General Meeting
Minutes AGM
26/11/2024 @ 5.40pm

Present:

Carolyn Brunskill, Kate Hay, Amanda Mayoh, Julia Cornwell-McKean, Liz Baldwin, Christine Osborne, Liz Diamond, Paula Hansen, Cherene Stokes, Elaine Cartwright, Sybil Retallack, Ruth Ritchie, Gayle Berg Von Lindhe.

In Attendance

Sonya Tedesco, Ron Simon

Apologies

Minutes of Annual General Meeting 2023

Accepted as read

Moved: Carolyn Brunskill

Seconded: Liz Baldwin

Business Arising from 2023 AGM

Nil

Presentation of Annual Report

CHAIRPERSON'S REPORT

Carolyn Brunskill

Moved: Carolyn Brunskill

Seconded: Liz Baldwin

Reports

TREASURER'S REPORT and Audited Financial Statements

Presented by Carolyn Brunskill

Moved: Kate Hay

Seconded: Liz Baldwin

MANAGER'S REPORT

Christine Osborne

Moved: Christine Osborne

Seconded: Sybil Retallack

Elections and Positions

Ron Simon declared all positions open

President Nomination: Kate Hay

Moved: Christine Osborne

Seconded: Liz Diamond

No further nominations Kate Hay declared President

Vice-President Nomination: Carolyn Brunskill

Moved: Christine Osborne

Seconded: Kate Hay

No further nominations Carolyn Brunskill declared Vice-President

SECRETARY Nomination: Elizabeth Baldwin

Moved: Paula Hansen

Seconded: Christine Osborne

No further nominations Elizabeth Baldwin declared Secretary

TREASURER Nomination: Elizabeth Baldwin

Moved: Paula Hansen

Seconded: Christine Osborne

No further nominations Elizabeth declared Treasurer

Ordinary Members

Amanda Mayoh

Moved: Carolyn Brunskill

Seconded: Christine Osborne

Julia Cornwell McKean

Moved: Paula Hansen

Seconded: Liz Diamond

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

ELECTION of AUDITOR

Auditor: Goulburn Murray Audit Services

Moved: Paula Hansen

Seconded: Amanda Mayoh

Other Business

Determination of Fees set at \$5

Moved: Sybil Retallack

Seconded: Carolyn Brunskill

Close of Meeting

Meeting closed@5.55pm