



RUMBALARA
ABORIGINAL CO-OPERATIVE LTD

2024-2025

Annual Report

To our Aboriginal and/or Torres Strait Islander readers, we advise that this report includes photos, quotations and or names of people who are deceased.

About this Annual Report

This Annual Report covers our activities and performances for the period of July 2024 - June 2025, our financial year. This report is one of the ways we seek to satisfy our accountability obligations to our community and stakeholders including our partners and supporters.

A copy of this report can be found on our website: www.rumbalara.org.au

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Tax concessions and fundraising

Public Benevolent Institution (PBI) and endorsed by the Australian Taxation Office as: A Deductible Gift Recipient (DGR); and an income tax exempt charity (holding concessions and exemptions relating to income goods and services and fringe benefits taxes). Fundraises throughout Australia and registered under fundraising legislation as required.

Images

Prue Peters Photography
Rumbalara Communications & Public Relations Team
Rumbalara Staff

Graphic Design

Rumbalara Communications & Public Relations Team

Cover Image

The cover photograph was taken at our mother site located on Toolamba Road, Mooroopna during the smoking ceremony of NAIDOC Week 2025

The Artwork contained in the Annual Report

The circles within this artwork represent the core values of Rumbalara—Culture, Community, Connection, Family, Wellbeing, and Health. In addition, two more circles have been added to symbolize the journey from birth to dreaming.

These circles reflect Rumbalara's commitment to supporting, guiding, and nurturing our community throughout every stage of life.

The background features symbols that represent our Country and connection to it. Throughout the Annual Report, you'll find meaningful icons: our Totem, the Long Neck Turtle, along with symbols of Gatherings, Emus, Waters, Gum Leaves, Oven Mounds, and Kangaroo Tracks.

Each element pays homage to the landscapes, stories, and traditions that define who we are.



Artist: Alkina Edwards

Year: 2021

Art Form: Digital

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About Us

Rumbalara Aboriginal Co-Operative stands as a pillar of strength and care for our community, deeply rooted in the values of self-determination and cultural pride.

Guided by the Aboriginal Community Controlled Health Organisation (ACCHO) model, we deliver holistic, community-led services that nurture our people from pre-birth through to Dreamtime.

Our Co-Operative is not just a health provider—it's a living expression of our community's resilience and leadership.

Governed by a locally elected Board, we ensure that every decision and service is shaped by the voices and needs of our people.

At Rumbalara, we are committed to doing more than what is asked of us. We go beyond the limits of funding, offering flexible and responsive care that ensures our community members receive the support they deserve. Our work prioritises the social, emotional, physical, and cultural wellbeing of Aboriginal and Torres Strait Islander peoples, families, and communities.

By honouring and uplifting our collective health and wellbeing, Rumbalara continues to play a vital role in strengthening the future of our people.





Our History

Rumbalara's journey started at the Cummeragunja Mission Station in New South Wales, where our community faced difficult living conditions, including the separation of children. In the 1930s, leaders like Uncle Jack Patten and Uncle William Cooper inspired our people to "walk off" in search of freedom and the ability to practice our culture.

Many of our community members moved to Mooroopna, leading to Australia's first major Indigenous protest, where our Elders fought for our rights. These Elders played a vital role in establishing Rumbalara.

By 1958, ten prefabricated concrete houses were built at Rumbalara, what was then called 'Blue Moon Estate,' part of the Welfare Board's 'New Deal.' While these homes were an improvement, they were still small, poorly designed, and not suitable for extreme weather, leaving many families struggling.

In 1969, many families were re-housed, and Rumbalara temporarily closed for five years.

During the early 1970s, the Goulburn Murray Aboriginal Co-Operative successfully opposed a proposal to lease Rumbalara to a youth group and secured what is known as a 'Peppercorn Lease.' It was at this time that our Founding Elders renamed the Co-Operative 'Rumbalara,' which translates to "End of the Rainbow," symbolising hope for a brighter future.

Now renamed, Rumbalara officially incorporated in 1980 and opened a Medical Clinic in 1981 to meet our community's health needs. In 2005, we proudly celebrated 25 years of Rumbalara Incorporated, a testament to our ongoing commitment to cultural renewal and community wellbeing. As of 2024, that means Rumbalara has been proudly operating for 44 years, now including the GM Aboriginal Co-Operative formative years we have been operating for 49 years.

Despite many challenges, **Rumbalara stands as a symbol of resilience and determination**, reflecting the strength of our community.





Our Vision



We recognise our communities as being among the most resilient and vulnerable in the world. We also recognise and respect the cultural strengths of the individual, family and community working in partnership with our stakeholders, and by striving to achieve optimal quality and standard of life that encompasses individuals' physical, social, emotional, cultural needs and wellbeing.

Our Values



Rumbalara is the 'Heart of Community' – we value the wisdom and cultural strength of our Elders, the optimism and joy of infants, and the potential of teenagers and adults in creating a positive future while honouring and respecting the past.





Strategic Priorities 2023 – 2026



Culture

Culture defines who we are, how we think, how we communicate, what we value and what is important to us

Culture is embedded in everything we do

1.1 Embedding culture, healing and traditional practices in all our services, programs and activities

1.2 Maintaining a positive, safe and respectful organisational environment underpinned by cultural respect

1.3 Being recognised as leading experts in cultural practice and service models, determined and designed by Aboriginal people

1.4 Actively creating opportunities to engage Elders and young people, and exploring ways of connecting them to each other, the organisation and community



Community

We develop ways and means to care for each other, to nurture the talents and leadership that enhance quality of life

Hear the voice of, and empower, our community, and partner with others to achieve better outcomes for our community

2.1 Strengthening community connectedness through our services, gatherings, yarning and cultural events

2.2 Provide culturally safe opportunities for the voices of our members, community and staff to be heard

2.3 Raising the profile and building awareness about Rumbalara with members, community, staff and other stakeholders

2.4 Building and strengthening trusted partnerships with Aboriginal and non-Aboriginal organisations (including funders, philanthropics, universities, TAFE, RTOs, service providers and governments) for the betterment of our community



Health

We promote health in the community, preventing disease before it occurs and reducing harm to ensure long and meaningful lives

A proud, innovative and committed team working to achieve our vision and serve the community

3.1 Ensuring we have the highly skilled and qualified workforce needed to serve our community now and into the future

3.2 Implementing our Workforce Strategy, focusing on streamlining recruitment processes and a new induction program, new e-recruitment and payroll systems, and flexible work arrangements

3.3 Building our Aboriginal workforce and future leaders through training, development, mentoring and succession planning

3.4 Strong internal collaboration, positive leadership, good communication, staff wellbeing, and a culturally safe work environment

3.5 Being recognised as an 'employer of choice' offering a wide range of employment opportunities in health and wellbeing, housing, justice, agriculture, building and maintenance

Our Culture

Our Relationships

Our Team

Strategic Priorities

2023 – 2026



Wellbeing

It is not just the physical wellbeing of the individual but the social, emotional, and cultural wellbeing of the whole community

A healthy and thriving self-determining Aboriginal community with a bright future

4.1 Expanding the range of services we offer, to meet the needs of our growing community, in particular housing options, a residential healing farm, and prevention and early intervention programs

4.2 Reviewing and redeveloping our service models to ensure they are underpinned by culture and self-determination, and are sustainable

4.3 Reducing reliance on government funding, by pursuing opportunities for self-sustaining revenue streams, diverse businesses including agriculture and horticulture, and other innovations

4.4 Working with governments to reduce the burden of compliance and streamline frameworks (one funding agreement, one accreditation, and simplified reporting) and to facilitate the return of Aboriginal funding held by mainstream agencies to community control



Family

Family provides the emotional strength and spirit for people who strive to maintain strong identity while adapting to change

A strong and sustainable community controlled and self-determining organisation that builds on its strengths and the legacy of our founders

5.1 Investing in, and implementing, fit-for-purpose systems (IT, HR, risk, compliance, quality, and client information management) to support our vision and purpose, and service delivery

5.2 Transforming our budgeting and financial management systems, processes and capability to support effective management, transparency and forecasting

5.3 Positioning Rumbalara as the service provider of choice for our Aboriginal community

5.4 Having self-determining and effective governance, which reflects the complexity of the organisation, compliance, and the external environment

5.5 Achieving and retaining relevant accreditations and registrations



Connection

Through nurturing the spirit, the emotional and physical wellbeing and cultural identity of individuals and families

A modern and respected Aboriginal Community Controlled Organisation that drives better outcomes, empowers the community and influences governments

6.1 Transforming into a modern, self-determining, sustainable and culturally strong Aboriginal Community Controlled Organisation, with a contemporary governance and company structure, e.g. owning and controlling a standalone housing service and social enterprises

6.2 Identifying and building future leaders, who will continue Rumbalara's legacy and take the organisation forward in service of our community

6.3 Strengthening the use of our data to inform planning and advocacy, and build an evidence base (underpinned by data sovereignty) to demonstrate effectiveness and impact of Rumbalara

6.4 Realising our Masterplan - infrastructure, people, systems and processes, and business plans

Our Business

Our Organisation

Our Future

**We're strengthening our
community
through culture
and connection**



Chairperson Statement

Neville Atkinson



Over the past year, the strength and resilience of our community has continued to shine. Through shared challenges and opportunities, we have seen the power that comes from standing together – supporting one another, staying connected to culture, and remaining committed to the wellbeing of our people and future generations.

As a Board, we are proud of the strong foundations being laid across Rumbalara Aboriginal Co-Operative. Sound governance, clear accountability and thoughtful long-term planning are guiding our decisions, ensuring the work we do today will create a lasting legacy for our community tomorrow. We are conscious of the responsibility we carry, and we approach this role with care, respect and deep commitment to community trust.

Rumbalara Housing Limited

A significant milestone this year has been the establishment of Rumbalara Housing Limited. This initiative reflects a bold, future-focused and entrepreneurial approach to addressing housing shortages and strengthening long-term stability for our community. It represents not only practical outcomes, but also our willingness to innovate and lead where solutions are urgently needed.

Connection with Community

Our community continues to grow stronger through mutual support, cultural connection and collective determination.



The Board is committed to listening carefully and responding thoughtfully to community needs. Each Board member remains actively engaged and deeply respected within the community, ensuring decision-making remains grounded, informed and responsive.

Victorian Treaty

Treaty remains an important journey for our people and our future. It represents an opportunity to strengthen our voice, influence decisions that impact our lives, and create pathways for greater social, cultural and economic prosperity.

Treaty is about recognising our history, valuing our cultural authority, and ensuring our communities are empowered to shape their own futures. It provides a platform to address long-standing inequities and to build stronger partnerships that deliver lasting outcomes for our mob and future generations.

Shared Responsibility

We also recognise the importance of working alongside key stakeholders as part of our shared responsibility for truth telling, regional prosperity and long-term social and economic outcomes. Through collaboration and partnership, we strengthen our collective ability to create meaningful and sustainable change.

With Thanks

I would like to sincerely acknowledge our Chief Executive Officer, Felicia Dean, for her steady leadership and vision, along with our Executive team and staff for their ongoing commitment and dedication. I also thank my fellow Board Directors for their integrity, passion and tireless contribution to the governance of our organisation.

The future for Rumbalara is bright. We look forward with optimism and confidence as we continue our important work – strengthening community, building opportunity and creating a strong and enduring legacy for generations to come.



Board of Directors

The Rumbalara Board follows an ACCHO (Aboriginal Community-Controlled Health Organisation) model, focusing on self-determination and community representation. The Board consists of members who understand the unique needs and values of Aboriginal and Torres Strait Islander communities. They work to ensure Rumbalara's services are accessible, culturally safe, and community-focused. Through this model, the Board supports Rumbalara's mission to promote health, wellbeing, and resilience, helping our community thrive on its own terms.

Rumbalara Aboriginal Co-Operative Ltd

Active Members: Neville Atkinson, Marie Barbance, Joanne Atkinson, Eric Egan, Pamela Pederson and Suzanne Nelson

New Appointments: Mark Anselmi

Resignations: NIL

Rumbalara Housing Ltd

Active Members: Eric Egan, Marie Barbance, and Edel Conroy.

New Appointment: Neville Atkinson

Resignation: NIL



Neville Atkinson
Chairperson



Joanne Atkinson
Vice Chairperson



Eric Egan
Director



Marie Barbance
Director



Pamela Pederson
Director



Mark Anselmi
Director



Suzanne Nelson
Director

Message from the CEO

Felicia Dean



Welcome to the Rumbalara Annual Report for the financial year 2024/2025.

Firstly, I acknowledge all families who have experienced Sorry Business and extend my heartfelt condolences to you all. Rumbalara stands alongside our families and community, offering our support in any way we can during these difficult times.

Capacity Building

Building, building and more building are words that come to mind when I think about the work being undertaken lately. And that does not just mean “building” in the sense of Infrastructure and physical buildings, it includes building our capacity, building our growth, building our staff and skills, building our people, building our Cultural footprint and building on the Foundation/ legacy that is Rumbalara, and it is enormous!!

Culturally Embedded Services

Every service area and Executive Manager works hard to ensure Rumbalara provides a holistic, culturally embedded service that meets our community needs and at the same time meets the legislation, standards, compliance, and targets of our obligated Funding Bodies.

Governance and Reporting Responsibilities

Our operating environment is consistently changing/responding to Government, Budgets, Royal Commissions, State Affairs, Regulations, Yoorook, Treaty and Treaty Authority. However, it is very rewarding and satisfying to know that the work being done is supporting our community.

New Facilities

At Mooroopna High School on Echuca Road, Mooroopna, our Housing and Family Services service areas have relocated and are now fully functional, providing accessible and integrated support for our community.

Seymour Office – opened 14th August 2024. A centre of outreach for the Seymour community and building a presence.

Engagement with Community

Community Meeting, held on 20th March 2025 updated community on projects, and programs at Rumbalara. We pride ourselves on our presence and availability with community. From the Board through to many of our staff, we actively engage, not just during business hours but often outside of these times.

Service Area Re-Structure

Rumbalara are currently undertaking a restructure of our service areas to better align programs with future needs, in response to sustained growth in demand and service delivery.

This restructure will provide much-needed additional staffing and structural support to meet increasing operational demands, while also ensuring stronger alignment with funding streams and client needs

This work reflects Self-Determination in action, ensuring our services are delivered in a more culturally focused way that responds appropriately to the needs of our clients and community.

Infrastructure Growth

To continue our support for Elders, we are proud to be expanding our independent living units (ILUs). These units provide Elders with the opportunity to live independently in affordable housing while remaining close to community, culture and essential services. This project has commenced, with completion of the build anticipated in late 2026.

Sponsorships

We proudly support the Rumbalara Football and Netball Club as a major sponsor, and our partnership continues to strengthen each year. We remain committed to providing ongoing support, recognising the vital role the Club plays in bringing our community together. Sport is a great leveller—it connects people from all walks of life, fostering inclusion, wellbeing, pride, and a sense of belonging through shared activity and enjoyment.

In addition, we have supported many families and community groups by contributing to flights, accommodation, uniforms, fuel, registrations, and food. This assistance has enabled participation in netball, football, and basketball carnivals, as well as cricket and boxing, ensuring community members—particularly young people—have opportunities to connect, compete, and represent our community with pride.

With Gratitude

In closing, I formally acknowledge and thank the Board for their commitment, leadership, and service to our community. The responsibilities carried by Board members in providing strong governance and strategic direction for Rumbalara—an organisation with broad, complex, and growing service delivery—are significant and have continued to expand over time in response to community need.

I also extend my heartfelt thanks to the Executive Team and to all staff, whose dedication, care, and professionalism underpin the work we do every day. Your commitment ensures our community members and clients are supported with respect, cultural safety, and the highest possible standard of service.

Thank you to everyone who contributes to Rumbalara’s work. I look forward to continuing to walk this journey together, building on the new opportunities already underway as we move into the next financial year, guided by the needs and aspirations of our community.



CORPORATE SERVICES

**We provide consistent
organisational support
underpinning daily work
across Rumbalara.**



Message from the COO

Laurie Sevil



INTRODUCTION

Yaama!

My name is Laurie Sevil. I am a proud Gomeroi woman with the privilege of living and working on Yorta Yorta land. I have been with Rumbalara as the Chief Operating Officer (COO) since January 2020. The position of Chief Operating Officer is second in charge to the Chief Executive Officer (CEO) and is responsible to assist the operations of Rumbalara.

OVERVIEW:

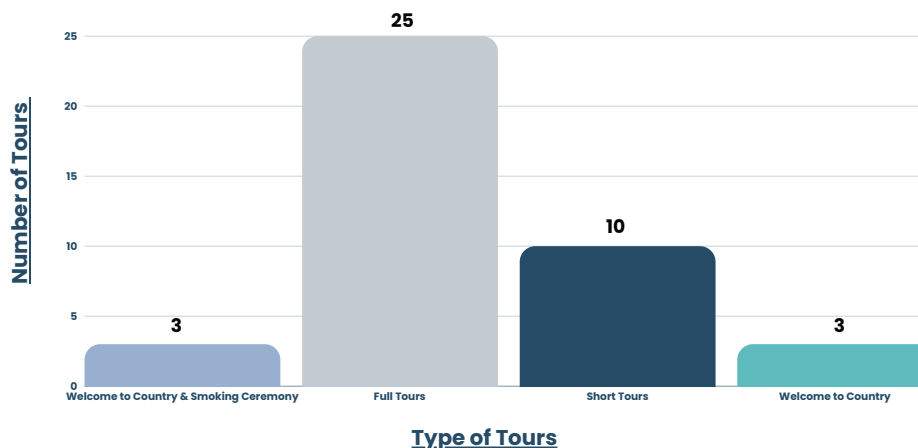
I directly support the Cultural Advisors, Communications and Public Relations, Business Support and Public Health and Wellbeing Outcomes teams. This year we also commenced a central Healing and Therapeutic response led by our newly appointed Principal Practitioner, Sharon Jones. Sharon, a proud Yorta Yorta woman, has held roles previously in our Family Services team and brings a range and depth of experience to the role. Staff have been recruited into therapeutic roles and will build our capacity across Rumbalara and community for healing and therapeutic opportunities. The Principal Practitioner role leads best practice across Rumbalara, whilst utilising the knowledge and wisdom accumulated over time with our Aboriginal children and families and is responsible for the development of a healing and therapeutic model/unit, practice standards and leading staff in their practice.

Cultural Advisors

Our Cultural Advisors, Aunty Cheryl Bourke and Uncle Lance James continue to support cultural knowledge, practise and the development of staff across Rumbalara.

Their leadership and expertise are reflected through the cultural services provided both internally and externally through ceremony, sessions and tours. Full tours remain popular with over 25 sessions formally booked and delivered this year.

Cultural Tours 2024-2025



Business Support

The Business Support Team has grown to a committed and strong force of Aboriginal women to support Rumbalara’s general operations, working behind the scenes in areas including policy development, compliance and accreditation, whilst leading and supporting significant events.

The team is lead by Cindy McGee and includes, Samara McKay, Jaime McKay, Yasmar Lovett, Lana Scott and Kirralai Boney (School-based Trainee).

Communications and Public Relations

The Communications & Public Relations team saw a change this year with Chanoa Seala leaving Rumbalara to seek a new opportunity with the University of Melbourne.

Natalie Visentin has continued to focus on several key projects aimed at enhancing Rumbalara’s brand identity with the primary objective to ensure that our history, cultural values, and services are authentically reflected, accessible, and culturally appropriate across all branding and communication platforms.

We have also welcomed Vicki Scott to Rumbalara in the role of Communications and Public Relations Manager. Vicki brings with her a wealth of experience and expertise to support this work into the future.

Public Health and Wellbeing Outcomes Unit

The Public Health and Wellbeing Outcomes Unit Lead, Shannon Drake continues to consult and progress the public health unit proposal and has participated in many projects including data collection and analysis.

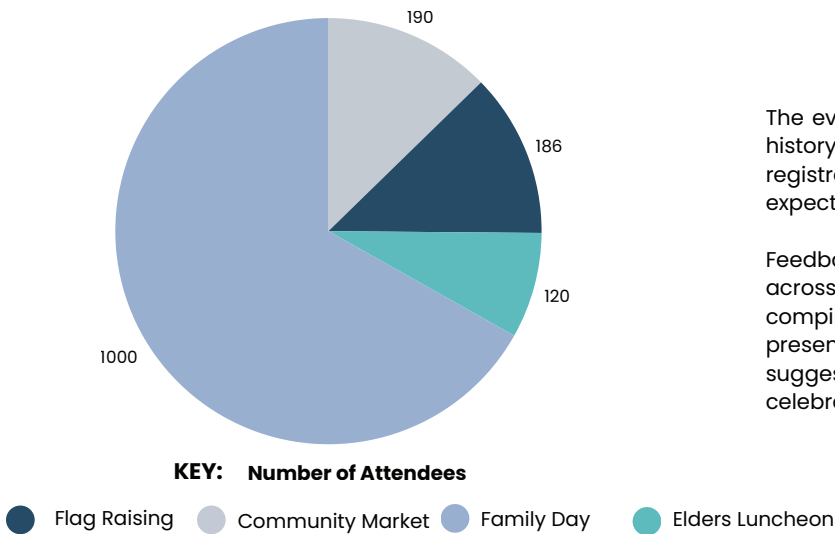
Shannon is also focused on elevating collaboration with stakeholders through strengthened partnerships, enhancing collaborative efforts for public health.

ACHEIVEMENTS AND STORIES

Celebrating 2024 NAIDOC Week

NAIDOC Week was celebrated between 7-12 July 2024 and it was an outstanding success for Rumbalara and community. The highest community attendance to date was seen, despite adverse weather conditions.

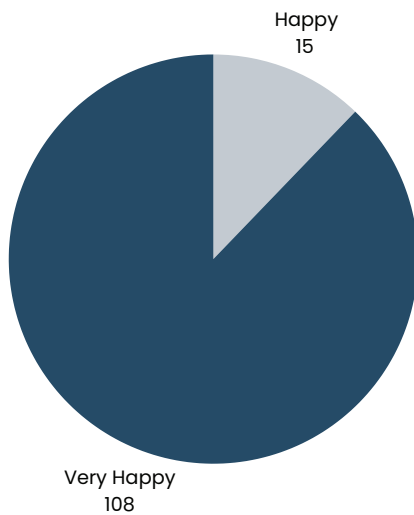
NAIDOC WEEK EVENTS



The events celebrated the organisation’s history and culture, with pre-event registration efforts exceeding expectations.

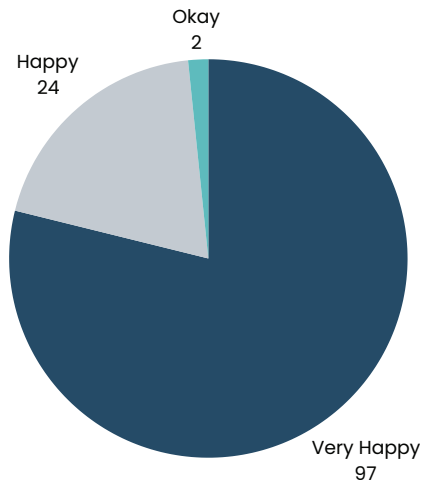
Feedback was collected and analysed across the week, and the results were compiled into a NAIDOC report presentation which highlighted suggestions for improvement and celebrating the success of all events.

EVENT FEEDBACK



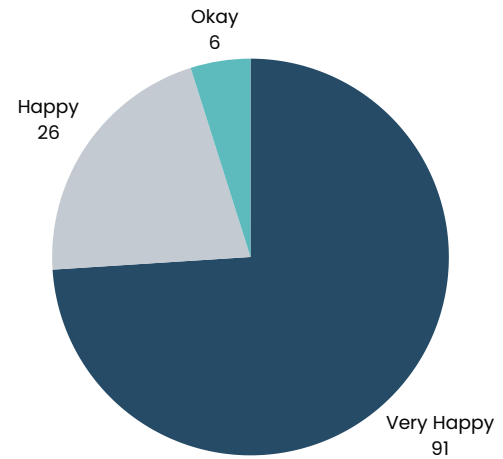
● Very Happy ● Happy

Question: Are you happy with today's NAIDOC family day?



● Very Happy ● Happy ● Okay

Question: How would you rate the organisation and planning of family day?



● Very Happy ● Happy ● Okay

Question: How happy were you with the information & communication before the event?

KEY: Number of responses

Overall-NAIDOC Week 2024 was a remarkable success, showcasing the strength and unity of our community. The high attendance at each event, despite the less-than-ideal weather conditions, reflects the dedication and enthusiasm of our community members. Our efforts to encourage pre-registration were effective in helping us plan and cater for the events, yet the actual turnout exceeded our estimates, indicating a growing interest and engagement in NAIDOC Week activities.



Photos captured across our events over the past year.





ACHIEVEMENTS AND STORIES

Business Support Team



As well as supporting events like NAIDOC Week, the Business Support Team have been consistently immersed in a range of activity that includes; accreditation support, policy development and review, and building and maintaining our document management system LOGIQC.

Team members are extending their qualifications undertaking a Diploma of Leadership and Management and a Graduate Diploma in Business. They applied for and successfully obtaining additional funding for Rumbalara across a number of service areas including the a successful funding applcaition of \$50,000 from *VIC Health Strong Young Mob Funding* for Wulumburra, a joint initiative with a capacity building focus.

Communications & Public Relations Team

- During this year, the Communications & Public Relations Team have been focused on various communication, signage, and collaborative projects to support the operations and branding of Rumbalara Aboriginal Co-operative.
- The team rolled out Community Newsletters and worked with the Foster Care team on content to attract more carers and in partnership with the health promotion team collaborated on presenting at the Department of Rural Health's Aboriginal Health conference.
- They supported the medical team in ensuring compliance with all accreditation requirements, contributing significantly to the development and implementation of signage and resources including installing a visual representation of Rumbalaras Statement of Commitment to Child Safety in key service areas, and the medical 'Values' Wallpaper.

Public Health Unit Lead

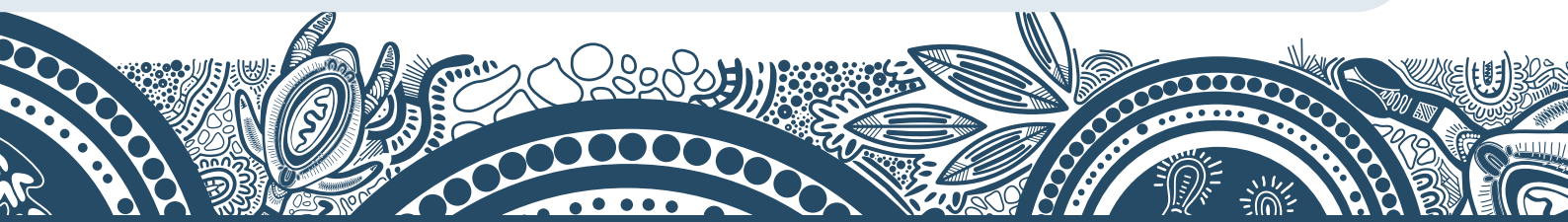


Shannon Drake continues a primary focus of aligning our activities with identified strategic priorities, enhancing collaboration, and responding to emerging health issues.

Work includes activities to build and maintain a genome resource for the research community; participation in an Aboriginal Advisory

Group meeting cancer clinical trial; meetings with public health unit staff; policy and procedure reviews, Steering Committee meeting for Aboriginal and Torres Strait Islander clinical trials access initiative and the internal Clinical Governance committee meeting.

Shannon's focus in her work remains empowering voices of First nations people. Shannon was also announced as a Finalist for the Regional Development Victoria Leadership and Innovation Award, part of the 2024 7NEWS Community Achievement Awards for Victoria.



ACHIEVEMENTS AND STORIES

Seymour Office Opening

- Rumbalara have opened an additional office in Seymour this year with a number of programs rotating their attendance to support community in that area.
- Our teams supported the Seymour Office Opening particularly with the design and installation of signage and furniture with the Communications Team successfully coordinating the grand opening.
- We envisage that this support and our presence will grow in time.

Bineta Molwah FUNDING



We were successful in gaining funding for a program we have called Bineta Molwah, meaning Bineta (to be born) Molwah (to die/to the grave/Dreaming). This project seeks to capture promote and celebrate the essence of our community-driven practices, embedded in the rich tapestry of our Aboriginal culture, ensuring the continued strength and resilience of those we serve.

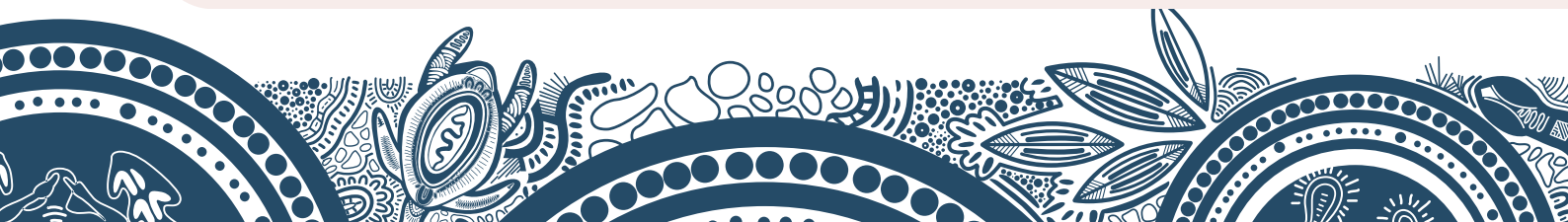
Our project seeks to capture (document) our knowledge and Ways of Doing across our broad spectrum of services and support, that will lead to improved outcomes and service delivery for our children, young people, families and communities.

It would include all our services including expectant mothers of unborn children where there is a significant concern for the wellbeing of the child after birth, Aboriginal children at risk of entering care, children and families affected by cumulative harm and trauma, and young people in care.

However, it would also include our interconnecting programs and services, that provide holistic, wrap-around support in a whole of community service delivery model known as Bineta Molwah.

CHALLENGES AND OPPORTUNITIES

- We continue to focus on improving our response and services across Rumbalara. Each individual staff member and each team contributes their expertise to this aim, in various ways.
- We are often supported by other organisations and peak bodies such as the Victorian Aboriginal Community Controlled Health Organisation (VACCHO), the Victorian Aboriginal Children & Young People's Alliance (VACYPA) and JAWUN in this important work and advocacy every day.
- Overall, we work towards realising Rumbalara's strategic vision whilst advocating for systemic change and true self determination for community.



PEOPLE and CULTURE

**Our people play a pivotal
role in what we do for the
now and our future.**



People and Culture

Neil Maher



INTRODUCTION

The 2024–2025 year has been one of significant transformation for Rumbalara Aboriginal Co-operative, marked by strategic organisational restructuring, measurable improvements in workplace health and safety, and expanded workforce development initiatives.

In response to sustained growth and long-term service demand projections, the organisation undertook a comprehensive restructure across key program areas. This process strengthened leadership capacity, clarified career pathways, and maintained continuity of frontline services while preparing the organisation for future expansion.

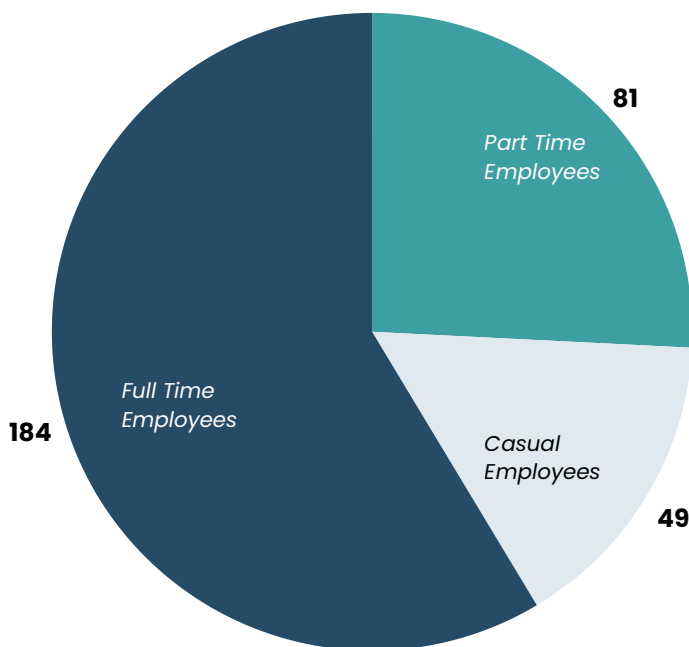
Workplace Health & Safety achievements were a standout, with a dramatic improvement in injury management performance – moving from 112% worse than the industry average in 2023/24 to 29% better in 2024/25. This resulted in a premium rate reduction from 4.13% to 1.75%, saving \$567,592 for the 2025–2026 financial year. Increased hazard reporting (up 33%) reflects a positive shift towards proactive safety culture.

Workforce Development continued to deliver high-impact programs, including over 44 certified tertiary courses for staff, 40+ traineeships, and multiple community training initiatives. These have enhanced skills, created education pathways, and led to tangible employment outcomes for both staff and community members.

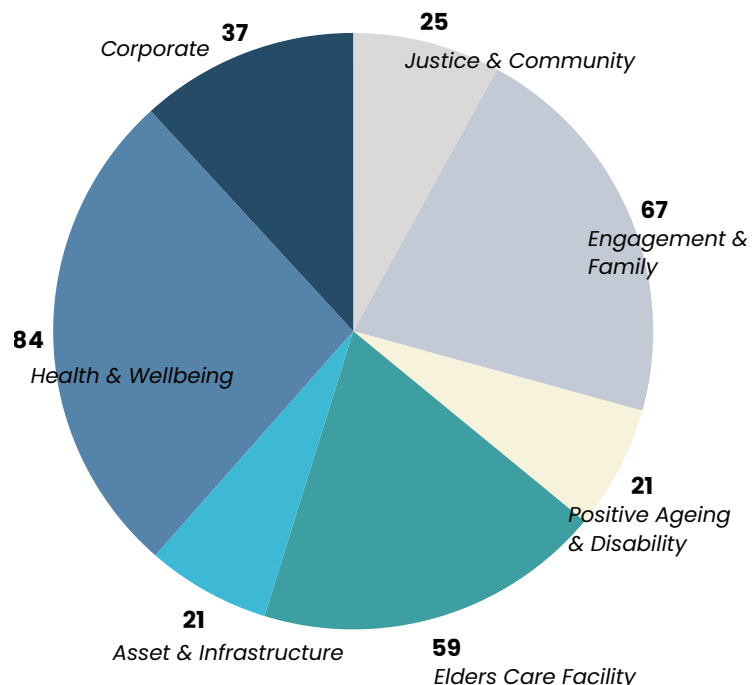
Looking ahead, opportunities exist to expand specialised traineeships, develop culturally safe leadership programs, and build stronger partnerships. The organisation remains committed to embedding cultural safety in all aspects of workforce development, ensuring Rumbalara continues to be a place where people can thrive personally and professionally.

OVERVIEW

Workforce Data



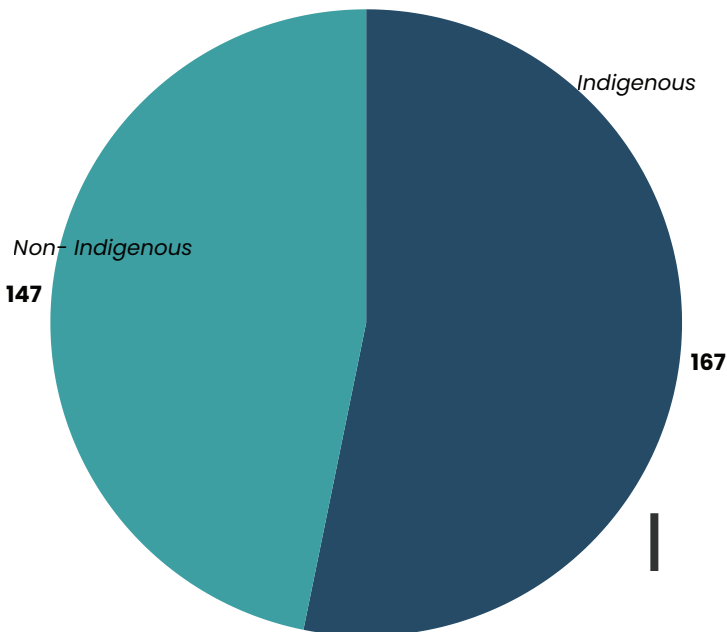
314 Employees



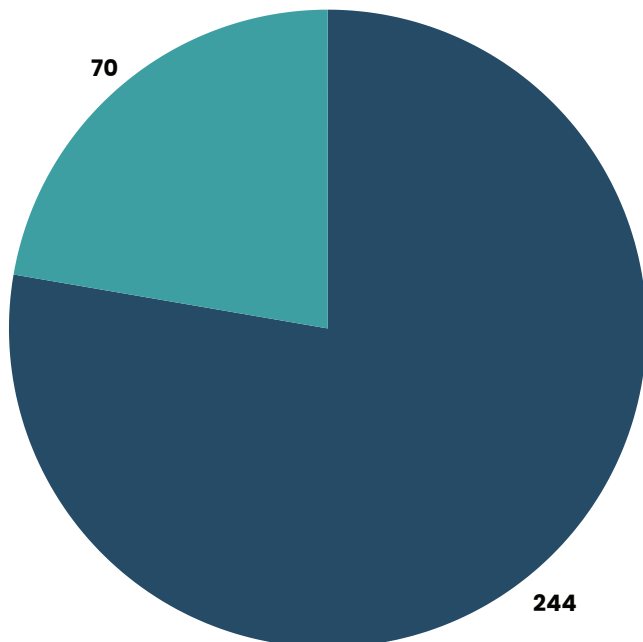
Service Area
Employee Numbers

OVERVIEW

Workforce Data



Staff Demographics



Staff Demographics

Rumbalara Organisational Restructure

Rumbalara embarked on a comprehensive organisational restructure in response to significant growth over the past three years and projected future expansion, ensuring it remains well-positioned to meet evolving community needs and deliver high-quality services.

The restructure was designed to realign roles, responsibilities, and reporting structures to improve consistency and create clearer career pathways. Changes were implemented to minimise disruption to frontline services, with affected employees supported through redeployment or transitions into new or redefined roles.

Scope and Key Changes

Core program areas affected include Health and Wellbeing, Engagement and Family Services, Justice and Community Services, New Program Manager roles have been established to strengthen service leadership.

Process and Implementation

The process commenced with executive discovery sessions, supported by Social Ventures Australia (SVA), to explore options within budget constraints. Staff consultation informed refinements to the proposed structure. The executive team approved the final model, which was then rolled out with tailored staff support, individual consultations, redeployment, and targeted recruitment. A post-implementation review will assess effectiveness and guide further improvements.

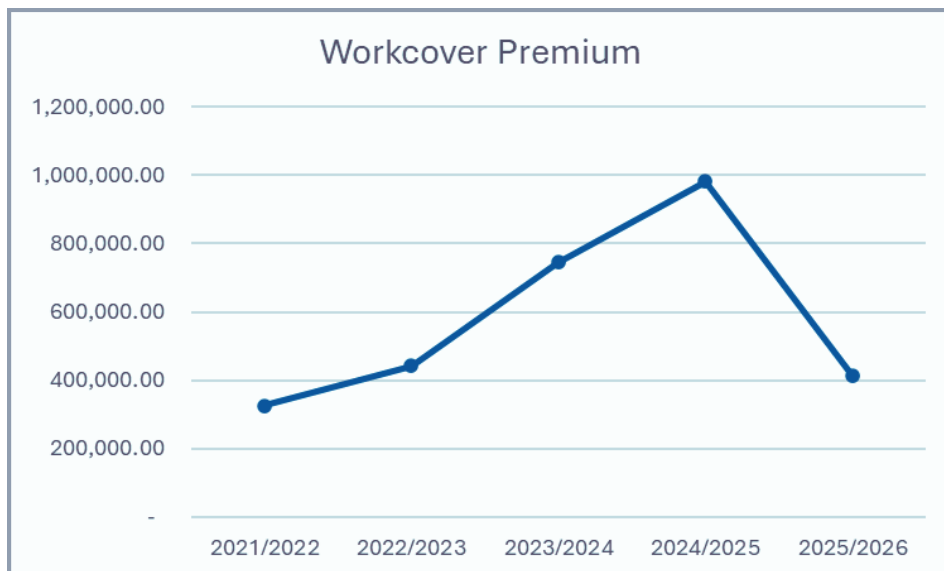
Implementation Approach

The restructure is complete for Engagement and Family Services, Justice and Community Services, and Health and Wellbeing. Upcoming phases will address Corporate Services, Assets and Infrastructure, Positive Ageing and Disability, and the Elders Facility.

STATISTICS AND DATA

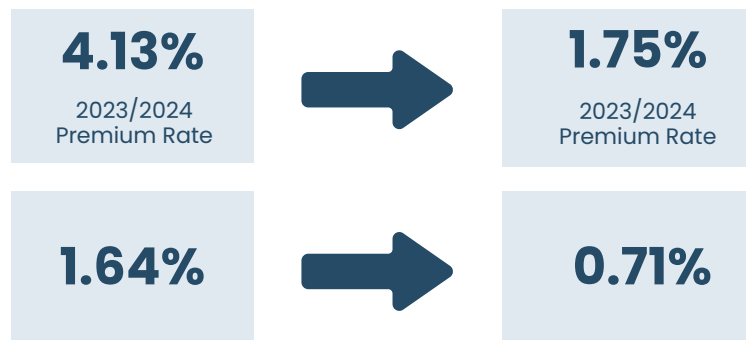
Workplace Health & Safety

Continuing the work from 2024, the Workplace Health and Safety team achieved significant reductions to our Workers Compensation premium for 2025/2026 financial year.



Most pleasingly we have gone from performing 112% worse than the industry average in 2023/2024 to now performing 29% better in our Claims and Injury Management. This significant improvement has seen a reduction in our premium rate from 4.13% to 1.75% and our overall performance rating improve from 1.64858% to 0.713321%. This has amounted to premium savings of \$567,592 for the 2025/2026 financial year.

In Summary



With our overall performance rating improved by 0.93%
this amounted to a premium savings of:

\$567,592

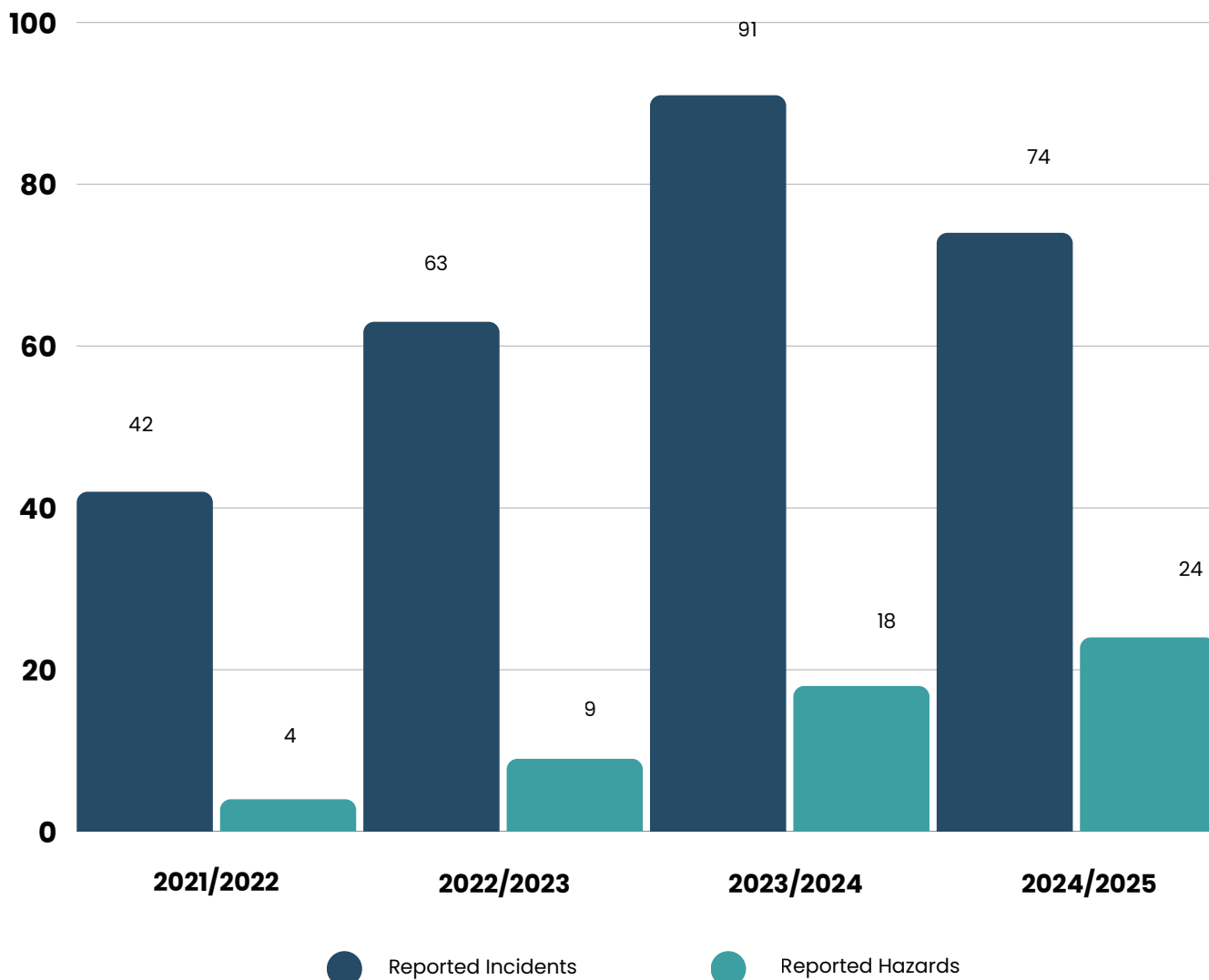
for the 2025/2026 Financial Year.

Whilst reported incidents dropped by 18% to 74 for the year hazard reporting increased by 33% to 24. Fig 2. This reflects the shifting of our employee Safety Culture to being proactive in identifying potential hazards as opposed to reactive via after incident reporting.

There were only two (2) Workers Compensation claims lodged. One (1) is closed, one (1) remains open and active.

STATISTICS AND DATA

Reported Incidents & Hazards



ACHIEVEMENTS AND STORIES – Workplace Health & Safety

Changes to Occupational Health and Safety Regulations 2017 (Psychological Health)

In anticipation of the changes to Occupational Health and Safety Regulations 2017 (Psychological Health), Rumbalara subsequently undertook a whole of Organisation Psychosocial Hazard Risk Assessment survey that asked participating staff 72 questions to assess the 14 identified psychosocial hazards. 162 survey responses were completed and received.

This represents a response rate of 60% of full-time staff (270) which is considered to be an extremely robust response. The WHS Team are now working through the recommendations of the final report to inform our Employee Health and Wellbeing Initiatives for 2026.



ACHIEVEMENTS AND STORIES – Workplace Health & Safety

Special Projects Grant

Other notable highlights throughout the year were applying for and receiving a grant for special projects in Emergency Preparedness which has gone into updating all of our site Emergency Evacuation maps, especially for our newest sites at 141-179 Echuca Road and our new Seymour Office.

This has ensured our regulatory compliance as well as accurately informing our updated local Emergency Response plans for each site, combined with running two sessions to train additional Emergency Wardens on the 23 August 2024 and 6th and 7th May 2025.

Online WHS Induction

Transitioning from a paper based to an online WHS Employee induction in conjunction with the HR team.

Contractor Management

Developing a comprehensive Contractor Management System in response to WorkSafe Improvement notice.

Stakeholder Engagement

The WHS team continue to build our external relationships with the Goulburn Valley Safety Group, Hume Regional Emergency Management Planning Group, Greater Shepparton Municipal Emergency Management Planning Committee and our regulator WorkSafe Victoria.

ACHIEVEMENTS AND STORIES – Workforce Development

The Workforce Development Team, part of the People & Culture Unit, works to strengthen Rumbalara's most valuable asset, our people. We provide training, create career pathways, and ensure Aboriginal culture, values, and community needs remain at the heart of our workforce.

Our work is guided by a vision to see Rumbalara recognised as a culturally safe, welcoming, and empowering workplace where every staff member and community member can grow their skills, achieve their career goals, and feel supported in their journey.

Building Skills & Knowledge

44 Certified Tertiary education courses completed by staff on the job



Numerous skills-based workshops delivered, including:

Aboriginal Mental Health First Aid

Suicide Awareness & Prevention

First Aid & Fire Safety

Safe & Together Training

Excel Training & Digital Skills

Cultural Awareness Programs

Creating Education Pathways for Community

- Delivered a Community Cert III in Individual Support on-site at Rumbalara, providing IT equipment and ongoing mentoring to participants.
- Hosted free community workshops on Aboriginal Mental Health First Aid and Suicide Awareness, removing cost barriers and encouraging participation in important skill development.
- Supported dozens of community members into career-focused learning, particularly in Aged Care, an industry with strong long-term employment prospects.

ACHIEVEMENTS AND STORIES – Workforce Development

Community Engagement & Career Promotion

Our team proudly represented Rumbalara at key community and career events:

**NAIDOC Week –
Family Day &
Elders Events**

July 2024

Dharmya Day

10 July 2024

**Annual Ganbina
Careers Night**

7 May 2025

Careers Day Out

8 May 2025

These events provided opportunities to connect with young people, share career information and celebrate culture.

Staff Completing Tertiary Education

- Over 44 individual certified tertiary education classes were completed on the job by Rumbalara staff in the 2024 year.
- Many more completed workshops to upskill their jobs such as Aboriginal Mental Health First Aid, Suicide Awareness, First Aid, Fire Safety, Excel training, Safe & Together training, Cultural Awareness, just to name a few.

Education Opportunities for Community Members:

- Rumbalara has funded a Community Cert III in Individual Support where Community Members are completing their qualifications at Rumbalara with support & IT equipment provided, qualifications in this field could lead to a rewarding & long-term employment path within the Aged Care Industry.
- Community members have also had the opportunity to join in with training workshops like Aboriginal Mental Health First Aid & Suicide Awareness, completely free of charge.

Traineeships and Employment Pathways:

- Workforce Development has played a major role in supporting over 40 traineeships, ranging from school-based apprenticeships to on-the-job training programs. These opportunities have provided valuable skills and career pathways for many staff across the organisation.

Work Experience and Placements:

- By partnering with local schools and education providers, we've helped students and community members gain hands-on experience through work placements.
- Many of these individuals have since taken up ongoing roles within Rumbalara, turning short-term learning into long-term employment.

From Casual to Career:

- The casual receptionist pool, coordinated by Workforce Development, has been a great success. Over the past year, six casual team members have transitioned into full-time roles, a fantastic outcome that highlights the power of investing in our people and providing stepping stones to meaningful employment.
- In 2025–2026, Workforce Development will continue to grow opportunities for Aboriginal & Torres Strait Islander people, not just within Rumbalara, but across the region. We will keep building a pipeline from community learning to meaningful careers, ensuring every step of the journey is supported, culturally grounded, and community driven.



Our events provide opportunities to connect with young people, share career information, and celebrate culture.



ASSETS and INFRASTRUCTURE

Providing the foundation
that allows our organisation
to grow, adapt, and deliver
for our community.



Assets & Infrastructure

Mick Buckworth



INTRODUCTION

The Assets and Infrastructure team plays a vital role in supporting Rumbalara through the delivery of services, infrastructure, and innovation. Our program areas cover:

- Major Capital Works Projects
- Housing and Housing Support Services
- ICT (Information and Communications Technology)
- Starritt Rd Farm – Regenerative Farming Practices
- Asset Maintenance and Inspections
- Grounds, Maintenance, and Cleaning

Together, these areas provide the foundation that allows our organisation to grow, adapt, and deliver for our community.

ACHIEVEMENTS AND STORIES

Another year has flown by, and once again, we have achieved some fantastic milestones across our Assets and Infrastructure program. I want to thank all of my teams for their dedication and hard work.

Below are some of the highlights from 2024/25:

Ford Road Master Plan

- We are in the final stages of completing the Master Plan for the Ford Rd site.
- This plan will guide how the site is developed into the future. It is flexible and will adapt to changing needs and opportunities.

Strengthening ICT Systems

- Our ICT has now been successfully outsourced for almost three years, achieving strong results in defending against cyber threats.
- We continue to work closely with VACCHO's IT Department to ensure security and efficiency.

Housing Provider Progress

- Becoming a registered housing provider is opening up exciting opportunities to deliver more safe and affordable homes in our region.
- While tenancy management is currently outsourced through Beyond Housing, our long-term plan is to return this responsibility to Rumbalara Housing Ltd (RHL).

Social Housing Growth Fund Projects

- Construction contracts for five projects to build 35 housing units funded through the Social Housing Growth Fund.
- These homes will be delivered over the next twelve months, with visible progress already at both the Ford Road and 3 unit development sites in Shepparton

Mooroopna Secondary School Site

- The site is now thriving, with around 100 staff working there.
- Services based at the premises include Family Services, Housing Support, and Business Support from Corporate Services.

Independent Living Units (ILUs)

- Thanks to the negotiation skills of our CEO, Felicia Dean, the 19 original ILUs at Ford Rd have now been transferred in full to Rumbalara.
- This significantly adds to our growing asset base and ensures long-term benefit for our community.

These achievements show the real impact of our work. It is rewarding to see our planning, investment, and dedication translate into tangible outcomes that benefit our people.

OVERVIEW

Information and Communications Technology (ICT)

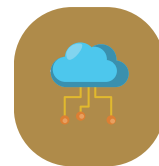
Since October 2022, ICT has become one of the most critical functions at Rumbalara. Without reliable technology, we could not deliver services, connect with community, or meet government reporting requirements. Our goal is to provide systems that are secure, modern, and efficient—setting a standard that is second to none in Australia.



ACHIEVEMENTS AND STORIES – ICT

Seymour Rollout: Deployed new systems to support local operations

Telstra to Superloop Migration: Reduced telephony costs by 20% while improving reliability



VPN Replacement: Delivered enhanced security & performance for remote staff

Hardware Transition: Shifted from HP to DELL Hardware, reducing maintenance costs & improving efficiency



DocuSign Implementation:

Rolled out DocuSign, a reduction of paper use by 30% % streamlining document flow

OVERVIEW

Starritt Road Farm, Regenerative Farming Practices

Starritt Rd Farm has now been operating for just over four years. The farm is staffed by Lee James, two full-time workers (Cougar and Elijah), and a full-time casual worker who joined three months ago. We also hosted trainees for two weeks during the year. Our long-standing partnership with the Outback Academy continues to strengthen, bringing training, innovation, and opportunities to the farm.



IMAGES: Starritt Road farm and some of the team



Programs Delivered

This year, the Starritt Rd Farm team has been busy across a wide range of projects, both on-farm and in support of Rumbalara.

Key Highlights:

Partnerships and Training:

- Delivered micro-credential training with Outback Academy, including soil testing, robotics, coding, IoT, and farm technology.
- Cougar and Elijah attended the National Shared Skills Event at Yumbara Farm, VIC & Eden, NSW (Feb 2024).
- Workshops with Swinburne University and KIOSC on new technologies (drones, VR, robotics, 3D printing, laser cutting, AI/IoT applications in farming).
- Hosted Karen Sutherland from Edible Eden Design to provide specialist input into edible and bush food gardens.

Community & Organisation Support:

- Assisted with Rumbalara events such as NAIDOC, Family Day, National Aboriginal and Islander Children's Day, and the Christmas party.
- Provided practical support including moving furniture, setting up marquees, cleaning sites, and helping corporate services relocate.
- Active role in Working Group Meetings to document progress and plan next steps for the Works Plan.

Farm Operations:

- Seventh harvest of hay successfully completed.
- Propagation of over 5,500 plants from seed, with 50+ native plants planted on site.
- Construction of a hardening area, new car park, and ongoing works in the tear-drop area.
- Greenhouse and propagation shed set-up underway with equipment supplied by Justice Services.
- Ongoing maintenance and improvement of farm grounds.

Bee Program:

- Built 30 beehives with 91 litres of honey extracted, producing 108 jars of 375ml honey this year.
- Continued development of honey production scheduling to ensure sustainable growth.



ACHIEVEMENTS

- Completion of Certificate III in Horticulture.
- Micro-credentials achieved in: safety with machinery, bee-keeping, propagation, soil and water management, and farm planning.
- Training completed in Anti-Racism, Irrigation, and Bullying & Harassment awareness.
- Progress in regenerative agriculture practices, with growing expertise shared across partner farms.
- Continued honey production and nursery operations demonstrating practical, sustainable outcomes.

Step Towards ur Strategic Plan

Starritt Rd Farm continues to align with Rumbalara's broader vision for growth, sustainability, and community benefit.

This year we:

- Expanded native plant propagation and developed planting schedules aligned to seasonal cycles.
- Produced a Starritt Rd mud map and business plan to guide long-term development.
- Strengthened the working group partnership with Outback Academy.
- Began drone mapping of the farm to support future planning and monitoring.
- Increased training opportunities through Swinburne University and Outback Academy.
- Committed to building additional beehives and expanding honey production.

OVERVIEW – Asset Maintenance and Inspections

The Asset Maintenance team is responsible for maintenance and contract management across up to 10 Rumbalara sites, including 20 Rumbalara Road, 95 Ford Road (Rumbalara Elders Facility – REF), Corporate Services, Justice, and a growing number of newly utilised buildings. The team also oversees cleaning of Mooroopna and Shepparton workplaces (excluding the REF).

This year we responded to hundreds of maintenance requests while also initiating critical infrastructure works and repairs across RAC sites.

Programs Delivered

- Maintenance of buildings and facilities across Shepparton, Mooroopna, and satellite sites.
- Information Technology support (in partnership with ICT) to ensure site operations remain functional.
- Organisational Infrastructure projects to keep workplaces safe, compliant, and sustainable.
- Support for Events: set-up, cleaning, and maintenance support for major community gatherings including NAIDOC Week.

Achievements

- Major air conditioning and heating system replacement at the Elders Facility, including a full electrical supply upgrade.
- LED lighting replacement at REF, improving comfort and safety for Elders and staff while cutting power use.
- Ongoing monitoring of Essential Services (fire safety equipment) to ensure compliance.
- Tree replacement and landscaping works at REF, with boundary tree planting scheduled for Verney Road in Spring.
- Upgrades and maintenance to Numurkah Road, Knight Street, and Justice building, including replacement AC/heating units.
- Daily operation of the Maintenance Help Desk, responding to hundreds of enquiries.
- Continued management of cleaning contractors across multiple sites.
- Valuable staff input into the 95 Ford Rd Master Plan via site meetings with consultants and the steering committee.
- On-ground works and logistical support for multiple RAC events.

Our People

- Welcomed Bailey Wilson – already proving to be a valued team member
- Continued support for Jim Velos, now in year three of his Certificate III Horticulture studies at Go TAFE
- Ongoing upskilling of team members, including one staff member in the third year of his traineeship

OVERVIEW

Rumbalara Housing Services encompasses a number of programs that aim to address the housing and support needs of community members and families.

Programs include:

APRAP – Aboriginal Private Rental Assistance Program

APRAP provides advocacy and practical support Aboriginal and or Torres Strait Islander households to access and sustain housing in the private rental market.

APRAP Plus is an outreach intervention aimed at further supporting households to establish and maintain their private rental home.

Housing and Homelessness Support

Offering direct support and assistance through case management to young community members experiencing the challenges of housing instability or homelessness.

HFRP – Homelessness Flood Recovery Program

The HFRP program provided tailored support to community members experiencing homelessness, because of the 2022 floods. The program ended in December 2024.

FNGAP – First Nations Gambling Awareness

Focusing on awareness and support for individuals or families dealing with gambling related issues.

Emergency Relief

Providing support and assistance with food relief, sorry business and support to those in urgent need.

IHSY – Support for Homeless, or at risk of, Youth

Offering direct client support and assistance through case management to community members experiencing the challenges of housing instability or homelessness.

Rumbalara Housing Ltd

Providing safe, affordable housing options for the community through working collaboratively with partners and exploring opportunities to increase housing stock.

New Program Alert ATAR is coming

The Aboriginal Tenancy at Risk program (ATAR) will be delivered by Rumbalara from the 1st July 2025. Support will be available for renters who are at risk of losing their tenancy in public or community housing

We continue to look for other program opportunities that will support the housing needs of community through ongoing housing and homelessness reform agenda.

Programs Highlights

APRAP Program

During the 2024-25 financial year our APRAP worked to establish strong relationships with local real estate agents, advocating and building the capacity of Aboriginal households to establish and sustain a home in the private rental market.

124 households were supported by our APAP and APRAP Plus team to achieve a successful outcome and stable home in private rent

FNGAP Program

Funded through the Department of Health, the FNGAP program helps reduce the impact of gambling on community members and families through individual and group support and activities that are therapeutic or educational.

A series of budgeting workshops for young people run in collaboration with Rumbalara Family Services were very well received. Over 100 people registered for the Fishing competition.

Housing & Homelessness Support

The client Support team continue to advocate for secure, affordable and safe long term housing outcomes.

The team managed 116 support periods, 19 transitional housing placements and 139 social housing applications.

Successfully supporting access to a number of temporary accommodation options and 7 long term housing outcomes – an indication of a very lengthy housing waitlist and shortage of social housing.

IHSY Program

Supporting young community members between 12-24 years of age the IHSY program provides outreach and case management, linking young people with health, education and on-country cultural activities that strengthen health, education and cultural connections.

Homelessness Flood Response Program

HFRP has been a time limited program in response to the 2022 flood event to support rough sleepers and homeless community members.

Ending in December, the program was successful in advocating for eligible payments, transitional or interim accommodation and long-term housing.

While some clients returned to family on country, 58 % of clients achieved a long-term housing outcome. For some, the first time they have had a home of their own and others a stable home and reunification with family.

Emergency Relief

In the 2024-25 financial year our team provided 417 instances of support and assistance to community members in times of need

Rumbalara Housing Limited – RHLtd.

RHLtd. is the community housing arm of Rumbalara and sits in the Assets and Infrastructure service area. Since becoming registered as a Housing Provider in November 2023 our team have worked hard towards increasing our housing stock.

In March, 2025, the RHLtd. Board of Directors held a 2 day strategic planning session looking at the growth of RHLtd. into the future, with a focus on self-determination and meeting the housing needs of Community through providing secure, affordable and cultural safe housing, by creating and making the most of opportunities as they arise.

Successful applications to the Victorian Government for Social Housing Grand Funds have resulted in Rumbalara being funded to redevelop 4 of our existing residential housing sites and to build an additional 24 Independent Living Units for Elders at 95 Ford Road, Shepparton. Pre-building work and permit applications are underway with building due to be completed in 2026. This project will yield 35 units, an increase of 31 homes on our current portfolio.

The transfer of ownership from Rural Housing Network Ltd (trading as Beyond Housing) to Rumbalara Aboriginal Co-operative Ltd of the existing 19 Independent Living Units at Ford Road was completed in June.

RHLtd. has 15 properties in Wodonga that are on an Interim General Lease with Homes Victoria. These homes are 3 or 4 bedroom new builds. We look forward to working with support providers and Homes Victoria to house Aboriginal households wanting to live in the Wodonga area.

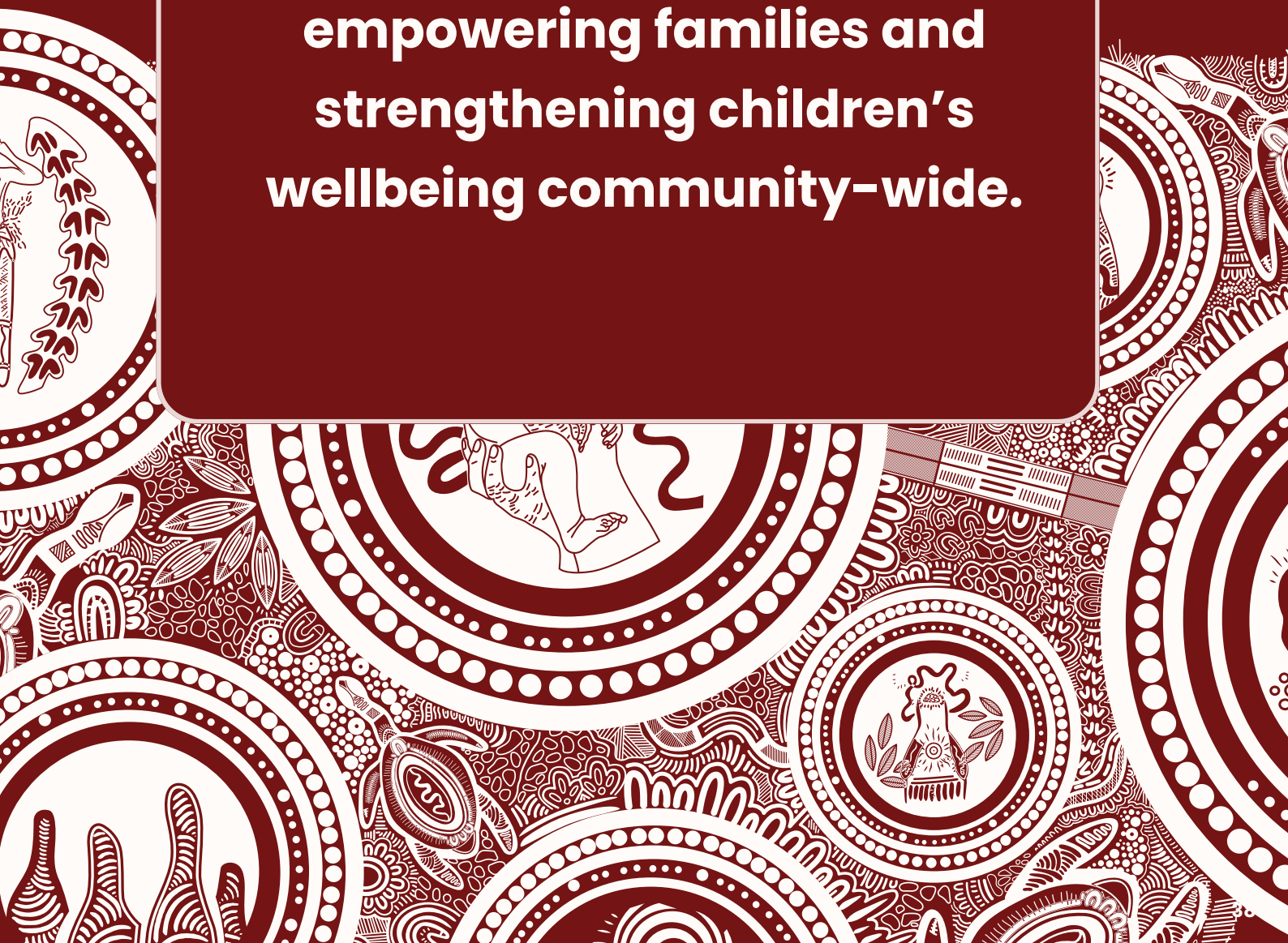
RHLtd. has a Memorandum of Understanding with Beyond Housing who continue to act on behalf of Rumbalara as tenancy and property managers of our properties, responding to the day-to-day queries and needs of our tenants. This allows the Assets & Infrastructure and RHLtd. team to continue building on our current housing portfolio and work toward strengthening the capacity and position of RHLtd. as a housing provider of choice.



**Rumbalara
Housing Limited
New Builds**

ENGAGEMENT and FAMILY SERVICES

**Culturally grounded support
empowering families and
strengthening children's
wellbeing community-wide.**



Engagement and Family Services

Susan Williams



INTRODUCTION



My name is Susan Williams, people know me as Sue. I have been employed at Rumbalara for six years and 4 months at the time of writing this report. I am a Wiradjuri woman and I have been residing on and off Yorta Yorta country for over 40 years. I enjoy and I'm proud to work at Rumbalara to support our Aboriginal community members.

OVERVIEW

In the 2024–2025 financial year Rumbalara commenced discussions regarding a scoping project to look at the future of our current structure and service area that would align to a response in growth, and further anticipated growth and opportunities for Rumbalara Aboriginal Co-Operative into the future. We are excited about this initiative and look forward to strengthening our organisation and our suite of service delivery.

Engagement and Family Services has been undergoing a restructure due to the growth across the portfolio areas within the organisation as to align programs into specific service delivery teams to meet the increased need and to enhance service delivery to community members.

The restructure occurring across Rumbalara that has been undertaken and further restructure to ensure we:

- Meet the demands with the significant growth over the last 5 years
- Improve consistency in positions across Rumbalara
- Create a stronger career succession pathway
- Support community receiving an optimised service

The outcomes will:

- Better align roles, responsibilities and functions.
- Create a more aligned reporting structure across program areas within Rumbalara

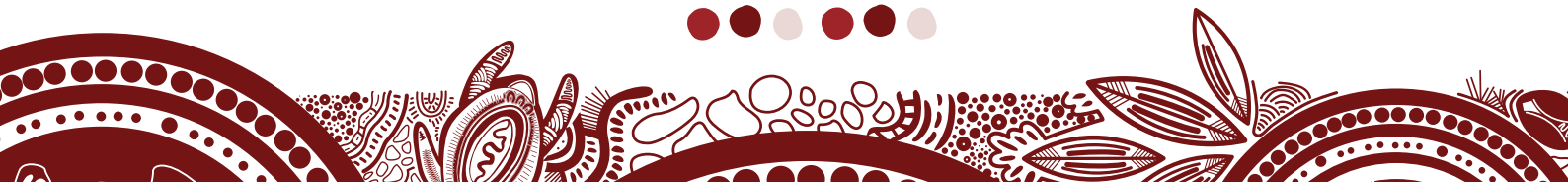
As part of our commitment to quality and compliance, we will be undertaking a review of client management systems and reporting requirements. This review aims to streamline administrative processes, remove duplication, and ensure consistency across all practices.

By improving efficiency, we will strengthen compliance with regulatory and contractual obligations while reducing administrative burden on staff. This will enable more resources and time to be directed towards delivering high-quality services and achieving positive outcomes for clients.

Early Intervention

Engagement and Family Services is working towards increasing early intervention and prevention programs to support Aboriginal children, young people and their families in response to legislative reform and barriers identified within the Education system.

These programs will aim to keep our children (10–11 years) from entering into the justice system, and addressing any barriers to students achieving academic success in education. We are excited about these initiatives and look forward to developing and implementing more programs that encourage connection to culture, being healthy and culturally safe and living a positive lifestyle.



OVERVIEW



Our New Name

Our new name is *Family, Care and Early Years*, this name covers the suite of programs and the name reflects the work undertaken within the following service delivery and programs.

Cultural Strengthening

Galnya Yarka (Beautiful Child)) is Rumbalara's cultural strengthening stream, grounded in self-determination and Aboriginal ways of caring for children. It ensures that Aboriginal culture is at the centre of all practice, providing guidance, mentoring, and cultural support planning for children, families, and staff. Galnya Yarka also leads the organisation's role in the Aboriginal Children in Aboriginal Care (ACAC) program, embedding cultural authority into decision making and strengthening identity, belonging, and connection for every child.

- Galnya Yarka
- Ngawitpa Yarka – New Program
- Cultural Support Planning (CSP)
- Aboriginal Family Led Decision Making (AFLDM)

Family Services

Family Services delivers holistic and practical supports to strengthen families and keep children safe and thriving within their homes. The program works with children, parents and carers to address challenges, build resilience, and create safe, nurturing environments. Guided by cultural values and community connection, Family Services focuses on prevention and early intervention, empowering families to make positive changes while remaining connected to culture.

- Boorai Family Preservation & Reunification Response
- Integrated Family Services
- Intensive Family Services
- Family Services Specialist Disability
- Cradle to Kinder
- Putting Families First

Family services recognise the strength of creating a safe, welcoming, nurturing environment for the whole family and ensuring our families are safe, strong, healthy and resilient. We offer case management and support that is culturally safe and inclusive for Aboriginal children, young people and families and includes activities that strengthen cultural connection and healing.

Integrated Family Services have worked with families to find suitable and stable accommodation where some families required to be rehoused in another area for safety reasons. Individual families has gained their licence as part of their own goals to become independent.

Care Services

Care Services provides culturally safe and responsive supports for Aboriginal children and young people who are unable to live safely at home. The program prioritises family reunification where possible, while also ensuring children remain connected to their culture, kin and community. Care Services seeks to heal trauma, restore belonging, and uphold the Aboriginal Child Placement Principle through trauma informed therapeutic approaches:

- Kinship Contracted Case Management
- Foster Care
- Better Futures
- Targeted Care Packages
- Kinship First Supports, Information and Advice
- Therapeutic Foster Care
- Better Futures – Home Stretch



Early Years

The Early Years stream focuses on building a strong foundation for Aboriginal children from birth through their early years. Staff work alongside families to nurture children's development, health, and wellbeing, whilst supporting parents as the first educators of their children. By strengthening cultural identity at beginning of life, the program ensures that children grow up with a deep sense of belonging, resilience, and connection to community.

- Koori Supported Playgroups
- Children & Schooling
- Koori Families as First Educators
- Connected Beginnings - transitioning

ACHIEVEMENTS AND STORIES

Galnya Yarka

Rumbalara Aboriginal Co-Operative Galnya Yarka program became fully authorised, on 2 January 2025. This means the big decisions for our Boorai's in out-of-home care no longer sit with government. RAC now holds the responsibility to ensure connection to culture, family and country is at the heart of every decision made.

In the spirit of self-determination, we continue to educate agencies and services that work together to bring about cultural change and understanding of how we work holistically with families.

Rumbalara Aboriginal Co-operative is about self-determination in action. It shows the strength of our Elders, families and community voices that have been calling for change for generations and this program is one of those changes.

Our kids will now grow up knowing who they are, where they belong, and staying connected to culture. We are proud of our Galnya Yarka team and the hard work that brought us here. But most of all, this milestone belongs to the community, to everyone who has fought to bring our children home to culture.



ACHIEVEMENTS AND STORIES

Cultural Camp

All Programs Area's participated this year, 18 of our Boorai's and 4 of our Engagement & Family Services staff came together on Country at a cultural camp hosted by Yalul Ngurra. Over three days, our young ones and staff shared in corroboree, cultural burning, song, dance and storytelling, experiences that strengthened spirit, belonging, and connection to culture.

For our Boorai's, many of whom are growing up in care, this camp was more than just activities. It was about standing proud in culture, learning from Country, and feeling the strength of being together as community. The corroboree especially, was a moment of pride, where our young ones danced in the footsteps of their ancestors and carried forward cultural knowledge that will stay with them for life.

Our staff walked alongside the Boorai's throughout the camp, supporting them and learning together. This shows the power of cultural mentoring and shared experience, where healing, teaching, and growing all happen together in community.

This achievement reminds us that when our children are given the opportunity and space to connect with culture, surrounded by the right guidance and support, they grow strong in their identity, resilience, and belonging. It is a clear example of how culture is our strength, and culture is the way forward for our Boorai's and their families.



IMAGE: On Country at Brungle



IMAGE: Dani, Naomi & Tallara on Camp



IMAGES: Childrens Day

Better Futures Community Connector Role Overview

Over the past 12 months Karina O'Bree, Better Futures Community Connector has been successful in developing a range of opportunities and connections for young people aged 15- 21 years.

With the assistance of the Better Futures workers, Targeted Care Packages key workers and support workers, together with various partnering agencies/programs activities have been offered to our young people to assist them to move strongly and positively towards independence.

Some of the activities include but are not limited to Algabonyah Driver Mentor Session, Young Luv program, Introduction to weaving yarn circle, Men's cultural campfire, Services Australia presence at Family Services, and the Understanding My Moola program.

DATA SNAPSHOT

Cradle to Kinder

- Cradle to Kinder serviced a total of **18 clients** during the financial year, client's issues were family violence, alcohol and drug misuse, child protection issues. The program exceeded its target of **8 for the financial year**.

Koorie Supported Playgroup

- Koorie Supported Playgroup facilitated sessions **4 days per week** in the Harmony building at 20 Rumbalara Road, Mooroopna, St Andrews in Shepparton. The program is now operating at 141-179 Echuca road Mooroopna.

Cultural Educational Space

- We have now set up a beautiful, cultural educational space for the young children to learn and play, regular attendance by mothers, grandmothers. Fathers attended on occasions when they were able to.

Staff Management

- We experienced staffing shortages across some programs. To address this, staff from Engagement and Family Services assisted these programs to ensure there were no gaps in service delivery.

48

Parents

Number of Parents attending Koorie as Families First Educators (KFFE)

17

Families

Number of Families attending Koorie Supported Playgroup

40

Students

Number of Children and Schooling Participants

2

Sessions

Number of Financial Counselling Sessions

200

Hours

Boorai Family Preservation Reunification Response, Integrated Family Services Hours

30,000

Service Hours

Putting Families First Service Hours

86

Cultural Support Plans

Number of completed Cultural Support Plans

15

Young People

Number of young people attending Understanding My Moola

DATA SNAPSHOT



Targeted Care Packages

- We continued to work with a range of clients which also depended on referrals from the funding body.

Rumbalara's Better Futures – Understanding my Moola

- We partnered with VincentCare's Financial Counselling program to deliver **2 shorts sessions** to young people around budgeting, savings, and avoiding debt.
- This was offered during November 2024, February and May 2025 with a total of **15 young people** attending the program throughout the financial year.

Testimonials

A number of young people provided testimonials regarding our Understanding My Moola sessions and we thank them for their input. All quotes have been de-identified.

I will tell people to do it so they can learn about money and budgeting".

"It really opened up my eyes to think how I can actually budget my money and think about my choices with money and tell people not to use afterpay".

"I learned how businesses like Woolworths and Coles use special marketing to get you to buy items".

I will use the information to help with how I buy things and save".

"I'll be smarter when spending my money".

"I understand money better after completing this program".

"I will use this information in my future budget".

"Going to help with everyday life with budgeting etc and it will help me makes me think more before I do".

"I will always double look in the shop for prices".

We partnered with VincentCare's Financial Counselling program to deliver 2 shorts sessions to young people around budgeting, savings, and avoiding debt.



IMAGE: Understanding My Moola



IMAGE: Newly renovated Koorie Supported Playgroup



IMAGE: Newly renovated Koorie Supported Playgroup



Looking to the Future

Managing our challenges



Overall some programs faced various challenges over the past twelve months, due to vacancies in roles and ensuring that services delivery was still provided to children, youth and families. Staff were able to support program areas and their colleagues where work needed to occur due to staff being away unwell or off work for a period of time.

Programs were waiting on referrals from external providers which impacts on meeting targets funded for. This has since improved in most programs but there is still work to undertake to ensure referrals remain consistent.

I acknowledge those staff who are fully committed in the work they undertake each day.



Galnya Yarka



Our path to full authorisation has not been straight forward we have faced challenges in educating and relevant stakeholders to truly understand that our cultural ways of working are not just “different”, they are best practice for our Boorai’s and families.

Too often, We continue to stand strong and remind them that culture is not an add-on, it is the foundation for keeping our children safe and strong. Full authorisation means we no longer have to just argue our value, we can now show it, every day, by making the decisions ourselves



Ngawitpa Yarka



Staff are now providing cultural advice, just not practice advice. The shift has been faced with challenges, as sometimes it’s been hard when dealing with other agencies. It has taken assertiveness and ongoing education from us to keep holding that line. Slowly, we are seeing changes and recognition of what we do and why it matters.

We know there is still a long road ahead to make sure our cultural knowledge is respected fully and embedded to ensure our children and families are supported.



HEALTH and WELLBEING

Our programs aim to empower families through a range of support and service delivery focused on prevention, early intervention, and cultural connection, ensuring the safety and wellbeing of children while fostering strong community ties.



Health & Wellbeing

Kelli Bartlett



INTRODUCTION

What a year it has been. The growth and development of our services over the past year has been incredible, and we are proud of the steps we've taken to improve the health and wellbeing of our community.

One of the key highlights this year was the refurbishment of our medical clinic. With a fresh coat of paint, new flooring, local Aboriginal Artwork and a remodelled layout that includes extra clinic rooms, the space is now more welcoming and better equipped to meet the needs of our people.

Another exciting milestone was the arrival of our new GP outreach van. This mobile clinic will soon be on the road, delivering vital healthcare services to surrounding communities—making access to care easier for everyone.

These are just a few of the many highlights from the year—there are far too many to mention. None of this would be possible without the commitment of our Health & Wellbeing staff and the hard work of our managers who tirelessly support the day-to-day operations behind the scenes. To all of you—thank you. Your dedication does not go unnoticed, and I truly appreciate everything you do.

To our community, thank you for your patience and support as we continue working to improve services tailored to your needs. We are excited for what lies ahead. The 2025–2026 year promises even more growth, and we believe the best is yet to come.

OVERVIEW

Health and Wellbeing

Presented by Merinda Harrison Drake – Program Manager Health

Over the past year, our clinic has made strong progress in improving health care and supporting the wellbeing of our community. We expanded our team by welcoming additional doctors and new Aboriginal staff, allowing us to provide more comprehensive and culturally safe care. Our services also grew to include new specialties such as endocrinology, paediatrics, hearing care and speech therapy.

We continued to strengthen partnerships with health organisations like the Goulburn Valley Public Health Unit, working together on important projects such as improving liver health. To make specialist care more accessible, we also increased the number of visiting clinics.

In support of a strong future workforce, we provided placement opportunities for Aboriginal students across nursing and other health fields. These achievements reflect our continued commitment to delivering safe, respectful, and community-focused care for all.

Images of our
upgraded facilities



Health and Wellbeing Update Continued

Looking After Mob Inside and Out

Our clinic offers a wide range of services to support the health and wellbeing of our community. Guided by the belief in “looking after mob inside and out,” we provide General Practitioner (GP) consultations for all ages, including early years, mental health support, and chronic disease management, along with Aboriginal Health Checks and preventative care.

Culturally Safe & Welcoming

Our services are delivered in a culturally safe and welcoming environment, supported by Aboriginal Health Practitioners, Nurses, and Trainees who understand and respect the needs of the community.

We continue to grow and adapt our services to ensure everyone receives the care they need—**inside and out**.

Mobile Clinic Van

We are also excited to announce the launch of our new Mobile Clinic Van, which will bring essential outreach services directly to the local community and surrounding areas. The van will provide Doctor consultations, Aboriginal Health Checks, immunisations, vaccines, skin checks, and much more—ensuring greater access to care for those who may have difficulty visiting the clinic.

Accreditation Achieved



In October 2024, our clinic proudly achieved successful accreditation, marking a significant milestone in our ongoing commitment to excellence in patient care and operational quality. This accomplishment reflects the collective dedication of our staff and leadership team to maintaining the highest standards in healthcare delivery, safety, and compliance.

The rigorous accreditation process involved comprehensive evaluations of our clinical practices, administrative systems, and patient-centred services. Achieving this recognition not only reaffirms our adherence to industry best practices but also enhances the trust our patients and community place in us every day.

OVERVIEW

Medical Clinic



Over the past year, our clinic has continued to grow to better meet the health needs of our community, welcoming two new General Practitioners and expanding our team to nine GPs.

Our current team of dedicated doctors includes:



Dr Catherine Colliver
Dr Mary Lou Loughnan – Early Years Doctor
Dr Nicole Lowe
Dr Asanga Abeykoon
Dr Robert Shepherd

Dr Robert Shepherd
Dr Antony Raj
Dr Sejal Mishra
Dr Naresh Pandit



Nurse Practitioner Vanessa Murphy, who plays a key role in providing advanced clinical support

We're also proud to have welcomed new Aboriginal staff to our clinical team this year:



Steve Brown – Aboriginal Health Practitioner
Jodie Miller – Enrolled Nurse
Marlee Gundersen – Aboriginal Project Worker and Health Practitioner Trainee

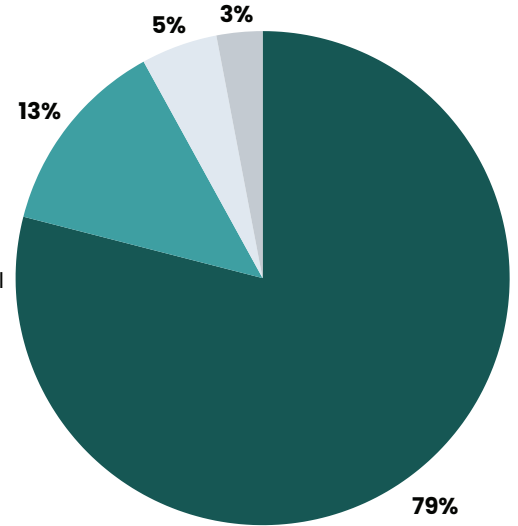
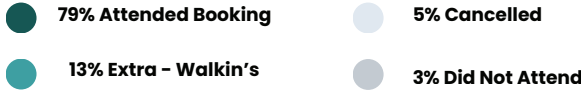


Our clinic continues to support a diverse and committed team, including Aboriginal Health Practitioners, Aboriginal Health Trainees, Registered Nurses, and allied health professionals. We also offer clinical placements to Aboriginal students in nursing, allied health, and other health fields, helping to build a strong future workforce.

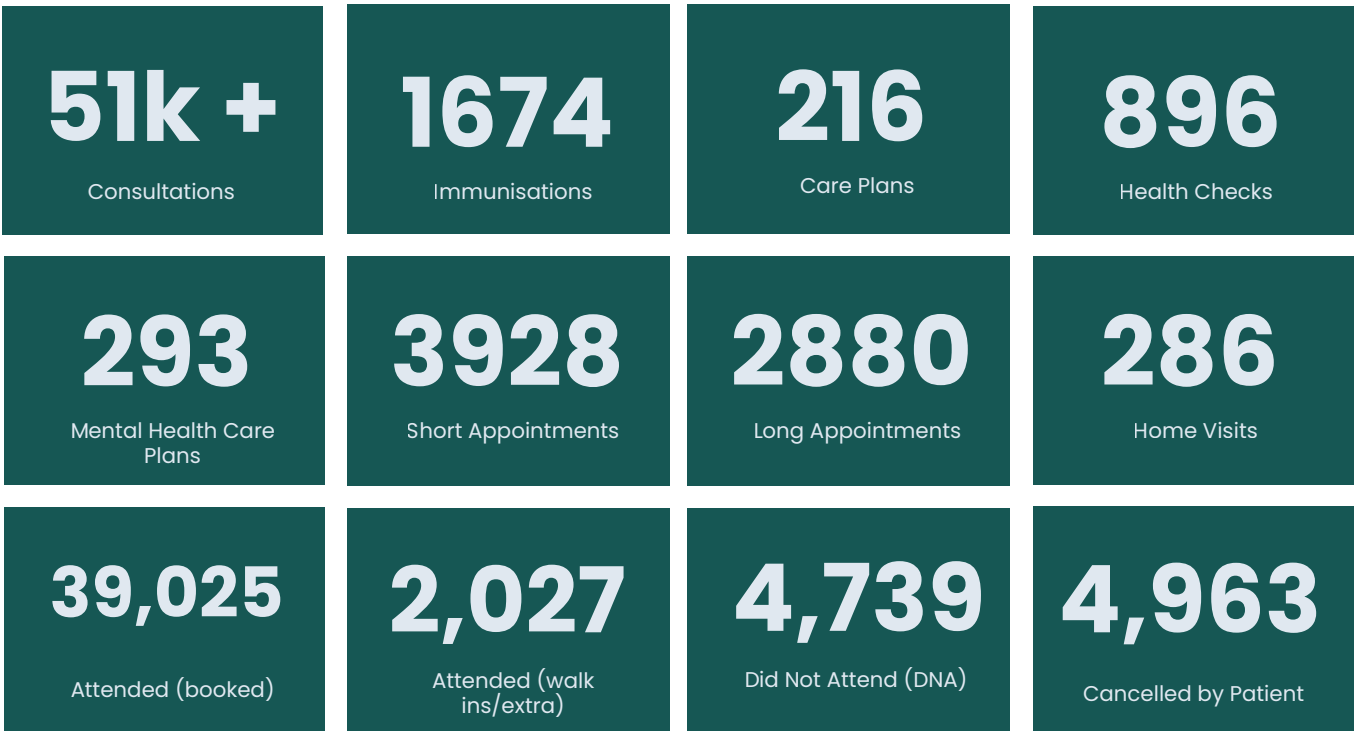
We've expanded our allied health services to include:

Optometry	Endocrinology	Paediatrics
Obstetrics	Gynaecology	Hearing services
Psychology	Podiatry	Speech Therapy

To improve access to specialist care, we now coordinate visiting services such as the Renal Clinic, Cardiology Clinic, and the Rumbalara Liver Health Clinic. These services help people manage chronic conditions without needing to travel far from home.



Clinic Data (Summary)



During the 2024 - 2025 reporting period, over 51,000 consultations were delivered across all age groups:



Transports Provided

Our clinic provided transport services to patients/community members across local and surrounding areas, including to Seymour, Wangaratta, Echuca, Benalla, Albury, and Melbourne.



11,954

Transport Trips



6,141

Females



4,954

Males



859

Scheduled trips not attended by clients

Tackling Indigenous Smoking (TIS)



The Tackling Indigenous Smoking (TIS) program has continued to play a vital role in raising awareness about the harms of smoking and vaping, while providing culturally appropriate support, advice, and resources to community members wanting to quit.

This year, TIS launched the Flip the Vape campaign, an initiative aimed at youth, featuring local community ambassadors in a powerful poster series. These deadly visuals were designed to spark conversation and provide a relatable message for young people about the risks of vaping.



TIS has also held several community stalls across the region, including at our annual flu clinic, promoting the benefits of quitting smoking and offering practical resources and one-on-one yarning opportunities with TIS staff.



A standout event this year was **Laps 4 Lungs**, a community-driven initiative that brought together over **40 participants** for a walk around the lake, a free BBQ, and open yarns about lung health, exercise, and wellbeing. The event was a great success in both turnout and impact.

In addition, the TIS team proudly introduced a five-week smoking education program into a local high school. Delivered by our dedicated TIS worker, the program provided interactive and engaging lessons on the dangers of smoking and vaping, with a focus on empowering youth to make informed choices.

Koori Maternity Services



Over the past year, Koori Maternity Services has continued to walk alongside Aboriginal and Torres Strait Islander women and families, providing culturally safe and holistic support through pregnancy, birth, and early parenting. Our work remains grounded in culture, connection, and care, ensuring every family is supported with dignity and respect.

We proudly supported 18 women through their pregnancy journeys, celebrating 14 births within the community. Each family received a handmade Welcome Bag and Hospital Bag, and every newborn was gifted a possum skin, recognising and honouring culture from the very beginning. Families were further supported through home visits and advocacy at hospital and specialist appointments, ensuring they never had to face these moments alone.



Despite long waiting lists of twelve weeks for obstetrics and twelve months for paediatrics, KMS maintained regular clinics and continuity of care. We provided transport to specialist appointments, including trips to the Royal Women's Hospital in Melbourne, and offered practical assistance through food and fuel vouchers when needed.

Koori Maternity Services Continued

Despite long waiting lists of twelve weeks for obstetrics and twelve months for paediatrics, KMS maintained regular clinics and continuity of care. We provided transport to specialist appointments, including trips to the Royal Women's Hospital in Melbourne, and offered practical assistance through food and fuel vouchers when needed.

Beyond clinical support, KMS created meaningful moments for connection and celebration. Monthly community lunches brought families together in a welcoming space. Regular art sessions supported cultural expression and wellbeing. Our photography service captured dozens of pregnancies, bump progression, and newborn photo sessions and gifted to families. Belly casting was also offered to help women celebrate and preserve their pregnancy journey.

Aboriginal Health Promotion & Chronic Care

Over the past year, the AHPACC team has continued to work closely with our local Aboriginal and Torres Strait Islander communities to deliver culturally safe, respectful, and impactful health promotion and chronic care support.

In partnership with Breast Screen Victoria, we coordinated a screening session for five Aboriginal women who were overdue for mammograms and had missed the Breast Screen bus visit to Rumbalara. As part of the Beautiful Shawl Project, each woman received a culturally designed shawl to wear during the screening. Participants were also treated to lunch and received a small gift bag.

Our team is increasingly being recognised for the culturally safe, compassionate, and high-quality services we provide. As a result, referrals to AHPACC have grown significantly, with more and more community members seeking our support. This rise in demand reflects both the trust we've built and the vital role we play in improving health outcomes. To manage this growth, we work closely with the ITC (Integrated Team Care) team, with our roles and responsibilities often crossing over.

Strong collaboration and joint effort between our teams have become essential to meeting the needs of our community and ensuring no one falls through the gaps. It's an exciting time of growth, and we're proud to be part of a service that is making a real and lasting difference.

Our team continues to deliver the following:

- Client Support Services
- Transport & Advocacy
- Home Visits
- Interagency Collaboration
- Hospital Liaison
- Safety & Cultural Familiarity
- Medication Support
- Sorry Business Support
- Health Promotion Events
- Family Emergency Support

We provided transport to specialist appointments, ensuring they never had to face these moments alone.



IMAGES: Staff and community supporting and attending the many events/program throught 2024/2025

Health Promotion

Over the past year, our Health Promotion team delivered a vibrant and impactful calendar of events and campaigns designed to support the overall health and wellbeing of our community. These initiatives focused on raising awareness, providing education, and promoting access to services that respond to the key health priorities emerging in our region.

A major highlight was the 2025 Health Festival, held in January. The festival brought together more than 40 health stallholders, vendors, and service providers for a full day focused on health education, connection, and celebration. The event featured Deadly Choices ambassador and NRL legend Willie Tonga, the Indigenous Outreach Project hip hop dancers, and a variety of local cultural performances and artists. Rumbalara's doctors, nurses, and health workers volunteered their time to engage with attendees, offer health information, and distribute merchandise while yarning with community.

Throughout the year, we saw strong engagement at our events and across social media. Our digital content, including posters, health education tiles, and videos, received widespread attention and positive feedback.

Key Social Media Campaigns and Videos

- Let's Yarn About It Series
- Respiratory Health
- Diabetes Awareness
- Sexual Health Campaigns
- 715 Health Checks
- Mental Health Matters
- Exercise Campaign
- Program & Staff Spotlights
- Heart Disease Awareness
- Deadly Choices Campaigns
- Public Health Alerts
- Whooping Cough Awareness
- STI Testing Vending Machine Promotion

Key Events Included

- National Lunchbox Week
- Cancer Morning Tea
- Sexual Health Morning Tea
- Health Festival
- Flu Clinic (Jab & a Snag)
- Close the Gap
- Australian Open Experiences
- Shingrix Vaccine Morning Tea
- Walking Group

Our efforts this year reflect our ongoing commitment to supporting a strong, informed, and empowered community through culturally safe and responsive health promotion.



IMAGES: Staff and community supporting and attending the many events/program through 2024/2025

Australian Family Partnership Program (AFPP)

The AFPP is a home visiting program supporting first time parents during pregnancy and through the early years of their child's life. Funded by the 'Closing the Gap' strategy through the Commonwealth Department of Health and Aged Care (DoHAC), the AFPP aims to improve long-term health, development, life-course improvement and social outcomes for Aboriginal and Torres Strait Islander families.

In 2024–2025, the AFPP team supported over 48 families, completed 306 home visits, welcomed 13 healthy babies, and celebrated 9 families graduating from the program. In the next 12 months, we expect our largest graduating group yet, with 18 families on track to complete the full 2.5-year journey. This reflects strong engagement and the value families place on receiving consistent support to achieve their goals and build strong futures.

This year, we welcomed four new team members, increasing our team capacity. Previously, we were able to support up to 30 families at a time—now, with the expanded team, we can support up to 45 families. This growth strengthens our ability to provide timely, culturally safe care during pregnancy, support empowered birthing experiences, and continue walking alongside families as they build confidence, connection, and strong futures.

AFPP and Rumbalara Maternal and Child Health Nurse Clare successfully launched "First Time Parents Group". Held on the 1st and 3rd Tuesday of the month first time parents get together in the AFPP Hub, make a cuppa, share yarns and enjoy their infants and toddlers playing and building connections.

Being a first-time parent can be exciting, but also really challenging. Our group is here to bring parents together—to build real connections, friendships, and support when it's needed most. In 2025–2026 we will increase these groups to weekly and share specific topics for parents such as: reading baby cues, adjusting to parenthood, starting solids and self-care. Participating parents decide how the group runs and what topics are explored.

Culturally safe and timely antenatal care is critical in supporting healthy pregnancies and reducing risks for both mothers and babies. Aboriginal women often face systemic barriers to accessing care in the mainstream system; including impacts of discrimination, limited culturally appropriate services and shame.

The AFPP works to address these disparities through a relationship-based model that prioritises the voices, strength, and cultural knowledge of Aboriginal and Torres Strait Islander families.



IMAGE: Mum and Bub, Sharni and Djamarli

Our team of Aboriginal Family Partnership Workers and Registered Nurses walk alongside women from early pregnancy to the child's second birthday, providing practical health



ACHIEVEMENTS AND STORIES

The Power of Employment & Connection

Journey of an Employee



Employment can be life-changing—not just in providing income, but in opening new opportunities for growth, connection, and improved wellbeing. One of our staff members joined us with limited knowledge of the services offered through our Aboriginal Community Controlled Health Organisation, despite being a born and bred local and belonging to the Yorta Yorta community.

Since starting in their role, they have discovered the wide range of culturally safe supports available to not only themselves, but the whole family. For the first time, they accessed a comprehensive health check and received a 'Deadly Choices' t-shirt, attended an eye screening and got new glasses perfect for their vision needs, overcame the shame and booked a routine sexual health check, and attended multiple community events. Their involvement has also inspired their family to connect more with our services and access care and support specific to their needs.

This journey is a powerful reminder of the impact that culturally safe employment and strong community organisations can have—not only in supporting individuals, but in creating ripple effects that strengthen whole families and communities.

Connected Beginnings:

The CB education team have all stepped into their roles with commitment and enthusiasm. Each staff member has contributed to building a supportive and responsive environment for the community, and this has been recognised through positive feedback.

Community members have expressed appreciation for both the welcoming space we provide and the practical support available to them. We're currently engaging with over **40 families through Connected Beginnings Initiatives**.

Nanyubac Mums Empowerment Group

- 10 Sessions during reporting period
- Attendance per session ranged from 2 to 25 participants (including mums and children)
- Total attendances recorded: 12 parents (some attended multiple sessions) & 20 children (some attended multiple sessions)

Swimming Lessons Program

- Supported 10 Children aged 6 months to 2 years
- Supported 5 children aged 3 to 5 years

Health & Immunisation Support

- Assisted community members with access to immunisations, including escorting Nanyubac participants to a community flu shot event

Community Outreach

- Contacted all childcare centres and kindergartens in Shepparton and surrounding areas to offer cultural sessions for children, incorporating relevant health education.
- Engaged with childcare centres, kindergartens and schools in Shepparton and surrounds to explore opportunities for hosting community 'open days', where families can:
 - Learn about early childhood and school enrolments
 - Receive assistance with registration
 - Access information and support services
- Set up the Connected Beginnings Community Hub Space to provide a welcoming place for community-led activities and support.
- Rolled out community-wide Ear Health Clinics, improving access to early detection and treatment services.

ACHIEVEMENTS AND STORIES

Other Highlighted Events and Programs

NAIDOC 2024 Family Day

Dental Open Hours for Community

ATSI Childrens Day - Dental Education & Tooth Fairy Visit

Presented at Connected Beginnings National Gathering

Connected Beginnings Official Launch

Health Day

Closing the Gap Event

Darnyah Day - Swim Safe & Health Information

Flu Shot Event

Community Christmas Party

IMAGES: Staff and community supporting and attending the many events/program through 2024/2025



ACHIEVEMENTS AND STORIES

Alcohol & Other Drugs/Mental health

Presented by Kevin Golden – Program Manager



Over the past financial year, the Woongi Unit has continued to grow and evolve, improving our capacity to deliver culturally safe, holistic support to our community. With expanded services and an increase in staff, we are now better equipped to respond to the complex and varied needs of those we support.

We now have a team of 23 full-time and casual staff work across key areas, including Alcohol and Other Drugs (AOD), Social and Emotional Wellbeing (SEWB), Dual Diagnosis, Mental Health, and the Bring Them Home program. This multidisciplinary approach enables us to provide comprehensive, wraparound care that addresses the interconnected challenges faced by many in our community.

Over the past year, we have continued to strengthen key partnerships that support healing, recovery, and culturally informed care for our community. These partnerships reflect our commitment to walking alongside our community, delivering care that is grounded in culture, trust, and long-term support.

An important partnership has been with the Yitjawudik Men's Recovery Centre, where our counsellors provide regular onsite counselling to residents—many of whom also participate in our Men's Groups. This collaboration has improved access to residential rehabilitation beds through priority placements, ensuring timely and essential care for community members. Creating opportunities for our community to be able to heal on Country, strengthening cultural connection and recovery.

We also maintain a strong relationship with Goulburn Valley Health's Mental Health Services, working together on treatment planning and consultations. This collaboration ensures that individuals with complex mental health needs receive seamless, coordinated, and culturally safe support.

Program Data: Total Contacts 6664

We are seeing strong participation and good levels of client engagement across all programs, with an average of 6–7 new referrals each week. All programs are currently exceeding their KPIs and meeting funding deliverables, reflecting the dedication and effectiveness of our team.



Men's & Women's Groups

Our Men's and Women's Groups remain a vital part of our community engagement, with an average attendance of 10–12 participants per session. Highlights from the year include a special Mother's Day event where the Women's Group created beautiful flower arrangements, and a Men's Group project that transformed the outdoor area in the medical service creating a more welcoming and refreshed look for all to enjoy. These groups not only offer practical and creative activities but also help foster connection, wellbeing, and cultural strength.

Wellbeing Hub Launch

A major milestone this year was the opening of our new Wellbeing Hub in March 2025 at the Mooroopna site. Developed in close partnership with our medical service, the Hub now serves as the central access point for all Rumbalara counselling and mental health supports. By bringing these services together under one roof, we've made it easier for clients and families to access care in a culturally safe and respectful environment.

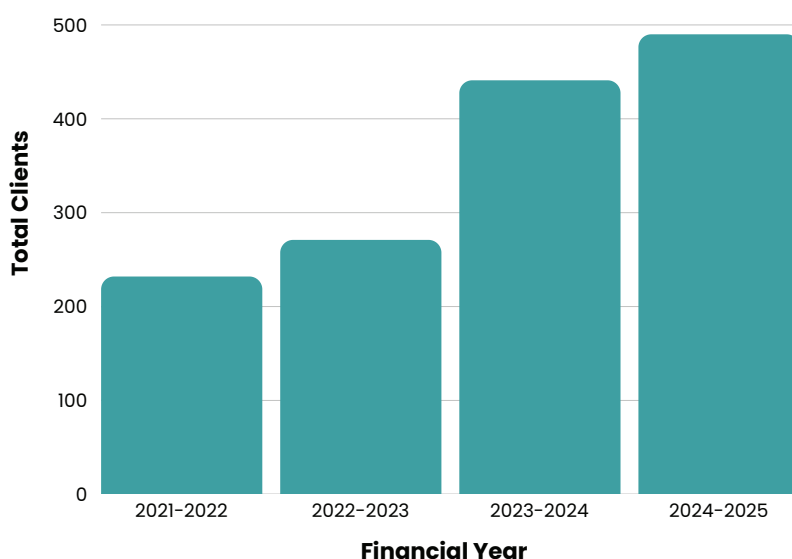
Our ongoing partnership with APMHA HealthCare has been instrumental, enabling us to recruit qualified professionals to strengthen the capacity of the Wellbeing Team.



Wellbeing Hub Launch Continued

- Counselling Services
- Mental Health Case Management
- Mental Health Nurses
- Visiting psychologists, registrars & psychiatrists
- Social Workers
- Mental Health Crisis Intervention Worker (currently recruiting)

Client Growth Over Four Financial Years



Bringing Them Home Healing Camp

Another significant highlight was the Bringing Them Home Healing Camp, delivered in partnership between the Aboriginal Therapeutic Team and the Bring Them Home Program. This culturally safe and supportive camp offered Stolen Generations survivors and their families a unique opportunity to reconnect with culture, identity, and one another.

Held at Morning Glory in Barmah, the camp included yarning circles, cultural site visits, and storytelling sessions. Guest speakers shared personal journeys of resilience, cultural strength, and identity—creating a powerful space for shared healing and reflection.

Participants reported leaving the camp with a renewed sense of connection to land, culture, and community. The overwhelming success of this event reinforces the importance of cultural identity in the healing process, and we are committed to delivering similar camps in the future.



The 'Bringing Them Home Healing Camp' offered Stolen Generation survivors and their families a unique opportunity to reconnect with culture, identity and each other



ORAL HEALTH

Presented by Tracey Hearn, Program Manager

Oral health plays an important role in our overall health and wellbeing and greatly influences our quality of life.

Our clinic continues to provide community with consistent, quality oral health care with a particular focus on oral health education and prevention. The clinic continues to grow with over 14000 patients on file.

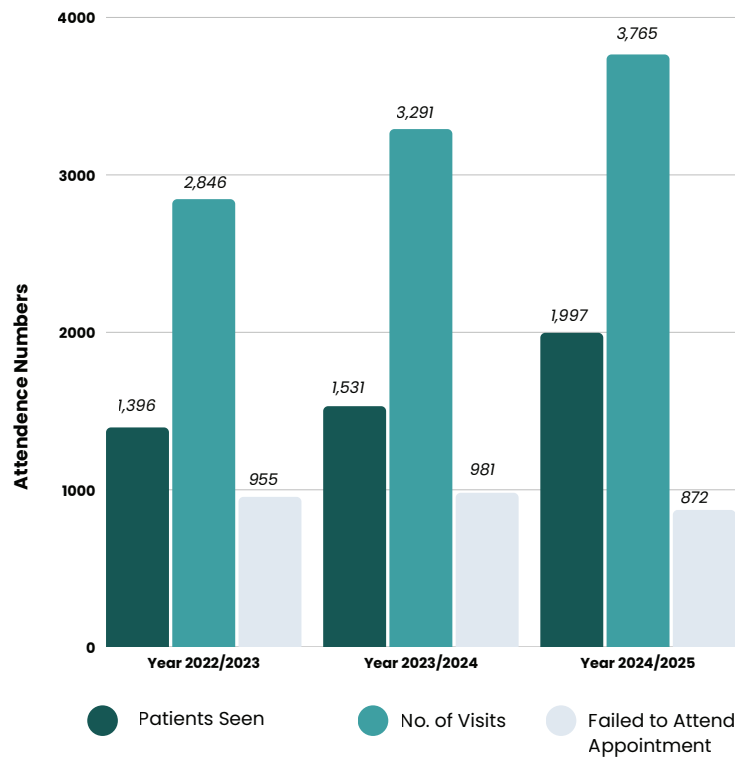
In the 24/25 financial year, we have seen two of our staff complete their Certificate III in Dental assisting with another to complete later this year.

The oral health clinic continues with the Melbourne University Student Program that is an established partnership since 2007. The student program consists of final year students attending our clinic for 9 months of the year and provides vital services to our community.

Oral Health Paediatric Clinic

We have also introduced an Oral Health Paediatric clinic twice a year and in the coming months will also provide an Oral Medicine program. These two new programs will specifically focus on our children and Elders.

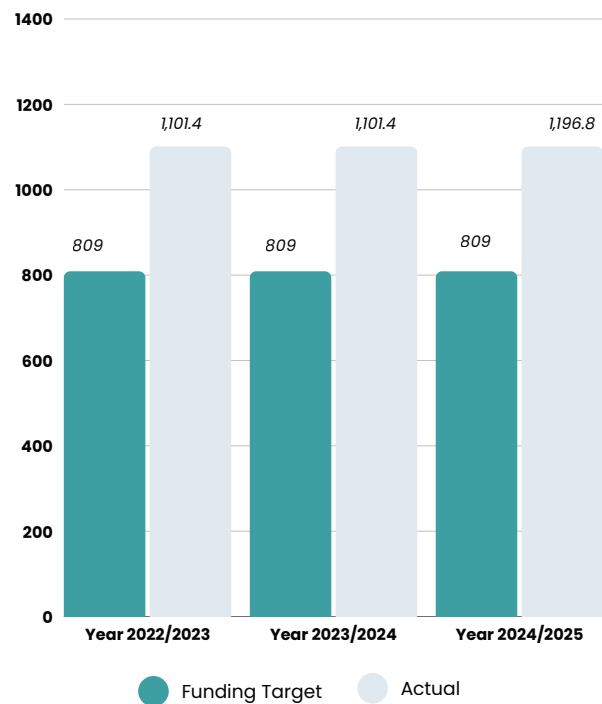
Oral Health Clinical Data



KEY: Attendance Data

As illustrated by the above graph the Oral Health Clinic continues to grow. There is a growing number of patients attending the clinic yearly and more treatments being provided with the number of missed appointments decreasing slightly.

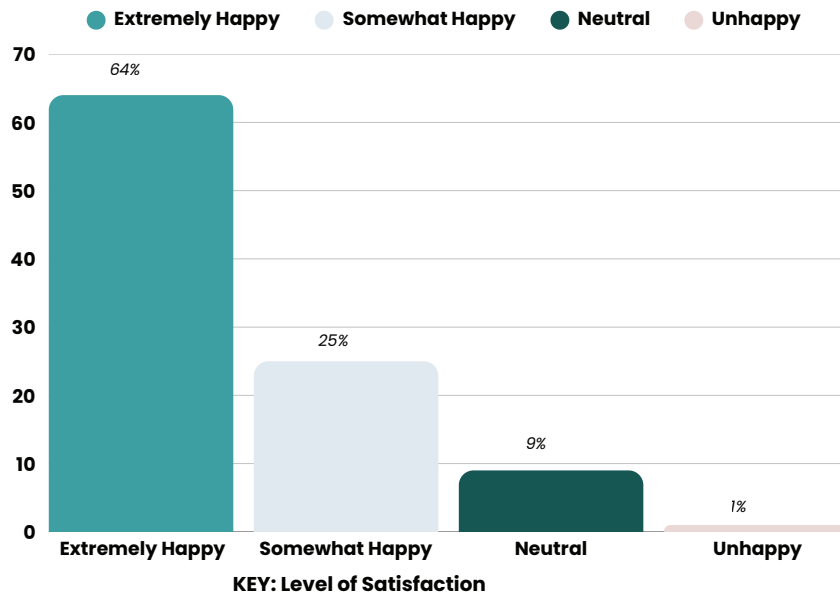
Funding Targets



KEY: Oral Health Clinic Targets

The Oral Health Clinic is an output-based program, requiring services to be provided before funding is generated. As outlined in the above diagram, the Oral Health Clinic has continually overachieved in reaching targets for the past few years.

March to June 2025
Satisfaction Data



Consumer Feedback:

We have recently introduced a new feedback system which allows community to inform us of their satisfaction or dissatisfaction with our services. The system 'Happy or not' has provided the following data.



Our friendly staff
dedicated to supporting
community



JUSTICE and COMMUNITY SERVICES

**Our mission is to create safer,
more inclusive, and resilient
communities**



Justice and Community Services

Shannon Balfour



Introduction

My name is Shannon Balfour, and I am proud to serve as the Executive Manager of Justice & Community Services at Rumbalara Aboriginal Co-operative. For the past two years, I have had the privilege of working alongside an incredible team dedicated to supporting and advocating for our community. Our mission is to create safer, more inclusive, and resilient communities.

As we reflect on our achievements this year, I am proud of the collective progress we have made in improving access to services, advocating for systemic change, and strengthening cultural safety across our programs. It has been a year of growth, innovation, and deeper connections with the community, and I look forward to the work we will continue to do together.



Overview

This year, our Justice & Community Services team continued to advance our commitment to creating safer, more inclusive, and resilient communities. Through targeted programs, culturally responsive practices, and collaborative partnerships, we supported individuals and families facing complex challenges, advocated for vulnerable groups, and contributed to systemic improvements across the justice and community services sectors. Our work encompassed early intervention, crisis response, and long-term recovery efforts.

Family Violence Services

Our family violence response services have provided critical support to individuals and families impacted by family violence. Guided by a trauma-informed and culturally responsive framework, we prioritised safety, empowerment, and long-term pathways to independence.

We strengthened partnerships with police, courts, and support agencies to streamline referral pathways and improve access to holistic, wrap-around support services. Our collaborative approach has enhanced safety outcomes and promoted self-determination, particularly for Aboriginal women and children.

Winyanboga Nangha (Women's Rest) Crisis Accommodation Centre continued to provide a culturally safe and healing space for Aboriginal women and children escaping family violence.

The refuge delivers intensive, trauma-informed case management, offering individualised support and access to cultural activities, family violence education, and community group programs.

This year, we expanded our vision to include the integration of on-site specialist services, such as mental health care, counselling, alcohol and other drug (AOD) support, and therapeutic interventions.

The refuge remains a vital component of our support system, enabling women and children to rebuild their lives in safety and dignity.

As part of Victoria's integrated Orange Door network, we delivered coordinated family violence and child wellbeing services through a multidisciplinary team model.

The Aboriginal Response Team played a central role, providing culturally safe assessment, risk management, safety planning, and referral pathways. Led by an Aboriginal Practice Leader and Aboriginal Team Leader, our team collaborated closely with internal and external partners to ensure high-quality, culturally informed support for families. In high-risk cases, we facilitated access to temporary accommodation and specialist services.

The centralised Orange Door model has proven instrumental in reducing risk and improving outcomes for Aboriginal communities.



Youth and Justice Team

Our Youth and Justice team continued to prioritise community engagement across all age groups. By involving Elders, parents, and caregivers, we saw increased participation in community-led programs designed to promote wellbeing and reduce contact with the justice system.

Key areas of service delivery this year included:

Justice Workers (LJW):

Providing support to Aboriginal men and women on corrections orders, in partnership with the Department of Justice and Community Safety.

Koori Night Patrol:

Continued to play a crucial role in community safety by providing safe transport, de-escalation support, and positive engagement during high-risk periods.

Aboriginal Youth Justice Program (AYJ):

Supporting Aboriginal youth on court orders through mentoring and positive engagement to prevent reoffending.

Aboriginal Youth Support Service (AYSS):

Offering early intervention for young people at risk of entering the justice system, often referred by police, schools, or families.

Yalka Program:

A cornerstone of youth engagement, fostering community connection and educational support. Supporting both AYSS and AYJ outcomes.

Youth Trainee Program:

Empowering young community members through training, mentoring, and hands-on experience, supporting pathways to employment and leadership.

Our team has worked diligently to ensure service delivery remains culturally grounded and community-informed, with a strong focus on prevention and connection.





Through our holistic and culturally grounded approach, we engaged at-risk Aboriginal youth in programs that promote strengths-based development, school engagement, and life skills.

Collaborative Model

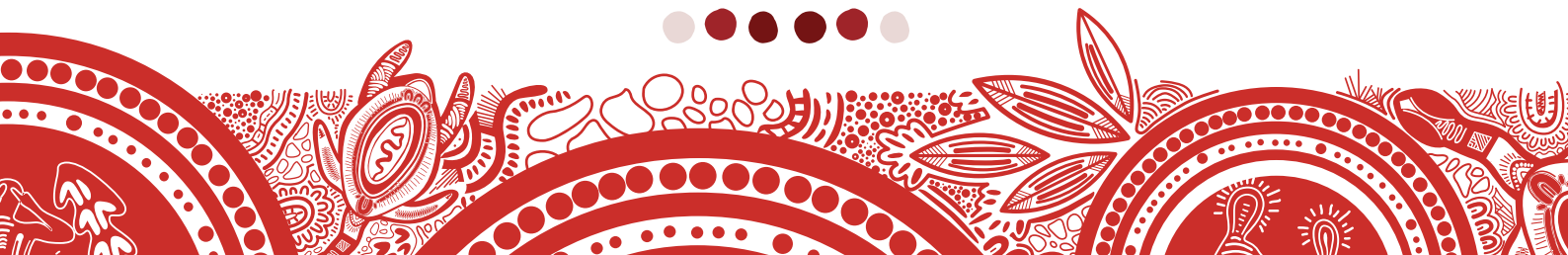
- ➔ Our collaborative model has been effective in reducing harm and supporting young people to make positive life choices.
- ➔ We were also successful in receiving Aboriginal Youth Justice Hub funding to co-design and establish our own Youth Hub. Watch this space!!
- ➔ Our achievements have been made possible through the dedication of our staff, volunteers, Elders, and partners.

The Future

In the year ahead we remain focussed on:

- Expanding culturally safe and trauma-informed practices
- Advocating for systemic change
- Strengthening prevention and early intervention
- Investing in community-led solutions that uphold cultural rights and self-determination.

Together, we will continue to build safer, stronger, and more connected communities.





 Quality
Innovation
Performance

Accredited
Community Organisation

Rumbalara Aboriginal Co-
operative Limited


Rumbalara Aboriginal Co-operative Limited
Awarded
National Quality Standard
Award 2024

COME TOGETHER
Every Aussie Kid Should
Know about the First Peoples

ILLUSTRATIONS BY
JAELEEN GIBSON

ACHIEVEMENTS AND STORIES

Connecting Generations: Youth & Justice

A highlight of the year for our Youth & Justice team was the April school holiday camp, which brought together 17 young people and six Elders from our Elders facility for an immersive overnight experience on Country.

Held in the heart of Barmah Forest, the camp offered a powerful opportunity for intergenerational connection, cultural exchange, and healing. With support from REF support workers, the Elders were not only able to attend but actively participate in the activities, sharing their knowledge, stories, and presence with the younger generation.

One of the most memorable moments was a journey along the Dungala (Murray River) aboard the Kingfisher cruise boat. For some Elders, it was the first time in many years they had travelled on the river, sparking reflections and storytelling that deeply enriched the experience for everyone. For the young participants, it was a chance to see the land and waterways through the eyes of their community's knowledge holders.

Other highlights included yabby races, long afternoons spent fishing by the river, and evenings gathered around the fire under the stars. The strong sense of connection — to each other, to culture, and to Country — was felt by all who attended. This camp exemplifies our commitment to culturally grounded youth engagement and the importance of creating spaces where Elders and young people can come together to strengthen identity, resilience, and community ties.

Special thanks to Yorta Yorta Nation Aboriginal Corporation for their generous support in providing firewood and helping make the camp a success.



IMAGE: School Holiday Camp

Empowering Young Futures through the Youth Trainee Program

This year, Dayne Lappin commenced as our Youth Trainee, gaining valuable skills in community services, administration, and youth engagement. Dayne is a proud Barkindji Gurnu man, and he is pleased to bring his ability to be an understanding person when it comes to the struggles many youth face to his role.

When asked what drew Dayne to this role, he replied 'Mum (Peta Lappin) and her strong passion for community and the chance to make my mark'.

We are excited to watch Dayne grow into a strong Youth Worker within Rumbalara!



IMAGE: Dayne Lappin, Youth Trainee



Family Violence

Across our family violence programs, we've made significant strides in strengthening cultural safety and responsiveness within our services. Several key developments this year have improved service access and outcomes for our Aboriginal community members

Funding Secured

We have secured funding to create additional positions within our teams, which will significantly bolster our capacity to ensure that the community has greater access to culturally safe, trauma-informed support for family violence services.

Expanded Teams

The expanded teams will play a vital role in delivering programs to community members impacted by family violence, including education, case management, advocacy, court support and referrals.

Ongoing Commitment

These improvements highlight our ongoing commitment to ensuring that Aboriginal families navigating the complexities of family violence are supported.

Refuge: Strengthening Safety and Support at our Family Violence Refuge

This year, our Family Violence Refuge has continued to provide a culturally safe and healing environment for women and children escaping family violence. A number of key achievements have strengthened both the physical environment and the supports available to our clients.

Upgrade to on-site Child Friendly Playground

A major highlight was the upgrade of our on-site child friendly playground, providing a safe and engaging outdoor space for children to play, heal, and connect with others.

Generous Donations

Generous donations were received from community including baby and children's care packs, bedding, towels, Share the Dignity bags, and food supplies through Foodshare, helping to meet the immediate needs of families arriving at the refuge.

New Partnerships

On site supports were expanded by building new partnerships with key service providers, including a Financial Counsellor and Children's Counsellor. These partnerships have increased access to vital support for both women and children, promoting long-term wellbeing and independence.

String Theory Evaluation

We received positive feedback from the String Theory evaluation, recognising the impact of our service model. In addition, we developed a Family Violence training package tailored for Rumbalara staff, helping to build internal capacity across programs.

Engagement

Our team actively engaged in networking with other Aboriginal refuge staff, fostering shared learning and collaboration across the sector.

These achievements reflect our ongoing commitment to trauma-informed, culturally respectful, and community-driven support for women and children experiencing family violence.



ACHIEVEMENTS AND STORIES

A Safe Haven: Refuge Story



Sarah* is a 58-year-old Aboriginal woman who was referred to Winyanboga Nangha due to extreme threats and intimidation, coercive control, isolation, social, emotional, financial and verbal abuse by her husband of over 25 years.

PUV was Sarah's legal carer and used this as a way to further isolate and assert power and control over her. Sarah had no contact with friends or her family and was so physically isolated within the home, she became agoraphobic. Sarah was also diagnosed with severe depression.

When Sarah arrived at Winyanboga with her dog Jerry and she was very relieved and so thankful.

Sarah linked to the following services

- Rumbalara Medical
- Psychologist for Counselling arranged via video
- Legal Services: divorce and property settlement
- Womens' Groups through Woongi
- Social Circle and Yarning Group at refuge (education about family violence and healing)
- Common Equity Housing Limited (CEHL)
- Assistance with Household Items
- Escaping Violence Funding application
- Pets in refuge funding for the cremation of family pet

Issues

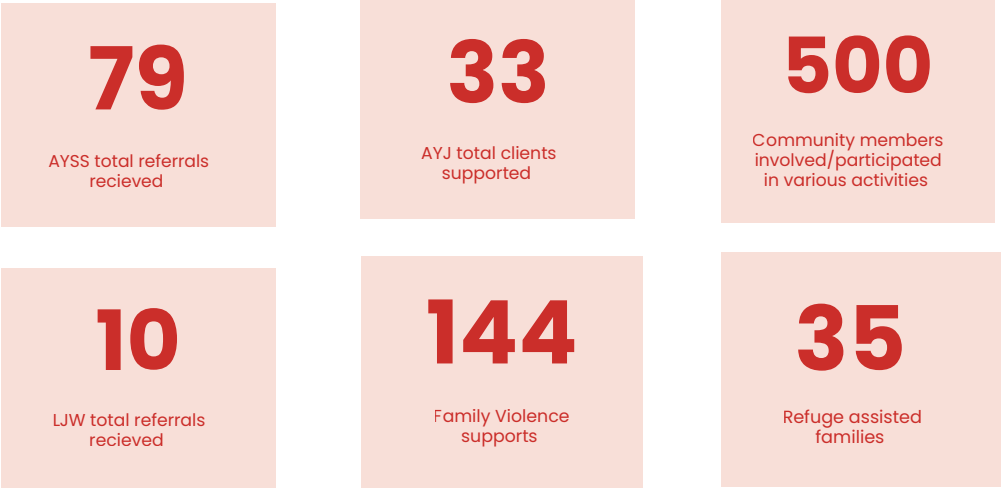
- On DSP only and unable to afford private rental options.
- Applied for VHR, however, was needing further documentation regarding her property; subsequently preventing her application assessment for approval.
- Not eligible for certain types of housing due to property settlement and unsuitable options for a pet.

Today, Sarah is thriving and has secured affordable stable long-term housing in a brand-new complex in the city through CEHL. Prior to Sarah leaving refuge after being here 6 months, she thanked all staff and expressed this in a card:

*"During one of the most challenging times in my life, you all welcomed me in and offered help, without any expectations. I want to express my heartfelt gratitude for your continued support. I can't thank you all enough for providing me with a safe place to stay and excellent care. I will always remember each of you with love and appreciation.
Love Sarah* & Jerry*"*



STATISTICS AND DATA



Our Challenges

- ➔ **Increased Demand for Services**
Across all service areas we experienced a significant increase in demand. This surge placed pressure on staff capacity.
Response: By streamlining intake processes, prioritising high-risk cases, and advocating for additional resources and funding.
Cross-sector collaboration allowed for more efficient referrals and better service integration.
- ➔ **Complex Client Needs**
Many clients presented with intersecting issues—such as mental health, substance use, homelessness, and family violence—requiring multi-layered, coordinated responses.
Response: We strengthened our integrated model, working closely with housing, health, legal, and therapeutic services. Our multidisciplinary approach within our service delivery proved critical in addressing these complexities.
- ➔ **Limited Housing & Safe Accommodation Options**
The shortage of transitional and long-term housing limited our ability to support clients moving on from crisis accommodation, particularly for those exiting the refuge or youth justice system.
Response: We advocated at local and state levels for increased housing investment and partnered with community housing providers to secure more transitional placements.

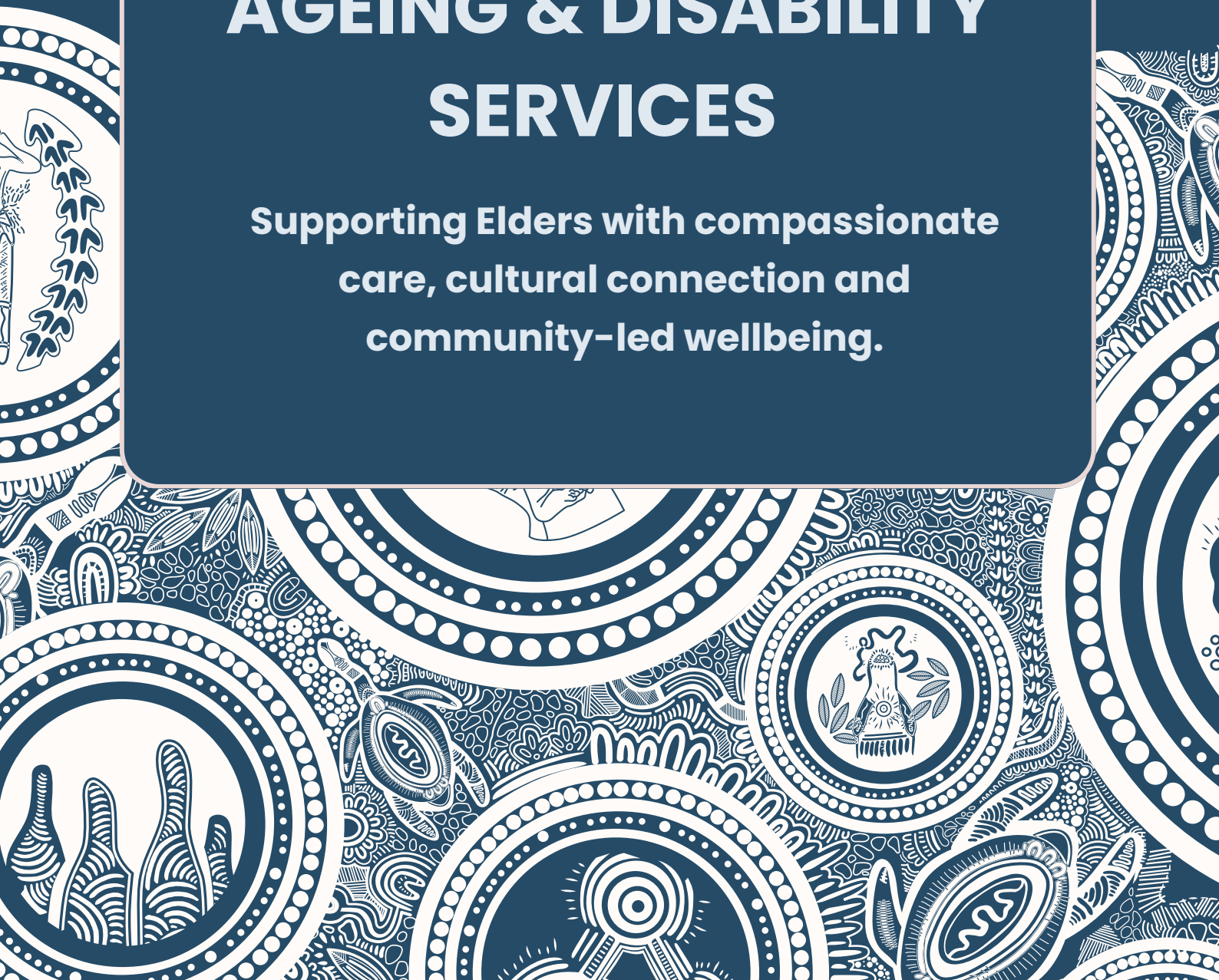
Our Opportunities

- ➔ **Community-led Program Design**
Programs like Yalka and the Youth Trainee initiative have demonstrated the value of community-led, culturally grounded service models.
Looking Forward: We aim to expand these initiatives and embed First Nations leadership across all program areas to increase relevance, trust, and effectiveness.
- ➔ **Youth Leadership and Workforce Development**
The Youth Trainee Program not only supports young people in gaining employment but also helps build a more culturally aware, community-connected workforce.
Looking Forward: We will continue to grow this program and explore leadership pipelines for trainees to become mentors and future service leaders.



ELDERS FACILITY & POSITIVE AGEING & DISABILITY SERVICES

**Supporting Elders with compassionate
care, cultural connection and
community-led wellbeing.**



Elders Facility & Positive Ageing and Disability Services

Aaron Chambers



INTRODUCTION

2024–2025 Aged Care and Disability Services Annual Overview

Over the 2024–2025 financial year, the Aged Care and Disability Services department faced challenges but achieved significant progress in improving care for the community.

We prioritised cultural safety, person-centred care, and community engagement, working towards being able to provide a service to both meet individual community members' needs and respect cultural practices.

ACHIEVEMENTS

- ➔ **Indigenous Employment Initiative (IEI):** Created job opportunities for community members in aged care, providing culturally respectful training and employment. This not only supports individuals accessing funded supports but also aims to build a sustainable community workforce.
- ➔ **Elders Facility:** Continued to provide high-quality residential, respite and palliative care, for community members.
- ➔ **Support at Home Program:** Advanced preparations for delivering more flexible, personalised care that enables Elders to remain in their homes longer while maintaining independence.
- ➔ **First Nations Aged Care Assessment Pilot:** Successfully commenced the first-of-its-kind *First Nations Aged Care Assessment Pilot*, forming part of the ongoing development of a *nationally leading integrated aged care service model*. This pilot places First Nations community control and cultural safety at the centre of aged care assessment, setting a new benchmark for the sector.

CHALLENGES WE FACED

While there were many successes, we also faced challenges such as workforce shortages, appropriate funding allocations and managing rising demand to meet community needs.

The work to transition to new programs, such as Support at Home, brought many challenges – including system upgrades, staff training, and compliance adjustments. Although time-consuming, these changes will ultimately improve care quality and flexibility.

The team worked tirelessly across the year to advocate for appropriate models of care for the community across local, state and commonwealth engagements.

LOOKING AHEAD

We are excited about the opportunities the First Nations Aged Care Assessment Program will bring, enabling culturally sensitive assessments that will improve care for Community Elders.

We aim to expand respite and palliative care services further both in the Elders Facility and for elders in the community so that all services can be delivered in a place and at a time to support elders and families as best as we can.

IN SUMMARY

This year has been one of growth, challenges and a huge amount of work from the whole team. This work that we are particularly proud of is in delivering Australia's first integrated aged care service model for our elders.



IMAGE: Lyn Thorpe and Auntie Doris Atkinson

ELDERS AND COMMUNITY CARE – PROGRAM OVERVIEW

Rumbalara’s Elders and Community Care team worked across multiple programs over the year, supporting community members and Elders to access services and transition between programs in a safe, respectful, and culturally appropriate way.

Regional Assessment Service



Transitioning to the First Nations Single Assessment Service to deliver culturally safe and streamlined aged care assessments for our community.

HACC– PYP Assessment Service



Continuing to provide disability services and supports to community members under 50 years old who have a disability or chronic illness – particularly those who are ineligible for the NDIS or are awaiting NDIS access.

NDIS Support Co-ordination

We continue to provide high-quality Support Coordination to NDIS participants. While the competitive nature of the NDIS has impacted growth, we are working towards making this program thrive and self-sustaining through a hands-on, whole-of-life approach. We are also exploring new ways to stand out and remain competitive.



Elders Care Support Program



This programme assists older people to navigate the aged care system and understand the services available to them. We work alongside Elders to ensure they receive the right supports to maintain health, well-being, and independence. Our commitment is to provide culturally safe, ongoing support to prevent Elders from falling through the gaps.

ELDERS AND COMMUNITY CARE – PROGRAM OVERVIEW CONTINUED

The Elders Facility

- Residential care – long-term accommodation and support.
- Respite care – short-term care to give families and carers a break.
- Palliative care – services focused on comfort, pain relief, and emotional well-being.

These services ensure Elders receive the proper care in a safe, supportive environment while providing carers with the rest and assistance they need.

Home Care Packages (HCP) & Commonwealth Home Support Programme (CHSP)

- HCP delivers tailored in-home services, including personal care, nursing, domestic support, transport, and home maintenance.
- CHSP provides entry-level support for those needing extra help but not yet requiring higher-level care.

Both aim to keep people connected to their community and living independently for as long as possible.

Support at Home Program Transition

We are preparing for the national Support at Home Program, which will merge HCP and CHSP into a more flexible, person-centred model. Despite national delays to its start date, we have reviewed funding allocations, adjusted operations, and trained staff to ensure a smooth transition when the program begins.

First Nations Aged Care Assessment Program

Rumbalara successfully submitted an invite-only application to lead the national First Nations Aged Care Assessment Program. This will deliver culturally safe assessments for Elders across Australia, ensuring services reflect cultural, social, and health priorities. This will give Rumbalara the delegation to assess and allocate the appropriate level of care to elders across the region.

Indigenous Employment Initiative (IEI)

The IEI provides training and employment for First Nations community members in entry-level aged care roles. This initiative strengthens the local workforce, improves cultural safety, and creates meaningful employment pathways. Many graduates are now working in our Elders Facility and community programs.

Compliance, Risk and Quality Management

We maintain strict compliance with the Aged Care Quality Standards and NDIS Practice Standards, supported by robust incident management, workplace health and safety systems, internal audits, and continuous improvement processes.



Enjoying Elders
Day during
NAIDOC Week



Strategic Partnerships & Engagement

We have strengthened relationships with the NDIA, VACCHO, and other sector leaders.

Highlights include:

- Contributing to the NDIA's First Nations Strategy and Indigenous Co-Design Strategy.
- Showcasing our work at the VACCHO Elder Care Support Conference.
- Contributing to the national dementia action plan through NACCHO.
- Ongoing collaboration with the First Nations Age Care Commissioner to support the development of culturally appropriate care.
- Participating in the Victorian Close the Gap working group.
- Engaging with the age care governor general, holding a seat on the First Nations age care working group.
- Continuing work with NATSIACC to support ongoing advocacy and policy changes for community elders.
- Continuing work on the national First Nations Assessment Working group

These partnerships ensure our services remain at the forefront of culturally safe aged care and disability support.

Service Area

We operate across a large geographic region in northern Victoria and southern New South Wales, following the Murray River corridor. With offices in **Shepparton** and **Swan Hill**, we support **clients** from **Wodonga** in the east to **Robinvale**, **Mildura**, and **Wentworth** in the far northwest.

We also prioritise rural and remote towns such as **Balranald**, **Nyah**, **Kyalite**, **Moulamein**, **Picola**, and **Barmah**, ensuring Aboriginal people living outside major service areas have access to culturally safe and responsive support.

SUCCESS STORIES & KEY ACHIEVEMENTS

Indigenous Employment Initiative (IEI) Success

The IEI program has been highly successful in supporting First Nations people into employment within the aged care sector.



Community members who completed the training have secured entry-level jobs, creating a more culturally safe and trauma-informed aged care workforce.

This initiative has not only helped individuals gain meaningful employment but has also improved access to aged care services for First Nations Elders.

Palliative Care Achievements

The Elders Facility's palliative care service has been praised for its compassionate, high-quality support for Elders in their final stages of life.



Families have expressed deep gratitude for the comfort, dignity, and emotional support provided. The integrated approach to care continues to make palliative care a cornerstone of the facility's services, offering peace and reassurance during challenging times.

Presentation at VACCHO Elder Care Support Conference

The team's presentation at the VACCHO Elder Care Support Conference was a notable success.



It highlighted the challenges and benefits of continuity of care, emphasising the importance of building strong, trusting relationships between staff and Elders.

The positive feedback from the conference raised awareness of the critical role of culturally appropriate care for First Nations Elders.



First Nations Aged Care Assessment Program Grant Application

A significant milestone this year was the successful obtainment of an invite-only grant application for the First Nations Aged Care Assessment Program.

This allows Rumbalara (alongside 2 other Indigenous Organisations) to lead the program nationally, expanding and improving aged care assessment services for First Nations people through culturally competent, community-controlled approaches.



Support at Home Program Planning

Despite the challenges of transitioning to the Support at Home Program, significant progress has been made. The program offers more flexible, person-centred care options for older Australians, enabling greater choice in the care they receive.

The department's adaptability and commitment have been key to successfully embedding the new approach.



Cultural Support at the Elders Facility

Cultural support is a core aspect of the operations of the Elders Facility. By specifically acknowledging each elder's cultural needs, this aims to help them maintain their culture while fostering a sense of belonging and comfort.

This approach aims to ensure that cultural identity is preserved while providing respectful and appropriate care for Elders. The elders' facility has two dedicated staff members to support the Elders and staff to work together in culturally respectful ways.



Part of their work involves collaborating with elders to develop individual cultural support plans, where staff work with each Elder to create personalised plans that highlight their wants, needs, and journey.

In addition, the activities program also enhances the Elders' experience, involving both internal staff facilitating group and one-on-one support and external providers who assist as needed.

Regional Assessment Service and Self-Determination

For many years, our Regional Assessment Service (RAS) team has advocated for Aboriginal Community Controlled Assessment Services to have greater self-determination and control over funding and services for older community members.

Until recently, Rumbalara RAS could only assess Elders for entry-level services under the **Commonwealth Home Support Programme (CHSP)**, relying on mainstream agencies to approve higher-level supports such as **Home Care Packages** or **Residential Respite and Permanent Care**. Mainstream services do not always fully understand the needs of community members, which can result in Elders missing out on the supports they require.

Over the past three years, Rumbalara RAS has participated in extensive consultations with the Department of Health and other government bodies — including the **Integrated Assessment Tool Trial** in Adelaide in 2022 — where we strongly advocated for First Nations Assessment Services to deliver comprehensive assessments in a culturally safe and trauma-informed way.

More recently, we have worked closely with the Department of Health's First Nations Branch in preparation for the rollout of the **First Nations Single Assessment Service**.

We are proud to share that our advocacy has been successful — Rumbalara Assessment Service will now pilot the delivery of all assessments including **Comprehensive Assessments** for older Aboriginal and Torres Strait Islander people, under the First Nations Single Assessment Service.



Age and Life Expectancy

A total of **141 clients** are currently living beyond the Aboriginal life expectancy of 70 years. These individuals range in age from 71 to 97, with an average age of 78.3 years. This demonstrates a significant number of older community members living well beyond the national average and highlights the importance of continued culturally appropriate care, healthy ageing programs, and support services to maintain quality of life.





CHALLENGES



Workforce Shortages and Retention

-  **Challenge:** Ongoing difficulty in recruiting and retaining qualified staff. With an ageing population and increasing demand for services, the sector faces significant workforce shortages.
-  **Impact:** This may limit the ability to deliver timely, high-quality care, create service gaps, and increase workload and stress for existing staff.



Transition to New Programs and Compliance with New Regulations

-  **Challenge:** The rollout of the Support at Home Program and the First Nations Aged Care Assessment Program brings regulatory and compliance requirements. These changes demand updated systems, staff training, and new operational frameworks.
-  **Impact:** There may be delays in achieving full compliance, potential disruptions to service delivery, and increased administrative demands.



Aged Care System Funding Pressures

-  **Challenge:** Rising operational costs and limited increases in government funding create ongoing financial pressure.
-  **Impact:** This may force the prioritisation of certain services over others, limit service expansion, and place strain on budgets.

Infection Control and Health Risks



-  **Challenge:** The rollout of the Support at Home Program and the First Nations Aged Care Assessment Program brings regulatory and compliance requirements. These changes demand updated systems, staff training, and new operational frameworks.
-  **Impact:** There may be delays in achieving full compliance, potential disruptions to service delivery, and increased administrative demands.

Implementing Technology Solutions

-  **Challenge:** As aged care becomes more technology-driven, the introduction of electronic records and care management software requires significant investment in implementation and staff training.
-  **Impact:** Without careful planning, technology changes can be resource-intensive and may disrupt day-to-day operations during the transition period.

OPPORTUNITIES

Workforce Development through the IEI Program

-  **Opportunity:** The Indigenous Employment Initiative (IEI) can continue to grow the aged care workforce by training and employing more First Nations people.
-  **Impact:** This will help create a sustainable workforce, reduce turnover, and ensure services are delivered by staff who understand and respect community culture.



OPPORTUNITIES CONTINUED

Improving Home Care Service Flexibility



Opportunity: The Support at Home Program allows for more personalised and flexible care options, enabling older people to receive care in ways that best meet their preferences.



Impact: This can increase client satisfaction, promote independence, and position the department as a leader in person-centred care.

Building Partnerships for Integrated Care



Opportunity: Strengthening partnerships with local health services, NDIS providers, and other stakeholders can create a more integrated model of care.



Impact: This will improve service coordination, reduce gaps in care, and better support people who require both aged care and disability services.

Growth of Respite and Palliative Care Services



Opportunity: Increasing demand for respite and palliative care presents an opportunity to expand these services.



Impact: This will strengthen the department's reputation for compassionate, high-quality care and provide much-needed support for families during challenging times.



NDIS Access

The **Aged and Disability Liaison Officer (ADLO) Program** continues to support community members with complex histories who have faced barriers within the disability and healthcare systems.

A significant challenge remains the shortage of specialist reports and assessments required for NDIS access applications. These are typically obtained via GP referrals; however, long wait times and a lack of specialists and allied health professionals in rural areas cause delays. This is further compounded by the absence of flexible funding to cover the costs of these essential services directly.



FINANCE

**Providing reliable financial
stewardship helping every
team plan, deliver and grow.**





INTRODUCTION

The finance team at Rumbalara is guided by a CFO and supported by a group of capable professionals with varied experience across finance, accounting, and business management. The CFO brings extensive knowledge in finance, accounting, and business administration, along with valuable experience in corporate governance, regulatory compliance, and strategic financial management. Under this leadership, the team effectively manages day-to-day financial operations while ensuring that financial strategies align with the organisation's wider goals of community empowerment and quality health service delivery.

The finance team comprises members with extensive experience in the management of complex funding agreements and grants compliance, as well as the detailed reporting requirements unique to Aboriginal health services. This depth of expertise ensures the team is well-equipped to handle the intricacies of funding streams and regulatory obligations specific to the sector.

Several team members are Indigenous, contributing valuable cultural perspectives and a deep understanding of the social, cultural, and economic contexts in which Rumbalara operates. This cultural knowledge is essential for maintaining a balance between robust technical financial governance and the values of the community served by Rumbalara.

The finance team at Rumbalara exemplifies a unique combination of professional financial expertise, strategic direction, and cultural awareness. Their collective efforts play a crucial role in supporting Rumbalara's mission, which is to deliver culturally appropriate, holistic health and community services to the Aboriginal community in the region in an effective and sustainable manner.

This structure ensures Rumbalara maintains its position as a leading Aboriginal community-controlled organisation with an annual budget exceeding \$50 million and a workforce of approximately 315 people, reflecting its significant role as an employer and economic contributor in the region.



Our Finance Team



The finance team at Rumbalara exemplifies a unique combination of professional financial expertise, strategic direction, and cultural awareness.

OVERVIEW

The Finance team at Rumbalara plays a vital and comprehensive role in ensuring the Rumbalara's financial health, regulatory compliance, and resource efficiency aligned with its community-focused objectives. Specifically, the finance function manages:

Financial Reporting & Budgeting

- Financial reporting and budgeting to sustain Rumbalara's financial stability and support its strategic goals.

Daily Financial Operations

- Daily financial operations including accounts payable and receivable, purchasing oversight, and banking transactions with strict authorisation controls to prevent errors and fraud.

Compliance

- Compliance with regulations and fulfilling detailed reporting requirements across diverse programs and various government funding agreements.

Income Oversight

- Income oversight from grants and program-level reporting to relevant service areas.

Financial Accuracy

- Providing accurate, timely financial information to support Board and Executive Management decision-making.

Financial Controls

- Maintaining robust internal financial controls.

Funding Agreements

- Coordination of funding agreements and performance reporting to funding bodies.

Financial and Funding Data

- Management of information databases related to financial and funding data.

These responsibilities enable Rumbalara to deliver culturally appropriate, holistic health and community services effectively to the Aboriginal community in the Goulburn Valley region, ensuring resources are used efficiently and contributing towards the long-term sustainability of the cooperative and its community impact.

ACHIEVEMENTS AND STORIES

During the year under review, the Finance team at Rumbalara Aboriginal Co-operative implemented several targeted initiatives to reinforce financial management and operational resilience, including:

- **Enhanced Collaboration with Service Areas:** Established regular information-sharing meetings and appointed resources to provide timely reporting and acquittal processes, improving alignment and responsiveness to service needs.
- **Operational Resilience:** Maintained seamless financial operations amid increased workloads and planned staff absences, demonstrating team agility and commitment.
- **Internal Control Improvements:** Designed and implemented a comprehensive internal control framework for financial closings, resulting in more accurate and timely financial statements, which increased stakeholder confidence and improved audit outcomes.

- **Data-Driven Budgeting:** Carried out an evidence-based budgeting process for the next financial year 2025-26 involving Executive Managers, program manager insights, yielding precise budgeting and better alignment of resources.
- **Team Capacity & Technical Strength:** Continued enhancement of technical knowledge and experience within the team to handle greater workloads and ensure sound internal control.
- **Knowledge Management:** Began documenting core processes to reduce dependency on individuals and strengthen organizational knowledge retention.
- **Process Automation:** Advanced digitization efforts, prioritizing automated accounts payable to reduce manual handling and improve efficiency.

These initiatives have collectively helped Rumbalara maintain robust financial management practices while supporting its holistic, community-centered service delivery and ensuring long-term sustainability for the Aboriginal community in the region.

STATISTICS AND DATA

KPI Scorecard

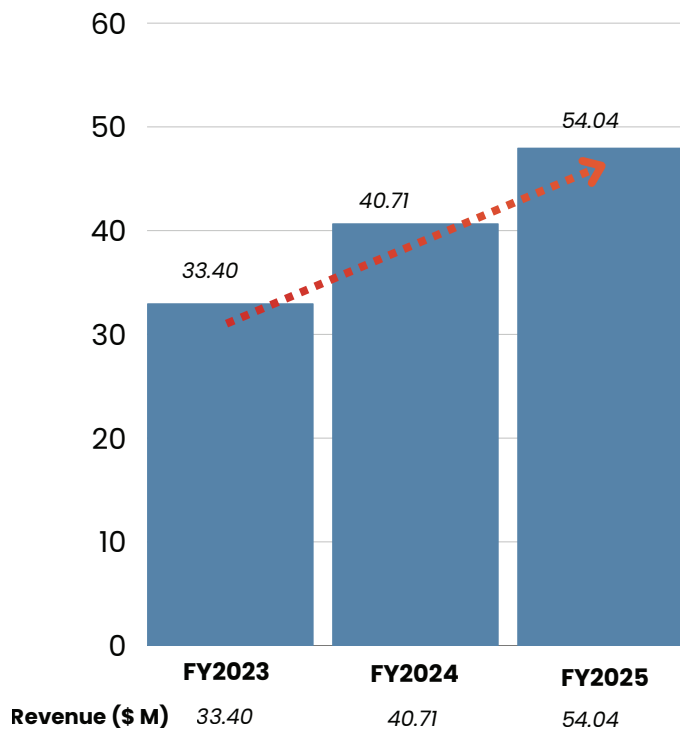
Rumbalara demonstrated strong financial and operational performance in FY2025, with revenue rising to approximately \$54.04 Million, representing around 32% growth over the previous year. Staff costs increased from \$27.54 million to \$31.67 Million, and client support costs rose from \$6.22 million to \$6.86 million. The workforce expanded to 315 employees, reinforcing Rumbalara's commitment to robust client support and resourcing. These figures highlight both financial growth and a strategic focus on scaling workforce capabilities to meet community needs.

Rumbalara Housing Limited, a subsidiary, earned \$3.4 million in revenue and a \$2.9 million net surplus in FY2024-25.

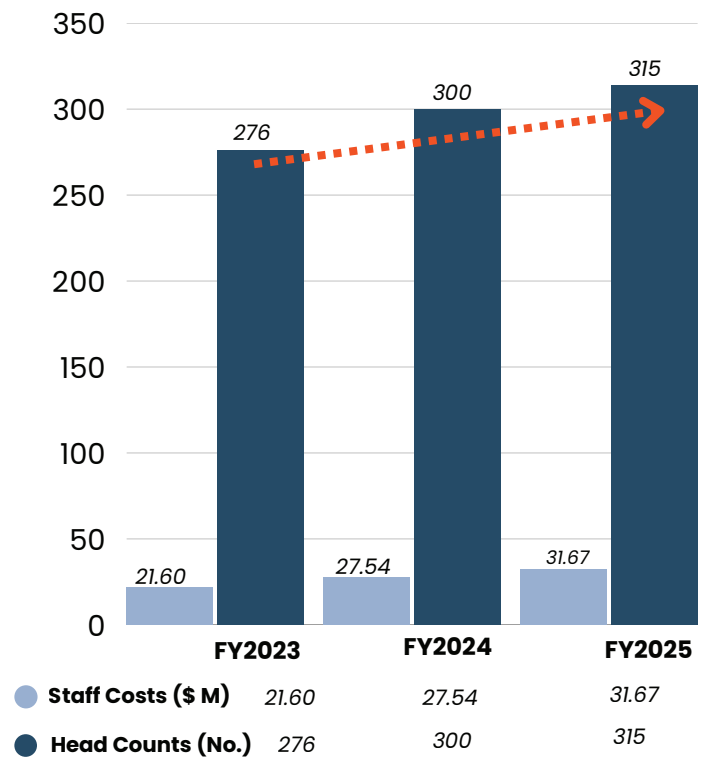
	FY2023	FY2024	FY2025
Revenue (\$ M)	33.40	40.71	54.04
Staff costs (\$ M)	21.60	27.54	31.67
Client Support Services (\$ M)	5.00	6.22	6.86
Headcount (No.)	276	300	315

STATISTICS AND DATA

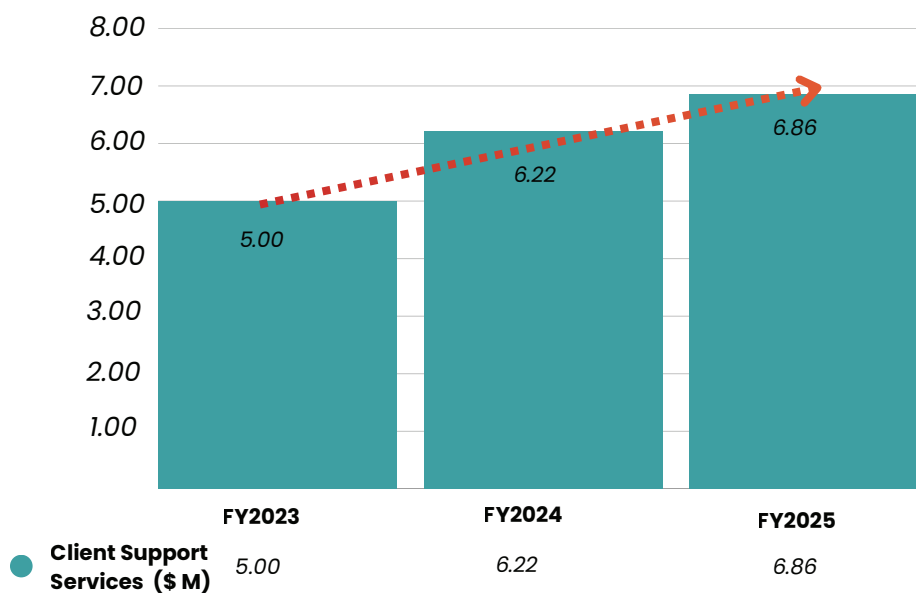
Revenue (\$ M)



Staff Cost and Headcounts



Client Support Services (\$ M)



CHALLENGES AND OPPORTUNITIES

Rumbalara is experiencing significant expansion in its service areas, bringing both new opportunities and operational challenges. The decentralised, multilocal nature of its programs introduces business risks such as communication issues, inconsistencies, rising costs, silo formation, and compliance complexities. All of which can be detrimental to compliance and service quality.

To address these challenges, Rumbalara has implemented several strategic initiatives designed to mitigate operational risks, strengthen service quality, and support sustainable growth.

Standardised Procedures

Rumbalara has implemented standardised procedures across its services to promote consistency in financial operations and ensure compliance. Training has been provided to program managers to enhance their understanding of stakeholder requirements.



Key Performance Indicators

Most programs use measurable key performance indicators to monitor client outcomes, helping staff evaluate progress and maintain accountability.

Integrated Systems

Integration of systems and platforms has been prioritised to streamline reporting processes and reduce inefficiencies. By consolidating data and resources, Rumbalara is able to simplify administrative tasks and improve overall operational efficiency.



Data- Driven Improvements

Ongoing monitoring of data enables Rumbalara to optimise its programs and resources continually. This approach ensures that services remain responsive to community needs and supports informed decision-making for program improvements.

Looking Forward

With robust financial performance, a strengthened balance sheet, and a skilled and growing team, Rumbalara has positioned itself to deliver sustainable growth and long-term community benefit. Its forward-looking finance function and integrated risk management strategies enable it to meet rising community needs and continue making a meaningful impact across its expanding service footprint.





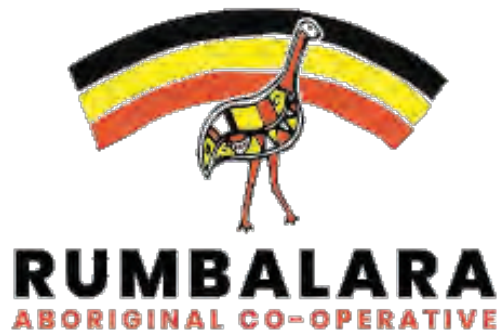
Rumbalara Aboriginal Co-Operative stands as a pillar of strength and care for our community, deeply rooted in the values of self-determination and cultural pride.

We deliver holistic, community-led services that nurture our people from pre-birth through to Dreamtime.



Heart Of Community | Holistic | Integrated | Respectful

We commit to work in partnership with individuals, families and community, to support them in achieving an optimal quality and standard of living. Through active partnerships we will strengthen Health & Culture. Our People, Our Way!



Rumbalara Aboriginal Co-Operative Ltd and the entity it controlled

ABN 84 530 647 942

Consolidated Financial Statements for the year ended 30 June 2025



RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

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RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

The directors present their report, together with the consolidated financial statements, on the consolidated entity (referred to hereafter as the "consolidated entity") consisting of Rumbalara Aboriginal Co-Operative Ltd (referred to hereafter as the "parent entity") and the entity it controlled being Rumbalara Housing Limited (referred to hereafter as the "subsidiary") at the end of, or during, the year ended 30 June 2025.

Directors

The following persons were directors of the parent entity and subsidiary during the whole of the financial year and up to the date of this report, unless otherwise stated:

Rumbalara Aboriginal Co-Operative Ltd

Neville Atkinson
Marie Barbance
Eric Egan
Pamela Pederson
Joanne Atkinson
Suzanne Nelson
Mark Anselmi (commenced 29 November 2024)

Rumbalara Housing Ltd

Eric Egan
Marie Barbance
Edel Conroy
Neville Atkinson
Kenneth Marchingo AM (commenced 18 August 2025)

Review of operations

The surplus of the consolidated entity after providing for income tax amounted to \$10,824,207 (2024: deficit \$784,677).

Principal activities

The principal activity of the consolidated entity during the financial year was the provision of health, wellbeing and social services to members of the Aboriginal Community in the Goulburn Valley Region.

No significant changes in the nature of the consolidated entity's activities occurred during the financial year.

Significant changes in the state of affairs

There were no significant changes in the state of affairs of the consolidated entity during the financial year.

Matters subsequent to the end of the financial year

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect the consolidated entity's operations, the results of those operations, or the consolidated entity's state of affairs in future financial years.

Likely developments and expected results of operations

There are no known likely developments or expected changes in the operations of the company that will significantly affect the results in future financial years.

Environmental regulation

The consolidated entity is not subject to any significant environmental regulation under Australian Commonwealth or State law.

Dividends

No dividends were paid or declared during the financial year (2024: Nil).

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Shares and contributions on winding up

The parent entity is registered as a co-operative without shares under the *Co-operatives National Law (Vic)*.

As such there are no member guarantees, no shares under option, and no ordinary shares of the parent entity issued on the exercise of options.

The subsidiary is registered as a company limited by guarantee without shares under the *Corporations Act 2001*. As such there is a member guarantee which relates to the parent entity as sole member.

Information on directors

Neville Atkinson		Chairperson
Experience and expertise	Marketing and Research – Peat Marwick, Cultural Heritage Legislation Act Regulations, Management Planning, Victorian Aboriginal Legal Services, Para legal Training Qualifications, Victorian Aboriginal Deaths in Custody Research and Investigation team, Business Development Management, Governance Training, Financial management, Establishing Horticultural/ Agricultural Businesses	
Special responsibilities	Board Member RHL	
Marie Barbance		Vice Chairperson
Qualifications	Certified OHS Practitioner; Diploma in OHS; Cert IV in OHS; Cert IV in Training and Assessment, Community Leader Fellowship, Cert. in Community Leadership & Governance (local gov.) 5 years recognition of service (GSCC).	
Experience and expertise	28+ years in the Health Industry Nursing and Educator/ facilitation; 4 years Rumbalara Aboriginal Co-operative; Currently employed by City of Greater Shepparton Director Aboriginal Advancement League, 3 years; Director of the Torch Programme, and Currently on Rumbalara Board of Directors since October 2020.	
Special responsibilities	Deputy Chair RHL, Chairperson Clinical Governance Committee	
Eric Egan		Board Member
Experience and expertise	Hume Region Department of Justice, 3 years; Employed at MADEC, 6 years; Currently employed by Vic. Police; Dhelek Dja (previously IFVRAG), 8 years; Campaspe Shire Youth Services Network Committee, 6 years; Marrung Wurruker (Education), 5 years; Aboriginal Workforce Development Strategy Group (Employment) 3.6 years; GOTAFE Aboriginal Community Advisory Committee; Previously a Hume RAJAC and Shepparton LAJAC member.	
Special responsibilities	Chairperson RHL	
Pamela Pederson		Board Member
Experience and expertise	Currently sitting on various courts in Melbourne and Shepparton, held these positions since 2005 (Melbourne Magistrates, Lorrie Court, County Koorie Court, Melbourne and Heidelberg Children's Koorie Court, Shepparton County Koorie Court, Shepparton magistrates Koorie Court, Shepparton Children's Koorie Court; Member of the Adult Parole Board.	
Joanne Atkinson		Board Member
Qualifications	Bachelor of Education; Diploma of Education; Diploma of Management; Certificate IV Train the Trainer; Diploma of Life Coaching	
Experience and expertise	Currently Manager, Manager Koori Courts, Courts Services Victoria, held these positions since 1997 (Close the Health Gap Executive Officer, Victorian Aboriginal Health Service, HR & Operations Manager/Acting CEO - Aboriginal Housing Victoria, Tenancy Manager, Aboriginal Housing Victoria, Executive Officer, Hume Regional Aboriginal Justice Advisory Committee (RAJAC) – Dept. of Justice, Indigenous Facilitator Council of Australian Government (COAG) Department of Aboriginal Affairs Victoria (12-month secondment from Department of Justice to implement this initiative); Aboriginal Housing Services Officer - Department of Human Services	
Suzanne Nelson		Board member
Qualifications	Certificate of Completion DRUMBEAT Facilitator Training, CRAF Training, Cognitive Behavioral Therapy Training, Ice: Training for Frontline Workers 6 Modules, 1 st Aid Certificate, Diploma of Community Services, Mental Health First Aid Instructor, Certificate III, Community Services Work	
Experience and expertise	Enrolled Nurse, Alcohol and other Drugs Therapeutic Clinician, Aboriginal Hospital Liaison Officer, Outreach Worker, Grief and Trauma Counsellor & AOD Support Worker, Family Support Worker, Family Aid Unit Coordinator.	

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Information on directors (cont.)

Mark Anselmi	Board Member
Experience and expertise	Certificate IV cultural heritage management, Corporate Governance Training, Facilitation Skills Training, Contract Management essentials for project managers, Stedan people management.
Special responsibilities	Chairperson – Finance, Risk and Audit Committee

Edel Conroy	Board Member
Qualifications	Bachelor of Commerce; Member of the Australian Institute of Company Directors; Agile Lead Auditor
Experience and expertise	Highly skilled, experienced finance, risk and governance executive with over 25 years' experience across the private, public and NFP sectors. Edel has held various senior executive positions as well as positions on various Boards as Director and extensive experience as Company Secretary.
Special responsibilities	Consulting on Governance, Risk and Change Management, a Director of First Nations Health, Myanmar Atlantic Pearling Co., and Touchtile Pty Ltd.

Kenneth Marchingo AM	Board Member
Qualifications	Grad Cert Hsg Pol Mgt.
Experience and expertise	over 40 years experience in the Social & Community housing sector, with over 30 years as a CEO, Board Director and Strategy advisor to multiple entities and housing organisations, Founder of PowerHousing Australia, first Australian Chair of the International Housing Partnership, keynote speaker to the largest community housing conferences on 3 continents. Most recently Interim CEO of the Aboriginal Community Controlled, Community Housing Central Australia.

Cooperative and company secretary

Edel Conroy has held the role of the parent entity secretary since 29 July 2019. Edel is also secretary, public officer and Director of the subsidiary since inception.

Edel Conroy	Cooperative and company secretary
Qualifications	Bachelor of Commerce; Member of the Australian Institute of Company Directors
Experience and expertise	Highly skilled, experienced finance, risk and governance executive with over 25 years' experience across the private, public and NFP sectors. Edel has held various senior executive positions as well as positions on various Boards as Director and extensive experience as Company Secretary. Consulting on Governance, Risk and Change Management, a Director of First Nations Health, Myanmar Atlantic Pearling Co., and Touchtile Pty Ltd.
Special responsibilities	Finance, Risk and Audit Committee

Meetings of directors

The number of meetings of the parent entity Board of Directors ('the Board') held during the year ended 30 June 2025, and the number of meetings attended by each director were:

	Board Meetings	
	Eligible	Attended
Marie Barbance	9	9
Eric Egan	9	8
Pamela Pederson	9	8
Joanne Atkinson	9	8
Neville Atkinson	9	9
Suzanne Nelson	9	9
Mark Anselmi	6	6

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Meetings of directors (cont.)

The number of meetings of the subsidiary's Board of Directors ('the Board') held during the period ended 30 June 2025, and the number of meetings attended by each director were:

	Board Meetings	
	Eligible	Attended
Eric Egan	8	8
Marie Barbance	8	8
Edel Conroy	8	8
Neville Atkinson	6	6

Indemnity and insurance of officers

The consolidated entity has indemnified the directors and executives for costs incurred, in their capacity as a director or executive, for which they may be held personally liable, except where there is a lack of good faith.

During the financial year, the consolidated entity paid a premium in respect of a contract to insure the directors and executives of the consolidated entity against a liability to the extent permitted by the *Co-operatives National Law (Vic)* and the *ACNC Act*. The contract of insurance prohibits disclosure of the nature of the liability and the amount of the premium.

Indemnity and insurance of auditor

The consolidated entity has not, during or since the end of the financial year, indemnified or agreed to indemnify the auditor of the consolidated entity or any related entity against a liability incurred by the auditor.

During the financial year, the consolidated entity has not paid a premium in respect of a contract to insure the auditor of the consolidated entity or any related entity.

Proceedings on behalf of the consolidated entity

No person has applied to the Court under the *Co-operatives National Law (Vic)* for leave to bring proceedings on behalf of the consolidated entity, or to intervene in any proceedings to which the consolidated entity is a party for the purpose of taking responsibility on behalf of the consolidated entity for all or part of those proceedings.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under Section 283 of *Co-operatives National Law Application Act 2013 (Victoria)* and Section 60-40 of the *Australian Charities and Not for Profits Commission Act 2012* is set out immediately after this directors' report.

This report is made in accordance with a resolution of directors.

On behalf of the directors



Neville Atkinson
Chairperson



Mark Anselmi
Board member

Dated this 1st day of December 2025

AUDITOR'S INDEPENDENCE DECLARATION

RSM Australia Partners

12 Anderson Street West, Ballarat VIC 3350
PO Box 685 Ballarat VIC 3353

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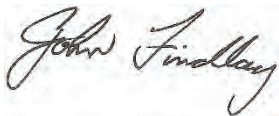
www.rsm.com.au

As lead auditor for the audit of the consolidated financial report of Rumbalara Aboriginal Co-operative Limited and its subsidiary for the year ended 30 June 2025, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- (i) the auditor independence requirements of the *Co-operatives National Law Application Act 2013* and Division 60 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.



RSM AUSTRALIA PARTNERS



JOHN FINDLAY

Partner

Ballarat, Victoria

Dated this 4th day of December 2025

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RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Consolidated Statement of Profit or Loss and Other Comprehensive Income For the year ended 30 June 2025

		Consolidated	
	Note	2025	2024
		\$	\$
Core operations	2.1	51,035,149	38,300,142
Other revenue	2.2	1,518,235	1,204,057
Other income	2.3	4,898,733	1,247,517
Employee benefits expense	3.1	(31,671,955)	(27,545,465)
Operating expenses	3.2	(13,022,445)	(12,273,341)
Finance costs	3.3	(84,895)	(57,465)
Depreciation and amortisation	4.4	(1,845,165)	(1,638,488)
(Deficit) on disposal of property, plant and equipment		(3,450)	(21,634)
Surplus/(deficit) before income tax expense		10,824,207	(784,677)
Income tax expense		-	-
Surplus/(deficit) after income tax expense		10,824,207	(784,677)
Other comprehensive income:			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
Gain on revaluation of property, plant and equipment, net of tax		-	18,630,907
Other comprehensive income for the year, net of tax		-	18,630,907
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		10,824,207	17,846,230

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Consolidated Statement of Financial Position

As at 30 June 2025

		Consolidated	
	Note	2025	2024
		\$	\$
ASSETS			
Current Assets			
Cash and cash equivalents	6.1	10,840,499	1,628,453
Trade and other receivables	5.1	1,339,720	931,012
Financial assets	4.5	16,000,000	22,290,594
Other assets	5.2	29,519	30,403
Total Current Assets		28,209,738	24,880,462
Non-Current Assets			
Property, plant and equipment	4.1	52,933,945	46,240,477
Right-of-use assets	4.2	1,753,435	1,189,354
Intangible assets	4.3	187,251	163,518
Trade and other receivables	5.1	225,596	-
Total Non-Current Assets		55,100,227	47,593,349
TOTAL ASSETS		83,309,965	72,473,811
LIABILITIES			
Current Liabilities			
Trade and other payables	5.3	3,635,072	3,013,399
Employee benefits	3.4	2,407,345	2,353,040
Contract liabilities	5.4	18,074,887	19,380,623
Lease liabilities	6.2	646,237	489,494
Total Current Liabilities		24,763,541	25,236,556
Non-Current Liabilities			
Employee benefits	3.4	539,379	435,651
Lease liabilities	6.2	1,172,320	754,504
Total Non-Current Liabilities		1,711,699	1,190,155
TOTAL LIABILITIES		26,475,240	26,426,711
NET ASSETS		56,834,725	46,047,100
EQUITY			
Reserves	8.1	24,661,218	24,661,218
Retained earnings		32,173,507	21,385,882
TOTAL EQUITY		56,834,725	46,047,100

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Consolidated Statement of Changes in Equity

For the year ended 30 June 2025

	Retained earnings \$	Asset revaluation reserve \$	Community support fund \$	Total \$
Consolidated 2025				
Balance at 1 July 2024	21,385,882	23,661,218	1,000,000	46,047,100
Surplus after income tax expense for the year	10,824,207	-	-	10,824,207
Prior year adjustment	(36,582)	-	-	(36,582)
Balance at 30 June 2025	32,173,507	23,661,218	1,000,000	56,834,725
2024				
Balance at 1 July 2023	22,170,559	5,030,311	1,000,000	28,200,870
Deficit after income tax expense for the year	(784,677)	-	-	(784,677)
Other comprehensive income, net of tax	-	18,630,907	-	18,630,907
Balance at 30 June 2024	21,385,882	23,661,218	1,000,000	46,047,100

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Consolidated Statement of Cash Flows

For the year ended 30 June 2025

	Note	Consolidated	
		2025	2024
		\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from grants and clients (including GST)		53,778,787	41,600,791
Payments to suppliers and employees (including GST)		(46,697,945)	(41,789,416)
Interest received		1,009,367	542,340
Interest paid		(84,895)	(57,465)
Net cash provided by operating activities		8,005,314	296,250
CASH FLOWS FROM INVESTING ACTIVITIES			
Maturity/(Investment) in term deposits		6,290,594	(8,027,073)
Purchase of intangible assets		-	(93,983)
Purchase of property plant and equipment		(4,400,365)	(2,982,844)
Proceeds from disposal of property, plant and equipment		2,773	15,937
Net cash provided by/(used in) investing activities		1,893,002	(11,087,963)
CASH FLOWS FROM FINANCING ACTIVITIES			
Repayment of lease liabilities		(686,270)	(604,641)
Net cash used in financing activities		(686,270)	(604,641)
Net increase/(decrease) in cash and cash equivalents held		9,212,046	(11,396,354)
Cash and cash equivalents at beginning of financial year		1,628,453	13,024,807
Cash and cash equivalents at end of financial year	6.1	10,840,499	1,628,453

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies

The consolidated financial statements cover Rumbalara Aboriginal Co-Operative Ltd and the entity it controlled (referred to hereafter as the “consolidated entity”) consisting of Rumbalara Aboriginal Co-Operative Ltd (referred to hereafter as the “parent entity”) and the entity it controlled being Rumbalara Housing Limited (referred to hereafter as the “subsidiary”) at the end of, or during, the year.

The parent entity is a co-operative, and the subsidiary is a company limited by guarantee which are both incorporated and domiciled in Australia.

The accounting policies that are material to the consolidated entity are set out below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated. When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

New or amended Accounting Standards and Interpretations adopted

The consolidated entity has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

Basis of preparation

These general purpose consolidated financial statements have been prepared in accordance with the Australian Accounting Standards – *Simplified Disclosures* issued by the Australian Accounting Standards Board ('AASB'), the *Co-operatives National Law Application Act 2013* and the *Australian Charities and Not-for-profits Commission Act 2012*, as appropriate for not-for-profit oriented entities.

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

The amounts presented in the consolidated financial statements have been rounded to the nearest dollar and the functional and presentation currency of the consolidated entity is Australian dollars.

The consolidated financial statements have also been prepared on a going concern basis.

Critical accounting estimates

The preparation of the consolidated financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the consolidated entity's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements, are disclosed in the relevant notes.

a) Consolidated entity details

The registered office and principal place of business are:

Registered office

PO Box 614
Mooroopna Vic 3629

Principal place of business

20 Rumbalara Road
Mooroopna Vic 3629

b) Income tax

The consolidated entity is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies (cont.)

c) 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). In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense.

Receivables and payables in the consolidated statement of financial position are shown inclusive of GST.

Cash flows are presented in the statement of cash flows on a gross basis, except for the GST components of investing and financing activities, which are disclosed as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the ATO.

d) Current and non-current classification

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in the consolidated entity's normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in the consolidated entity's normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

e) Economic dependence

The consolidated entity is dependent on the Victorian State Government and Australian Federal Government for the majority of its revenue. At the date of this report, the directors have no reason to believe the Victorian State Government and Australian Federal Government will not continue to support the consolidated entity.

f) Parent entity information

In accordance with the requirements of AASB 10 *Consolidated Financial Statements*, these consolidated financial statements present the results of the consolidated entity only. Supplementary information about the parent entity is disclosed in note 8.5.

g) Principles of consolidation

The consolidated financial statements incorporate the assets and liabilities of the subsidiary of Rumbalara Aboriginal Co-Operative Ltd ("parent entity") as at 30 June 2025 and the results of the subsidiary for the year then ended. Rumbalara Aboriginal Co-Operative Ltd and the entity it controlled together are referred to in these consolidated financial statements as the "consolidated entity".

Subsidiaries are all those entities over which the consolidated entity has control. The consolidated entity controls an entity when the consolidated entity is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the activities of the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the consolidated entity. They are de-consolidated from the date that control ceases.

Intercompany transactions, balances and unrealised gains on transactions between entities in the consolidated entity are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of the impairment of the asset transferred. Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the consolidated entity.

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies (cont.)

g) Principles of consolidation (cont.)

The acquisition of subsidiaries is accounted for using the acquisition method of accounting. A change in ownership interest, without the loss of control, is accounted for as an equity transaction, where the difference between the consideration transferred and the book value of the share of the non-controlling interest acquired is recognised directly in equity attributable to the parent.

Non-controlling interest in the results and equity of subsidiaries are shown separately in the statement of profit or loss and other comprehensive income, statement of financial position and statement of changes in equity of the consolidated entity. Losses incurred by the consolidated entity are attributed to the non-controlling interest in full, even if that results in a deficit balance.

Where the consolidated entity loses control over a subsidiary, it derecognises the assets including goodwill, liabilities and non-controlling interest in the subsidiary together with any cumulative translation differences recognised in equity. The consolidated entity recognises the fair value of the consideration received and the fair value of any investment retained together with any gain or loss in profit or loss.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 2 Funding Delivery of Our Services

The principal activity of the consolidated entity during the financial year was the provision of health, wellbeing and social services to members of the Aboriginal Community in the Goulburn Valley Region.

- 2.1: Core operations
- 2.2: Other revenue
- 2.3: Other income

	Consolidated	
	2025	2024
	\$	\$
Note 2.1: Core operations		
State/federal government grants (AASB 15)	44,363,309	32,220,703
State/federal government grants (AASB 1058)	2,146,961	3,929,893
State/federal government grants (AASB 1058 – Capital)	3,424,706	1,034,302
Other government grants	-	34,109
Aged care revenue	578,004	534,406
Rental income	522,169	546,729
Total core operations	51,035,149	38,300,142
Note 2.2: Other revenue		
Medical revenue	1,401,712	1,174,226
NDIS revenue	115,630	29,831
Residents respite	893	-
Total other revenue	1,518,235	1,204,057
Total revenue	52,553,384	39,504,199
Note 2.3: Other income		
Donations	1,100	6,970
Other income	234,537	310,046
Interest income	631,745	930,501
Assets received free of charge	4,031,351	-
Total other income	4,898,733	1,247,517
Total revenue and other income	57,452,117	40,751,716
<i>Disaggregation of revenue</i>		
The disaggregation of revenue is as follows:		
<i>Geographical regions</i>		
Australia	46,981,717	34,540,004
<i>Timing of revenue recognition</i>		
Over time	45,463,482	33,335,947
At a point in time	1,518,235	1,204,057
Total	46,981,717	34,540,004

Revenue recognition

All revenue is stated net of the amount of goods and services tax (GST).

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

Note 2 Funding Delivery of Our Services (cont.)

Revenue from contracts with customers

Revenue is recognised at an amount that reflects the consideration to which the consolidated entity is expected to be entitled in exchange for transferring goods or services to a client in accordance with AASB 15.

For each contract with a customer, the consolidated entity:

1. identifies the contract with our clients;
2. identifies the performance obligations in the contract;
3. determines the transaction price which takes into account estimates of variable consideration and the time value of money;
4. allocates the transaction price to the separate performance obligations on the basis of the relative stand-alone selling price of each distinct good or service to be delivered; and
5. recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the client of the goods or services promised.

Grants

Grant revenue is recognised when the consolidated entity satisfies the performance obligations stated within the funding agreements and this is recognised as revenue in accordance with AASB 15.

If conditions are attached to the grant which must be satisfied before the consolidated entity is eligible to retain the contribution, the grant will be recognised in the consolidated statement of financial position as a contract liability until those conditions are satisfied.

Where no specific performance obligations are identified in the grant agreement income is recognised on receipt in accordance with AASB 1058.

Service revenue

Service revenue for medical clinics, aged care and NDIS is recognised once the consolidated entity satisfies the performance obligations and this is recognised as revenue in accordance with AASB 15. Revenue is recognised at a point in time which is after the requested service has been provided to our clients.

Interest

Interest income is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.

Rental income

Rental revenue is recognised over the period of the lease term as invoiced by the consolidated entity's property managers.

Donations

Donations and bequests are recognised as revenue when received.

Volunteer services

The consolidated entity has elected not to recognise volunteer services as either revenue or other form of contribution received. As such, any related consumption or capitalisation of such resources received is also not recognised.

Assets received free of charge

The consolidated entity received 19 residential during the year under a deed of surrender arrangement from Rural Housing Network Ltd. These assets have been recognised at fair value.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

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

Note 3 The Cost of Delivering Our Services

This section provides an account of the expenses incurred by the consolidated entity in providing key services. In Note 2, the funds that enable the provision of our services were disclosed and in this note the cost associated with provision of our services are recorded.

- 3.1: Breakdown of employee benefits expenses
- 3.2: Breakdown of operating expenses
- 3.3: Finance costs
- 3.4: Employee benefits in the consolidated statement of financial position

	Consolidated	
	2025	2024
	\$	\$
Note 3.1: Breakdown of employee benefits expenses		
Wages and salaries	27,833,099	24,157,158
Superannuation	2,894,622	2,433,512
Workcover expense	888,383	500,135
Provision employee entitlements	318,604	265,937
Portable long service leave	(451,986)	-
Other employment costs	189,233	188,723
Total employee benefits expenses	31,671,955	27,545,465

Employee expenses include all costs related to employment including wages and salaries, temp staff, leave entitlements, related payroll taxes and recruitment costs.

Contributions are made by the consolidated entity to an employee's superannuation fund and are charged as expenses when incurred.

Note 3.2: Breakdown of operating expenses

General and administrative costs	63,144	-
Short-term and low value lease expenses	104,541	45,250
Client services	6,868,342	6,227,069
Elders expense	352,137	363,787
Motor vehicle expenses	371,573	358,349
Property expenses – commercial	1,568,380	1,341,552
Property expenses – residential	2,039	368,453
Office expenses	726,592	620,924
Other operating expenses	336,050	-
ICT expenses	1,316,033	1,632,707
Professional fees	559,445	660,767
Staff expenses	746,046	667,331
Expected credit losses and bad debts	8,123	(12,848)
Total operating expenses	13,022,445	12,273,341

Other operating expenses generally represent the day-to-day running costs incurred in normal operations and are recognised as incurred.

Note 3.3: Finance costs

Finance fees	33,198	3,613
Interest expense – leases	51,697	53,852
Total finance costs	84,895	57,465

Finance fees are recognised as an expense in the period in which they are incurred.

Interest expense is incurred on lease liabilities. Refer note 6.2 for further information.

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

Note 3 The Cost of Delivering Our Services (cont.)

	Consolidated	
	2025	2024
	\$	\$
Note 3.4: Employee benefits in the consolidated statement of financial position		
<i>Current</i>		
Provision for annual leave	1,440,953	1,370,921
Provision for time in lieu	12,281	9,982
Provision for long service leave	954,111	972,137
Total current employee benefits	<u>2,407,345</u>	<u>2,353,040</u>
<i>Non-current</i>		
Provision for long service leave	<u>539,379</u>	<u>435,651</u>

Employee benefits recognition

The consolidated entity participates in the Victorian Portable Long Service Leave (PLSL) scheme as legislated, which allows eligible employees to accrue long service leave entitlements that are transferable across employers within the same industry.

Provision is made for the consolidated entity's liability for employee benefits arising from services rendered by employees to reporting date. These provisions are calculated under AASB 119 *Employee Benefits*.

Short-term employee benefits

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled within 12 months of the reporting date are recognised in current liabilities in respect of employees' services up to the reporting date and are measured at the amounts expected to be paid when the liabilities are settled.

Other long-term employee benefits

The liability for annual leave and long service leave not expected to be settled within 12 months of the reporting date are recognised in non-current liabilities, provided there is an unconditional right to defer settlement of the liability. The liability is measured as the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the reporting date on corporate bonds with terms to maturity and currency that match, as closely as possible, the estimated future cash outflows.

Critical accounting estimates and judgments: Employee benefits

As discussed above, the liability for employee benefits expected to be settled more than 12 months from the reporting date are recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

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Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery

The consolidated entity controls infrastructure and other investments that are utilised in fulfilling our objectives and conducting our activities. They represent the key resources to be utilised for delivery of those outputs.

- 4.1: Property, plant and equipment
- 4.2: Right-of-use assets
- 4.3: Intangible assets
- 4.4: Depreciation and amortisation
- 4.5 Financial assets
- 4.6: Interests in subsidiary

	Consolidated	
	2025	2024
	\$	\$
Note 4.1: Property, plant and equipment		
<i>Non-current</i>		
<i>Land</i>		
Freehold land at valuation (2024)	15,780,000	15,780,000
Total land	15,780,000	15,780,000
<i>Buildings</i>		
Buildings at valuation (2024)	32,616,351	28,585,000
Less accumulated depreciation	(744,280)	-
Total buildings	31,872,071	28,585,000
Total land and buildings	47,652,071	44,365,000
<i>Plant and equipment</i>		
Leasehold improvements at cost	974,463	150,628
Less accumulated depreciation	(113,468)	(99,293)
Total leasehold improvements	860,995	51,335
Plant and equipment at cost	1,256,847	931,312
Less accumulated depreciation	(681,443)	(629,862)
Total plant and equipment	575,404	301,450
Motor vehicles at cost	310,695	439,721
Less accumulated depreciation	(247,126)	(357,789)
Total motor vehicles	63,569	81,932
ICT equipment at cost	1,107,268	1,137,736
Less accumulated depreciation	(878,328)	(779,906)
Total ICT equipment	228,940	357,830
Fixtures, furniture and fittings at cost	967,392	799,702
Less accumulated depreciation	(523,195)	(437,205)
Total fixtures, furniture and fittings	444,197	362,497
Total plant and equipment	2,173,105	1,155,044
Work in progress at cost	3,108,769	720,433
Total property, plant and equipment	52,933,945	46,240,477

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)**Note 4.1: Property, plant and equipment (cont.)****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 is set out below:

Consolidated 2025	Freehold land \$	Buildings \$	Leasehold improvements \$	Plant and equipment \$	Motor vehicles \$	ICT equipment \$	Fixtures, furniture and fittings \$	Work in progress \$	Total \$
Balance at 1 July 2024	15,780,000	28,585,000	51,335	301,450	81,932	357,830	362,497	720,433	46,240,477
Additions	-	4,031,351	-	-	-	4,104	8,415	4,482,216	8,526,086
Transfers from WIP	-	-	823,835	325,535	-	162,900	275,010	(1,587,280)	-
Transfers to intangible assets	-	-	-	-	-	-	-	(97,839)	(97,839)
Expensed to profit or loss	-	-	-	-	-	(129,750)	(115,735)	(377,535)	(623,020)
Disposals (net)	-	-	-	-	(1,834)	(4,388)	-	-	(6,222)
Transfers to RHL	-	-	-	-	-	-	-	(31,226)	(31,226)
Depreciation expense	-	(744,280)	(14,175)	(51,581)	(16,529)	(161,756)	(85,990)	-	(1,074,311)
Balance at 30 June 2025	15,780,000	31,872,071	860,995	575,404	63,569	228,940	444,197	3,108,769	52,933,945

Land and buildings carried at valuation

The freehold land and buildings were last independently valued at 30 June 2024 by Acumentis.

Caveats over land and buildings

Numerous properties in the name of the consolidated entity have caveats over the title in the name of the various government bodies that assisted with the funding for their acquisition.

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)**Note 4.1: Property, plant and equipment (cont.)****Property, plant and equipment recognition**

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

Class of fixed asset	Method
Land	Fair value
Buildings	Fair value
Leasehold improvements	Cost
Plant and equipment	Cost
Motor vehicles	Cost
ICT equipment	Cost
Fixtures, furniture and fittings	Cost
Work in progress	Cost

Land and buildings are shown at fair value, based on periodic, at least every 5 years, valuations by external independent valuers, less subsequent depreciation and impairment for buildings. The valuations are undertaken more frequently if there is a material change in the fair value relative to the carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset. Increases in the carrying amounts arising on revaluation of land and buildings are credited in other comprehensive income through to the revaluation reserve in equity. Any revaluation decrements are initially taken in other comprehensive income through to the revaluation surplus reserve to the extent of any previous revaluation surplus of the same asset. Thereafter the decrements are taken to the net result.

Plant and equipment is stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to the consolidated entity. Gains and losses between the carrying amount and the disposal proceeds are taken to the net result. Any revaluation surplus reserve relating to the item disposed of is transferred directly to retained earnings.

Impairment of assets

At each reporting date, the consolidated entity assesses the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. The assessment will include considering external sources of information. If such an indication exists, the recoverable amount of the assets, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the statement of comprehensive income.

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

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Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)

	Consolidated	
	2025	2024
	\$	\$
Note 4.2: Right-of-use assets		
Gross carrying amount and accumulated depreciation		
<i>Non-current</i>		
Property – at cost	714,479	694,467
Less accumulated depreciation	(258,982)	(174,776)
Total property right-of-use assets	455,497	519,691
Motor vehicle – at cost	2,096,559	1,889,257
Less accumulated depreciation	(798,621)	(1,219,594)
Total motor vehicles right-of-use assets	1,297,938	669,663
Total right-of-use assets	1,753,435	1,189,354

Reconciliations of the carrying amounts of each class of asset

	Property	Motor vehicles	Total
	\$	\$	\$
Consolidated			
Year ended 30 June 2025			
Balance at the beginning of year	519,691	669,663	1,189,354
Remeasurement of right-of-use asset	20,013	-	20,013
Additions	-	1,310,143	1,310,143
Disposals	-	(69,327)	(69,327)
Depreciation expense	(84,207)	(612,541)	(696,748)
Balance at the end of the year	455,497	1,297,938	1,753,435

Right-of-use asset recognition

A right-of-use asset is recognised at the commencement date of a lease as required by AASB 16 *Leases*. The right-of-use asset is measured at cost, which comprises the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentives received, any initial direct costs incurred, and, except where included in the cost of inventories, an estimate of costs expected to be incurred for dismantling and removing the underlying asset, and restoring the site or asset.

The consolidated entity has elected not to recognise a right-of-use asset and corresponding lease liability for short-term leases with terms of 12 months or less and leases of low-value assets. Lease payments on these assets are expensed as incurred. Refer note 3.2 for further details.

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

Note 4 Key Assets to Support Service Delivery (cont.)

	Consolidated	
	2025	2024
	\$	\$
Note 4.3: Intangible assets		
<i>Non-current</i>		
Software – at cost	392,460	294,621
Less accumulated amortisation	(205,209)	(131,103)
Total intangible assets	187,251	163,518
	Software	Total
	\$	\$
Consolidated 2025		
Balance at 1 July 2024	163,518	163,518
Transfers from WIP	97,839	97,839
Amortisation	(74,106)	(74,106)
Balance at 30 June 2025	187,251	187,251

Intangible assets recognition

Software is measured on the cost basis and are therefore carried at cost less accumulated amortisation and any accumulated impairment losses.

Impairment of non-financial assets

Non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount.

Recoverable amount is the higher of an asset's fair value less costs of disposal and value-in-use. The value-in-use is the present value of the estimated future cash flows relating to the asset using a pre-tax discount rate specific to the asset or cash-generating unit to which the asset belongs. Assets that do not have independent cash flows are grouped together to form a cash-generating unit.

	Consolidated	
	2025	2024
	\$	\$
Note 4.4: Depreciation and amortisation		
Property, plant and equipment (note 4.1)	1,074,311	971,562
Right-of-use assets (note 4.2)	696,748	611,850
Intangible assets (note 4.3)	74,106	55,076
Total depreciation	1,845,165	1,638,488

Depreciation and amortisation recognition

Property, plant and equipment, excluding freehold land, is depreciated on either a straight-line or diminishing value basis over the assets' useful life to the consolidated entity, commencing when the asset is ready for use.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where the consolidated entity expects to obtain ownership of the leased asset at the end of the lease term, the depreciation is over its estimated useful life. Right-of-use assets are subject to impairment or adjusted for any remeasurement of lease liabilities.

Intangible software assets are amortised over its estimated useful life.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

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

Note 4 Key Assets to Support Service Delivery (cont.)

Note 4.4: Depreciation and amortisation (cont.)

The depreciation rates used for each class of depreciable asset are shown below:

Class of fixed asset	Method	Depreciation rate
Buildings	Straight-line	2.5% – 3%
Leasehold improvements	Straight-line Diminishing value	5% – 15%
Plant and equipment	Straight-line Diminishing value	1% – 35%
Motor vehicles	Straight-line Diminishing value	1% – 20%
ICT equipment	Straight-line Diminishing value	5% – 45%
Fixtures, furniture and fittings	Straight-line Diminishing value	5% – 30%
Right-of-use – property	Straight-line	11% – 20%
Right-of-use – motor vehicles	Straight-line	20% – 33%
Software	Straight-line	10% – 33%

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

Critical accounting estimates and judgments: Estimation of useful lives of assets

The consolidated entity determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

Consolidated

2025

2024

\$

\$

Note 4.5: Financial assets

Current

Term deposits with maturity > 90 days

16,000,000

22,290,594

Total financial assets

16,000,000

22,290,594

Refer note 7.1 for details on recognition accounting policy in relation to financial assets.

Note 4.6: Interests in subsidiary

The consolidated financial statements incorporate the assets, liabilities and results of the following subsidiaries in accordance with the accounting policy described in note 1.

Name of entity	Principal activity	Place of business/Country of incorporation	Ownership interest	
			2025	2024
Rumbalara Housing Ltd	The principal purpose of RHL is to provide benevolent relief to people in need by providing affordable housing and associated services.	Australia	100%	100%

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

Note 5 Other Assets and Liabilities

This section sets out those assets and liabilities that arose from the consolidated entity's operations.

- 5.1: Trade and other receivables
- 5.2: Other assets
- 5.3: Trade and other payables
- 5.4: Contract liabilities

	Consolidated	
	2025	2024
	\$	\$
Note 5.1: Trade and other receivables		
<i>Current</i>		
Trade receivables	807,798	335,447
Provision for expected credit losses	-	(36,852)
Accrued interest	253,794	631,416
Other	51,738	1,001
Portable long service leave receivable	226,390	-
Total current trade and other receivables	1,339,720	931,012
<i>Non-current</i>		
Portable long service leave receivable	225,596	-
Total non-current trade and other receivables	225,596	-

Receivables recognition

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Trade receivables are generally due for settlement within 30 days.

Other receivables are recognised at amortised cost, less any allowance for expected credit losses.

The consolidated entity has applied the simplified approach to measuring expected credit losses, which uses a lifetime expected loss allowance. To measure the expected credit losses, trade receivables have been grouped based on days overdue.

Refer note 3.4 for accounting policy surrounding portable long service leave.

Note 5.2: Other assets

Current

Security bond	13,389	13,389
Prepayments	16,130	17,014
Total other assets	29,519	30,403

Other assets recognition

Other assets include prepayments which represent payments in advance of receipt of goods or services or that part of expenses made in one accounting period covering a term extending beyond that period.

Security bonds are held on account for leases.

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Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 5 Other Assets and Liabilities (cont.)

	Consolidated	
	2025	2024
	\$	\$
Note 5.3: Trade and other payables		
<i>Current</i>		
Trade payables	686,835	1,411,430
Other accrued expenses	232,219	392,707
GST payable	916,133	314,002
FBT payable	16,647	22,062
PAYG withholding payable	600,970	581,568
Wages and superannuation payable/accrued	858,967	101,683
LSL portability payable	47,955	43,325
Credit card payable	5,580	6,087
Retention money payable	78,981	-
Other payables	190,785	140,535
Total trade and other payables	3,635,072	3,013,399

Payables recognition

These amounts represent liabilities for goods and services provided to the consolidated entity prior to the end of the financial year and which are unpaid. Due to their short-term nature, they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

Note 5.4: Contract liabilities

Current

Community aged care packages received in advance	-	15,008
Grant funding received in advance	18,046,784	19,365,615
Rent received in advance	28,103	
Total contract liabilities	18,074,887	19,380,623

Contract liabilities recognition

Contract liabilities represent the consolidated entity's obligation to transfer services to a client/funding body that are recognised when a client/funding body pays consideration, or when the consolidated entity recognises a receivable to reflect the unconditional right to consideration (whichever is earlier), before the consolidated entity has transferred the services to the client/funding body.

This funding has been deferred in accordance with the requirements of AASB 15 and AASB 1058 (capital grants) as funding received for specific programs but has yet to be spent. These funds will be spent in accordance with the grant agreements over future financial years.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

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

Note 6 How We Finance Our Operations

This section provides information on the sources of finance utilised by the consolidated entity during its operations, along with other information related to financing activities of the consolidated entity.

This section includes disclosures of balances that are financial instruments.

- 6.1: Cash and cash equivalents
- 6.2: Lease liabilities
- 6.3: Capital and leasing commitments

	Consolidated	
	2025	2024
	\$	\$
Note 6.1: Cash and cash equivalents		
<i>Current</i>		
Cash at bank	10,830,649	1,620,403
Cash on hand	9,850	8,050
Total cash and cash equivalents	10,840,499	1,628,453
Cash and cash equivalents recognition		
Cash and cash equivalents comprise cash at bank and on hand along with deposits held at call and short-term deposits maturing within three months.		
Note 6.2: Lease liabilities		
<i>Current</i>		
Lease liabilities – property	86,287	77,349
Lease liabilities – motor vehicles	559,950	412,145
Total current lease liabilities	646,237	489,494
<i>Non-current</i>		
Lease liabilities – property	407,772	476,209
Lease liabilities – motor vehicles	764,548	278,295
Total non-current lease liabilities	1,172,320	754,504
Total lease liabilities	1,818,557	1,243,998
Maturity analysis of future lease payments (undiscounted)		
Not later than one year	713,492	540,009
Later than one year and not later than 5 years	1,150,164	647,476
Greater than 5 years	115,683	199,177
Total	1,979,339	1,386,662

Lease liabilities recognition

A lease liability is recognised at the commencement date of a lease as required by AASB 16 *Leases*. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the consolidated entity's incremental borrowing rate.

Lease payments comprise of fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the period in which they are incurred.

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

Note 6 How We Finance Our Operations (cont.)

Note 6.2: Lease liabilities (cont.)

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following:

- future lease payments arising from a change in an index or a rate used;
- residual guarantee;
- lease term;
- certainty of a purchase option; and
- termination penalties.

When a lease liability is remeasured, an adjustment is made to the corresponding right-of-use asset, or to the net result if the carrying amount of the right-of-use asset is fully written down.

The consolidated entity has also applied the peppercorn lease practical expedient for its lease of part of the premises of the former Mooroopna Secondary College. The lease is for an initial 3 years with one further option of 2 years. Rent is payable at \$1 per annum and is payable in the commencement date and each successive anniversary. The lease commenced on 12 March 2024.

Critical accounting estimates and judgments: Lease term

The lease term is a significant component in the measurement of both the right-of-use asset and lease liability. Judgement is exercised in determining whether there is reasonable certainty that an option to extend the lease or purchase the underlying asset will be exercised, or an option to terminate the lease will not be exercised, when ascertaining the periods to be included in the lease term. In determining the lease term, all facts and circumstances that create an economical incentive to exercise an extension option, or not to exercise a termination option, are considered at the lease commencement date. Factors considered may include:

- the importance of the asset to the consolidated entity's operations;
- comparison of terms and conditions to prevailing market rates;
- incurrence of significant penalties;
- existence of significant leasehold improvements; and
- the costs and disruption to replace the asset.

The consolidated entity reassesses whether it is reasonably certain to exercise an extension option, or not exercise a termination option, if there is a significant event or significant change in circumstances.

Critical accounting estimates and judgments: Incremental borrowing rate

Where the interest rate implicit in a lease cannot be readily determined, an incremental borrowing rate is estimated to discount future lease payments to measure the present value of the lease liability at the lease commencement date. Such a rate is based on what the consolidated entity estimates it would have to pay a third party to borrow the funds necessary to obtain an asset of a similar value to the right-of-use asset, with similar terms, security and economic environment.

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Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 6 How We Finance Our Operations (cont.)

Note 6.3: Capital and leasing commitments

a) Operating lease commitments

If leases are categorised as either low value or short-term leases management have elected to apply the practical expedients in relation to these leases, and as such these leases are accounted on a straight-line basis in the net result.

Where management is in the process of negotiating new lease agreements these have not been disclosed as an operating lease commitment as they were not committed at balance date. These leases become short-term leases with month-to-month tenancy until a new lease is formalised.

There were no material operating lease commitments to disclose as at 30 June 2025 (2024: Nil).

	Consolidated	
	2025	2024
	\$	\$
b) Capital expenditure commitments		
<i>Capital expenditure commitments contracted:</i>		
Capital commitments	13,806,658	134,966
Total capital commitments	13,806,658	134,966
The commitments are expected to be incurred:		
Not later than one year	13,806,658	134,966
Total	13,806,658	134,966

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 7 Risks, Contingencies and Valuation Uncertainties

The consolidated entity is exposed to risk from its activities and outside factors. In addition, it is often necessary to make judgements and estimates associated with recognition and measurement of items in the consolidated financial statements. This section sets out financial instrument specific information, as well as those items that are contingent in nature or require a higher level of judgement to be applied, which for the consolidated entity is related mainly to fair value determination.

- 7.1: Financial instruments
- 7.2: Contingent assets and contingent liabilities
- 7.3: Fair value measurement

Note 7.1: Financial instruments

Financial instruments arise out of agreements that give rise to a financial asset of one entity and a financial liability or equity instrument of another entity. The consolidated entity applies AASB 9 and classifies all of its financial assets based on the business model for managing the assets and the asset's contractual terms.

Financial assets at amortised cost

Financial assets are measured at amortised costs if both of the following criteria are met and the assets are not designated as fair value through net result:

- the assets are held by the consolidated entity to collect the contractual cash flows; and
- the assets' contractual terms give rise to cash flows that are solely payments of principal and interest.

These assets are initially recognised at fair value plus any directly attributable transaction costs and subsequently measured at amortised cost using the effective interest method less any impairment.

The consolidated entity recognises the following assets in this category:

- cash and cash equivalents;
- term deposits; and
- trade and other receivables.

Categories of financial liabilities

Financial liabilities at amortised cost

Financial liabilities at amortised cost are initially recognised on the date they are originated. They are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, these financial instruments are measured at amortised cost with any difference between the initial recognised amount and the redemption value being recognised in net results over the period of the interest-bearing liability, using the effective interest rate method.

The consolidated entity recognises the following liabilities in this category:

- payables; and
- lease liabilities.

Derecognition of financial assets and financial liabilities

Financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- the rights to receive cash flows from the asset have expired; or
- the consolidated entity retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a 'pass through' arrangement; or

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 7 Risks, Contingencies and Valuation Uncertainties (cont.)

Note 7.1: Financial instruments (cont.)

- the consolidated entity has transferred its rights to receive cash flows from the asset and either:
 - has transferred substantially all the risks and rewards of the asset; or
 - has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

Where the consolidated entity has neither transferred nor retained substantially all the risks and rewards or transferred control, the asset is recognised to the extent of the consolidated entity's continuing involvement in the asset.

Financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged, cancelled or expires.

Note 7.2: Contingent assets and contingent liabilities

There are no known material contingent assets or contingent liabilities for the consolidated entity as at 30 June 2025 (2024: Nil).

Note 7.3: Fair value measurement

When an asset or liability, financial or non-financial, is measured at fair value for recognition or disclosure purposes, the fair value is based on the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; and assumes that the transaction will take place either: in the principal market; or in the absence of a principal market, in the most advantageous market.

Fair value is measured using the assumptions that market participants would use when pricing the asset or liability, assuming they act in their economic best interests. For non-financial assets, the fair value measurement is based on its highest and best use. Valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, are used, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

Assets and liabilities measured at fair value are classified into three levels, using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. Classifications are reviewed at each reporting date and transfers between levels are determined based on a reassessment of the lowest level of input that is significant to the fair value measurement.

The consolidated entity measures land and buildings at fair value on a recurring basis.

The following tables detail the consolidated entity's assets and liabilities, measured or disclosed at fair value, using a three level hierarchy, based on the lowest level of input that is significant to the entire fair value measurement, being:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date.

Level 2: Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3: Unobservable inputs for the asset or liability.

For recurring and non-recurring fair value measurements, external valuers may be used when internal expertise is either not available or when the valuation is deemed to be significant. External valuers are selected based on market knowledge and reputation. Where there is a significant change in fair value of an asset or liability from one period to another, an analysis is undertaken, which includes a verification of the major inputs applied in the latest valuation and a comparison, where applicable, with external sources of data.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 7 Risks, Contingencies and Valuation Uncertainties (cont.)

Note 7.3: Fair value measurement (cont.)

Fair value hierarchy

The table below shows the assigned level for each asset held at fair value:

	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
2025				
Assets				
Land and buildings	-	28,466,585	19,185,486	47,652,071
Total assets	-	28,466,585	19,185,486	47,652,071

There were no transfers between levels during the financial year.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

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

Note 8 Other Disclosures

This section includes additional material disclosures required by accounting standards or otherwise, for the understanding of this financial report.

- 8.1: Equity – reserves
- 8.2: Related parties
- 8.3: Key management personnel compensation
- 8.4: Remuneration of auditors
- 8.5: Parent entity information
- 8.6: Events occurring after the reporting date

	Consolidated	
	2025	2024
	\$	\$
Note 8.1: Equity – reserves		
a) Community support fund reserve		
Opening balance	1,000,000	1,000,000
Total community support fund reserve	1,000,000	1,000,000
b) Asset revaluation reserve		
Opening balance	23,661,218	5,030,311
Revaluation increment, net of tax	-	18,630,907
Total asset revaluation reserve	23,661,218	23,661,218
Total reserves	24,661,218	24,661,218

The fund was established in 2017 to provide the board of the consolidated entity with the opportunity to make one off contributions to the community to assist our members in time of need.

Note 8.2: Related parties

Key management personnel

Disclosures relating to key management personnel are set out in note 8.3.

Transactions with related parties

On the establishment of RAC's subsidiary, RHL, RAC entered into a loan agreement with RHL. RAC incurred transactions on behalf of RHL which was subsequently transferred to the loan account at balance date. This loan is eliminated on consolidation.

There were no other material transactions with related parties during the current and previous financial year.

Receivable from and payable to related parties

There were no material trade receivables from or trade payables to related parties at the current and previous reporting date.

Loans to/from related parties

There were no loans to or from related parties at the current and previous reporting date other than those eliminated on consolidation.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 8 Other Disclosures (cont.)

Note 8.3: Key management personnel compensation

Any persons having authority and responsibility for planning, directing and controlling the activities of the consolidated entity, directly or indirectly, is considered key management personnel. For the consolidated entity this includes directors and the executive management team.

The aggregate compensation made to key management personnel of consolidated entity is set out below:

	Consolidated	
	2025	2024
	\$	\$
Aggregate compensation	2,376,495	2,215,378

Note 8.4: Remuneration of auditors

During the financial year the following fees were paid or payable for services provided by RSM Australia Partners, the auditor of the consolidated entity:

<i>Audit services</i>		
Audit of the financial statements	140,000	144,000
<i>Other services – RSM Australia</i>		
Other accounting services	12,100	11,000
Other	-	10,410
Total remuneration of auditors	152,100	165,410

Note 8.5: Parent entity information

	Parent	
	2025	2024
	\$	\$
a) Summary financial information		
The individual financial statements for the parent entity show the following aggregate amounts:		
Surplus/(deficit) for the year	7,885,379	(735,242)
Total comprehensive income	7,885,379	17,895,665
Statement of financial position		
Current assets	24,763,261	24,874,963
Non-current assets	52,602,396	47,648,283
Total assets	77,365,657	72,523,246
Current liabilities	21,708,626	25,236,556
Non-current liabilities	1,711,699	1,190,155
Total liabilities	23,420,325	26,426,711
Net assets	53,945,332	46,096,535
Equity		
Reserves	24,661,218	24,661,218
Retained earnings	29,284,114	21,435,317
Total equity	53,945,332	46,096,535

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Notes to the Consolidated Financial Statements

For the year ended 30 June 2025

Note 8 Other Disclosures (cont.)

Note 8.5: Parent entity information (cont.)

b) Guarantees

The parent entity provided a comfort letter to its subsidiary as at 30 June 2025.

c) Contingent assets or liabilities

The parent entity did not have any material contingent assets or liabilities as at 30 June 2025 or 30 June 2024.

d) Commitments

Operating lease commitments

The parent entity did not have any material operating lease commitments to disclose as at 30 June 2025 (2024: Nil).

	Parent	
	2025	2024
	\$	\$
<i>Capital expenditure commitments</i>		
Capital commitments	258,835	18,406
Total capital commitments	258,835	18,406
The commitments are expected to be incurred:		
Not later than one year	258,835	18,406
Total	258,835	18,406

Note 8.6: Events occurring after the reporting date

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect the consolidated entity's operations, the results of those operations, or the consolidated entity's state of affairs in future financial years.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD AND THE ENTITY IT CONTROLLED

ABN 84 530 647 942

Directors' Declaration

For the year ended 30 June 2025

In the directors' opinion:

- the attached consolidated financial statements and notes comply with the *Co-operatives National Law Application Act 2013*, the *Australian Charities and Not-for-profits Commission Act 2012* and associated regulations, the Australian Accounting Standards – *Simplified Disclosures* and other mandatory professional reporting requirements;
- the attached consolidated financial statements and notes give a true and fair view of the consolidate entity's financial position as at 30 June 2025 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the consolidated entity will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of directors.

On behalf of the directors



.....
Neville Atkinson
Chairperson



.....
Mark Anselmi
Board member

Dated this 1st day of December 2025

INDEPENDENT AUDITOR'S REPORT

To the Members of Rumbalara Aboriginal Co-operative Limited and its subsidiary

RSM Australia Partners

12 Anderson Street West, Ballarat VIC 3350
PO Box 685 Ballarat VIC 3353

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Opinion

We have audited the consolidated financial report of Rumbalara Aboriginal Co-operative Limited (the Co-operative) and its subsidiary (the Group), which comprises the consolidated statement of financial position as at 30 June 2025, the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of changes in equity and the consolidated statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information, and the directors' declaration.

In our opinion, the accompanying financial report of the Group is in accordance with the *Co-operatives National Law Application Act 2013* and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act), including:

- (a) giving a true and fair view of the Group's financial position as at 30 June 2025 and of its financial performance and cash flows for the year then ended; and
- (b) complying with Australian Accounting Standards – *Simplified Disclosures* and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2022*.

Basis for Opinion

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

Other Information

Those charged with governance are responsible for the other information. The other information comprises the information included in the Group's annual report for the year ended 30 June 2025, but does not include the financial report and the 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.

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Responsibilities of Management and Those Charged with Governance for the Financial Report

The directors of the Group are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – *Simplified Disclosures*, the *Co-operatives National Law Application Act 2013* and the ACNC Act, 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 directors are responsible for assessing the Group'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 management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The directors are responsible for overseeing the Group's financial reporting process.

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.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Independence

We confirm that the independence declaration required by the ACNC Act, which has been given to the responsible entities of the Group, would be in the same terms if given to the responsible entities as at the time of this auditor's report.

A stylized, handwritten-style 'RSM' logo in black ink.

RSM AUSTRALIA PARTNERS

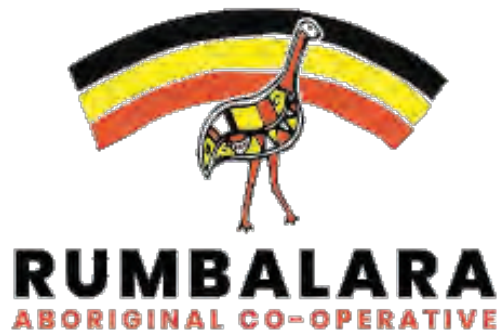
A handwritten signature in black ink that reads 'John Findlay'.

JOHN FINDLAY

Partner

Ballarat, Victoria

Dated this 4th day of December 2025



Rumbalara Aboriginal Co-Operative Ltd

ABN 84 530 647 942

Financial Statements for the year ended 30 June 2025



RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

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RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

The directors present their report, together with the financial statements of Rumbalara Aboriginal Co-Operative Ltd ("RAC") as a stand-alone entity for the year ended 30 June 2025.

Separate consolidated financial statements are also prepared for the year ended 30 June 2025.

Directors

The following persons were directors of RAC during the whole of the financial year and up to the date of this report, unless otherwise stated:

Neville Atkinson
Marie Barbance
Eric Egan
Pamela Pederson
Joanne Atkinson
Suzanne Nelson
Mark Anselmi (commenced 29 November 2024)

Review of operations

The surplus of RAC after providing for income tax amounted to \$7,885,379 (2024: deficit \$735,242).

Principal activities

The principal activity of RAC during the financial year was the provision of health, wellbeing and social services to members of the Aboriginal Community in the Goulburn Valley Region.

No significant changes in the nature of RAC's activities occurred during the financial year.

Significant changes in the state of affairs

There were no significant changes in the state of affairs of RAC during the financial year.

Matters subsequent to the end of the financial year

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

Likely developments and expected results of operations

There are no known likely developments or expected changes in the operations of the company that will significantly affect the results in future financial years.

Environmental regulation

RAC is not subject to any significant environmental regulation under Australian Commonwealth or State law.

Dividends

No dividends were paid or declared during the financial year (2024: Nil).

Shares and contributions on winding up

RAC is registered as a co-operative without shares under the Co-operatives National Law (Vic).

As such there are:

- no member guarantees;
- or no shares under option; and
- no ordinary shares of RAC issued on the exercise of options.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Information on directors

Neville Atkinson	Chairperson
Experience and expertise	Marketing and Research – Peat Marwick, Cultural Heritage Legislation Act Regulations, Management Planning, Victorian Aboriginal Legal Services, Para legal Training Qualifications, Victorian Aboriginal Deaths in Custody Research and Investigation team, Business Development Management, Governance Training, Financial management, Establishing Horticultural/ Agricultural Businesses
Special responsibilities	Board Member RHL
Marie Barbance	Vice Chairperson
Qualifications	Certified OHS Practitioner; Diploma in OHS; Cert IV in OHS; Cert IV in Training and Assessment, Community Leader Fellowship, Cert. in Community Leadership & Governance (local gov.) 5 years recognition of service (GSCC).
Experience and expertise	28+ years in the Health Industry Nursing and Educator/ facilitation; 4 years Rumbalara Aboriginal Co-operative; Currently employed by City of Greater Shepparton Director Aboriginal Advancement League, 3 years; Director of the Torch Programme, and Currently on Rumbalara Board of Directors since October 2020.
Special responsibilities	Board member RHL, Chairperson Clinical Governance Committee
Eric Egan	Board Member
Experience and expertise	Hume Region Department of Justice, 3 years; Employed at MADEC, 6 years; Currently employed by Vic. Police; Dhelek Dja (previously IFVRAG), 8 years; Campaspe Shire Youth Services Network Committee, 6 years; Marrung Wurreker (Education), 5 years; Aboriginal Workforce Development Strategy Group (Employment) 3.6 years; GOTAFE Aboriginal Community Advisory Committee; Previously a Hume RAJAC and Shepparton LAJAC member.
Special responsibilities	Chairperson RHL
Pamela Pederson	Board Member
Experience and expertise	Currently sitting on various courts in Melbourne and Shepparton, held these positions since 2005 (Melbourne Magistrates, Lorrie Court, County Koorie Court, Melbourne and Heidelberg Children's Koorie Court, Shepparton County Koorie Court, Shepparton magistrates Koorie Court, Shepparton Children's Koorie Court; Member of the Adult Parole Board.
Joanne Atkinson	Board Member
Qualifications	Bachelor of Education; Diploma of Education; Diploma of Management; Certificate IV Train the Trainer; Diploma of Life Coaching
Experience and expertise	Currently Manager, Manager Koori Courts, Courts Services Victoria, held these positions since 1997 (Close the Health Gap Executive Officer, Victorian Aboriginal Health Service, HR & Operations Manager/Acting CEO - Aboriginal Housing Victoria, Tenancy Manager, Aboriginal Housing Victoria, Executive Officer, Hume Regional Aboriginal Justice Advisory Committee (RAJAC) – Dept. of Justice, Indigenous Facilitator Council of Australian Government (COAG) Department of Aboriginal Affairs Victoria (12-month secondment from Department of Justice to implement this initiative); Aboriginal Housing Services Officer - Department of Human Services
Suzanne Nelson	Board Member
Qualifications	Certificate of Completion DRUMBEAT Facilitator Training, CRAF Training, Cognitive Behavioral Therapy Training, Ice: Training for Frontline Workers 6 Modules, 1 st Aid Certificate, Diploma of Community Services, Mental Health First Aid Instructor, Certificate III, Community Services Work
Experience and expertise	Enrolled Nurse, Alcohol and other Drugs Therapeutic Clinician, Aboriginal Hospital Liaison Officer, Outreach Worker, Grief and Trauma Counsellor & AOD Support Worker, Family Support Worker, Family Aid Unit Coordinator.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Information on directors (cont.)

Mark Anselmi	Board Member
Experience and expertise	Certificate IV cultural heritage management, Corporate Governance Training, Facilitation Skills Training, Contract Management essentials for project managers, Stedan people management.
Special responsibilities	Chairperson – Finance, Risk and Audit Committee

Co-operative secretary

Edel Conroy has held the role of co-operative secretary since 29 July 2019.

Edel Conroy	Co-operative Secretary
Qualifications	Bachelor of Commerce; Member of the Australian Institute of Company Directors
Experience and expertise	Highly skilled, experienced finance, risk and governance executive with over 25 years' experience across the private, public and NFP sectors. Edel has held various senior executive positions as well as positions on various Boards as Director and extensive experience as Company Secretary. Consulting on Governance, Risk and Change Management, a Director of First Nations Health, Myanmar Atlantic Pearling Co., and Touchtile Pty Ltd.
Special responsibilities	Finance, Risk and Audit Committee

Meetings of directors

The number of meetings of RAC's Board of Directors ('the Board') held during the year ended 30 June 2025, and the number of meetings attended by each director were:

	Board Meetings	
	<i>Eligible</i>	<i>Attended</i>
Marie Barbance	9	9
Eric Egan	9	8
Pamela Pederson	9	8
Joanne Atkinson	9	8
Neville Atkinson	9	9
Suzanne Nelson	9	9
Mark Anselmi	6	6

Indemnity and insurance of officers

RAC has indemnified the directors and executives for costs incurred, in their capacity as a director or executive, for which they may be held personally liable, except where there is a lack of good faith.

During the financial year, RAC paid a premium in respect of a contract to insure the directors and executives of RAC against a liability to the extent permitted by the Co-operatives National Law (Vic). The contract of insurance prohibits disclosure of the nature of the liability and the amount of the premium.

Indemnity and insurance of auditor

RAC has not, during or since the end of the financial year, indemnified or agreed to indemnify the auditor of RAC or any related entity against a liability incurred by the auditor.

During the financial year, RAC has not paid a premium in respect of a contract to insure the auditor of RAC or any related entity.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Directors' Report

For the year ended 30 June 2025

Proceedings on behalf of the co-operative

No person has applied to the Court under Co-operatives National Law (Vic) for leave to bring proceedings on behalf of RAC, or to intervene in any proceedings to which RAC is a party for the purpose of taking responsibility on behalf of RAC for all or part of those proceedings.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under Section 283 of *Co-operatives National Law Application Act 2013 (Victoria)* and Section 60-40 of the *Australian Charities and Not for Profits Commission Act 2012* is set out immediately after this directors' report.

This report is made in accordance with a resolution of directors.

On behalf of the directors



.....
Neville Atkinson
Chairperson



.....
Mark Aneselmi
Board member

Dated this 1st day of December 2025

AUDITOR'S INDEPENDENCE DECLARATION

RSM Australia Partners

12 Anderson Street West, Ballarat VIC 3350
PO Box 685 Ballarat VIC 3353

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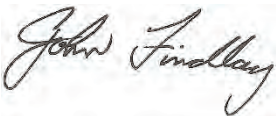
www.rsm.com.au

As lead auditor for the audit of the financial report of Rumbalara Aboriginal Co-operative Limited (standalone entity) for the year ended 30 June 2025, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- (i) the auditor independence requirements of the *Co-operatives National Law Application Act 2013* and Division 60 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.



RSM AUSTRALIA PARTNERS



JOHN FINDLAY

Partner

Ballarat, Victoria

Dated this 4th day of December 2025

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RSM Australia Partners is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.
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RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

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

	Note	2025 \$	2024 \$
Core operations	2.1	47,627,578	38,300,142
Other revenue	2.2	1,518,235	1,204,057
Other income	2.3	4,898,673	1,247,517
Employee benefits expense	3.1	(31,669,699)	(27,545,465)
Operating expenses	3.2	(12,556,088)	(12,223,906)
Finance costs	3.3	(84,895)	(57,465)
Depreciation and amortisation	4.4	(1,844,975)	(1,638,488)
(Deficit) on disposal of property, plant and equipment		(3,450)	(21,634)
Surplus/(deficit) before income tax expense		7,885,379	(735,242)
Income tax expense		-	-
Surplus/(deficit) after income tax expense		7,885,379	(735,242)
Other comprehensive income:			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
Gain on revaluation of property, plant and equipment, net of tax		-	18,630,907
Other comprehensive income for the year, net of tax		-	18,630,907
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		7,885,379	17,895,665

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Statement of Financial Position

As at 30 June 2025

	Note	2025 \$	2024 \$
ASSETS			
Current Assets			
Cash and cash equivalents	6.1	7,499,250	1,628,453
Trade and other receivables	5.1	1,234,492	931,012
Financial assets	4.5	16,000,000	22,290,594
Other assets	5.2	29,519	24,904
Total Current Assets		24,763,261	24,874,963
Non-Current Assets			
Property, plant and equipment	4.1	49,923,908	45,894,023
Right-of-use assets	4.2	1,753,435	1,189,354
Intangible assets	4.3	187,251	163,518
Trade and other receivables	5.1	737,802	401,388
Total Non-Current Assets		52,602,396	47,648,283
TOTAL ASSETS		77,365,657	72,523,246
LIABILITIES			
Current Liabilities			
Trade and other payables	5.3	3,090,391	3,013,399
Employee benefits	3.4	2,407,345	2,353,040
Contract liabilities	5.4	15,564,653	19,380,623
Lease liabilities	6.2	646,237	489,494
Total Current Liabilities		21,708,626	25,236,556
Non-Current Liabilities			
Employee benefits	3.4	539,379	435,651
Lease liabilities	6.2	1,172,320	754,504
Total Non-Current Liabilities		1,711,699	1,190,155
TOTAL LIABILITIES		23,420,325	26,426,711
NET ASSETS		53,945,332	46,096,535
EQUITY			
Reserves	8.1	24,661,218	24,661,218
Retained earnings		29,284,114	21,435,317
TOTAL EQUITY		53,945,332	46,096,535

The accompanying notes form part of these financial statements

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Statement of Changes in Equity For the year ended 30 June 2025

	Retained earnings \$	Asset revaluation reserve \$	Community support fund \$	Total \$
2025				
Balance at 1 July 2024	21,435,317	23,661,218	1,000,000	46,096,535
Surplus after income tax expense for the year	7,885,379	-	-	7,885,379
Prior year adjustment	(36,582)	-	-	(36,582)
Balance at 30 June 2025	29,284,114	23,661,218	1,000,000	53,945,332
2024				
Balance at 1 July 2023	22,170,559	5,030,311	1,000,000	28,200,870
Deficit after income tax expense for the year	(735,242)	-	-	(735,242)
Other comprehensive income, net of tax	-	18,630,907	-	18,630,907
Balance at 30 June 2024	21,435,317	23,661,218	1,000,000	46,096,535

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Statement of Cash Flows

For the year ended 30 June 2025

	Note	2025 \$	2024 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from grants and clients (including GST)		48,534,461	41,600,791
Payments to suppliers and employees (including GST)		(47,347,763)	(41,867,681)
Interest received		1,009,307	542,340
Interest paid		(84,895)	(57,465)
Net cash provided by operating activities		2,111,110	217,985
CASH FLOWS FROM INVESTING ACTIVITIES			
Maturity/(investments) in term deposits		6,290,594	(8,027,073)
Purchase of intangible assets		-	(93,983)
Purchase of property plant and equipment		(1,736,593)	(2,503,191)
Proceeds from disposal of property, plant and equipment		2,773	15,937
Funds provided for intercompany loan		(110,817)	(401,388)
Net cash provided by/(used in) investing activities		4,445,957	(11,009,698)
CASH FLOWS FROM FINANCING ACTIVITIES			
Repayment of lease liabilities		(686,270)	(604,641)
Net cash used in financing activities		(686,270)	(604,641)
Net increase/(decrease) in cash and cash equivalents held		5,870,797	(11,396,354)
Cash and cash equivalents at beginning of financial year		1,628,453	13,024,807
Cash and cash equivalents at end of financial year	6.1	7,499,250	1,628,453

Notes to the Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies

The financial statements are for Rumbalara Aboriginal Co-Operative Ltd ("RAC"), a co-operative incorporated and domiciled in Australia. These are standalone financial statements of RAC. A separate consolidated financial report is also prepared for Rumbalara Aboriginal Co-Operative Ltd and its subsidiary.

The material accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated. When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

New or amended Accounting Standards and Interpretations adopted

The company has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

Basis of preparation

These general purpose financial statements have been prepared in accordance with the Australian Accounting Standards – *Simplified Disclosures* issued by the Australian Accounting Standards Board ('AASB'), the *Co-operatives National Law Application Act 2013* and the *Australian Charities and Not-for-profits Commission Act 2012*, as appropriate for not-for-profit oriented entities.

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

The amounts presented in the financial statements have been rounded to the nearest dollar and the functional and presentation currency of RAC is Australian dollars.

The financial statements have also been prepared on a going concern basis.

Critical accounting estimates

The preparation of the financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying RAC's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in the relevant notes.

a) Co-operative details

The registered office and principal place of business are:

Registered office

PO Box 614
Mooroopna Vic 3629

Principal place of business

20 Rumbalara Road
Mooroopna Vic 3629

b) 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). In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense.

Receivables and payables in the statement of financial position are shown inclusive of GST.

Cash flows are presented in the statement of cash flows on a gross basis, except for the GST components of investing and financing activities, which are disclosed as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the ATO.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies (cont.)

c) Current and non-current classification

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in the company's normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in the company's normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

d) Income tax

RAC is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

e) Economic dependence

RAC is dependent on the Victorian State Government and Australian Federal Government for the majority of its revenue. At the date of this report, the directors have no reason to believe the Victorian State Government and Australian Federal Government will not continue to support RAC.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

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Notes to the Financial Statements

For the year ended 30 June 2025

Note 2 Funding Delivery of Our Services

The principal activity of RAC during the financial year was the provision of health, wellbeing and social services to members of the Aboriginal Community in the Goulburn Valley Region.

- 2.1: Core operations
- 2.2: Other revenue
- 2.3: Other income

	2025	2024
	\$	\$
Note 2.1: Core operations		
State/federal government grants (AASB 15)	44,363,309	32,220,703
State/federal government grants (AASB 1058)	2,146,962	3,929,893
State/federal government grants (AASB 1058 – Capital)	481,282	1,034,302
Other government grants	-	34,109
Aged care revenue	578,004	534,406
Rental income	58,021	546,729
Total core operations	47,627,578	38,300,142
Note 2.2: Other revenue		
Medical revenue	1,401,712	1,174,226
NDIS revenue	115,630	29,831
Residents respite	893	-
Total other revenue	1,518,235	1,204,057
Total revenue	49,145,813	39,504,199
Note 2.3: Other income		
Donations	1,100	6,970
Other income	234,537	310,046
Interest income	631,685	930,501
Assets received free of charge	4,031,351	-
Total other income	4,898,673	1,247,517
Total revenue and other income	54,044,486	40,751,716

Disaggregation of revenue

The disaggregation of revenue from contracts with customers is as follows:

Geographical regions

Australia	46,517,569	34,540,004
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Timing of revenue recognition

Over time	44,999,334	33,335,947
At a point in time	1,518,235	1,204,057
Total	46,517,569	34,540,004

Revenue recognition

All revenue is stated net of the amount of goods and services tax (GST).

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

Note 2 Funding Delivery of Our Services (cont.)

Revenue from contracts with customers

Revenue is recognised at an amount that reflects the consideration to which the company is expected to be entitled in exchange for transferring goods or services to a client in accordance with AASB 15.

For each contract with a customer, the company:

1. identifies the contract with our clients;
2. identifies the performance obligations in the contract;
3. determines the transaction price which takes into account estimates of variable consideration and the time value of money;
4. allocates the transaction price to the separate performance obligations on the basis of the relative stand-alone selling price of each distinct good or service to be delivered; and
5. recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the client of the goods or services promised.

Grants

Grant revenue is recognised when RAC satisfies the performance obligations stated within the funding agreements and this is recognised as revenue in accordance with AASB 15.

If conditions are attached to the grant which must be satisfied before RAC is eligible to retain the contribution, the grant will be recognised in the statement of financial position as a contract liability until those conditions are satisfied.

Where no specific performance obligations are identified in the grant agreement income is recognised on receipt in accordance with AASB 1058.

Service revenue

Service revenue for medical clinics, aged care and NDIS is recognised once RAC satisfies the performance obligations and this is recognised as revenue in accordance with AASB 15. Revenue is recognised at a point in time which is after the requested service has been provided to our clients.

Interest

Interest income is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.

Rental income

Rental revenue is recognised over the period of the lease term as invoiced by RAC's property managers.

Donations

Donations and bequests are recognised as revenue when received.

Volunteer services

RAC has elected not to recognise volunteer services as either revenue or other form of contribution received. As such, any related consumption or capitalisation of such resources received is also not recognised.

Assets received free of charge

RAC received 19 residential during the year under a deed of surrender arrangement from Rural Housing Network Ltd. These assets have been recognised at fair value.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 3 The Cost of Delivering Our Services

This section provides an account of the expenses incurred by RAC in providing key services. In Note 2, the funds that enable the provision of our services were disclosed and in this note the cost associated with provision of our services are recorded.

- 3.1: Breakdown of employee benefits expenses
- 3.2: Breakdown of operating expenses
- 3.3: Finance costs
- 3.4: Employee benefits in the statement of financial position

	2025	2024
	\$	\$
Note 3.1: Breakdown of employee benefits expenses		
Wages and salaries	27,833,099	24,157,158
Superannuation	2,894,623	2,433,512
Workcover expense	886,127	500,135
Provision employee entitlements	318,604	265,937
Portable long service leave	(451,986)	-
Other employment costs	189,232	188,723
Total employee benefits expenses	31,669,699	27,545,465

Employee expenses include all costs related to employment including wages and salaries, temp staff, leave entitlements, related payroll taxes and recruitment costs.

Contributions are made by RAC to an employee's superannuation fund and are charged as expenses when incurred.

Note 3.2: Breakdown of operating expenses

Short-term and low value lease expenses	104,541	45,250
Client services	6,868,341	6,227,069
Elders expense	352,137	363,787
Motor vehicle expenses	371,573	358,349
Property expenses – commercial	1,568,381	1,341,552
Property expenses – residential	2,039	368,453
Office expenses	726,593	620,924
ICT expenses	1,316,033	1,632,707
Professional fees	492,281	611,332
Staff expenses	746,046	667,331
Expected credit losses and bad debts	8,123	(12,848)
Total operating expenses	12,556,088	12,223,906

Other operating expenses generally represent the day-to-day running costs incurred in normal operations and are recognised as incurred.

Note 3.3: Finance costs

Finance fees	33,198	3,613
Interest expense – leases	51,697	53,852
Total finance costs	84,895	57,465

Finance fees are recognised as an expense in the period in which they are incurred.

Interest expense is incurred on lease liabilities. Refer note 6.2 for further information.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 3 The Cost of Delivering Our Services (cont.)

	2025	2024
	\$	\$
Note 3.4: Employee benefits in the statement of financial position		
<i>Current</i>		
Provision for annual leave	1,440,953	1,370,921
Provision for time in lieu	12,281	9,982
Provision for long service leave	954,111	972,137
Total current employee benefits	2,407,345	2,353,040
<i>Non-current</i>		
Provision for long service leave	539,379	435,651

Employee benefits recognition

RAC participates in the Victorian Portable Long Service Leave (PLSL) scheme as legislated, which allows eligible employees to accrue long service leave entitlements that are transferable across employers within the same industry.

Provision is made for RAC's liability for employee benefits arising from services rendered by employees to reporting date. These provisions are calculated under AASB 119 *Employee Benefits*.

Short-term employee benefits

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled within 12 months of the reporting date are recognised in current liabilities in respect of employees' services up to the reporting date and are measured at the amounts expected to be paid when the liabilities are settled.

Other long-term employee benefits

The liability for annual leave and long service leave not expected to be settled within 12 months of the reporting date are recognised in non-current liabilities, provided there is an unconditional right to defer settlement of the liability. The liability is measured as the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the reporting date on corporate bonds with terms to maturity and currency that match, as closely as possible, the estimated future cash outflows.

Critical accounting estimates and judgments: Employee benefits

As discussed above, the liability for employee benefits expected to be settled more than 12 months from the reporting date are recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

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

Note 4 Key Assets to Support Service Delivery

RAC controls infrastructure and other investments that are utilised in fulfilling our objectives and conducting our activities. They represent the key resources to be utilised for delivery of those outputs.

- 4.1: Property, plant and equipment
- 4.2: Right-of-use assets
- 4.3: Intangible assets
- 4.4: Depreciation and amortisation
- 4.5: Financial assets

	2025 \$	2024 \$
Note 4.1: Property, plant and equipment		
<i>Non-current</i>		
<i>Land</i>		
Freehold land at valuation (2024)	15,780,000	15,780,000
Total land	15,780,000	15,780,000
<i>Buildings</i>		
Buildings at valuation (2024)	32,616,351	28,585,000
Less accumulated depreciation	(744,280)	-
Total buildings	31,872,071	28,585,000
Total land and buildings	47,652,071	44,365,000
<i>Plant and equipment</i>		
Leasehold improvements at cost	974,463	150,628
Less accumulated depreciation	(113,468)	(99,293)
Total leasehold improvements	860,995	51,335
Plant and equipment at cost	1,256,847	931,312
Less accumulated depreciation	(681,443)	(629,862)
Total plant and equipment	575,404	301,450
Motor vehicles at cost	310,695	439,721
Less accumulated depreciation	(247,126)	(357,789)
Total motor vehicles	63,569	81,932
ICT equipment at cost	1,107,268	1,137,736
Less accumulated depreciation	(878,328)	(779,906)
Total ICT equipment	228,940	357,830
Fixtures, furniture and fittings at cost	961,875	799,702
Less accumulated depreciation	(523,005)	(437,205)
Total fixtures, furniture and fittings	438,870	362,497
Total plant and equipment	2,167,778	1,155,044
Work in progress at cost	104,059	373,979
Total property, plant and equipment	49,923,908	45,894,023

[Notes to the Financial Statements](#)

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)**Note 4.1: Property, plant and equipment (cont.)****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 is set out below:

	Freehold land \$	Buildings \$	Leasehold improvements \$	Plant and equipment \$	Motor vehicles \$	ICT equipment \$	Fixtures, furniture and fittings \$	Work in progress \$	Total \$
2025									
Balance at 1 July 2024	15,780,000	28,585,000	51,335	301,450	81,932	357,830	362,497	373,979	45,894,023
Additions	-	4,031,351	-	-	-	4,104	8,415	1,755,299	5,799,169
Transfers to intangible assets	-	-	-	-	-	-	-	(97,839)	(97,839)
Transfers to RHL	-	-	-	-	-	-	-	(31,226)	(31,226)
Transfers from WIP	-	-	823,835	325,535	-	162,900	269,493	(1,581,763)	-
Expensed	-	-	-	-	-	(129,750)	(115,735)	(314,391)	(559,876)
Disposals (net)	-	-	-	-	(1,834)	(4,388)	-	-	(6,222)
Depreciation expense	-	(744,280)	(14,175)	(51,581)	(16,529)	(161,756)	(85,800)	-	(1,074,121)
Balance at 30 June 2025	15,780,000	31,872,071	860,995	575,404	63,569	228,940	438,870	104,059	49,923,908

Land and buildings carried at valuation

The freehold land and buildings were last independently valued at 30 June 2024 by Acumentis.

Caveats over land and buildings

Numerous properties in the name of RAC have caveats over the title in the name of the various government bodies that assisted with the funding for their acquisition.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)**Note 4.1: Property, plant and equipment (cont.)****Property, plant and equipment recognition**

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

Class of fixed asset	Method
Land	Fair value
Buildings	Fair value
Leasehold improvements	Cost
Plant and equipment	Cost
Motor vehicles	Cost
ICT equipment	Cost
Fixtures, furniture and fittings	Cost
Work in progress	Cost

Land and buildings are shown at fair value, based on periodic, at least every 5 years, valuations by external independent valuers, less subsequent depreciation and impairment for buildings. The valuations are undertaken more frequently if there is a material change in the fair value relative to the carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset. Increases in the carrying amounts arising on revaluation of land and buildings are credited in other comprehensive income through to the revaluation reserve in equity. Any revaluation decrements are initially taken in other comprehensive income through to the revaluation surplus reserve to the extent of any previous revaluation surplus of the same asset. Thereafter the decrements are taken to the net result.

Plant and equipment is stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to RAC. Gains and losses between the carrying amount and the disposal proceeds are taken to the net result. Any revaluation surplus reserve relating to the item disposed of is transferred directly to retained earnings.

Impairment of assets

At each reporting date, RAC assesses the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. The assessment will include considering external sources of information. If such an indication exists, the recoverable amount of the assets, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the statement of comprehensive income.

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

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

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Notes to the Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)

	2025 \$	2024 \$
Note 4.2: Right-of-use assets		
Gross carrying amount and accumulated depreciation		
<i>Non-current</i>		
Property – at cost	714,479	694,467
Less accumulated depreciation	(258,982)	(174,776)
Total property right-of-use assets	455,497	519,691
Motor vehicle – at cost	2,096,559	1,889,257
Less accumulated depreciation	(798,621)	(1,219,594)
Total motor vehicles right-of-use assets	1,297,938	669,663
Total right-of-use assets	1,753,435	1,189,354

Reconciliations of the carrying amounts of each class of asset

	Property \$	Motor vehicles \$	Total \$
Year ended 30 June 2025			
Balance at the beginning of year	519,691	669,663	1,189,354
Remeasurement of right-of-use asset	20,013	-	20,013
Additions	-	1,310,143	1,310,143
Disposals	-	(69,327)	(69,327)
Depreciation expense	(84,207)	(612,541)	(696,748)
Balance at the end of the year	455,497	1,297,938	1,753,435

Right-of-use asset recognition

A right-of-use asset is recognised at the commencement date of a lease as required by AASB 16 *Leases*. The right-of-use asset is measured at cost, which comprises the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentives received, any initial direct costs incurred, and, except where included in the cost of inventories, an estimate of costs expected to be incurred for dismantling and removing the underlying asset, and restoring the site or asset.

RAC has elected not to recognise a right-of-use asset and corresponding lease liability for short-term leases with terms of 12 months or less and leases of low-value assets. Lease payments on these assets are expensed as incurred. Refer note 3.2 for further details.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery (cont.)

	2025 \$	2024 \$
Note 4.3: Intangible assets		
<i>Non-current</i>		
Software – at cost	392,460	294,621
Less accumulated amortisation	(205,209)	(131,103)
Total intangible assets	187,251	163,518
	Software \$	Total \$
2025		
Balance at 1 July 2024	163,518	163,518
Transfers from WIP	97,839	97,839
Amortisation	(74,106)	(74,106)
Balance at 30 June 2025	187,251	187,251

Intangible assets recognition

Software is measured on the cost basis and are therefore carried at cost less accumulated amortisation and any accumulated impairment losses.

Impairment of non-financial assets

Non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount.

Recoverable amount is the higher of an asset's fair value less costs of disposal and value-in-use. The value-in-use is the present value of the estimated future cash flows relating to the asset using a pre-tax discount rate specific to the asset or cash-generating unit to which the asset belongs. Assets that do not have independent cash flows are grouped together to form a cash-generating unit.

	2025 \$	2024 \$
Note 4.4: Depreciation and amortisation		
Property, plant and equipment (note 4.1)	1,074,121	971,562
Right-of-use assets (note 4.2)	696,748	611,850
Intangible assets (note 4.3)	74,106	55,076
Total depreciation and amortisation	1,844,975	1,638,488

Depreciation and amortisation recognition

Property, plant and equipment, excluding freehold land, is depreciated on either a straight-line or diminishing value basis over the assets' useful life to RAC, commencing when the asset is ready for use.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where RAC expects to obtain ownership of the leased asset at the end of the lease term, the depreciation is over its estimated useful life. Right-of-use assets are subject to impairment or adjusted for any remeasurement of lease liabilities.

Intangible software assets are amortised over its estimated useful life.

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

Note 4 Key Assets to Support Service Delivery (cont.)

Note 4.4: Depreciation and amortisation (cont.)

The depreciation and amortisation rates used for each class of asset are shown below:

Class of fixed asset	Method	Depreciation rate
Buildings	Straight-line	2.5% – 3%
Leasehold improvements	Straight-line Diminishing value	5% – 15%
Plant and equipment	Straight-line Diminishing value	1% – 35%
Motor vehicles	Straight-line Diminishing value	1% – 20%
ICT equipment	Straight-line Diminishing value	5% – 45%
Fixtures, furniture and fittings	Straight-line Diminishing value	5% – 30%
Right-of-use – property	Straight-line	11% – 20%
Right-of-use – motor vehicles	Straight-line	20% – 33%
Software	Straight-line	10% – 33%

At the end of each annual reporting period, the depreciation and/or amortisation method, useful life and residual value of each asset is reviewed.

Critical accounting estimates and judgments: Estimation of useful lives of assets

RAC determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

	2025 \$	2024 \$
Note 4.5: Financial assets		
<i>Current</i>		
Term deposits with maturity > 90 days	16,000,000	22,290,594
Total financial assets	16,000,000	22,290,594

Refer note 7.1 for details on recognition accounting policy in relation to financial assets.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

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Notes to the Financial Statements

For the year ended 30 June 2025

Note 5 Other Assets and Liabilities

This section sets out those assets and liabilities that arose from RAC's operations.

5.1: Trade and other receivables

5.2: Other assets

5.3: Trade and other payables

5.4: Contract liabilities

	2025 \$	2024 \$
Note 5.1: Trade and other receivables		
<i>Current</i>		
Trade receivables	753,858	335,447
Provision for expected credit losses	-	(36,852)
Accrued interest	253,794	631,416
Other	450	1,001
Portable long service leave receivable	226,390	-
Total current trade and other receivables	1,234,492	931,012
<i>Non-current</i>		
Related party receivables – Rumbalara Housing Ltd	512,205	401,388
Portable long service leave receivable	225,597	-
Total non-current trade and other receivables	737,802	401,388
Total trade and other receivables	1,972,294	1,332,400

Receivables recognition

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Trade receivables are generally due for settlement within 30 days.

Other receivables are recognised at amortised cost, less any allowance for expected credit losses.

RAC has applied the simplified approach to measuring expected credit losses, which uses a lifetime expected loss allowance. To measure the expected credit losses, trade receivables have been grouped based on days overdue.

Refer note 3.4 for accounting policy surrounding portable long service leave.

Note 5.2: Other assets

Current

Security bond	13,389	13,389
Prepayments	16,130	11,515
Total other assets	29,519	24,904

Other assets recognition

Other assets include prepayments which represent payments in advance of receipt of goods or services or that part of expenses made in one accounting period covering a term extending beyond that period.

Security bonds are held on account for leases.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

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Notes to the Financial Statements

For the year ended 30 June 2025

Note 5 Other Assets and Liabilities (cont.)

	2025	2024
	\$	\$
Note 5.3: Trade and other payables		
<i>Current</i>		
Trade payables	473,024	1,411,430
Other accrued expenses	214,219	392,707
GST payable	682,243	314,002
FBT payable	16,647	22,062
PAYG withholding payable	600,970	581,568
Wages and superannuation payable/accrued	858,967	101,683
LSL portability payable	47,955	43,325
Credit card payable	5,581	6,087
Other payables	190,785	140,535
Total trade and other payables	3,090,391	3,013,399

Payables recognition

These amounts represent liabilities for goods and services provided to RAC prior to the end of the financial year and which are unpaid. Due to their short-term nature, they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

Note 5.4: Contract liabilities

Current

Community aged care packages received in advance	-	15,008
Grant funding received in advance	15,564,653	19,365,615
Total contract liabilities	15,564,653	19,380,623

Contract liabilities recognition

Contract liabilities represent RAC's obligation to transfer services to a client/funding body that are recognised when a client/funding body pays consideration, or when RAC recognises a receivable to reflect the unconditional right to consideration (whichever is earlier), before RAC has transferred the services to the client/funding body.

This funding has been deferred in accordance with the requirements of AASB 15 and AASB 1058 (capital grants) as funding received for specific programs but has yet to be spent. These funds will be spent in accordance with the grant agreements over future financial years.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 6 How We Finance Our Operations

This section provides information on the sources of finance utilised by RAC during its operations, along with other information related to financing activities of RAC.

This section includes disclosures of balances that are financial instruments.

6.1: Cash and cash equivalents

6.2: Lease liabilities

6.3: Capital and leasing commitments

	2025 \$	2024 \$
Note 6.1: Cash and cash equivalents		
<i>Current</i>		
Cash at bank	7,489,400	1,620,403
Cash on hand	9,850	8,050
Total cash and cash equivalents	7,499,250	1,628,453

Cash and cash equivalents recognition

Cash and cash equivalents comprise cash at bank and on hand along with deposits held at call and short-term deposits maturing within three months.

Note 6.2: Lease liabilities*Current*

Lease liabilities – property	86,287	77,349
Lease liabilities – motor vehicles	559,950	412,145
Total current lease liabilities	646,237	489,494

Non-current

Lease liabilities – property	407,772	476,209
Lease liabilities – motor vehicles	764,548	278,295
Total non-current lease liabilities	1,172,320	754,504
Total lease liabilities	1,818,557	1,243,998

Maturity analysis of future lease payments (undiscounted)

Not later than one year	713,492	540,009
Later than one year and not later than 5 years	1,150,164	647,476
Greater than 5 years	115,683	199,177
Total	1,979,339	1,386,662

Lease liabilities recognition

A lease liability is recognised at the commencement date of a lease as required by AASB 16 *Leases*. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, RAC's incremental borrowing rate.

Lease payments comprise of fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the period in which they are incurred.

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

Note 6 How We Finance Our Operations (cont.)

Note 6.2: Lease liabilities (cont.)

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following:

- future lease payments arising from a change in an index or a rate used;
- residual guarantee;
- lease term;
- certainty of a purchase option; and
- termination penalties.

When a lease liability is remeasured, an adjustment is made to the corresponding right-of-use asset, or to the net result if the carrying amount of the right-of-use asset is fully written down.

RAC has also applied the peppercorn lease practical expedient for its lease of part of the premises of the former Mooroopna Secondary College. The lease is for an initial 3 years with one further option of 2 years. Rent is payable at \$1 per annum and is payable in the commencement date and each successive anniversary. The lease commenced on 12 March 2024.

Critical accounting estimates and judgments: Lease term

The lease term is a significant component in the measurement of both the right-of-use asset and lease liability. Judgement is exercised in determining whether there is reasonable certainty that an option to extend the lease or purchase the underlying asset will be exercised, or an option to terminate the lease will not be exercised, when ascertaining the periods to be included in the lease term. In determining the lease term, all facts and circumstances that create an economical incentive to exercise an extension option, or not to exercise a termination option, are considered at the lease commencement date. Factors considered may include:

- the importance of the asset to RAC's operations;
- comparison of terms and conditions to prevailing market rates;
- incurrence of significant penalties;
- existence of significant leasehold improvements; and
- the costs and disruption to replace the asset.

RAC reassesses whether it is reasonably certain to exercise an extension option, or not exercise a termination option, if there is a significant event or significant change in circumstances.

Critical accounting estimates and judgments: Incremental borrowing rate

Where the interest rate implicit in a lease cannot be readily determined, an incremental borrowing rate is estimated to discount future lease payments to measure the present value of the lease liability at the lease commencement date. Such a rate is based on what RAC estimates it would have to pay a third party to borrow the funds necessary to obtain an asset of a similar value to the right-of-use asset, with similar terms, security and economic environment.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Notes to the Financial Statements

For the year ended 30 June 2025

Note 6 How We Finance Our Operations (cont.)

Note 6.3: Capital and leasing commitments

a) Operating lease commitments

If leases are categorised as either low value or short-term leases management have elected to apply the practical expedients in relation to these leases, and as such these leases are accounted on a straight-line basis in the net result.

Where management is in the process of negotiating new lease agreements these have not been disclosed as an operating lease commitment as they were not committed at balance date. These leases become short-term leases with month-to-month tenancy until a new lease is formalised.

There were no material operating lease commitments to disclose as at 30 June 2025 (2024: Nil).

	2025	2024
	\$	\$
b) Capital expenditure commitments		
<i>Capital expenditure commitments contracted:</i>		
Capital commitments	258,835	18,406
Total capital commitments	258,835	18,406
The commitments are expected to be incurred:		
Not later than one year	258,835	18,406
Total	258,835	18,406

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

Note 7 Risks, Contingencies and Valuation Uncertainties

RAC is exposed to risk from its activities and outside factors. In addition, it is often necessary to make judgements and estimates associated with recognition and measurement of items in the financial statements. This section sets out financial instrument specific information, as well as those items that are contingent in nature or require a higher level of judgement to be applied, which for RAC is related mainly to fair value determination.

- 7.1: Financial instruments
- 7.2: Contingent assets and contingent liabilities
- 7.3: Fair value measurement

Note 7.1: Financial instruments

Financial instruments arise out of agreements that give rise to a financial asset of one entity and a financial liability or equity instrument of another entity. RAC applies AASB 9 and classifies all of its financial assets based on the business model for managing the assets and the asset's contractual terms.

Financial assets at amortised cost

Financial assets are measured at amortised costs if both of the following criteria are met and the assets are not designated as fair value through net result:

- the assets are held by RAC to collect the contractual cash flows; and
- the assets' contractual terms give rise to cash flows that are solely payments of principal and interest.

These assets are initially recognised at fair value plus any directly attributable transaction costs and subsequently measured at amortised cost using the effective interest method less any impairment.

RAC recognises the following assets in this category:

- cash and cash equivalents;
- term deposits;
- loans receivable; and
- trade and other receivables.

Categories of financial liabilities

Financial liabilities at amortised cost

Financial liabilities at amortised cost are initially recognised on the date they are originated. They are initially measured at fair value plus any directly attributable transaction costs. Subsequent to initial recognition, these financial instruments are measured at amortised cost with any difference between the initial recognised amount and the redemption value being recognised in net results over the period of the interest-bearing liability, using the effective interest rate method.

RAC recognises the following liabilities in this category:

- payables; and
- lease liabilities.

Derecognition of financial assets and financial liabilities

Financial assets

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- the rights to receive cash flows from the asset have expired; or
- RAC retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a 'pass through' arrangement; or

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

Note 7 Risks, Contingencies and Valuation Uncertainties (cont.)

Note 7.1: Financial instruments (cont.)

- RAC has transferred its rights to receive cash flows from the asset and either:
 - has transferred substantially all the risks and rewards of the asset; or
 - has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

Where RAC has neither transferred nor retained substantially all the risks and rewards or transferred control, the asset is recognised to the extent of RAC's continuing involvement in the asset.

Financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged, cancelled or expires.

Note 7.2: Contingent assets and contingent liabilities

There are no other known contingent assets or contingent liabilities for RAC as at 30 June 2025 (2024: Nil).

Note 7.3: Fair value measurement

When an asset or liability, financial or non-financial, is measured at fair value for recognition or disclosure purposes, the fair value is based on the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; and assumes that the transaction will take place either: in the principal market; or in the absence of a principal market, in the most advantageous market.

Fair value is measured using the assumptions that market participants would use when pricing the asset or liability, assuming they act in their economic best interests. For non-financial assets, the fair value measurement is based on its highest and best use. Valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, are used, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

Assets and liabilities measured at fair value are classified into three levels, using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. Classifications are reviewed at each reporting date and transfers between levels are determined based on a reassessment of the lowest level of input that is significant to the fair value measurement.

RAC measures land and buildings at fair value on a recurring basis.

The following tables detail RAC's assets and liabilities, measured or disclosed at fair value, using a three level hierarchy, based on the lowest level of input that is significant to the entire fair value measurement, being:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date.

Level 2: Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3: Unobservable inputs for the asset or liability.

For recurring and non-recurring fair value measurements, external valuers may be used when internal expertise is either not available or when the valuation is deemed to be significant. External valuers are selected based on market knowledge and reputation. Where there is a significant change in fair value of an asset or liability from one period to another, an analysis is undertaken, which includes a verification of the major inputs applied in the latest valuation and a comparison, where applicable, with external sources of data.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Notes to the Financial Statements

For the year ended 30 June 2025

Note 7 Risks, Contingencies and Valuation Uncertainties (cont.)

Note 7.3: Fair value measurement (cont.)

Fair value hierarchy

The table below shows the assigned level for each asset held at fair value:

	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
2025				
Assets				
Land and buildings	-	28,466,585	19,185,486	47,652,071
Total assets	-	28,466,585	19,185,486	47,652,071

There were no transfers between levels during the financial year.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 8 Other Disclosures

This section includes additional material disclosures required by accounting standards or otherwise, for the understanding of this financial report.

- 8.1: Equity – reserves
- 8.2: Related parties
- 8.3: Key management personnel compensation
- 8.4: Remuneration of auditors
- 8.5: Events occurring after the reporting date

	2025 \$	2024 \$
Note 8.1: Equity – reserves		
a) Community support fund reserve		
Opening balance	1,000,000	1,000,000
Total community support fund reserve	1,000,000	1,000,000
b) Asset revaluation reserve		
Opening balance	23,661,218	5,030,311
Revaluation increment, net of tax	-	18,630,907
Total asset revaluation reserve	23,661,218	23,661,218
Total reserves	24,661,218	24,661,218

The fund was established in 2017 to provide the board of RAC with the opportunity to make one off contributions to the community to assist our members in time of need.

The reserve is used to recognise increments and decrements in the fair value of land and buildings.

Note 8.2: Related parties*Key management personnel*

Disclosures relating to key management personnel are set out in note 8.3.

Transactions with related parties

On the establishment of RAC's subsidiary, RHL, RAC entered into a loan agreement with RHL. RAC incurred transactions on behalf of RHL which was subsequently transferred to the loan account at balance date.

There were no other material transactions with related parties during the current and previous financial year.

Receivable from and payable to related parties

There were no trade receivables from or trade payables to related parties at the current and previous reporting date.

Loans to/from related parties

The loan is unsecured in nature and no interest was charged on the loan during the 2025 and 2024 financial years.

Outstanding loan receivable at 30 June		
Rumbalara Housing Ltd	512,204	401,388

Notes to the Financial Statements

For the year ended 30 June 2025

Note 8 Other Disclosures (cont.)**Note 8.3: Key management personnel compensation**

Any persons having authority and responsibility for planning, directing and controlling the activities of RAC, directly or indirectly, is considered key management personnel. For RAC this includes directors and the executive management team.

The aggregate compensation made to key management personnel of RAC is set out below:

	2025	2024
	\$	\$
Aggregate compensation	<u>2,325,012</u>	<u>2,195,317</u>

Note 8.4: Remuneration of auditors

During the financial year the following fees were paid or payable for services provided by RSM Australia Partners, the auditor of RAC:

<i>Audit services</i>		
Audit of the financial statements	130,000	139,000
<i>Other services – RSM Australia</i>		
Other accounting services	4,400	8,000
Other	-	10,369
Total remuneration of auditors	<u>134,400</u>	<u>157,369</u>

Note 8.5: Events occurring after the reporting date

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect RAC's operations, the results of those operations, or RAC's state of affairs in future financial years.

RUMBALARA ABORIGINAL CO-OPERATIVE LTD

ABN 84 530 647 942

Directors' Declaration

For the year ended 30 June 2025

In the directors' opinion:

- the attached financial statements and notes comply with the *Co-operatives National Law Application Act 2013*, the *Australian Charities and Not-for-profits Commission Act 2012* and associated regulations, the Australian Accounting Standards – *Simplified Disclosures* and other mandatory professional reporting requirements;
- the attached financial statements and notes give a true and fair view of the co-operatives financial position as at 30 June 2025 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the co-operative will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of directors.

On behalf of the directors



.....
Neville Atkinson
Chairperson



.....
Mark Anselmi
Board member

Dated this 1st day of December 2025

INDEPENDENT AUDITOR'S REPORT

To the Members of Rumbalara Aboriginal Co-operative Limited

RSM Australia Partners

12 Anderson Street West, Ballarat VIC 3350
PO Box 685 Ballarat VIC 3353

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Opinion

We have audited the financial report of Rumbalara Aboriginal Co-operative Limited as a standalone entity, which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information, and the directors' declaration.

In our opinion, the financial report of Rumbalara Aboriginal Co-operative Limited has been prepared in accordance with the *Co-operatives National Law Application Act 2013* and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act), including:

- (a) giving a true and fair view of the co-operative's financial position as at 30 June 2025 and of its financial performance and cash flows for the year then ended; and
- (b) complying with Australian Accounting Standards – *Simplified Disclosures* and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2022*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of Rumbalara Aboriginal Co-operative Limited 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 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.

Other Information

Those charged with governance are responsible for the other information. The other information comprises the information included in Rumbalara Aboriginal Co-operative Limited's annual report for the year ended 30 June 2025, but does not include the financial report and the 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.

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Responsibilities of Management and Those Charged with Governance for the Financial Report

The directors of the co-operative are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – *Simplified Disclosures*, the *Co-operatives National Law Application Act 2013* and the ACNC Act, 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 directors are responsible for assessing Rumbalara Aboriginal Co-operative Limited'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 management either intends to liquidate Rumbalara Aboriginal Co-operative Limited or to cease operations, or has no realistic alternative but to do so.

The directors are responsible for overseeing the co-operative's financial reporting process.

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.

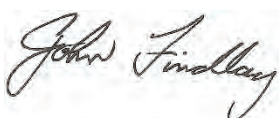
A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Independence

We confirm that the independence declaration required by the ACNC Act, which has been given to the responsible entities of Rumbalara Aboriginal Co-operative Limited, would be in the same terms if given to the responsible entities as at the time of this auditor's report.

RSM

RSM AUSTRALIA PARTNERS

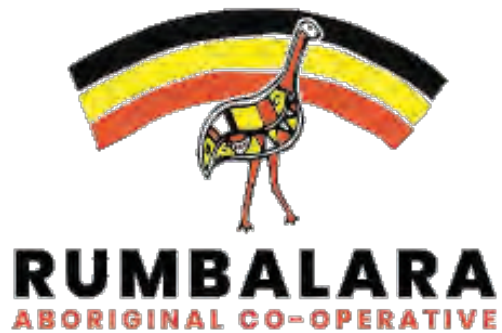


JOHN FINDLAY

Partner

Ballarat, Victoria

Dated this 4th day of December 2025



Rumbalara Housing Ltd

ABN 64 669 638 064

Financial Statements for the year ended 30 June 2025



RUMBALARA HOUSING LTD

ABN 64 669 638 064

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RUMBALARA HOUSING LTD

ABN 64 669 638 064

Directors' Report

For the year ended 30 June 2025

The directors present their report, together with the financial statements of Rumbalara Housing Ltd ("RHL") for the year ended 30 June 2025.

RHL was established as a subsidiary of parent entity Rumbalara Aboriginal Co-operative Ltd on 12 July 2023.

Directors

The following persons were directors of RHL during the whole of the financial year and up to the date of this report, unless otherwise stated:

Eric Egan
Marie Barbance
Edel Conroy
Neville Atkinson
Kenneth Marchingo AM (commenced 18 August 2025)

Review of operations

The surplus of RHL after providing for income tax amounted to \$2,938,827 (2024: deficit of \$49,435).

Objectives

Deliver on Social Housing Growth Fund Projects on time and within budget. Management of Community Housing and asset management leased from RAC.

Strategy to achieving our objectives

Establish a memorandum of understanding for tenancy and management of leased housing from RAC, increase community rated housing stock.

Principal activities and objectives

RHL is a not-for-profit charitable organization.

The principal purpose of RHL is to provide benevolent relief to people in need by providing affordable housing and associated services.

No significant changes in the nature of RHL's activities occurred during the financial year.

Likely developments and expected results of operations

There are no known likely developments or expected changes in the operations of the company that will significantly affect the results in future financial years.

Information on directors

Eric Egan	Chairperson
Experience and expertise	Hume Region Department of Justice, 3 years; Employed at MADEC, 6 years; Currently employed by Vic. Police; Dhelk Dja (previously IFVRAG), 8 years; Campaspe Shire Youth Services Network Committee, 6 years; Marrung Wurreker (Education), 5 years; Aboriginal Workforce Development Strategy Group (Employment) 3.6 years; GOTAFE Aboriginal Community Advisory Committee; Previously a Hume RAJAC and Shepparton LAJAC member.
Marie Barbance	Board Member
Qualifications	Certified OHS Practitioner; Diploma in OHS; Cert IV in OHS; Cert IV in Training and Assessment, Community Leader Fellowship, Cert. in Community Leadership & Governance (local gov.) 5 years recognition of service (GSCC).
Experience and expertise	28+ years in the Health Industry Nursing and Educator/ facilitation; 4 years Rumbalara Aboriginal Co-operative; Currently employed by City of Greater Shepparton Director Aboriginal Advancement League, 3 years; Director of the Torch Programme, and Currently on Rumbalara Board of Directors since October 2020.
Special responsibilities	Finance, Risk and Audit Committee

Directors' Report

For the year ended 30 June 2025

Information on directors (cont.)

Edel Conroy	Board Member
Qualifications	Bachelor of Commerce; Member of the Australian Institute of Company Directors; Agile Lead Auditor
Experience and expertise	Highly skilled, experienced finance, risk and governance executive with over 25 years' experience across the private, public and NFP sectors. Edel has held various senior executive positions as well as positions on various Boards as Director and extensive experience as Company Secretary. Consulting on Governance, Risk and Change Management, a Director of First Nations Health, Myanmar Atlantic Pearling Co., and Touchtile Pty Ltd.
Special responsibilities	Finance, Risk and Audit Committee

Neville Atkinson	Board Member
Experience and expertise	Marketing and Research – Peat Marwick, Cultural Heritage Legislation Act Regulations, Management Planning, Victorian Aboriginal Legal Services, Para legal Training Qualifications, Victorian Aboriginal Deaths in Custody Research and Investigation tam, Business Development Management, Governance Training, Financial management, Establishing Horticultural/ Agricultural Businesses

Kenneth Marchingo AM	Board Member
Qualifications	Grad Cert Hsg Pol Mgt.
Experience and expertise	Over 40 years experience in the Social &Community housing sector, with over 30 years as a CEO, Board Director and Strategy advisor to multiple entities and housing organisations, Founder of PowerHousing Australia, first Australian Chair of the International Housing Partnership, keynote speaker to the largest community housing conferences on 3 continents. Most recently Interim CEO of the Aboriginal Community Controlled, Community Housing Central Australia.

Company secretary

Edel Conroy has held the role of Company Secretary for RHL since inception on 12 July 2023..

Edel Conroy	Company Secretary
Qualifications	Bachelor of Commerce; Member of the Australian Institute of Company Directors
Experience and expertise	Highly skilled, experienced finance, risk and governance executive with over 25 years' experience across the private, public and NFP sectors. Edel has held various senior executive positions as well as positions on various Boards as Director and extensive experience as Company Secretary. Consulting on Governance, Risk and Change Management, a Director of First Nations Health, Myanmar Atlantic Pearling Co., and Touchtile Pty Ltd.
Special responsibilities	Finance, Risk and Audit Committee

Meetings of directors

The number of meetings of RHL's Board of Directors ('the Board') held during the year ended 30 June 2025, and the number of meetings attended by each director were:

	Board Meetings	
	<i>Eligible</i>	<i>Attended</i>
Eric Egan	8	8
Marie Barbance	8	8
Edel Conroy	8	8
Neville Atkinson	6	6

Matters subsequent to the end of the financial year

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

RUMBALARA HOUSING LTD

ABN 64 669 638 064

Directors' Report

For the year ended 30 June 2025

Contributions on winding up

In the event of the company being wound up, ordinary members are required to contribute a maximum of \$10 each.

The total amount that members of the company are liable to contribute if the company is wound up is \$10, based on 1 current ordinary member which is Rumbalara Aboriginal Co-operative Ltd.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under Section 60-40 of the *Australian Charities and Not for Profits Commission Act 2012* is set out immediately after this directors' report.

This report is made in accordance with a resolution of directors.

On behalf of the directors



Eric Egan
Chairperson

Dated this 1st day of December 2025



Marie Barbance
Board member

AUDITOR'S INDEPENDENCE DECLARATION

RSM Australia Partners

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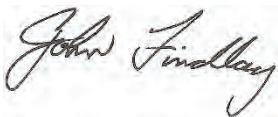
www.rsm.com.au

As lead auditor for the audit of the financial report of Rumbalara Housing Limited for the period ended 30 June 2025, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- (i) the auditor independence requirements of the Division 60 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.

A stylized, handwritten-style "RSM" logo.

RSM AUSTRALIA PARTNERS

A handwritten signature in black ink that reads "John Findlay".

JOHN FINDLAY

Partner

Ballarat, Victoria

Dated this 4th day of December 2025

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RUMBALARA HOUSING LTD

ABN 64 669 638 064

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

	Note	2025 \$	2024 \$
Revenue	2.1	2,943,424	-
Other revenue	2.2	464,147	-
Other income	2.3	59	-
Employee benefits expenses	3.1	(2,256)	-
Operating expenses	3.2	(466,357)	(49,435)
Depreciation	4.2	(190)	-
Surplus/(deficit) before income tax expense		2,938,827	(49,435)
Income tax expense		-	-
Surplus/(deficit) after income tax expense		2,938,827	(49,435)
Other comprehensive income for the year, net of tax		-	-
TOTAL COMPREHENSIVE INCOME/(LOSS) FOR THE YEAR		2,938,827	(49,435)

RUMBALARA HOUSING LTD

ABN 64 669 638 064

Statement of Financial Position

As at 30 June 2025

	Note	2025 \$	2024 \$
ASSETS			
Current Assets			
Cash and cash equivalents	6.1	3,341,248	-
Trade and other receivables	5.1	105,227	-
Other assets	5.2	-	5,500
Total Current Assets		3,446,475	5,500
Non-Current Assets			
Property, plant and equipment	4.1	3,010,036	346,453
Total Non-Current Assets		3,010,036	346,453
TOTAL ASSETS		6,456,511	351,953
LIABILITIES			
Current Liabilities			
Borrowings	6.2	-	401,388
Trade and other payables	5.3	544,682	-
Contract liabilities	5.4	2,510,233	-
Total Current Liabilities		3,054,915	401,388
Non-Current Liabilities			
Borrowings	6.2	512,204	-
Total Non-Current Liabilities		512,204	-
TOTAL LIABILITIES		3,567,119	401,388
NET ASSETS		2,889,392	(49,435)
EQUITY			
Retained earnings/(losses)	8.1	2,889,392	(49,435)
TOTAL EQUITY		2,889,392	(49,435)

RUMBALARA HOUSING LTD

ABN 64 669 638 064

Statement of Changes in Equity For the year ended 30 June 2025

	Retained earnings/(losses) \$	Total \$
2025		
Balance at 1 July 2024	(49,435)	(49,435)
Surplus after income tax expense for the year	2,938,827	2,938,827
Balance at 30 June 2025	2,889,392	2,889,392
2024		
Balance at 12 July 2023	-	-
(Deficit) after income tax expense for the period	(49,435)	(49,435)
Balance at 30 June 2024	(49,435)	(49,435)

RUMBALARA HOUSING LTD

ABN 64 669 638 064

Statement of Cash Flows

For the year ended 30 June 2025

	2025 \$	2024 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from customers (including GST)	6,355,132	-
Payments to suppliers and employees (including GST)	(460,987)	(54,935)
Interest received	59	-
Net cash provided by/(used in) operating activities	5,894,204	(54,935)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property plant and equipment	(2,663,772)	(346,453)
Net cash used in investing activities	(2,663,772)	(346,453)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from borrowings	110,816	401,388
Net cash provided by financing activities	110,816	401,388
Net increase in cash and cash equivalents held	3,341,248	-
Cash and cash equivalents at beginning of financial year	-	-
Cash and cash equivalents at end of financial year	3,341,248	-

6.1

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

Note 1 Summary of Material Accounting Policies

The financial statements are for Rumbalara Housing Ltd ("RHL"), a company incorporated and domiciled in Australia. Rumbalara Housing Ltd is a company limited by guarantee that was established on 12 July 2023.

The financial statements were authorised for issue by the board of directors on 1 December 2025.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

New or amended Accounting Standards and Interpretations adopted

The company has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

Basis of preparation

These general purpose financial statements have been prepared in accordance with the Australian Accounting Standards – *Simplified Disclosures* issued by the Australian Accounting Standards Board ('AASB') and the *Australian Charities and Not-for-profits Commission Act 2012*, as appropriate for not-for-profit oriented entities.

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

The amounts presented in the financial statements have been rounded to the nearest dollar and the functional and presentation currency of the company is Australian dollars.

The financial statements have been prepared on a going concern basis.

Critical accounting estimates

The preparation of the financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in the relevant notes.

a) Company details

The registered office and principal place of business are:

Registered office

PO Box 614
Mooroopna Vic 3629

Principal place of business

20 Rumbalara Road
Mooroopna Vic 3629

b) 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). In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense.

Receivables and payables in the statement of financial position are shown inclusive of GST.

Cash flows are presented in the statement of cash flows on a gross basis, except for the GST components of investing and financing activities, which are disclosed as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the ATO.

c) Income tax

RHL is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 1 Summary of Material Accounting Policies (cont.)

d) Current and non-current classification

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in the company's normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in the company's normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 2 Funding Delivery of Our Services

The principal activity of RHL during the financial year was the provision of health, wellbeing and social services to members of the Aboriginal Community in the Goulburn Valley Region.

- 2.1: Revenue
- 2.2: Other revenue
- 2.3: Other income

	2025 \$	2024 \$
Note 2.1: Revenue		
State/federal government grants (AASB 15)	93,996	-
State/federal government grants (AASB 1058 – Capital)	2,828,791	-
Other government grants	20,637	-
Total revenue	2,943,424	-
Note 2.2: Other revenue		
Rental income	464,147	-
Total other revenue	464,147	-
Total revenue	3,407,571	-
Note 2.3: Other income		
Interest income	59	-
Total other income	59	-
Total revenue and other income	3,407,630	-
<i>Disaggregation of revenue</i>		
The disaggregation of revenue from contracts with customers is as follows:		
<i>Geographical regions</i>		
Australia	578,780	-
<i>Timing of revenue recognition</i>		
Over time	578,780	-
At a point in time	-	-
Total	578,780	-

Revenue recognition

All revenue is stated net of the amount of goods and services tax (GST).

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

Note 2 Funding Delivery of Our Services (cont.)

Revenue from contracts with customers

Revenue is recognised at an amount that reflects the consideration to which the RHL is expected to be entitled in exchange for transferring goods or services to a client in accordance with AASB 15.

For each contract with a customer, the RHL:

1. identifies the contract with our clients;
2. identifies the performance obligations in the contract;
3. determines the transaction price which takes into account estimates of variable consideration and the time value of money;
4. allocates the transaction price to the separate performance obligations on the basis of the relative stand-alone selling price of each distinct good or service to be delivered; and
5. recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the client of the goods or services promised.

Grants

Grant revenue is recognised when the RHL satisfies the performance obligations stated within the funding agreements and this is recognised as revenue in accordance with AASB 15.

If conditions are attached to the grant which must be satisfied before the RHL is eligible to retain the contribution, the grant will be recognised in the consolidated statement of financial position as a contract liability until those conditions are satisfied.

Where no specific performance obligations are identified in the grant agreement income is recognised on receipt in accordance with AASB 1058.

Interest

Interest income is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.

Rental income

Rental revenue is recognised over the period of the lease term as invoiced by the RHL's property managers.

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

Note 3 The Cost of Delivering Our Services

This section provides an account of the expenses incurred by RHL in providing key services.

3.1: Breakdown of employee benefits expenses

3.2: Breakdown of operating expenses

	2025	2024
	\$	\$
Note 3.1: Breakdown of employee benefits expenses		
Workcover expense	2,256	-
Total employee benefits expenses	2,256	-

Employee expenses include all costs related to employment.

Note 3.2: Breakdown of operating expenses		
General and administrative costs	63,144	-
Other operation expenses	57,082	-
Property management fees – residential	46,142	-
Rates – residential properties	114,676	-
Repairs and maintenance – residential properties	118,150	-
Board/governance expenses	51,483	20,061
Legal and professional fees	15,680	29,374
Total operating expenses	466,357	49,435

Other operating expenses generally represent the day-to-day running costs incurred in normal operations and are recognised as incurred.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 4 Key Assets to Support Service Delivery

RHL controls infrastructure that is utilised in fulfilling our objectives and conducting our activities. They represent the key resources to be utilised for delivery of those outputs.

4.1: Property, plant and equipment

4.2: Depreciation

2025
\$

2024
\$

Note 4.1: Property, plant and equipment

Non-current

Fixture, fittings and furniture	5,517	-
Less accumulated depreciation	(190)	-
Total fixture, fittings and furniture	5,327	-
Work in progress at cost	3,004,709	346,453
Total property, plant and equipment	3,010,036	346,453

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 is set out below:

	Fixture, fittings and furniture \$	Work in progress \$	Total \$
2025			
Balance at 1 July 2024	-	346,453	346,453
Additions	-	2,726,917	2,726,917
Transfers	5,517	(5,517)	-
Capital works written off	-	(63,144)	(63,144)
Depreciation expense	(190)	-	(190)
Balance at 30 June 2025	5,327	3,004,709	3,010,036

Property, plant and equipment recognition

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

Class of fixed asset	Method
Furniture, fittings and furniture	Cost
Work in progress	Cost

Work in progress is stated at historical cost. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to RHL. Gains and losses between the carrying amount and the disposal proceeds are taken to the net result.

Impairment of assets

At each reporting date, the company assesses the carrying values of its tangible assets to determine whether there is any indication that those assets have been impaired. The assessment will include considering external sources of information. If such an indication exists, the recoverable amount of the assets, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the statement of comprehensive income.

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

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

Note 4 Key Assets to Support Service Delivery (cont.)

	2025 \$	2024 \$
Note 4.2: Depreciation		
Furniture, fittings and fixtures	190	-
Total depreciation	190	-

Depreciation recognition

The depreciation rates used for each class of asset are shown below:

Class of fixed asset	Method	Depreciation rate
Furniture, fittings and furniture	Straight-line	3%

Property, plant and equipment, is depreciated on a straight-line basis over the assets' useful life to RHL, commencing when the asset is ready for use.

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed.

Critical accounting estimates and judgments: Estimation of useful lives of assets

RHL determines the estimated useful lives and related depreciation charges for its property, plant and equipment. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

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

Note 5 Other Assets and Liabilities

This section sets out those assets that arose from RHL's operations.

- 5.1: Trade and other receivables
- 5.2: Other assets
- 5.3: Trade and other payables
- 5.4: Contract liabilities

	2025	2024
	\$	\$
Note 5.1: Trade and other receivables		
<i>Current</i>		
Trade receivables	53,939	-
Other receivables	51,288	-
Total trade and other receivables	105,227	-

Receivables recognition

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Trade receivables are generally due for settlement within 30 days.

Other receivables are recognised at amortised cost, less any allowance for expected credit losses.

RHL has applied the simplified approach to measuring expected credit losses, which uses a lifetime expected loss allowance. To measure the expected credit losses, trade receivables have been grouped based on days overdue.

Note 5.2: Other assets

Current

Prepayments	-	5,500
Total other assets	-	5,500

Other assets recognition

Other assets include prepayments which represent payments in advance of receipt of goods or services or that part of expenses made in one accounting period covering a term extending beyond that period.

Note 5.3: Trade and other payables

Current

Trade payables	213,811	-
Retention money payable	78,980	-
GST payable	233,891	-
Accrued expenses	18,000	-
Total trade and other payables	544,682	-

Payables recognition

These amounts represent liabilities for goods and services provided to RHL prior to the end of the financial year and which are unpaid. Due to their short-term nature, they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

Notes to the Financial Statements

For the year ended 30 June 2025

Note 5 Other Assets and Liabilities (cont.)

	2025	2024
	\$	\$
Note 5.4: Contract liabilities		
<i>Current</i>		
Deferred revenue	2,482,130	-
Rent received in advance	28,103	
Total contract liabilities	<u>2,510,233</u>	<u>-</u>

Contract liabilities recognition

Contract liabilities represent RHL's obligation to transfer services to a client/funding body that are recognised when a client/funding body pays consideration, or when RHL recognises a receivable to reflect the unconditional right to consideration (whichever is earlier), before RHL has transferred the services to the client/funding body.

This funding has been deferred in accordance with the requirements of AASB 15 and AASB 1058 (capital grants) as funding received for specific capital programs but has yet to be spent. These funds will be spent in accordance with the grant agreements over future financial years.

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

Note 6 How We Finance Our Operations

This section provides information on the sources of finance utilised by RHL during its operations, along with other information related to financing activities of RHL.

- 6.1: Cash and cash equivalents
- 6.2: Borrowings
- 6.3: Commitments for expenditure

	2025	2024
	\$	\$
Note 6.1: Cash and cash equivalents		
<i>Current</i>		
Cash at bank	3,341,248	-
Total cash and cash equivalents	3,341,248	-

Cash and cash equivalents recognition

Cash and cash equivalents comprise cash at bank.

Note 6.2: Borrowings

Current

Loan from Rumbalara Aboriginal Co-Operative Ltd	-	401,388
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Non-current

Loan from Rumbalara Aboriginal Co-Operative Ltd	512,204	-
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Total borrowings	512,204	401,388
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Disclosures relating to borrowings are set out in note 8.2.

Note 6.3: Commitments for expenditure

a) Capital expenditure commitments

Capital expenditure commitments contracted:

Capital commitments	13,547,823	116,560
Total capital commitments	13,547,823	116,560

The commitments are expected to be incurred:

Within 1 year	13,547,823	116,560
Total	13,547,823	116,560

Note 7: Contingent assets and contingent liabilities

There are no known contingent assets or contingent liabilities for RHL as at 30 June 2025 (2024: Nil).

Notes to the Financial Statements

For the year ended 30 June 2025

Note 8 Other Disclosures

This section includes additional material disclosures required by accounting standards or otherwise, for the understanding of this financial report.

- 8.1: Equity
- 8.2: Related parties
- 8.3: Key management personnel compensation
- 8.4: Remuneration of auditors
- 8.5: Matters subsequent to the end of the financial year

	2025	2024
	\$	\$
Note 8.1: Equity		
Opening balance	(49,435)	-
Surplus/(deficit) after income tax expense for the year	2,938,827	(49,435)
Retained losses at the end of the financial year	<u>2,889,392</u>	<u>(49,435)</u>

Note 8.2: Related parties

Key management personnel

Disclosures relating to key management personnel are set out in note 8.3.

Transactions with related parties

Related parties consist of transactions with Rumbalara Aboriginal Co-Operative Ltd.

During the financial year a portion of costs incurred by RHL were funded via the loan agreement.

There were no other material transactions with related parties during the current financial year.

Receivable from and payable to related parties

There were no trade receivables from or trade payables to related parties at the current reporting date.

Loans to/from related parties

There was a loan from Rumbalara Aboriginal Co-Operative Ltd at the current reporting date. Refer note 6.2 for further details.

Note 8.3: Key management personnel compensation

Any persons having authority and responsibility for planning, directing and controlling the activities of RHL, directly or indirectly, is considered key management personnel.

For RHL this includes directors. The executive management team of Rumbalara Aboriginal Co-operative Ltd remuneration is paid by the entity itself. While some benefit may be provided to RHL costs are not transferred to RHL at this point in time.

The aggregate compensation made to key management personnel of RHL is set out below:

Aggregate compensation	<u>51,483</u>	<u>20,061</u>
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RUMBALARA HOUSING LTD

ABN 64 669 638 064

Notes to the Financial Statements

For the year ended 30 June 2025

Note 7 Other Disclosures (cont.)

Note 7.4: Remuneration of auditors

During the financial year the following fees were paid or payable for services provided by RSM Australia Partners, the auditor of RHL:

	2025	2024
	\$	\$
<i>Audit services</i>		
Audit of the financial statements	10,000	5,000
<i>Other services – RSM Australia</i>		
Other accounting services	3,300	3,000
Other	-	41
Total remuneration of auditors	13,300	8,041

Note 7.5: Matters subsequent to the end of the financial year

No matters or circumstances has arisen since 30 June 2025 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

RUMBALARA HOUSING LTD

ABN 64 669 638 064

Directors' Declaration

For the year ended 30 June 2025

In the directors' opinion:

- the attached financial statements and notes comply with the Australian Accounting Standards – *Simplified Disclosures* issued by the Australian Accounting Standards Board ('AASB') and the *Australian Charities and Not-for-profits Commission Act 2012* and associated regulations;
- the attached financial statements and notes give a true and fair view of the company's financial position as at 30 June 2025 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of directors.

On behalf of the directors



Eric Egan
Chairperson

Dated this 1st day of December 2025



Marie Barbance
Board member

INDEPENDENT AUDITOR'S REPORT To the Members of Rumbalara Housing Limited

RSM Australia Partners

12 Anderson Street West, Ballarat VIC 3350
PO Box 685 Ballarat VIC 3353

T +61 (0) 3 5330 5800
F +61 (0) 3 5330 5890

www.rsm.com.au

Opinion

We have audited the financial report of Rumbalara Housing Limited, which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the period then ended, and notes to the financial statements, including material accounting policy information, and the directors' declaration.

In our opinion, the financial report of Rumbalara Housing Limited has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act), including:

- (a) giving a true and fair view of the company's financial position as at 30 June 2025 and of its financial performance and cash flows for the period then ended; and
- (b) complying with Australian Accounting Standards – *Simplified Disclosures* and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2022*.

Basis for Opinion

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

Other Information

Those charged with governance are responsible for the other information. The other information comprises the information included in Rumbalara Housing Limited's annual report for the year ended 30 June 2025, but does not include the financial report and the 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.

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Responsibilities of Management and Those Charged with Governance for the Financial Report

The directors of the company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – *Simplified Disclosures* and the ACNC Act, 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 directors are responsible for assessing Rumbalara Housing Limited'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 management either intends to liquidate Rumbalara Housing Limited or to cease operations, or has no realistic alternative but to do so.

The directors are responsible for overseeing the company's financial reporting process.

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.

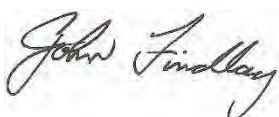
A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Independence

We confirm that the independence declaration required by the ACNC Act, which has been given to the responsible entities of Rumbalara Housing Limited, would be in the same terms if given to the responsible entities as at the time of this auditor's report.



RSM AUSTRALIA PARTNERS



JOHN FINDLAY

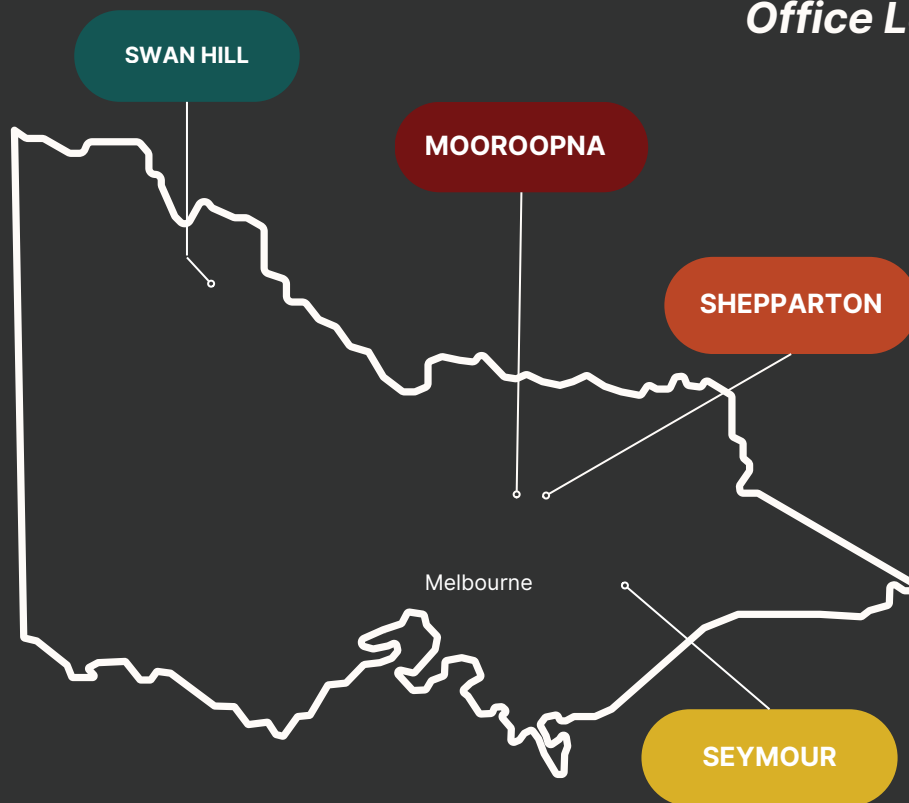
Partner

Ballarat, Victoria

Dated this 4th day of December 2025

Victoria

Office Locations



Our service areas encompass key regions in Victoria, reflecting our commitment to supporting communities across the state.

Empowering our community through culture and connection



Heart Of Community | Holistic | Integrated | Respectful

We commit to work in partnership with individuals, families and community, to support them in achieving an optimal quality and standard of living. Through active partnerships we will strengthen Health & Culture. Our People, Our Way!