Lifeline Loddon Mallee Limited

2025 - 2026

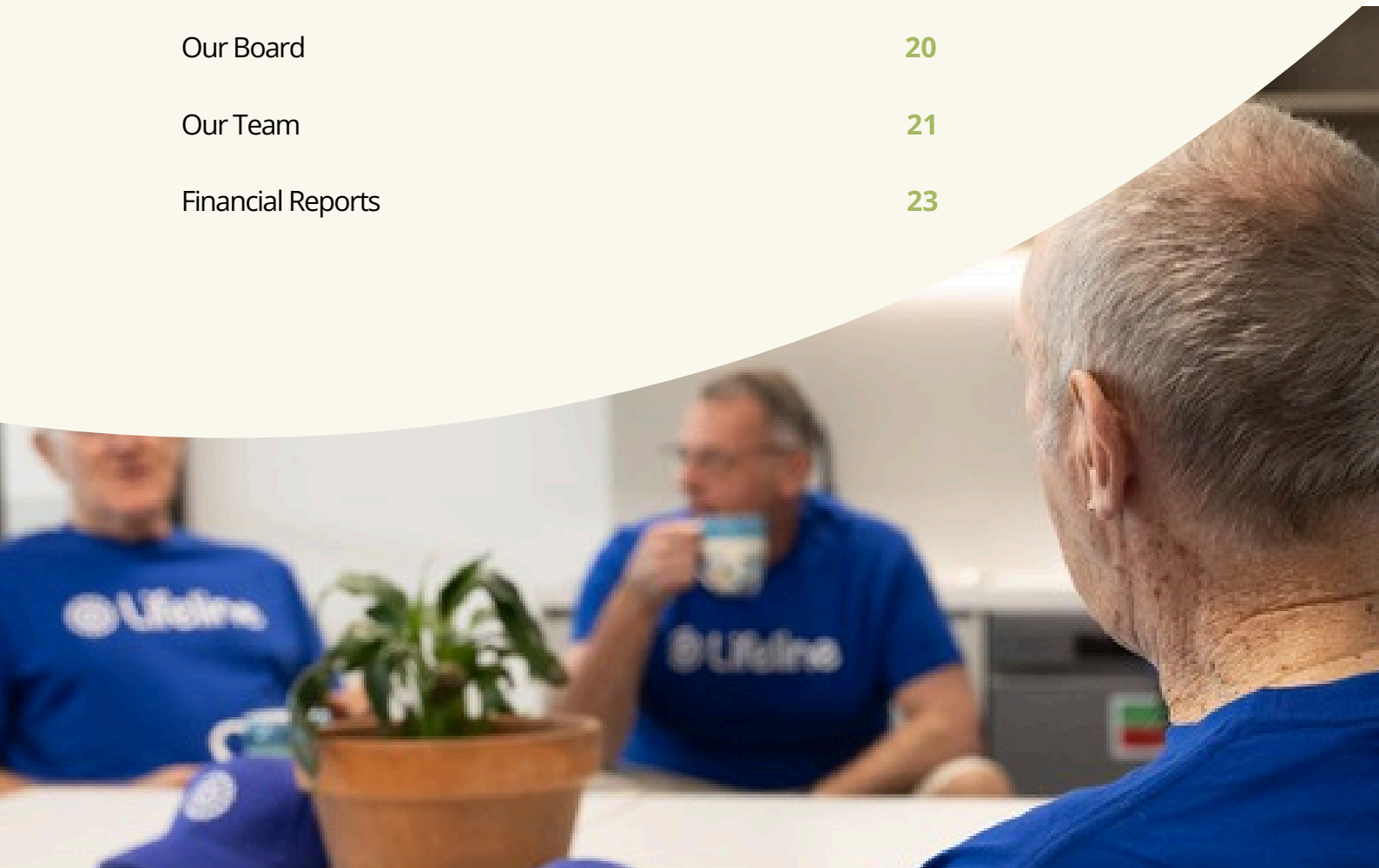
ANNUAL REPORT



Lifeline LODDON MALLEE

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ACKNOWLEDGEMENT OF COUNTRY

I acknowledge that I live & work on Dja Dja Wurrung Country. I would like to extend my appreciation for the Dja Dja Wurrung People and pay my respects to their Leaders & Elders past, present & future. I extend that respect to all First Nations peoples present today.

I also wish to acknowledge that the Traditional Custodians have never ceded sovereignty, and I recognise their strength and resilience in the face of ongoing colonisation.

ACKNOWLEDGEMENT OF LIVED EXPERIENCE

We acknowledge all the lives lost to suicide and recognise those struggling today or in the past with thoughts of suicide, mental health issues, or crisis situations.

We acknowledge those who care for their loved ones and those experiencing the pain of bereavement through suicide. We respect the expertise of those with a lived or living experience and their contribution to the work we do.

Prepared For

Lifeline Loddon Mallee Ltd

(03) 5406 0506

PO Box 1164
Bendigo VIC 3552



STRATEGIC PLAN

In 2025 the Board undertook a robust, inclusive and transparent process for developing and launching a new five-year strategy that was informed by the community and volunteers.

Our Vision

A suicide free Australia

Our Purpose

Providing a lifeline to those in distress in Loddon Mallee, with a range of crisis and suicide prevention services that strengthen our community and offer hope.

Values & Behaviours

Community: Active Participation, Supportiveness, Collaboration, Connection Building & Service Orientation.

Empathy: Active Listening, Validation, Compassionate Action, Non-Judgmental Attitude & Emotional Support.

Inclusivity: Accessible & Genuine Communication, Being True to Values, Vulnerability & Cultural Sensitivity.

Integrity: Equal Opportunity & Anti-Discrimination, Honesty & Transparency, Accountability and Ethical Decision-Making.

STRATEGIC OBJECTIVES



Our Volunteers, People & Community

Attracting, supporting and empowering our volunteers, staff, partners and stakeholders to enhance community impact, whilst building trust in community to increase awareness and access to our services.



Impact & Excellence

Expanding and enhancing our safe, inclusive and high-quality services to better support the community, guided by best practice and innovation.



Sustainability & Best Practice

Ensuring financial strength, operational efficiency & effectiveness to sustain and grow our services, through a culture of inclusivity, accountability and continuous improvement.

SUMMARY & HISTORY

Lifeline Australia: A National Movement

The story of Lifeline began in 1963, when Reverend Dr. Sir Alan Walker, a Methodist minister in Sydney, received a call from a distressed man who later died by suicide. Deeply affected, Walker envisioned a telephone service where people in crisis could find immediate support. That same year, Lifeline was born—Australia's first 24-hour crisis support line.

From its beginnings in Sydney, Lifeline grew into a national network of centres, each locally run but united by a shared mission: to ensure that no one has to face their darkest moments alone. Today, Lifeline answers over one million calls annually through the 13 11 14 service, and Lifeline Loddon Mallee is proud to be part of this life-saving legacy.





SUMMARY & HISTORY

Our History: From Local Advice to Lifesaving Support

Lifeline Loddon Mallee's journey began in the early 1980s with the establishment of the Citizen Advice Bureau in Bendigo. Located on St Andrews Road, the Bureau was a grassroots initiative offering free, confidential support to locals facing personal, financial, and legal challenges. Staffed by volunteers and driven by community spirit, it quickly became a trusted source of help and connection.

In the mid-1990s, recognising the growing need for specialised crisis support, the committee began working toward's becoming an accredited Lifeline centre. After more than a year of preparation—including volunteer training, infrastructure upgrades, and meeting national standards—the organisation officially launched as Lifeline Central Victoria and Mallee in 1995.

A major milestone came in 2000, when the centre joined the national Lifeline 13 11 14 service, integrating into Australia's 24/7 crisis support network. This allowed callers from anywhere in the country to reach trained crisis supporters in the Loddon Mallee region, and vice versa. In those early years, the service was truly local and deeply personal—volunteers staffed the phones around the clock, often sleeping overnight at the centre to ensure that no one faced their darkest moments alone.

In 2022, the organisation rebranded as Lifeline Loddon Mallee, a name that better reflects its regional identity and deep local connections. Today, Lifeline Loddon Mallee continues to grow, offering crisis support, suicide prevention training, and community outreach across the region.



"Together, we are building a stronger Lifeline Loddon Mallee and advancing our vision of a suicide-free Australia."



MESSAGE FROM CHAIR

As Chair of Lifeline Loddon Mallee, I am pleased to present this report for the 2025-2026 year. This year has been one of growth, consolidation and progress as we commenced delivery of our Strategic Plan 2025-2030. Guided by our objectives of **Our Volunteers, People & Community, Impact & Excellence, and Sustainability & Best Practice**, the organisation has continued to strengthen its capacity to support communities across the Loddon Mallee region.

A key focus under **Our Volunteers, People & Community** has been renewed investment in volunteer recruitment, training and engagement across the organisation. Particular attention has been given to strengthening the volunteer workforce supporting the 13 11 14 Crisis Support Service, ensuring we are well positioned to meet growing community demand while continuing to provide compassionate support to those in need.

Under **Impact & Excellence**, we celebrated the successful relocation of our Bendigo operations into a modern, fit-for-purpose facility that better supports our staff, volunteers and service delivery activities. We were also pleased to secure a further five-year agreement with La Trobe University, providing certainty for the continued operation of our Mildura Crisis Support Centre and strengthening an important regional partnership.

Our focus on **Sustainability & Best Practice** has seen continued investment in the people, systems and infrastructure required to support future growth. The opening of our second retail store marks an important milestone in diversifying revenue streams and enhancing organisational sustainability, while planning continues for future retail expansion opportunities.

The Board also recognises that many of these strategic investments have required the use of organisational reserves and have impacted our equity position during the year. This was a deliberate and measured decision, reflecting our commitment to building the foundations necessary for long-term sustainability.

Investment in facilities, workforce capability, volunteer development and organisational infrastructure positions Lifeline Loddon Mallee to deliver greater impact in the years ahead and supports the successful implementation of our Strategic Plan 2025-2030.

Throughout the year, the Board and leadership team have remained committed to delivering the strategic actions outlined in our five-year plan. While significant progress has been made, we remain focused on building a strong and resilient organisation capable of responding to changing community needs and creating lasting impact.

On behalf of the Board, I extend my sincere thanks to our volunteers, staff, CEO, community partners and supporters for their dedication and commitment. I also thank my fellow Directors for their stewardship, expertise and unwavering commitment to good governance.

On behalf of the Board, I extend my sincere thanks to our volunteers, staff, CEO, community partners and supporters for their dedication and commitment. I also thank my fellow Directors for their stewardship, expertise and unwavering commitment to good governance.

Together, we are building a stronger Lifeline Loddon Mallee and advancing our vision of a suicide-free Australia.

Dianne Bowles
Chair
Lifeline Loddon Mallee Board



"This year has been one of significant investment as the organisation progressed the priorities outlined in our Strategic Plan 2025–2030."



TREASURER'S REPORT

As Treasurer of Lifeline Loddon Mallee, I am pleased to present this financial overview for the 2025–2026 financial year.

This year has been one of significant investment as the organisation progressed the priorities outlined in our Strategic Plan 2025–2030. While the final audited accounts were not available at the time of writing, Lifeline Loddon Mallee expects to report:

- **Total Revenue: $1,628,531**
- **Total Expenditure: $1,848,129**
- **Net Operating Result: ($219,598)**
- **Total Assets: $2,196,044**
- **Total Liabilities: $1,881,550**
- **Net Equity: $314,494**
- **Cash and Reserves: $113,406**

The operating deficit for the year is expected to be greater than originally budgeted. Importantly, this reflects several deliberate strategic and operational decisions made throughout the year, rather than a deterioration in the underlying financial position of the organisation.

Key factors influencing the result include:

- Transition costs and delays in recruiting two key leadership positions.
- Changes to the delivery model of our counselling service during the year.
- Investment in volunteer recruitment, training and workforce development, particularly to support the 13 11 14 Crisis Support Service.
- Relocation to our new fit-for-purpose Bendigo facility.
- Expansion of retail operations, including the establishment and operation of our second retail store.
- Ongoing investment in systems, processes and organisational capability to support future growth.

While these initiatives have impacted the organisation's equity position in the short term, they represent deliberate investments in the future sustainability and impact of Lifeline Loddon Mallee. The Board entered this period of investment from a position of financial strength and remains confident that the organisation's reserves, assets and diversified revenue streams provide an appropriate foundation to support both current operations and future growth.

Our retail operations, fundraising activities, grants and community partnerships continue to provide essential support for the organisation and ensure a diversified income base. As we look ahead, the Board remains focused on strengthening financial sustainability while delivering meaningful outcomes for the communities we serve.

On behalf of the Board, I thank our volunteers, staff, supporters, donors and partners for their continued commitment to Lifeline Loddon Mallee and our vision of a suicide-free Australia.

Arj Perera
Treasurer
Lifeline Loddon Mallee Board



"Together, we are providing hope, connection and support when it matters most."



CEO'S REFLECTIONS

The 2025-2026 year marked the first year of delivery of our Strategic Plan 2025-2030 and has been characterised by growth, investment and organisational transformation.

Across each of our strategic objectives, we have focused on building a stronger organisation capable of delivering greater community impact while laying the foundations for future growth. While some of this work has been visible through expanded services and community programs, much has occurred behind the scenes through investment in our people, volunteers, systems and infrastructure.

As I reflect on the year, I am proud of what we have achieved together and grateful for the volunteers, staff, partners and supporters who continue to bring our mission to life every day.

Year at a Glance

- **19,748** crisis calls answered
- **5,051** volunteer crisis support hours contributed
- **100+** active Crisis Support volunteers
- **6,264** calls answered by our Sunraysia team
- **746** volunteer hours contributed in Sunraysia
- **1,000+** counselling hours delivered
- **122** unique counselling clients supported
- **14** critical incident responses delivered
- **1** disaster response supported
- **Second retail store opened**
- **Five-year La Trobe University partnership renewed**
- **New fit-for-purpose Bendigo facility established**

Our Volunteers, People & Community

Volunteers remain at the heart of Lifeline Loddon Mallee. During the year, we renewed our focus on volunteer recruitment, engagement and retention to ensure we can meet increasing demand across our services, particularly within 13 11 14 Crisis Support.

Significant effort was directed towards strengthening volunteer pathways, enhancing training opportunities and creating an environment where volunteers feel valued, supported and connected to our mission. We also continued investing in staff development and leadership capability, recognising that our people remain our greatest strength.

Beyond our internal teams, we remained committed to building stronger communities. Highlights included the successful delivery of the How's Ya Mate? program in partnership with the Sunraysia Football Netball League, continued rollout of community mental health initiatives in Axedale and Goornong, and participation in numerous community events, expos and education activities aimed at improving mental health awareness and encouraging help-seeking.

Impact & Excellence

As demand for mental health and crisis support services continues to grow, our teams remained focused on delivering high-quality, accessible and responsive services across the Loddon Mallee.

Across our two Crisis Support Centres, more than 100 volunteers contributed 5,051 hours responding to 19,748 calls through the 13 11 14 Crisis Support Service. In Sunraysia alone, volunteers contributed 746 hours and answered 6,264 calls, demonstrating both the commitment of our volunteers and the importance of accessible crisis support services within regional communities.

Our counselling service continued to provide affordable and accessible mental health support for people who may otherwise face barriers to care. During the year, more than 1,000 hours of counselling were delivered to 122 unique clients, supporting individuals and families to improve their wellbeing and build resilience.

Our Disaster Recovery Critical Incident Response Team (DR CIRT) remained a vital service for communities experiencing trauma and crisis, responding to 14 critical incidents and one disaster event across the region. Whether supporting communities following local tragedies or assisting during broader emergency responses, this service continues to provide practical and emotional support when it is needed most.

We were also proud to contribute as a key stakeholder in the development of suicide postvention protocols across three local government areas, helping strengthen coordinated responses and support pathways for communities impacted by suicide.

As demand for services continues to increase, we remain committed to delivering safe, responsive and evidence-informed programs that strengthen community wellbeing and provide support when people need it most.



Sustainability & Best Practice

This year was defined by our commitment to building the organisational capability required to deliver the growth envisioned in our Strategic Plan.

Significant effort was directed towards strengthening our leadership structure, recruiting into key positions and enhancing the systems, processes and workforce capability needed to support a growing organisation. While these investments often occur behind the scenes, they are essential to ensuring Lifeline Loddon Mallee remains sustainable, resilient and ready for the future.

A major milestone was the relocation of our Bendigo operations into a fit-for-purpose long-term home. This facility provides a safe, welcoming and collaborative environment for volunteers, staff and community members and creates the capacity required for future growth.

We were equally pleased to extend our partnership with La Trobe University for a further five years, ensuring the continued operation of our Mildura Crisis Support Centre and providing certainty for our Sunraysia operations.

The opening of our second retail store was another important achievement, supporting both financial sustainability and community impact. Our retail operations continue to generate vital revenue, provide volunteering opportunities and create additional pathways for community connection and help-seeking.

Collectively, these investments strengthen the foundations of our organisation and position us to deliver even greater impact across the Loddon Mallee in the years ahead.

Looking Ahead

The first year of our Strategic Plan has reinforced both the growing need for our services and the remarkable capacity of our people to respond.

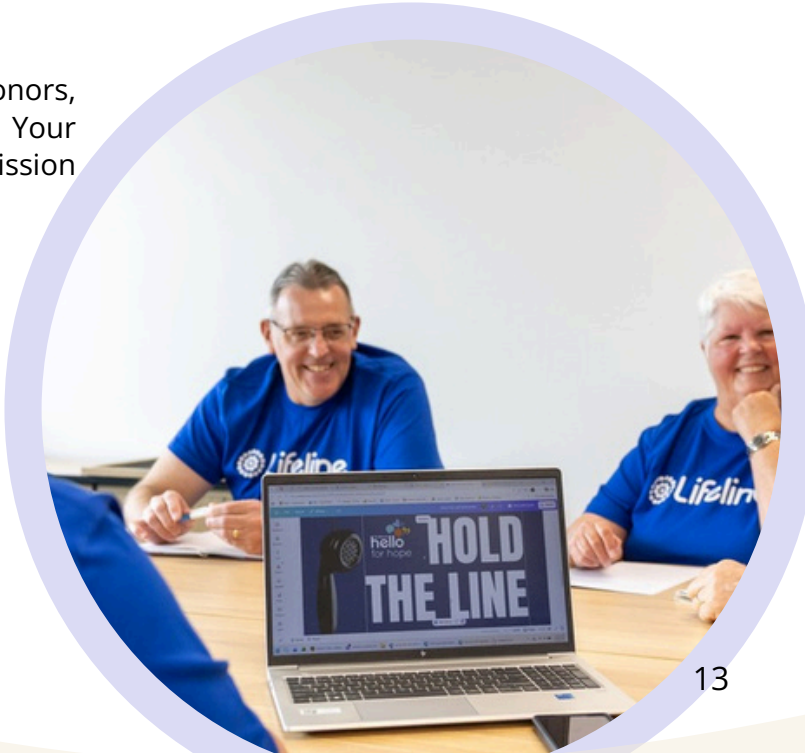
As an organisation, we are increasingly recognised as a regional leader in mental health, suicide prevention, crisis support and community resilience. We remain committed to advocating for those who need support, expanding access to services and building stronger, more connected communities across our region.

While challenges remain, I am confident that we have the people, partnerships and foundations required to continue growing our impact and delivering on our vision of a suicide-free Australia.

To our volunteers, staff, Board members, donors, partners and supporters, thank you. Your commitment, compassion and belief in our mission make everything we achieve possible.

Together, we are providing hope, connection and support when it matters most.

Lisa Renato
Chief Executive Officer
Lifeline Loddon Mallee



VOLUNTEERS, PEOPLE & COMMUNITY

Thank you to all of our supporters

We sincerely thank the individuals and businesses whose financial contributions help sustain and strengthen our vital work.

Our deepest gratitude goes to the following significant philanthropic contributors:

Agnico Eagle for providing support to our Disaster Recovery and Critical Incident Response Team and Community Mental Health Program.

The Godfrey Go Well Charitable Trust for contributing to our Bendigo office expansion and relocation project.

Coopers Foundation for being a major funding partner for our 2026 How's Ya Mate program

Equity Trustees Charitable Foundation Holsworth Charitable Gift for supporting our Bendigo office expansion and relocation project.

Walk and Talk Bendigo for selecting Lifeline Loddon Mallee as one of the beneficiaries of the inaugural 24 hour Walk and Talk around Bendigo's Lake Weeroona.

VOLUNTEERS, PEOPLE & COMMUNITY

Thank you to all of our supporters

Major Contributors:

AFS & Associates
Ladies of Lifeline
Australian Garlic
Bendigo and Adelaide Bank Limited
Bendigo Club
Bendigo RSL
Bendigo Theatre Company
Beyond Bank
Central Victorian Chrysler Club and Midstate Mopars Bendigo
City of Greater Bendigo
Coopers Foundation
Euston Bowling & Recreation Club Ltd
Inner Wheel Williamstown
Jade Benham MP
Kyneton CWA Branch
Lions Club Buronga Gol Gol & District
Loddon Healthy Minds Network
Merbein Freemansons Lodge
Mildura Muscle Car Club
Mildura RSL
Mildura Rural City Council
Mildura Working Man's Club
Mount Alexander Shire Council
myvet Strathfieldsaye
Passion Pizza (Domino's Bendigo)
Philip J Eddy & Partners
Sandhurst Rotay Club Bendigo
The Angel Fund

Other supporters:

Lifeline Australia
Victorian State Government

In-kind partners:

Alannah McGregor & Family
Bendigo & District Aboriginal Co-perative
Be.Bendigo
Bendigo Primary Care Centre
Bendigo Voice & Data
Billboard Rentals Mildura
Garden of Hope, Mildura
Goornong Primary School
Governance Support Specialists
Harcourt Progress Association
La Trobe University Mildura Campus
Lifeline Ballarat
Luke Baker
Mildura Secondary College
More Telecom
Murray PHN
Rise'n Grind, Axedale
SPAN CV
Sunraysia Football Netball League
Uptake Digital
Walking off the war within
Wise Family







AWARD RECIPIENTS

Opal Award for 15 years of service
Kerrie Nadort

Golden Wattle Award for 10 years of service
Judy Warnest
Julie Holland

Peter Ryall Quiet Achiever Award
Anli Roelofse

Hegedi Commitment Award
Robyn Smythe

Excellence in Action Award
Helen Proud

Sunraysia Standout
Donna Campbell

Bendigo Standout
Arabella Davison

Peer Nominated
Karen Hickey

Eucalypt Award for 5 years of Service

Andrew Cremona
Catherine Cremona
Charon Freebody
Lorraine Caldwell
Rachel Allitt
Dianne Bowles
Rachel Mason
Lisa Renato
Meg Logan

Accredited Crisis Supporters

Henry Mukandilwa
Jenni Browne
Loretta Scott
Madei Campbell
Olivia Noter
Sandy Georgaras
Steve Barton
Sue Iredale
Tatianna Nimmo





IMPACT & EXCELLENCE

126 Volunteers

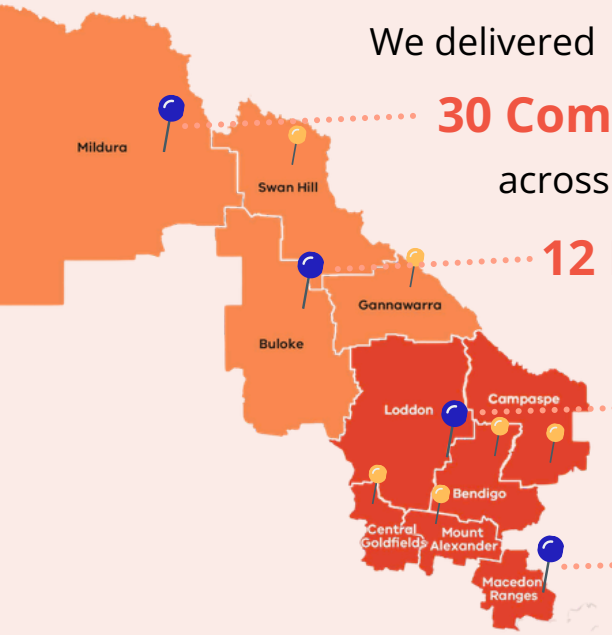
56 Crisis Supporters in Bendigo

16 Crisis Supporters in Sunraysia

8 Directors

46 Retail Staff





We delivered

30 Community Training Workshops

across

12 Local Government Areas

totalling

25 days

of delivery and reaching over

600 members of the community

19

more **volunteers** trained this year

Each **volunteer** can answer

312

calls per year

$3,500

The cost to train each new **crisis supporter**

IMPACT & EXCELLENCE

$39 The amount each call answered **costs**

19,478 The total number of **calls answered**

$770,172 The **total** cost to operate

77.2%
seats filled every day

715
safety plans developed

$770,172
just to deliver 13 11 14 in Loddon Mallee, **requiring us to raise 80% of all funds needed** each year to operate our call centres

4,576
volunteer hours logged in retail shops

7,891
volunteer hours logged on phones in total

- Bendigo 79%
- Sunraysia 21%

19,478
calls answered in total

- Bendigo 77%
- Sunraysia 23%



SUSTAINABILITY & BEST PRACTICE

Board members freely invest their knowledge, expertise, and time to ensure quality services are available to help support Australians in time of crisis and promote a resilient and suicide-safe community. The Board is committed to the highest standards of professionalism, probity, diligence, and excellence and is responsible for setting the ethical framework for the organisation, defining, and nurturing the organisation's fundamental values.

BOARD DIRECTOR	ELIGIBLE MEETINGS	ATTENDED MEETINGS
Dianne Bowles (Chair)	6	6
Stephen Hegedus (Vice Chair)	5	5
Rick Van Emmerik	6	3
Arj Perera (Treasurer)	5	5
Katherine Hancy	3	2
Rachel Mason	6	6
Joel Atkinson	4	2
Abigail Place	5	5
Naomi Malone	5	5

Subcommittee Membership

Finance, Audit & Risk
Arj Perera - Chair, Abigail Place, Dianne Bowles.

Business Strategy
Rick Van Emmerik - Chair, Rachel Mason, Stephen Hegedus, Arj Perera, Abigail Place.

Board Oversight
Dianne Bowles - Chair, Abigail Place, Stephen Hegedus.

Service Delivery Committee
Stephen Hegedus - Chair, Dianne Bowles, Katherine Hancy, Naomi Malone.

OUR BOARD



Dianne Bowles
Chair



Stephen Hegedus
Vice Chair



Arj Perera
Treasurer



Katherine Hancy
Director



Rachel Mason
Director



Rick Van Emmerik
Director



Naomi Malone
Director



Abigail Place
Director

OUR TEAM



Lisa Renato
CEO



Julie Holland
Crisis Services Lead



Leanne Loveland
Retail Operations Manager



Stacey Kelly
Business Manager



Carlie Ryan
Philanthropy & Fundraising Lead



Gillian Edlin
Digital Fundraising Coordinator

OUR TEAM



Kristie Ottrey
Sunraysia Volunteer Support Coordinator



John Richards
Community Events Officer



Rebecca Boin
Engagement Officer Mallee



Megan Logan
Centre Supervisor



Cath Metcalf
Community Project Coordinator



Jacqui Knight
Board Support Coordinator



Leah Weimann
Counselling Admin

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee

Lifeline Loddon Mallee

ABN 50 405 097 465

Financial Report - 30 June 2026

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Directors' report
30 June 2026

The directors present their report, together with the financial statements, on the company for the year ended 30 June 2026.

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

Dianne Bowles
Rick Van Emmerick
Katherine Young
Rachel Mason
Arj Perera (appointed November 2025)
Abigail Place (appointed November 2025)
Naomi Malone (appointed November 2025)
Stephen Hegedus (appointed November 2025)
Joel Atkinson (resigned April 2026)
Michael Billings (resigned November 2025)

Principal activities
During the financial year the principal activity of the company was to assist in the delivery of Lifeline's 13 11 14 crisis support services.

Significant changes in state of affairs
There were no significant changes in the company's activities or state of affairs during the year.

Meetings of directors
There were no meetings of directors held during the year ended 30 June 2026.

Contributions on winding up
In the event of the company being wound up, ordinary members are required to contribute a maximum of $1 each. Honorary members are not required to contribute.

The total amount that members of the company are liable to contribute if the company is wound up is $8, based on 8 current ordinary members.

Auditor's independence declaration
The lead auditor's independence declaration for the year ended 30 June 2026 has been received and can be found on the following page of the financial reports.

The directors' report is signed in accordance with a resolution of theBoard of Directors

Dianne Bowles
Chairperson

Arj Perera
Treasurer

2__n_d__November 2026

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

AASB
ACCOUNTING & AUDIT SOLUTIONS BENDIGO

68 Powells Avenue, East Bendigo VIC 3550
P 03 54 444 417 E info@aasbendigo.com.au
WWW.AASBENDIGO.COM.AU

LEAD AUDITOR'S INDEPENDENCE DECLARATION

Under *Section 60-40* the *Australian Charities and Not-for-profits Commission Act 2012*

TO THE DIRECTORS OF LIFELINE LODDON MALLELTD

In accordance with Subdivision 60-C ofthe *Australian Charities and Not-for-Profits Commission Act 2012*, I am pleased to providethe following declaration of independence to the Directors of Lifeline Loddon Mallee Ltdasthe lead auditor for the review of the financial report of Lifeline Loddon Malle Ltd for theyear ended 30 June 2026, I declare that, to the best of my knowledge and belief, there havebeen no contraventions of:

(1) the auditor independence requirements of the *Australian Charities and Not-for-Profits Commission Act 2012* in relation to the audit; and

(2) any applicable code of professional conduct in relation to the audit.

Bradley Dowsey CA
Accounting & Audit Solutions Bendigo

Dated this 2nd day of November, 2026.

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
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30 June 2026

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INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Statement of profit or loss and other comprehensive income
For the year ended 30 June 2026

	Note	2026 $	2025 $
Revenue			
Revenue from contracts with customers	4	1,255,671	1,049,706
Other income	5	335,339	247,011
Finance revenue		15,486	25,267
Gain on disposal of right-of-use assets		22,035	-
		1,628,531	1,321,984
Expenses			
Employee benefits expense		(1,344,893)	(953,998)
Administration and office expenses		(108,474)	(103,652)
Depreciation and amortisation expense		(146,049)	(71,505)
Thrift store expenses		(73,652)	(38,889)
Fundraising expenses		(35,144)	(22,879)
Training expenses		(28,139)	(51,724)
DRCIRT expenses		(14,258)	(17,123)
Marketing and advertising expenses		(12,028)	(16,678)
G5 Consortium expenses		(9,736)	(13,226)
Counselling expenses		(7,519)	(5,014)
Lifeline Australia expenses		(5,726)	(5,270)
Finance costs		(62,511)	(42,910)
Total expenses		(1,848,129)	(1,342,868)
Deficit for the year attributable to the members of Lifeline Loddon Mallee		(219,598)	(20,884)
Other comprehensive income for the year		-	-
Total comprehensive income for the year attributable to the members of Lifeline Loddon Mallee		(219,598)	(20,884)

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Statement of financial position
As at 30 June 2026

	Note	2026 $	2025 $
Assets			
Current assets			
Cash and cash equivalents	6	113,406	97,282
Trade and other receivables	7	61,260	43,873
Investments	8	200,000	400,000
Total current assets		374,666	541,155
Non-current assets			
Other financial assets		52,776	31,850
Property, plant and equipment	10	147,906	108,508
Right-of-use assets	9	1,557,336	1,308,535
Intangibles	11	63,360	70,400
Total non-current assets		1,821,378	1,519,293
Total assets		2,196,044	2,060,448
Liabilities			
Current liabilities			
Trade and other payables	12	136,468	61,533
Contract liabilities		42,828	40,450
Lease liabilities	13	116,916	45,618
Employee benefits	14	64,402	45,999
Total current liabilities		360,614	193,600
Non-current liabilities			
Lease liabilities	13	1,520,936	1,332,756
Total non-current liabilities		1,520,936	1,332,756
Total liabilities		1,881,550	1,526,356
Net assets		314,494	534,092
Equity			
Retained surpluses		314,494	534,092
Total equity		314,494	534,092

The above statement of financial position should be read in conjunction with the accompanying notes

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Statement of changes in equity
For the year ended 30 June 2026

	Retained surpluses $	Total equity $
Balance at 1 July 2024	554,976	554,976
Deficit for the year	(20,884)	(20,884)
Other comprehensive income for the year	-	-
Total comprehensive income for the year	(20,884)	(20,884)
Balance at 30 June 2025	534,092	534,092

	Retained surpluses $	Total equity $
Balance at 1 July 2025	534,092	534,092
Deficit for the year	(219,598)	(219,598)
Other comprehensive income for the year	-	-
Total comprehensive income for the year	(219,598)	(219,598)
Balance at 30 June 2026	314,494	314,494

The above statement of changes in equity should be read in conjunction with the accompanying notes

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Statement of cash flows
For the year ended 30 June 2026

	Note	2026 $	2025 $
Cash flows from operating activities			
Receipts from customers (inclusive of GST)		1,635,744	1,296,669
Payments to suppliers and employees (inclusive of GST)		(1,625,900)	(1,216,271)
Interest received		15,486	25,267
Donations received		19,926	13,210
Interest and other finance costs paid		(62,511)	(42,910)
Net cash from/(used in) operating activities	15	(17,255)	75,965
Cash flows from investing activities			
Payments for property, plant and equipment	10	(56,191)	(41,356)
Payments for intangibles	11	-	(70,400)
Payments for security deposits		(29,676)	(13,475)
Proceeds from release of security deposits		8,750	-
Proceeds from redemption of term deposits		200,000	-
Net cash from/(used in) investing activities		122,883	(125,231)
Cash flows from financing activities			
Repayment of borrowings		(89,504)	(33,586)
Net cash used in financing activities		(89,504)	(33,586)
Net increase/(decrease) in cash and cash equivalents		16,124	(82,852)
Cash and cash equivalents at the beginning of the financial year		97,282	180,134
Cash and cash equivalents at the end of the financial year	6	113,406	97,282

The above statement of cash flows should be read in conjunction with the accompanying notes

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Notes to the financial statements
30 June 2026

Note 1. General information

The financial statements cover Lifeline Loddon Mallee as an individual entity. The financial statements are presented in Australian dollars, which is Lifeline Loddon Mallee's functional and presentation currency.

Lifeline Loddon Mallee is a not-for-profit unlisted public company limited by guarantee, incorporated and domiciled in Australia. Its registered office and principal place of business is:

A4, 8-16 Rohs Road, East Bendigo VIC 3550

A description of the nature of the company's operations and its principal activities are included in the directors' report, which is not part of the financial statements.

The financial statements were authorised for issue, in accordance with a resolution of directors, on _____November 2026. The directors have the power to amend and reissue the financial statements.

Note 2. Material accounting policy information

The accounting policies that are material to the company are set out either in the respective notes or below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated.

Basis of preparation
In the directors' opinion, the company is not a reporting entity because there are no users dependent on general purpose financial statements.

These are special purpose financial statements that have been prepared for the purposes of complying with the Australian Charities and Not-for-profits Commission Act 2012 and Victorian legislation the Fundraising Act 1998 and associated regulations and the Corporations Act 2001 requirements to prepare and distribute financial statements to the members of Lifeline Loddon Mallee. The directors have determined that the accounting policies adopted are appropriate to meet the needs of the members of Lifeline Loddon Mallee.

These financial statements have been prepared in accordance with the recognition and measurement requirements specified by the Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') and the disclosure requirements of AASB 101 'Presentation of Financial Statements', AASB 107 'Statement of Cash Flows', AASB 108 'Accounting Policies, Changes in Accounting Estimates and Errors', AASB 1048 'Interpretation of Standards' and AASB 1054 'Australian Additional Disclosures', as appropriate for not-for profit oriented entities.

Historical cost convention
The financial statements have been prepared under the historical cost convention.

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 note 3.

Income tax
As the company is a charitable institution in terms of subsection 50-5 of the Income Tax Assessment Act 1997, as amended, it is exempt from paying income tax.

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.

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Note 2. Material accounting policy information (continued)

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 right at the end of the reporting period to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

Note 3. Critical accounting judgements, estimates and assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

Estimation of useful lives of assets
The company 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 and amortisation 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.

Employee benefits provision
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.

Note 4. Revenue from contracts with customers

	2026 $	2025 $
Grant funding	174,322	164,971
Lifeline Australia services	292,238	247,393
DRCIRT program	125,680	125,909
Thrift store sales	530,563	292,521
Training revenue	92,101	132,183
Counselling revenue	40,767	86,729
	1,255,671	1,049,706

Disaggregation of revenue
The disaggregation of revenue from contracts with customers is as follows:

	2026 $	2025 $
Timing of revenue recognition		
Goods or services transferred at a point in time	663,431	511,433
Services transferred over time	592,240	538,273
	1,255,671	1,049,706

Accounting policy for revenue recognition
The company recognises revenue as follows:

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Note 4. Revenue from contracts with customers (continued)

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 customer. For each contract with a customer, the company: identifies the contract with a customer; identifies the performance obligations in the contract; determines the transaction price which takes into account estimates of variable consideration and the time value of money; 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 recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the customer of the goods or services promised.

Variable consideration within the transaction price, if any, reflects concessions provided to the customer such as discounts, rebates and refunds, any potential bonuses receivable from the customer and any other contingent events. Such estimates are determined using either the 'expected value' or 'most likely amount' method. The measurement of variable consideration is subject to a constraining principle whereby revenue will only be recognised to the extent that it is highly probable that a significant reversal in the amount of cumulative revenue recognised will not occur. The measurement constraint continues until the uncertainty associated with the variable consideration is subsequently resolved. Amounts received that are subject to the constraining principle are recognised as a refund liability.

Rendering of services
Revenue from a contract to provide services is recognised over time as the services are rendered based on either a fixed price or an hourly rate.

Sale of goods
Revenue from the sale of goods is recognised at the point in time when the customer obtains control of the goods, which is generally at the time of sale.

Note 5. Other income

	2026 $	2025 $
Donations	19,926	13,210
G5 Consortium income	58,573	76,480
Hello for Hope donations and fundraising	36,146	49,962
Sunraysia Project donations and fundraising	73,339	21,975
Other fundraising	146,915	76,521
Memberships	440	440
Subsidies and recoveries	-	8,423
	335,339	247,011

Accounting policy for other income
Other income is recognised when it is received or when the right to receive payment is established.

Note 6. Cash and cash equivalents

	2026 $	2025 $
Current assets		
Cash on hand	375	703
Cash at bank	113,031	96,579
	113,406	97,282

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Note 7. Trade and other receivables

	2026 $	2025 $
Current assets		
Trade receivables	49,920	39,475
Prepayments	11,340	4,398
	61,260	43,873

Note 8. Investments

	2026 $	2025 $
Current assets		
Term deposits	200,000	400,000

Note 9. Right-of-use assets

	2026 $	2025 $
Non-current assets		
Land and buildings - right-of-use	1,732,934	1,497,472
Less: Accumulated depreciation	(175,598)	(188,937)
	1,557,336	1,308,535

Reconciliations
Reconciliations of the written down values at the beginning and end of the current financial year are set out below:

	Land and buildings $	Total $
Balance at 1 July 2025	1,308,535	1,308,535
Additions	1,014,347	1,014,347
Disposals	(144,437)	(144,437)
Remeasurements	(498,893)	(498,893)
Depreciation expense	(122,216)	(122,216)
Balance at 30 June 2026	1,557,336	1,557,336

Accounting policy for right-of-use assets
A right-of-use asset is recognised at the commencement date of a lease. 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.

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 company 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.

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Note 9. Right-of-use assets (continued)

The company 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 to profit or loss as incurred.

Note 10. Property, plant and equipment

	2026 $	2025 $
Non-current assets		
Leasehold improvements - at cost	108,601	98,186
Less: Accumulated depreciation	(17,235)	(6,250)
	91,366	91,936
Plant and equipment - at cost	90,768	44,992
Less: Accumulated depreciation	(34,228)	(28,420)
	56,540	16,572
	147,906	108,508

Reconciliations
Reconciliations of the written down values at the beginning and end of the current financial year are set out below:

	Leasehold improvements $	Plant and equipment $	Total $
Balance at 1 July 2025	91,936	16,572	108,508
Additions	10,415	45,776	56,191
Depreciation expense	(10,985)	(5,808)	(16,793)
Balance at 30 June 2026	91,366	56,540	147,906

Accounting policy for property, plant and equipment
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.

Depreciation is calculated on a straight-line basis to write off the net cost of each item of property, plant and equipment (excluding land) over their expected useful lives as follows:

Leasehold improvements	3-10 years
Plant and equipment	3-7 years

The residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each reporting date.

Leasehold improvements are depreciated over the unexpired period of the lease or the estimated useful life of the assets, whichever is shorter.

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to the company. Gains and losses between the carrying amount and the disposal proceeds are taken to profit or loss.

Note 11. Intangibles

	2026 $	2025 $
Non-current assets		
CRM platform - at cost	70,400	70,400
Less: Accumulated amortisation	(7,040)	-
	63,360	70,400

Reconciliations
Reconciliations of the written down values at the beginning and end of the current financial year are set out below:

	CRM platform $	Total $
Balance at 1 July 2025	70,400	70,400
Amortisation expense	(7,040)	(7,040)
Balance at 30 June 2026	63,360	63,360

Accounting policy for intangible assets
Significant costs associated with software are deferred and amortised on a straight-line basis over the period of their expected benefit, being their finite life of 10 years.

Note 12. Trade and other payables

	2026 $	2025 $
Current liabilities		
Trade payables	34,891	3,541
Amounts payable to the ATO	82,475	24,983
Other payables	19,102	33,009
	136,468	61,533

Note 13. Lease liabilities

	2026 $	2025 $
Current liabilities		
Lease liability	116,916	45,618
Non-current liabilities		
Lease liability	1,520,936	1,332,756
	1,637,852	1,378,374

Note 13. Lease liabilities (continued)

Accounting policy for lease liabilities
A lease liability is recognised at the commencement date of a lease. 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 company'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.

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 profit or loss if the carrying amount of the right-of-use asset is fully written down.

Note 14. Employee benefits

	2026 $	2025 $
Current liabilities		
Annual leave	64,402	45,999

Accounting policy for 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 wholly within 12 months of the reporting date are measured at the amounts expected to be paid when the liabilities are settled.

Note 15. Cash flow information

	2026 $	2025 $
Deficit for the year	(219,598)	(20,884)
Adjustments for:		
Depreciation and amortisation	146,049	70,708
Net gain on disposal of non-current assets	(22,035)	-
Change in operating assets and liabilities:		
Decrease/(increase) in trade and other receivables	(17,387)	39,862
Increase/(decrease) in trade and other payables	74,935	(23,864)
Increase/(decrease) in contract liabilities	2,378	(2,680)
Increase in employee benefits	18,403	12,823
Net cash from/(used in) operating activities	(17,255)	75,965

Note 16. Contingent liabilities and assets

The directors are not aware of any contingent or assets as at date of signing this report (2025: nil)

Note 17. Commitments

At the date of signing this report, the company was not party to any commitments (2025: nil)

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Note 18. Events after the reporting period

No matter or circumstance has arisen since 30 June 2026 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.

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

Lifeline Loddon Mallee
Directors' declaration
30 June 2026

In the directors' opinion:

- the company is not a reporting entity because there are no users dependent on general purpose financial statements. Accordingly, as described in note 2 to the financial statements, the attached special purpose financial statements have been prepared for the purposes of complying with the Australian Charities and Not-for-profits Commission Act 2012 and Victorian legislation the Fundraising Act 1998 and associated regulations and the Corporations Act 2001 requirements to prepare and distribute financial statements to the members of Lifeline Loddon Mallee;
- the attached financial statements and notes comply with the Accounting Standards and other mandatory professional reporting requirements as applicable to the company;
- the attached financial statements and notes give a true and fair view of the company's financial position as at 30 June 2026 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 made pursuant to subs 60.15(2) of the Australian Charities and Not-for-profits Commission Regulation 2022.

On behalf of the directors

Dianne Bowles
Chairperson

Arj Perera
Treasurer

2nd November 2026

INDEPENDENTLY REVIEWED FINANCIAL REPORTS

AASB
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Lifeline Loddon Mallee Ltd.
Independent Audit Practitioner's Review Report

Report on the Financial Statements

Conclusion
We have reviewed the accompanying financial report of **Lifeline Loddon Mallee Ltd.** (the Company) which comprises of the Statement of Financial Position as at 30 June 2026, the Statement of Financial Performance, and Statement of Cash Flows for the year then ended, Notes including material accounting policy information and other explanatory information, and the director's declaration on the annual statements giving a true and fair view of the financial position and performance of the Company.

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the accompanying financial report of **Lifeline Loddon Mallee Ltd.** does not present fairly, in all material respects, the financial position of **Lifeline Loddon Mallee Ltd.** as at 30 June 2026, and its financial performance and its cash flows for the year ended on that date, in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*

Basis for Conclusion
We conducted our review in accordance with ASRE 2410 *Review of a Financial Report Performed by the Auditor of the Entity*. Our responsibilities are further described in the *Auditor's Responsibilities for the Review of the Financial Report* section of our report. We are independent of the **Lifeline Loddon Mallee Ltd.** in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the annual financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Directors Responsibility for the Financial Statements
The Directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Act 2012*. The Directors determine that internal controls are 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.

Auditor's Responsibility for the Review of the Financial Report
Our responsibility is to express a conclusion on the financial report based on our review. ASRE 2410 requires us to conclude whether anything has come to our attention that causes us to believe that the financial report does not present fairly, in all material respects, the financial position of the **Lifeline Loddon Mallee Ltd.** as at 30 June 2026 and of its financial performance and its cash flows for the year ended on that date, in accordance with *Australian Charities and Not-for-profits Commission Act 2012*.

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Areview of a financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

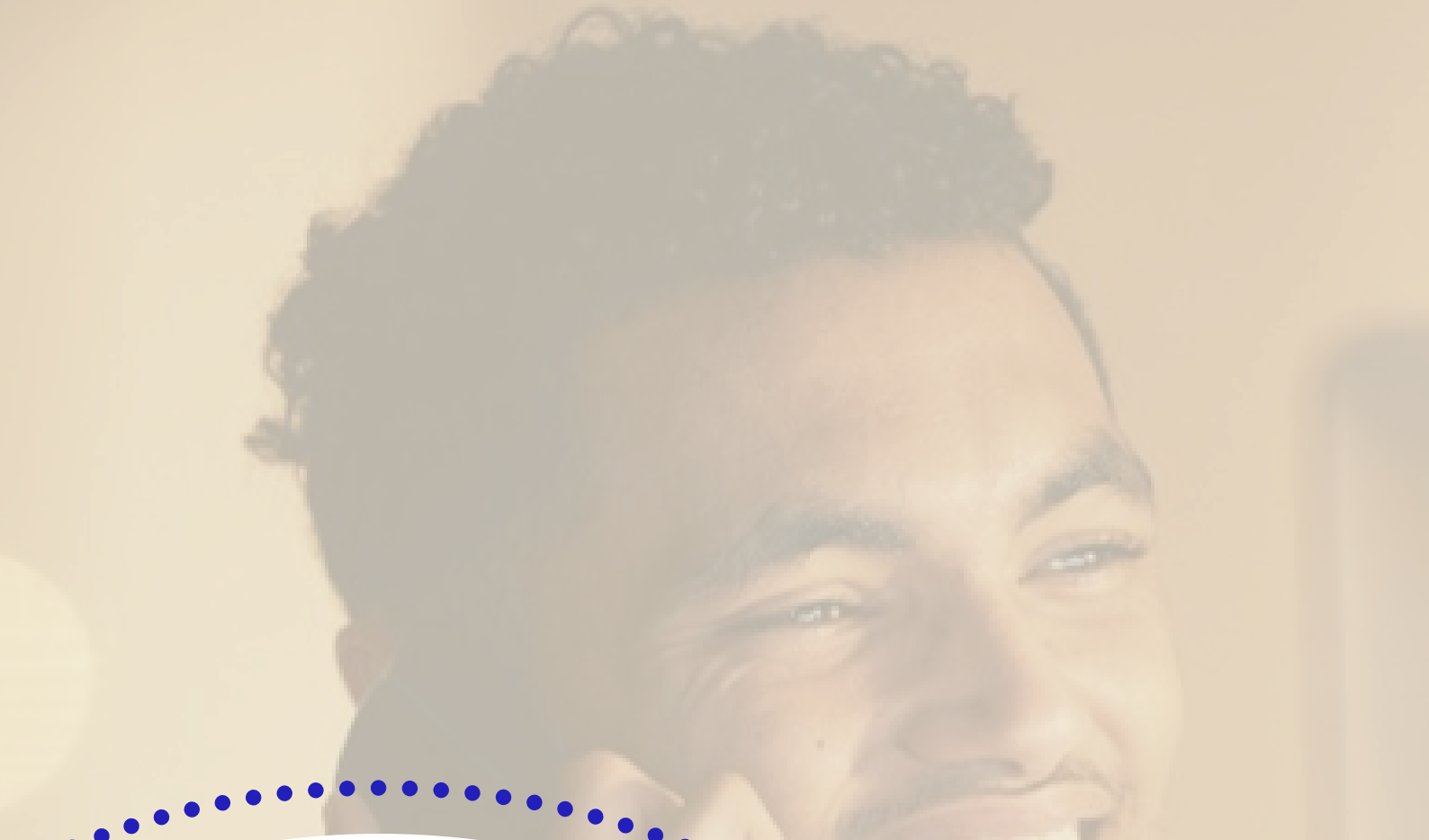
Independence
In conducting our Review, we have complied with the independence requirements of the Australian professional ethical pronouncements.

Basis of Accounting and Restriction on Distribution and Use
Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist the **Lifeline Loddon Mallee Ltd.** to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012.* As a result, the report may not be suitable for another purpose. Our report is intended solely for the **Lifeline Loddon Mallee Ltd.** and should not be distributed to or used by other parties.

Bradley Dowsey CA
Accounting & Audit Solutions Bendigo

Dated this 2nd day of November, 2026.

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