

COMMUNITY *Culture*



ActiveCareNetwork



Peppercorn



ANNUAL REPORT 2025

ACKNOWLEDGEMENT OF COUNTRY



Our organisation acknowledges the Darug, Darkinjung and Gundungurra nation as the traditional owners and custodians of the land on which our organisation operates. We pay our respect to Elders past, present and emerging.

We acknowledge the spiritual, physical, emotional, mental and economic connections of Aboriginal and Torres Strait Islander people to the Land and Seas. We acknowledge that the dispossession of Country and the disruption to family relationships have resulted in a breakdown of social networks.

Our organisation is committed to working in ways that support and empower Aboriginal people and their families and communities.

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our Vision & Values

OUR PURPOSE

At the heart of our endeavours lies a steadfast commitment to transforming lives and communities through comprehensive, inclusive support services.

We exist to bridge the gaps in care and opportunity, ensuring every individual and family we serve feels valued, connected, and empowered.

Our dedication to enhancing well-being spans from the youngest to the eldest in our community, offering tailored solutions that address the unique challenges they face.

With a culture fueled by compassion and innovation, we strive to build resilient, thriving communities where every person has the support they need to live a fulfilling life.

OUR MISSION

To enrich lives across all ages through comprehensive support services, fostering independence, well-being, and community connection, ensuring every individual feels valued and supported.

OUR VISION

Our vision is to see a future where every person feels valued, connected, and empowered to live their best life.

OUR VALUES

Words on a wall rarely inspire action. Instead we opted for five cultures we want to see lived through our behaviours on a day to day basis.

They are:

A culture of **Courage, Compassion, Connection, Commitment & Collaboration**

Our Board of Directors



ROB EWIN (CHAIR)

Rob has lived in Kurrajong since 1998 and had a 40 year career working in the banking and finance industry. Rob retired from corporate life in 2014 as General Manager for Westpac's Western Sydney Region. He has a Bachelor of Business degree and since retiring from Westpac Rob remains active in the Hawkesbury as a Rotarian and is currently a Director of both New Haven Farm Homes and Muru Mittigar. He is also the National Chair of the Westpac Group Alumni.



EDWARD ELKINS (VICE CHAIR)

With over a decade of healthcare experience spanning Australia and Canada, Ed is a quality improvement leader with a passion for up-stream thinking and healthcare redesign. Driven by a commitment to innovation and collaboration, he is dedicated to driving positive change in the healthcare system. In his most recent role, he provides after-hours operational management for a quaternary-level hospital. As a Registered Nurse specialising in Intensive Care, Ed brings a deep understanding of the clinical frontline to his work. He is excited to join the Board to support the amazing work undertaken by everyone at Peppercorn and Active Care Network.



MICHAEL HOWARD (TREASURER)

Michael holds the position of Treasurer and is a Senior Finance and Strategy Manager in the Commonwealth Bank. He has over 20 years' experience in finance, business planning, analytics and strategy roles within large organisations (including CBA, Woolworths and Spotless) and has MBA and CPA certifications. He has been on the Board since 2013 (originally with Blacktown Community Transport / Easy Go Connect) and is also active in several junior sports clubs in the local area in committee and coaching capacities.



MEAGAN ANG (SECRETARY AND PUBLIC OFFICER)

Meagan is the Board's Secretary and Public Officer and represents the Hawkesbury City Council in her capacity as Director of City Planning. She has been on the Board since 2011. Meagan has extensive experience in the Home and Community Care Services sector, and her position at the Council focuses on sector development and support for the Hawkesbury local government area.



JOHN BAKER

John joined the Board as a community representative in September 2019. John was admitted to practice as a solicitor in 1972 and practised in the Hawkesbury since 1985. He is now retired. John is a past president of the Rotary Club of Richmond and continues to serve on the Board of the Club. He has been a Rotarian for 39 years. He served as a director of the Richmond Club for 9 years and retired from that position in 2016. He also served as president of the Lapstone Preschool and Early Intervention Service Inc. for a period of 3 years.



MELISSA STUBBINGS

Melissa is a Dharug woman of the Buruberongal and Warmali Clans. Melissa is privileged to live and work on the traditional lands of her family and ancestors. Melissa has been working in the Dispute Resolution Industry since 2005. Today Melissa combines her dispute resolution skills to also conduct Family Group Conferencing. Melissa is on the panel of FDRP's at Legal Aid. Through her private business Melissa offers facilitation, cultural supervision, training, mentoring and consultation on Aboriginal protocols and practices. Melissa manages Merana Aboriginal Community Association for the Hawkesbury Inc. in Richmond NSW since 2017. Melissa has four children and three grandchildren.



KEVIN RICHARDS

Kevin was previously Chair of Active Care Network and was re-elected as Vice Chair in 2023-24 before stepping down. Kevin has over 16 years serving on the Board. He has over a decade of governance experience in small and medium sized not-for-profits. Kevin is now retired and comes from a career background of project and operations management. He volunteers with the Digital Literacy Foundation, was a founding member of the Central Mountains Men's Shed in Lawson with 18 months as Treasurer and is an active member of the Springwood Rotary Club.



ANNE HURNI

Anne is the Research and Policy Lead of the National Growth Areas Alliance (NGAA), the peak body for local government in Australia's outer metropolitan growth areas. Prior her appointment to the Board of Community Culture, Anne was a director of Great Community Transport Inc., Active Care Network, since 2018. Anne has extensive experience in urban, transport and social research. She has had a diverse career in policy and planning across Australian, State and local government. Most recently, Anne was Research and Policy Coordinator, City Strategy, at Penrith City Council. Her professional experience has been grounded in community development practice and working with marginalised communities in Western Sydney. In 2015 Anne completed her PhD investigating the role of transport in the everyday lives of children and young people, focused on communities in Blacktown City. Anne is a long-time resident of the Blue Mountains.

CHAIR'S REPORT

This past year has been one of consolidation, growth, and renewed purpose for Community Culture and our family of organisations. Following the partnership of Active Care Network and Peppercorn Services, the Board has been focused on strengthening our foundations while ensuring the delivery of high-quality services to the people and communities we support.

The national aged care and statewide family support reforms are gathering pace, and with the upcoming introduction of the Commonwealth's Support at Home Program in 2025 and the state government's Community and Family Support Program, organisations like ours must continue to adapt and prepare. Through our integrated structure, we are well-placed to respond to this reform agenda with confidence. Active Care Network remains a trusted provider of Community Transport Services, while Peppercorn Services continues to deliver social support, home maintenance, meals, children and family, and dietetic allied health support. Together, under the leadership and governance of Community Culture, we are building resilience and capability to meet both current needs and future challenges.

This year, we have seen growth in our workforce and volunteer base, and stability emerging after the transition. Our people, 117 staff and more than 50 volunteers, remain at the heart of all we do. Their professionalism, commitment, and compassion are what allow us to deliver essential services across Greater Western Sydney every day. On behalf of the Board, I extend my deepest thanks to each one of them.

I would like to acknowledge the outstanding leadership of our CEO, Jessica Innes. Her vision and dedication continue to guide Community Culture with clarity and energy, ensuring that we are not only meeting immediate challenges but also positioning ourselves strategically for the years ahead.

I would also like to thank our Leadership Team for their continued commitment and support for our mission and for their valued efforts in leading our people and programs through a very challenging period and in an increasingly regulated environment.

To my fellow Board members, thank you for your wisdom, guidance, and commitment. As we continue to strengthen governance and strategy in our formative years, your contribution remains invaluable.

Looking forward, we are committed to deepening our impact, innovating in how we deliver services, and fostering a culture of courage, compassion, collaboration, commitment, and connection. With our strong foundations now in place, I am confident that Community Culture is well positioned to thrive in the dynamic, regulated, and competitive environment in which we operate.

It remains both an honour and a privilege to serve as Chair, and I look forward to the journey ahead with optimism and determination.



Rob Ewin

Chair

Chief Executive Officer's Report

The 2024–25 year marked a defining chapter for Community Culture Ltd as we moved from reform readiness into confident execution. Across every service and region, we balanced significant external change, including the introduction of the Aged Care Act 2024 and new Commonwealth Home Support Program (CHSP) arrangements, with the stabilisation of our partner entities, Active Care Network and Peppercorn Services Inc.

Together, we strengthened our foundations, modernised our systems, and launched a unified brand anchored in our five organisational values: Courage, Compassion, Collaboration, Commitment and Connection.

Strengthening Services through Reform

The most substantial reform of the year came as Transport for NSW ceased administering CHSP community transport funding. Active Care Network successfully secured a direct contract with the Commonwealth to continue delivering services for 2025–2027, ensuring continuity for our clients and certainty for our workforce. This outcome was the result of months of advocacy, budget workshops and sector consultation to protect essential community transport in Western Sydney and the Blue Mountains.

We also finalised new contracts with TfNSW for the Community Transport Program and Health Related Transport. While pricing remains a challenge, the removal of a major contractual liability provides greater stability as we continued to negotiate sustainable unit costs ahead of the 1 July 2025 transition. Through these changes, we have stayed true to our purpose: connecting people to what matters most in their community.

The organisation has also prepared for the introduction of Portable Long Service Leave for the community sector, ensuring our systems are ready for compliance by 1 July 2025.

In addition to transport and workforce reforms, we have been actively engaged with the Department of Communities and Justice (DCJ) through the recommissioning of the Targeted Early Intervention (TEI) program into the new Community and Family Services (CAFS) framework. This represents a significant shift in how early support is delivered, with a stronger emphasis on identifying and minimising risk for children and young people. Over the past year, we have worked closely with DCJ to align our service model with CAFS outcomes, positioning the organisation to play a critical role in child safety and family wellbeing in the years ahead.

Building One Community Culture

May 2025 saw the official launch of Community Culture across our offices and regions. More than a brand, this was a statement of who we are and how we work together. The launch brought staff, volunteers and community leaders together to celebrate our shared vision and values through a series of internal and public events in Lawson, Mt Druitt and Windsor.

New welcome packs, regional brochures and event displays helped create a sense of belonging and pride for staff across our diverse sites. Behind the scenes, the Position Description Framework and Capability Model were finalised, creating clarity around roles and expectations at every level. This work has laid the foundation for a stronger performance and accountability culture as we move into 2025–26.

Investing in Systems and Data

Throughout the year, we continued to invest in and integrate our core business information systems to enable smarter data and more efficient service delivery. The development of software dashboards has sharpened our governance and reporting capability, supporting more informed strategic decisions to meet community needs and sustain service delivery. These improvements have enhanced our ability to track outputs, analyse cost drivers and meet increasing reporting requirements from funders and regulators.

Chief Executive Officer's Report

Listening to Our Community and Workforce

Our Client Advisory Groups remained a powerful platform for client voice across the Hawkesbury, Penrith, Blacktown and Blue Mountains LGAs. Clients expressed appreciation for the reliability of our services and the strength of their relationships with staff, while also offering valuable insights into service design and communication. These conversations reinforced how deeply our services contribute to connection and wellbeing, particularly for older Australians living alone or with limited mobility.

Our 2025 Workforce Survey showed strong staff pride and purpose, with 93% of employees agreeing their work reduces social isolation and strengthens community participation. At the same time, it highlighted opportunities to improve communication, support wellbeing and build clearer pathways for leadership and professional growth. These insights are now guiding our leadership development program and wellbeing initiatives to support a thriving workplace culture.

Advancing Compliance and Safety

Our commitment to safe, compliant and accountable operations remained a top priority. Over the year, we reviewed and strengthened our policies and practices in areas including remote and isolated work, incident management and mental health support. This focus ensures we continue to build a safe, inclusive and responsive environment for staff, volunteers and clients alike.

Service Transitions and Sustainability

This year also brought difficult but necessary decisions to ensure long-term organisational sustainability. Our Recovery and Wellbeing programs, which were originally funded through short-term emergency and flood recovery contracts, came to a close as the funding ended. These programs made a profound contribution over several years, not only by supporting communities through crisis but by building trust, connection and momentum that extended well beyond their original purpose. The conclusion of this funding meant the loss of a highly skilled and trusted workforce. It also highlights the need for government to move away from short-term recovery contracts and invest in sustained community recovery and resilience capacity.

In addition, we made the decision to cease delivering NDIS Support Coordination. This service has been delivered with great care and commitment for many years, but rising costs and reduced margins meant it was no longer viable. The transition was carefully managed to ensure that every client was supported to find a new provider, and we are proud of the impact this program has had over its lifetime. Both these service transitions underscore the importance of longer-term, sustainable funding models that allow community organisations to retain skilled workers and maintain trusted relationships with vulnerable people.

Fee Structure Changes and Funding Sustainability

The changes to our CHSP fee structure for 2025–26 reflect both the scale and urgency of national aged care reform. The Commonwealth Home Support Program is moving toward activity-based pricing, with funding increasingly tied to unit costs rather than block grants. Historically, Community Culture has charged some of the lowest fees in the sector, often absorbing a significant portion of service delivery costs to protect vulnerable clients. This was possible while legacy funding models allowed for cross-subsidisation between programs. That is no longer viable under the new arrangements. From 1 October 2025, all CHSP services will be charged according to national pricing structures, including a shift from flat fees for transport to distance-based charges and hourly fees for social support, nutrition and allied health. These changes align with the national CHSP Fee Frameworks and are necessary to sustain service delivery in an environment where provider funding has remained static while operational costs have grown. The decision also reflects mounting external pressures: the introduction of the Portable Long Service Leave Levy, significant award wage increases, escalating fuel and vehicle costs, and increased regulatory compliance costs.

Chief Executive Officer's Report

We know these changes have caused frustration and, in some communities, distress. Our clients have come to rely on services that have historically been heavily subsidised, and any increase in cost can feel deeply personal. Over the past six months, we have worked hard to communicate the rationale for these changes through advisory forums, community letters, one-on-one conversations and meetings with political representatives. In our advocacy to local MPs, including Trish Doyle and Susan Templeman, we have emphasised the urgent need for government to provide sustainable and equitable funding models for peri-urban communities. We have highlighted how our geography, distance and service intensity make the true cost of delivery significantly higher than the funding provided.

The reality is simple. Without adjusting our fees to reflect the cost of service, we would be forced to reduce services or turn clients away. Instead, these changes are designed to keep our services available, transparent and financially sustainable. Our fees remain among the lowest in the sector, and financial hardship provisions will continue to ensure that no eligible client is denied service due to cost.

Advocacy for Sustainable Funding

The changes we have made this year reveal a larger and more urgent truth: community service providers cannot be expected to deliver essential, high-quality services on short-term, underfunded contracts. Our transport and aged care reforms, the closure of Recovery and Wellbeing programs as short-term funding expired, and the decision to cease NDIS Support Coordination due to unsustainable margins all share the same underlying cause. Without long-term investment, trusted community capacity erodes, skilled workforces are lost, and people who rely on our services are placed at risk of losing vital support.

We have been clear in our advocacy to government and our local members, that a shift toward sustainable funding is not optional. The Commonwealth's own reforms depend on stable, experienced local service providers to make them work. Pricing alignment and funding certainty must be matched with realistic support for the organisations delivering the services. We will continue to urge governments at all levels to commit to long-term, predictable funding arrangements that allow providers like Community Culture to retain skilled staff, plan effectively, and maintain the trust we have built with our communities over decades.

Looking Ahead

As we enter 2025–26, Community Culture is well positioned to lead with confidence into a new era of aged care and community service delivery. Our focus will be on embedding new service agreements and client contribution models, advancing our customer service centralisation strategy, and continuing to simplify how people connect with us online, by phone and in person.

We will continue to invest in workforce capability and digital systems, while actively strengthening our role in supporting children, families and older generations. These reforms, across aged care, transport and early intervention, reflect our mission to create a culture where everyone belongs, contributes and thrives in their community.



Jessica Innes

Chief Executive Officer

WORKFORCE STRATEGY AND CAPABILITY REPORT

The 2024–2025 financial year has been one of significant transformation and consolidation for Community Culture. Guided by our values a Culture of Courage, Compassion, Collaboration, Commitment, and Connection, we have strengthened our foundations, advanced strategic priorities, and positioned the organisation to thrive in a rapidly changing community services landscape.

Active Care Network and Peppercorn Services successfully advanced their partnership with the official launch of Community Culture Ltd bringing the organisations under one cohesive parent. The launch of Community Culture saw a refresh of our identity and transitioning our its strategic objectives into clear operational plans, linking workforce, service delivery, and community impact. This alignment ensures resources are directed where they create the greatest impact for community and sustainability for the organisation through reforms. The unification of communications internally and externally has progressively built external recognition, and provided clarity for our team, clients and clients.

Our values have been embedded across position descriptions, performance frameworks, leadership programs, and staff engagement initiatives, creating a shared language and sense of purpose. Whilst there's still (and always will be) work to be done, it's positive to see staff referencing the values in the work that they do. The workforce now stands at 170 team members, with 61% of leadership roles held by women and a significant proportion of experienced workers.

A flagship initiative launched this year, the leadership intensive program that aims to equip emerging leaders with skills to shift from operational management to purpose-driven leadership. The feedback, engagement and commitment of those enrolled should be commended, as well as those who prepared and taught the sessions.

In response to sector changes and SafeWork NSW engagement, we also introduced psychosocial risk assessments, leadership coaching, and workforce wellbeing strategies. These initiatives demonstrate a proactive and values-aligned approach to team member safety.

As the sector continues to undergo major reforms, in all area of our focus being children, families, aged care and transport, Community Culture has actively adapted to ensure readiness. Demand for services has grown, requiring operational refinement through contract recommissioning. Significant work was done this year, to prepare for FY25/26 with the amalgamation of Customer Service Teams, improving communication bandwidth, client response times and reducing phone queues.

We were also successful in obtaining a grant related to Spontaneous Volunteering, in which we were able to setup 'Volunteer Culture'. Through the Volunteer Culture project funded under the Supporting Spontaneous Volunteers Program (NSW Reconstruction Authority), we invested in community capacity-building and disaster preparedness to ensure continuity of care during emergencies via a central on-demand database where trained and probity-checked Volunteers may be called upon as needed. The grant is due to wrap up in January 2026, but we will continue to maintain the project database and offer it as a recruitment pathway for potential volunteers.

Client advisory forums were expanded and embedded across regions, giving clients meaningful input during a period of sector transition and reinforcing our commitment to transparency and inclusion.

As we move into FY26, Community Culture is well positioned to lead with purpose and adapt with confidence. Key focus areas will include:

- Transitioning into the Support at Home Program
- Expanding leadership development and workforce capability
- Deepening data-driven HR and operational outcomes reporting
- Strengthening volunteer engagement and community partnerships
- Embedding our brand and values across all aspects of service delivery.



Glenn Robinson

Executive Experience Officer

SUPPORTING COMMUNITY

Community Culture's operations throughout 2024–25 were delivered during a period of major sector reform, funding transition, and increasing demand for community-based services. Every program contributed not only to immediate service outcomes but to advancing the organisation's strategic objectives: enhancing independence, connection and wellbeing; strengthening stakeholder engagement and brand recognition; and building a robust organisational infrastructure that supports sustainable service delivery.

Children and Families

Children and Families remained a critical part of our early intervention and prevention efforts. Supported playgroups, parenting programs and family support services engaged over 450 families, providing safe, inclusive spaces where parents could build confidence and children could thrive.

The program was closely involved in the recommissioning of the Targeted Early Intervention program into the new Community and Family Services framework, positioning the organisation to support earlier intervention and child safety in the years ahead.

Living In Communities (LINCS) Program

The LINCS program provided more than 500 hours of volunteer-delivered in-home support to families with young children. This practical assistance helped families experiencing isolation, vulnerability or transition to strengthen their capacity and stay connected to their communities. LINCS remains a powerful example of community-led support that prevents escalation into more intensive services.

Community Transport Services

Transport continued to anchor our service delivery, providing thousands of essential trips across the Hawkesbury, Penrith, Blue Mountains and Blacktown LGAs. This program has enabled older people and people living with disability to access medical appointments, shopping, social activities and community participation. It remains central to our mission of reducing isolation and improving quality of life.

The successful transition from Transport for NSW to direct Commonwealth CHSP contracting was one of the year's most significant achievements. Securing this funding ensures continuity of service for 2025–2027 and provides a more stable platform to support long-term service planning. Operationally, scheduling and intake functions were centralised to improve responsiveness and equity, and workforce structures were strengthened to support consistency and accountability.

Health and Wellbeing

The Health and Wellbeing program played a crucial role in supporting community health and preventative care. Through dietetics, nutrition education and cooking classes, the program strengthened the capacity of older community members to live independently and stay well. The service also contributed to broader sector partnerships, including engagement with the Sydney Regional Aboriginal Corporation to deliver culturally inclusive health education initiatives.

Although this program achieved strong outcomes, the year concluded with the cessation of funding for our Wellbeing Counselling program, which had supported many people recovering from trauma, isolation and disaster impacts. This service, though never permanently funded, had built deep trust in the community and demonstrated the value of embedding mental health support within local service networks. Its closure represents a significant loss of skilled workforce capacity and highlights the impact of short-term funding cycles on community stability and recovery.

Home Maintenance

The transition to an internal Home Maintenance delivery model gave the organisation greater control over service quality and timeliness. This allowed us to respond more flexibly to client needs while ensuring sustainability. By enabling people to maintain safe and accessible homes, this program directly supports independence and wellbeing.

SUPPORTING COMMUNITY

Social Connections

The Social Connections program exceeded participation targets again this year. Through carefully planned outings, events and supported group activities, the program provided opportunities for social participation and community connection for older people across all service regions. The role of volunteers expanded, strengthening the program's reach and sustainability.

Recovery, Resilience and Emergency Preparedness (RSS and PCEP)

Our Recovery Support Services (RSS) and Person Centered Emergency Preparedness (PCEP) programs provided vital assistance to communities impacted by repeated natural disasters over the past three years. The RSS program supported over 4,000 individuals and played a key role in maintaining community trust during times of crisis. PCEP strengthened individual and community preparedness through personal planning and targeted engagement with vulnerable groups.

While these programs delivered substantial outcomes, the expiration of short-term recovery funding meant both programs came to a close in 2025. The impact of their work, and the trust built by the skilled workforce involved, has been profound. Their conclusion highlights a broader sector issue: the erosion of trusted capacity when short-term funding ends. Long-term recovery requires long-term investment.

NDIS Support Coordination

The organisation also made the decision to cease delivering NDIS Support Coordination after more than eight years of service. The program's impact was significant, but funding arrangements and thin margins made it unsustainable to continue. The transition was carefully managed, ensuring clients maintained continuity of care through other providers. This decision reflects our commitment to focusing resources where they can have the most sustainable community impact.

Community Engagement and Partnerships

Throughout the year, Community Culture remained visible and active across the region through a range of engagement activities. Events such as Harmony Day, International Women's Day, NAIDOC Week, Dads Day Out, Child Protection Week and the official launch of Community Culture brought people together and strengthened relationships with partners and stakeholders. Client advisory groups and surveys amplified the voices of clients, ensuring programs remain grounded in real community experience.

Looking Forward

The cessation of programs such as RSS, PCEP and Wellbeing Counselling underscores the fragility of relying on short-term funding cycles for critical community services. These were trusted programs with skilled workforces and proven impact. Their closure has left a gap not only in services, but in community confidence. This reality reinforces the organisation's advocacy for sustainable, long-term funding models that reflect the true cost of service delivery and the essential role of community organisations in keeping people connected, safe and supported.

Community Culture enters 2025–26 with clear priorities. We will embed new funding agreements and pricing structures, advance our customer service centralisation strategy, and continue to invest in systems, workforce and partnerships. Above all, we will remain focused on our mission to create a culture where everyone belongs, contributes and thrives in their community.

Community Culture
FINANCIAL STATEMENTS

COMMUNITY
culture

STATEMENT ON FINANCIAL REPORT

Community Culture Ltd was incorporated in November 2024 as a company limited by guarantee. The organisation has not commenced trading and did not generate any revenue or incur any expenses during the financial period ending 30 June 2025.

Accordingly, the operating result for the period was \$0, and the financial position reflects no assets, liabilities, or equity.

There were no significant changes in the company's affairs during the period, and no events have occurred since the balance date that materially affect its operations or financial position. As a small company limited by guarantee, Community Culture Ltd is not required to be audited.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Income	\$0
Expenses	\$0
Net Surplus/(Deficit)	\$0

STATEMENT OF FINANCIAL POSITION

Assets	\$0
Liabilities	\$0
Net Assets	\$0
Equity	\$0

Audited AND Financial Report

The Audited Financial Accounts of Great Community Transport Inc t/a Active Care Network and Peppercorn Services Inc for the financial year 2024-2025 are reported in the following pages. The organisations financial management systems operate in accordance with Australian Accounting Standards and meet the reporting requirements of the relevant funding bodies. The chart of accounts is based on the Australian Government approved National Standard Chart of Accounts for reporting by not-for-profit organisations and is compliant with the guidelines set down by the Australian Charities and Not-for-Profit Commission (ACNC).

The organisations undertake a strict financial auditing process utilising the expertise of SDJA, Certified Practicing Accountants. The audit is conducted in accordance with Australian Auditing Standards, which require that the auditors comply with ethical requirements and perform the audit to obtain reasonable assurance about whether the financial report is free from material misstatement. The audit involves procedures to obtain audit evidence about the amounts and disclosures in the financial report.

Procedures selected depend on the auditor's judgement and include the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. The audit also evaluates the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial report.

The Audited Financial Reports are supplied to our funders and are lodged with the ACNC. An extract from the Audited Financial Statements is provided in this report. A copy of the complete Audited Financial Reports including Notes to the Accounts for the year ended 30 June 2025 are available on request.

Active Care Network Treasurer's Report

I am pleased to present the financial results for Great Community Transport (trading as Active Care Network) for the year ended 30 June 2025.

This year marked an important period of consolidation as we continued to embed the structural changes following our merger under the Community Culture umbrella. Despite the wider sector facing significant funding uncertainty, our organisation recorded a surplus of \$190,969 compared with a deficit of \$493,983 in the previous financial year. This positive turnaround reflects a combination of increased service revenue, strong grant performance, and careful expenditure management.

Total revenue grew to \$7.63 million, up from \$6.38 million in the prior year. Government grant funding from Transport for NSW remains the cornerstone of our financial sustainability, accounting for approximately 76% of total revenue. Additional income was generated through passenger contributions, home services, intercompany service income, and project revenue, reflecting a diversified funding base aligned to our strategic plan.

Total expenses for the year were \$7.44 million, an increase of 8.3% on the previous year. Key cost drivers included employee benefits (\$3.89 million), service and transport-related costs, and the introduction of intercompany service expenses reflecting shared corporate services under the new structure. We also absorbed increased financing costs associated with leasing and insurance, reflecting the growing cost pressures in the operating environment.

Our financial position remains stable with total assets of \$4.43 million and net assets of \$3.08 million. Cash reserves increased to \$2.16 million (up from \$1.78 million in 2024), demonstrating healthy liquidity to support future service delivery and capital investments. A modest revaluation of land and buildings (\$24,500) also contributed to strengthening the balance sheet.

The strong financial result in 2025 provides a solid foundation as we transition into new aged care and community transport funding arrangements. While we anticipate ongoing cost pressures, including wage increases, fuel and fleet costs, and sector pricing reforms, we remain committed to responsible financial stewardship. Continued advocacy for fair and sustainable transport pricing will be critical to maintaining affordable, accessible services for our community.

I would like to thank our finance team and leadership for their diligence in managing resources prudently through a year of transformation. Their commitment has ensured we are well positioned to meet both operational needs and strategic goals in the years ahead.



Michael Howard
Treasurer

GREAT COMMUNITY TRANSPORT INCORPORATED (T/A
ACTIVE CARE NETWORK)
FINANCIAL STATEMENTS



STATEMENT OF FINANCIAL POSITION

Great Community Transport Incorporated Statement of Financial Position As at 30 June 2025

	Notes	2025 \$	2024 \$
Assets			
Current			
Cash and cash equivalents	6	2,158,243	1,780,513
Trade and other receivables	7	150,866	180,287
Other assets	8	11,434	3,554
Total current assets		2,320,543	1,964,354
Non-current			
Trade and other receivables	7	54,185	54,185
Property, plant and equipment	9	1,538,639	1,687,778
Right-of-use assets	10	513,535	647,501
Total non-current assets		2,106,359	2,389,464
Total assets		4,426,902	4,353,818
Liabilities			
Current			
Trade and other payables	11	448,653	461,730
Provisions	12	211,055	235,771
Lease liabilities	13	118,892	103,938
Other liabilities	14	6,101	6,101
Total current liabilities		784,701	807,540
Non-current			
Provisions	12	130,436	131,090
Lease liabilities	13	430,709	549,601
Total non-current liabilities		561,145	680,691
Total liabilities		1,345,846	1,488,231
Net assets		3,081,056	2,865,587
Equity			
Reserves		24,500	-
Accumulated funds		3,056,556	2,865,587
Total equity		3,081,056	2,865,587

STATEMENT OF PROFIT AND LOSS, AND OTHER comprehensive income

Great Community Transport Incorporated Statement of Profit or Loss and Other Comprehensive Income For the Financial Year Ended 30 June 2025

	Notes	2025 \$	2024 \$
Revenue			
Revenue from contracts with customers	4	7,519,562	6,274,781
Other income	5	114,879	101,609
Total revenue		7,634,441	6,376,390
Expenses			
Administration and other operating costs		(534,524)	(568,920)
Depreciation		(268,261)	(268,274)
Employee benefits		(3,885,002)	(4,608,190)
Finance costs		(47,562)	(12,336)
Impairment loss on trade receivables		(12,733)	(1,644)
Intercompany service expenses		(1,446,271)	-
Lease payments for short-term/low-value leases		-	(80,787)
Net loss on assets transferred		(12,486)	-
Service and transport-related expenses		(1,236,633)	(1,330,222)
Total expenses		(7,443,472)	(6,870,373)
Surplus/(deficit) before income tax		190,969	(493,983)
Income tax expense		-	-
Surplus/(deficit) for the year		190,969	(493,983)
Other comprehensive income:			
Revaluation of land and buildings		24,500	-
Total comprehensive income/(loss)		215,469	(493,983)

STATEMENT OF CASHFLOWS

Great Community Transport Incorporated
Statement of Cash Flows
For the Financial Year Ended 30 June 2025

	Notes	2025 \$	2024 \$
Cash flows from operating activities			
Receipts from grants and customers		8,218,947	6,919,984
Donations received		376	1,572
Payments to suppliers and employees		(7,874,520)	(7,466,742)
Interest received		53,002	71,677
Interest paid		(47,562)	(12,336)
Net cash provided by/(used in) operating activities		350,243	(485,845)
Cash flows from investing activities			
Payments for property, plant and equipment		(3,842)	(757,773)
Proceeds from sale of property, plant and equipment		31,329	30,497
Net cash provided by/(used in) investing activities		27,487	(727,276)
Cash flows from financing activities		-	-
Net cash provided by financing activities		-	-
Net change in cash and cash equivalents		377,730	(1,213,121)
Cash and cash equivalents at beginning of financial year		1,780,513	2,993,634
Cash and cash equivalents at end of financial year	6	2,158,243	1,780,513

STATEMENT OF CHANGES EQUITY

Great Community Transport Incorporated
Statement of Changes in Equity
For the Financial Year Ended 30 June 2025

Notes	Asset Revaluation Reserve \$	Accumulated Funds \$	Total Equity \$
Balance at 1 July 2023	-	3,359,570	3,359,570
Deficit for the year	-	(493,983)	(493,983)
Other comprehensive income	-	-	-
Total comprehensive loss	-	(493,983)	(493,983)
Balance at 30 June 2024	-	2,865,587	2,865,587
Balance at 1 July 2024	-	2,865,587	2,865,587
Surplus for the year	-	190,969	190,969
Other comprehensive income:			
Revaluation of land and buildings	24,500	-	24,500
Total comprehensive income	24,500	190,969	215,469
Balance at 30 June 2025	24,500	3,056,556	3,081,056

Peppercorn Services Inc Treasurer's Report

I am pleased to present the Treasurer's Report for Peppercorn Services Inc. for the year ended 30 June 2025.

The 2025 financial year was one of transition and challenge, as we continued to navigate the evolving community services funding environment and embed our shared services structure with Active Care Network under Community Culture. Despite these challenges, Peppercorn has maintained a strong balance sheet, with total equity of \$1.8 million, ensuring the organisation remains financially secure and well positioned for the future.

The organisation recorded a deficit of \$143,809, compared to a surplus of \$143,791 in 2024. This reflects the conclusion of several one-off funding streams, increased staffing and program costs, and realignment of cost allocations through intercompany shared services. These changes were anticipated as part of the integration and strategic repositioning of our service model.

Total revenue was \$5.89 million, slightly lower than the previous year (\$6.06 million). Grant income remained the primary source of funding, supported by fee-for-service activities across aged care, disability support, and social programs. Peppercorn also recorded \$1.45 million in intercompany service income, representing cost recovery and internal service delivery contributions within the Community Culture group.

Total expenses were \$6.03 million, with the majority attributable to employee benefits (\$3.96 million) and program delivery costs. Administrative and operating costs have been tightly managed despite inflationary pressures. Program costs decreased compared to the prior year, reflecting the wind-down of recovery programs and targeted resource allocation to sustainable service lines.

Cash reserves remain stable at \$2.08 million, supported by a conservative reserves strategy. Total assets were \$2.5 million and total liabilities \$702,343. Peppercorn continues to maintain its building and IT reserves to support future infrastructure investment and maintain service continuity.

As Peppercorn moves into the next financial year, our focus will be on aligning service delivery with sustainable funding models, supporting the transition to the Support at Home program, and embedding shared services to improve operational efficiency. The sector continues to face uncertainty, particularly in aged care and community services, but we are well placed to respond strategically.

I extend my thanks to the finance team, management, and my fellow Board members for their oversight and commitment to strong financial governance.



Michael Howard

Treasurer

Peppercorn Services Inc
FINANCIAL STATEMENTS



Peppercorn

BRINGING THE HAWKESBURY TOGETHER

STATEMENT OF FINANCIAL POSITION

Peppercorn Services Inc.
Statement of Financial Position
As at 30 June 2025

	Notes	2025 \$	2024 \$
Assets			
Current			
Cash and cash equivalents	6	2,083,648	2,056,182
Trade and other receivables	7	330,746	691,457
Other assets	8	3,944	22,846
Total current assets		2,418,338	2,770,485
Non-current			
Property, plant and equipment	9	81,274	97,181
Total non-current assets		81,274	97,181
Total assets		2,499,612	2,867,666
Liabilities			
Current			
Trade and other payables	10	221,855	320,153
Provisions	11	287,644	240,211
Contract liabilities	12	139,744	337,779
Total current liabilities		649,243	898,143
Non-current			
Provisions	11	53,100	28,445
Total non-current liabilities		53,100	28,445
Total liabilities		702,343	926,588
Net assets		1,797,269	1,941,078
Equity			
Reserves		209,377	209,377
Accumulated funds		1,587,892	1,731,701
Total equity		1,797,269	1,941,078

STATEMENT OF PROFIT AND LOSS, AND OTHER COMPREHENSIVE INCOME

Peppercorn Services Inc.
Statement of Profit or Loss and Other Comprehensive Income
For the Financial Year Ended 30 June 2025

	Notes	2025 \$	2024 \$
Revenue			
Revenue from contracts with customers	4	5,807,719	5,983,750
Other income	5	82,794	79,011
Total revenue		5,890,513	6,062,761
Expenses			
Administration and other operating costs		(1,005,632)	(1,126,773)
Depreciation		(7,244)	(29,095)
Employee benefits		(3,955,129)	(4,228,849)
Impairment loss on trade receivables		(24,760)	-
Intercompany service expenses		(766,236)	-
Lease payments for short-term/low-value leases		(59,975)	(62,094)
Program costs		(215,346)	(472,159)
Total expenses		(6,034,322)	(5,918,970)
(Deficit)/surplus before income tax		(143,809)	143,791
Income tax expense		-	-
(Deficit)/surplus for the year		(143,809)	143,791
Other comprehensive income		-	-
Total comprehensive (loss)/income		(143,809)	143,791

STATEMENT OF CASHFLOWS

**Peppercorn Services Inc.
Statement of Cash Flows
For the Financial Year Ended 30 June 2025**

	Notes	2025 \$	2024 \$
Cash flows from operating activities			
Receipts from grants, donors, customers and others		6,534,017	6,258,078
Payments to suppliers and employees		(6,560,109)	(6,522,147)
Interest received		53,558	47,852
Net cash provided by/(used in) operating activities		27,466	(216,217)
Cash flows from investing activities		-	-
Net cash provided by investing activities		-	-
Cash flows from financing activities		-	-
Net cash provided by financing activities		-	-
Net change in cash and cash equivalents		27,466	(216,217)
Cash and cash equivalents at beginning of financial year		2,056,182	2,272,399
Cash and cash equivalents at end of financial year	6	2,083,648	2,056,182

STATEMENT OF CHANGES EQUITY

Peppercorn Services Inc.
Statement of Changes in Equity
For the Financial Year Ended 30 June 2025

	IT Reserves \$	Motor Vehicles Reserves \$	Building Reserves \$	Accumulated Funds \$	Total Equity \$
Balance at 1 July 2023	75,000	374,000	134,377	1,213,910	1,797,287
Surplus for the year	-	-	-	143,791	143,791
Other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	-	143,791	143,791
Transfer (from)/to reserves	-	(374,000)	-	374,000	-
Balance at 30 June 2024	75,000	-	134,377	1,731,701	1,941,078
Balance at 1 July 2024	75,000	-	134,377	1,731,701	1,941,078
Deficit for the year	-	-	-	(143,809)	(143,809)
Other comprehensive income	-	-	-	-	-
Total comprehensive loss	-	-	-	(143,809)	(143,809)
Balance at 30 June 2025	75,000	-	134,377	1,587,892	1,797,269



COMMUNITY *culture*

ABN: 78 680 870 311

Post: 320 George Street, WINDSOR NSW 2756

Phone: 1300 646 444

Email: hello@communityculture.org.au

Web: www.communityculture.org.au

Facebook: www.facebook.com/CommunityCultureLtd