



## **JoCare - Caring for Neighbours Inc**

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**Special Purpose Report for the Year Ended  
31 December 2025**

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## Preface by the Chair Susanne Tepe

2025 was a very exciting year for JoCare: *Caring for Neighbours*.

We continued to support our growing group of lonely or isolated Neighbours through the incredible generosity of our big-hearted volunteers. In doing so, we spent over 1,000 hours visiting with 43 Neighbours, including 122 hours of help to people needing digital assistance, each providing a small moment of joy to the recipient (and, if I may say so, to the volunteers also).

2025 was a year of big changes for JoCare. Our inaugural coordinator, Kerri Anne Brusen retired, leaving exceptionally large shoes to fill. Her generous commitment of time, resources and love in the establishment of JoCare will continue to be appreciated and bear fruit. In addition, her able assistant, Kate Minchen, has opted to do casual work for JoCare as needed, meaning that both roles needed to be refreshed and replaced.

Thankfully, Leanne Ryan has stepped forward to take on the role of Program Leader, assisted by Lisa Grady. Together, these ladies have been able to continue to support volunteers, and to do the more mundane administrative tasks associated with growing JoCare.

To that end, a major task for JoCare and the Board has been to apply for continued Commonwealth funding through the ACVVS (Aged Care Volunteer Visitor Scheme). To our great delight, in late December, we received notification that we were successful applicants! While they have not told us the detail of the funding level, we could not have wished for a better Christmas present!

I would like to thank everyone who has helped make 2025 the wonderful year that it was: To the Board whose tireless efforts have made JoCare governance possible, to the donors who fill the gap in the ACVVS funding so that no lonely person is ignored, to our amazing volunteers, and to the community who have embraced our mission and supported JoCare in many unseen ways.

Thank you for a successful 2025 and we look forward to continued support for lonely and isolated people in 2026 and beyond.

## Programme Leader Snapshot – A Year of Connection, Change and Growth

Stepping into the Program Leader role midway through 2025, I was deeply moved by the depth and importance of connection between our volunteers and neighbours. Very early on, I experienced a moment that had a huge impact on me, a neighbour proudly introducing me to his friend, his volunteer visitor. The joy in the neighbours' face and the warmth between them was unmistakable. Their connection spoke volumes about the power of companionship. In that moment, I saw clearly that JoCare is not simply a program, it is a lifeline of connection that is so important.

## JoCare – Caring for Neighbours Inc.

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It has been an honour to carry this work forward. I reflect on 2025 as a year of change and new beginnings and I step into 2026 with a strong sense of optimism for a year of growth, deeper impact and expanded reach.

Our growing partnerships within the community are a sign of friendship, trust and shared purpose. We are proud to work alongside John Pierce Centre, Our Lady of Assumption, Cabrini, Stonnington City Council and continue our developing partnerships with Blind Sport and Recreation Victoria. These relationships strengthen our ability to reach further into the community and bring people together in meaningful ways.

With the support of our partners and important funding bodies including the Aged Care Volunteer Visitors Scheme (ACVVS), Cabrini, Stonnington Council and very generous private contributions, JoCare currently supports over 41 active volunteer / neighbour matches, with additional neighbours waiting to be connected. Throughout 2025, volunteers have provided over 1,060 hours of face-to-face visits, offering companionship, conversation and friendship. A further 51 connections were made through phone calls, emails and text messages, ensuring support remained consistent even when in-person visits were not possible.

Our Digital Drop-in program delivered well over 122 hours of support, helping community members build confidence, independence and safety in the online world, an essential service in our ever-increasing digital world.

At the heart of JoCare are our volunteers. Their generosity of time, kindness and commitment cannot be overstated. They show up week after week, sharing stories, offering a listening ear and providing connection. Through simple acts of presence, they remind our Neighbours that they are valued and not alone. This quiet, consistent care is what transforms lives.

I would also like to acknowledge our small but dedicated office team and extend my sincere thanks to the Board for their ongoing support and guidance. Together, their dedication ensures that JoCare can continue to provide this vital service to our community.

As we look ahead, we remain committed to ongoing connections, strengthening partnerships, and ensuring that more people experience the warmth and dignity of genuine companionship. Because connection matters.

## Committee of Management Report

The names of the members of the Management Committee at the signing of this Report are:

<b>Name</b>	<b>Responsibility</b>	<b>Movements</b>
Susanne Tepe	Chairperson	—
Dean Sinclair	Treasurer	—
John Gerard Davies AOM	Secretariat	—
Leanne Ryan	Program Leader	Appointed 30/04/2025
Mons. Stuart Hall	Committee Member	—
William John Martin KC	Committee Member	—
Jenny Nicholson	Committee Member	—
Kerri Anne Brussen	—	Retired 02/07/2025
Adam Wade	—	Retired 12/08/2025

### Principal Activities

The principal activities of JoCare during the financial year were -

- the improvement of the circumstances of lonely and isolated people,
- the provision of better health and mental health outcomes, and
- the promotion of a better understanding of issues of loneliness in the community

JoCare was established as a not-for-profit incorporated association on 16 October 2020 and commenced operations on 1 January 2021.

### Operating Result

The net surplus/(deficit) for the year amounted to **\$(4,144)**.

### Review of Operations

A review of operations of the Association during the financial year and the results of these operations found that the Association continued to engage in its principal activity, the result of which are disclosed in the attached financial statements.

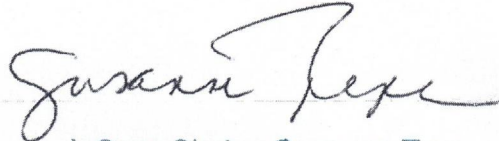
# JoCare – Caring for Neighbours Inc.

## Subsequent Events

There are no matters or circumstances that have arisen since the end of the financial year which significantly affect the operations of the Association, the result of these operations or the state of affairs of the Association in future years.

Signed in accordance with a resolution of the Committee of Management.

Signature



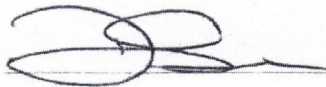
Responsible person

JoCare Chair – Susanne Tepe

Dated

26/02/2026

Signature



Responsible person

JoCare Treasurer – Dean Sinclair

Dated

25/02/2026

## Statement of Surplus (deficit)

	2025	2024
<b>Operating Revenue</b>	\$	\$
Donations	58,582	51,415
Grants	89,847	102,310
Other Income	100	200
Interest	<u>4,357</u>	<u>1,394</u>
<b>Total Operating Revenue</b>	<b><u>152,886</u></b>	<b><u>155,319</u></b>
<b>Operating Expenses</b>		
Administration Costs	39,746	18,842
Support Costs	<u>117,284</u>	<u>114,416</u>
<b>Total Operating Expenses</b>	<b><u>157,030</u></b>	<b><u>133,258</u></b>
<b>Operating Surplus/(Deficit)</b>	<b><u>(4,144)</u></b>	<b><u>22,061</u></b>

## Statement of Financial Position

	Note	2025	2024
<b>Assets</b>		\$	\$
<b>Current Assets</b>			
Cash & cash equivalent	3	136,730	115,837
Accounts Receivable		0	19,505
<b>Total Current Assets</b>		<b><u>136,730</u></b>	<b><u>135,342</u></b>
<b>Total Assets</b>		<b><u>136,730</u></b>	<b><u>135,342</u></b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade & other payables		4,606	7,271
Donations/Grants in Advance		37,680	13,750
Employee provisions		<u>3,771</u>	<u>19,505</u>
<b>Total Current Liabilities</b>		<b><u>46,058</u></b>	<b><u>40,526</u></b>
<b>Total Liabilities</b>		<b><u>46,058</u></b>	<b><u>40,526</u></b>
<b>Net Assets</b>		<b><u>90,672</u></b>	<b><u>94,816</u></b>
<b>Represented by Equity</b>			
Accumulated Funds		94,816	72,927
Operating surplus/(deficit) for the year		(4,144)	<u>21,889</u>
<b>Total Accumulated Funds</b>		<b><u>90,672</u></b>	<b><u>94,816</u></b>

## Statement of Changes in Equity

	Accumulated Surplus \$	Total Surplus \$
<b>Balance as at 1 January 2024</b>	72,927	72,927
Net surplus for the year	<u>21,889</u>	<u>21,889</u>
<b>Balance as at 31 December 2024</b>	<b>94,816</b>	<b>94,816</b>
Net surplus for the year	<u>(4,144)</u>	<u>(4,144)</u>
<b>Balance as at 31 December 2025</b>	<b><u>90,672</u></b>	<b><u>90,672</u></b>

## Statement of Cash Flows

	Note	2025 \$	2024 \$
<b>Cash Flows from Operating Activities</b>			
Receipts from Operations		156,302	153,925
Payments applied in Operations		(139,767)	(145,426)
Dividends and Distributions received			
Interest received		<u>4,357</u>	<u>1,394</u>
<b>Net Cash from Operating Activities</b>	(b)	<b>20,893</b>	<b>9,893</b>
<b>Cash Flows from Investing Activities</b>			
Payments for Property, Plant and Equipment			
Payments for Investment			
<b>Net cash used by Investing Activities</b>			
<b>Cash Flows from Financing Activities</b>			
Increase in Investments			
Proceeds from Borrowings			
<b>Net Cash provided by (used in) Financing Activities</b>			
Net Increase (Decrease) in Cash Held		20,893	9,893
Cash at the Beginning of the Financial Year		<u>115,837</u>	<u>105,944</u>
<b>Cash at the End of the Financial Year</b>		<b><u>136,730</u></b>	<b><u>115,837</u></b>

## Notes for the Year Ended 31 December 2025

### Statement of Compliance

The financial report covers JoCare - Caring for Neighbours Inc (JoCare) as an individual entity. JoCare is a not-for-profit incorporated association, incorporated and domiciled in Australia.

The functional and presentation currency of JoCare is Australian dollars.

In the opinion of the Management Committee, JoCare is not a reporting entity because there are unlikely to exist user's dependant on special purpose financial statements. These special purpose financial statements have been prepared to meet the reporting requirements of the Australian Charities and Not-for-profits Commission Act 2012 and the Associations Incorporation Reform Act 2012.

The financial statements have been prepared in accordance with the recognition and measurement requirements of the Australian Accounting Standards and Accounting Interpretations, 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 and AASB 1054 Australian Additional Disclosures.

### Statement of Significant Accounting Policies

#### (a) Comparative Amounts

Comparatives are consistent with prior years, unless otherwise stated.

#### (b) Revenue and other income

##### Revenue

Revenue is measured at the fair value of the consideration received or receivable. Donation income is recognised when the entity obtains control over the funds, which is generally at the time of receipt.

##### Grant income

Where grant income arises from an agreement which is enforceable and contains sufficiently specific performance obligations then the revenue is recognised when control of each performance obligation is satisfied.

#### (c) Income Tax

The Association is a not-for-profit organisation and is exempt from income tax under *Div. 50 of the Income Tax Assessment Act 1997*.

#### (d) Finance costs

Finance cost includes all interest-related expenses, other than those arising from financial assets at fair value through profit or loss.

#### (e) Goods and Services Tax (GST)

## JoCare – Caring for Neighbours Inc.

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Revenue, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO). Receivables and payable are stated inclusive of GST.

The net amount of GST recoverable from, or payable to, the ATO is included as part of receivables or payables in the statement of financial position.

### **(f) Trade receivables**

Impairment of trade receivables have been determined using the simplified approach in AASB 9 which uses an estimation of lifetime expected credit losses. The Association has determined the probability of non-payment of the receivable and multiplied this by the amount of the expected loss arising from default. This has been done on a case-by-case basis.

The amount of the impairment is recorded in a separate allowance account with the loss being recognised as a contra to revenue. Once the receivable is determined to be uncollectable then the gross carrying amount is written off against the associated allowance.

### **(g) Financial liabilities**

The Association measures all financial liabilities initially at fair value less transaction costs, subsequently financial liabilities are measured at amortised cost using the effective interest rate method.

The financial liabilities of the Association comprise trade payables, bank and other loans and lease liabilities.

### **(h) Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash, and which are subject to an insignificant risk of change in value.

Bank overdrafts also form part of cash equivalents for the purpose of the statement of cash flows and are presented within current liabilities on the statement of financial position.

### **(i) Provisions**

Provisions are recognised when the Association has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result, and that outflow can be reliably measured.

Provisions are measured at the present value of management's best estimate of the outflow required to settle the obligation at the end of the reporting period. The discount rate used is a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The increase in the provision due to the unwinding of the discount is taken to finance costs in the statement of profit or loss and other comprehensive income.

Provisions recognised represent the best estimate of the amounts required to settle the obligation at the end of the reporting period.

## (j) Contingencies

In the opinion of the Directors, the Association did not have any contingencies as at 31 December 2024.

## Reconciliation of net cash provided by operating activities to surplus

	Note	2025	2024
<b>Surplus from ordinary activities</b>		(4,144)	22,061
<b>Non-cash flows in profit</b>			
Depreciation			
<b>Changes in assets and liabilities:</b>			
Increase/(decrease) in receivables		19,505	-
Increase/(decrease) in provisions		8,196	-
Increase/(decrease) in payables		(2,665)	(12,168)
<b>Net cash provided by operating activities</b>	(b)	<b>20,892</b>	<b>9,893</b>

## Association Details

The registered office and principal place of operation of the Association is:

47 Stanhope Street  
Malvern VIC 3144

# JoCare – Caring for Neighbours Inc.

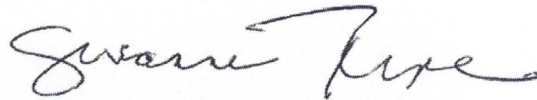
## Committee of Management Declaration

In accordance with a resolution of the Committee of Management of JoCare - Caring for Neighbours, the Committee Members declare that:

- (a) there are reasonable grounds to believe that JoCare - Caring for Neighbours is able to pay all of its debts, as and when they become due and payable; and
- (b) the financial statements and notes satisfy the requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

Signed in accordance with subsection 60.15 of the Australian Charities and Not-for-Profits Commission Regulations 2022.

Signature



Responsible person

JoCare Chair – Susanne Tepe

Dated

26 / 2 / 2026

Signature



Responsible person

JoCare Treasurer – Dean Sinclair

Dated

25 / 02 / 2026