



# Annual Report 2018

Seeing people in tough places flourish



## Who We Are

LifeCare is a community services organisation passionate about helping people in tough places flourish. We provide help for people in our local community who are experiencing hardship such as relationship issues, depression and anxiety, domestic violence, addictions and other challenging life situations.

## Our Values

We are faith-based but not faith-biased and seek to benefit people no matter what their religion, race, sexual orientation or disability. We try to model Christ-centeredness, grace, care, trust and interdependence within our team and with others. We often partner with other organisations for the benefit of the community.

## Our Approach

LifeCare employs transformational community development theory in our approach to strengthening families and the community. This theory proposes that the use of mutually beneficial partnerships with individuals and organisations can bring increased social capital in the community. Therefore, LifeCare priorities include developing interdependent relationships with local partners across the community.

## Our Team

The greatest assets of LifeCare are its team of staff and volunteers.

We have a team of 32 highly qualified staff including clinical psychologists and registered social workers and around 175 volunteers who give up their time as coaches, administrators and supporters.



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## CEO Report

The ministry of LifeCare continues to grow in both reach and impact. We commit to a personal and local response to those who are in need. This is a ministry that touches people when they are at their most vulnerable point and gives them assistance and dignity. It is a ministry that assists in breaking generational poverty, restores relationships, assists individuals who are struggling with real and profound life issues. It is a ministry that is subsidised by the kindness and generosity of a broad supporter base, primarily by the congregation of Crossway, so that professional services can be made affordable, whatever a person's financial capacity. It is a ministry that is done in the name of Jesus to assist all people in need in our local community.

Late in this past year we farewelled Christina Lim as she moved to another senior role and we welcomed Fiona Hall as the new Director of Crossway LifeCare. Fiona is an outstanding leader and already the team are both enjoying and being challenged by her leadership. There are great days ahead.

Within this report you will read of the wonderful and positive impact that this ministry delivers. I extend my gratitude to all who give themselves so freely and generously to such a noble cause.



Dale Stephenson  
LifeCare CEO



## Director's Report

For every person in a tough place that comes to LifeCare, there is a team of dedicated staff and volunteers to help them flourish.

The past year has been challenging and exciting for the team as the organisation saw a transition in leadership. The team didn't miss a beat during the period between leaders, but instead helped more people than ever before.

I am thrilled to have taken on the leadership of the LifeCare team from December 2018. I would like to honour and thank all the team – paid and unpaid – for the amazing dedication they show, the amount of time they sacrifice and the impact they have on those in tough places, helping them to flourish emotionally, socially, economically and spiritually.

I would also like to acknowledge the contribution that our financial supporters make to our work. We could not achieve all that we do without their abundant generosity and we are incredibly grateful.

As we build on the wonderful, positive outcomes our clients have had in 2018, we look to the future with optimism and hope. We know that as we partner with God we can do so much because those in tough places and on the margins of society are loved by Him.

We encourage everyone to consider the invitation to join the LifeCare team. We would love to serve alongside you as together we help people in tough places to flourish.



Fiona Hall  
LifeCare Director

## How We Transform Lives

- 1177** People struggling in our community were supported to build the resilience, skills and community needed for a brighter future and lasting transformation.
- 671** Individuals were provided confidential, caring and holistic counselling for a wide range of issues including relationship challenges, depression and anxiety, domestic violence and addictions.
- 158** People who were isolated and doing life tough found regular nourishment and a place to belong through our community meals program.
- 67** People facing financial challenges were empowered by one-to-one financial coaching to gain the tools, resources and practical assistance necessary to gain victory over their challenges.
- 118** Families and individuals were mentored (using the COACH program) to set and achieve life goals such as education, employment, parenting, and improved physical and emotional wellbeing.
- 53** Women and children struggling to recover from domestic violence were supported on their journey of healing, recovery and growth at LifeCare Women's Centre.
- 110** Families and Individuals received nourishment and care when they needed it most through food parcels.





## LifeCare Women's Centre

In 2018 the LifeCare Women's Centre (LWC) service went from strength-to-strength, effectively delivering the Courage To Heal: Domestic Violence Support Program for single mothers. Targeting survivors of intimate-partner violence, this strengths-based, and trauma-informed program supported 53 women and children over the course of the year, with 10 women successfully graduating by November.

An experienced, dedicated and caring team of psychologists, counsellors, social workers, early childhood educators and volunteers worked closely with these vulnerable women and children, supporting them in their journey towards healing, empowerment and transformation. Access to LifeCare's holistic services (including Counselling, Financial Care, Mentoring and B-Together) also contributed to the wonderful outcomes achieved.

Thank you so much for your hard work supporting me and the rest of the women at the LWC! After being in a dark place you have all made me see that there are good people out there, and to never lose hope. I have gained a lot from the group sessions and also made life-long friends. The staff have all done a fantastic job helping me. You are all so hardworking and kind-hearted and I value all that you've done. I really hope that one day I will use all the knowledge I have gained to help someone else in need. You have all held my hand and supported me to become the woman that I am today. I am proud of myself and I am forever grateful and thankful to the team at the LWC. My little son also had so much fun in the childcare centre. — **Love A**

I am very appreciative of everything the LWC has done for me. I have regained my self-confidence, self-worth and independence. The LWC team has been wonderful! Thank you. — **R**

The LWC program has been educational, enriching, empowering and exceptional! Thanks so much! — **D**

I was very nervous when I first started at the LWC in 2017. But I am so glad that I found this place, as this program has saved my life! — **M**

**53** Women and children struggling to recover from domestic violence were supported on their journey of healing, recovery and growth at LifeCare Women's Centre.





## Counselling Centre

The demand for counselling and psychology continued to increase in 2018. For most of 2018 we had five staff members who could see people with a Mental Health Care Plan (psychologists and mental health social workers), and six counsellors. We continue to see people for a wide range of reasons, including pre-marital counselling, family and couples counselling, and individual counselling. The number of Play Therapy clients continues to increase and has shown to be an effective and popular method for working with younger children.

One of the most notable things about the counselling services at LifeCare is our ability to subsidise clients who are financially struggling. We are able to accommodate all counselling and Mental Health Plan requests, regardless of how much a person can afford, because of the generous donations that are given to LifeCare.

We were greatly encouraged to see the completion of a book written by one of our clients, titled 'He Loves Me...' The author is a 72 year old who spent 30 years in an abusive and isolating relationship. In her journey towards healing, she studied the teachings of the Bible and experienced a great deepening of her faith. Her book is a series of excerpts about what she learned about God's eternal love and redemption through that journey. Written on the acknowledgements page is:

"Heartfelt thanks to Yvonne Kramer, Crossway LifeCare, whose gentle wisdom and insightful advice brought healing to my soul and challenged me to turn my passion for words into print."

**671** Individuals were provided confidential, caring and holistic counselling for a wide range of issues including relationship challenges, depression and anxiety, domestic violence and addictions.



# Mentoring

LifeCare Mentoring is about creating opportunities and casting hope for children, young people and families. Through our COACH program, in 2018 we worked with 118 families in the Monash and Whitehorse area to explore their strengths, try new things and take steps towards a brighter future. This was achieved through our amazing 70 coach mentors who each gave their time as a friend with purpose, offering practical help and mentoring towards life goals.

Our COACH program supports three distinct groups of people: families, young people and children.

**Family mentoring** strengthens the whole family through a one-to-one mentoring relationship between a volunteer mentor and a parent. Interactions take place in the participant's home or out in the local community.

**Youth mentoring** helps a young person (aged 12 to 16 years) learn and benefit from a positive older role model. Youth mentoring is community based and takes place outside of school hours.

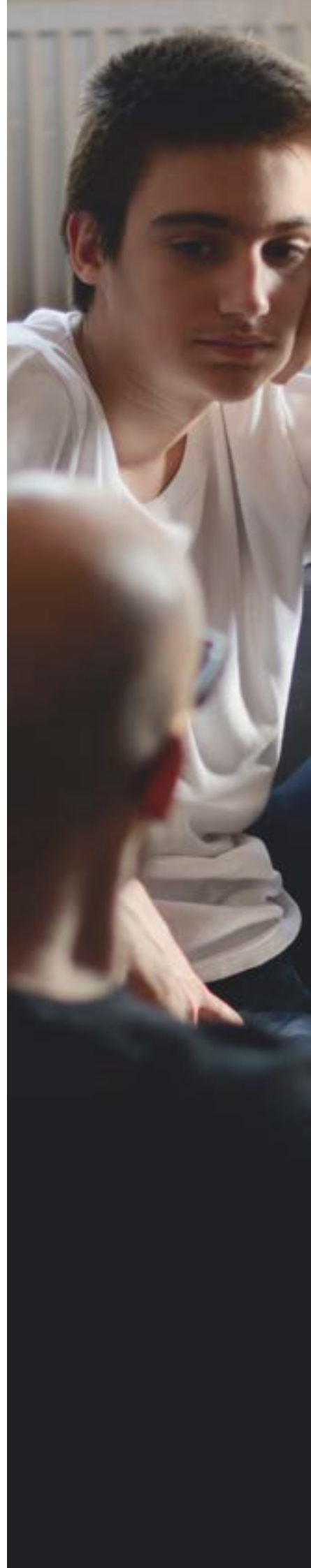
**Kids mentoring** provides one-to-one support for a primary school student at school during school hours, for the purpose of strengthening the child emotionally, educationally and socially. The mentoring aims to build resilience while offering practical help and a positive role model.

A highlight for the year was the graduation of 46 participants, consisting of 28 Family graduations, nine Youth graduations and nine Kids graduations.

We saw significant improvement in resilience over a 12 to 18 month period among our family and youth graduates.

Kids COACH mentors are generally matched for a longer period for greater effectiveness, with program duration determined on a case-by-case basis over a two to three year period.

Another significant achievement of the year's graduates was that more than 80% attained their personal or significant life goal.



### **Larissa Completes Diploma**

Larissa migrated to Australia with her husband and two children, however her marriage broke down and she struggled in parenting her teenage daughter. A COACH mentor walked alongside her for 18 months and during this time she completed a diploma in Aged Care. Larissa is now working and providing for her family, has finalised the divorce process and is looking forward to moving on with her life.

### **Elaine is More Confident**

Elaine migrated to Australia as a young woman to escape from her abusive husband. Once the divorce was settled, she remarried in Australia and had two children. Once again, she encountered domestic violence. Elaine believed there was a curse on her life that caused marital abuse. Elaine was scarred and without any support in Melbourne. A COACH mentor walked alongside her for twelve months and Elaine was connected to a local playgroup and the community. Elaine is more confident and now feels supported; she is looking forward to working in the aged care sector.

### **Kids COACH provides a constant positive in difficult times**

A teacher asked a child who was going through very difficult times, with her living arrangements changing between family members, was there an adult at the school she was comfortable to talk to. She said the only person I can talk to is my Kids COACH mentor. This child has found her mentor to be a safe adult she can speak to about her worries and a constant positive in the multiple changes happening around her.

**118** Families and individuals were mentored (using the COACH program) to set and achieve life goals such as education, employment, parenting, and improved physical and emotional wellbeing.

**70** Volunteer mentors trained and commissioned with COACH Community Mentoring

**46** Graduations, with 80%+ attaining their personal or significant life goal.

# Financial Care

Financial Care provides free, personalized support to people facing financial challenges.

## **Core Program: B-Empowered**

Through our B-Empowered financial coaching program, LifeCare helps people manage their financial situation better. Our caring and committed financial care coaches journey with participants in a series of one-to-one sessions, providing them with tools, resources, support and practical assistance.

Financial coaching runs for eight to ten sessions where participants set goals to manage their finances and learn how to budget, save, manage spending and control debt. Participants receive support (such as dealing with creditors), focus on reducing their financial stress and improve their overall wellbeing.

**67** People facing financial challenges were empowered by one-to-one financial coaching to gain the tools, resources and practical assistance necessary to gain victory over their challenges.

**68%** Of participants successfully completed the program.

**42%** Reported an increase in their financial wellbeing.

**16** Volunteer coaches helped to deliver the program.

I am a poor person, and in the past I've always felt people and organisations looked down on me. This is the first time in a while that I feel like I have been treated as a human - with dignity and respect. Thank you for bringing light into my dark heart.





### **Core Program: B-Nourished**

Our Community Store is for people facing financial challenges and in regular need of assistance, where they can access donated food and goods. It is also a space for people to meet new friends and enjoy a cup of coffee. We also offer one-off food and other emergency relief to those experiencing financial distress.

**110** Families and Individuals received nourishment and care when they needed it most through food parcels.

**385** Food parcels were given out to people in need

Chloe\* was a first year university student from India when she became pregnant, and in response her family cut off all financial support. When Chloe first came in for help, she had not eaten for two days and we were able to support her with a food parcel containing food products which the Crossway congregation had graciously donated. Chloe was so thankful and remarked, "You have saved my baby's life!"

### **New Initiatives**

In 2019 we will establish two new programs to start in term four, designed to better support our 554 client's needs:

#### **B-Assisted**

A new financial crisis assistance program delivered in one to two sessions only, providing financial assessment, advocacy for payment extensions, and referral into more specialised services such as financial counselling. Allows us to provide targeted support to clients experiencing financial hardship.

#### **B-Supported**

A new financial capability building and support program. Delivered in groups focusing on improving financial literacy and financial confidence. Also acts as a 'holding' program whilst participants wait for a B-Empowered coach to become available.



## Community Meals

Our regular B-Together Community Meal event continues to be a central point for LifeCare clients, providing opportunity for community and connection for those who may otherwise feel isolated or lonely. Meals were held each month throughout 2018, with record numbers attending, including large numbers of families with children.

The children were entertained through their own program with puppets that kept them enthralled, whilst adult participants listened to short talks on topics covering positive life values.

The B-Together Christmas party was a big hit, with presents for the children, activities, a fabulous dinner prepared by Chef Albert, and one of the participants entertaining everyone by playing carols on his saxophone. Many of the participants also attended Crossway's Easter and Christmas presentations.

**158** People who were isolated and doing life tough found regular nourishment and a place to belong through our community meals program.



## Shane's struggle

Shane was referred to COACH by a family member. He and his father were about to be made homeless due to the sale of the rental home they were living in. On top of this, Shane was struggling with depression, anxiety and suicidality. His family were desperate to help him but did not know how.

Shane was paired with a COACH mentor named Pete, who began to learn more of Shane's story. His family had migrated from Fiji, they were hard working, well educated, professional people. But their family unit was turned upside down by the death of Shane's mother a decade earlier. Shane's mental health had deteriorated over time to the point where he had given up on life and did not care what happened to him.

Pete learned that Shane had social anxiety which was exacerbated by a significant stutter. The anxiety had cost him jobs, relationships, academic achievement and his health, and left him with despair, depression and hopelessness. Shane's primary coping strategy was to isolate himself, binge eat, sleep during the day and game during the night. Shane said he did not care what happened to him, but he was willing to engage with COACH for the sake of his father.

Pete went with Shane and his father to a local housing provider and helped them to secure an apartment. Over the course of many meetings with Pete, Shane became more open to accessing other supports, including counselling and employment services. Shane was able to secure shared accommodation, his job service provider was able to find him some short term employment and his counsellor was able to offer some strategies to manage his anxiety and depression. He has not looked back since.

These days Shane is like a new person. He lives in an apartment with a friend he met at his anxiety support group. He has completed his diploma in Community Services and is employed as a Disability Support Worker. He is fit and healthy, he attends the gym and has lost heaps of weight, he no longer has a stutter and is not using medication. He has healthy relationships with his friends and family, and is now mentoring a young person through COACH.



# COACH Network

COACH aims to see people in tough places flourish through mentoring. Beyond LifeCare's local COACH mentoring program, COACH, operating as the COACH Network, is having a growing impact across Australia and in the UK.

2018 was a wonderful year of growth for COACH, with the program expanding from 52 partners to 67. In turn, these partners supported 750 mentors and 582 families or young people as participants benefiting from a "friend with purpose".

We have seen 86% of graduates obtain a significant goal within 12 months of mentoring – which is the best rate that we've ever seen since COACH began! We have also seen consistently high levels of community engagement with 57% of participants engaging in the local church or similar community. Engaging in the local church is not an essential aspiration for COACH but given that isolation is a huge issue in both the UK and Australia, a church is one of the few local communities remaining in the West that can offer genuine support and relationship.

We also saw a 22% growth in the resilience of our participants (where recorded) across 21 indices of resilience, such as self-confidence, self-esteem and self-discipline.

Other the highlights for the year included commissioning Monash University to evaluate our youth program and the commencement of indigenous mentoring pilots in Queensland and New South Wales. Towards the end of the year we also launched a mentoring pilot for Chinese communities from our LifeCare site.

These incredible outcomes being achieved through the dedication and compassion of our mentors, funders and partners through Australia and beyond. I would like to take this opportunity to thank every one of them.



Toby Baxter  
COACH Director and Co-Founder





**576** Total Participants

**307** Children in Families Mentored

**210** Single Parent Families

**761** Total Mentors

**90%** Families achieve a significant goal

**22%** Increase in participants' resilience

**51%** Participants engage with their local church

# Kylie's Miracle

Back in 2005, Kylie\* was a young single mum who had just moved from interstate with her two preschool-aged children, Brayden\* and Jasmine\*, to escape a traumatic family violence situation. Soon after moving, Kylie was referred to the fledgling COACH program and matched with a mentor. Through this the young family became involved in the local faith community meal and gathering space, Jigsaw.

At the time Kylie was understandably anxious, lacking in confidence and needing affirmation that she had the capacity to navigate the practical challenges in front of her. Brayden had been diagnosed with an intellectual disability and as being on the autism spectrum. This, coupled with the trauma and violence he had already witnessed at such a young age meant that he presented as a very angry little boy, struggling to communicate and relate and prone to uncontrolled outbursts of swearing, screaming rage.

Over the next thirteen years the ordinary miracle occurred of Kylie, Brayden and Jasmine being welcomed, known, belonging, contributing and being affirmed, week in and week out. They joined in on camps, celebrated birthdays and met with the community in prayer throughout life's ups and downs, sharing the learnings of the journey of faith in Jesus through it all.

Today, the family's transformation is truly incredible. Kylie is now a quiet influencer of the whole community and is a core driver of the cooking for the weekly community meal; she also brings along a guitar and contributes to the music in worship times. Brayden has also discovered music and a passion for guitar (and unfortunately, country music, with a full-bore rendition of "Jolene" being his favourite!). Even more wonderful is the transformation that has occurred from the anger and tantrums of the little three year old boy of 2005. Brayden is now one of the happiest, warmest and most welcoming people in the entire Jigsaw community (around 100 people). He constantly has a beaming smile on his face and a hug for everyone he sees. How amazing is the impact of being part of a community and how great it is to experience how community transforms people's lives!

\*Names changed to protect individual's privacy.



# Statement of Income & Expenditure & Other Comprehensive Income

Crossway LifeCare Ltd ABN: 61 144 934 592 ( For the Year Ended 31 December 2018 )

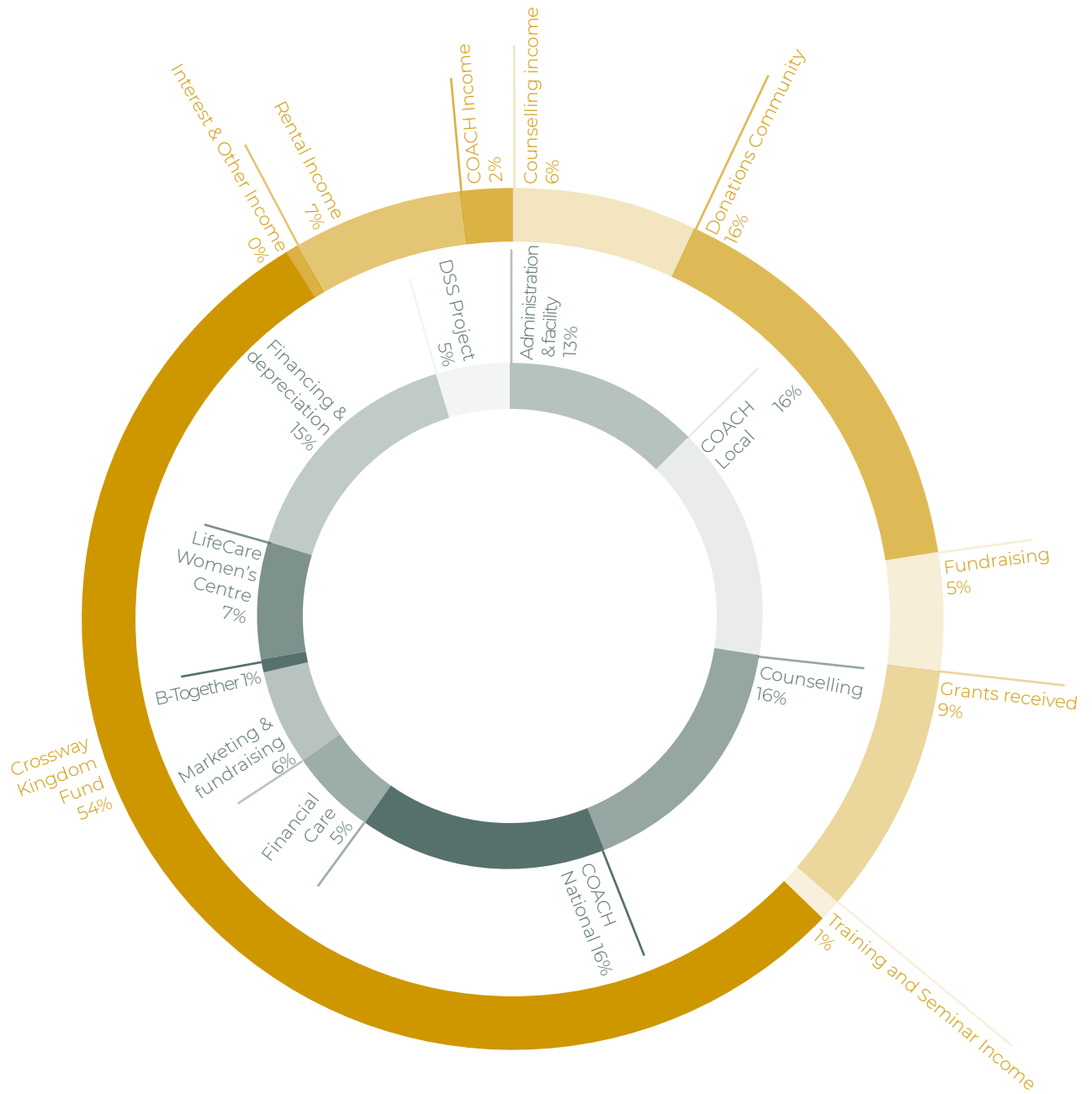
	2018	2017
	\$	\$
Revenue	<b>3,070,453</b>	2,171,493
Counselling expense	<b>399,361</b>	341,869
Coaching expense	<b>380,513</b>	355,925
Corporate and Administration expense	<b>303,085</b>	314,556
Financial Care expense	<b>134,182</b>	150,705
Marketing and Fundraising expense	<b>149,598</b>	189,387
B-Together expense	<b>20,233</b>	71,213
LifeCare Women's Centre expense	<b>176,439</b>	147,641
Coach program expense	<b>376,836</b>	303,910
Creative LifeKeys expense	-	10,408
Department of Social Services Project	<b>111,161</b>	-
Depreciation and amortisation	<b>253,129</b>	243,369
Financing expense	<b>108,094</b>	124,589
<b>Total expenses</b>	<b>2,412,631</b>	2,253,572
<b>Surplus/(Deficit) for the year</b>	<b>657,822</b>	82,079
<b>Other comprehensive income for the year</b>		
Other comprehensive income	-	-
<b>Total other comprehensive income for the year</b>	-	-
<b>Total comprehensive income for the year</b>	<b>657,822</b>	82,079

## Notes to the Financial Statements

Crossway LifeCare Ltd ABN: 61 144 934 592 ( For the Year Ended 31 December 2018 )

<b>Revenue and Other Income</b>	2018	2017
	\$	\$
<b>Operating Activities</b>		
Donations Community	<b>477,550</b>	486,740
Grants received	<b>281,675</b>	121,710
Counselling Income	<b>192,528</b>	187,650
Training and Seminar Income	<b>30,021</b>	23,544
Fundraising	<b>139,547</b>	341,061
Coaching Income	<b>58,366</b>	89,123
Interest Income	<b>1,860</b>	1,391
Kingdom Fund Donations - operations	<b>660,000</b>	230,000
Kingdom Fund Donations - debt reduction	<b>1,010,000</b>	388,746
Kingdom Fund Gift Building Maintenance	-	79,790
Rental income	<b>218,627</b>	211,850
Other Income	<b>279</b>	9,888
	<b>3,070,453</b>	2,171,493





**Total Revenue**  
\$3,070,453

**Total Expenses**  
\$2,412,631

Being transparent with our financial statements and auditor's report is important to Crossway LifeCare. We would like to reassure all of our amazing supporters that every dollar they invest is spent wisely to help people in tough places flourish. For the full report visit the ACNC website at [www.acnc.gov.au](http://www.acnc.gov.au)

# Statement of Financial Position

Crossway LifeCare Ltd ABN: 61 144 934 592 at 31 December 2018

	Note	2018 \$	2017 \$
<b>ASSETS</b>			
Current assets			
Cash and cash equivalents	4	<b>197,283</b>	80,042
Trade and other receivables	5	<b>9,892</b>	15,097
Other current assets	6	<b>18,788</b>	11,710
<b>Total current assets</b>		<b>225,963</b>	106,849
Non-current assets			
Property, plant and equipment	7	<b>5,563,850</b>	5,808,643
Intangible assets	8	-	255
<b>Total non-current assets</b>		<b>5,563,850</b>	5,808,898
<b>TOTAL ASSETS</b>		<b>5,789,813</b>	5,915,747
<b>LIABILITIES</b>			
Current liabilities			
Trade and other payables	9	<b>323,393</b>	167,679
Other liabilities	10	<b>84,550</b>	-
Employee benefits	11	<b>57,546</b>	64,103
Other financial liabilities	12	<b>1,394,689</b>	2,404,689
<b>Total current liabilities</b>		<b>1,860,178</b>	2,636,471
Non-current liabilities			
Employee benefits	11	<b>41,798</b>	49,261
<b>TOTAL NON-CURRENT LIABILITIES</b>		<b>41,798</b>	49,261
<b>TOTAL LIABILITIES</b>		<b>1,901,976</b>	2,685,732
<b>NET ASSETS</b>		<b>3,887,837</b>	3,230,015
<b>EQUITY</b>			
Accumulated surplus		<b>3,887,837</b>	3,230,015
<b>TOTAL EQUITY</b>		<b>3,887,837</b>	3,230,015



# Directors' Declaration

The Board has determined that Crossway LifeCare Ltd (the company) is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In accordance with a resolution of the directors of the company, the directors declare that:

1. The financial statements and notes, as set out on pages 1-16, are in accordance with the Australian Charities and Not-for-profits Commission Act 2012 and:
  - a) comply with applicable Accounting Standards; and
  - b) give a true and fair view of the company's financial position as at 31 December 2018 and of its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements.
2. In the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board and is signed for and on behalf of the Board by:

Director   
Director 

Dated 7 March 2019

# Auditors' Report

## Report on the Audit of the Financial Report

### Opinion

We have audited the accompanying financial report, being a special purpose financial report of Crossway LifeCare Ltd (the Company), which comprises the statement of financial position as at 31 December 2018, the statement of income and expenditure and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) giving a true and fair view of the Company's financial position as at 31 December 2018 and of its financial performance for the year then ended; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1 of to the financial report and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

### Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Company in accordance with the *Australian Charities and Not-for-profits Commission Act 2012* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of Matter - Basis of Accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the directors' financial reporting responsibilities under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

# Auditors' Report Continued

## Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and is appropriate to meet the needs of the members. The directors' responsibility also includes establishing and monitoring such internal control as the directors determine necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

## Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by responsible entities.
- Conclude on the appropriateness of the company's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Seward Dawson



Jeffrey Tulk  
Partner

Dated: 7 March 2019

Blackburn, VIC



# Partnerships & Fundraising

We are so thankful to our financial partners for 2018! You have enabled 1177 people in tough places to improve their positions and flourish. Your support has enabled our team to care for their emotional, social, financial and spiritual wellbeing, and has made a positive impact on so many lives. As financial supporters you give through many different methods, including regular monthly giving, one-off donations, corporate sponsorship, fundraising through your own event or attending and giving at a LifeCare event. Your ongoing support gives clients a hand-up rather than a hand-out and we appreciate you so much.

Fundraising comes in many different forms and all are important. A stable income comes from our regular monthly donations and in 2018 we had a very generous LifeCare supporter who matched your donations and gave \$.50 for every \$1 donated to LifeCare for three years! A special thank you to the 62 first time donors that took up this offer in 2018, along with everyone who participated in this great offer and had their donations multiplied. The great news is that donations matched for three years has been extended until 31st December 2019. To participate, simply make a commitment to give a regular monthly donation to LifeCare and your donation will be matched \$.50/\$1.00 for three years! For more details or to set up a regular monthly donation please go to [crosswaylifecare.org.au/donate](http://crosswaylifecare.org.au/donate)

We welcomed a new platinum sponsor in 2018, Christian Super - please check them out along with our other corporate sponsors and see the great work they are all doing.

"We saw a great opportunity to partner with Crossway LifeCare as their values align very closely with our values. What really stood out for us is LifeCare's heart to holistically care for those in the community who find themselves in difficult circumstances - not just providing material aid, but taking them on a journey of recovery, and giving them hope for a better future."

- Walter Ius (Business Development Manager at Christian Super)

We would love to partner with other companies and businesses that share our heart for the community. For more information on our corporate partnerships please visit [crosswaylifecare.org.au/sponsors](http://crosswaylifecare.org.au/sponsors) or email [justin.tye@crossway.org.au](mailto:justin.tye@crossway.org.au)



Justin Tye  
Partnerships & Fundraising Manger



## Platinum Sponsors



### **Christian Super**

Christian Super is a growing, profit-to-members superannuation fund with over 27,000 members and \$1.5 billion in funds under management, which are ethically invested in line with Christian values.



### **Clear**

Clear is a licensed telecommunications carrier based in Melbourne providing broadband internet services to residential and business customers around Australia.



### **89.9 Light FM**

Light FM is a Christian community radio station dedicated to bringing positive, family friendly content in a fun and engaging way.

## Gold Sponsors



### **ACS Financial**

ACS Financial is a 'profit for purpose' business providing insurance, lending, investment and risk management for churches, schools and ministries.



### **Mountain Timbers**

Mountain Timbers, located in Kilsyth Victoria, is a family owned business supplying timber and builders hardware direct to the building trade and local handyman.

# How you can support LifeCare

## **Volunteer**

We value each LifeCare volunteer for their selfless service in helping people in tough places flourish. They are integral to the mission of LifeCare. For more information, please call 9886 3899.

## **Give**

As a not-for-profit community organisation we rely on donations from our generous supporters. Every donation makes a difference and LifeCare takes great care to use every dollar responsibly. Our services are provided free to the community, with the exception of counselling fees, which are often subsidised or waived to accommodate our clients' needs. Your donation impacts the lives of people in our local community and beyond.

- **Direct Debit**  
**Account name:** Crossway LifeCare Ltd.  
**BSB:** 083 004  
**Account number:** 19 226 3226
- **[www.crosswaylifecare.org.au/donate](http://www.crosswaylifecare.org.au/donate)**



Crossway LifeCare is a not-for-profit community organisation funded by donations from our generous supporters. Donations over \$2 are tax deductible in Australia.



[crosswaylifecare.org.au](http://crosswaylifecare.org.au)

**709 Highbury Rd,  
Burwood East VIC 3151  
(03) 9886 3899**

**Crossway LifeCare Ltd.  
ABN 61 144 934 592**

