



ganbina



**ANNUAL REPORT
2024 - 2025**

Agents of Change

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Purpose

To empower Aboriginal and Torres Strait Islander people in the Goulburn Valley region aged between 5-25 years to reach their full individual potential through self-determination and meaningful engagement in education, training, enterprise and employment programs.

We also migrate these programs and key learnings to other Aboriginal and Torres Strait Islander communities for implementation on a wider scale.



Vision

Within two generations, Aboriginal and Torres Strait Islander peoples have cultural, economic and social equality and are empowered to live, love, learn and leave a legacy.

Ganbina acknowledges the traditional custodians of the land on which we live, learn and work upon.

We acknowledge all Aboriginal and Torres Strait Islander people, and commit to working respectfully to honour their ongoing cultural and spiritual connections to their respective communities.



Who we are

Why we exist

To empower Aboriginal and Torres Strait Islander people in the Goulburn Valley aged between 5-25 years to reach their full individual potential through self-determination and meaningful engagement in education, training, enterprise and employment programs.

We also migrate these programs and key learnings to other Aboriginal and Torres Strait Islander communities for implementation on a wider scale.

What we want to achieve

Within two generations, Aboriginal and Torres Strait Islander peoples have cultural, economic and social equality and are empowered to live, love, learn and leave a legacy.

Our journey map



Message from the Chair

It is with great pride and optimism that I present this year's Chair's Report.

As we continue our journey of growth and transformation, Ganbina remains steadfast in its mission to support young Aboriginal and Torres Strait Islander people to thrive through education, training, and employment. This past year has been shaped by deep cultural connection, operational innovation, and strengthened partnerships all of which have positioned us for long-term impact.

Building on the momentum of our Expansion Pilot Project, our Queensland partnerships have matured into thriving collaborations. The Jobs4U2 Program continues to deliver tailored support in Brisbane, with strong engagement from local communities and promising outcomes in education and employment pathways. These developments reflect the strength of our national model and the dedication of our team to walk alongside communities with respect and purpose.

Ganbina's digital transformation has touched nearly every aspect of our operations. From online registrations and survey projects to internal program pilots and automated reporting, we've embraced innovation to improve efficiency and responsiveness. The introduction of Employment Hero has streamlined our HR and payroll systems, enhancing transparency and staff experience.



These advancements ensure we remain agile, data-informed, and connected to the needs of our participants and stakeholders.

Our Youth Leadership Program has evolved into a one-year model, and the results have been inspiring. Participants have engaged in immersive experiences that honour culture, build confidence, and foster leadership. Their growth is a testament to the power of cultural pride and structured support.

The Board remains deeply committed to strategic alignment and long-term sustainability. Our planning sessions this year have focused on refining our national

Ganbina is not only growing, we are deepening our impact, strengthening our relationships, and building a generation of confident, capable, and culturally grounded leaders.

approach, strengthening governance, and ensuring our programs remain culturally responsive and community led. I am grateful to my fellow directors for their insight and dedication, and to our CEO, Anthony Cavanagh, whose leadership continues to guide Ganbina forward.

To our staff, your professionalism, passion, and resilience are the foundation of our success. To our philanthropic and corporate partners, thank you for your continued generosity and belief in our work. And to the families and communities who walk with us, your trust and support inspire everything we do.

I would also like to extend a heartfelt acknowledgement to our funders. Your investment in Ganbina enables us to deliver high-impact programs, build strong relationships, and support young people to reach their full potential. Your support is not only financial, it is also a vote of confidence in the values we uphold and the outcomes we strive for. We are deeply grateful for your continued commitment.

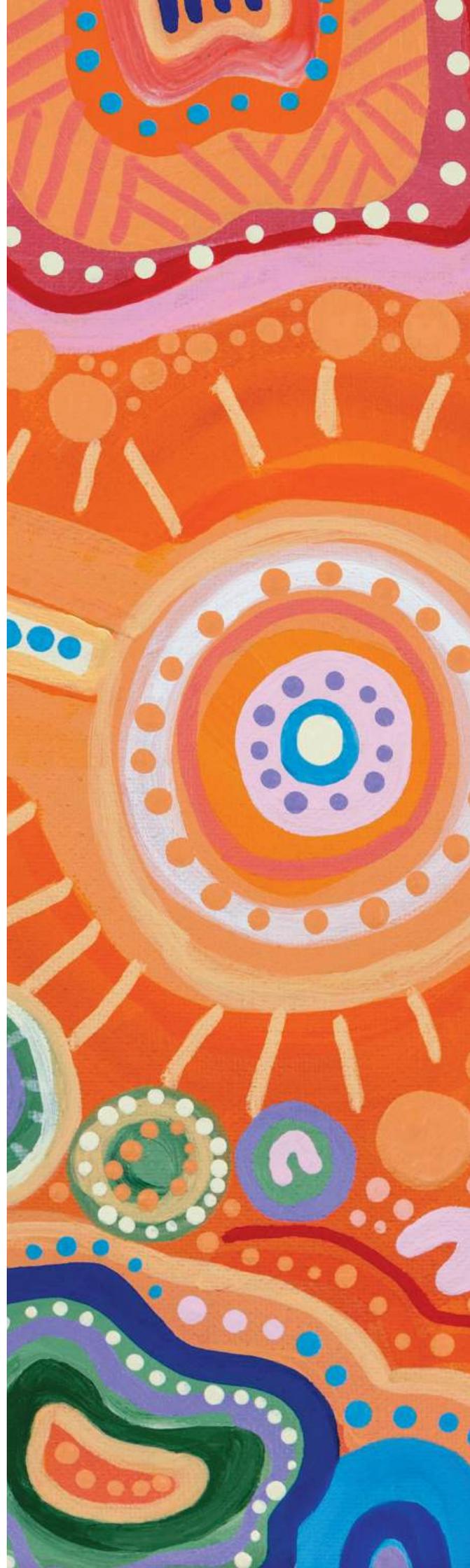
As Chair, I am excited by the path ahead. Ganbina is not only growing, we are deepening our impact, strengthening our relationships, and building a generation of confident, capable, and culturally grounded leaders.

Thank you for your continued support.



Fallon Wanganeen

Chair Ganbina



Message from the Chief Executive Officer

As we reflect on the past year, I am proud to share our continued work with children and young people to unlock their full potential through education, training, and employment. Together with our participants, families, communities, and partners, we continue to walk with purpose, guided by our values of equity, culture, and integrity.

At the beginning of the reporting period, Ganbina's Board underwent a significant transition, marking a period of renewal and strategic growth. We farewelled Edward Waller, who served with distinction as Treasurer, and Members Dr Ashlen Francisco, Paulleen Markwort and Dr Lisa Griffiths, whose contributions as a Board Member were greatly valued. We extend our sincere thanks for their dedication and service. We were also pleased to welcome Carmen Barrett as Treasurer, along with Larissa Falla, Rachel Woodford, and Jarrod Edwards as new Board Members. Their diverse expertise and shared commitment to Ganbina's mission will be instrumental in guiding the organisation's continued growth and impact. The Board's ongoing leadership and strategic oversight have been vital in ensuring our programs remain culturally grounded, responsive to community needs, and focused on long-term outcomes for Aboriginal and Torres Strait Islander youth.

2024–2025 has been a year of cultural depth, leadership growth, and strategic expansion. Our programs have



continued to evolve, responding to the needs of our young people and the communities we serve. We remain committed to creating inclusive, future-ready pathways that honour culture and drive opportunity.

Our Jobs4U2 model remains a cornerstone of our work. It continues to prepare young people not just for employment, but for lifelong success. Through structured support in education, training, and employment, we've seen our participants take bold steps toward their futures. The model's strength lies in its holistic approach, connecting young people with mentors, opportunities, and the tools they need to thrive.

As we look ahead, we remain focused on our long-term goals. We are committed to driving sustainable social change, expanding our reach, and continuing to empower our children and youth and transform communities. We see a future where Ganbina continues to thrive, standing together, striving for our dreams, and creating strong, resilient young people.



Our Youth Leadership cohort engaged in immersive exchanges across major cities, connecting with leading businesses, cultural institutions, and community organisations. These experiences were designed to broaden perspectives, strengthen leadership skills, and foster cultural pride. Participants took part in workshops, site visits, and storytelling sessions that deepened their understanding of leadership and identity. Their reflections full of pride, hope, and ambition remind us that leadership begins with believing in oneself and being supported to thrive.

The Unique Experiences program offered a transformative experience across New Zealand, Cairns, Sydney, and Melbourne; each opportunity providing rich cultural learning grounded in protocol and deep connection to Country. From traditional ceremonies led by Elders, Dreamtime walks, and immersive storytelling to community-led cultural exchanges, participants embraced the values of humility, respect, and cultural pride. These experiences were not just memorable they were formative. They reminded our young leaders that true leadership is rooted in listening to Elders, honouring land, and carrying culture forward. When young people are grounded in culture, they walk through life with strength, purpose, and a deep sense of identity.

Our partnerships with Keebra Park State High School, Yonity, and Tomorrow Today have continued to strengthen. These collaborations are now well embedded, with tailored program delivery underway and strong engagement from local communities. Each site is contributing valuable insights to our national model, helping us refine our approach and ensure cultural responsiveness remains central to our work. The progress across these locations reflects the power of long-term investment and shared commitment to empowering young people.

A major focus this year has been our digital transformation, which has touched nearly every aspect of our operations. From streamlining online registrations and launching a survey project to piloting an internal Accelerated Learning Program, we've embraced technology to improve efficiency and impact. The integration of SharePoint has enhanced collaboration and document management, while automated reporting, dashboard development, and data collection tools have strengthened our ability to monitor progress and make informed decisions. We also introduced Employment Hero to manage our HR and payroll systems, improving transparency, compliance, and staff experience. These improvements have enhanced our communications with participants and stakeholders, ensuring timely, transparent, and culturally respectful engagement across all touchpoints.

None of these achievements would be possible without the tireless effort and sustained commitment of the entire Ganbina team. From the leadership group to our support staff, and everyone in between, your contributions have been nothing short of inspiring. Your ability to adapt to challenges, embrace innovation, and work collaboratively is what sets Ganbina apart. I am deeply grateful for your dedication and proud to work alongside such a talented and passionate group of people.

We are deeply grateful to our philanthropic, corporate, education, and employment partners, whose support is instrumental in enabling Ganbina to deliver meaningful outcomes for our young people. Your financial contributions, strategic collaboration, and shared commitment to our vision empower us to create lasting impact. Together, we are building pathways that support Aboriginal and Torres Strait Islander youth to thrive in education, training, and employment and to become future leaders in their communities.

As we look ahead, we remain focused on our long-term goals. We are committed to driving sustainable social change, expanding our reach, and continuing to empower our children and youth and transform communities. We see a future where Ganbina continues to thrive, standing together, striving for our dreams, and creating strong, resilient young people.

Thank you for walking alongside us. Together, we are building a generation of confident, capable, and connected leaders.

Anthony Cavanagh

Chief Executive Officer Ganbina

Jobs4U2 Key Achievements

Employment and Training Program

52 employed

Ganbina's 12th Annual Careers Night was all about sparking ideas and opening doors for our Year 10, 11, and 12 participants. The event brought together students whether they're thinking about work, training, or further study with a wide mix of employers and education providers. It was a chance to ask questions, make connections, and explore different career paths in a supportive, inspiring space. The conversations and insights gained will help guide their next steps and shape their future choices.



32 participants attended

38 family members attended

27 exhibitors attended

58 professionals



Driver Skills Program



129 driving lessons were accessed in 2024-2025

6 participants obtained their probationary drivers licenses

13 young people working towards gaining their probationary driver's licence

14 participants secured their learner permits (2024-2025)

Accelerated Learning Program

42 students accessed internal tutoring in 2024-2025

52 students accessed external tutoring in 2024-2025



Ganbina Digital Innovation Project trialling an **online learning program**

Strengthening partnership with GoTafe, Kip McGrath and Shepparton Tutoring Centre

General Education Program



3 Industry Tours were local employment partners

- Officeworks
- Kmart
- Coles
- Arcadia Fishing Hatchery
- Arcadia Fishery Visitor Centre
- La Trobe University
- GoTafe

32 Students participated in Industry Tours

Scholarships Program

347 scholarships awarded including **144** Primary school scholarships

Youth Leadership Program

12 participants in the Youth Leadership Program in **2024**

10 participants in the Youth Leadership Program in **2025**



Camp Jungai - Ganbina offered a unique experience for **Year 10 students** who are potential leadership participants for the Youth Leadership Program in 2025.

[Camp Jungai - The Outdoor Education Group \(oeg.edu.au\)](http://oeg.edu.au)

Jobs4U2 Overview

Ganbina's programs ensure that young Aboriginal and Torres Strait Islander people are motivated to obtain the education, life skills and training that they need to enable them to make a successful transition from school or tertiary education, into meaningful, long-term employment. Ganbina's success is the potential for long-term involvement with children and young people 5 to 25 years old.



Jobs4U2 Program

This is the umbrella program that involves a range of activities focus on education, training and personal development skills which are all essential building blocks for sustainable employment outcomes.

The specific aims of these activities are:

- To motivate young people to complete their schooling
- To help them to develop their full career potential
- To equip them to become positive role models and leaders in their communities

Staff act as role models for children and young people at all times, in the community, in schools and training facilities and with individual youth. This is a theme across all Jobs4U2 programs.

The Jobs4U2 program consists of three essential program elements, which are:

- Jobs4U2 Education
- Jobs4U2 Training
- Jobs4U2 Employment

Jobs4U2 students graduate with the desire, knowledge and skills to create fulfilling and financially independent lives for themselves. Most importantly, they go on to act as 'Agents of Change', within their own communities, inspiring and leading others to carve out a brighter future for themselves, their children and their children's children. It is a genuine 'hand up' rather than a 'hand out' approach, which is achieving lasting results.

On the following pages is a summary of the key activity conducted across all Jobs4U2 program elements throughout the 2024-2025 year.

Jobs4U2 graduates don't just leave with skills, they **leave with purpose**. They're equipped to build lives that are financially independent and personally fulfilling. But the impact doesn't stop there. These young leaders become **Agents of Change** in their communities, motivating others, sharing what they've learned, and **helping shape a stronger future for generations to come**.

Scholarships

Ganbina awards scholarships to assist Jobs4U2 participants to cover some of the costs of education, training and employment-related expenses. The purpose of the scholarships is to ensure financial inability does not restrict Aboriginal and Torres Strait Islander children and young people from fully participating in their education, training or employment endeavours. The education scholarships also act as a link from primary school to the General Education Program.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Stats at a glance



144 **Primary School** participants

118 **General Education** participants

52 **Employment** participants

23 **Training** participants

10 **Youth Leadership** participants

Highlights and Events

- Ganbina Team attended Transition Night and Koorie Transition Night to inform parents and students about Ganbina scholarships and support
- Ganbina Team attending the Grade 6 Graduation events



They don't just help with school, Ganbina helped me set up my account on Vic Roads so that I could do the learners test online. It takes hours to do, but they help set me up with it all which was so good.

Participant, yr 10

Great to get the resumes updated to help them get a job.

Parent, yr 10

Felt supported with help with Resume and TFN, which was good because I gained a casual job.

Participant, yr 10

Ganbina provides a culturally safe space for our kids, we appreciate the support.

Parent, yr 10

I know my career pathway and Ganbina has provided me with encouragement.

Participant, yr 11

I can't wait to finish year 12 and celebrate the fact that I did it! It's something I wasn't really sure I would achieve a year or two ago.

Participant, yr 12

My son has just started his first job, and it is all because Ganbina helped him get job ready. They helped him with his resume and told where he could apply for jobs and now, he makes his own money and feels like a grown up. They just grow up so fast, I can't believe how far he has come along this year.

Parent, yr 11

My daughter is in year 12 this year and we need all the support we can get so she can achieve her dream of finishing year 12. Ganbina is part of that support network for her, and I am excited what will be next for her.

Participant, yr 12

Accelerated Learning Program

Accelerated Learning Program

The purpose of the Accelerated Learning Program is for participants to:

- Support academic achievement by helping students reach higher education levels and match peer performance.
- Enhance personal growth through improved self-esteem, confidence, and a positive attitude toward learning.
- Develop independent learning skills including self-paced study, questioning, and critical thinking strategies.
- Strengthen study habits with focused practice and improved study techniques.

Accelerated Learning Program (Internal)

The Accelerated Learning Program's aim is to assist children and young people to access Accelerated Learning sessions as required. The program continues to grow engagement and impact with participants in Grade 3-6.

Ganbina Digital Innovation Project

- Trial of online learning program during Term 3
- Resource development included Internal Staff Handbook, review and update of current learning activity packs designed to build student numeracy and literacy

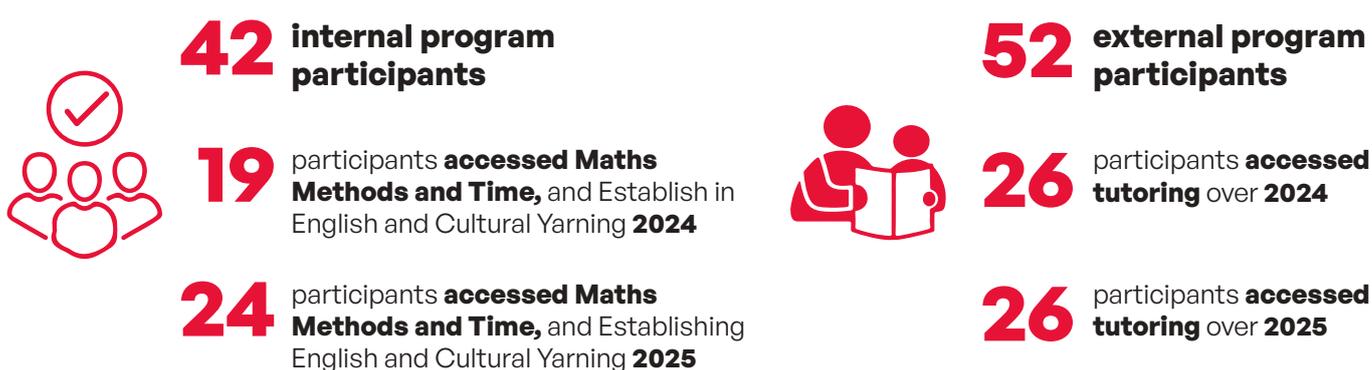
Accelerated Learning Program (External)

The external Accelerated Learning Program supports General Education Program participants in secondary school, delivered by Kip McGrath and Shepparton Tutoring Centre. Ganbina fully funds the program, separate from allocated scholarship funds. In 2025, the program strengthened partnerships with delivery providers, enhanced business engagement, and improved operational processes.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Stats at a glance



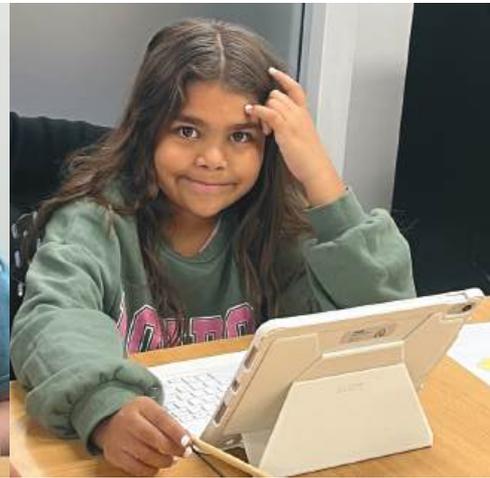
Highlights and Events

- End of year celebration 2025 where participants were presented certificates and their families shared a celebratory dinner
- Partnerships continue to grow with GoTafe, Kip McGrath and Shepparton Tutoring Centre
- Ganbina Digital Innovation Project



Accelerated Learning has helped my child work on their maths, and they have become more confident in doing their maths at school. My son didn't like math until last year when he started practicing more of it here at Ganbina. Now he will share his answers in class and join in the conversations about the work, and he feels proud because he can help his friends with it too.

Parent



I really like how we do a fact of the week; I always find them good.

Student



My son loves the Accelerated Learning Program. He has made new friends, and it has not only helped with his learning but also his social skills. He has made a great connection with the Ganbina team too which is nice to see.

Parent

I don't like to do math at school, but I like to do it here at Ganbina, it's a bit more fun.

Student



General Education Program

Industry Tour Program

The General Education Program supports young people to complete Years 7–12 while exploring a range of career pathways. It equips participants with the skills and knowledge needed to transition confidently into further education or employment. Throughout the year, students engage in tailored mentoring and group sessions focused on building job readiness and expanding their awareness of post-school options. A highlight of the program is the Industry Tours, where students in Years 7–9 visit diverse workplaces and education providers to gain early insight into how education connects to future careers and to begin shaping their career aspirations.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Stats at a glance

32 program participants



Year 7

11 participants attended Kmart, Coles and Officeworks

Year 8

10 participants attended Arcadia Fishing Hatchery and Arcadia Fishery Visitor Centre

Year 9

11 participants attended La Trobe University and GoTafe

Highlights and Events

- Continued collaboration with local employment partners Officeworks, Kmart, Coles, Arcadia Fishing Hatchery, Arcadia Fishery Visitor Centre, La Trobe University and GoTafe
- Ganbina exhibited at the 2025 Koorie Big Day Out
- Ganbina attended secondary school 2025 Transition Night and 2025 Koorie Transition Night
- Ganbina presence at school events such as 2025 Harmony Day, Reconciliation and NAIDOC week

“ When I’m at school, the Aunties from Ganbina come to check on me and make sure I am doing my schoolwork, and they ask if I need any help with anything. They make me feel like I have good support when they visit, and they are always happy to help if I need anything. ”

Participant, yr 8



“ We have been with Ganbina for a few years now, and whenever I have reach out for some help, they are happy to support my family. Now that my daughters in high school, it’s good to know that they are out in the schools supporting our kids all the time too. It makes me feel reassured that my daughter has people she can rely on if challenges come up with her education. ”

Parent, yr 7



“ I loved the weaving, I learnt how to start off, and I will keep going. ”

Participant, yr 9



“ Sometimes my kid goes through phases where she struggles to go to school, but I think Ganbina has helped her settle in a bit better now. She used to just turn up and hang out with friends and now she actually does work in class which is a big improvement. ”

Parent, yr 9

“ Loves school and I like how I get access to tutoring to help me improve in class’. ”

Participant, yr 7



Driver Skills Program

My Way 2 the Highway

This program complements Ganbina's core Education, Training, and Employment initiatives by supporting our young people to obtain and retain their Victorian driver's licence. Delivered as a secondary but vital offering, the program builds confidence and driving capability, helping young people gain greater independence and safer access to education, employment, and community opportunities. By reducing barriers to mobility and discouraging unlicensed driving, the program plays a key role in enabling broader regional participation and long-term self-sufficiency.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Stats at a glance



Highlights and Events

Ganbina enhanced its My Way 2 the Highway program by deepening partnerships with local driving schools to better support student development and independence.

Key initiatives included:

- Expanding access to funded driving lessons for eligible students
- Strengthening collaboration with local providers to improve service delivery
- Embedding driving education into life skills and transition planning
- Reducing financial barriers for families
- Improving communication between program staff, families, and instructors

To further improve quality and broaden opportunities, a formal tender process was launched to engage a new driving school partner.

This process focused on:

- Attracting culturally responsive providers with experience in youth programs
- Ensuring alignment with Ganbina's values around accessibility, affordability, and safety
- Supporting the integration of driving education into employment readiness pathways

This combined approach is empowering students with essential life skills, improving mobility, and enhancing long-term outcomes in confidence and career readiness.



My daughter registered for the Driver's program; however, she feels she has not done enough hours driving with me yet so is hesitant to book in with the driving school just yet. I know it will help her build confidence with her driving and she will learn so much more with the driving school. I am hopeful she will book lessons in very soon.



I wanted to join the Driver's program to improve my driving and build my hours up. The driving school has been supporting me to do that which is really good.



I signed up for the Driver's program so Ganbina could help me build my driving hours and work towards getting my P's license when I am old enough. I have got heaps more confident driving which has been good too.



Youth Leadership Program

The Youth Leadership Program provides unique opportunities for participants to meet key leaders from different business sectors; to be involved in special regional, metropolitan, national, and international events; and to take part in leadership skills and development courses.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership.

Stats at a glance



10 participants in the Youth Leadership Program **in 2025**

12 participants in the Youth Leadership Program **in 2024**

Highlights and Events

- **Induction** – young people commenced the program with team building activities and introduction to local *Yorta Yorta* history.
- **Melbourne and Sydney** – Redfern Centre for Indigenous Excellence, Westpac, IAG, Australian Philanthropic Services, AMP, ANZ Bank, WFI-CGU, RMIT University and Ngarar Willim Centre, Leadership Victoria and Ganbina Administrative Corporate Office.
- **Cairns** – A cultural experience lead by Cape York team to grow and encourage exploring the world around through sharing stories of culture, history and family. The group engaged in discussions about building community businesses and employment; Hartley’s crocodile adventure park, learning about reef conservation on Fitzroy Island and guided tour by Traditional Owners, Mossman Gorge Dreamtime Tour included a Smoking ceremony, morning tea and a tour through the rainforest.
- **Community Dinner** – Hearing and connecting with local community members Nerissa Leitch, Aboriginal Liaison Support Officer at GoTafe, April Atkinson, Family Services, Frances Atkinson, Corporate Officer Rumbalara Aboriginal Corporation and Jika Lovett, Health and Well Being Rumbalara Aboriginal Corporation.
- **New Zealand** – As part of Ganbina’s cultural immersion initiative, participants travelled to Aotearoa to deepen their understanding of Māori culture and history. The experience included a visit to the Waitangi Treaty Grounds to explore the significance of the Treaty of Waitangi, an immersive journey through *Manea: Footprints of Kupe* highlighting the legendary Polynesian explorer, and the *Footprints of Waipoua* tour, offering a spiritual connection to the ancient Waipoua Forest. Participants were also captivated by the natural beauty of the Kawiti Glowworm Caves, visited Auckland University to explore tertiary education pathways, and concluded the experience by connecting with the Māori community during a cultural celebration and dinner.
- **First Aid Training** – offered every year as another way to build capabilities of our young people through formal training.
- **Ganbina Awards Night** – The largest awards night that specifically recognises Aboriginal and Torres Strait Islander achievements in education, employment and training. This is an opportunity to celebrate our youth for their dedication to achieving their goals whilst learning and developing life skills.



“ The growth in my kid in the Leadership program has been phenomenal. This past year has been a massive commitment for all of the participants but I’m especially proud of my daughter. I knew this amazing opportunity would support her learning and development to be a leader in the future and I have seen that with my own eyes. ”

Parent



“ I have learnt what leadership really means and hope that one day I can be a good leader and that young kids look up to me as a role model. ”

Participant



“ The Youth Leadership program has been amazing so far and I am proud that Ganbina selected me to be a part of it. I have loved all of the activities and trips and everything I have experienced will have an impact on me for years to come. ”

Participant

“ I applied for the Youth Leadership Program to learn about leadership, and to open myself up to hopefully help me as a future leader. ”

Participant



Employment and Training Program

Ganbina's Employment and Training Program supports Aboriginal and Torres Strait Islander youth (aged 15–25) to build strong foundations for long-term career success. The program provides tailored support to help young people prepare for, secure, and sustain meaningful employment, while also encouraging the completion of formal training and education pathways.

Participants receive practical assistance with resume development, interview preparation, job matching, and employment readiness. At the same time, the program supports those undertaking vocational education, university, or other accredited training, helping them gain qualifications that are directly transferable to the workforce.

By combining employment preparation with educational achievement, the program empowers young people to reach their full potential, achieve financial independence, and become positive role models within their families and communities.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Stats at a glance

52 participants



- 41 participants in casual employment
- 3 participants part time employment
- 8 participants in full time employment

23 participants



- 7 University participants
- 16 TAFE or training participants

Highlights and Events

- Establishing new local partnerships as well as strengthening ongoing partnerships
- The Annual Ganbina Careers Night
- 49 students successfully secured employment with organisations such as McDonald's, Kmart, Officeworks, Goulburn Valley Health, and Primary Care Connect, highlighting the night's impact in supporting young people to take meaningful steps toward their career goals

The Annual Ganbina Careers Night

Students actively applied for a wide range of jobs and career opportunities across multiple industries. Employers included Kmart, Officeworks Riverlinks, Shepparton Arts Museum, ANZ Traineeship, Australian Defence Force, Primary Care Connect, and Goulburn Valley Health, with additional gap year roles and entry-level pathways on offer.

- 32 Ganbina participants attended
- 38 family members attended
- 27 Exhibitors attended
- 58 sector professionals



“ I had some help getting a job and it has been really good to get some support and direction from Ganbina. I feel like I am focused on my future better now too because I know what kind of career I want to work towards. ”



“ Excellent range of pathways and university stalls and each stall had excellent presentations. ”



“ I appreciate the support and all the help I get from you guys. ”



“ I have enrolled in a Childcare course at GoTafe and I didn't think I was able to do this. After a conversation at Ganbina, they gave me the confidence to enroll, and I start the course on my birthday. ”

“ Everything was beautiful and it's good to know what tracks to get to. ”



“ I found the way it was set up was useful. I also found the bingo helpful as it encourages competition. ”



2024 Youth Achievement Awards

The Ganbina Youth Achievement Awards celebrate the accomplishments and dedication of Aboriginal and Torres Strait Islander students. These awards are designed to recognise individual progress and success in education, training, and employment, while inspiring continued growth and leadership.

By highlighting student achievements, the awards reinforce the importance of perseverance, goal setting, and excellence encouraging young people to continue their journey as future leaders and positive role models within the Goulburn Valley community.

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Update Data

241 family members, friends and community partners in attendance

12 Ganbina Youth Leadership Program graduates

58 applications

33 award winners



Highlights

- Youth Leadership participants successfully hosted and coordinated the event, showcasing their organisational and leadership skills.
- The evening commenced with a traditional Welcome to Country delivered in *Yorta Yorta* language by Aunty Merle Miller, followed by a cultural performance by the *Kalitheban* Dance Group.
- Ganbina Board Members proudly presented certificates to award recipients, recognising their achievements in education, training, and employment.
- Guests were treated to a special performance by the *Galnya Winyarr* Dancers, celebrating culture and community.
- The event was supported by special guest Louise Ellis from ANZ, a valued partner and sponsor of the Ganbina Youth Achievement Awards.





Year 7 Education awarded to

- Izabella Atkinson
- Brooke Fowler
- Angel Atkinson-Gava
- Leighton McLennan
- Benjamin Ward

Year 8 Education awarded to

- Taneesha Atkinson
- Tyler Knight
- Casaidon Joachim
- George-Marbi Nicholson

Year 9 Education Award winners

- David Campbell
- Corey Colger
- Bridget Cooper
- Hailey-May Paton

Year 10 Education Award winners

- David Beckhurst
- Logan Falla
- Rhianna Ward
- Poppy Watson

Year 11 Education awarded to

- Cody Fairless
- Mya Falla
- Blayne O'Brien
- Charlie Payne

Year 12 Education awarded to

- Ella Morgan
- Lincoln Atkinson
- Grace Jones
- Savannah Payne

Training awarded to

- Kaidee Cooke
- Kaitlyn Crowhurst
- Kady-Anne Paton
- Hariyett Peters

Employment awarded to

- Frances Atkinson
- leashya Chapman
- Chenneil Fowler
- Tameika Trimboli

Adrian Appo OAM Youth of the Year awarded to

- Charlie Payne

Ganbina Youth Leadership Graduates

- Christopher Bodsworth
- Kirralai Boney
- Bella Cooper
- Ruby Cooper
- Cody Fairless
- Mya Falla
- Kirby Joachim
- Artie Lewczuk
- Jazmin Mathers
- Blayne O'Brien
- Charlie Payne
- Charlie Bux

“ Winning an award made me feel so proud for doing well with my education. It can sometimes be challenging but this award makes me realise I am succeeding at school. ”

Participant

Expansion Pilot Program

Ganbina's Expansion Pilot Project is a cornerstone of our vision to extend our programs and insights to Aboriginal and Torres Strait Islander communities along Australia's East Coast. Since 2016, we've been committed to scaling access to education, employment, and training opportunities, with the goal of achieving social and economic equality through national expansion by 2030.

Our approach is grounded in respectful, collaborative partnerships with communities that express interest in working with us. Where mutual agreement is established, we offer:

- Access to Ganbina's JOBS4U2 model, adapted to meet the specific needs of each community, along with supporting frameworks and systems.
- Ongoing support for up to five years to ensure successful implementation, after which communities assume full ownership and autonomy to sustain the program independently.

Strategic Goal 5

Growth and Expansion – We hope to also migrate these programs and key learnings to other Aboriginal and Torres Strait Islander communities for implementation on a wider scale.

Stats at a glance

1 **School-Based** Program
(Keebra Park State High School)

2 **Community-Based** Setting
(Younity and Tomorrow Today)

2 **Venture Partner** Alumni's
(Ignatius Park College, Port Curtis Coral Coast)

2 States, Victoria and Queensland were serviced through the Expansion Pilot Project, **supporting regional engagement and program delivery**

✓ new prospective **Venture Partners** are scheduled to commence operations in Victoria by the end of 2025

5 Ganbina **Jobs4U2 Education Program** elements implemented across expansion sites



Highlights and Events

- Successfully engaged with 14 Aboriginal and Torres Strait Islander communities, extending from Hobart to Cairns, to deliver targeted programs that support education, employment, and training outcomes across diverse regions
- Launched Venture Projects with three partners in Gold Coast, Deception Bay and Benalla

▮▮ **We are committed to achieving this through strategic collaboration with government agencies, philanthropic foundations, and corporate partners who share our vision for long-term impact.** ▮▮

CEO



Younity

Deception Bay, Queensland

Stats at a glance

100 Aboriginal and Torres Strait Islander **students**

80 **participants** in the Education program



31 **participants** in the Accelerated Learning program

13 **participants** in Employment and Training program

In 2024, Ganbina, Younity, and Redcliffe State High School collaborated to introduce the JOBS4U2 pilot model into the school, which has a cohort of over 100 Aboriginal and Torres Strait Islander students. Following a series of planning meetings, the pilot program was formally launched.

Younity hosted an information session for students and their families to outline the program's objectives and the support available. Redcliffe State High School provided a dedicated and welcoming space for program staff to operate from.

Younity has named their pilot initiative the Indigenous Pathways Program. The program has seen strong engagement, with 80 students registering for the Education program, 31 for the Accelerated Learning element, and 13 for the Employment and Training element.

Staff from the Indigenous Pathways Program have been actively working with students and their families, offering financial assistance and delivering tailored support to ensure successful participation in the program.

The core elements of the project include:

- Education Program - Scholarships
- Accelerated Learning program
- Employment and Training program

|| We're really pleased with how the program has started in 2025. With strong continuity from last year, we've been able to quickly engage returning students, welcome new participants, and deepen cultural and career-focused opportunities. The collaboration with Ganbina continues to be a real strength, and we're seeing early signs of lasting impact through increased engagement, stronger family connections, and growing student confidence. ||

Steven – Younity Leadership

Going to Kip McGrath has helped me understand English better. I hope it will keep helping me to try get better.

Charlie – ALP

Being able to watch the students grow in this short period of time has been amazing. Once they knew we were here for them it was like a barrier was instantly broken and great relationships could begin being created.

Joe – Indigenous Pathways Program Staff

The Pathways Program has been an absolute blessing for my son, Wade, during his first year of high school. It has given him a sense of belonging – he's found his people, a group where he feels comfortable and confident being himself. It's also so reassuring to know that Nadine and Joe are always there to support him when he needs it.

Samantha – Parent

The level of student engagement is also a credit to the work the program has done so far.

Pam – Redcliffe High School Deputy Principal

I enjoy being on the program because it lets me connect to culture and also provides another safe place within the school if I need.

Wade – Junior Student

The program has allowed me to have more conversations about my future which is great. Anytime that I need to chat, there is always someone there.

Killian – Senior Student

Keebra Park State High School

Gold Coast, Queensland

Stats at a glance

90 Aboriginal and Torres Strait
Islander **participants**

13 **participants** in
Driver's program



26 **participants** in the
Accelerated Learning program

3 **participated** in the Employment
and Training program

The pilot program was successfully launched at the school, which has a cohort of over 90 Aboriginal and Torres Strait Islander students.

During the reporting period, two Project Officers were recruited, trained, and commenced their roles supporting students. Staff also established a vibrant and welcoming Learning Hub, designed to enhance student engagement and provide a dedicated space for learning.

Keebra Park has named their pilot project **Mibiny 'Soaring for Success'**

Significant effort was invested by staff in tailoring the program to suit the school's context. This included hosting information sessions and proactively engaging with all students and their families. As a result of this dedicated outreach, 90 students registered for the Education Program an increase from the 51 students who registered in 2024.

An in-school Accelerated Learning Program was introduced in partnership with A Team Tuition for the 26 students who opted into this component. Additionally, students have actively 3 participated in the Employment, Training, and 13 students in Driver's element of the program, which have been well received and positively impactful.

The core elements of the project include:

- Education Program - Scholarships
- Accelerated Learning program
- Drivers Skills program
- Employment and Training program

■ ■ **At Keebra Park State High School, our School to Employment program is more than just a pathway—it's a bridge to brighter futures for young Aboriginal students. By empowering them with the skills, knowledge, and confidence to pursue higher education and career opportunities, we're not just shaping their academic journeys, but fostering the leaders of tomorrow. This program is a testament to the strength, resilience, and potential of our students, and it's a privilege to watch them rise to new heights.** ■ ■

Angel – Mibiny Staff

▮▮ **Mibiny has provided an avenue for our Indigenous student to get the support they need to be successful in their school. Targeted case management, financial support and academic tutoring are seeing an increase in engagement and connection to the school. The dedicated Mibiny room has provided a culturally safe space for our Indigenous students and speak about how it provides a connection to country for them.** ▮▮

Adam Brandis - School Principal

▮▮ **Mibiny has provided a culturally safe place for our indigenous students. Here, they find belonging, pride, and the freedom to grow in a space that celebrates who they are and what their future pathway may be.** ▮▮

Kylie Oxenford - Deputy Principal

▮▮ **The driving lessons were really helpful and easy to understand. The instructor gave both visual and verbal directions and booking the lessons was super flexible. I felt supported the whole way through and learnt so much! Now I feel ready to ace my driving test.** ▮▮

Layla Senior Student – Driver's Program

▮▮ **Not everything counts, but everything matters. This program does the little things that may not seem important straight away but matter greatly in a person's life. Thank you, Mibiny.** ▮▮

Cooper Murphy – Student

▮▮ **This initiative has been such a big help and really makes a difference! I'm sure many parents are just as thankful as I am for the support.** ▮▮

Parent – M.C

▮▮ **The room is really chill and relaxing. The teachers in here are so nice, and I find it really helpful when we talk during our sessions. I love the Indigenous art in the room and getting to play the didgeridoo, it makes me feel more connected.** ▮▮

Dante Junior Student

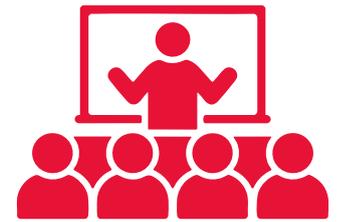
Tomorrow Today – Anganya Program

Benalla, Victoria

Stats at a glance

58 Aboriginal and Torres Strait Islander **students**

35 **participants** in the Education program



16 **participants** in the Accelerated Learning program

7 **participants** in Employment and Training program

Tomorrow Today has appointed an Indigenous Education Officer to lead the rollout of the Anganya Program across Benalla and surrounding districts. Since the appointment, the program has seen strong engagement from students and families, with activities underway and registration processes now established.

The Anganya Program named by the local Aboriginal community using the Yorta Yorta word for “friend” is delivered to both primary and secondary students.

It focuses on three key areas:

- Education Support - Scholarships
- Accelerated Learning program
- Employment and Training Pathways program

Participation continues to grow steadily across all components, reflecting the program’s relevance and impact. It’s been a dynamic start to the year, with more students joining and a range of activities already in motion including Pottery Workshops, Winter Gathering, Science Week, Mega and Mini Fauna in Australia, Mansfield Zoo, Lake Nillacootie Camp and the First Nations Girls Culture Careers Expo.

Hobart and Launceston

Tasmania

Over the past twelve months, we have maintained consistent engagement with key stakeholders and continue to pursue meaningful consultation to identify the most suitable community organisations and schools for program delivery. Collaboration has remained central to our approach, with all parties actively involved in shaping the initiative.

The core components of the project include:

- Education Scholarships
- Accelerated Learning Program
- Drivers Program
- Employment and Training Pathways

These elements are designed to support young people in accessing opportunities that build confidence, capability, and long-term independence.

This was a day attended by Angayna participants - Girls

Six Year 7-11 students from Benalla P-12 College were supported to attend the First Nations Girls Cultural Careers Expo at the Dharnya Centre in the Barmah Forest.

The day increased knowledge of pathways to career opportunities in agriculture, food, STEM and culture. There were hands-on experiences, industry insights, and inspiring role models.

“ It was an amazing and interesting day, learning about our culture. Also learning about future cultural career opportunities. ”

Participant

“ I loved taking part in the river cruise on country and seeing all the different bird types.

wlt felt good to be on country ”

Participant

“ Hearing Madi Colville-Walker’s story was inspiring and gave us hope about our future career opportunities. ”

Participant

Digital Transformation Projects

Stats at a glance

delivery of

✓ **Ganbina 5-Year Digital Transformation Strategy**

✓ **Employment Hero implementation**

✓ **Accelerated Learning Pilot Project**

✓ **Document Migration Project**

✓ **Ganbina Intranet**

✓ **Ganbina Training Program**

Ganbina is advancing its digital transformation agenda to strengthen operational efficiency, enhance participant engagement, and future-proof its systems. This strategic shift is focused on embedding digital tools and processes that support streamlined workflows, consistent branding, and improved access to information. With a long-term vision in place, Ganbina is building a more connected, agile, and data-informed organisation ready to meet the evolving needs of its communities and teams.

Highlights and events

- Ganbina's internal Accelerated Learning digital pilot including resources aimed to explore whether a digital format could enhance participant engagement, streamline progress tracking, and improve learning outcomes
- Digitisation of survey and event feedback forms and operational forms
- Successfully transitioned files to SharePoint
- Streamlining Canva with embedded branding elements for consistent design
- Website updates included staff profiles, partner information, and newsletters
- The intranet build introduced key pages such as Homepage, Cyber Awareness Hub, Creative Design Hub, Training Page, Vision and Values





This artwork is a celebration of our beautiful Wadawurrung Country and is a representation of our honoured traditions of storytelling in a place where our community gathers in respect and harmony on Wadawurrung Country.

Moving through the artwork are the symbols for meeting place, a place where we can all gather together to yarn, share stories and connect. The meeting place symbols are at the centre of, and connected to, all the other elements through flowing journey lines - symbolising our connection to not only one another, but also our land Country, the community, and our family. The traditional ‘n’ shapes represent people on Wadawurrung Country, as they move around the tracks weaving back and forth across the land sharing their stories, history and culture, whilst the concentric circles and lines represent journey paths.

This artwork depicts the beautiful, changing colours of Wadawurrung Country, the land we walk on and that gives us life and nourishment, as our Ancestral spirits look down and provide guidance from above. The spirits of our ancestors and Elders are what grounds us to the land and where we come from, and guide our morals, customs, and traditions.

Artwork Name
Gobata (Take Care)

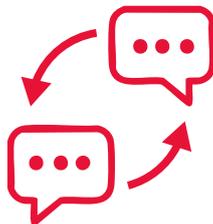
Artist
Jenna Oldaker (Murrup Art)

Alumni Program

Stats at a glance



91 Alumni engaged



77 survey respondents to inform the program



4 Alumni events

The Ganbina Alumni Program is evolving into a vibrant and inclusive network that honours the journeys of past participants while creating new opportunities for connection, leadership, and growth. It serves as a platform for alumni to stay engaged, share their experiences, and continue making a positive impact within their communities and beyond.

Highlights and Events

- Launching the Alumni Program
- 4 Alumni events
- Successful gatherings held in Shepparton and Melbourne

Well, Ganbina helped me with things like school uniform and school fees from years 7-9. It was good because it allowed me to remain in high school and keep an education. As this was a few years ago it is hard to remember everything, but I think I can remember participating in workshops with other young Aboriginal students. I moved to Shepparton in year 7 and this was the first time I was outside of my community in the northern suburbs and inside a community that was not my mob. It introduced me to working with other Mobs.



Due to employment that Ganbina helped me secure I was able to complete my certificates for business and administration and my certificate for social housing which taught me many skills and built my knowledge that still helps me today.

Understanding our culture a lot more over the years have helped with communication within the community.

I got to learn more about my culture through the leadership program and this allowed me to be more confident in myself and my identity.

I think everything I learnt in the leadership program, particularly teamwork and how to be a better leader.

I gained a lot of confidence and leadership skills.

I have completed many courses with the support of Ganbina over the years so having that opportunity to study and get help to be able to sign up to a course.

I was recognised multiple times during the years of being in Ganbina program and also was nominated Youth of the Year in 2021.

Infrastructure

Strategic Goal 4

Innovation and Development – Lead and implement effective programs focused on education, training, employment pathways and community leadership to improve the economic participation of Aboriginal and Torres Strait Islander youth in the Goulburn Valley.

Throughout 2024–2025, Ganbina invested in a series of strategic infrastructure projects to strengthen the delivery and scalability of the Jobs4U2 Program. These initiatives focused on enhancing digital systems, streamlining internal processes, and ensuring our programs remain accessible, efficient, and future-ready.

A key milestone was the implementation of Employment Hero, a cloud-based HR and payroll platform that supports a more agile and responsive workforce by streamlining internal operations and improving the employee experience.

In parallel, Ganbina redesigned its participant online registration and re-registration processes to make them more accessible and user-friendly for families reducing administrative barriers and improving the overall experience for new and returning participants.

We also prioritised the development of our people through the launch of a dedicated peer-to-peer training program, alongside the introduction of new training resources and tools to strengthen cyber security awareness and digital capability across the organisation.

To support our growing operations, Ganbina established a new Corporate Administrative Office at 163 Eastern Road, South Melbourne. This dedicated space provides a centralised base for our support teams and enhances collaboration across the organisation.

These infrastructure investments reflect Ganbina’s commitment to building strong foundations that empower our workforce and set participants up for long-term success.

“ At Ganbina, we know that having the right infrastructure, tools, and support systems in place is essential not only to equip our team to do their best work, but to set our young people up for long-term success. ”

Anthony Cavanagh, CEO Ganbina.

Our Team

Ganbina's Executive Leadership, General Managers, and Operations teams are fully dedicated to delivering the Jobs4U2 Program. We are strategically positioning ourselves for success, ensuring alignment with our shared vision and commitment to empowering our communities.

Strategic Goal 2

Governance and Leadership – Ganbina will be effectively staffed and governed by qualified professionals who embody the organisation's values and are united in pursuit of its vision.

Team Snapshot

Total Staff: 17

- 12 Full-time
- 5 Part-time

Administration Staff



Anthony Cavanagh
Chief Executive Officer (F/T)

Paulleen Markwort
Executive General
Manager (F/T)

Julia Weber
Executive Assistant (F/T)

Lachlan Harlow
General Manager
Programs (F/T)

**Anouk Petit dit
de la Roche**
Digital Transformation
Manager (F/T)

Head Office Staff



Jean Miller-Flower
General Manager (F/T)

Valerie Atkinson
Leadership Program
Coordinator (P/T)

Katrina Penfold
Employment and Training
Coordinator (F/T)

Klarindah Hudson
Education Program Project
Officer (F/T)



Nikkia McLennan
Education Program
Project Officer (F/T)

Sharni Beeton
Education Program
Project Officer (P/T)

Craig Marshall
Finance Manager (P/T) 0.2

Jennie Marshall
Finance Officer (P/T) 0.2

Expansion Staff



Lisa Marsden
General Manager
Expansion (F/T)

Tamika Swain
Office Administrator
(F/T)

Soraya Atkinson
Project Coordinator
(P/T)

Tracy Bevan
National Manager
Expansion (F/T)

Project staffing ratios are calculated at the rate of 60-70:1 program participants.

Our Board

The Ganbina Board is responsible for the overall governance of the organisation, including setting its strategic direction. Each Board member contributes their expertise and experience to help bring Ganbina's vision to life.

Strategic Goal 2

Governance and Leadership – Ganbina will be effectively staffed and governed by qualified professionals who share the organisation's vision and values.

Board Snapshot

The Ganbina Board is chaired by Fallon Wanganeen, with membership comprising:

- Chris Schulz, Deputy Chair
- Timothy Warwick, Secretary
- Carmen Barrett, Treasurer
- Lena-Jean Charles-Loffel, Member
- Kevin Moore, Member



Fallon Wanganeen
Chair



Chris Schulz
Deputy Chair



Timothy Warwick
Secretary



Carmen Barrett
Treasurer



**Lena-Jean
Charles-Loffel**
Member



Kevin Moore
Member



Larissa Falla
Member



Rachel Woodfords
Member

Board Transitions

We acknowledge and thank the following individuals for their valued contributions upon the conclusion of their tenure:

- Edward Waller – Treasurer
- Dr. Ashlen Francisco – Member
- Paulleen Markwort – Member
- Dr. Lisa Griffiths – Member

2024-2025 Highlights and Events

- Bi-monthly Board and Finance meetings
- Annual General Meeting November 2024
- Exceptional Service Awards 2025
- Appointment of new Members:
 - Larissa Falla
 - Rachel Woodfords

Treasurer's Report

For the Year Ended 30 June 2025

As the newly appointed Treasurer, I am pleased to present Ganbina's financial results for the year ended 30 June 2025. This report reflects the organisation's strong governance and commitment to financial sustainability.

Ganbina has completed another successful year, supported by a dedicated group of stakeholders and employees. The organisation achieved a surplus of \$150,755, representing a 73% increase from the prior year's surplus of \$87,305. While Ganbina generally aims to balance income and expenses within each financial year, this surplus highlights the strength of our operations and funding partnerships.

Revenue (or receipts) increased strongly in the year, up 47% to \$4,013,778, reflecting the strong growth across all areas of the organisation but most notably in Ganbina's expansion programs. The revenue growth was matched by a similar 46% increase in expenditure to \$3,863,023, with strong participant numbers across the board and all programs delivered in full.

Ganbina finished the year with a strong financial position and balance sheet, with reserves at \$1,257,086 and a strong level of pre-funding for the 2026 financial year. These reserves demonstrate long-term sustainability and the strength of our diverse funding relationships, curated under the leadership of CEO Anthony Cavanagh and supported by our valued partners.

I extend my sincere thanks to all Ganbina staff for their unwavering commitment to delivering programs at the highest standards. The outcomes achieved this year are a testament to their dedication and professionalism. I also acknowledge the Board for its continued oversight and support.

With strong governance, financial resilience, and committed stakeholders, Ganbina is well positioned to continue supporting Aboriginal and Torres Strait Islander youth into the future while expanding its reach and impact.



Carmen Barrett
Treasurer

RESPONSIBLE PERSON'S DECLARATION

Your committee members submit the financial report of Ganbina Inc. for the financial year ended 30th June 2025.

Committee Members

The names of committee members throughout the financial year and at the date of this report are:

Fallon Wanganeen, Chair

Chris Schulz

Kevin Moore

Edward Waller, Treasurer (Resigned 16/06/2025)

Timothy Warwick

Lena Jean Charles Loffel

Dr Lisa Griffiths (Resigned 16/06/2025)

Dr Ashlen Francisco (Resigned 09/12/2024)

Paulleen Markworth (Resigned 21/08/2024)

Noel Niddrie (Appointed 09/12/2024, Resigned 10/03/2025)

Carmen Barrett (Appointed 17/02/2025)

Larissa Falla (Appointed 14/04/2025)

Rachel Woodford (Appointed 16/06/2025)

The responsible persons declare that in the responsible persons' opinion:

- (a) there are reasonable grounds to believe that the registered entity 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(2) of the Australian Charities and Not-for-profit Commission Regulation 2022.



Fallon Wanganeen

Chair



Carmen Barrett

Treasurer

Dated: 25th September 2025

**INCOME STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025**

| | Note | 2025 (\$) | 2024 (\$) |
|--|-------------|------------------|------------------|
| Revenue | 2 | 4,013,778 | 2,738,925 |
| Fundraising/ Project Expenses | 3 | (2,361,124) | (1,662,130) |
| Administrative Expenses | 3 | (1,501,899) | (989,490) |
| OPERATING PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX EXPENSE | | 150,755 | 87,305 |
| Income Tax Expense (Benefit) | 1a. | - | - |
| OPERATING PROFIT/(LOSS) AFTER INCOME TAX | | 150,755 | 87,305 |
| PROFIT ATTRIBUTABLE TO MEMBERS | | 150,755 | 87,305 |

The accompanying notes form part of these financial statements

BALANCE SHEET AS AT 30 JUNE 2025

| | Note | 2025 (\$) | 2024 (\$) |
|--------------------------------------|------|------------------|------------------|
| CURRENT ASSETS | | | |
| Cash Assets | 5 | 3,537,191 | 3,211,295 |
| Receivables | 6 | 12,218 | 17,052 |
| Right of Use Asset | 7 | 260,841 | 192,582 |
| Other Current Assets | 8 | 12,450 | 15,904 |
| TOTAL CURRENT ASSETS | | 3,822,700 | 3,436,833 |
| NON-CURRENT ASSETS | | | |
| Property, Plant & Equipment | 9 | 235,746 | 187,972 |
| Right of Use Asset | 7 | 428,203 | 236,793 |
| TOTAL NON-CURRENT ASSETS | | 663,949 | 424,765 |
| TOTAL ASSETS | | 4,486,649 | 3,861,598 |
| CURRENT LIABILITIES | | | |
| Creditors & Accruals | 10 | 119,995 | 53,948 |
| Income in Advance | 11 | 2,246,764 | 2,060,878 |
| Employee Benefits | 12 | 150,680 | 208,226 |
| Lease Liability (Right of Use) | 14 | 254,189 | 179,794 |
| TOTAL CURRENT LIABILITIES | | 2,771,628 | 2,502,846 |
| NON-CURRENT LIABILITIES | | | |
| Employee Benefits | 12 | 4,196 | 5,420 |
| Lease Liability (Right of Use) | 14 | 453,739 | 247,001 |
| TOTAL NON-CURRENT LIABILITIES | | 457,935 | 252,421 |
| TOTAL LIABILITIES | | 3,229,563 | 2,755,267 |
| NET ASSETS | | 1,257,086 | 1,106,331 |
| EQUITY | | | |
| Retained Profits | | 1,257,086 | 1,106,331 |
| TOTAL EQUITY | | 1,257,086 | 1,106,331 |

The accompanying notes form part of these financial statements

**STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2025**

| | Retained Earnings (\$) | Total (\$) |
|--------------------------------|-------------------------------|-------------------|
| BALANCE AT 1 JULY 2023 | 1,019,026 | 1,019,026 |
| Profit Attributable to Members | 87,305 | 87,305 |
| BALANCE AT 30 JUNE 2024 | 1,106,331 | 1,106,331 |
| Profit Attributable to Members | 150,755 | 150,755 |
| BALANCE AT 30 JUNE 2025 | 1,257,086 | 1,257,086 |

The accompanying notes form part of these financial statements

CASH FLOW STATEMENT FOR THE YEAR ENDED 30 JUNE 2025

| | Note | 2025 (\$) | 2024 (\$) |
|---|-------------|------------------|------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | | |
| Receipts from Operations | | 4,106,242 | 3,765,480 |
| Interest Received | | 78,373 | 69,805 |
| Interest Paid | | (24,929) | (3,779) |
| Payments to Suppliers and Employees | | (3,516,055) | (2,416,074) |
| Net Cash Provided by (used in) Operating Activities | 13 | 643,631 | 1,415,432 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | | |
| Proceeds from Sale of Property Plant & Equipment | | 20,545 | - |
| Payment for Property, Plant & Equipment | | (116,301) | (119,365) |
| Net Cash Provided by (used in) Investing Activities | | (95,756) | (119,365) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | | |
| Payment of Lease Liabilities | | (221,979) | (159,427) |
| NET INCREASE (DECREASE) IN CASH HELD | | 325,896 | 1,136,640 |
| Cash at beginning of the Financial Year | | 3,211,295 | 2,074,655 |
| CASH AT END OF FINANCIAL YEAR | 5 | 3,537,191 | 3,211,295 |

The accompanying notes form part of these financial statements

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

1. STATEMENT OF ACCOUNTING POLICIES

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Australian Charities and Not-for-profit Commission Regulation 2013. The committee has determined that the association is not a reporting entity. The association is a not-for-profit entity.

The financial report has been prepared in accordance with the requirements of the Australian Charities and Non-for-profit Commission Regulation 2013 and the following Australian Accounting Standards:

AASB 101 - Presentation of financial statements

AASB 107 - Statement of cashflows

AASB 108 - Accounting policies, changes in accounting estimates and errors

AASB 110 - Events after the reporting period

AASB 1048 - Interpretation of standards

AASB 1054 - Australian additional disclosures

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

The financial report has been prepared on an accruals basis and is based on historic costs and does not take into account changing money values, or except where specifically stated, current valuations of non-current assets.

The following is a summary of the material accounting policies adopted by the Association in the preparation of the financial report. The accounting policies have been consistently applied, unless otherwise stated.

Reporting Basis and Conventions

a. Income tax

Under Subdivision 50 of the Income Tax Assessment Act 1997, the entity is exempt from the payment of income tax.

b. Property, plant and equipment

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

The carrying amount of plant and equipment is reviewed annually by committee members to ensure it is not in excess of the recoverable amount from those assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the assets' employment and subsequent disposal. The expected net cash flows have been discounted to their present values in determining recoverable amounts.

The cost of fixed assets constructed within the entity includes the cost of materials, direct labour, borrowing costs and an appropriate proportion of fixed and variable overheads.

Subsequent costs are included in the assets' carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Association and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the financial period in which they are incurred.

c. Comparative figures

When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

d. Cash and cash equivalents

Cash and cash equivalents include cash on hand and deposits held at-call with banks.

e. Revenue

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

f. Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

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

Ganbina Inc is registered for GST.

g. Leases

Right-of-use assets - association as lessee

At inception of a contract, the association assesses whether a contract is, or contains, a lease based on whether the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration, and the association obtains substantially all the economic benefits of the use of the assets.

Non-lease components of property leases

Under AASB 16, payments for non-lease components (such as property outgoings and taxes), are excluded from the lease liability unless an election is made to combine lease and non-lease components. A small portion of the association's leased property portfolio has non-lease components embedded within their respective contract.

The association has not elected to combine lease and non-lease components for its property leases. The expense related to the non-lease component continues to be recognised as an occupancy expense in the Statement of Comprehensive Income.

Recognition and measurement

At lease commencement date, the association recognises a right-of-use (ROU) lease asset and a lease liability in the Statement of Financial Position. The ROU lease asset is initially measured at cost, which is made up of the initial measurement of the lease liability, any initial direct costs incurred by the association, an estimate of any costs to dismantle and remove the asset at the end of the lease, and any lease payments made in advance of the lease commencement date (net of any incentives received).

The association depreciates the ROU lease asset on a straight-line basis from the lease commencement date to the earlier of the end of the useful life of the ROU lease asset or the end of the lease term. The association also assesses the ROU lease asset for impairment when such indicators exist.

The lease term represents the non-cancellable period of the lease and includes periods covered by an option to extend if the association is reasonably certain to exercise that option. Lease terms shall only be revised if there is a change in the non-cancellable period or there is a reassessment upon a significant event or a change in circumstances that is both within the control of the lessee and affects whether or not the lessee is reasonably certain to exercise an option.

Lease Liabilities

Recognition and measurement - association as lessee

On commencement date, the association recognises lease liabilities in relation to leases which had previously been classified as 'operating leases' under the principles of AASB 117 Leases. These liabilities are initially measured at the present value of the future lease payments, discounted using the association's incremental borrowing rate.

Lease payments mainly comprise fixed lease payments less incentives receivable, variable lease payments based upon an index or rate, any amounts expected to be payable under a residual value guarantee and payments arising from options reasonably certain to be exercised.

Subsequent to initial measurement, the lease liability will be reduced for payments made and increased for interest. It is remeasured to reflect any reassessment or modification, or if there are changes in fixed lease payments.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the ROU lease asset, or to the profit or loss to the extent that the carrying amount has been reduced to zero. Interest on the lease liability and variable lease payments not included in the measurement of the lease liability are recognised in profit or loss.

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

| | Note | 2025 (\$) | 2024 (\$) |
|---|-------------|------------------|------------------|
| 2. REVENUE | | | |
| Operating Activities | | | |
| Revenue | | | |
| Funding/ Grants Received | | 3,847,270 | 2,651,620 |
| Interest Received | | 78,373 | 69,805 |
| Sundry Income | | 88,135 | 17,500 |
| Revenue | | 4,013,778 | 2,738,925 |
| 3. PROFIT/(LOSS) FROM ORDINARY ACTIVITIES | | | |
| Expenses | | | |
| Funding/Project Expenses | | | |
| Jobs 4 U 2 | | 725,056 | 733,024 |
| Gabina Achievement Wards | | 43,302 | 54,381 |
| Youth Leadership Program | | 181,577 | 266,204 |
| Driver Skills | | 5,353 | 6,127 |
| Expansion | | 1,405,836 | 602,394 |
| Funding/Project Expenses | | 2,361,124 | 1,662,130 |
| 3. PROFIT/(LOSS) FROM ORDINARY ACTIVITIES | | | |
| Expenses Con't | | | |
| Administrative Expenses | | | |
| Administrative & Sundry Expenses | | 107,204 | 73,415 |
| Operating Expenses | | 197,409 | 207,368 |
| Office Occupancy | | 164,557 | 91,999 |
| Staff & Consultants | | 885,368 | 527,687 |
| Superannuation | | 87,103 | 53,413 |
| Motor Vehicle | | 60,258 | 35,608 |
| | | 1,501,899 | 989,490 |
| Depreciation and interest charges on leased premises accounted for under AASB 16 Leases: | | | |
| Included within Funding/Project Expenses - Jobs4U2 | | | |
| Depreciation on right of use asset | | 68,005 | 65,087 |
| Interest charge on lease liability | | 7,851 | 906 |
| Included within Expansion - Office Occupancy | | | |
| Depreciation on right of use asset | | 60,470 | 20,157 |
| Interest charge on lease liability | | 6,249 | 2,622 |
| Included within Administrative & Sundry Expenses - Office Occupancy | | | |
| Depreciation on right of use asset | | 114,969 | 69,936 |
| Interest charge on lease liability | | 10,829 | 25147 |

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

| | Note | 2025 (\$) | 2024 (\$) |
|--|-------------|------------------|------------------|
| 4. AUDITORS REMUNERATION | | | |
| <i>Remuneration of the auditor for:</i> | | | |
| Auditing or reviewing the financial report | | 2,950 | 2,950 |
| 5. CASH ASSETS | | | |
| Cash at Bank | | 422,258 | 531,011 |
| Cash on Hand | | - | - |
| Cash at Bank | | 1,330,821 | 960,565 |
| Term Deposit - ANZ | | 1,784,112 | 1,719,719 |
| | | 3,537,191 | 3,211,295 |
| 6. RECEIVABLES | | | |
| Trade Receivables | | - | 1,500 |
| Sundry Debtors | | 12,218 | 15,552 |
| | | 12,218 | 17,052 |
| 7. RIGHT OF USE ASSETS | | | |
| Current | | | |
| Shepparton Lease | | | |
| Present Value | | 136,010 | 68,005 |
| Less: Accumulated Depreciation | | (68,005) | - |
| | | 68,005 | 68,005 |
| Brisbane Lease | | | |
| Present Value | | 141,096 | 80,626 |
| Less: Accumulated Depreciation | | (80,626) | (20,157) |
| | | 60,470 | 60,469 |
| Melbourne Lease | | | |
| Present Value | | 209,580 | 209,807 |
| Less: Accumulated Depreciation | | (77,214) | (145,699) |
| | | 132,366 | 64,108 |
| | | 260,841 | 192,582 |

**NOTES TO AND FORMING PART OF THE ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2025**

| | Note | 2025 (\$) | 2024 (\$) |
|---|------|----------------|----------------|
| 7. RIGHT OF USE ASSETS | | | |
| Non-Current | | | |
| Shepparton Lease | | | |
| Present Value | | 68,005 | 136,010 |
| Less: Accumulated Depreciation | | - | - |
| | | 68,005 | 136,010 |
| Brisbane Lease | | | |
| Present Value | | 40,313 | 100,783 |
| Less: Accumulated Depreciation | | - | - |
| | | 40,313 | 100,783 |
| Melbourne Lease | | | |
| Present Value | | 319,885 | - |
| Less: Accumulated Depreciation | | - | - |
| | | 319,885 | - |
| | | 428,203 | 236,793 |
| 8. OTHER CURRENT ASSETS | | | |
| Prepaid Expenses | | 12,450 | 15,904 |
| 9. PROPERTY, PLANT & EQUIPMENT | | | |
| <i>Equipment, Furniture & Fittings</i> | | | |
| At cost | | 147,637 | 151,810 |
| Less: Accumulated Depreciation | | (133,638) | (150,957) |
| | | 13,999 | 853 |
| <i>Motor Vehicles</i> | | | |
| At cost | | 390,217 | 356,125 |
| Less: Accumulated Depreciation | | (168,470) | (169,006) |
| | | 221,747 | 187,119 |
| Total Property, Plant and Equipment | | 235,746 | 187,972 |

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

| | Equipment, Furniture & Fittings (\$) | Motor Vehicles (\$) | Total (\$) |
|--------------------------------------|---|------------------------|------------|
| Movements in carrying amounts | | | |
| 2024 | | | |
| Balance at beginning of year | 3,339 | 117,910 | 121,249 |
| Additions | - | 119,365 | 119,365 |
| Disposals | - | - | - |
| Depreciation Expense | (2,486) | (50,156) | (52,642) |
| Carrying amount at end of year | 853 | 187,119 | 187,972 |
| | | | |
| 2025 | | | |
| Additions | 15,962 | 100,339 | 116,301 |
| Disposals | - | (663) | (663) |
| Depreciation Expense | (2,816) | (65,048) | (67,864) |
| Carrying amount at end of year | 13,999 | 221,747 | 235,746 |

| | Note | 2025 (\$) | 2024 (\$) |
|--|------|----------------|----------------|
| 10. CREDITORS & ACCRUALS | | | |
| Trade Payables | | 86,888 | 33,000 |
| Accrued Expenses | | 8,355 | - |
| Payroll Liabilities | | 24,752 | 20,948 |
| | | 119,995 | 53,948 |
| | | | |
| 11. INCOME IN ADVANCE | | | |
| Income in Advance | | 2,246,764 | 2,060,878 |
| | | | |
| 12. PROVISION FOR EMPLOYEE BENEFITS | | | |
| Current | | | |
| Annual Leave | | 112,319 | 122,165 |
| Long Service Leave | | 38,361 | 86,061 |
| | | 150,680 | 208,226 |
| | | | |
| Non-Current | | | |
| Long Service Leave | | 4,196 | 5,420 |

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2025

| | 2025 (\$) | 2024 (\$) |
|---|----------------|------------------|
| 13. CASH FLOW INFORMATION | | |
| <i>Reconciliation of cashflow from operations with profit after income tax</i> | | |
| Profit after income tax | 150,755 | 87,305 |
| Non-cash flows in profit | | |
| Depreciation/Amortisation | 311,308 | 207,822 |
| (Profit)/Loss on Sale of Non-Current Assets | (19,883) | - |
| Changes in assets and liabilities | | |
| (Increase)/decrease in Receivables | 4,834 | 11,874 |
| (Increase)/decrease in Other Current Assets | 3,454 | (15,904) |
| Increase/(decrease) in Creditors & Accruals | 66,047 | (23,980) |
| Increase/(decrease) in Income in Advance | 185,886 | 1,084,486 |
| Increase/(decrease) in Provision for Employee Benefits | (58,770) | 63,829 |
| | 643,631 | 1,415,432 |
| 14. LEASE LIABILITY - RIGHT OF USE | | |
| Current | | |
| Shepparton | 67,959 | 64,974 |
| Brisbane | 62,656 | 55,834 |
| Melbourne | 123,574 | 58,986 |
| | 254,189 | 179,794 |
| Non-Current | | |
| Shepparton | 71,081 | 139,041 |
| Brisbane | 45,304 | 107,960 |
| Melbourne | 337,354 | - |
| | 453,739 | 247,001 |

15. ASSOCIATION DETAILS

The registered office of the association is:

Ganbina Inc
Suite 2/1 High Street
Shepparton VIC 3630

The principal place of business is:

Ganbina Inc
Suite 2/1 High Street
Shepparton VIC 3630

16. SEGMENT REPORTING

The association operates predominantly in one business and geographical segment, being the employment and training sector providing employment and training facilities to members of the association within Australia.

17. EVENTS AFTER THE REPORTING DATE

The responsible persons are not aware of any significant events since the end of the reporting period.

INDEPENDENT AUDITOR'S REPORT

To the Members of the Ganbina Inc

Report on the Audit of the Financial Report

Opinion

I have audited the financial report of Ganbina Inc, which comprises the balance sheet as at 30 June 2025, the income statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the responsible entities' declaration.

In my opinion the financial report of Ganbina Inc has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

(a) giving a true and fair view of the registered entity's financial position as at 30 June 2025 and of its financial performance for the year then ended; and

(b) complying with Australian Accounting Standards and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2022*.

Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of my report. I am independent of the registered entity in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of Matter – Basis of Accounting

I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report is prepared to assist the registered entity with reporting requirements under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. My report is intended solely for the registered entity and should not be distributed to or used by parties other than the registered entity. My report is not further modified in respect of this matter.

Information Other than the Financial Report and Auditor's Report Thereon

The responsible entities are responsible for the other information. The other information comprises the information included in the registered entity's annual report for the year ended 30 June 2025, but does not include the financial report and my auditor's report thereon.

My opinion on the financial report does not cover the other information and accordingly I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial report, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or my knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Responsibilities of Responsible Entities for the Financial Report

The responsible entities of the registered entity are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards and the ACNC Act, and for such internal control as the responsible entities determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, responsible entities are responsible for assessing the registered entity'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 responsible entities either intends to liquidate the registered entity or to cease operations, or has no realistic alternative but to do so.

The responsible entities are responsible for overseeing the registered entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report⁵ as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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 the Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I 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 my 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 registered entity'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 responsible entities' 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 registered entity's ability to continue as a

going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the registered entity 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.

I communicate with the responsible entities regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.



Michael Milne
Date: 1 October 2025
375 Wyndham Street Shepparton, VIC 3630

Get Involved

Tackling unemployment and welfare dependency in Aboriginal and Torres Strait Islander community requires a stronger emphasis on education.

Our evidence demonstrates that taking a long-term view and accepting participants from primary school through to tertiary studies and employment works to drive long-term economic progress and stability.



ganbina



Become a partner

Ganbina operates independently of government funding, **relying on the generous support of our partners** to run our programs. This support is crucial for us to fulfil our 50-year **commitment to Aboriginal and Torres Strait Islander children and young people** in the Goulburn Valley and beyond.



Make a donation

Ganbina does not receive government funding and depends on the financial support of philanthropic organisations, corporate partners, and individuals to sustain our programs.

Ganbina has DGR-1 status, meaning any donation over \$2 is tax deductible in Australia.

Make a tax-deductible donation today [Shout For Good](#)



Make a bequest

If you have a will or a plan to make one, you can include Ganbina as a charity that you would like to benefit from your estate or assets when you pass away.



Workplace Giving Program

If your business or employer offers Payroll Giving you can donate to Ganbina regularly and also **reduce your taxable income.**

Follow us on social media



facebook.com/ganbinashepparton



www.linkedin.com/company/ganbina

Contact a member of our team today - we are here to help!



Anthony Cavanagh

Chief Executive Officer

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ganbina



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