



Peppercorn

BRINGING THE HAWKESBURY TOGETHER

2025 Annual Report



ACKNOWLEDGEMENT OF COUNTRY

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

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

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



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OUR VISION & VALUES

OUR PURPOSE

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

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

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

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

OUR MISSION

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

OUR VISION

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

OUR VALUES

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

They are:

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

OUR BOARD OF DIRECTORS



ROB EWIN (CHAIR)

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



EDWARD ELKINS (VICE CHAIR)

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



MICHAEL HOWARD (TREASURER)

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



MEAGAN ANG (SECRETARY AND PUBLIC OFFICER)

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



JOHN BAKER

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



MELISSA STUBBINGS

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



KEVIN RICHARDS

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



ANNE HURNI

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

CHAIR'S REPORT

The 2024–25 year has been a year of significant consolidation, renewal and reform for Peppercorn Services Inc., as we continued to strengthen the organisation's foundations under the Community Culture parent structure.

Peppercorn's long history of providing trusted, community-based services in the Hawkesbury and surrounding regions has positioned it as a stabilising and reliable presence during a period of major sector transformation. This includes the introduction of the Support at Home Program in 2025, the recommissioning of the Targeted Early Intervention program into the new Community and Family Services (CAFS) framework, and the growing expectation for community-based organisations to deliver services in an increasingly regulated environment.

Through this period of rapid change, Peppercorn has not only maintained service delivery but demonstrated agility in adapting its models to remain both viable and impactful. We have continued to deliver social support, home maintenance, meals, dietetics, allied health, and early intervention and family support services, while also managing the wind-down of recovery and wellbeing programs that played a critical role during the flood and COVID recovery periods.

Our staff and volunteers have carried out this work with professionalism, compassion and resilience, providing support to some of the most vulnerable people in our communities. Their work has made a tangible difference to people's lives, enabling older people to remain living at home, supporting families during vulnerable periods, and helping communities recover from crisis.

I want to particularly acknowledge the leadership of our CEO, Jessica Innes, and the Leadership Team, who have guided the organisation through this complex transition. Their ability to balance service continuity with reform readiness has been outstanding.

I also extend my thanks to my fellow Board members for their commitment to good governance during this time. Our focus has been on strengthening the strategic direction of the organisation, ensuring financial sustainability, and positioning Peppercorn for long-term success.

As we look forward, Peppercorn remains committed to deepening its community impact, advocating for sustainable funding, and embedding a culture of Courage, Compassion, Collaboration, Commitment and Connection. These values are not only aspirational, they are lived daily through the work of our people and the trust we hold within the community.



Rob Ewin
Chair



CHIEF EXECUTIVE OFFICER'S REPORT

The 2024–25 year has been a defining period for Peppercorn Services Inc., as we transitioned from being reform ready to actively implementing structural and funding changes that will shape the future of community services.

At a Commonwealth level, the introduction of Support at Home represents the most significant shift in aged care delivery in a generation. For many years, Peppercorn operated within a funding environment that allowed us to heavily subsidise client fees and maintain low costs while absorbing the gap between funding and true service delivery costs. That model is no longer sustainable.

The national CHSP Fee Framework for CHSP services reflects a fundamental change. From 1 October 2025, Peppercorn implemented pricing changes for social support, nutrition, and allied health services to align with these benchmarks. This ensures that we can continue delivering services without eroding our financial stability.

These changes have not been made lightly. We have engaged deeply with our clients, volunteers and stakeholders through client advisory forums, community letters, individual conversations, and meetings with local MPs Trish Doyle and Susan Templeman to explain the rationale and implications of these changes. We've also maintained hardship provisions to ensure no eligible client is denied service due to cost.

This year also marked the closure of Recovery Support Services (RSS), Person-Centred Emergency Preparedness (PCEP) and Wellbeing Counselling. These programs, although funded through short-term disaster recovery arrangements, have had an enormous impact, reaching over a thousand households and building deep trust and resilience within the community. Their closure illustrates a pressing sector issue: the fragility that arises when vital community capacity is tied to short-term funding cycles.

In addition, we made the difficult but necessary decision to cease NDIS Support Coordination, a program that has served the community with dedication for more than eight years. Rising costs, workforce pressures and thin margins made the service unsustainable. We ensured that every client was supported to transition to an alternative provider, reflecting our commitment to continuity of care.

Our strategy throughout these changes has been to strengthen Peppercorn's resilience, investing in systems, aligning service models with reform requirements, and supporting staff through leadership development and wellbeing initiatives.

As we move into 2025–26, Peppercorn stands ready to operate confidently in the new funding landscape. Our services remain deeply trusted, our workforce is skilled and values-driven, and our connection to community is strong. This is what will enable us to not only survive reform but thrive within it.



Jessica Innes
Chief Executive Officer

WORKFORCE STRATEGY AND CAPABILITY REPORT

The workforce behind Peppercorn Services Inc. is both the foundation of its impact and a key driver of its future sustainability.

The integration of the Peppercorn workforce under the Community Culture parent structure has provided clearer communication channels, consistent practice frameworks and a shared set of values across services. This alignment has been particularly critical as we navigate pricing reform and service transitions. The launch of the Leaders Program has supported emerging leaders to transition from operational supervision to values-based, strategic leadership. Early outcomes include stronger communication, greater accountability, and increased confidence among participants.

We introduced psychosocial risk assessments, enhanced leadership coaching and implemented wellbeing strategies aligned with SafeWork NSW guidance. These actions reflect a proactive, preventative approach to workforce safety.

Volunteers remain a cornerstone of Peppercorn's service delivery. The Volunteer Culture Project, funded through the Supporting Spontaneous Volunteers Program, enhanced disaster preparedness and surge capacity while creating new recruitment pathways.

The workforce has been prepared for the introduction of Portable Long Service Leave, award wage increases and other industrial obligations. These have been carefully managed to balance compliance with financial sustainability.

In 2025–26, Peppercorn's workforce strategy will focus on leadership capability, embedding the capability framework, strengthening psychological safety, and aligning workforce planning with long-term service sustainability.



Glenn Robinson

Executive Experience Officer

TREASURER'S REPORT

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

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

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

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

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

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

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

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



Michael Howard

Treasurer

SUPPORTING COMMUNITY

Children and Families

Peppercorn supported more than 450 families through playgroups, parenting programs and family support services, offering safe and inclusive spaces that build parental confidence and strengthen early childhood development. The service was deeply involved in the Targeted Early Intervention (TEI) program to Community and Families Services (CAFS) recommissioning process, aligning its service model with new early intervention and child safety outcomes.

Living In Communities (LINCS) Program

The LINCS volunteer program provided more than 500 hours of in-home support to families with young children experiencing vulnerability or isolation. This early intervention model prevented escalation into more intensive service systems and strengthened community capacity.

Social Connections

The Social Connections program continued to exceed participation targets, providing structured outings, group activities and events that strengthen community participation for older people. These programs combat isolation, improve mental health, and build lasting social networks. Volunteer involvement expanded significantly this year, increasing the program's reach and ensuring its sustainability.

Meals and Dietetics

Peppercorn's nutrition and dietetics services played a crucial role in preventative health. Through culturally inclusive cooking classes, meal preparation support and individual nutritional education, the program enabled older people to maintain independence and health. Collaborative initiatives with the Sydney Regional Aboriginal Corporation supported targeted engagement with First Nations communities.

Home Maintenance

Bringing home maintenance delivery fully in-house this year enabled improved timeliness, responsiveness and quality control. By helping people maintain safe, accessible homes, this program directly supports ageing in place.

Recovery, Resilience and Emergency Preparedness (RSS and PCEP)

Over the past three years, RSS have supported more than 4,000 individuals recovering from disaster. These programs built deep community trust, strengthened individual preparedness, and connected people with local networks. PCEP strengthened individual and community preparedness through personal planning and targeted engagement with vulnerable groups. Their closure this year is a stark reminder of the impact short-term funding has on trusted service capacity.

NDIS Support Coordination

Peppercorn's NDIS Support Coordination program was formally closed during the year following a careful client transition process. The program made a strong impact over its lifespan, but ongoing financial unsustainability made continuation unviable under current pricing structures.



AUDITED FINANCIAL REPORT

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

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

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

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

STATEMENT OF FINANCIAL POSITION

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

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

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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

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

STATEMENT OF CASH FLOWS

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

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

STATEMENT OF CHANGES IN EQUITY

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

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





Peppercorn

BRINGING THE HAWKESBURY TOGETHER

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