

Providing
Housing
for the community
2018 - 2019 in Review



Because everyone deserves
the *best of care*

December 2019

Baptcare
*Affordable
Housing*

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Introduction

Baptcare Affordable Housing (BAH) commenced its business activity in 2013 in response to the ongoing commitment by its parent company, Baptcare Ltd, to become more involved in meeting the needs of the most disadvantaged in our community.

This commitment by Baptcare has led to:

- The establishment of Baptcare Affordable Housing as a Registered Housing Provider in 2016.
- A provision of housing and support for people seeking asylum. This is funded internally and by donations, for people escaping persecution, war and violence. Our Sanctuary and House of Hope now provide safety and opportunity to more than 130 people.
- Integration of Baptcare's services in key locations with a high level of social disadvantage including provision of a Community Hub as well as Residential Aged Care (RAC), Home Care and Affordable Housing, with the first Hub opened in the northern Geelong suburb of Norlane.

- Exploring ways to further provide suitable and affordable suitable housing accommodation for people with a disability.
- The launch of a Policy and Position paper to encourage all Australians to begin to address the enormous need for affordable housing.

Baptcare Affordable Housing (BAH) was formed so that people could experience life in all its fullness. There are many aspects to a full and rich life and safe and affordable accommodation is one of the most important. Since its inception, BAH has grown to provide 89 houses. On one level this represents a collection of property, of bricks and mortar, but to the residents it represents so much more.

For some it provides safety from abusive former partners. To others it provides a place to raise their children. For others it is simply their home.

MESSAGE FROM THE CHAIR



Australia is experiencing serious housing affordability issues.

The subject of housing affordability continues to be a national topic for discussion as prices have continued to rise, and rental affordability for low- and moderate-income households has become unattainable across the nation.

Over a million lower income households are paying housing costs which exceed suggested affordability benchmark of 30% of the total household income. While many Australians are struggling with housing costs, the majority of those in housing stress are private renters.

Rising rent levels have also increased the pressure on public housing and crisis accommodation services and contributed to the current rate of homelessness. At a time when more than 105,000 people are homeless, crisis accommodation services are turning away more than half of all those seeking new accommodation, mostly due to a lack of accommodation, and public housing stock has declined.

For us, it is not just increasing the amount of housing that is available, although this is an essential part of our vision, it is also important to provide our tenants a real opportunity to live their lives in secure and stable housing, and to experience a community. By providing integrated communities (as exhibited at our Coasthaven development in Norlane), we are able to offer stability, friendships, hope, care, employment opportunities and peace of mind.

The importance of a house – a place to call home – cannot be overstated. Unless we have stability in our lives, it is difficult to secure ongoing employment. Unless we have somewhere to call home, it is hard to raise a family, to keep children engaged at school, or to have meaningful relationships within a community in which you belong. And unless that house is affordable it is difficult, if not impossible, to keep paying your other bills which give you lighting, heating, clothing, food and the other necessities of life.

BAH and Baptcare cannot hope to solve the massive shortfall of affordable housing that keeps so many people from having meaningful lives. But as a part of a growing community housing sector we can make a difference.

This Annual Report tells the story of the year just passed and I commend it to you. We are proud of our work within the community and are very grateful for the ongoing support, generosity and engagement of our parent company, Baptcare.

I commend the work of our Board in keeping our vision at the forefront and thank our Directors for their continued contribution to the work and mission of BAH. On behalf of the Board, I thank our Chief Executive, Graham Dangerfield, for his leadership, vision and support during the past year.

Together we look forward with anticipation to year ahead – a year of continued growth for BAH.

Philip Curtis
Board Chair

CHIEF EXECUTIVE'S REPORT



As I sit and reflect on the year that has just past, and look towards the next 12 months, I am filled with anticipation of what we can achieve with our Affordable Housing offering.

In the past 12 months, we have made our first foray into the Tasmania housing market, with 4 recently constructed units in East Devonport, and have seen the opening of our integrated community of Coasthaven in Norlane.

The reason we provide housing is twofold: to help address the huge shortage of affordable rental property, but more importantly to impact lives and create greater hope. We all need a home. None of us can go about our lives, raise a family, go to work or stay healthy, without a stable and safe place to call home. And unless that house is affordable, people are unable to participate in a meaningful life.

We are pleased to be able to offer 89 housing units within Victoria and four recently completed housing units in Tasmania. These units provide housing for financially disadvantaged people a home from which they can access a range of services which include education, training and employment opportunities.

A highlight of the year past must be the opening of the integrated community of Coasthaven in Norlane. The site, which was previously the Norlane Primary School, now has 52 affordable dwellings, a community hub and a 90-bed aged care community. For an area that was hit hard by the closure of the Ford factory and other car industry related businesses, Coasthaven provides an integrated community where all the residents have access to services, training, support

and, most importantly, security and a sense of belonging in a broader community. The properties are presently tenanted by a mixture of the community which includes families, singles, and a variety of age groups with the homes located across the road from a vibrant strip shopping centre and a bus stop.

Our mission is focused on those marginalised through poverty and separation and we celebrate with them as they find new opportunities in life. Our ambition is to continue to grow our community presence and impact.

Over the next 12 months, we look forward to extending our stock of housing, which means we can offer affordable housing options to more Australians, ensuring they have a place to call home. We look forward to welcoming the tenants into our East Devonport housing, extending our offering in Victoria's eastern suburbs and developing housing on the land that has been purchased in Sunshine.

As we look towards assisting more people have a place to call home, I would like to take this opportunity to thank the Board for its strong commitment and support to achieve our goals and strategies.

We are also very grateful to Baptistcare and its generosity and enthusiasm toward our goals. We have high hopes for BAH and greater expectation that our goals will be realised, but it would not be achieved without the strong support of all involved.

Graham Dangerfield
Chief Executive

Affordable Housing Facts



Because everyone deserves *the best of care*

Baptcare
Affordable
Housing

AFFORDABLE HOUSING FACTS

SAFE, SECURE, APPROPRIATE AND AFFORDABLE HOUSING IS A BASIC HUMAN RIGHT OF ALL AUSTRALIANS

82,000

VICTORIANS ARE PRESENTLY ON THE PUBLIC HOUSING LIST

3,300

TASMANIANS ARE PRESENTLY ON THE PUBLIC HOUSING LIST WITH 1600 NEEDING CRISIS HOUSING

Affordable housing is a foundation to the wellbeing of individuals, families and communities. It also forms the foundation of why we continue to build strong sustainable and integrated communities across Victoria and Tasmania.

Over the past decade, both buying and renting have become less affordable – especially for households reliant on Centrelink or the minimum wage. As a mission integrated, faith-based and purpose driven organisation, Baptcare is committed to easing the housing shortage in Australia and providing affordable housing which focuses on quality homes and communities.

Baptcare Affordable Housing (BAH) – a subsidiary of Baptcare, has a long-term commitment of 30 plus years to expand our existing housing and affordable housing communities. BAH presently manages a total of 89 housing units in the western suburbs of Victoria and 4 housing units in East Devonport, Tasmania providing financially disadvantaged people a home from which they can access a range of services including education, training and employment.

The average rental prices have continued to rise within the last twelve months.

1.8%

The Melbourne Rent Index shows that annual metropolitan rents have increased by 1.8% in the last 12 months

3.1%

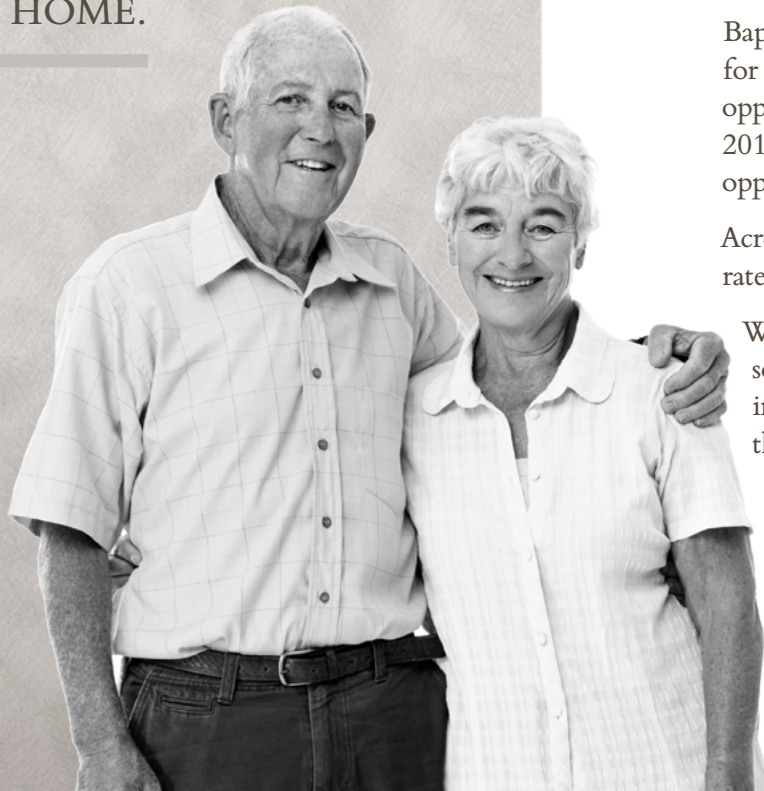
The Melbourne Rent Index shows that over the last 10 years rental prices have increased by 3.1%.

5.6%

The Regional Rent Index show that rental prices have increase greater than in metropolitan areas, increasing by 5.6% in the last 12 months

OUR ACHIEVEMENTS

BAH PROVIDES LOW
INCOME FAMILIES, OLDER
PEOPLE, AND PEOPLE WITH
DISABILITIES A PLACE TO
CALL HOME.



Over the last 12 months, BAH has successfully expanded our intentions to assist in providing Affordable Housing in Tasmania.

BAH have also been working with the local communities to not only provide housing, but to also provide a space for the community to come together, such as the Community Hub which opened in 2019 in Norlane. This Community Hub includes a café, playground, outdoor entertaining area, garden and workshop that the whole community can use.

Building 4 units in Tasmania with the help of funding from the Tasmanian Government, for housing to be made available for people aged 55 and over. Whilst only providing housing for a small number, the housing is assisting people on the public housing list housing next to the Orana Day Centre.

Baptcare's completion of the Norlane Hub and RAC enabled employment opportunities for the local community to work with residents, in the community garden and shed, and opportunities to volunteer at the RAC and Café. A Community meeting was held in January 2019 for the local community which provided information on how to apply for employment opportunities and what the needs for the roles available were.

Across our Affordable Housing offering, we have achieved low vacancies, with a low turnover rate. If a property does become vacant, it is not for very long before it is occupied again.

We are proud of the assistance we provide to all our tenants. There have been times when some of our tenants require assistance or experience adverse circumstances that negatively impact on their ability to maintain their property or pay rent, we work together to assist them to find relevant services to help get back on track.

In Wangaratta, Baptcare supports BAH to build community, social connections and belonging by allocating one unit for a community minded 'placemaker' who intentionally works on engaging tenants to interact with each other, work within community garden and become engaged within community. Recently our long time placemakers made the hard decision to move on, we were able to place an interim placemaker into the role to ensure there were no disruptions to the community.

OUR PROPERTIES

WE HAVE RECENTLY COMPLETED 4 UNITS IN EAST DEVONPORT, TASMANIA.



WANGARATTA

We presently have 27 dwellings which are made up of 4 x 1-bedroom, 19 x 2-bedroom, 3 x 3-bedroom and 1 x 4-bedroom units.

BORONIA

We presently have five, 1-bedroom units located in Boronia. These were refurbished several years ago and are tenanted by single older persons.

ALBION

We presently have 2 dwellings which are made up of 1 x 2-bedroom and 1 x 3-bedroom houses.

ST ALBANS

We presently have 4x townhouses located in the St Albans area which are made up of 2 x 2-bedroom and 2 x 3-bedroom houses.

NORLANE

We presently have 52 dwellings located in the greater Geelong area of Norlane. These dwellings are made up of 26 x 1-bedroom units, 13 x 2-bedroom units and 13 x 3-bedroom townhouses.

In February 2019 the Community Hub, also located in Norlane was opened offering a café, playground, outdoor garden and workshop, all accessible to the local community.

NEW DEVELOPMENTS

Baptcare Affordable Housing have recently completed 4 units in East Devonport, Tasmania.

We are also looking to purchase a number of apartments in Ringwood and developing a number of affordable housing units in Sunshine on a 3,700m² site in a residential zone allowing for two levels.



Existing BAH Properties –Victoria



BAH Development Sites –Victoria

BAH BOARD MEETINGS

THE BAPTCARE AFFORDABLE HOUSING BOARD MEETINGS ATTENDED BY DIRECTORS



Graham Dangerfield, Chief Executive was present at all BAH Board Meetings



Mr Greg Cooper



Mr Philip Curtis



Mrs Louise Daniel



Ms Michelle Dobbie



Mr Matthew Hick



Mr Christopher McKenna

Director's Name	Meetings Eligible	Meetings Attended
Mr Greg Cooper	6	6
Mr Philip Curtis (Chair)	6	6
Mrs Louise Daniel	6	5
Ms Michelle Dobbie*	3	3
Mr Matthew Hick*	3	3
Mr Chris McKenna	6	6

*Matthew and Michelle joined the BAH Board in March 2019

Financial Details 2018-19

STATEMENT OF PROFIT OR LOSS

TOTAL
COMPREHENSIVE
INCOME FOR
THE PERIOD

Statement of profit or loss and other comprehensive income for the year ended 30 June 2019

	Note	2019 \$000	2018 \$000
Revenue	3	843	743
EXPENSES			
Employee benefits expense		(183)	(185)
Property maintenance		(97)	(29)
Depreciation expense		(40)	(41)
Administration fees		-	(11)
Other expenses		(70)	(99)
Services and utilities		(230)	(159)
Surplus for the year		223	219
Other comprehensive income for the year		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		223	219

STATEMENT OF FINANCIAL OPINION

TOTAL ASSETS,
TOTAL LIABILITIES,
NET ASSETS & TOTAL
MEMBERS' FUND

Statement of financial position as at 30 June 2019

	Note	2019 \$000	2018 \$000
Current assets			
Cash and cash equivalents	4	1,358	1,465
Trade and other receivables	5	24	6
Total current assets		1,382	1,471
Non-current assets			
Investment Property	6	6,933	6,888
Property, plant and equipment	7	7	-
Total non-current assets		6,940	6,888
TOTAL ASSETS		8,322	8,359
Current liabilities			
Trade and other payables	8	7	24I
Total current liabilities		7	24I
Non-current liabilities			
Trade and other payables		5,849	5,875
Total non-current liabilities		5,849	5,875
TOTAL LIABILITIES		5,856	6,116
NET ASSETS		2,466	2,243
Equity			
Retained profits		2,466	2,243
TOTAL MEMBERS' FUNDS		2,466	2,243

STATEMENT OF CHANGES IN EQUITY

BALANCE AS
AT 30 JUNE 2019

Statement of changes in equity for the year ended 30 June 2019

	<i>Note</i>	<i>Retained profits \$000</i>	<i>Total equity \$000</i>
Balance as at 1 July 2017		2,204	1,220
Surplus for the year		219	219
Other comprehensive income for the year		–	–
Total comprehensive income		219	219
BALANCE AS AT 30 JUNE 2018		2,243	2,243
Balance as at 1 July 2018		2,243	2,243
Surplus for the year		223	223
Other comprehensive income for the year		–	–
Total comprehensive income		223	223
BALANCE AS AT 30 JUNE 2019	4	2,466	2,466

STATEMENT OF CASH FLOWS

NET (DECREASE)/
INCREASE IN CASH HELD
& CASH AT THE END
OF THE FINANCIAL YEAR

Statement of cash flows for the year ended 30 June 2019

	2019 \$000	2018 \$000
Cash flows from operating activities		
Receipts from residents, clients and customers	843	743
Payments to suppliers and employees	(365)	(352)
Net cash provided by operating activities	478	391
Cash flows from investing activities		
Payment for property, plant and equipment and investment property	(161)	(92)
Net cash used in investing activities	(161)	(92)
Cash flows from financing activities		
Payments to related parties	(424)	(593)
Net cash used in financing activities	(424)	(593)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(107)	(294)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE FINANCIAL YEAR	1,465	1,759
CASH AND CASH EQUIVALENTS AT THE END OF THE FINANCIAL YEAR	1,358	1,465

NOTES 1-2

NOTE 1 – NATURE OF THE COMPANY

Baptcare Affordable Housing Ltd (the Company) is a company limited by guarantee, incorporated and domiciled in Australia. Under its constitution, the Company is unable to distribute its funds to its members by way of dividend or like arrangement. The liability of each member in the event of winding up the Company is limited to ten dollars. As at 30 June 2019, there was 1 member of the Company (2018:1).

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

New or amended Accounting Standards and Interpretations adopted

The financial statements have been prepared in accordance with the same accounting policies adopted in the Company's last annual financial statements for the year ended 30 June 2018, except as described below. Note that the changes in accounting policies specified below only apply to the current year. The accounting policies included in the Company's last annual financial statements for the year ended 30 June 2018 are the relevant policies for the purposes of comparatives.

i) Impact of adoption of AASB 9 Financial Instruments

New accounting policies for financial instruments applicable from 1 July 2018

There were no financial assets or liabilities that the Company had previously designated as fair value through other comprehensive income under AASB 139: Financial Instruments: Recognition and Measurement that were subject to reclassification or elected reclassification upon the application of AASB 9. There were no financial assets or liabilities that the Company has elected to designate as fair value through other comprehensive income at the date of initial application of AASB 9.

ii) Impact of transition to AASB 9

The impact of the transition to AASB 9 both retrospectively and to 30 June 2019 were considered immaterial to the financial report and thus no adjustments were made.

New Accounting Standards and Interpretations

The AASB has issued new and amended Accounting Standards and Interpretations that have mandatory application dates for future reporting periods. The Company has decided not to early adopt these Standards. The following paragraphs summarise those future requirements, and their impact on the Company where the standard is relevant.

Basis of Accounting

The financial report is a general purpose financial report that has been prepared in accordance with the requirements of Australian Accounting Standards - Reduced Disclosure Requirements, the Australian Charities and Not-for-profits Commission Act 2012, and other authoritative pronouncements of the Australian Accounting Standards Board (the AASB). Australian Accounting Standards set out accounting policies that the AASB has concluded would result in a financial report containing relevant and reliable information about transactions, events and conditions to which they apply. Compliance with Australian Accounting Standards ensures that the financial statements and notes also comply with International Financial Reporting Standards. Material accounting policies adopted in the preparation of this financial report are presented below. They have been consistently applied unless otherwise stated. The financial report has been prepared on an accrual basis and is based on historical costs and does not take into account changing money values or, except where stated, current valuations of non-current assets. Cost is based on the fair values of the consideration given in exchange for assets.

Statement of Compliance

The financial report complies with Australian Accounting Standards and International Financial Reporting Standards ("IFRS").

Critical Accounting estimates and judgements

The preparation of a financial report in conformity with Australian Accounting Standards requires management to make estimates, judgements and assumptions based on historical knowledge and best available current information.

Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and internally. Actual results may differ from these estimates. The accounting policies detailed in Note 2 provide details of these estimates, judgements and assumptions.

Revenue recognition

Revenue from the rendering of services is recognised upon the delivery of the service to the customer. Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets. Donation revenue is recognised as revenue when the cash is received. All revenue is stated net of the amount of goods and services tax.

Cash and cash equivalents

Cash and cash equivalents include cash on hand and term deposits held with banks.

Trade and other receivables

Trade receivables are recorded at amounts due for services rendered less any provision for impairment loss. Accrued income is recorded as income earned which had not been credited to the Company at reporting date.

Impairment of assets

At each reporting date, the Company reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. Any excess of the asset's carrying value over its recoverable amount is expensed to the Statement of Profit or Loss and Other Comprehensive Income. When the asset does not generate cash flows that are independent from other assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Investment properties and property, plant and equipment

Investment property is property, both land and buildings, which is held to generate rental tenancy income. Investment properties are held for rental and are measured on the cost basis including transaction cost less, where applicable, any accumulated depreciation.

Properties, plant and equipment are brought to account at cost less, where applicable, any accumulated depreciation and impairment losses. The depreciable amount of all fixed assets, including buildings but excluding freehold land, is depreciated over their useful lives commencing from the time the asset is held ready for use. Depreciation on buildings, plant and equipment is charged using the straight line method over the estimated useful life of the asset. Depreciation rates used for each class of depreciable asset are:

Class of fixed asset	Rate
Buildings	2.5%
Plant and equipment	10.0%

Trade and other payables

Trade payables are carried at amortised cost and represent liabilities for goods and services provided to the company prior to the end of the financial year that are unpaid and arise when the Company becomes obliged to make future payments in respect of the purchase of these goods and services.

Goods and Services Tax ("GST") and other similar taxes

The Company is exempt from income tax under Section 50 - 5 of the Income Tax Assessment Act, 1997. 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 Tax 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 Statement of Financial Position are shown inclusive of GST. Cash flows in the Statement of Cash Flows are inclusive of GST

NOTES 3-5

REVENUE, CASH
AND CASH EQUIVALENTS
& TRADE AND OTHER
RECEIVABLES

NOTE 3 – REVENUE

	2019 \$000	2018 \$000
REVENUE		
Tenancy rental	841	722
Other income	2	21
Total Revenue from Operating Activities	843	743

NOTE 4 – CURRENT ASSETS – CASH AND CASH EQUIVALENTS

	2019 \$000	2018 \$000
CASH AND CASH EQUIVALENTS		
Cash at bank	1,358	265
Cash on deposit	-	1,200
Total Cash and Cash Equivalents	1,358	1,465

NOTE 5 – CURRENT ASSETS – TRADE AND OTHER RECEIVABLES

	2019 \$000	2018 \$000
TRADE AND OTHER RECEIVABLES		
Other receivables	24	6
Total Current Trade and Other Receivables	24	6

NOTES 6

INVESTMENT
PROPERTY

NOTE 6 – NON-CURRENT ASSETS – INVESTMENT PROPERTY

	2019 \$000	2018 \$000
INVESTMENT PROPERTY		
Investment Property	6,757	6,797
Carrying amount of work in progress	176	91
Total investment property	6,933	6,888

Reconciliations of the carrying amounts of each class of asset at the beginning and end of the current financial year are set out below:

	<i>Land</i> \$000	<i>Work in Progress</i> \$000	<i>Total</i> \$000
Balance at 1 July 2018	6,797	91	6,888
Additions	–	154	154
Disposals	–	(69)	(69)
Depreciation expense	(40)	–	(40)
BALANCE AT 30 JUNE 2019	6,757	176	6,933

NOTES 7-9

PROPERTY, PLANT AND
EQUIPMENT, OTHER
PAYABLES AND AUDITOR
REMUNERATION

NOTE 7 – NON-CURRENT ASSETS - PROPERTY, PLANT AND EQUIPMENT

	<i>Furniture & fittings \$000</i>	<i>Total \$000</i>
PROPERTY, PLANT AND EQUIPMENT		
Balance at 1 July 2018	-	-
Additions	7	7
Balance at 30 June 2019	7	7

NOTE 8 – CURRENT LIABILITIES - TRADE AND OTHER PAYABLES

	<i>2019 \$000</i>	<i>2018 \$000</i>
TRADE AND OTHER PAYABLES		
Accrued Expenses	7	7
Other payables	-	1
Payables due to related entities	-	233
Total Other Payables	7	241

NOTE 9 – AUDITOR REMUNERATION

	<i>2019 \$000</i>	<i>2018 \$000</i>
AUDITOR REMUNERATION		
Amounts received or due and receivable by the auditors for:		
Auditing the financial statements	5	5
Preparation of financial statements	2	2
Total Remuneration	7	7

NOTES 10-13

NOTE 10 – RELATED PARTY DISCLOSURES

Baptcare Affordable Housing Ltd's related parties include its Key Management Personnel and related entities as described below.

The names of the persons to have held office as Directors of the Company at any time during the year are:

Mr P A Curtis Mr C J McKenna Ms M Dobbie
Mr G S Cooper Ms L Daniel Mr M Hick

The Company is ultimately controlled by Baptcare Ltd.

NOTE 11 – COMPANY DETAILS

Baptcare Affordable Housing Ltd is incorporated in Victoria, Australia.

The registered office of the Company is:

First Floor, 1193 Toorak Road, Camberwell, VIC 3124

The principal places of business are:

First Floor, 1193 Toorak Road, Camberwell, VIC 3124

NOTE 12 – EVENTS AFTER THE REPORTING PERIOD

No matter or circumstance has arisen since the end of the financial year that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in subsequent financial years.

NOTE 13 – MEMBER'S GUARANTEE

Baptcare Affordable Housing Ltd is incorporated under the Corporations Act 2001 and is a Company limited by guarantee. If the Company is wound up, the constitution states that each member is required to contribute a maximum \$10 each towards meeting any outstanding obligations of the entity. At 30 June 2019, the total amount that members of the Company are liable to contribute if the Company wound up is \$10 (2018: \$10).

In the opinion of the Directors of Baptcare Affordable Housing Ltd:

- 1) The Financial statements and notes of Baptcare Affordable Housing Ltd are in accordance with the Australian Charities and Not-for-profits Commission Act 2012, including:
 - (a) Giving a true and fair view of the financial position as at 30 June 2019 and of its performance for the financial year ended on that date; and
 - (b) Complying with Australian Accounting Standards - Reduced Disclosure Requirements (including the Australian Accounting Interpretations) and the Australian Charities and Not-for-profits Commission Regulation 2013; and
- 2) There are reasonable grounds to believe that Baptcare Affordable Housing Ltd will be able to pay its debts as and when they become due and payable.

*Thank
you!*

ACKNOWLEDGEMENT & APPRECIATION

NONE OF THE WORK WE DID IN THE
COMMUNITY THIS YEAR WOULD BE
POSSIBLE WITHOUT OUR AMAZING STAFF.



Get involved.

Donate here today.

baptcare.org.au

Contact

General enquiries

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Media enquiries

Baptcare Affordable Housing media line

Phone: 03 9831 7349

Mobile: 0428 063 664

Email: bahmarketing@baptcare.org.au



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