**CBTS**
**Annual Report**
**2025–2026**

Cottage by the Sea
QUEENSCLIFF



# Every child deserves a break

# Cottage by the Sea

Cottage by the Sea is a not-for-profit, independent children's charity located only a stone's throw from the beach in Queenscliff, Victoria.

At Cottage we are proudly dedicated to enhancing and enriching the lives of children experiencing vulnerability. We do this by creating engaging, tailored, short-stay programs to build self-confidence and positive relationships which in-turn help participants to learn and grow in their schools and communities.

This incredible charity has been operating continuously for over 135 years. Each year, year on year, Cottage helps change the lives of around 2,000 children who have experienced vulnerability. For many visiting children, simply standing on the sand and seeing the ocean is a first!

Cottage by the Sea provides this report as a summary of our operational performance during the year ending 30 June 2026. We present this information as an overview of what we do, and the impact for participants and their communities.

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Cottage by the Sea acknowledges the Wadawurrung people as the traditional custodians of the land on which Cottage by the Sea stands and recognise the continuing connection of Aboriginal and Torres Strait Islander people to land, waters and community. We pay our respects to Elders past and present.



## Our Vision

Every child deserves to feel safe, connected and live a happy and healthy life.

## Our Mission

To enhance and enrich the lives of children experiencing vulnerability by providing experiences that embrace fun and create opportunities for growth in environments that inspire.



## Everything we do at Cottage by the Sea reflects our values:

Respect

Adventure

Integrity

Belonging

Community

# A message from our Patron

## Welcome to Cottage by the Sea's 2026 Annual Report. We hope you enjoy learning about how Cottage has continued to enhance the lives of children and young people this past financial year.

For generations, Cottage by the Sea has provided children with the chance to step away from daily challenges and experience the benefits of time by the coast. These simple yet powerful moments can build resilience, confidence and hope.

As Patron, I am continually inspired by the difference this organisation makes in the lives of children and young people.

Thanks to the generosity of our supporters, more children and young people have been able to access life-changing programs and experiences. Your commitment helps create brighter futures, and I am proud to support the remarkable work of Cottage by the Sea as we continue to extend our reach and impact.



**Rebecca Maddern**
**Patron, Cottage by the Sea**



Rebecca Maddern
Patron, Cottage by the Sea.

**"There were so many firsts for our students. They have experienced so much and interacted with so many wonderful people. From learning about different jobs they never knew existed to seeing the kindness of the people they met walking their dogs on the beach. I have been teaching since 2003 and been on many camps; this is the best one by far."**

– Visiting teacher



Curtis Stone OAM.

# Thank you to our Ambassadors

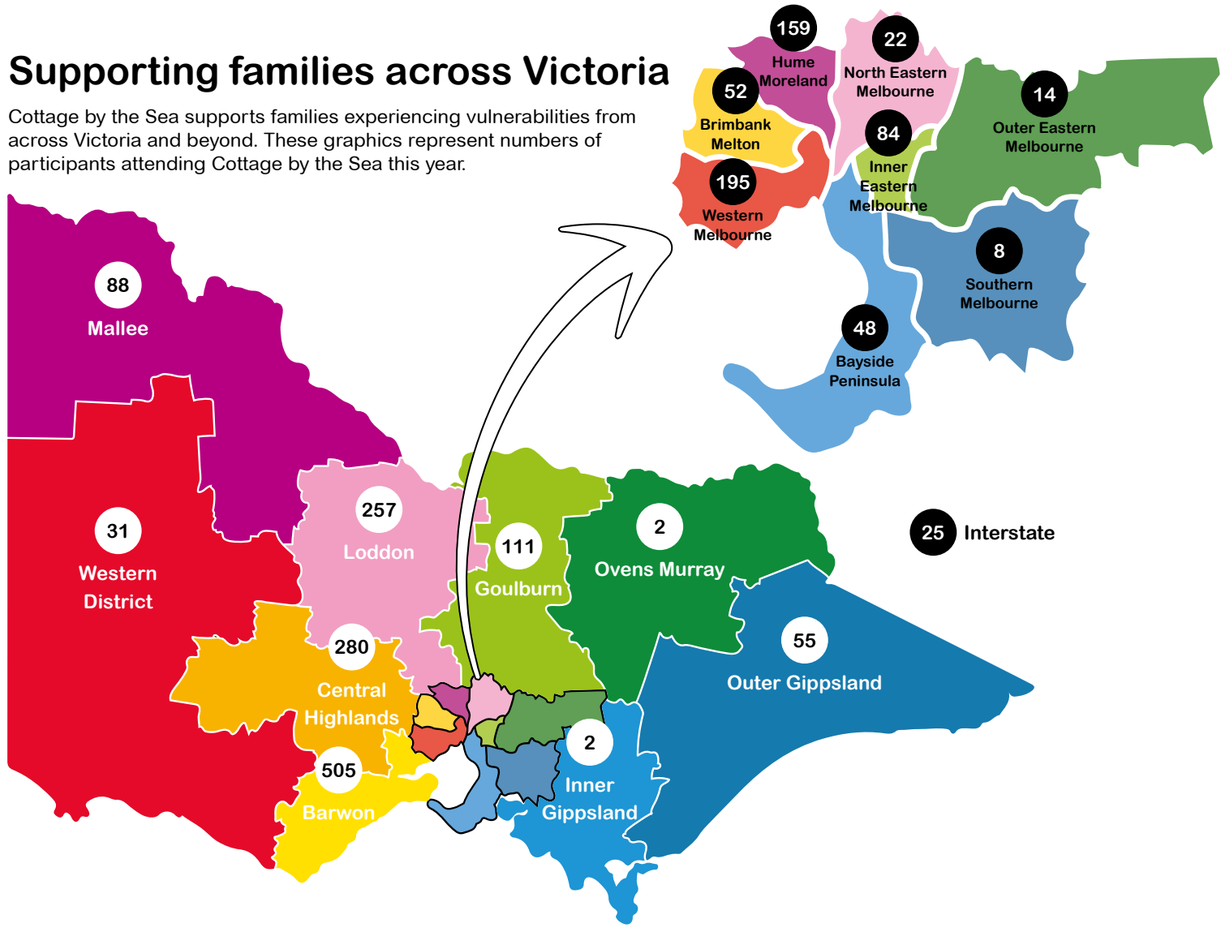
We extend our gratitude to our dedicated ambassadors for their passion, energy and commitment. Sharing our mission, expanding our reach and being an enthusiastic voice in our community – thank you.

- Alan Harrison
- Andrew Cannon AM
- Andrew Simms
- Curtis Stone OAM
- David McDonald
- Eric Black
- Glynn Harvey
- Ian Cover OAM
- Jade Augustine
- Jan Wilkinson
- Joel Selwood
- Louisa White
- Mal Campbell
- Patrick Dangerfield
- Phil de Fégley
- Rod Laver AC MBE
- Warren Davies



# Supporting families across Victoria

Cottage by the Sea supports families experiencing vulnerabilities from across Victoria and beyond. These graphics represent numbers of participants attending Cottage by the Sea this year.





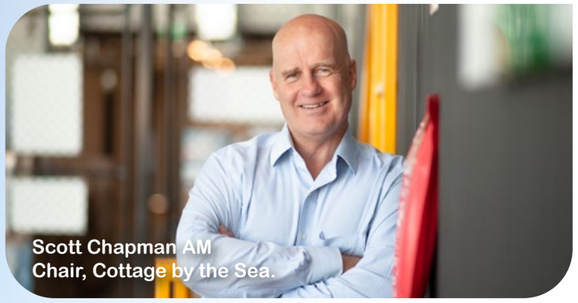

# Connecting with Community

Through a partnership with Christian College Geelong (CCG), students from Finke and Alcoota community schools travelled from Central Australia to Victoria's coast for a week at Cottage by the Sea. For many, it was their first interstate trip and first experience of the beach.

The visit grew from CCG's long-running Our World Central Australia program, which has connected students with the remote Indigenous communities of Finke and Alcoota for more than 20 years. Bringing together children from different cultures and backgrounds, the week created opportunities for learning, connection and new experiences.

The excitement was unmistakable, with one student asking, "When are we going back to the beach, Miss Helen?!" as the group embraced a memorable week of fun, friendship and discovery.

# A note from our Chair & CEO



Scott Chapman AM
Chair, Cottage by the Sea.

It is my pleasure to present the Cottage by the Sea Annual Report for 2025-2026 and reflect on a year of growth, impact and community support.

For well over a century, Cottage by the Sea has helped children facing vulnerabilities build confidence, resilience and a sense of belonging. In a time when many families continue to face social and economic challenges, our commitment to creating positive opportunities for young people remains as important as ever.

This year marked a significant milestone with the opening of our new purpose-built Riptide facility, and we are sincerely indebted to ABN Group/Boutique Homes and the many contributors including David McDonald whose support brought this new build to life. This additional facility provides space for up to 700 more children each year.

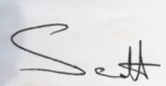
The overwhelmingly positive feedback from our community reflects the long-standing relationship Cottage has in this community and the dedication of our staff, volunteers and leadership team. Their passion and commitment continue to make a lasting difference in the lives of the children we support.

On behalf of the Board, I sincerely thank our donors, supporters, corporate partners, philanthropic foundations, community organisations and local government stakeholders. Your generosity and trust enables Cottage by the Sea to deliver programs that create meaningful and lasting outcomes for young people.

I also thank my fellow Board members for their ongoing commitment and stewardship. Together, we remain focused on ensuring the organisation is well-positioned to meet future needs while staying true to our mission.

As we look ahead, we do so with confidence and optimism. Supported by a strong community and guided by a clear vision, Cottage by the Sea will continue creating opportunities for children and young people to thrive.

Thank you for your continued support.



**Scott Chapman AM**
**Chair, Cottage by the Sea**



Adam Wake
CEO, Cottage by the Sea.

As we reflect on the 2025-2026 financial year, I am grateful for the community that sustains Cottage by the Sea. Sincerely, this community often feels like an extended family. Together, we have continued to support vulnerable children and young people, helping them develop confidence, resilience and hope for the future.

We have remained focused on delivering impactful programs that strengthen wellbeing, encourage personal growth and foster a sense of belonging. In an environment where society is retreating into insularity (2026 Edelman Trust Barometer) it has never been more important for Cottage to remain focused and where possible, step up what we do.

Feedback from both children and accompanying adults (parents, teachers and principals) has again been not only heartwarming but truly special, inspiring us to extend and reach more children.

These programs and their outcomes are only achieved through the dedication and expertise of our staff, volunteers and partners who bring compassion and commitment to every aspect of our work.

This year also marked important progress in strengthening our organisational foundations. We have continued to invest in our people, facilities, governance and operational systems to ensure Cottage by the Sea remains sustainable, innovative and responsive to community needs. These investments position us well to expand our impact and continue serving vulnerable children for generations to come.

This financial year has seen many significant achievements including:

- Supporting a record 1,959 program participants (excluding community groups)
- Achieving our highest-ever fundraising results at our Annual Fair and Giving Day
- Celebrating the launch of Riptide Cottage with friends, donors, volunteers and community members

None of these achievements would have been realised without the generosity of our donors, supporters, volunteers, corporate partners, community groups, trusts, foundations and local government stakeholders. Your belief in our mission enables us to provide lifechanging experiences to children who need them most. On behalf of everyone at Cottage by the Sea, thank you for your continued support, partnership and friendship.

While I value the opportunity to report on achievements, what I value most is hearing directly from children, young people and teachers whose lives are touched by our programs. One child said it "made me feel amazing," while another shared they felt "really happy" and "never left out." Their words speak powerfully to the impact of your generosity.

I was also delighted to hear from a teacher visiting from Fitzroy, who reflected:

**"From the moment we arrived there was such a strong sense of warmth, care and generosity. Every child felt seen, valued and important"**

They added:

**"Your team continued to find ways to connect with them, encourage them and help them participate."**

– Visiting teacher

Feedback such as this reminds us why our work matters and reinforces the importance of creating opportunities for every child to thrive.

I would also like to acknowledge the leadership and guidance of our Board, led by our Chair, whose strategic oversight and commitment have helped navigate opportunities and challenges throughout the year.

As we look ahead, we remain optimistic and ambitious. While the needs of children and families continue to evolve, our purpose remains constant: to create opportunities for children to thrive, build resilience and realise their full potential. Together, we will continue making a lasting difference in the lives of young people and their communities.

Thank you for being part of the Cottage by the Sea family.



**Adam Wake**
**CEO, Cottage by the Sea**



Prof. Louise Paatsch from Deakin University conducting research onsite.

# Adventure Matters: New research highlights the transformative power of outdoor experiences

Deakin University research continues to demonstrate the positive impact of Cottage by the Sea programs on children and young people experiencing vulnerability. Deakin University's 2026 report *Adventure Matters: Turning Points for Children Experiencing Vulnerabilities: The Role of Outdoor Adventure (2026)*, identified three key themes: Trust, Risk-taking and Hope. The study found that adventure-based experiences can serve as powerful turning points, helping young people build resilience, self-belief and aspirations for the future despite adversity.

These findings reinforce what Cottage by the Sea witnesses every day: adventure matters. Outdoor experiences can help young people discover strengths and inspire confidence, connection and hope.

**"We are privileged to partner with Cottage by the Sea on research that is influencing national and international conversations about supporting children and young people to thrive."**

– Professor Louise Paatsch, PhD, Deakin University

READ THE FULL PAPER

# Growing confidence through adventure

Gathering feedback from the children who attend our programs is always a highlight for staff. Their comments are valued not only by those who work directly with them, but by the broader Cottage by the Sea team.

Our chef, Kylie, and our kitchen volunteers are often praised for the quality and variety of the meals they provide while many staff are touched to learn that their warm welcome, encouragement and genuine interest in the children are remembered long after the program ends.

Across Cottage by the Sea, we strive to provide fun, adventure and opportunity helping children return home and back to school with new skills, greater confidence and positive memories.

While some children recognise the impact of their experience straight away, teachers often notice the greatest changes.

**"For most of the students we noticed positive changes in behaviour. They have been supporting each other, having a go at all activities and stepping outside their comfort zones. I also noticed a willingness to try new foods, which was a significant improvement."**

– Visiting teacher



Program Leader Sheree encouraging confidence in the water.



**1,540**
Take a Break participants

**183**
REEF participants

**198**
Mentor participants

**1,959**
Total program participants



## Riptide development

Riptide is an inspiring new facility made possible entirely through philanthropy led by the generous support of ABN Group and Boutique Homes and supported by an extraordinary team of builders, architects, landscapers and other industry partners. Funded through the proceeds from the sale of ABN Group's charity homes in 2022 and 2026, this remarkable initiative has transformed the vision of Riptide into a reality. The rebuilt facility increases the capacity to support an additional 700 children each year.

Riptide significantly strengthens Cottage by the Sea's ability to deliver more programs that build resilience, confidence and connection. By expanding access to our programs, more children and young people experiencing vulnerability can receive the support we offer, helping them build self-belief, strengthen their sense of belonging and support their wellbeing.




Cottage CEO Adam Wake, Deakin University Chancellor Claire Higgins & Cottage Board Chair Scott Chapman AM holding the Riptide Honour Board.

## Thank you to the community

The delivery of Riptide Cottage was made possible through the generosity and expertise of dedicated community partners. Respected local builder David McDonald oversaw the build and landscaping project on a pro bono basis, working alongside Plan Group Geelong and SPL Architects to help bring this transformative facility to life.



"I've been connected to Cottage for 15 years and love being part of it. Contributing to this project was an honour because of its importance. Riptide will bring so much joy to children who need and deserve it, it has been very rewarding."

– David McDonald





## Respite facilities

The new Riptide Cottage also includes a self-contained unit to offer families a short, restorative seaside break. Families are referred through partner agencies for a range of reasons, including financial hardship, family stress and experiences of violence. Cottage by the Sea provides a welcoming and supportive environment, including donated gifts for children, allowing families time to rest, reconnect and simply enjoy being together.

## Riptide partners

### Special thanks to everyone who has contributed to the Riptide rebuild including:

- Borough of Queenscliffe
- Boutique Homes
- CBTS Staff & Board
- David McDonald
- Deakin University
- e&s Trading
- Geelong Access Hire
- Handbury Foundation
- Howarth Family
- John T Reid Charitable Trusts
- Moremac Property Group
- National Tiles
- Otomys
- Percy Baxter Charitable Trust
- Peter Latham
- Rado Family Foundation
- Reece Group
- Studio All Group
- The Fahey Family
- The Gordon
- The Hooley Family
- The Iris & Ken Baldwin Foundation
- Thyne Reid Foundation
- Unox Australia Pty Ltd
- Vance Joy & Fair Harbor
- Warralily Armstrong Creek
- Wightons Lawyers



"I spoke with her yesterday, and she said that they had such a wonderful time at the Cottage. Her son had felt so loved with all the special touches including the knitted items for him. He had been asking when they were going on holidays for a long time, but his mum was not in the position to take him on one, so this was really an incredible opportunity for them."

– Specialist Women's and Children's Case Worker from Meli



## Riptide

We were delighted to welcome students from Nicholson Primary School as the first group to experience the Take a Break program at the newly opened Riptide Cottage. Watch this heartwarming video by scanning the QR code to see Riptide Cottage through their eyes and hear what the experience meant to them.

RIPTIDE COTTAGE THROUGH THEIR EYES





# Our people – Board of Directors

Cottage by the Sea is governed by volunteer members, highly skilled and experienced. Each Director brings a diverse range of expertise and knowledge to effectively guide the strategic direction. Additionally, our Chief Executive Officer, along with our Department Heads, lead a dedicated group of individuals who work tirelessly to ensure that Cottage by the Sea achieves its goals and delivers on its mission to facilitate transformative experiences that help build confidence, respect and resilience in our participants.

The Directors in office during FY2025-26 are listed below. Their biographical details are available on the Cottage by the Sea website cottagebythesea.com.au.



**Scott Chapman AM**
Chair of the Board



**Don Rankin**
Treasurer and Chair of Audit & Risk Committee



**Natalie Hickey**
Member of Audit & Risk Committee



**Liam Petrie-Allbutt**
Member of Marketing & Fundraising Committee



**Michael Randall OAM**
Chair of Investment Committee



**Dr Priscilla Seyfort**
Chair of Programs Committee and Member of People, Governance & Culture Committee



**Dennis Smart**
Chair of Marketing & Fundraising Committee



**Hugh Roberston**
Appointed 31 Oct 2026
Member of Investment Committee



**Lucy Simms**
Appointed 12 Jan 2026
Member of Marketing & Fundraising Committee

## Subcommittees

Cottage by the Sea has a number of Committees of the Board to provide strategic guidance. They are made up of Board members and independent advisors. Membership is determined by the Board and reviewed at least every two years.

## Cottage Life Members

Life membership is awarded in recognition of extraordinary service to Cottage:

- Beverley Davies
- Eril Deighton
- Eva Milne
- Gillian Gough
- Gloria Joan Longden
- Gwen Pitfield
- Heather Moore
- Jean Diment
- Jean Williamson (deceased 12/25)
- Jill White
- Michael Randall OAM
- Natalie Hickey
- Prue Forster
- Robyn Harper
- Roma Balaam
- Ros Leigh OAM
- Sue Armstrong
- Sue Reilly
- Sue Richardson
- W.G. Philip





The Cottage team at our All-Staff Day in May 2026.

## Our culture

In late 2025, Cottage by the Sea employees participated in an organisation-wide Pulse Survey, providing valuable feedback on workplace culture, engagement and opportunities for improvement. Results showed strong alignment with Cottage's vision and values (96.2%), high levels of workplace happiness (91%), and a clear understanding of role expectations and performance standards (92%). Staff also reported strong access to the tools, resources and support needed to perform their roles effectively (88.7%). While results remained overwhelmingly positive, the survey identified opportunities to strengthen collaboration, recognition and reward, workplace training and role clarity. Employee feedback continues to inform ongoing improvements, helping ensure Cottage remains a supportive and empowering workplace dedicated to making a meaningful difference in the lives of children experiencing vulnerability.

**96%** of staff reported their **personal values aligned** with **Cottage vision and mission**

**91%** of staff reported **high** levels of **workplace happiness**

**92%** of staff reported they had a **clear understanding** of role expectations and **performance standards**

# Friend-raising whilst fundraising: The Rippers

"The Rippers" is a dedicated volunteer fundraising and advocacy group that champions Cottage by the Sea through its extensive business and social networks. Combining friendship, philanthropy and community spirit, The Rippers raise vital funds through a range of events including social gatherings, raffles and auctions.

Throughout the year, The Rippers hosted a number of highly successful events, including their popular Summer Drinks featuring cocktails designed by celebrity chef Matt Preston, the spinning wheel at the Annual Fair, and the annual May Luncheon, which attracts guest speakers, supporters and generous auction participants.

The ongoing commitment, generosity and enthusiasm of The Rippers continues to make a meaningful difference to the lives of children and families supported by Cottage by the Sea.

Committee Members: Ian Cover OAM (Co-chair and MC), Phil de Fégely (Co-chair and auctioneer), Cathie Vickers-Willis, Don Rankin (CBTS Board), Felic Walmsley, Lucy Simms (CBTS Board).




The Rippers Co-chairs Phil de Fégely and Ian Cover OAM.

**"The Rippers help facilitate and enable support for Cottage across their far-reaching business and social networks. Their events are always packed full of fun and, most importantly, raise vital funds to help more children enjoy a break at Cottage."**

– Adam Wake, CEO, Cottage by the Sea

# Volunteers are at the heart of Cottage by the Sea

From assisting in the kitchen, maintaining our grounds, serving on our Board, acting as community ambassadors, hosting fundraising events or championing our work throughout the community, their contribution is invaluable! Many have dedicated decades of service to Cottage, and we sincerely thank them all for their unwavering support.



Volunteer Angelo keeping our grounds in great shape and ready for play.



Volunteers Lynn, Jane and Kerryn preparing treats for the children.

**"Without our volunteers, we couldn't offer the quality of what we do – it would simply be impossible."**

– Adam Wake, CEO, Cottage by the Sea

**112**

**Volunteer hours (avg.) per week**

**17,742**

**Meals were made and served with assistance of volunteers**

**1,959+**

**Children's family bags packed by volunteers**

## Cottage by the Sea volunteers

Thank you to the wonderful regular volunteers who work tirelessly beside our staff to prepare for and deliver quality programs day in day out.

**New volunteers this financial year.*

- Patricia Ansell
- Kos Bratan
- Sharon Boyd
- Hartley Budd
- Suzie Capell
- Jo Chadwick*
- Raymond Chapman
- Wayne Chrimes
- Lynn Collishaw
- Lois Dillon
- Cynthia Eunson
- Anne-Maree Fitzgerald
- Julie Fitzpatrick
- Mary Gibbs
- Trish Greig
- Jenny Grossman
- Helen Grummett
- Daniel Guiney
- Julie Harrington
- Ted Heriot
- Jan Heriot
- Suzanne Ivernee
- Ian Jenkins
- Christine Jenkins
- Kerryn King
- Diane Lombardi
- Angelo Lombardi
- Trish Martin
- Helen Mason
- Jill Melville*
- Corinne Mitchell
- Jane Molphy*
- Danette Morrison
- Kate Parton
- Debbie Purcell
- Julie Raunik
- Pauline Rickard
- Catherine Robb
- Robyn Russell
- Deb Stephens
- Jan Tovey*
- Jo U
- Sandra Vizard
- Judith Way
- Sue Wood

We have recently farewelled the following volunteers: Emine Ambrose, Gillian Barclay, Jennifer Blake, John Fitzgerald and Lisa Nicolaou.



Sandra, a valued Cottage volunteer for 24 years and counting.

**If you are interested in becoming a volunteer at Cottage by the Sea, please call us on 03 5258 1663 or email info@cottagebythesea.com.au**



# Cottage Branches

We are indebted to the hard work, ambassadorship and fundraising of the amazing Cottage branches. Many have their own long history with Cottage and we appreciate everything they do.

### Bellarine
President: Penny Hawker
Secretary: Julie Duffield
Treasurer: Jo Barker (2025),
Gail Wallace-Smith (2026)

### Queenscliff
President: Claire Bolster
Vice President: Pam Kinsman
Secretary: Sue Reilly
Treasurer & Assistant Secretary:
Cynthia Eunson
Assistant Treasurer: Janet Finlay

### Geelong
President: Rhonda Rotherham
Vice President: Susan Bell
Secretary & Treasurer: Robyn Harper

### Highton/Ceres Acorn
President & Treasurer: Rosalind Leigh OAM
Secretary: Isobell Van Doornik

## Future Giving: Gifts in Wills

Leaving a gift in your Will is a unique way of supporting Cottage by the Sea, without impacting on your present income or bank balance. It allows you to leave a legacy of money, property, shares or goods beyond your lifetime that will offer inspiration, fun and opportunity for the generations of children to come.

Guardians by the Sea has been established to honour the generosity of those who have notified us of their intention to pledge a gift in their Will to Cottage.

We are deeply grateful for any gifts left in Wills. They allow us to protect our work for generations to come. Thank you to the following donors whose Estates made contributions to Cottage by the Sea this year:

- Estate of Margaret Mountford
- Estate of Margaret Ruth Main
- Estate of Rita Marion Andre
- Estate of the late Gillian Mary Gubbins
- Estate of the Late Miss Judith Camden Allen



Q&A

**A FAIR TO REMEMBER**

COTTAGE BY THE SEA CHIEF EXECUTIVE ADAM WAKE AND BELLARINE BRANCH SECRETARY JULIE DUFFIELD TELL CAM WARD WHY NEXT MONTH'S ANNUAL FAIR IS SO IMPORTANT TO THIS MUCH-LOVED COMMUNITY ORGANISATION

**When and why was Cottage by the Sea established?**
Cottage by the Sea, formerly known as the Ministering Children's League (MCL), was established in 1890 by Elizabeth Calder and Anne Hitchcock, who were inspired by the Countess of Meath to form an MCL in Victoria.
In the early days, Cottage provided care for "convalescent and underprivileged children", but its mission has always been to support children experiencing any form of vulnerability – whether that be due to illness or disadvantage, among other life challenges. The motto of the League was, No day without a good deed to crown it.
In 1998, the name formally changed to Cottage by the Sea, Queenscliff Inc and a constitution was created.

**How many children has it assisted?**
We have assisted approximately 60,000 children since 1890. In the 2025 calendar year, we supported 1947 children (including community groups).
From next year, we will have the capacity to assist a further 700 children every year with the completion of our new accommodation facility, Riptide, which will be the best of its kind in the country.

**How important is the annual fair in that respect?**
The annual fair is our oldest and most historic fundraising event, with records of the event dating back to 1910. Not only does it raise vital funds each year for our programs (the biggest fundraiser after Giving Day), it's also an important day for our community, supported by

**"THE ANNUAL FAIR IS OUR OLDEST AND MOST HISTORIC FUNDRAISING EVENT, WITH RECORDS OF THE EVENT DATING BACK TO 1910."**

our community. Our branches have played a key role in the fair since its inception, and still are essential to the operating and success of the fair.

**Is the money from the January fair earmarked for anything specific?**
All funds raised will go directly to our life-changing children's programs so that we can give more children a break at Cottage by the Sea. With the increased capacity at Cottage with Riptide, and the increasing demand in society for our service, the fair is essential to bring as many children as we can through our service. Without the community, without funding, we can't do it!

**How has the annual fair changed?**
The annual fair was originally an annual picnic, but over the past 115 years it has evolved into a more fete-style community event.

**What are some of the most popular stalls?**
The food on offer is always varied and delicious. Our Bellarine branch runs a fabulous homemade stall selling cakes, biscuits and slices.
Over the past few years, the Bellarine branch's clothing stall has also been a very popular and successful part of the fair. The branch organises this successful stall with a small team of eight branch members during the year and then with a large group of volunteers prior to the fair to help with set up and sales on the day.
Among the businesses that have donated to the stall this year are Pre Loved Geelong, Cercle Lifestyle, Alessandra, Beach & Bay Clothing, Ceres Life/Cotton On, Decjuba and Storage King.
Cottage ambassador and long-term supporter Glynn Harvey has supported the annual fair for decades. The Harvey family and Harvey's of Highton donate all the fruit and veg for sale in the fruit and veg stall, a key drawcard for many fair attendees.
They have been running the fruit and veg stall for more than 20 years. On the day of the fair, amazing produce is hand-picked in the early hours of the morning in Melbourne and brought directly to our fair.

*Cottage by the Sea's annual fair is on Saturday, January 10, from 9am–2pm at 29 Flinders St, Queenscliff.*

*Cottage by the Sea Bellarine branch secretary Julie Duffield with some of the clothing donated for next month's annual fair, which will also feature popular stalls selling cakes and fresh produce. Photo: Brad Fleet (main), supplied.*

OR GT LIFESTYLE

CTOTBSEA220JMA - V1

Our branch members are passionate ambassadors for Cottage, helping to raise awareness and build community support for our mission. Here, Bellarine Branch Secretary Julie Duffield promotes our annual fair through local media coverage, shining a spotlight on Cottage and its work.

## A legacy of support

The Geelong Branch holds a special place in Cottage by the Sea's history as the first branch ever established, serving the community for more than 100 years.

Throughout its remarkable history, generations of dedicated volunteers have made a lasting contribution. As the branch concludes its operations, we extend our heartfelt thanks to all past and present members for their advocacy and fundraising efforts for Cottage. Their generosity, passion and long-standing support have helped shape Cottage's legacy and positively impacted countless children and families. The contribution of the Geelong Branch will remain an important part of the story of Cottage by the Sea.





**1,540**
**TaB program participants FY 2025–26**

## Take a Break

**The Take a Break program helps children aged 6 to 12 years build confidence, resilience and social connections through immersive coastal camp experiences.**

School groups visit over two to five days, engaging in a range of outdoor, recreational and group-based activities that encourage teamwork, personal growth, healthy lifestyles and positive behaviour. The program provides a supportive environment in which children can develop important life skills, strengthen their self-esteem and experience new challenges away from their everyday circumstances.

Children are referred by eligible schools*, community service organisations, government agencies and disaster recovery programs, ensuring support reaches those who may benefit most from the experience.

Through activities such as surfing, swimming, canoeing, fishing, low-ropes challenges and team-building exercises, children are encouraged to step outside their comfort zones, build meaningful connections and return home with increased confidence and a renewed sense of possibility.

**Schools scoring 1,000 or below on the Index of Community Socio-Educational Advantage (ICSEA). This is an Australian Curriculum Scale indicating the lower the ICSEA the lower the educational advantage.*

**"The kids who were scared about swimming in the surf entered the water after some convincing. After about 10 minutes, they were thoroughly enjoying themselves and didn't want to get out. They were begging to get back in the water the next day. The personal growth on Cottage by the Sea camps is the most I have ever see – it has been outstanding!"**

– Visiting teacher

**Take A Break schools during 2025-26**

| | |
|---|---|
| Ararat North PS | Murrabit |
| Ararat PS | Newcomb PS |
| Avoca PS | Nicholson PS |
| Biyale PS | Rokewood PS |
| Bruthen PS | Sacred Heart Fitzroy PS |
| Carlton PS | Shepparton East PS |
| Creswick PS | Silvan PS |
| Deer Park West PS | Skene St Special School |
| Eaglehawk PS | St Brendans PS |
| Flowerdale PS | St Georges Rd |
| Girgarre PS | St Leonards PS |
| Gunbower PS | St Patricks Tongala PS |
| Koondrook PS | St Thomas Aquinas PS |
| Lake Bolac PS | Stanhope PS |
| Lancaster PS | Stevensville PS |
| Leitchville PS | Tate St PS |
| Lightning Reef PS | Thomastown Meadows PS |
| Lismore PS | Thomastown West PS |
| Macarthur St PS | University Park PS |
| Magpie PS | Western English Language School |
| Mahogany Rise PS | Warrenheip PS |
| Mandama PS | Warrnambool PS |
| Meadow PS | Wendouree PS |
| Merrigum PS | Whittington PS |
| Mildura PS | Woodville PS |
| Mooroopna PS | Yuille Park CC |
| Mooroopna Park PS | |







**183**
**REEF program participants FY 2025–26**

## Recreation, Education, Environment, Friendship (REEF)

**The REEF Program fosters confidence and leadership in young people aged 11-14 through 10 multi-day outdoor adventure and personal development camps over a two-year period.**

This program is designed to build essential life skills including resilience, leadership, team work and communications – key capabilities needed as they transition from Grade 6 to Year 7 and years to follow.

Core activities this year enjoyed by all included swimming, surfing at local beaches, boogie boarding, canoeing and snorkelling, regional hikes and off-site excursions including a trip to the snowfields to try skiing or snowboarding. Leadership and resilience are developed through challenging physical tasks.



**"I felt included, safe, happy and confident"**

– REEF participant

## Food as opportunity

Food is a memorable part of every Cottage by the Sea experience. "Healthy food is not something every child is exposed to at home, which makes eating three nourishing meals together daily, a simple yet profound experience. The children often carry these food memories with them in the days, weeks and, as our Deakin research validates, even years to come," shares Adam Wake, Cottage by the Sea CEO.

Research conducted with *Deakin University in The Impact of Cottage by the Sea: From Ripples to Waves (2024)* found that food became an important and enduring memory from Cottage.

For some children it may have been their first time trying certain meals; for others, it was the consistency and abundance of having three meals a day.

Beyond nutrition, food represented opportunity. Later in life, participants reflected that healthy meals, clean clothing, comfortable bedding and outdoor activities broadened their sense of what was possible, helping them imagine new opportunities for their future.



## Qualified. Caring. Committed.

### Our Programs team combines professional expertise with genuine care to create safe, engaging and life-changing experiences for children and young people.

With backgrounds spanning youth work, teaching, mental health, outdoor education and paramedicine, our staff are equipped to support children experiencing vulnerability while fostering confidence, resilience and connection.

All team members maintain current child safety, first aid and screening credentials (working with children and police checks) and some with additional qualifications including wilderness and remote first aid, as well as asthma and anaphylaxis management.

Training undertaken this year includes:

- Community Surf Life Saving Certificate
- Light rigid bus licence
- Defensive driving course
- National Child Safety Training – Foundation Training
- Youth Mental Health First Aid



Program Leader Bonnie keeping Programs moving.




## The Mentor Program provides ongoing support for young people aged 13 to 18, helping participants build the confidence, leadership capability and resilience needed to thrive in their education, employment and community life.

Delivered through five or six programs each year over a five-year engagement period, the program fosters personal growth, leadership development and meaningful peer connections. Participants are encouraged to take an active role within their families, schools, communities and Cottage by the Sea, developing the skills and confidence to become positive role models and contributors.

A highlight of the year was an adventure-based learning experience at Wilsons Promontory National Park. Through a range of outdoor and team-based activities, participants challenged themselves, strengthened relationships and developed greater independence and self-belief. Programs such as these continue to provide transformative experiences that support young people to realise their potential and prepare for future success.



Mentors heading to Skull Island during a visit to Wilsons Promontory.



# Scholarships

## Cottage provides scholarships to financially support program participants with approved training, sport and equipment.

These funds are a vital but often lesser-known part of our support, helping Year 6 students navigate the transition to Year 7 and enabling REEF and Mentor participants to access opportunities that foster growth, confidence and achievement. By reducing financial barriers, scholarships empower individuals to follow their aspirations and take meaningful steps towards their future goals.

The two stories below showcase how scholarship support has helped young people turn their passions and ambitions into confidence, opportunity and a clear vision for their future.

## Turning determination into opportunity

Aylah, from Whittington, first connected with Cottage by the Sea through the Mentor Program before successfully applying for a scholarship to support her passion for football and her dream of playing at an elite level.

**"Thank you Cottage for your ongoing support over the last 2 years with not only her football journey but her school one too!"**

– Aylah's mum

With a clear goal of one day playing in the AFLW and continually improving her performance, Aylah demonstrates exceptional commitment through regular training and dedication to developing her skills. Her scholarship helped cover essential football equipment, including boots and a mouthguard, removing financial barriers and supporting her continued participation in the sport she loves.




Now in her second year with the Geelong Cats Under 15 Girls squad, Aylah continues to grow in both confidence and ability. Her hard work has already been recognised with the Northern Stars Under 14s Best and Fairest award and the Under 12s Coaches Award for her commitment, teamwork and determination. As one coach described, she is known for "always giving it 100%, never missing training, never missing a game and playing like a superstar."

Aylah has also represented her community at the Victorian Aboriginal Community Services Association Ltd. (VACSAL) football carnival, competing in both the junior and senior women's competitions.

This year, she made the courageous decision to leave her long-time club and join East Geelong's all-girls team, stepping well outside her comfort zone. The move has proven highly successful, demonstrating her maturity and willingness to embrace new opportunities.

Adding to an impressive year, Aylah was invited to attend the Falcons Futures Camp, an important step towards her long-term aspiration of playing Talent League football and ultimately, AFLW.

Aylah's journey highlights how scholarships can help young people pursue their ambitions, overcome barriers and build confidence in their future.

## Turning passion into purpose

Lulu has been connected with Cottage by the Sea since Year 5 at St Leonards Primary School. Following a serious COVID-19 infection and subsequent Long COVID diagnosis, Cottage worked closely with Lulu to ensure she could remain engaged with camp programs and connected to her peers during her recovery.

After participating in equine therapy, Lulu discovered a passion for horses and successfully applied for a scholarship to support riding lessons in 2025. Since then, she has attended weekly lessons and experienced significant improvements in her confidence, wellbeing, physical health and riding skills.

Lulu's growing interest in horses led to a week of work experience at Wallington Equestrian Park, where she received glowing feedback and now volunteers regularly after school and on weekends. Her love of riding has also inspired future career aspirations, with plans to study Equine Studies during VCE and ultimately pursue a Bachelor of Equine Science at Charles Sturt University.

What began as support for riding lessons has become life changing, helping Lulu build confidence, improve her wellbeing and develop a clear vision for her future.



**"Thank you for making this opportunity possible and for the lasting difference it has made in Lulu's life."**

– Lulu's mum

# Events with impact

At Cottage by the Sea we truly appreciate the inspiring activities carried out by so many individuals, businesses and community groups to support our work. Every fundraiser and partnership reflects a shared commitment to the children and families we serve.

- Cottage Annual Fair
- Riptide Launch
- Rippers Summer Drinks
- *Geelong Access Hire* Race Day
- Queenscliff Branch Wine & Cheese Evening
- Ararat Jail Break
- Flinders Golf Day
- 96Three FM Christmas Appeal
- Highton Ceres Acorn Branch at Scarecrow Patch
- Annual Giving Day
- Bellarine Estate Easter Festival
- Geelong Branch Around the World in 80 Minutes
- Lonnie Friends Invitational Golf Day & Dinner
- Barwon Heads Triathlon
- Queenscliff Branch Spring Luncheon
- Bellarine Branch Bridge and Mahjong Month
- Bellarine Branch Spring Luncheon
- Geelong Branch High Tea Party at Kithbrooke
- Rippers May Lunch



Harry and Lynn volunteering at Cottage Annual Fair.


Adam Wake with Doug Wade, Ian Cover OAM and Ian Leech at Geelong Access Hire Race Day.


Branch member Sandy serving lunch at the Bellarine Branch Spring Luncheon.


Cottage staff and volunteers celebrating Annual Giving Day 2026.


Volunteers preparing breakfast at the Flinders Golf Day BBQ.


Janey Forbes' Cottage-inspired artwork for our Christmas card collection.


Volunteers Felic and Jane at The Rippers Luncheon.



Volunteer Robert manning *Harvey's of Highton* fruit and vegetable stall at Cottage Annual Fair.



## Ararat J Ward locks in funds

In June, Ararat sheep farmer and supporter Rich de Fégley partnered with MIXX FM and 3WM, part of the ACE Radio Network, to deliver a unique "Jail Break" fundraiser in support of the Ararat Take a Break program. Local identities including the Mayor and local parish priest volunteered to spend time “imprisoned” in the town's historic gaol, raising funds for their release.

The event brought together local businesses, schools, sporting groups and individuals in a fun and meaningful way, raising more than $30,000 to help eligible Grade 5 children from Ararat and Stawell to attend and experience the life-changing programs at Cottage.


Ararat Take a Break Program 'Jail Break' Fundraiser. Picture: Paul Carracher.

# Partners

Cottage by the Sea is honoured to have the ongoing support of so many.

The support from individuals, families, small businesses and corporations has underpinned delivery of the work we do and we are extremely grateful for the donations and probono assistance that enable us to help so many children.

- ABN/Boutique Homes
- APCO Foundation
- APS Foundation
- Armstrong Creek (Sprague) Pty Ltd
- Bellarine Times
- Ber’s Butcher
- Bob Bellhouse
- Boardriders Community
- Chef Fresh
- Coles SecondBite
- David McDonald
- Darren Allbutt
- Deakin University
- Dan Murphy's
- Dulux
- eManaged
- Farm Foods Australia
- Geelong Access Hire
- Geelong Advertiser
- Geelong Citrus Packers
- Geelong Foodshare
- Glynn Harvey
- Herald Sun
- Howarth Family
- HWLE Lawyers
- Morgans Foundation
- Morgan Stanley
- OPEN4
- Perpetual Philanthropic Services
- Pitcher Partners
- Port Phillip Sea Pilots
- Queenscliff Hotel
- Queenscliff Music Festival
- Queenscliffe Indigenous Nursery
- Searoad Ferries
- Tenderprint Australia
- The Gordon
- Lonsdale Links
- Wahu Australia & Goliath Games Australia
- Wightons Lawyers
- Van Loon’s Nursery

## Program specific partners

We couldn’t do what we do without the following program partners:

- Adventure Park Geelong
- Bellarine Aquatic & Sports Centre
- Bellarine Adventure Golf
- Bounce
- iDrivesafety
- Lonnie Fish & Chips
- Point Lonsdale Boardriders
- Point Londsdale Lighthouse
- Point Lonsdale Medical Group
- Queenscliff Bowling, Tennis & Croquet Club
- Fort Queenscliff
- Queenscliffe Maritime Museum
- Sea All Dolphin Swims
- Splashdown Leisure Centre
- Thread Together
- Watsons Mountain Country Trail Rides

## New partnership expands opportunity for play

Cottage by the Sea welcomed Wahu Australia and Goliath Games Australia as year-round partners, with donations valued at more than $10,000 enhancing both indoor and outdoor play experiences for visiting children and families.

The contributions include outdoor activity equipment from Wahu and a range of popular games and creative play products from Goliath Games Australia. These partnerships support Cottage by the Sea's commitment to creating meaningful opportunities for children to connect, explore and thrive through play.



# Our supporters

**Thank you to our amazing community of supporters who have each made significant financial contributions this year*:**

## Individuals

- Ainslie Cummins
- Andrew MacMillan
- Ashim & Rosemary Marfatia
- Ashwin Marfatia
- Barrie MacMillan
- Betty Fraser
- Bob Simson
- Michael Vickers-Willis
- Chesley Taylor & Wendy Mattschoss
- Danny Molloy
- David Lloyd Jones
- David Williamson
- Geof Nash
- Graeme Marchment
- Helen Evans
- Hugh & Brigid Robertson
- Ian Leckie
- Ian Tate & Kim MacMillan
- Janet Torney
- John & Catherine Nagle
- Nicola Coghill
- Paul Young
- Peter & Sally Steele
- Peter Latham
- Ralph & Barbara Ward-Ambler
- Ross Cooke OAM
- Ross Illingworth
- Shane & Donna Weller
- Siobhan Blewitt
- Tony & Kate Robinson
- Tony Pace
- Valerie Osbourne
- Wendy Dennis

## Trusts & Foundations

- Bungeeltap Equities ATF The Flinders Lane Trust
- Campbell Edwards Trust
- Collier Charitable Fund
- Count Charitable Foundation
- Dawn Wade Foundation
- Dimmick Foundation
- Ducas-Paul Foundation
- Flora & Frank Leith Charitable Trust
- Geelong Community Foundation
- Handbury Foundation
- Hooley Family Foundation
- John T Reid Charitable Trusts
- Percy Baxter Charitable Trust
- Pierce Armstrong Foundation
- The Eirene Lucas Foundation
- The Fitzpatrick Sykes Family Foundation
- The Freda Barrow Children's Fund
- The Grangers Foundation
- Randall Foundation Pty Ltd
- Rhonda Walker Foundation
- Rosemary Norman Foundation
- Sir Wilfred & C H (Roger) Brookes Charitable Foundation
- The Anthony Costa Foundation
- The Dwyer Foundation
- The Gray Family Charitable Trust
- The Gross Foundation
- The G W Vowell Foundation Ltd
- The Isabel & John Gilbertson Charitable Trust
- The King Family Foundation Ltd
- The Marian & E H Flack Trust
- The Marion Isabel Thomas Trust
- The Mona Georgina Harris Perpetual Charitable Trust
- The Ricketson Foundation
- The Shine On Foundation
- The Stuart Leslie Foundation
- The William Angliss (Victoria) Charitable Fund
- The Worth Foundation
- Thyne Reid Foundation
- Wendy Tonkin Endowment
- WSSK Armstrong Pty Ltd ATF Armstrong Trust
- Xenia Foundation

## Corporate & Community

- ACE Radio
- APCO Foundation Pty Ltd
- Ararat Community Enterprises Inc.
- Ararat Lions Club
- Ararat Rural City Council
- Bellarine Estate
- Deepcore Drilling
- Farm Foods Pty Ltd
- Geelong Connected Communities
- Gerties Group (Inc.) Opportunity Shop
- Hadfield Community Activities Group
- KidzFix
- Lago Corporation Pty Ltd
- Living Waters Anglican Church of Ocean Grove
- MFS International Australia Pty Limited
- Millbrook Asset Management
- Millbrook Funds Pty Ltd
- Plan Group
- Queenscliff Cruising Yacht Club
- Sir Charles Hotham Hotel
- Squadron Energy
- Stawell Gold Mines
- Wirrinourt Pastoral
- Women of the University Fund

*The individuals and organisations listed here represent a number of our financial supporters. We are deeply grateful to all those who have contributed to our mission. While space prevents us from recognising every supporter by name, every contribution is valued and appreciated.

## Riptide Green Brick Appeal

Thanks to the generosity of supporters across Victoria, the Riptide Green Brick Appeal raised over $50,000. Each personalised green brick represents a lasting commitment to Cottage's vision, helping to support the new Riptide facility and the children and families who will benefit from its services for many years to come.







## Handmade with love

**Every child arriving at Cottage by the Sea is welcomed with handmade gifts waiting on their bed including a knitted beanie, quilted blanket, a handmade teddy and other individually crafted treasures.**

Children are told that these special gifts are lovingly crafted by dedicated volunteers who give their time and talents to knit, sew and quilt for others. The blankets we gratefully receive are full of colour and character featuring designs such as racing cars, pencils, flowers and sailboats. Each one is made with care and serves as a reminder to every child that they are valued and supported.

"*I think the kids need something special*," said Elaine from Ocean Grove.

We thank Elaine and the many talented volunteers whose generosity and craftsmanship help create a warm and memorable welcome for every child who visits Cottage by the Sea.



Volunteer knitters Elaine and Patricia with their lovingly crafted blanket donations.

**7,890**
**knitted items gifted to visiting children**
**(beanie, pair of socks, scarf, blanket and a teddie)**

## Generous community support

**This year we have gratefully accepted more than 5,000 donations, helping us provide comfort, care and meaningful experiences for the children and families we support.**

Donations include:

- Handcrafted teddies, beanies, blankets, rugs, quilts & scarves
- Toiletries, soap, hair accessories, toothbrushes, face washers, towels, brushes, combs & toiletry bags
- New toys, games, dolls, arts and craft supplies, coloured pencil sets, pens, activity books & kits
- Food and grocery items including cereal, bread & rolls, fruit & vegetables, meat & toilet paper
- Books & magazines
- Slippers, socks, booties, gloves & mittens
- Bags & backpacks

And many more vital items.

Some children arrive without all the essentials they need, which is why every visiting child receives a "family bag" for themselves and any siblings they may have at home, filled with practical essentials such as toiletries and clothing. These donations help ensure that no child goes without, providing practical support, comfort and a sense of belonging from the moment they arrive.

We are deeply grateful to the individuals, community groups and organisations whose generosity helps ensure every child at Cottage by the Sea feels welcomed, valued and cared for.

Our supporters represent a broad and connected community network including dedicated individuals, service and social clubs, craft, knitting and sewing groups, local businesses, corporate partners, churches and faith communities, retirement and aged-care communities, charities and community agencies, schools, and sporting and special interest groups.

Through their donations, volunteer efforts and ongoing commitment, these supporters make a meaningful difference to the children and families we serve. We sincerely thank them for their generosity and commitment in helping Cottage by the Sea create positive and lasting experiences for our participants.



**"The staff are fantastic; they have been able to support our students and encourage them. The love the students feel from receiving their little handmade gifts to having beautiful home cooked meals and nothing ever being a problem. Thank you so much."**

– Visiting teacher





St Aloysius Primary School's generous donation for Cottage.



Volunteer Di receives a delightful donation of hand-knitted humpty dumpties.



Carols by the Park Ocean Grove Christmas gift donations for Cottage.



The Cottage Community generously answers our cereal call-out.



ABN Group volunteers lending a helping hand on Cottage grounds.

## Working together

Teams from corporate partners held working bees throughout the year, contributing hours to projects across the Cottage. From refreshing outdoor spaces to completing maintenance projects, their support helps create a welcoming environment where children can play, learn and thrive.

We are deeply grateful for the hands on support, enthusiasm and commitment of everyone involved. Special thank you to ABN Group, Deakin University and Worksafe.



## Care that comes full circle

Pictured with a treasured toy she received during her stay at Cottage by the Sea in 1970, Sally from CWA Traralgon has lovingly kept it safe for more than 50 years. Today, she gives back by creating beautiful knitted toys and rugs for the children who attend Cottage by the Sea, continuing a legacy of care that spans generations.

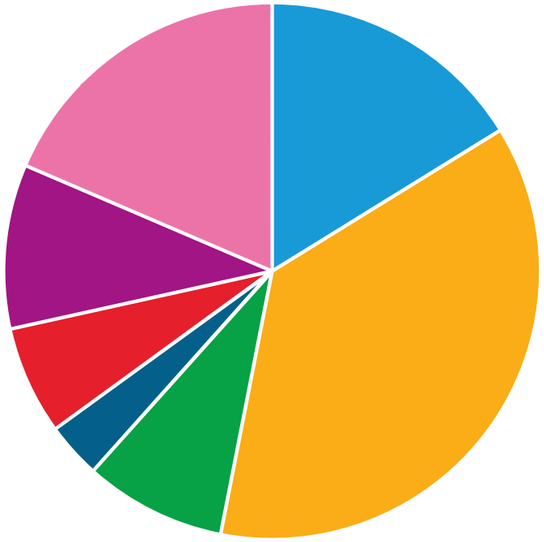
TO DONATE, SCAN
TO VIEW OUR WISHLIST

# Financial snapshot

Thank you to everyone who has contributed to the success of Cottage by the Sea over the past financial year.

Operating expenses increased as we supported more children and expanded our team. These costs will continue to grow as demand increases and we expand opportunities for more children through the full utilisation of the new Riptide facility.

Cottage operations recorded a loss of $15,000, offset by bequests and significant support from the Foundation towards programs, administration and fundraising. As Cottage receives no government funding for its programs, we remain deeply grateful for the ongoing support of Trusts and Foundations, Corporate partners, Bequests, Cottage Branches, Community groups and individual donors whose generosity makes our work possible.

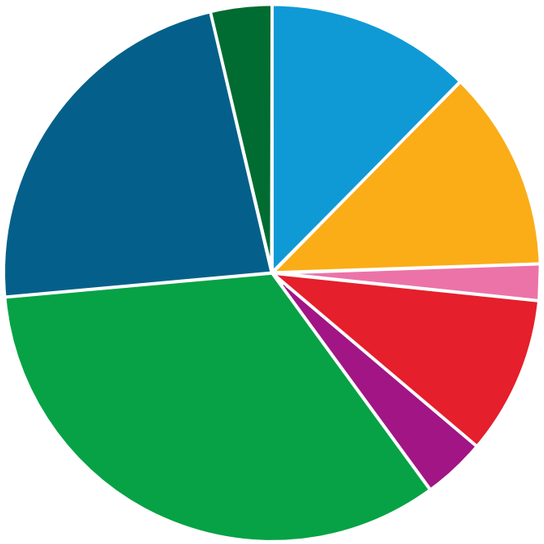


## Allocation of funds

- 37% Operating & program expenses
- 19% Capital purchases
- 16% Administration & fundraising
- 10% Future provisions
- 9% Foundation investment
- 7% Future children's services & programs
- 3% Future site development

## Sources of income

- 34% Trusts & foundations
- 23% Bequests
- 12% Interest & dividends
- 12% Fundraising & events
- 10% Individuals
- 4% Cottage Branches & community groups
- 4% Corporates
- 2% Cottage generated income, hire & sales





Cottage by the Sea
QUEENSCLIFF

# Thank you for your support in 2026

**Thank you, Cottage by the Sea community, for your support this past financial year. Together, we will continue to offer inspiration, fun and opportunity to more children.**



Cottage by the Sea

QUEENSCLIFF

Cottage by the Sea, Queenscliff Inc.

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Cottage by the Sea is a registered charity with the Australian Charities and Not-for-profits Commission (ACNC) and is endorsed by the Australian Taxation Office as a Deductible Gift Recipient (DGR). Eligible donations to Cottage by the Sea are tax deductible. Our charity and DGR status can be verified through the Australian Business Register at www.abr.business.gov.au.

REGISTERED CHARITY
acnc.gov.au/charityregister

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