2025 Annual Report

COMMUNITY SOS
CENTRAL COAST
SUPPORTING COMMUNITY. REACHING OUT WITH CARE.

Empowering Communities

Our commitment to creating lasting change is evident in every project and endeavor.

Community Development

Through sustainable care infrastructure projects, we've helped ease poverty and financial breakdown to vulnerable individuals and families, fostering social progress and empowerment.

Environmental Stewardship

Our environmental projects focus on reducing food waste going to landfill, ensuring food is repurposed ensuring a healthier planet for current and future generations.

We acknowledge the Darkinjung people as traditional custodians of the land on which we live, meet and work.

We pay our respects to Elders past, present and emerging, and recognise their continuing connection and contribution to the land and waters.

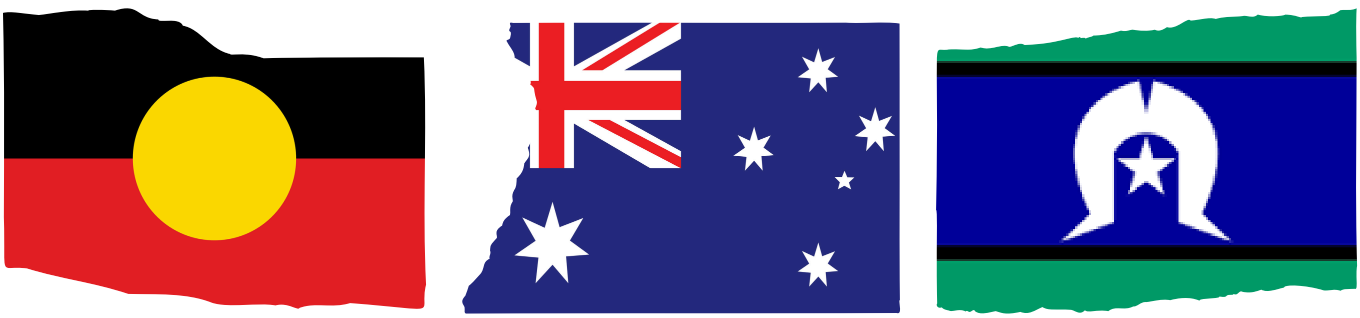


Table of CONTENTS

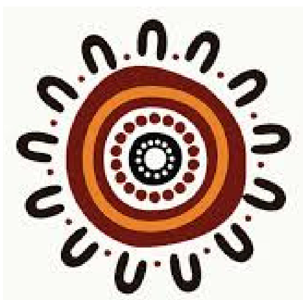
Who We Are

Originally known as Gosford Shire Community Service, we were the first non-Government, Community organisation on the Central Coast; the fifth in New South Wales. We are a grass roots organisation that has been in operation since 1971. We can proudly say that we have pioneered many services, some of which still operate today within our community.

In our many years of operation we have continued to help the communities of the Central Coast with a wide range of services to assist the Community in any way possible. To this day we continue to provide a safe space for our locals where they can feel welcomed and become involved in their local area through services and activities where people can meet, connect, share, learn and be helped in whatever situation they are facing.

The vision for Community Support & Outreach Services Central Coast (Community SOS) is to offer practical help to build a better future. We are committed to improving people's lives and connecting the community.

We are a progressive organisation seeking out areas of need in order to fill the gaps where we have the capacity to make a difference.



Reflecting on Our Charitable Endeavors

Every action, every service – contributing to a brighter tomorrow.

vision

To build social cohesion and promote equitable access to services and opportunities for local residents.

values

Respect
Integrity
Equality
Empowerment
Compassion

purpose

To provide financial support and education, to help those experiencing a financial crisis and, social well-being support to individuals and the community..

we do this by providing:

1. A Financial Counselling and Capability service
2. No Interest Loan Scheme
3. Crisis Support through a Food Pantry and Information and Referral
4. A safe and welcoming community hub in Narara and Woy Woy.
5. LIFE Youth - living skills and cultural education for young people
6. Community Education and other social well-being programs.

Our Impact

$652,640 Financial Counseling team total of debt waivers and settlements achieved for their clients.

2373 No Interest Loans approved and issued

493 Central Coast residents assisted with loans

116 people
960 vouchers
$48,400 in value

EAPA (Energy Account Payment Assistance) helping people afford their electricity and gas bills. PLEASE NOTE: This is for a 5 month period only due to temporary closure

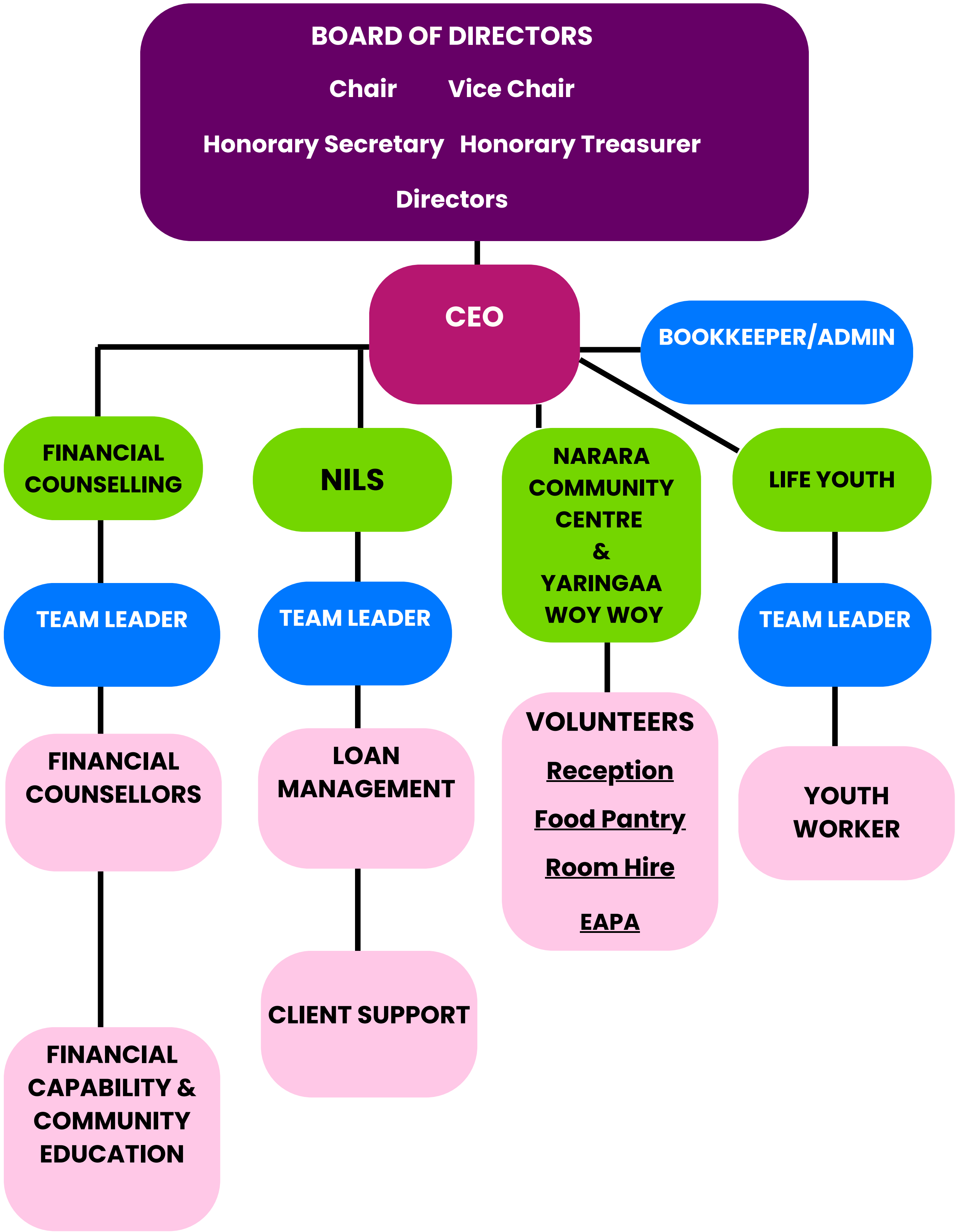
4076 The number of visits from community members to our Narara and Woy Woy Food Pantry, excluding emergency food hampers given out.

816 hires
3325 hours

The number of room hires at Narara Community Centre and the total value in hours.

194 Emergency Relief hampers distributed to people in need.

Organisational Structure 2024 - 2025



Our Board of Directors 2024 - 2025

We would like to say a big thankyou to every Director for your commitment, support and care. All our Directors are volunteers with each director chosen for their expertise and qualifications in relevant areas that support the governance and operations of our organisation.

Thomas Meany
Chair
Board member since 2019

Thomas Meany has lived and worked on the Central Coast for over 20 years whilst raising his young family.

Thomas has over 15 years experience in operations management, business unit management and project management spanning Australia and South East Asia and over a number of sectors including manufacturing, engineering, mining, construction and services.

Thomas was also a member of the Central Coast RFS Trail Bike Unit for over 10 years.

Linda Broad brings a wealth of experience to the board, drawing from her extensive 22-year career in Paramedicine with NSW Ambulance.

Throughout her tenure, she demonstrated exceptional leadership and clinical expertise in emergency medical services.

In parallel, Linda co-owned and operated a successful Registered Training Organisation and Private Paramedical Service for 25 years, where she played a crucial role in training and developing future paramedics and healthcare professionals.

Linda Broad
Vice Chair
Board member since 2018

Following the sale of her business in 2015, Linda transitioned to the Private Ambulance sector, where she continued to contribute her expertise until mid-2024.
Her diverse background equips her with a deep understanding of the complexities surrounding trauma, crisis management, and mental health issues that are prevalent in our communities.

Linda is passionate about improving these outcomes and leveraging her knowledge to foster a supportive environment for individuals facing these challenges. Her strategic insights and commitment to community service enhance the organisation's mission and initiatives, making her a valuable asset to the board.

Our Board of Directors

Kelvyn McCarroll
Secretary
Board member since 2023

Kelvyn McCarroll, (MHL, DipHRM, MICDA), is a people and culture leader with experience in HR, change management, and building supportive workplaces in the disability and healthcare sectors.

Kelvyn brings useful insights into workforce planning, team resilience, and employee engagement. As a Board Director, Kelvyn is dedicated to practical initiatives that align with the organization's values, support growth, and promote a positive work culture."

Dale Williams (BA in Economics and Accounting; MBA) has retired from a career invested in the not-for-profit sector, where he held a number of diverse senior roles, both in business entities that were commercial in nature (profit for purpose) and service organisations.

His background is in accounting and finance, which enabled him to fill a number of chief financial officer positions, as well as senior management positions in other disciplines including sales, marketing, and product development.

He has also served as CEO of a publishing company. His most recent position was serving as the CFO for Sanitarium Health Food Company in their head office located in Berkeley Vale.

Dale's interests have always been in assisting organisations that make a positive difference in society, to grow, develop and thrive. He believes people contribute their best when their personal interests and values are aligned with their organisations values, objectives and purpose.

Dale was educated and began working life in Sydney. He spent 13 years in Melbourne before returning north to the central coast in 2002.

Dale Williams
Treasurer
Board member since 2022

Our Board of Directors

Sam Sooialo
Director
Board member since 2024

Sam Sooialo, (MBA, BIT, MAHRI, MAICD), is an accomplished senior executive with over 20 years of experience across not-for-profit, public, and private sectors. As CEO of a not-for-profit NDIS service provider, he led the organisation through post-pandemic recovery, driving operational improvements and long-term stability.

In his previous roles as Deputy Director & COO in the public sector and Director of Operations in the private sector, Sam successfully led growth initiatives, enhanced operational efficiency, and delivered strategic transformation.

As an Executive Coach, Sam advises senior leaders and boards on strategy, performance, and organisational culture, helping them build high-performing teams and drive sustainable success.

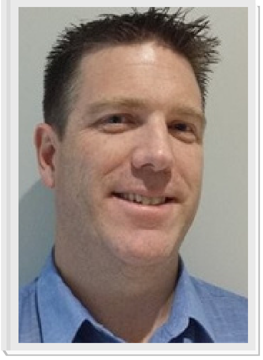
Ben Darby (CA, JP) is a Chartered Accountant and Justice of the Peace with over 13 years of experience supporting small businesses across the Central Coast and interstate. His professional focus is on providing practical and tailored accounting solutions to help businesses manage compliance, plan strategically, and achieve sustainable growth.

Ben has also assisted several not-for-profit organisations with financial reporting and operational matters, helping them strengthen their financial management and deliver effective community support.

Having grown up in Narara and experienced financial hardship firsthand, Ben values the vital role that Community Support & Outreach Services as well as other local charities play in supporting individuals and families through challenging times. His involvement on the board reflects his commitment to contributing his professional skills to an organisation that promotes care, empowerment, and opportunity within the community.

Ben Darby
Director (Casual)
Board member since 2025

Message from The Chair



Dear Members & Guests,

It is my pleasure to welcome you all to the Community Support & Outreach Services Annual General Meeting for 2025. Thank you for taking the time to join us as we reflect on another productive and inspiring year.

The past twelve months have brought both achievements and challenges. Despite ongoing changes in funding, we have continued to expand our impact — particularly through the growth of our Woy Woy food pantry, which has responded to increasing community demand. This initiative has become a true success story, recognised even by our local Federal Member of Parliament, Gordon Reid, who visited to see your work firsthand and proudly shared our story in Canberra.

We also welcomed new members to our NILS program and financial counselling team. I would like to acknowledge Peter for his vision and initiative in developing software that will greatly improve team efficiency — a project made possible through his successful pursuit of funding. More details can be found in Vivian's report.

Our achievements are only possible thanks to the incredible commitment of our staff and volunteers. On behalf of the Board and our community, I extend sincere gratitude to each of you for your hard work, compassion, and dedication to our mission.

I am pleased to report that Community SOS remains in a sound financial position and continues to progress toward the key priorities outlined in our Strategic Plan.

This year, we also welcomed Ben Darby to the Board, joining Dale Williams, Kelvyn McCarroll, Sam Sooialo, and Linda Broad. My heartfelt thanks go to each board member for their invaluable support, time, and guidance throughout the year.

Sincerely,

Thomas Meany
Chairperson of the Board

Strategic Plan - 2025 - 2028

KEY RESULT AREAS	STRATEGIES
1. **Increase Community Engagement**	● Host small community events such as an open day and bring your bills day ● Be involved in community connect days such as NAIDOC, Woytopia ● Collate feedback from clients and community members to assist in adjusting strategies for programs and services to better meet community needs. ● Collaborate with schools, businesses and key relevant stakeholders in the community sector and government to expand resources and services and increase support. ● Increase social media and local media presence, including program talks through radio.
1. **Staff and Volunteer Management**	● Hold monthly team meetings for each program and whole of team meetings bi-monthly ● Hold quarterly team building days ● Personal/Professional development plans for each staff member ● Hold team achievements and volunteer recognition celebrations annually ● Ensure capacity to pay entitlements for employee in case of redundancies – calculate amount required to be put aside at appropriate percentage.
3. Governance and operational processes	● Ensure all board governance requirements are met. ● AICD memberships for Directors ● Complete updating of policies and procedures by forming a subcommittee to review and put forward policy update proposals ● Review current risk management plans

Strategic Plan - 2025 - 2028 (cont'd)

KEY RESUlT AREAS	
4. Constitution Update	● Form sub-committee group to research current against ACNC governance standards ● Review with Board of Directors to finalise and have special resolution meeting to secure.
5. Financial Services- *· **NILS*** *· **Financial Counselling***	● Ensure benchmarks and targets are met ● Increase staffing levels and explore remote operations to assist client demand ● Source extra funding to enable an extra outreach location and possible remote operations to increase client outreach. One extra location = an extra 92 clients per year ● Maintain a steady increase in the NILS program in accordance to funding provision.
6. Food Pantry Expansion	● Meet project agreement guidelines of sourcing more food and meeting project outcomes ● Increase days of operation to 3 days and then to 4 days ● Increase turnover by 50% growth within 2 years ● Research larger CBD venues to cater for growth and expansion for future prospect
7. Funding Opportunities – new and existing	● Investigate funding opportunities such as emergency relief. ● Continuously evaluate and improve current programs and services ● Identify opportunities for partnerships for combined grant funding consortium ● Explore other financial planning services as a fee for service option – community based?
8. Youth Project	● Source long term funding – government and philanthropic ● Source Fee for Service organisations ● Provide evaluation document to potential donors

CEO Report

"Joyful frustrations and successful struggles"

These phrases highlight the paradoxical feeling of achieving a sense of accomplishment despite the difficulty (joyful frustration) and feeling a sense of purpose within challenging situations (successful struggle).

TThe 2024–2025 year has been both rewarding and challenging, marked by significant achievements and some frustrations.

Growing Demand and Community Impact
One of our most positive challenges has been managing the rapid increase in demand for our food pantry. This year, visits to our Woy Woy pantry rose by an impressive **47.52%**, with **24.44%** more new patrons joining us — bringing our total customer base to **1,012**. These numbers reflect just how vital our service is in helping local families stretch their household budgets, with grocery savings between **50%** and **85%.**
Volunteer support has also grown, with pantry volunteers increasing from **6 to 24**. While this is a wonderful step forward, additional help is still needed to meet the continuing dem
Food Rescue Project officer, Fiona MacPhail, volunteer and pantry team leader Jo-Anne Barron and administration officer, Erica Harker and myself are a formidable team and been the instruments behind this year's successful results.

Funding and Government Challenges

Successful Grant Applications

- We were thrilled to secure a **$75,000 innovation grant** from the newly formed Financial Counselling Industry Fund—a collaboration between banks, utilities, and other industry partners. The brains behind this project is our very own financial counsellor, Peter Harris. This funding will enable the creation of a digital Statement of Financial Position which is a common document used by financial counsellors. However, this one will use AI technology to integrate more features. It is expected to save approximately 520 work hours per year, significantly increasing efficiency. We look forward to seeing this exciting project implemented within the next 12 months.

- This year, Community SOS was successful in securing an **Emergency Relief grant** from the Department of Social Services, marking an important milestone in our ongoing efforts to expand support services. The amount of just over $80,000 was significantly less than what I had applied for but it is a start to what may hopefully increase in the future. This funding represents the reinstatement of a program previously lost in 2014 and provides an additional layer of assistance to complement our existing wrap-around services. The program, to be launched in November 2025 under the branding Crisis SOS, will further strengthen our capacity to support individuals and families experiencing immediate need.

- The Narara Community Centre has benefitted from a 100inch TV trough a successful grant application to Karagi Court (Freemasons of the Central Coast). This was in response to hall hirers who felt it would be a great asset to the hall to support presentations etc without having to supply projectors and speakers. The grant was to the amount of approx. $9454 which included a sound system and installation.

Unfortunately, the year also brought frustrations, particularly around funding and government restructuring. Increasing expectations from government departments have not been matched with the financial support required to deliver services at the level expected. This is especially evident with the Department of Communities and Justice (DCJ) and the Department of Social Services (DSS). Underfunding continues to limit our capacity to meet growing community needs effectively and efficiently.

LIFE Youth Program

Our LIFE Youth Program funding concluded in December 2024, with no opportunity for renewal due to changes in government priorities. This program had a profoundly positive impact on the young people involved, and its loss was deeply felt. Our application for Peninsula Youth funding through DCJ was unsuccessful, with the grant awarded instead to Regional Youth Support Services (RYSS). The program educated 165 young people ranging in age from 13 - 24, with vital life skills including car maintenance, relationships, cultural education, financial and home management to name a few.

We believe this was a missed opportunity, as our organisation is already embedded in the Peninsula community with established partnerships across schools and Aboriginal organisations. Despite this setback, we remain committed to seeking future grants — whether government or philanthropic — to ensure the continuation of this valuable life skills program. A formal program evaluation this year delivered encouraging results that affirm its impact.

Policy Changes and Their Impact

During the recommissioning of the Targeted Earlier Intervention (TEI) program, DCJ removed food and material aid provision as an approved activity, arguing that these needs are covered through emergency relief funding. While partially true, not all neighbourhood centres receive such funding.

As a neighbourhood centre, we serve as a safe and approachable entry point for people seeking help — often for the first time. Food and material aid are not just essential supports; they provide a non-intimidating gateway to further assistance. Unfortunately, government bodies often fail to recognise the value food pantries play in achieving the very outcomes they seek to promote.

The Dept. Of Social Services also seemed to have changed their funding structure as many financial counselling services, including ours were not refunded. This decision has resulted in a loss of needed services, loss of staff and cut hours for all services affected.

Worker Wellbeing and Burnout

A continuing challenge across the sector is staff burnout, often arising from limited resources—particularly insufficient workforce capacity to meet both current and emerging demand. While self-care initiatives and team development activities assist in addressing this issue, burnout can develop rapidly. It is therefore essential that workload balance, rest, and recreation are closely monitored and appropriately adjusted to safeguard staff wellbeing.

Financial Counselling and NILS Programs

Our Financial Counselling and No Interest Loans Scheme (NILS) programs continue to meet significant community need. We extend sincere thanks to our Team Leader, Tony Cameron, for supporting our counsellors with maintaining high service standards, and ensuring smooth operations.

The unmet demand on our services, however, remains a challenge. One which we hope to minimise through a grant applied for through the Financial Counselling Industry Fund (FCIF). This will be a great achievement if we were to succeed, as only 4 services in NSW will receive this grant apart from regions the FCIF has listed as priority areas. Unfortunately the Central Coast was not on that list and so therefore the competition to be one of the four successful recipients is high.

We also welcomed two new financial counsellors this year — Blake Evans, who has completed his Diploma in Financial Counselling, and Elizabeth Horwell, who joined as a trainee and is soon to be fully qualified. Elizabeth, a long-term staff member since 2020, is a great example of how Community SOS provides opportunities for professional growth within our organisation.

The NILS Team

Within the NILS program, we welcomed Natalie Terrill and Mikayla Harris to the team. Both have quickly proven themselves invaluable — Natalie as a Client Support Provider and Mikayla as Loan Management Assistant, who also supports client engagement.

The NILS program continues to be one of our biggest and busiest programs. Gosford City NILS is the largest NILS loan management provider in NSW and Australia (outside of Tasmania who have one dedicated provider for the whole state).

As demand continues to grow, our next challenge will be to recruit another suitable team member to support service delivery. Our thanks go to Team Leader Niamh O'Brien for her resilience and leadership in managing this vital program.

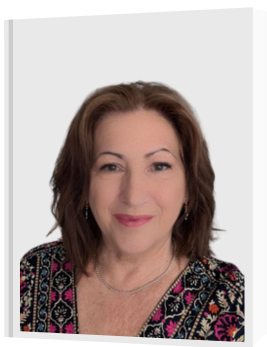
Gratitude and Outlook

The growth and development of our organisation this year are a source of strength and optimism. Facing challenges and overcoming obstacles has reinforced our commitment to our mission. Our skilled and devoted staff, volunteers, and board of directors continue to work collaboratively to ensure the provision of high-quality, sustainable services that make a meaningful difference in the lives of our community members.

We extend sincere thanks to all staff and volunteers for their commitment and dedication to Community SOS Central Coast. Your efforts directly support our vision of "Supporting Community, Reaching Out with Care" and ensure our services positively impact those who seek assistance.

Finally, we thank our board of directors for their guidance and support, and we warmly welcome new director Ben Darby. Our directors provide the knowledge and experience to help navigate through decisions and strategic directions. It's comforting to know that I don't have ot do this on my own.

Your expertise, wisdom, and experience provide invaluable direction, helping the organisation navigate complex decisions and remain true to its strategic objectives.



Vivian Andreazza

CEO

Food Pantry Report

Strategic Impact Summary

Since its launch in July 2023, The People's Pantry has emerged as a high-impact initiative addressing food insecurity and waste across the Central Coast. In alignment with Community SOS's mission, the Pantry has demonstrated strong growth, operational efficiency, and community value.

On September 4, 2024, the Pantry celebrated it's firdt birthday. To honour this date we provided chocolates and a 15% discount on each patrons shop. At Christmas we gifted 94 hampers to our patrons.

Key outcomes for 2025 to date:

- 31,728 kg of food rescued to September 20, 2025, on track to double food rescued from 22,160 in all 2024 and significantly reducing landfill waste
- 3557 pantry visits in the first 7.5 months of 2025, which will surpass 2024's total by at least a factor of two.
- Purchase of refrigerated van and enabling safer food transport and increased volumes of food rescued.
- Expansion to three operating days per week (from two), enabled by increased supply and volunteer capacity
- 1,012 registered members, with 80% returning weekly
- 348 volunteer hours contributed by a team of 24, up from 7 at launch
- 10 regular food rescue partners secured, ensuring supply consistency and variety

The NSW Environment Protection Authority (EPA) grant was pivotal, funding a refrigerated van, essential infrastructure, and a dedicated Food Rescue Project Officer. These investments have strengthened logistics, food safety, and inventory management (via Square), while enabling strategic growth. The refrigerated van has allowed us to travel to the large warehouses of FoodBank and SecondBite in Sydney's west to collect greater volumes of food, particularly chilled and frozen foods that would otherwise be unavailable through the online ordering platform. This addition provides more variety and availability to our antry patrons.

Challenges remain, including limited storage space, the absence of a funded Volunteer Coordinator role, and constrained outreach capacity. However, the project is actively addressing these through donor engagement, educational initiatives, and exploration of additional funding opportunities.

The Pantry is not only meeting urgent community needs—it is building a replicable model for sustainable, dignified food relief. Continued strategic investment will be essential to scale its impact and deepen its integration within the broader Community SOS ecosystem.

Gleaning Lunch – September 2025 Summary

We felt it important to mention this event in the annual report this year rather than waiting until next year, due it's connection with the events of the 2025 financial year.

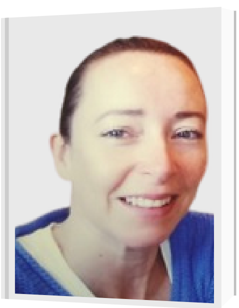
On September 23, 2025, The People's Pantry hosted a Gleaning Lunch to highlight the impact of its food rescue operations and foster collaboration among media, government, and community stakeholders. The event featured a locally sourced meal by Chef David Lee, a pantry tour, and presentations on food waste and food insecurity.

Attendees were media representatives from Star FM, Coast FM, Coast Community News, Rhema FM, Member for Terrigal, Adam Crouch, Councillor Belinda Neal, representatives from Secondbite (Sydney), FoodBank (Sydney) the EPA, Woy Woy Community Garden, Woy Woy and Brisbane Waters Rotary Clubs, Deepwater Older Women's Network, and our directors, Linda Broad, Sam Sooialo, Ben Darby.

Key Outcomes:

- Media Coverage: Featured in Coast Community News, CoastFM, and Rhema FM.
- Government Engagement: Productive discussions with local representatives on grants and crisis support.
- Partnerships: Strengthened ties with SecondBite, FoodBank, Rotary Clubs, and community groups.
-

Community Feedback: Surveys distributed to gather insights from attendees and partners.
The event reinforced the value of community-led food rescue initiatives in addressing food insecurity and reducing waste on the Central Coast.



Report by
Fiona MacPhail
Food rescue Project Officer

Pantry Photo Board

Gosford City NILS

Report by
Niamh O'Brien
Team Leader

The No Interest Loan Scheme (NILS) was developed in 1981 by the Good Shepherd Sisters and has since grown beyond Victoria to all Australian states and territories, and in 2014 to New Zealand. Since 2007, the National Australia Bank (NAB) has been providing loan capital to accredited NILS Providers, the scheme is also funded by the Department of Social Services. The No Interest Loan Scheme is exempt under the National Consumer Credit Protection Act 2009 (Cth) as there are no fees, costs or interest associated with the loans, creating a safe and affordable credit alternative for people experiencing financial vulnerabilities.

Gosford City NILS was established in 2009 and is a microfinance program which is based on circular community-based lending. The Gosford City NILS program was split into two different services in 2018 becoming both an accredited Client Support Provider and a NILS Loan Provider. We now work with other Client Support Providers across NSW and QLD, servicing loan applications from these organisations.

In 2025, Good Shepherd adjusted their policy regarding the eligibility requirements for NILS clients, which has posed a significant challenge for us in service delivery.

The new policy has imposed stricter rules regarding housing tenure, repeat borrowing and financial surplus, and has impacted the number of loans provided in the 2024/2025 financial year.

As a result, we have been working hard to adjust the way we handle and process NILS enquiries, increasing the workload in varying areas of both the Client Support Provider and Loan Management roles.

Year	2020/2021 FY	2021/2022 FY	2022/2023 FY	2023/2024 FY	2024/2025 FY
Loans	2069	2243	2805	3007	2373
Value of Loans	$2.2M	$2.3M	$3.6M	$3.7M	$2.9M

Client Support Provider Role

As a registered Client Support Provider (CSP), Gosford City NILS is authorised to promote the No Interest Loan Scheme (NILS) and assist eligible individuals in applying for a loan. Our team conducts NILS loan interviews, during which we engage in a financial conversation with applicants, review their budgets, collect the required documentation and consents, and submit their application to a Loan Provider for assessment and ongoing loan management.

In the 2024/2025 financial year, Gosford City NILS continued to support the Central Coast community by providing access to safe, fair, and affordable credit—free from fees, charges, or interest. These No Interest Loans help cover the cost of essential household items such as white goods, furniture, car registration, and repairs, as well as medical and educational expenses.

Gosford City NILS remains committed to meeting the diverse needs of our community, including providing tailored support for individuals experiencing domestic violence. This year we have furthered our connections with other services in our local community, and are working closely with Coast Shelter in Gosford, as well as Central Coast Women's Health Network in Wyoming.

Local NILS Enquiries Received 2024/25 FY

- 820

Local Applications Completed 2024/25 FY

- 493

NILS Client: Case Study

This year, we supported multiple Aboriginal clients through the No Interest Loan Scheme (NILS)

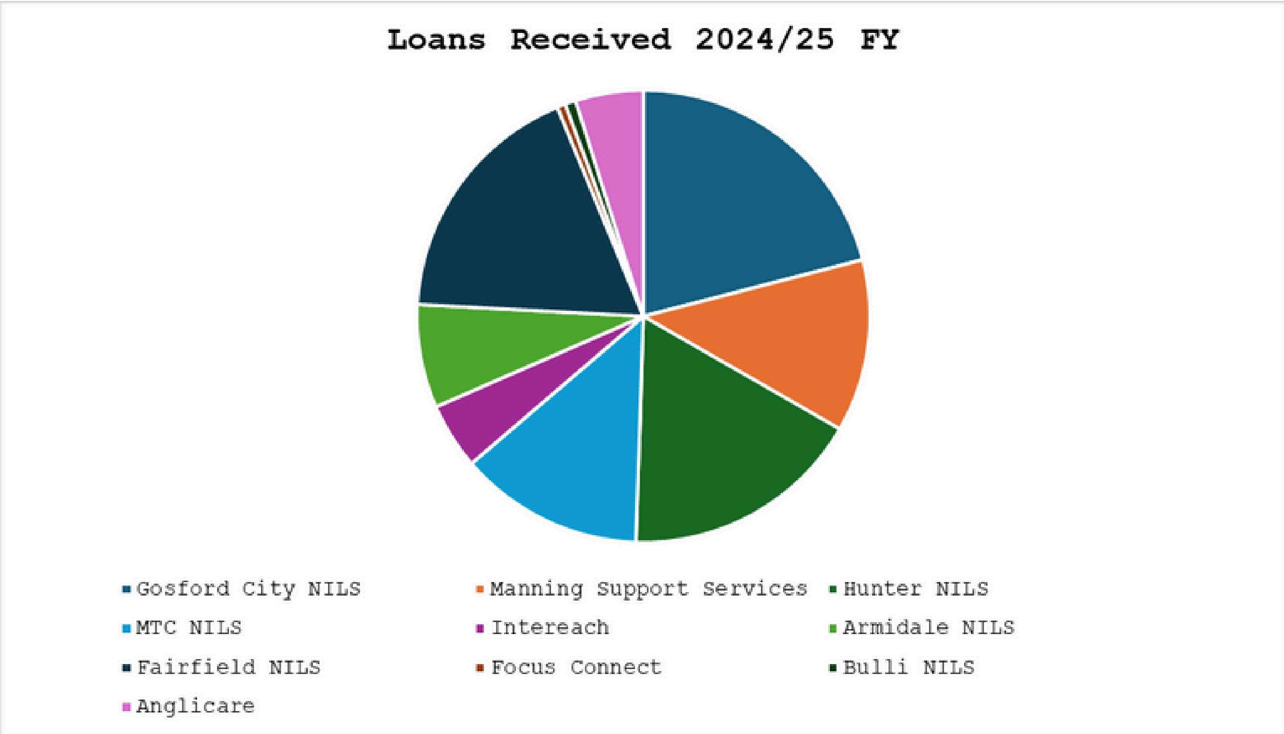
Client Y, a 34-year-old Aboriginal woman, is living with PTSD and ongoing trauma following workplace sexual abuse and stalking. She has been unable to work for two years and is navigating a Disability Support Pension application, and a workers' compensation claim. Recently bereaved of her support dog, she has become housebound and emotionally distressed. We arranged a NILS loan for her car registration, ensuring she had a safe transport option in emergencies. Client Y was referred to financial counselling for debt advocacy, and culturally responsive support was maintained throughout.

This case highlights the critical role of NILS and wraparound services in supporting vulnerable Aboriginal women toward safety, stability, and financial empowerment.

Loan Management Role

As an accredited loan provider, Gosford City NILS is responsible for the full lifecycle management of loans — from assessment through to completion. This includes managing repayments, engaging with retailers, and maintaining a balanced loan portfolio.

We proudly partner with organisations across New South Wales, including Manning Support Services (Taree & Port Macquarie), Hunter NILS (Hunter Valley, Newcastle, and Port Stephens), Intereach (South Coast and Inner West), Armidale NILS, Fairfield NILS, Focus Connect, Bulli NILS, MTC NILS (Marrickville), and Anglicare (Dubbo and Sydney). These collaborations continue to be a cornerstone of our service delivery.



We have observed a notable increase in new clients across NSW who are accessing NILS for the first time, whereas previously, a significant portion of our client base consisted of returning borrowers. More recently, we have also seen a rise in wage-earning individuals seeking support due to growing financial pressures brought on by the rising cost of living. Our core loan purposes remain consistent, with most loans used for essential items such as white goods, household appliances, car registration, and vehicle repairs.

In the 2024-2025 financial year, we continued to operate an efficient, client-focused system that supports our mission: empowering vulnerable community members through financial assistance and education. Our commitment to fast and reliable service means most loans are assessed and disbursed within 48 hours. Gosford City NILS remains a trusted leader in the sector, frequently mentoring and supporting other Community Support Providers across NSW.

Current team members Niamh O'Brien, Cathy Wallace, Mikayla Harris and Natalie Terrill have maintained their roles in the NILS team this year.

We farewelled Client Support Provider Elizabeth Horwell as she embarks in a new role as a Financial Counsellor, and Client Support Provider GiGi as she has taken up a Client Support position in Alice Springs.

We would like to extend our sincere thanks to the NSW Office of Fair Trading and the Australian Government, particularly the Department of Social Services (DSS), for their continued support through wages funding.

We also acknowledge and thank Good Shepherd, the founding and accrediting body of NILS, for their ongoing guidance and leadership. Our gratitude also goes to National Australia Bank (NAB) for their continued provision of the Loan Capital Base funding, which is essential to the sustainability of our program. We are thankful for our partnerships with both The Good Guys Commercial and JB Business through whom we can access cheaper prices on behalf of our clients, and free delivery services.

Thank you to our CEO Vivian Muraahi for her continued dedication in supporting our team, as well as our volunteers that work tirelessly alongside us every week.

The

NILS Team

COMMUNITY SOS

Gosford City NILS

CENTRAL COAST REGION FINANCIAL COUNSELLING SERVICES ANNUAL REPORT 2024-2025

Summary

The Central Coast Region Financial Counselling Service have had a good year. We have strengthened our commitment to the community of the Central Coast. Our team has lost and gained staff. We have expanded our outreach service to include weekly client appointments at Woy Woy and The Glen for Women Centre at Wyong Creek. We are confident of increasing our team numbers in the new year.

Our client contacts are below last year numbers but we didn't have as many team members. However, we have increased the number of client sessions from last year. We have also increased the amount of savings we have assisted clients gain from creditors through debt waivers and settlement offers. I have provided some tables and graphs to demonstrate the team's efforts in supplying support and services to the community. Finally, I have supplied a case study to demonstrate our involvement with clients and our services.

As always, I would like to thank Vivian for her support and guidance through my development as a leader. Our team benefits from being engaged by enlightened leaders. I would also like to thank the team for their dedication, understanding and willingness to accommodate our new and developing situation.

Team

My name is Tony. I am the team leader for the Financial Counselling team. Our team has undergone some changes over the past 12 months. At present the team has 4 qualified financial counsellors and on e financial capability officer. Our qualified and experienced counsellors are Tony, Peter, Savio and Annette. Elizabeth Horwell is our cpability officer who is alos studying for her Diploma in Financial Counselling. I wish to thank the team for their assistance and engagement in maintaining and developing our team and services to the community over the past year under difficult and at times trying circumstances.

We have maintained the services of Peter for remote appointments and after-hours service. The after-hours service is being well utilised by community members. The team has maintained our presence in the community. We continue to provide face-to-face appointments at our outreach services at San Remo, The Entrance, Kanwal, Woy Woy and the Glen for Men and Women. We also provide appointments at our head office at Narara. The team is always looking to expand our outreach services as our member numbers increase.

FC team. September 2025 **Front row**: Annette, Tony, Elizabeth **Back row**: Peter, Blake

Achievements

Our team has worked hard to maintain our level of commitment and professionalism for our clients, the community and funding bodies. Our achievements this year have included the following:

Operational

- Peter being a fantastic MC for our annual financial counselling conference at Sydney Olympic Park
- All counsellors attending the annual FCAN and FCA conference as required
- Recruiting 2 new financial counsellors (Blake and Elizabeth)
- Hosting Credit Corp at our team meeting
- Hosting the Money-Minded training program for the team, The Glen Men and Women's staff
- Attending cultural awareness training at the Glen
- Providing more community education for financial literacy
- Minimising impact of service to clients with a reduced team
- Expanding outreach services to Woy Woy
- Maintaining membership of FCAN for all counsellors
- Annette completing her Diploma and traineeship to become a qualified financial counsellor
- Elizabeth began her training as a financial counsellor
- All team members attended Penelope training. Penelope is our client management system.

Our Clients

Clients

- The team saw 648 new clients during 2024/2025
- We had 142 existing cases opened at start of the financial year
- We had a total of 790 active clients for the year
- We closed 502 cases during the year
- We conduct 614 face-to-face sessions
- We did 422 phone contact sessions
- We undertook 1,908 correspondence (emails/letters) sessions
- We carried out a total of 5,419 follow up activities during the year
- We increased our client debt savings of $565,541.90 by $87,098.26 from last year to $652,640.16 this year. Savings were made from waivers, and settlement offers with a variety of creditors on behalf of clients.

Client profile

Most of our clients are aged between 25-54 (634)
We saw more females (394) then male (253) clients.
Most of our clients receive a Centrelink benefit (433)
Most of our clients have home mortgages (248). This is a change in accommodation type (private renters) from last year
Most clients presented with issues around poor money skills or low financial literacy (298)
Most clients had payday/BNPL debt (416)
We had a total of 648 presenting issues by clients
We saw 178 Indigenous clients. (This is an increase from 96 last year)
Most of our clients came from the 2250 (112), 2259 (117) and 2261 (165) postcodes

Names and personal details have been changed to protect privacy.
Joe and his partner Mary came for a face-to-face financial counselling appointment at one of our outreach locations. Our student financial counsellor sat in on the appointment.

Presenting Issues

- Client has a partner with dependants
- Client has a mortgage
- Client has mental health issues
- Client has a complaint with AFSA
- Client was employed by a bank and left their employment in 2024
- Client left their employment because of employment issues that were affecting their mental health conditions
- Client has moved onto Income Protection Insurance payments
- Client is working casually and his partner works full time
- They are struggling to maintain their living arrangements
- Client has multiple debts – Mortgage, Credit cards x6, Ongoing living expenses

Actions

Client was given options to consider:
1. Make AFCA complaint about bank behaviour
2. Make hardship requests to creditors
3. Make a TPD insurance claim with super fund
4. Reduce fortnightly spending

A money plan was created with the client which revealed a large deficit each f/n due to reduced income.
Client asked for assistance in dealing with AFCA.
With our intervention the client managed their own complaint with AFCA
Client also asked us to advocate and negotiate hardship arrangements with their creditors on their behalf

Client outcomes

1. Client is managing their own TPD insurance claim with proper legal representation
2. Client had a satisfactory resolution with AFCA against the bank
3. Client received hardship arrangement on their credit card debts

We are still working with the client and their creditors for settlement offers.
Joe, and his partner Mary, were very grateful for our involvement in providing skills, knowledge and experience in our interactions with them and their creditors

ACKNOWLEDGEMENTS

Our Funding Bodies & Donors

- NSW Office of Fair Trading
- Department of Social Services
- Department of Communities and Justice
- Department of Industry, Science, Energy & Resource
- Good Shephard Microfinance
- NSW Environment Protection Authority
- Central Coast Council
- Deepwater Older Women's Network

Peak Bodies

- LCSA
- ACNC
- Finanical Counselling Australia

Partners/Stakeholders

- The Glen Centre for Men
- The Glen Centre for Women
- The Benevolent Society - The Entrance & Kanwal
- San Remo Neighbourhood Centre
- Foodbank NSW
- Central Coast Council
- Coles Secondbite Llsarow, Woy Woy & Umina
- Aldi Point Clare
- Gosford Farmers Market
- Woolworths Woy Woy
- Technine Managed IT Services
- Central Telecoms
- Narara Valley High School
- Tuggerah Lakes Youth College
- Brisbane Waters secondary College
- Lisarow High School

WE THANK YOU

FOR YOUR CONTINUED SUPPORT IN

OUR PROGRAMS