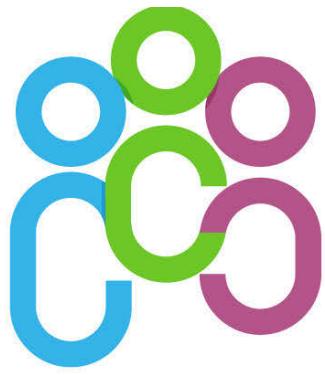




2019

# **ANNUAL REPORT**

**COMMUNITY SUPPORT & OUTREACH  
SERVICES CENTRAL COAST**



# COMMUNITY SOS

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## CENTRAL COAST

SUPPORTING COMMUNITY. REACHING OUT WITH CARE.

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# **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.

Community Support & Outreach Services Central Coast's (Community SOS) vision is to offer practical help to build a better future. We are committed to improving people's lives and connecting the community. We value empathy, rapport, trust, and understanding both in the community and in our work place. We work with our local community to address immediate concerns.

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



# **VISION & PURPOSE**

## **Our Motto**

“Supporting Community. Reaching Out with Care”

## **Our Values**

- Social Justice     • Integrity     • Accountability     • Equality     •
- Empowerment     • Compassion

## **Our Vision**

We seek to build social cohesion and promote equitable access to services and opportunities for local residents. The approach underpinning all of the activities and services provided through the organisation is informed by the core principles of community development.

## **Our Purpose**

We work with our local community to address their immediate concerns.

We offer practical help to build for a positive future.

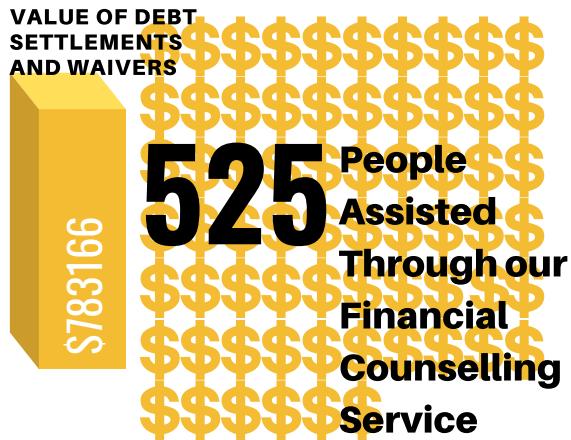
We are committed to improving people's lives and connecting community.

We value empathy, rapport, trust and understanding; both in our connections with the community and in the workplace.

## **Aims & Objectives of the Organisation:**

- To facilitate the development of services and opportunities which meet the changing needs of the Central Coast communities.
- To provide specific assistance and programmes to particular individuals or target groups.
- To maintain the standard of services provided, evaluate service effectiveness and monitor changing needs.
- To deliver high quality advocacy, counselling, referral, support, information and community education within a community development framework.

# OUR YEAR AT A GLANCE

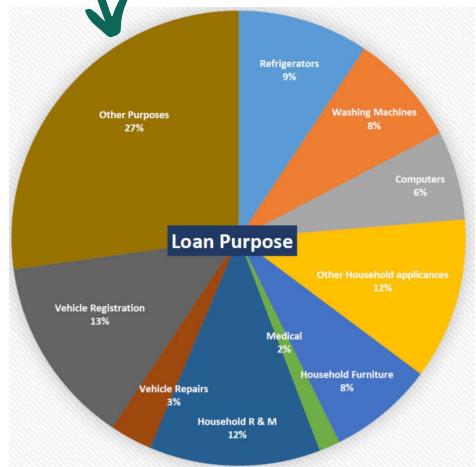


**425%**  
increase in NILS loans issued

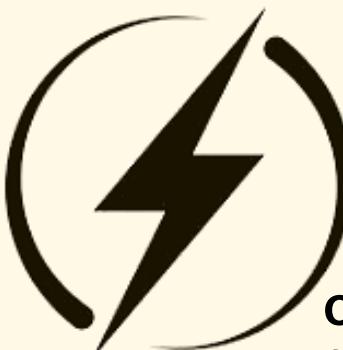


People Assisted through our "Help I'm in Crisis" emergency relief fund with food hampers and emergency fuel.  
**95**

**\$1.25m**  
provided as no interest loans



Low income earners assisted with their tax returns  
**54**



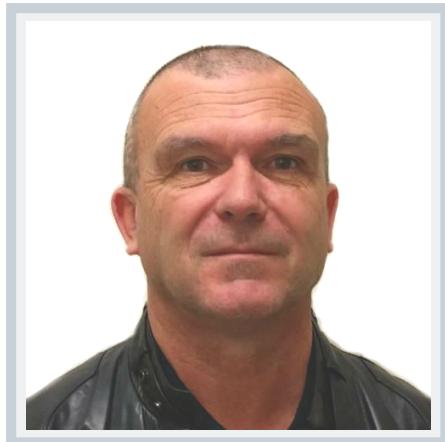
**256**

We've put four new Financial Counsellors and one Financial Capability worker through training and accreditation  
**5**

Clients supported with energy bill assistance through the EAPA program to a total value of \$97,550

# A MESSAGE FROM OUR CHAIRMAN

Dear Members,



On behalf of the Community SOS Central Coast Board of Directors I am pleased to present our annual report for the past financial year.

It was a positive year and I enjoyed being part of the dynamic team here at Community SOS.

This will be my last report as your chairman but the Board will be in good hands over the next few years with the expertise and knowledge that they have.

When I commenced in the position four years ago we initiated a transformation that is now starting to deliver results. All our operating and financial metrics are heading in the right direction. We have the processes, systems and people in place to ensure we have performance discipline and operating leverage into the future. We are seeing increased business development opportunities. Our customers tell us that the quality of our work is good and getting better.

I am delighted to see our employee numbers increase to the numbers they are in these past twelve months. This has largely been driven by our team excelling and receiving further funding, we have some great project and funding opportunities coming up, but I will let our CEO speak in depth about these in her report.

Our employees have demonstrated enormous commitment and dedication to the Company over the past few years in what has been a challenging period. The last 12 months have been no exception with the attitude of our people being instrumental to Community SOS upward trajectory. The Board is acutely aware of the fact that the Community SOS success is underpinned by its people and the Board expresses its deep appreciation for their contribution during the year.

I would like to take this opportunity to thank the Board personally, particularly those that are outgoing in Chris (Done), Judy and John (Edgington), their input and experience has been invaluable over the years, also to our CEO Vivian (Muraahi) who has excelled in her position over the past 4 years bringing the organisation to a place of stability and growth due to her skill and leadership, and will continue to achieve great results in the coming years. Also to Tammy (Coyte), Tracey (Cusack) and Liz (Babkenian), they have also been the glue that has held us together over many years, they are an integral part of our business, and their leadership in their particular areas has been outstanding.

All the staff and volunteers have worked well together and we thank them very much.

Again I would like to thank the Directors, the Group Leadership Team, and most importantly our people for their contribution in a year where we have begun to see the rewards of a lot of hard work put in over the past few years. Significant progress has been made by the Company and I would like to take this opportunity to thank our members and supporters for their continued support, and I look forward to realising our future together.

Kind Regards,

A handwritten signature in black ink that reads "H. R. Walker".

Herbert Walker  
Chairman

# OUR BOARD OF DIRECTORS



Left - Right: Linda Broad (Vice Chair, Judith Edgington, Roslyn McKenzie(Hon.Secretary), Herbert Walker(Chairman), Sam Sooialo (Treasurer),  
INSET: Christopher Done.

## HERBERT WALKER

**Board Member since September, 2015**

(TAE, Dip.Mgt, Dip.HRM, Dip.Bus)

Herbert Walker is the principal of Bert Walker Training and Consultation Services established in 1988. With more than 30 years experience,

Bert is a high performing senior level, training and management professional and business owner eager to provide leadership and deliver results. Bert's versatile, innovative management style with strengths in training, staffing, and career development, excellent communication skills incorporating creativity, enthusiasm and motivational skills has made him a high energy and creative trainer, skilled in guiding students through engaging breakthrough learning opportunities.

Bert has extensive knowledge and experience as a strategic manager and coordinator with a track record in motivating diverse teams and building client relationships.

Bert has Diplomas in the following key areas: Business; Management; Retail Management; Auditing; Human Resources Management; Training Design and Development; Vocational Education and Training; Community Services and Youth Work; WH&S. After serving on the Board for almost 5 years, Bert will be retiring. He will be missed but hopes to continue to be involved in some capacity.

## JOHN EDGINGTON

**Board Member since September, 2007**

John is retiring after 12 years of serving on the Board of Gosford City Community & Information Service. John has served as president and vice president several times and has brought a wealth of experience, skill and knowledge to the organisation over the many years. John's background is in management and serving on other Boards on the Central Coast. John is also a member of West Gosford Probus Club (10yrs) serving as president and currently as Secretary. John has been a loyal board member of our organisation bringing vital wisdom and knowledge of the organisations history to new board members. He will be very missed.

## **SAM SOOIALO**

### **Board Member since October, 2018**

(MBA, MAHRI, MAICD)

As a Chief Human Futurist tuning his own business called Profit & Values

(<https://www.profitandvalues.com.au>),

Sam specialises in helping CEO's bridge the gap between People & Culture, Strategy, Change and Leadership. Sam brings this experience to the Board helping us to implement human centred strategies, organisational transformation and leadership development. Sam is a member of the Australian Human Resources Institute and Australian Institute of Company Directors."

## **ROZ MCKENZIE**

### **Board Member since October, 2018**

(M.Couns., M.Nursing, RN, ACA)

Roz McKenzie brings to the Board her experience of community through her years workings as a community worker and manager of a community neighbourhood centre. Roz has worked within Divisions of General Practice researching, coordinating and managing projects/programs. She has over 20yrs experience in the health sector in the areas of midwifery, child and adolescent health, mental health and general nursing. Roz is currently working as a counsellor and project officer assisting community organisations to meet their requirements. She conveys her knowledge of community through program management, community organisational requirements and health focusing on children and vulnerable families. Roz is a member of the Australian Counselling Association and is registered nurse with the Australian Health Practitioner Regulation Authority.

## **JUDI EDGINGTON**

### **Board Member since September, 2010**

Judith is also retiring from the board after nine years of service. Judith's background was working in both Aged Care and Child Care. As a daughter, mother and grandmother, Judith had also been the main carer for her Mother, giving her insight into the complexities and problems associated with aged care, child care and carer issues.

Judith and her husband John have both been very active in the community, helping the elderly and aged veterans who have need assistance in different areas of living. Judi is a member of West Gosford Probus Club (10 yrs) and has served as president and currently is the Guest Speaker Convener.

Judi has been a loyal board member bringing wisdom, history of the organisation and community expertise. She too will be greatly missed.

## **LINDA BROAD**

### **Board Member since October, 2018**

Linda comes from a background of Paramedicine. She owned and operated a successful Registered Training Organisation and Private Paramedical service for 25 years. She sold that business in 2015 to retire but is now working again casually as a Registered Paramedic in a private company in the capacity of Regional Manager for Central Coast. Linda brings to the table a multitude of management, operational and staff development skills. Linda knows and understands trauma, crisis and mental health issues prevalent in our communities and brings her wisdom, experience and knowledge to the organisation in these areas.

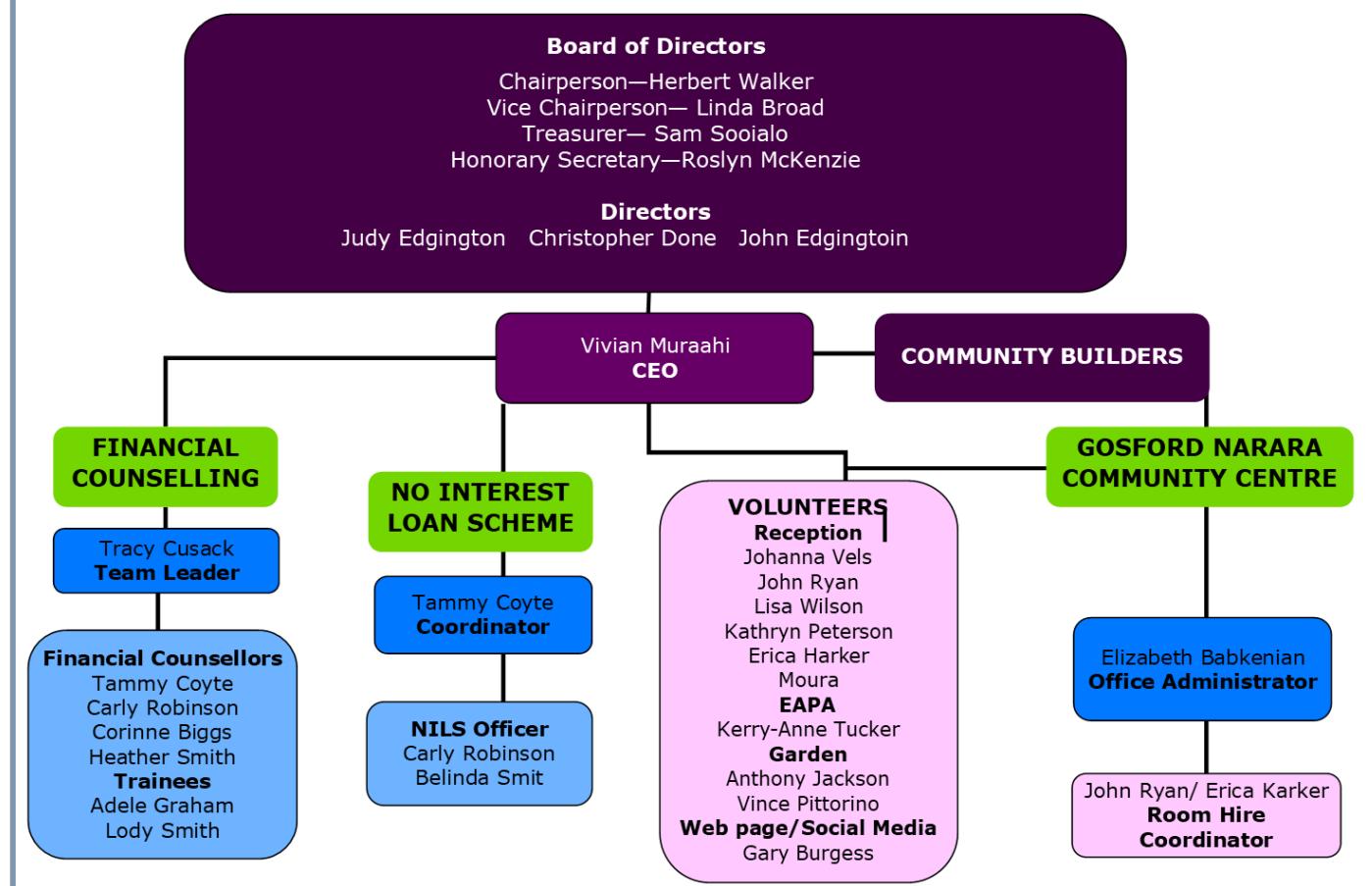
## **CHRISTOPHER DONE**

### **Board Member since October, 2016**

Since joining our Board of Directors, Chris Done has brought to us his extensive business, financial and staff development skills, Having worked in this area with the Department of Humans Services for many years Chris has assisted the organisation through facilitating staff focus groups, human resource management and governance. Unfortunately Chris is unable to continue as a Director on the Board and his knowledge, experience and persona will be greatly missed.

# ORGANISATIONAL STRUCTURE

## Gosford City Community and Information Service Ltd. Organisation Chart 2018-19



## Finance Committee



From left - right:  
Elizabeth  
Babkenian, Sam  
Sooialo, Roz  
McKenzie, John  
Clissold, Bert  
Walker, Vivian  
Muraahi

# CEO'S REPORT



## What a great year we've had!

A substantial increase in our NILS service and delivery; Training of four Financial Counsellors helping the nation to meet the demand for financial counselling services as supply of counsellors are short, as is the funding for them; piloting of a new domestic violence financial assistance program; good use of resources that have improved our financial position and some positive changes within our organisation to meet ever growing needs and challenges.

Community Support & Outreach Services Central Coast (Community SOS) is here for our community. A vital element of what we do is to make a meaningful contribution to the life and sustainability of the whole of community well-being. Core to our ethos is our dedication to improving the lives of all the people who live not only locally but throughout NSW and beyond.

We believe the work we do that creates a positive change in a person or family infiltrates through to their families and friends and continues as a wave throughout. Our staff, volunteers, Board of Directors and partnering agencies are all involved in the delivery of vital services and programs that work towards a more resilient, socially and financially inclusive region. Our program reports and year at a glance highlight the important work we do and the benefits this work has in making a positive change.

This year we also celebrate 10 years of delivering the No Interest Loan Scheme (NILS). This has come about from the hard work and dedication of our staff and volunteers and I congratulate them on a 'job well done' and thank them for being passionate and caring for the less fortunate and the low income earners in our society who aren't able to qualify for mainstream credit but through NILS have safe, affordable and equitable access to finance which helps them acquire goods and services such as car registration and insurance, health needs, educational costs, household goods and many other valuable commodities that keep our economy flowing. Along with this they acquire financial education which helps them get back onto the financial continuum and thus increase resilience. I would like to thank our NILS team for working so hard to achieve outstanding results. A particular mention of our NILS Co-ordinator Tammy Coyte It is because of Tammy's passion, experience, resilience, tenacity and sheer hard work that this program has achieved a 425% increase in loans and we have punched 167% above our targets.

We are also grateful to our funding bodies for the grants they give which enable us to run our services, however, as is the plight of most Not-For-Profits, it is never enough as inflation rises and particularly with the Fair Work Commission indexation increases to wages of between 3 – 3.5%. This is great news for our employees and well deserved. Unfortunately though, the government doesn't align its funding with these increases and so we are left with a shortfall of anywhere between 1 – 1.75%. This is significant when funding is tight and lays heavily on our resources. This also impacts our capacity to extend our outreach services to areas currently unserviced. Moving forward we are looking at strategic ways of counteracting this but our hope also is that government will further recognise the importance of ensuring that organisations are

## CEO's Report continued...

adequately financed for the services they deliver and to allow for growth and expansion.

I would like to thank the Board for their ongoing and valuable support. Our Board is highly skilled and very wise in decision making and giving guidance. I truly value their input and directions to the health, growth and sustainability of Community SOS Central Coast. For three of our Directors this is their final year of being on our Board of Directors - Judith Edgington, John Edgington and Herbert Walker. They will be greatly missed as all three were paramount in their contributions, wisdom and guidance in helping me to bring Community SOS from a place of inherited loss when I began in 2015 to the success it is today.

I would like to thank all our staff for their commitment, resilience and strength in delivering our services. We have a great team of highly skilled, experienced and wonderful people who are supportive of our vision and of me and are just a pleasure to work with. They are invaluable to the success of our services, as are the volunteers who assist us out of the goodness of their heart. I would like to make a special mention of gratitude to our administrator Liz Babkenian, for standing in as acting manager so I could enjoy a long awaited 6 week trip overseas. It is a comfort to know the operations of the organisation are in trustworthy hands supported by a dedicated work team.

This year we farewelled Carly Robinson who worked in our organisation as a financial counsellor for nine years. Carly also worked in the Home Energy Saver Scheme and the No Interest Loans Scheme(NILS). We also said goodbye to Heather Smith and Lody Stewart. Lody completed her training with us in the area of Financial Counselling, but unfortunately due to uncertainty of funding we were unable to offer her a permanent placement.

Early 2019 we welcomed onto our team, qualified financial counsellor, Tony Cameron and two training financial counsellors, Peter Harris and Yvonne Grass. Both have now completed their courses and became fully qualified in July/August 2019 along with Adele Graham and Belinda Smit who completed her Financial Capability training. Along with our NILS and EAPA teams we have a tenacious and compassionate team of workers, helping their clients towards a positive and more sustainable future. I would like to thank our Team Leader, Tracy Cusack, for her support and guidance in helping our new qualifiers to complete their studies and for helping all our new team to settle in.

I would like to thank all our partners - The Glen Centre, San Remo Neighborhood Centre, Benevolent Society, Coast Shelter, Vinnies (Woy Woy/Gosford), Uniting Care, Catholic Care, Womens Health Centre, Bateau Bay/Berkeley Vale Neighbourhood Centres and Wesley Mission. Without our partners we would be unable to outreach our services and provide greater and easier access to people in need of financial counselling and/or NILS assistance. We look forward to continuing and strengthening our relationships with you in the coming years.

Lastly, on behalf of all the board, staff and volunteers I would like to thank our major funding bodies - Office of Fair Trading, Dept. Social Services, Dept. Family & Community Services, Good Shepherd, Energy NSW, Revenue NSW, Bendigo Bank, and NAB for providing us with the means to effect change within our community and bring critical life-changing programs and services to a community feeling the dire effects of financial hardship. I would also like to thank Central Coast Council for providing us with an affordable lease that allows us to meet community need.

My sincere thanks to all.



VIVIAN MURAANI  
Chief Executive Officer

# COMMUNITY SOS PROGRAM REPORTS



## Neighbourhood Centre Project (GNNC)

Neighbourhood Centres play a vital role in developing and maintaining connections between the multiple socio-economic layers of our communities. The Gosford Narara Neighbourhood Centre project is committed to upholding values of social justice, participation, respect and collaboration. We work hard to ensure all people we encounter are valued and supported to live meaningful, engaged lives.

We work hard to ensure we work with sensitivity to cultural differences, capabilities and diversity, enabling people to live and work in harmony and with respect for difference.

**LOCATION:** The Gosford Narara Neighbourhood Centre, also known as Narara Community Centre is located at 2 Pandala Rd, NARARA NSW. We acknowledge that this centre stands on the traditional lands of the Darkinjung people.

### SERVICE DESCRIPTION

One of the central functions of Gosford Narara Neighbourhood Centre (GNNC) is to act as a community hub that all community members can access for information, assistance and referral.

GNNC's reception area and the people who staff it – our volunteer receptionists and the GNNC staff who provide “back up” each day - are the central ways in which this community hub function is provided to the community. GNNC reception is the first point of contact, whether by phone or by people coming through our doors.

### SERVICE ACTIVITY

This last year has seen many challenges and changes take place at GNNC's reception with the introduction of new systems, processes and programs. Our extremely capable volunteers at the desk, have rolled with these changes, and have done so with great professionalism, grace and stoicism.

This year our playgroups have continued to run with great support. We have a Russian language playgroup in partnership with Northern Settlement Service and a supported playgroup in partnership with Coastwide Family Services. We also partnered with Wesley Mission homelessness and family services and GITS to co-locate here at the Centre. This was a 2 month arrangement whilst their Gosford offices were being refurbished. It worked out to be a great arrangement as we were able to refer to each others services. We agreed that when they returned to their offices we would continue with the partnership and they would co-locate to continue to provide assistance.



## Community SOS program Reports...continued

Our organisation continues to grow, which means that volunteers at the front desk are needing to grow alongside it, as well as expand their knowledge of services across the Central Coast region and indeed, within GNNC itself.

Receptionists continue to welcome people into our neighbourhood centre, making them feel comfortable and safe. The simple offer of a cup of tea and a chat are well received by those who may be simply looking for a quiet space to relax, or who may be needing assistance with a referral or help with some services. Reception volunteers also provide valuable administrative support to the staff at GNNC, which is much appreciated.

As volunteer receptionists come and go, we have been very fortunate to have some stalwarts who kindly do those extra shifts to cover the gaps, for which we are extremely grateful. Some volunteers at reception also volunteer in other capacities – whether it be room hire or EAPA or helping gather non-perishable donations for our "Help! I'm in Crisis' emergency fund. Others, and a particular thank you goes to Lisa Wilson who has trained incoming volunteers in reception – doing a 'buddy' shift with the new arrivals so that they may learn the ropes with meaningful and practical support.

We also farewelled Payal Sharma(reception), long serving volunteers Kerry-Anne Tucker (EAPA), John Ryan (Room Hire coordination) and



Jo Vels (Reception). Jo has been a loyal volunteer for 16 years and we are very sad to see her go, but are sincerely grateful for her generous contributions as a volunteer for our organisation. All our volunteers are special to us and we can't do without them.

During the year we ran a Defibrillator taring workshop which was open to the public. Carpet from the Defib Shop facilitated and it was well received. It helped to disperse the fears of using a defibrillator in the case of a heart attack. The workshop provided some interesting and helpful information in recognising and attending to heart attack episodes. Each participant received a certificate of attendance.



# Community SOS program Reports...continued



## SERVICES CO-ORDINATED THROUGH THE HUB.

### EAPA (Energy Account Payment Assistance) Scheme

also continues to provide a beneficial service to our Centre. With the high cost of electricity we are seeing more and more people struggling to meet their energy bills. This financial year we allocated 1951 vouchers (each voucher is to the value of \$50) totaling \$97,550 worth of energy bills paid off for 246 people in financial hardship.

### TAX HELP

Community SOS Central Coast has and will continue to facilitate the community's access to free Tax Help for low income earners, which begins August through to the End of October each year. This assistance is provided by a volunteer trained by the Australian Taxation Office, to give free tax return assistance and submission. The Tax Help volunteer, Sue, attended to appointments two days per week throughout the duration. This is such a valuable service and appointments are booked out quickly. This financial year 54 people were assisted with their tax returns.

### EMERGENCY RELIEF

Our Help! I'm in Crisis! emergency relief fund is unfunded by government and relies heavily upon donations. We have received small donations throughout the year to try to build the pool but we have a long way to go for it to be substantial in assisting people with immediate relief. However, we have had various businesses and individuals donate non-perishable groceries to provide food hampers to those in desperate need. This year we have assisted 95 people with food hampers and emergency fuel.

### ROOM HIRE

The Centre's room hire is an important function of the Community Centre enabling us to not only meet the needs of the community with the programs and services we run but also as a facility for the public to run their small groups, activities and business. As part of our occupancy lease with Central Coast Council we are responsible for the management and maintenance of the facility. We believe this to be an important and great partnership with Council as it enables us to provide the crucial community services as well as for Council to meet their community strategy requirements.

### RELIEF BEYOND CRISIS

This year we have been piloting a new program in partnership with local Bendigo Bank branches (East Gosford, Kincumber and Lisarow) and Catholic Care. The trial is underway with a small number of participants to assess its effectiveness helping women who are trying to leave or have left a family and domestic violence situation on the Central Coast. The new program called "Relief Beyond Crisis" will enable survivors to access additional financial support of up to \$10,000 to help cover the costs of leaving and setting up a new life. Lack of suitable finances can make it hard to leave a domestic violence situation and so this program is designed to make it easier to make the move. The money can be used for those expenses needed to setup in a new home, including bond payments, household goods and in some cases a small second-hand car, some assistance with service payments such as rates, arrears and other eligible costs and in some cases re-establishing a small business. Bendigo Bank will work with Community Support & Outreach Services Central Coast (Community SOS) and Catholic Care to roll out the support program. Access to the service will be via referrals from partnering organisations.

# Community SOS program Reports...continued

## BROADER COMMUNITY PARTICIPATION

Being involved in external community events provides a good platform for providing information to the community of the services and programs we provide. This year we participated in some fantastic events.

In July 2018 we took part in The Glen Centre's first Family Fun Day. It was a great day full of fun, parents and children. There were rides, competitions and activities. Community SOS had a stall where we involved children in boomerang painting, craft activities and a lego guessing competition.

In August 2018 and each year we hold a stall at the Coast Connect Day. Coast Connect Day is a community event bringing together government and non-government agencies, businesses and community volunteers on one day and at one location to provide free appropriate services to homeless people and those doing it tough.



In September 2018 we participated in The Glen Centre's Women's Health Week event. This was a great day and well received with interesting well known guest speakers such as former Australian Senator, Jacqui Lambie and the Hon. Linda Burney MP, Shadow Minister for Indigenous Australians and Shadow Minister for Families and Social Services. Both shared some personal and insightful stories.



In November 2018 we also took part in the Central Coast Kids Day out which was held at the Narara Valley High School. Central Coast Kids Day Out affords a great opportunity to make a difference – to reach many families in a fun-filled, family focused day. The theme for this year focused on 'Let's Play Together' and reached many families. The day provided an opportunity for sharing and raising the awareness of Central Coast families to the agencies and businesses available to them in this area. Our stall provided a fun rock painting activity for the kids.



In April 2019 as part of our financial counselling community education and awareness our team leader, Tracy Cusack, attended the Bring Your Bills Day held at the Peninsula Community Centre, assisting and providing information to people needing help with bills, or are in financial hardship or just providing general and/or specific information in the financial counselling and financial hardship space. The event was well attended by the public and agencies such as EWON and Fair Trading.

# CENTRAL COAST REGION FINANCIAL COUNSELLING REPORT

The Central Coast Region Financial Counselling Service is a vital community service that provides assistance for people in financial stress. This assistance is life-changing and at times lifesaving, when helping people with their financial problems. The service is free and confidential and is not means tested, and as such, is open to all members of the community. Our funding enables us to be fiercely independent and able to work for the best interest of our clients.

Financial Counsellors work with people who are in financial difficulty or crisis with a view to improving their situation. Financial Counsellors do not provide loans or make recommendations on financial planning matters: instead they provide essential information regarding a person's financial situation and can assist by providing an array of options for people to empower them to make informed choices to improve their situation.

Financial Counsellors may act as a liaison or mediator between a creditor and the clients of the client is unable to advocate on their own behalf. Unlike some commercial budgeting companies or other charity-based budgeting services, Financial Counsellors do not take over the management of the client's finances. Instead Financial Counsellors educate, support and assist clients to manage their own money. It is hoped that this ethos will prevent clients getting into financial difficulties in the future. Financial Counsellors are exempt from holding a credit licence under the National Consumer Credit Protection Regulation 2010.

This Service strives to provide access to all members of the community wherever they reside on the Central Coast. The Service is based at the Community Support and Outreach Service headquarters at Narara but is assisted by community partners to provide services in Wyong, Chittaway, The Entrance, San Remo, Gosford and Woy Woy. We would like to thank those partners who provide office space and support at no charge. Those organisations are; St Vincent De Paul, Uniting Care Burnside, San Remo Neighbourhood Centre, The Entrance Neighbourhood Centre and The Glen Drug and Alcohol Rehabilitation Centre. Without these generous partners our clients we would not be able to reach our clients who are the most disadvantaged in the community.

The Financial Counselling Service is very pleased to report that this year we applied for, and were granted, a new funding agreement with the federal Department of Social Security. This is additional to our existing funding through the NSW Office of Fair Trading. The new funding is for 0.9 of a full time position and will include the employment of a Financial Counsellor and a Financial Capability Worker. We have never before employed a Financial Capability Worker. Belinda Smith who is currently employed as a NILs worker and a DV loan officer was successful in getting the new position. Belinda has had to undertake a Certificate III in Financial Capability online to qualify for the position. Belinda has been working on her course diligently for the first six months of 2019. It is expected that Belinda will be able to commence her duties in August 2019.

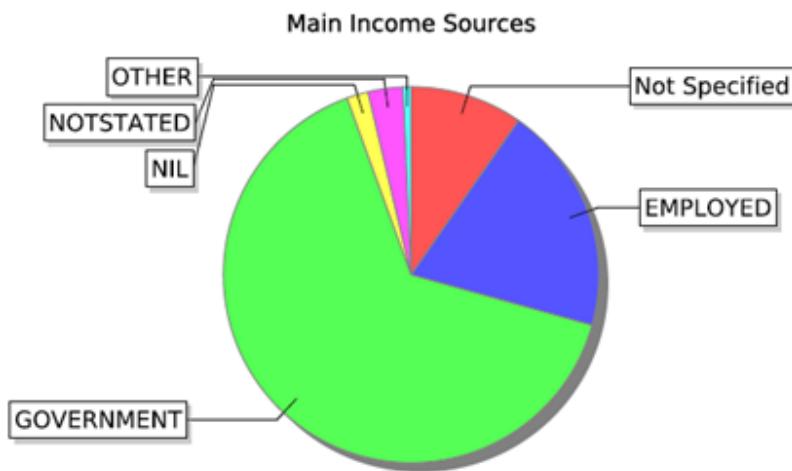


# Financial Counselling Report...continued

Over the 2018/2019 Financial Year the service recorded the following statistics:

- 724 Contacts to the Service requesting assistance from a Financial Counsellor. This is an increase on the previous year however we estimate that this is under reporting as many enquiries for appointments cannot be accommodated.
- Of these, 433 new client appointments were made. This is a reduction from last year and is a reflection of the change of staff and the employment of three trainee Financial Counsellors. For a period trainee Financial Counsellors couldn't see clients independently. Any change in staff has a flow on effect to client numbers.
- There was 525 new cases opened which would be a combination of new clients and previous clients returning to the service.
- There were 225 female and 203 male clients with 2 intersex and 3 undisclosed.
- The service obtained almost \$800,000 in debt waivers for clients in the 12 month period. This is recognition from creditors that many of our clients, who meet specific criteria, are unable to pay their debts and will never be in a position to pay their debts.
- Our clients are predominantly in receipt of Government payments/pensions/allowances as their main source of income.

Client Income Source	Total
Not Specified	42
EMPLOYED	85
GOVERNMENT	282
NIL	8
NOTSTATED	13
OTHER	3
<b>Total:</b>	<b>433</b>



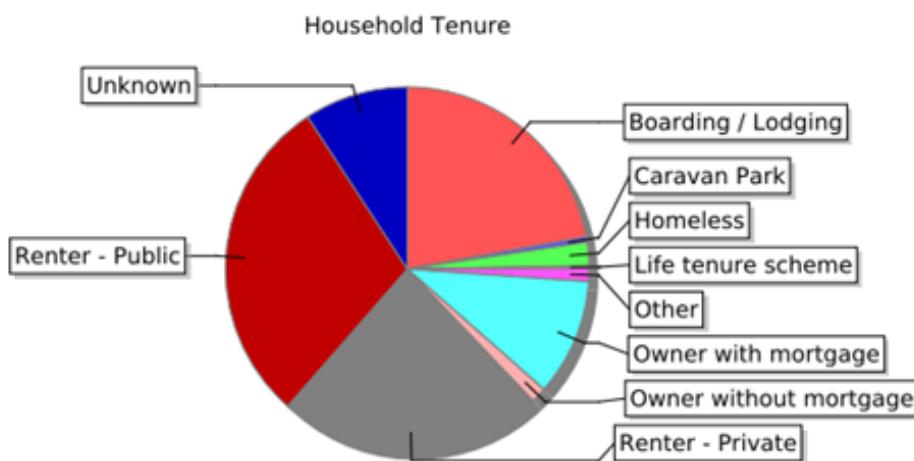
The level of gross income for new clients:

Client Income Level Individual	Total
\$0 - \$20,000	283
\$20,001 - \$40,000	78
\$40,001 - \$60,000	29
\$60,001 - \$80,000	6
\$80,000+	10
No Income	2
Unknown	25
<b>Total:</b>	<b>433</b>

# Financial Counselling Report...continued

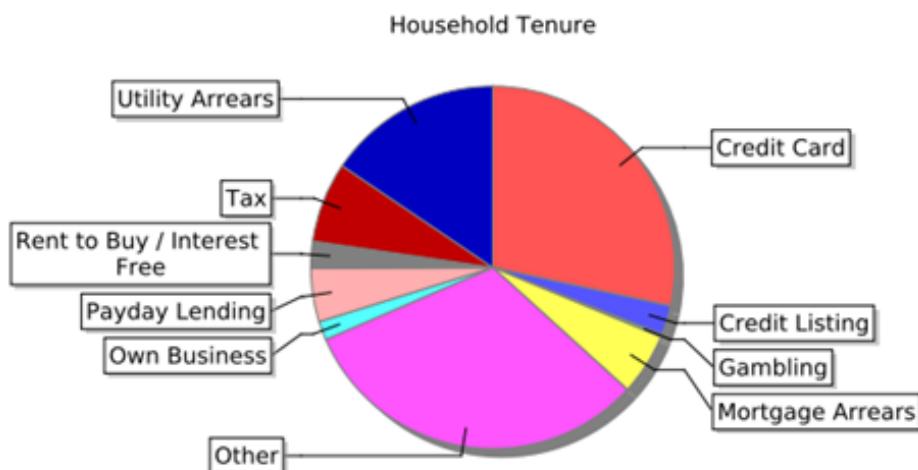
Household tenure for new clients:

Homeless	9
Life tenure scheme	1
Other	5
Owner with mortgage	45
Owner without mortgage	6
Renter - Private	102
Renter - Public	127
Unknown	40
<b>Total:</b>	<b>433</b>



Debt Type for new clients

Debt Type	Total
Credit Card	119
Credit Listing	11
Gambling	1
Mortgage Arrears	23
Other	133
Own Business	7
Payday Lending	20
Rent to Buy / Interest Free	10
Tax	30
Utility Arrears	65
<b>Total:</b>	<b>419</b>



# Financial Counselling Case Study

A married couple presented to Financial Counselling. They lived in their mortgaged property with their two teenage children. Both parents worked in well paying jobs.

When they presented to the appointment the couple were behind in their mortgage and rates. They also had \$95,000 in unsecured credit card and personal loan debt. There were 7 individual debts with 4 different creditors. There was insufficient equity in the home cover the debts. Whilst the couple were highly educated and competent in their work roles, they seemed to lack financial skills and knowledge around managing their money. They were drowning in debt and felt completely snowed under with no way out.

After doing a money plan it was determined that the clients could afford to pay some money towards their debts but couldn't afford the whole amounts. A range of options were put to the clients. In the first instance it was decided that the Financial Counsellor would approach the creditors and ask them to stop interest and accept reduced repayments on the debts until they were paid off. At the same time an arrangement was made with the mortgagor to catch up the mortgage payments.



*Financial Counselling Team: Left-Right: Yvonne Grass, Tony Cameron, Adele Graham, Tammy Coyte, Peter Harris. (Team Leader Tracy Cusack).*

After a couple of months, well into negotiations, the husband was made redundant from his job. Unfortunately there was no payout associated with the redundancy. This meant that payments had to be put on hold until he was able to find more work. We also had to go back to the mortgagor to try and buy more time to pay the mortgage. This was successful and payments were deferred for 4 months.

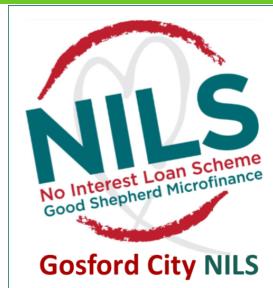
Thankfully after 3 months he was able to find more work, but it was a lower income than he was earning previously. It was still possible to work with the creditors however and the

amount the clients could afford to repay was recalculated and submitted to the creditors. One by one the creditors agreed to accept a payment arrangement. This was a successful outcome for the client. The client's were very grateful for the work of the Financial Counsellor. The husband admitted that he believed that his financial situation was irredeemable and he was expecting to be told that he needed to sell his home. It is hoped that the clients have gained knowledge and skills through their work with the Financial Counsellor and this will assist them to avoid any similar situations in the future.



*Tracy Cusack  
Financial Counsellor  
and Team Leader*

# GOSFORD CITY NILS REPORT



For many people on low incomes, paying for essential goods and services is extremely difficult, and the effects of going without can be huge. Going without a computer can result in children being left behind at school which can affect their future employment, housing and financial stability; going without a fridge can mean that fresh food or essential medications cannot be stored leading to poor health outcomes.

Financial inclusion, and especially microfinance, plays a key role in enabling strength-based community development that creates better connected and inclusive communities. Gosford City No Interest Loan Scheme NILS® is a microfinance program which is based on circular community based lending. It provides a safe and affordable alternative to the high cost finance options such as payday loans or 'rent to buy' products which promise fast cash but often compound individuals' financial situation and lead to further financial hardship.

Gosford City NILS® has continued to provide people living in our community who are on low incomes the opportunity to access affordable, safe and fair credit of up to \$1500 without any fees, charges or interest for essential household items, including white goods, furniture, car registration and repairs and medical and educational costs. Gosford City NILS® has also remained committed to being responsive to a wider variety of needs. As loans are repaid, the money is recycled back to future applicants in our community. Clients recognize that repaying their loan means someone else is given the fair and equal opportunity they were.

The new changes in the NILS program in the last 12 months have proven to be successful and there are more and more vulnerable people from many communities' across NSW who have benefited from this.

The NILS reforms in May of 2018, gave us some challenges but we have navigated through the transition period and we are now very comfortable with the systems and processes we have in place. We are held in high regard across the NILS sector for the way we have merged our 4 NILS database into the new Finpower loan management program. We are receiving loan applications from all over NSW and have made partnership's with Manning Support Services NILS (Taree & Port Macquarie), Hunter NILS (hunter valley), Coast Shelter NILS, Berkeley Vale NILS, Intereach ( covers south coast and inner west), Armidale NILS, Jubilee NILS (Inner Sydney), Fairfield and Bulli NILS. We are achieving great outcomes in the Client Support Program (CSP's) space with local community members and also the people from all over NSW in the Loan Management program. Our loan assessing and disbursing turnaround of 24-48 hours has been met and will continue to be in the future.

In 2018-2019 we approved 1335 (\$1.25million in value) new NILS loans compared to 266 new loans (\$221174 in value) in the Loan Management program. We declined 50 applications. The Client Support program had 698 enquires and for our local area we gave out 260 loans. With the new national database (Finpower) in place we can now see clients good and bad loan history's which we couldn't do before.

## Gosford City NILS report cont'd....

For the period of January to June 2019 our Loan provider program did 167 percent over our funded loan targets making us **2nd** in Australia. We also came **5th** for the number of loan we gave out for those 6 months in Australia. This is a fantastic result and shows that what we are doing is working and the partnership we have with our Client Support Programs is strong.

In October last year we attended the NSW NILS state conference at Parramatta. It was great to put faces to the name of our Client Support Program workers and get feedback of our own Loan Management Service. We connected with 2 more CSP's and welcomed them on board.

As in previous years, providing the loans, as well as the financial literacy and other support offered at the NILS® interview it has encouraged economic mobility and supported our NILS® applicants to move along the stages of the financial continuum. We aim to support clients to move away from crisis and hardship towards stability and economic participation and ultimately resilience. Many of our NILS clients are now following a budget, paying bills on time, accessing Centrepay, and saving money.

We continue to promote energy efficient products as these assist our clients to save on their energy bills and reduce greenhouse emissions. The Home Energy Action Appliance Program that was launched during 2016-2017 and has continued throughout the 2018-2019 year has seen many of our clients benefit from purchasing subsidized energy efficient fridges and TVs of up to 50% of the retail cost and then making the ongoing cost of running these appliances cheaper.

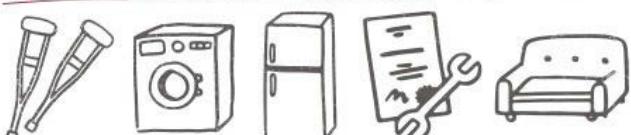
The No Interest Loan Scheme has continued to complement the other services that the centre offered during the last 12 months. If a client was not approved for a loan or they experienced hardship during the loan they were referred to our Financial Counselling service and we have referred clients to the EAPA program.

The NILS loans we provide to our clients and their families also creates changes in their social and health outcomes due to positive changes in their standard of living, stress and anxiety levels, improved self-esteem, participation in society, increased personal relationships, and confidence in their achievements.

The following case studies highlight the strength of NILS® and how NILS® can assist a client to move along the financial continuum, as well as provide additional essential support.

*NILS Team: Left-Right: Vivian Muraahi,  
Belinda Smit, Liz Babkenian, Tammy  
Coyte*

### NO INTEREST LOANS FOR ESSENTIAL HOUSEHOLD GOODS AND SERVICES



# Gosford City NILS report cont'd....



## Case Study

A woman applied for a NILS loan through one of our Client Support Programs (CSP's) and had in the past a loan through NILS written off which means she never paid it which made her ineligible to apply again.

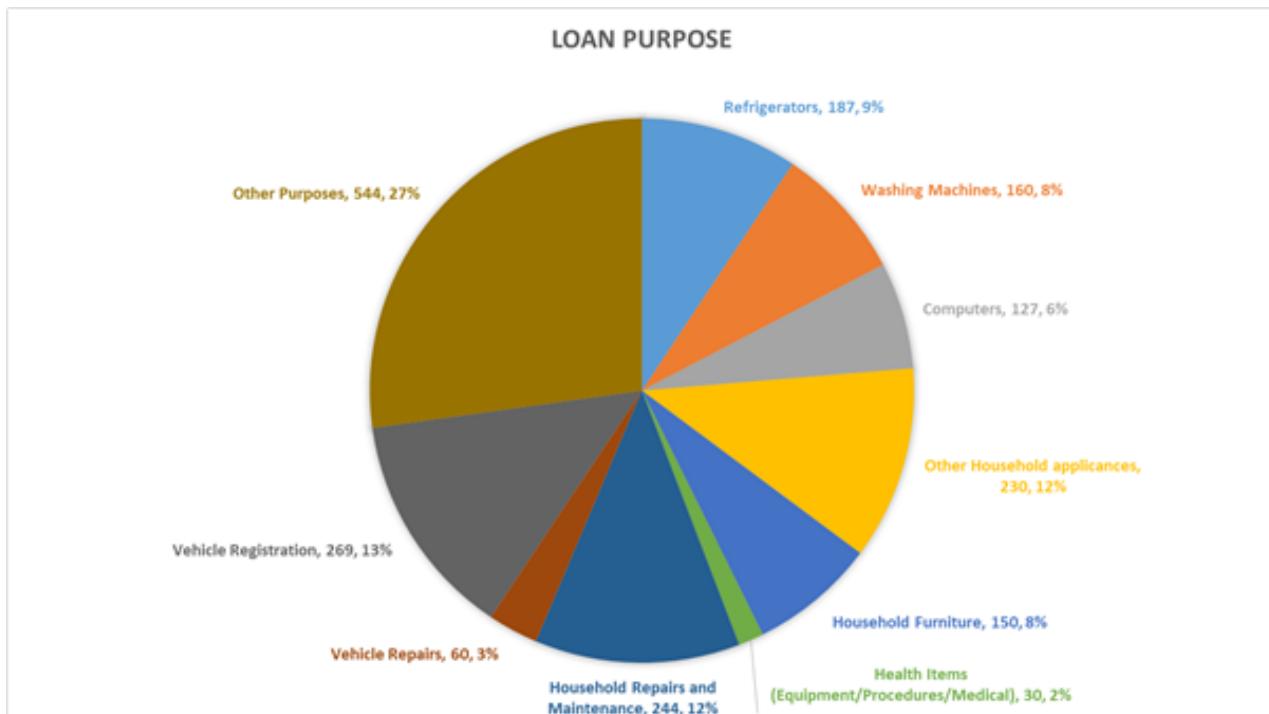
Before I let her know I found out what the balance of the outstanding loan was and when I called her I gave her 2 options of declining the application or payout the written off loan which was \$108 and I could assess the new loan application. Within an hour the client had deposited the money owing to the write off loan into the bank account and we approved the new loan application which was for her greenslip and new tyres.

The client was very appreciated and stated she did not know that her old loan wasn't paid off due to changes in benefits, moving house and changing her phone number due to an ex-partner and stalking issues.

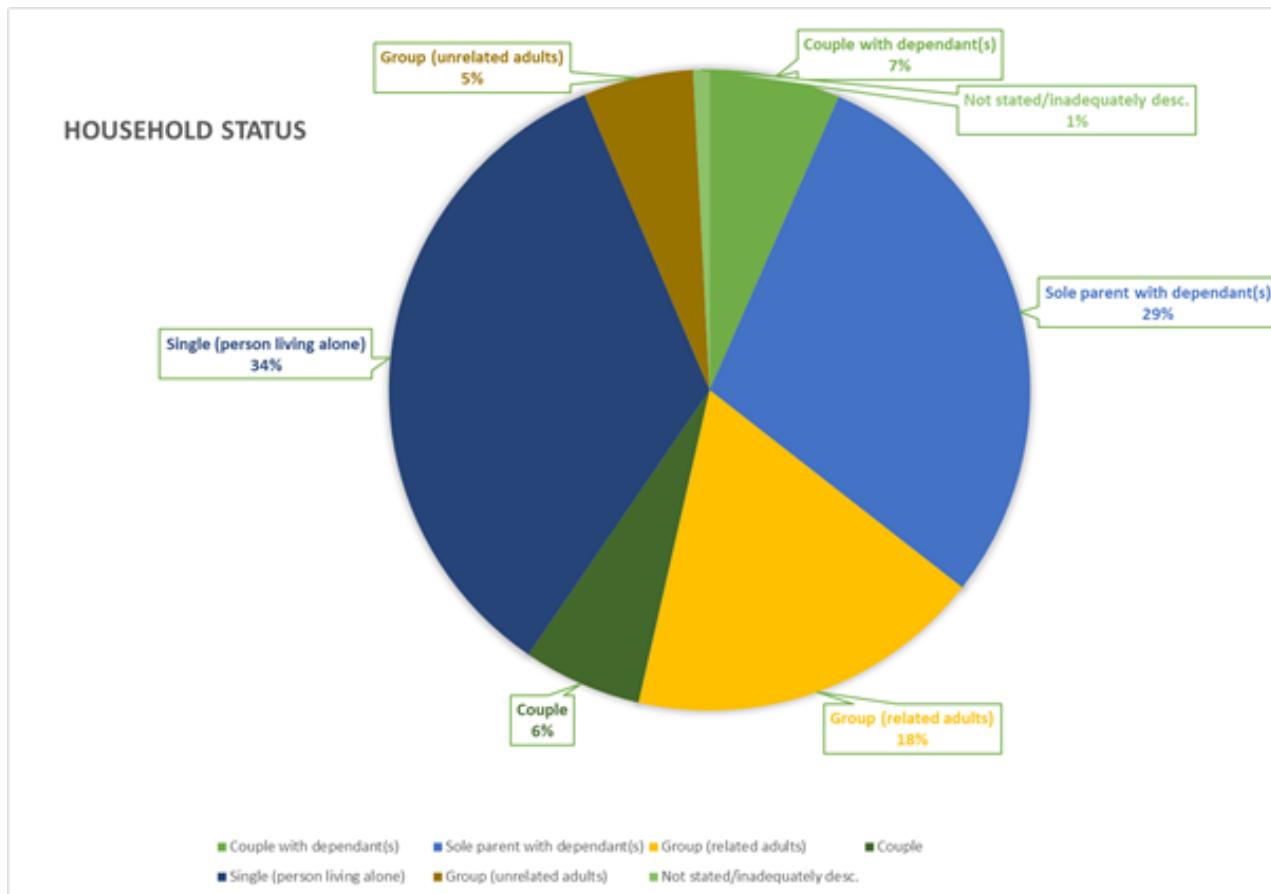
We also got her greenslip cheaper and referred her to the EAPA program to help out in the future if needed on her energy costs. The client has not missed a payment. For us to take the time out and call a client to find out what is going on in their lives is a great value as we are building a rapport and they trust us.

Significant statistics that were recorded during the 2018/2019 financial year include:

- This year the majority of loans were again given for other related costs 27%, followed by vehicle registration at 13%.
- The majority of clients were born in Australia. 332 clients were Aboriginal, which is a significant increase from previous years and Gosford City NILS® hopes to further increase its reach to local Aboriginal individuals and families.
- The majority of clients were again on Disability Support Pension (444)



## Gosford City NILS report cont'd....



- Single clients with no children (454) were the highest portion of our cohort, however loans were also given to (474) clients whose household status included children and thus 1061 children benefited from our NILS® program.
- The majority of clients were living in Private housing (647).
- The main source of referrals were from Community Service agencies (357).
- The majority of clients were female (852) and male (477).

We have written off 8 loans (\$5529) in this reporting period of over \$1million of loans were given out. This is a 0.8% rate and well under the target of 4%. Considering the low incomes of our clients this is a very small amount of loans that were written off and is a credit to our NILS® staff and importantly to our NILS® clients who have demonstrated their commitment and understanding of the circular community credit model that NILS® fosters.

We would like to acknowledge the support of the NSW Office of Fair Trading and the Australian Government's, Department of Social Services (DSS) for their wages funding, and Good Shepherd Microfinance for being the founding and accrediting body of NILS. Thank you to National Australia Bank (NAB) for continuing to provide the loan Capital Base funding.

I would like to thank all the staff that are involved in the NILS program - Belinda in the Client support program, and Liz in Loan Management.

*Tammy Coyte  
NILS Coordinator*