

2024

Annual Report



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



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.



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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.

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.



SUPPORTING COMMUNITY REACHING OUT WITH CARE

HELPING OTHERS FIND HAPPINESS

"The first step for many people is asking for help. When that happens, we want to be there to assist with everything we can.."



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

+ \$565,542

Financial Counseling team
total of debt waivers and
settlements achieved for their
clients.

+

3007 No Interest Loans approved and issued

7% Increase in loans from previous year

668 Central Coast residents assisted with loans
= 10% increase from previous year

+

280 people
2028 vouchers
\$101,400 in value

EAPA (Energy Account Payment
Assistance) helping people
afford their electricity and gas
bills.

+

2763

The number of visits from community
members to our Narara and Woy Woy Food
Pantry, plus **438** emergency food hampers
given out.

+

816 hires
3325 hours

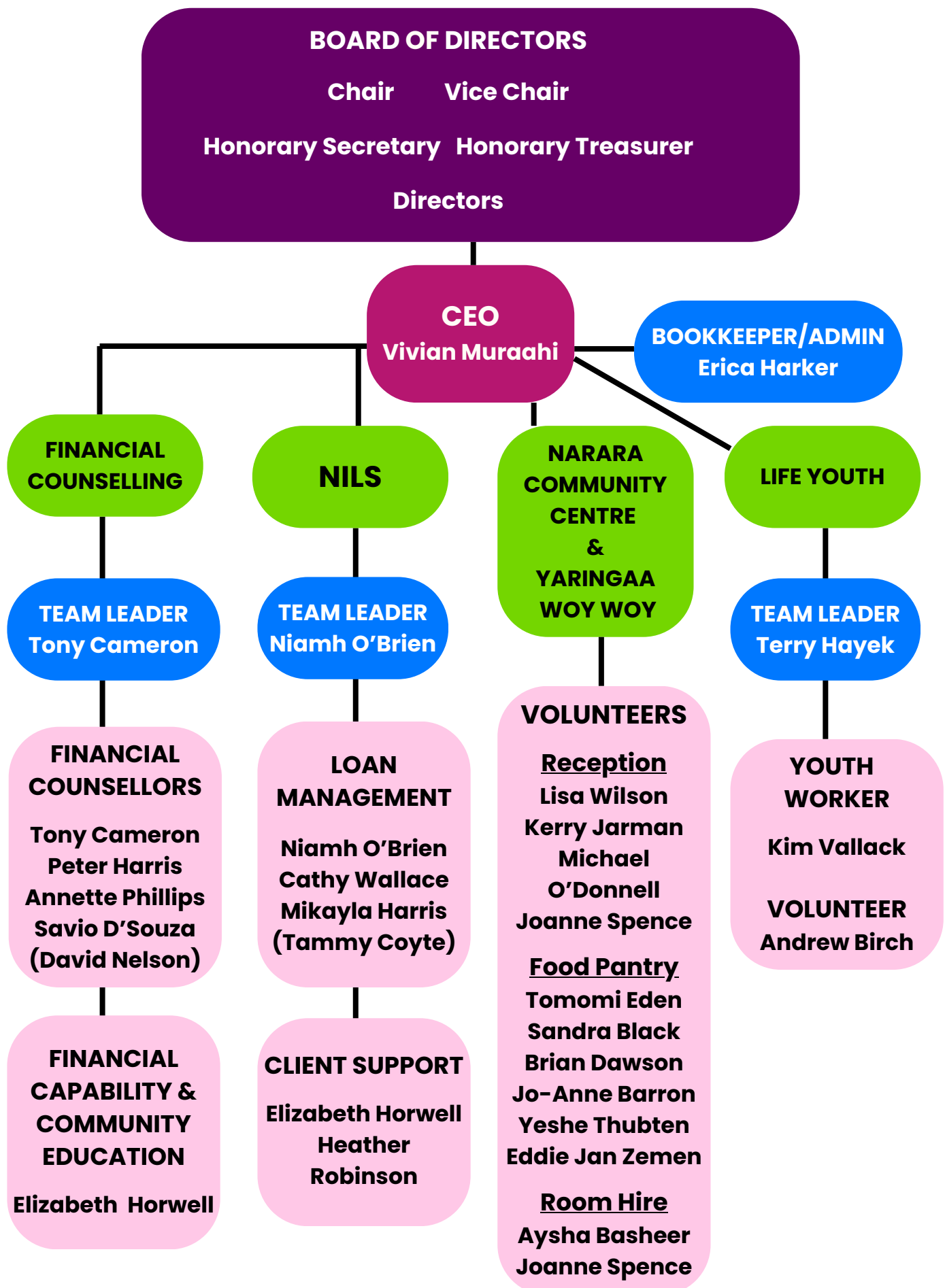
The number of room hires at
Narara Community Centre
and the total value in hours.

+

174

Young people from 7 x partnering schools
and organisations participated in the LIFE
Youth program.

Organisational Structure 2023 - 2024



Our Board of Directors 2023 - 2024

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.



Linda Broad Chair
Board member since
2018

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.

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.

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



Thomas Meany
Vice Chair

Board member since
2019



Katharine Bragg
Secretary

Board member from
2022 - 2024

Kathy Bragg, (Advanced Secretarial Studie; Advanced Shorthand Instructors; Dip. of Government), comes from a background of local government governance. During her 20 years with Gosford City Council, and then the newly created Central Coast Council, Kathy responsibilities included council meetings, local government and mayoral elections, policy creation and administration, delegations, code of conduct, privacy and freedom of information.

Kathy is now very happily retired and is a keen bushwalker, who also enjoys reading, crocheting and travelling. Kathy and her husband have lived on the Central Coast for nearly 40 years and has three adult sons and two granddaughters who luckily all live on the Central Coast.

Our Board of Directors

Board of Director Members 2023 – 2024 (continued)



Dale Williams
Treasurer

Board member since
2022

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.



Andrew Birch

Board member from
2022 – 2024

Andrew Birch served in the NSW Police Force for over 30 years in various fields. He worked predominantly in the areas of criminal investigation, specialising in serious crime and counter terrorism. He has worked with various government agencies and performed duties protecting VIP's from various countries. Andrew holds a Diploma in Policing, and various qualifications relating to police duties, including Counselling, Emergency Management & Investigation.

In 2014 Andrew retired due to injury. Since leaving the force he has been involved in developing a successful sports medical product and company. In his private life, Andrew likes to spend time with his family and maintaining a healthy lifestyle. He continues to train in boxing and self-defence and enjoys outdoor activities. Andrew has been a great help in our LIFE Youth program, particularly helping out on the cultural camps.

Our Board of Directors

Board of Director Members 2023 – 2024 (continued)



Kelvyn McCarroll
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."



Colin Wishart
Director
Board member since 2023

Board member since November 2023 **Colin Wishart** is an accomplished HR leader with 20 years of experience, including 7 years at the senior management level within the Australian private sector. Colin has extensive experience in culture development, managing HR operations, payroll, industrial relations, and safety across various industries.

In November 2022, Colin founded Everest People, where he works directly with small and medium-sized businesses to provide operational HR support designed to attract, engage and develop high performing teams.



Sam Soialo
Director
Board member since 2024

Sam Soialo, (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.

Message from The Chair

Linda Broad



Dear Members & Guests,

I would like to acknowledge, welcome and give thanks to all that have given up their time to attend our 2024 Annual General Meeting.

OUR BOARD

The role of a Board Member encompasses a range of challenges and responsibilities, often requiring a delicate balance between professional commitments, personal life, and community involvement. Unfortunately, this year we have bid farewell to three esteemed Board Members: Kathy Bragg, Andrew Birch and Colin Wishart. I would like to express my heartfelt appreciation for their expertise and significant contributions to the future direction of our organisation.

We are fortunate to welcome Kelvyn McCarroll, who has brought her expertise to our Board this year, alongside the respected former Director Sam Soialo, who has rejoined us.

To keep you informed about our current Board of Directors, I would like to introduce the following members:

Thomas Meany, Dale Williams, Kelvyn McCarroll, Sam Soialo and myself, Linda Broad. Further details about our Board can be found in the Annual Report.

INITIATIVES

Our CEO Vivian Muraahi recently attended a Not for Profit Leaders conference in September, 2024 which featured prominent charities such as the Starlight Foundation, Share the Dignity, Anglicare, Mission Australia.

An intriguing insight shared during the conference is:

“Social enterprise isn’t really that effective in generating a stable income as previously thought. Statistically it was found by these larger charities that investment generates a better return.”

This topic of social enterprise -v- investment options has been discussed on numerous occasions by our Board and it is something we are considering for our future strategic direction although cautiously.

We have expanded our presence in the Peninsula area, building on the success of our Food Pantry, which aligns with our strategic focus for future growth as outlined in our Strategic Plan for 2025 to 2028.

Message from The Chair (cont'd)

ACTIVITIES OF THE BOARD

- I am pleased to report that we have successfully met all objectives outlined in our Strategic Plan for FY2020-2023
- Our organisation is currently in a strong financial position, and we continue to advance our priorities in key focus areas.
- We continue to move forward with our priorities to key focus areas
- On 1st November, 2024, the Board reviewed our Strategic Plan for the upcoming financial period of 2025 to 2028, which will be implemented by January 2025.
- Additionally, we are establishing a committee to update our constitution, which will be presented to the members for approval by special resolution.

Strategic Plan:

See below for our Key Result Areas for FY2025-2028 in priority order. This is drawn from our current Strategic Plan. It is in the very early stages, but I have given key focus to priority items.

KEY RESULT AREAS

- Expand Food Rescue/Pantry Operations
- Youth Project
- Research new funded program
- Completed updating of Policies & Procedures
- Constitution Update
- Risk Management Review and plan update
- Litigation & redundancy contingency plans
- Investigate business/investment opportunities

In closing I would like to thank you for the trust you have placed in the Company's leadership and financial future. It has been an honour to serve as your Chairman, and I am confident am honoured to have had the opportunity to serve as your Chairman and have every confidence that the Board and management team will continue to build upon the success of our organisation.

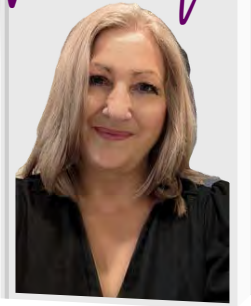
Sincerely



Chairman of the Board

Dip Bus, Dip Qual Audit, Dip Par Sc, Cert IV TAE40116, JP

Vivian Murahi



CEO Report

***“Social Infrastructure is not service delivery –
we are part of social infrastructure –
a safe place for people to come.”***

Can Yasmut
CEO of LCSA at the 2024 LCSA conference

The 2023–2024 year has seen a growth and expansion within our organisation! **We got BIGGER!**

Last year, I briefly mentioned expanding our services to Woy Woy. I’m pleased to say that in **July 2023** we secured the lease on the council-owned Yaringaa building in John Hoare Close for 5 years. This has been a worthwhile investment as it has enabled us to connect our LIFE youth service with the local high school BWSC and other organisations such as Bungree. We have also been able to provide our long-standing services to the Woy Woy community, giving them local access to financial counselling, NILS, EAPA and a personal counselling service.

In **September 2023** we opened a second food pantry in our Woy Woy location, providing free and low cost groceries, now in both Narara and Woy Woy. The food pantry has grown so much that in March this year I applied for a \$100,000 food rescue grant through the Environment Protection Authority and succeeded. This will enable us to expand the food pantry and increase our food rescue operations. I would like to thank our admin. officer, Erica Harker for her help in setting up the pantry and ensuring it’s smooth operation.

Unfortunately, due to a food pantry operation from another organisation opening in the CBD area of Wyoming, our Narara pantry was no longer viable to keep operating. Sadly, we ceased operating it from 1st July 2024. However, our Woy Woy pantry is increasing in customer numbers weekly, with volunteers and staff kept very busy. Make sure you read the section about the food pantry in this report.

Thanks to the Youth team, headed by Terry Hayek, the LIFE Youth program has been very successful. Unfortunately, due to funding not rolling over, we lost Kim Vallack. Please read the LIFE Youth report to see the wonderful things achieved for our young people. This year we had an independent evaluation report for the program to assist us in seeking more funding and improving outcomes.

This financial year we said goodbye to Tammy Coyte, Coordinator of the Gosford City NILS program. Tammy left the organisation at the end of October 2023 after serving 14 years as both a financial counsellor and NILS provider. Tammy has achieved great results for the NILS program, catapulting our service to Number #1 in Australia. Tammy has moved onto work at the new Glen For Women centre with her husband Joe Coyte. We all wish her the very best in this new chapter.

Taking Tammy’s place is Niamh O’Brien. After being thrown in the deep end with a very short handover period, Niamh has certainly become a strong swimmer in the program. An efficient operator who is cool, calm and collected, Niamh has proven herself to have been the best person to have filled Tammy’s shoes. We also welcomed Heather Robinson and Mikayala Harris into the NILS program, with Mikayala working alongside Niamh in loan management

CEO Report (cont'd)

and Heather alongside Liz Horwell in client support. Liz has been invaluable to us in the NILS program with a wealth of experience which is truly appreciated.

This year we also welcomed Annette Phillips who came into the financial counselling service as a trainee. Annette completed her Diploma in Financial Counselling and has become an invaluable 'FC' alongside Tony Cameron and Peter Harris. Later in the year and early into 2024 we welcomed two more financial counsellors onto the team – David Nelson and Savio D'Souza. I would like to thank the Team Leader, Tony Cameron, for his hard work and patience this year through all the ups and downs to ensure this service continues to meet its obligations and community need.

Community SOS continues to deliver premium services to our community. We have a team of dedicated workers – both staff and volunteers. I would like to thank our team of 13 staff across all our programs for their hard work simply and commitment to empowering people to live better and more comfortable lives. I also want to thank our team of volunteers who we can't operate without – our volunteers play such a vital role in the life of our organisation and are worthy of mention: Reception Narara – Lisa Wilson and Jo Spence; Reception Woy Woy – Kerry Jarman and Michael O'Donnell; Food Pantry Narara – Tomomi Edem, Sandra Black and Brian Dawson; Food Pantry Woy Woy – Jo-anne Baron, Yeshe Thubten and Shauntelle Wana; EAPA – Kristin Gale; Room Hire – Aysha Basheer. I would also like to make special mention of our member, John Clissold, who has been assisting with government reporting through the DEX system for our TEI program which is funded through the Dept. Of Communities & Justice. As I don't have a community support worker to take this task on, it has been an immense help having John do this for me.

The success of our longevity and both professional and compassionate service delivery can be attributed to these important principles:

- **Inclusive Participation:** Ensuring that all members of the community, especially marginalized groups, have an opportunity to contribute and be part of the social infrastructure of community.
- **Collaboration:** Working together with our workers, directors, community members and other stakeholders to identify needs, develop solutions, and implement projects.
- **Empowerment:** Providing the tools, resources, and support that community members need to take action and influence outcomes.
- **Building Trust:** Establishing strong, transparent relationships and fostering a culture of trust.

Of course none of this is possible without access to revenue such as government grants, philanthropic funds and small social enterprise projects. The challenge always is finding long term money solutions for long term sustainability.

Our Directors. I say this every year because it's true, that I am so blessed to have such a supportive and highly skilled team of directors who genuinely care about our mission and values. Their governance and commitment to ensure that our organisation and all its staff and volunteers are setup for success with attention to any risk factor management is second to none. Thank you!



CEO



Food Pantry Report

The decision to expand into Woy Woy was a decision based on the number of people from the Peninsula who required the services we offered and the fact that there were no other services providing assistance such as financial counselling and NILS. The location of the Yaringaa building provides easy access for people of the Peninsula with bus services at the door, located facing the main street called Ocean Beach Road.

Running a food pantry in this location, therefore, made a lot of sense and I am so glad we did. Here are some fun facts about what or food pantries:

- Amount of Rescued food (kgs) - 5208
- Amount of urchased food kgs) - 12908
- Number of customers - 437
- Number of visits - 2763 total customer visits
- 388 new customers + 2375 returning customers



The food rescue grant received will be used to expand and increase our Woy Woy food pantry. This will include a refrigerated van, extra shelving and display units, an open day educational food rescue event and the employment of a project assistant. The goal for the pantry is to eventually increase our operating days from 2 days (current) to 3 days and hopefully four.

We are also receiving ongoing support from the Deepwater Older Women's Network with regular donations to assist with providing food hampers and fruit and vegetables when we have little to offer. This is a wonderful and most appreciated gesture from the network of which I recently had the pleasure of presenting to. A huge, heartfelt thankyou to the Deepwater Older Women's Network, headed by Jennifer Brown, for their valued support.





Gosford City NILS

Gosford City Nils Annual Report 2023–2024

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 Loan Provider NILS Loan Provider: working with other Client Support organisations across NSW.

NILs is a safe and affordable credit alternative. It is a program that provides small loans to people on low incomes without any fees, charges or interest payments during the loan process or loan cycle. The loan amount is the only amount the client will be required to pay. In addition, no form of security over the NILs loan is allowed. This includes the use of the goods purchased by loan.

NILs are exempt under the National Consumer Credit Protection Act 2009 (Cth) because there are no fees, costs or interest associated with NILs loans. Any costs associated with a NILs loan would be interpreted as interest under this act. 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.

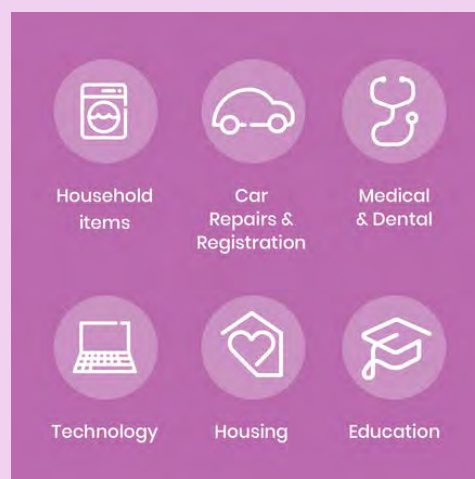
Year	2019/2020 FY	2020/2021 FY	2021/2022 FY	2022/2023 FY	2023/2024 FY
Loans	1617	2069	2243	2805	3007
Value of Loans	\$1.6M	\$2.2M	\$2.3M	\$3.6M	\$3.7M

Client Support Provider (CSP):

As a Client Support Provider (CSP) Gosford City NILS is registered to promote NILS and to assist eligible people to apply for a NILS loan. Client Support Providers conduct NILS loan interviews. They have a financial conversation, discussing budgets, gather the necessary information and authority from the applicant, and submit the application to a Loan Provider for assessment and ongoing loan management. In the 2023/2024 FY Gosford City NILS® has continued to provide people living in our Central Coast community an opportunity to access affordable, safe and fair credit without any fees, charges or interest. These No Interest Loans are for essential household items, including white goods, furniture, car registration, repairs, medical and educational costs etc. Gosford City NILS® has also remained committed to being responsive to a wider variety of needs including access for people who are experiencing Domestic Violence situations.

Loan applications for the year under Gosford City NILS client support provider totalled 506. This result is 14% above target.

The NILS loans process is based on dignity and respect and underpinned by the Circular Community Credit model. When a borrower makes a repayment, those funds then become available for more loans in that community.



True to our purpose, we continue to provide the loans, as well as the financial literacy and other support offered at the NILS® interview and this 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 also continue to promote energy efficient products as these assist our clients to save on their energy bills and reduce greenhouse emissions.

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

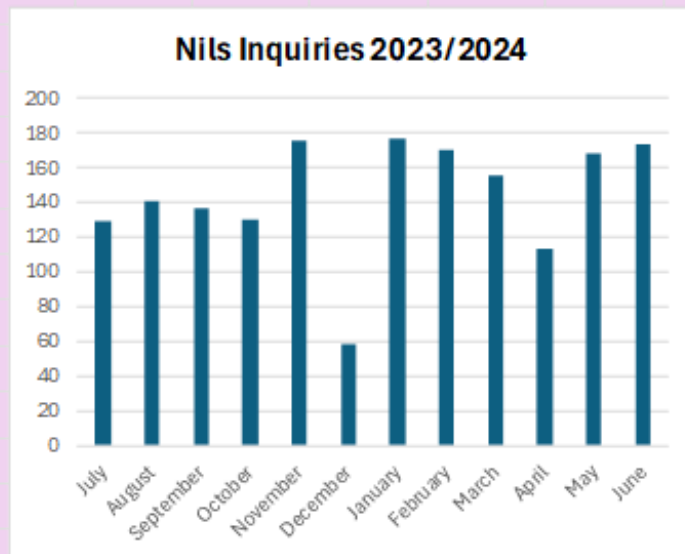
Nils Loan Provider

The Role of Gosford City NILS as a Loan Provider means it is accredited to undertake the ongoing management of loans, from assessment to loan completion, including follow up of loans not currently paying, paying retailers and balancing a loan book. Gosford City NILS Currently work with organisations from all over NSW and we continue to value our partnerships with Manning Support Services (Taree & Port Macquarie regions), 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), Anglicare Dubbo and Anglicare Sydney.

The 2023-20224 FY enabled us to continue with the efficient and productive system we have in place to achieve our purpose of helping vulnerable members of the community with financial support and literacy skills. We continue to support people from all over NSW to be able to get their loans assessed and disbursed within 48 hours and we continue to be held in high regard across the NILS sector and have been mentoring and supporting other CSP organisations. This year we achieved 34% above target. We declined/withdrew 33 loans for the year 2023/2024.

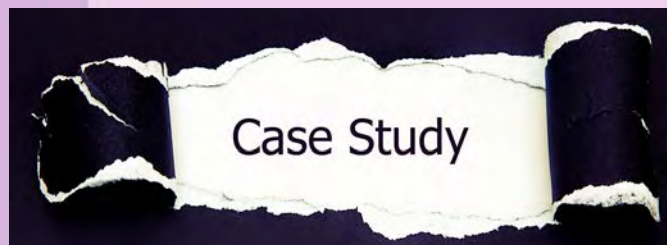
Inquires July 2023 - June 2024

2023 July	129
August	141
September	137
October	130
November	176
December	58
2024 January	177
February	170
March	156
April	113
May	168
June	174
	1729



In the 2023/2024 FY we had 1729 enquiries up from 1164 the previous year. We were able to assist 668 Central Coast residents up from 609 the previous year. A great achievement and could not be done without the help of all the staff and volunteers who deal with all the NILS enquiries.

Whitegoods, Rego and Car Repairs are still the most essential item required by clients.



Client A had an existing Nils loan and was repaying the Nils loan with no missed repayments. Client A is a young mum and a carer for her child with special needs plus another adult relative.

Client A had to move as the landowner wanted to sell the property. When Client A moved, she no longer had a working washing machine. Client A emailed Gosford City Nils requesting if she was eligible for another Nils loan. We were able to assist the client with a washing machine from our partnership with The Good Guys Commercial.

NILS client support staff helped the client with her application and assessed the Income Centre Link statement for her. Client A was grateful for the opportunity to use Nils again to purchase a washing machine.

The cost of moving and paying higher rent would have meant that Client A would have had to go without a washing machine for some time or use short-term loans with the associated costs and charges. The Nils loan was able to be paid over two years with affordable repayments.



SUMMARY

We would like to acknowledge the support and thank the NSW Office of Fair Trading, the Australian Government and The Department of Social Services (DSS) for providing funding to our NILS program. The Good Shepherd 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, The Good Guys Commercial team and this year we have secured a partnership with the JB HiFi Commercial Team.

To our team of dedicated workers and volunteers, thank you for all your hard work and your empathy in helping our clients. It has been a pleasure to help the residents of the Central Coast who are all doing it tough during this cost-of-living crisis.

Thank you to our CEO Vivian Muraahi for pulling it all together and making it happen!

Kind Regards
Niamh O'Brien
NILS Coordinator





Financial Counselling Service

CENTRAL COAST REGION FINANCIAL COUNSELLING SERVICES ANNUAL REPORT 2023-2024

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 one financial capability officer. Our qualified and experienced counsellors are Tony, Peter, Savio and Annette. Elizabeth Horwell is our capability officer who is also 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.

We have lost one team member David during the year. David loss has left an operational gap for the team. However, the team is combining well to fill the operational gaps left by David. Thanks, team.

The team now has a vacant position for a financial counsellor. We are hoping to fill this position soon and have them operating as a financial counsellor by the start of January 2025.



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:

- Recruiting 3 new financial counsellors
- 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
- Team members attending both FCAN and FCA conferences
- Annette completing her Diploma and traineeship to become a qualified financial counsellor
- All team members attending Penelope training
- The team saw 414 new clients
- We had 557 new cases opened
- We closed 502 cases during the year
- We spent on average 266.28 minutes with each client
- We spent on average 238.52 minutes on each case
- We provided 3,765 client sessions during the year
- Most client sessions were from email/letter correspondence (2509)
- Correspondence sessions were divided into direct hours (540.93) and indirect hours (282.59)
- We saved our clients \$565,541.90 in debt payments from waivers and settlement offers

Client profile

- Most of our new client were referred by local community organisations (112)
- Most of our new clients came from the 2261 postcode (131)
- Most of our clients are aged between 26-44 (208)
- We saw more females (237) then male (176) clients
- We saw 96 Indigenous clients. (This is an increase on last year of 89)
- Most of our clients receive Centrelink benefits (252)
- Most of our clients are private renters (142)
- Most clients presented with issues around poor money skills or low financial literacy (151)

The following are some tables and graphs of our financial services showing statistical data.

Client Income Source

Most of our clients predominately receive Centrelink benefits.

Main sources of income for new clients

Client Income Source	Total
Paid employment income or business income	113
Government payments / pensions / allowances	252
Not stated/Inadequately described	35
Other	5
Nil income	7
Private savings (savings, investments, superannuation)	1
Income from family and friends	1
Total:	414

Client Source of Primary Presenting Problems	Total
Poor money skills/Low financial literacy	217
Not Stated	83
Family Breakdown	20
Substance Abuse	17
Unemployment	15
Reduced Employment	12
Illness	8
Accident	7
Reduced Income from Self Employment	7
Disability	6
Domestic Violence	5
Business Failure	5
Other	4
Caring Role	4
Mental Illness	3
Pregnancy/Child Care	1
Total:	414

Level of gross income for new clients - Individual

Client Income Level Individual	Total
\$40,001 - \$60,000	53
\$0 - \$20,000	78
\$20,001 - \$40,000	225
\$60,001 - \$80,000	29
\$80,000+	23
No Income	1
Unknown	5
Total:	414



Names and personal details have been changed to protect privacy.

Joe and his partner Mary came for a face-to-face financial counselling appointment. Joe saw one of our financial counsellors at one of our outreach locations.

At the appointment the client claimed they wanted to go bankrupt. Joe said between his partner and him they had a lot of credit card debt. Joe said they were only concerned with the credit card debt.

Joe said they receive a Centrelink Aged Pension coupled. Joe said they rent privately and are up to date with weekly payments Joe also said their utility and telecommunications payments are up to date. Joe said they can manage their finances if they did not have the credit card debt.

Joe said Mary has been recently diagnosed with Alzheimer's. Joe said he no longer has any health issues. Joe said he does some part-time work when needed.

Joe was given options of a debt waiver request on the credit card debts. The counsellor said Joe could go bankrupt if the debt waiver request was denied. Joe wanted the counsellor to explore the debt waiver request option further.

The counsellor contacted Joe's credit card creditors and requested a debt waiver. The counsellor entered negotiations with the creditors for a debt waiver for Joe. After advocating for the client, the creditor accepted the debt waiver request.

Joe was advised by the counsellor of the successful outcome of the debt waiver request. Joe was very happy with the outcome. The counsellor through advocacy and negotiations saved Joe \$94,502.76 in payments on his credit cards. This was a great outcome for Joe and Mary to enable them to now concentrate on getting the care Mary needs without the financial stress.

Tony Cameron
Team Leader



Our intensive life skills program has been running now for the past two years with great success. It is designed to give young people the best possible start in life. The program aims to promote and support positive behaviours and provide young people with the skills and support they need to be resilient and make good life choices.

The objective of our program is to reduce crime, substance abuse, violence and homelessness and see a growth in confidence and knowledge, an increase in positive relationships with adults and their peer's along with employment opportunities and to help sustain successful lives.

LIFE Youth is a program is delivered each school term. It has been developed for young people who need additional learning, enhancing, or supporting life skills to effectively transition into adulthood.

Our target groups are marginalised youth aged from 12-24 years old in schools who are early school leavers, disengaged, unemployed as well as those that are, or have been, incarcerated in the juvenile justice system.

The program officially delivered its first session beginning of term 4 2022 to Narara Valley High School students aged 13-16. We received thirteen student intake forms, consisting of 100% who identified themselves as Aboriginal and/or Torres Strait Islander. At the conclusion of the program nine students were selected to attend a 5-day Cultural Camp at Balladoran. Balladoran is an Aboriginal mission near the Township of Gilgandra.

We are lucky enough to have Andrew Birch and John Reispie a former police officer, volunteering once a week as a support person to assist with hands on projects, discussions and camp supervision. Andrew also comes in to the program and runs the crime prevention session.



The period from July 2023 to up until now we have had 11 groups consisting of 174 Students from across the Central Coast. 33 students have completed the course from Brisbane Waters Secondary College, 10 from Coast Shelter, 36 students from TLK youth college, 20 students from Youth Off The Streets, 10 students from Bungree and 65 students from Narara Valley High.

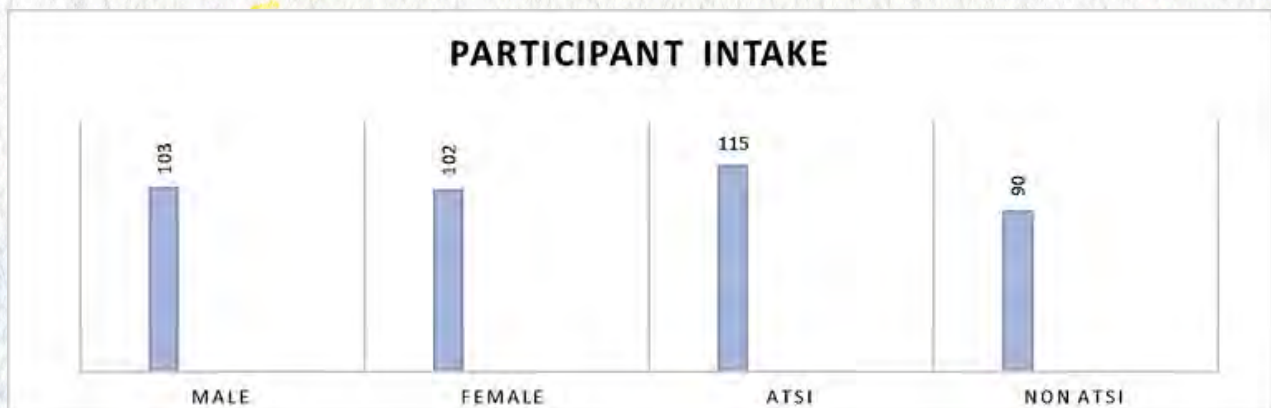
Along the way the program has assisted the schools in positive ways such as:

- Has kept students in school and wanting to complete Year 12
- Students achieved better grades in their schoolwork and completing their set classwork and assessments.

- 38% have gained part time or after school employment
- 90% have changed positive behaviour and receiving
- 16 students Have become leaders in their schools
- Able to maintain positive and healthy relationships with family and partners
- 10 students have obtained their driver's licence
- Students have become a support base for each other within their school
- 6 students have now school-based traineeships 4 in nursing 1 in construction and 1 in aviation

The Youth team has continued to evaluate and improve each session building on information, networking & collaborating with other services such as, Health Central Coast (local area), Police (Youth Officers), Youth Justice, local Schools, Youth Interagency meetings, Aboriginal Youth Interagency meetings, AECG (Aboriginal Education Consultative Group), and other local organisations.

As a team we would like to thank all of our partnerships that we have built over the past couple of years and thank you for all your support, dedication and hard work.



Testimonials from parents, students and teachers (names changed for privacy purposes)

Parent – Kelly / Student – (aged 17)

. Thank you all the Community SOS staff and the Narara Valley High school for us to be part of the journey it was lovely to see all the students that participated and to hear their journey within the program.

It was a lovely presentation, so warm and friendly.

My son has had a wonderful time at the program. He has gained confidence and has matured a lot. I believe this program really helped get Logan through this past term at school being in year 11

Program was very enjoyable, and I couldn't be anymore thankful for the experience. He has learnt heaps of new skills and to see him to be able to use it at school and home has been godsent. Thank you for teaching the cultural studies this has helped him with his identity and understanding. especially traditional workshops that most of us have never been educated or learnt.

Student – Maydia (female – aged 16)

My favourite thing to do was make the clap sticks. I rate cultural camp experience 10 out of 10 and I would like to come back. I have gained confidence during the program and learnt information that will assist my like skills into adulthood and making the right positive choices, especially in my future relationships. Thank you for giving me a voice.

Student – Kaleb (male – age 16)

I started the LIFE Youth Program. I want to thank all the staff for making this experience so great. It is a great program and every week we were taught information that's important for our future. Completing the course gave me confidence and additional skills to be successful as I get older.

Thank you for allowing me to come on camp and teaching us about the truth about Aboriginal culture it was great firsthand experience. Making the didgeridoo's and other traditional tools was mind blowing skills that I can carrying with me into my adult life.

AEO (Teacher) – Tayea

The LIFE Youth Program has been one of the best experiences / programs I have even seen. Seeing the students ranging from years 8-10 come out of their comfort zones was one of the most special things I have seen.

The program changed the student's attitude and their outlook on basis life skills and culture.

Myself, I have learnt all the essential life skills that were taught, and I have been exposed to more of my culture. If I had to change one thing it would be for the program to run longer so the students can get much more out of it. It was truly amazing!

Terry Hayek
Youth Leader



Kim Vallack
Youth worker



Workshops

Narara Valley High School 11:01 AM

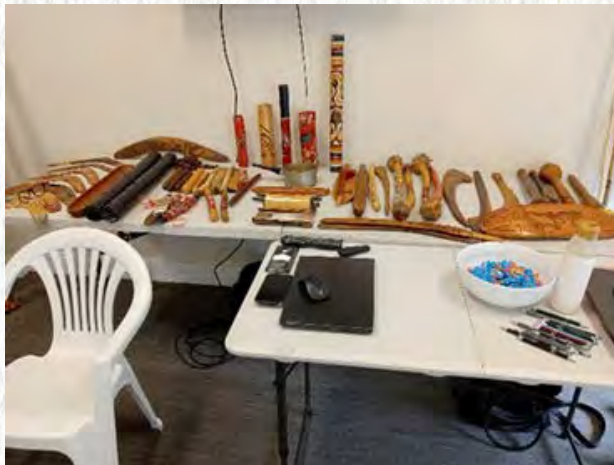
Last week, our Aboriginal students participated in the Community SOS LIFE youth program had an incredible experience in Balladoren (Gilgandra). They spent five days with Elder Uncle Ralph, wrapping up their program with a range of different activities.

Highlights included visits to Dubbo Zoo and an emu farm, as well as the opportunity to collect and create their own artifacts like didgeridoos, emu callers, clap sticks, and spears.

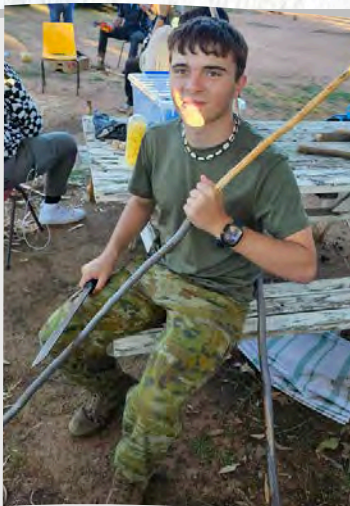
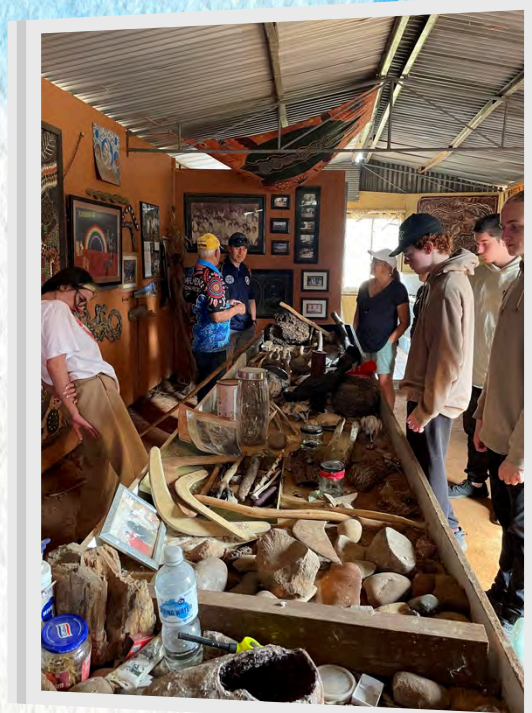
The students dedicated themselves to these projects, taking great pride in deepening their cultural knowledge and skills.

A huge thank you goes out to Terry Hayek and his Community SOS team for their hard work, as well as to Mr. Gulphs, Taeya, and Kay for their invaluable support in making this experience possible.

This immersion truly helped our students connect with and celebrate their culture!



Camps



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- NSW Environment Protection Authority
- Bennelong Foundation
- Central Coast Council
- Deepwater Older Women's Network

Peak Bodies

- LCSA
- ACNC
- Financial 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 Seconbite Llsarow & Umina
- Aldi Point Clare
- Technine Managed IT Services
- Central Telecoms
- Narara Valley High School
- Tuggerah Lakes Youth College
- Brisbane Waters secondary College

WE THANK YOU
FOR YOUR CONTINUED SUPPORT IN
OUR PROGRAMS