

ANNUAL GENERAL REPORT

2022 - 2023



**Casey North
Community
Information &
Support Service**



Statement of Purposes

- To provide a range of up-to-date information and support services to people coming from the City of Casey and surrounding municipalities. Particularly services are targeted to the vulnerable and disadvantaged, to enable them to be empowered, independent and effective members of the community.
- To respond to the needs of people who access the service, seeking assistance and provide or refer to the program or resource that they require.
- To provide emergency aid and assistance to people from the community presenting in crisis or financial hardship, so that they may be able to overcome that immediate crisis.
- To identify unmet needs of the vulnerable and disadvantaged in the community and where possible advocate for, develop and provide services to meet those needs.
- To inform all levels of government in relation to the needs of the vulnerable and disadvantaged and advocate for continued and improved services and resources.
- To collaborate with other community services to provide the most efficient and professional response possible to those communities.
- Undertake activities aimed at strengthening the association and the broader community information and support sector.
- Raising and securing funding and resources to enable the Association to realise its charitable purposes.
- Doing such other things as may be incidental or conducive to the attainment of the purposes set out above, provided that any additional non-benevolent purposes are minor in extent and importance having regard to the predominant purposes of the Association as a public benevolent institution.
- To be aware of the demographics of the local community and associated needs and remain informed of the impact of economic and social changes as they occur.



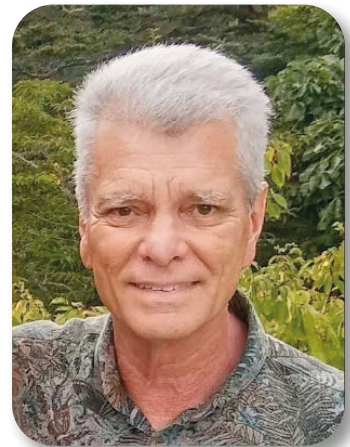
Contents

President's Report	2
Board of Management	3
Staff	4
Volunteer Staff	5
Inaugural Award for Honorary Life Membership	6
Executive Officer's Report	7
Program Manager's Report	10
Population	12
The People We See	13
Programs	13
Publications	20
Stay on Track - Financial Literacy	20
Low Income Guide - Making Ends Meet	20
Case Work Program	22
Financial Counselling	24
Keeping it Together Program	26
No Interest Loan Scheme	27
Outreach Services	28
Financial Report	29
Donations	48
Acknowledgements	49

President's Report

Since inception, we have sought to support the needs of people in the north of the City of Casey, especially members living in vulnerable situations. Our support helps those who lack of money to put food on the table, suffer a family breakdown, mounting debt, and homelessness. CNCISS has always been an organisation that strives to find pathways towards improving the wellbeing of those who seek our help.

CNCISS is a leader in its field of community support. The wonderful and highly regarded organisation we are today owes enormous gratitude to the Executive Officer who led it from the start, Susan Magee. With great sadness the Board accepted Susan's resignation in late 2022 after twenty-five years at the helm. We thank her for contributing vision, outstanding organisation leadership and selfless dedication to make us the great community organisation we are today. We wish her fulfillment and success in the next phase of her professional career.



The Board was very pleased to welcome our replacement Executive Officer, Helen Small, early this year. Helen has extensive experience in the community sector, having worked in front line and General Manager levels. We have no doubt that she will build on our solid base and lead CNCISS to address the challenges ahead in the best possible way.

Last year we also faced the retirement of another original staff member, Samantha Findlay. We thank her for her work over twenty-five years, sometimes in very challenging situations; we wish her well for the future.

As a first-time event for CNCISS, at the 2022 AGM an Honorary Life Membership award was presented to Di Christensen. Di was on the original committee that sought Council approval, helped establish the organisation and dedicated herself as a volunteer emergency worker and as a Board member. She has been and is still an enthusiastic supporter of CNCISS.

While we have emerged from the difficult period of the pandemic, the Board has been aware of its negative impact on staff as they worked under difficult circumstances, made worse by ever increasing complex cases presented by those seeking assistance. The Board has ensured that appropriate support be provided for staff wellbeing.

The work we do goes across many different social justice aspects. Some may come to us with financial issues, and we then discover that there may be mental health problems, lack of financial literacy, family violence and so on. We work closely with our sister agency in Cranbourne and other community support organisations to keep improving our programs. Of great concern is the growth in demand but there are also systemic issues such as scams and the detrimental effect of new payment services such "buy now pay later" facilities that trap vulnerable citizens into punitive debt cycles. We strive to adapt and evolve our approach to deliver the best possible support to those seeking help.

Funding, especially from the City of Casey as well as from the Department of Social Services and donors enables us to exist and provide crucial assistance to our community. I would like to thank them for their continuing support of our work. We operate on a tight budget, monitored closely by the Board, guided by our Treasurer, Tom Giles and the Executive Officer.

I extend my thanks to Executive Officer Helen Small, the dedicated staff of CNCISS and the wonderful volunteers, including Board members, without whom we could not do our work.

This Report sets out the programs we provide and our financial position.

Louis Hebrard

President

Board of Management

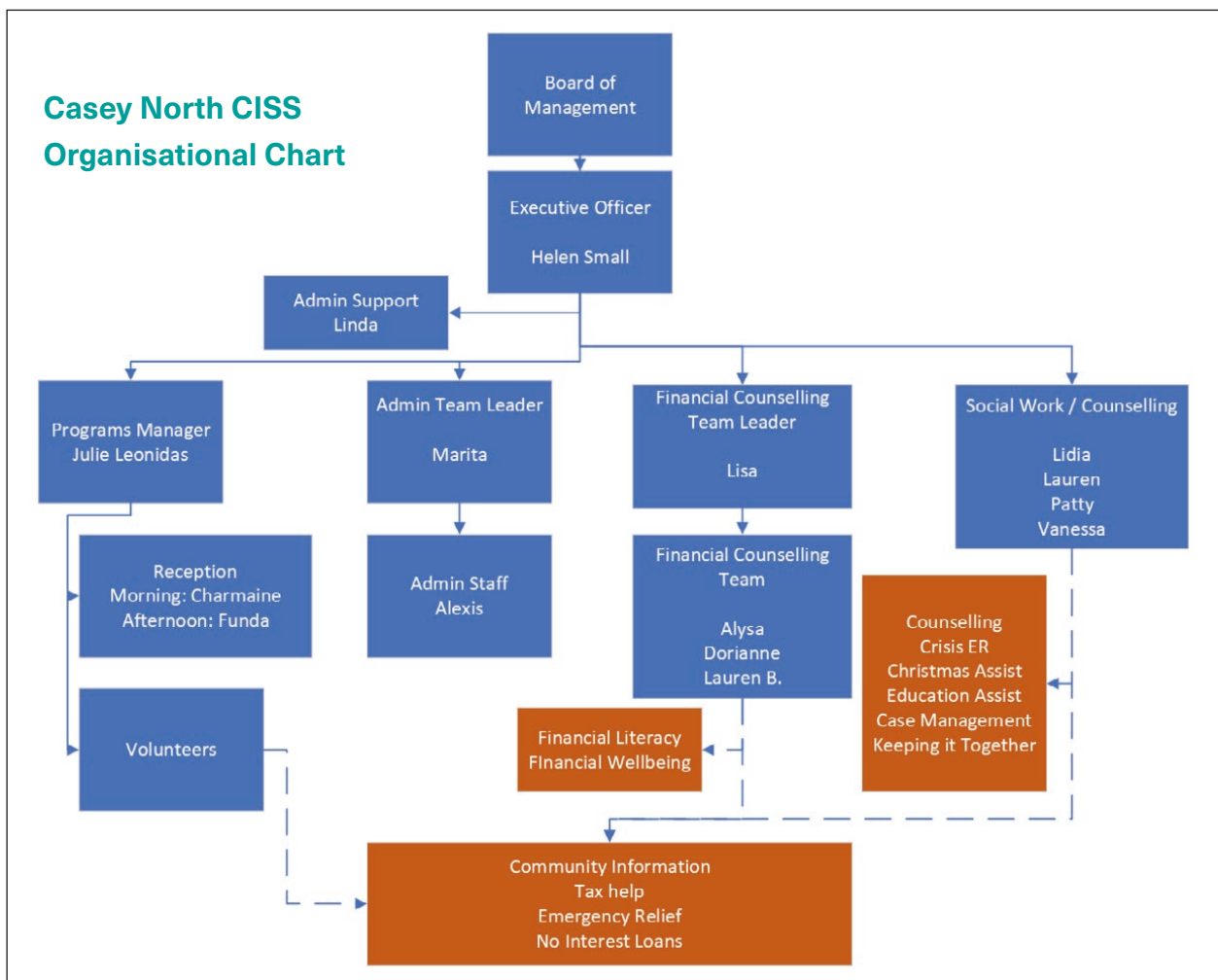
President: Louis Hebrard
Vice President: Kay Morland
Treasurer: Tom Gyles JP
Bert Rae JP OAM
Pat Finlayson (resigned April 23)
Jane Sweeney
Gladys Ireland
Gus Dominguez
Natalie Pearce
Cathie Currie



Our Board - Featured in a 'Sign of the Times' Montage:
L Insert: Cathie Currie and Natalie Pearce
R Insert: Pat Finlayson (Retired)
Online and Inserts: Kay Morland (Top) and Gus Dominguez
L - R: Jane Sweeney, Louis Hedbrard, Gladys Ireland, Tom Gyles, Bert Rae

Staff

Executive Officer	Susan Magee – resigned January 23 Helen Small – since January 23
Program Manager	Julie Leonidas
Administration Manager	Samantha Findlay – resigned December 2022 Marita Hodges – since November 2022
Administration Assistant	Alexis Taylor
Administration Support	Linda Harper-White
Reception	Charmaine Roncon Funda Balkaya
Financial Counsellors	Lisa Hansen (Coordinator) Alysa Coleman Dorianne Oliver Vaishali Kadar – resigned May 2 Lauren Booth – since May 23
Counselling Team	Lidia Gruszka Patricia Osses Lauren Scrivener Vanessa Shillito
Keeping It Together Facilitator	Lauren Scrivener
Support Worker	Zenaba Ibrahim - resigned June 23



Volunteer Staff

Genie Abramov

Shafia Askari

Nyaw Black

Graham Dodd

Bernadette Donald

Pat Finlayson

Giliane Frederic

Charlotte George

Edmond George

Suzanne Goodchild

Dilrukshi Herath

Peter Knol

Bev Lamb

Cele Leach

Beverley Nicholls

Jenny Pringle

Skylar Robson

Nileshi Rowel

Marg Ryan

Venussha Santhuru

Nidhi Sharma

Connie Spiteri

Jane Sweeney

Aniela Wilson

Reflection from a Volunteer

I worked in corporate retail and stopped when I fell pregnant with my son. A year and a half after his birth I started an alteration business from home. I soon discovered that I craved social interactions, and this business would not support this long term. At the same time, I also knew that I wanted to help. This is when I stumbled into volunteering.

I started my volunteering journey in a familiar environment (retail) at a not-for-profit organisation. As luck would have it; I was introduced to the president of my local CISVic branch and saw an opportunity to volunteer with that organisation that I believed, would suit me. I completed the 6 week course then Covid hit and I couldn't return because of home-schooling.

Once my son had returned to school, I returned to CISVic. I was introduced to Casey North by my mother who had been volunteering after retiring. She couldn't praise the organisation enough.

I started with Casey North in September 2022 and haven't looked back. I'm continuously learning within the organisation. The staff and mentors are very supportive. Casey North is exemplary, all workers are treated alike, paid or non-paid. There's always laughter in the office and great team spirit.

The clients teach me to be humble and they educate me when listening to their plight. Every client is different and any form of help is appreciated greatly and expressed clearly.

I enjoy and feel inspired by both the staff and clients at Casey North. This is my journey of discovery about not-for-profit. Only now do I understand the generosity of helping others in so many ways and how it benefits all who stumble across it.

Aniela W

Inaugural Award for Honorary Life Membership

Nomination for Honorary Life Membership - Di Christensen

I would like to nominate Di Christensen for Honorary Life Membership of Casey North Community Information & Support Service.

Di was involved in the initial steering committee that lobbied the City of Casey in 1997 for a Community Service in the City of Casey. At that time there was some concern that the social workers that had been employed by the City of Berwick were to be made redundant and this would leave a gap in services for disadvantaged and struggling members of the local community.

The Steering Committee were successful in their request and funding was received in August 1997 to establish a centre. At that time Di had also left her employment at the City of Casey and was in a position to continue to support Casey North CISS and the local community by volunteering both at the centre one day per week and on the Board of Management.

Di continued this commitment for over 20 years, providing invaluable support to so many local residents as a Community Information and Support volunteer and assisting many families that presented in crisis. She finally resigned from the Board and her volunteering in Feb 2018 as she was relocating with her husband to Regional Victoria.

Di's dedication to the organisation has been of enormous value to the local community and she continues to maintain a connection with the service today.

I highly recommend her for this inaugural life membership.



A handwritten signature in black ink, appearing to read 'Susan Magee'.

Susan Magee
Executive Officer



Executive Officer's Report

What an eventful year it has been in 2022-2023 as we continued to assist those in need in the community during much challenging times. As mortgage interest rates began to increase, we saw the impact of this on both homeowners paying off mortgages and more commonly, private renters as the increase in rates was passed on via rental payments. The increase overall in the cost of living and utility payments all coupled to place great financial pressure on many households.

With assistance from our funders and some isolated increases in payments from Federal Government Emergency Relief funds, Casey North CISS was able to respond to this increase in the cost of living and provide much needed support to the community. However, concern was raised as it became evident that many households not familiar or comfortable with accessing welfare support were utilising schemes such as Buy Now Pay Later and After Pay to service everyday debt and expenses, including groceries, a strategy that only serves to contribute to a greater build up of household debt and financial stress. This is quite alarming and raises the issue of the need for greater control over such schemes. I am proud to report that the Casey North CISS Financial Counselling program has been actively involved in campaigns at Federal Government level to advocate and secure greater control and legislation over these schemes.



In the last 12 months, Casey North CISS also celebrated 25 years of providing support to the Casey community and the wider Southern Metropolitan region. To commemorate this achievement, myself and Vaishali Kedar, one of our multi talented Financial Counsellors, undertook a project to record the 25 year history of the organisation on video. With neither of us being trained or hugely experienced in this area before, no additional funding and only an iPad for filming, we were quite proud of the final product, which is now available for viewing via the Casey North CISS website. A dinner to celebrate the milestone was also held with many of the past pioneers of the organisation attending as well as staff, volunteers and other key stakeholders that have been involved along the way.

So now, after over 25 years at the helm of this fantastic organisation, I have decided it is time to move on and pass the reigns along. It has been a most rewarding journey and has consumed a quarter of a century of my life. In this time, I have seen huge changes across Casey and the South East metropolitan area. It has been enormously satisfying to see the development and growth of the organisation to keep up with this change and the ability to provide desperately needed support services to those most in need.

Casey North CISS has been most fortunate with the support provided by our primary funders, City of Casey over the 25 years. Not only has this support enabled the ability to provide a range of support services but has also provided the stability needed to seek and secure further funding from Federal and State Government and other philanthropy and community support.

I now have pleasure in introducing Helen Small as the new Executive Officer, who I know brings a great deal of experience to the role and will be a great asset to the organisation.

My thanks to everyone that I have connected with along the 25+ years, it has been my pleasure to work and collaborate with you all.

Susan Magee

Executive Officer from September 1997 until February 2023

Executive Officer's Report - Take Two

Over the past year, we have achieved significant milestones and made a positive impact in our community. My thanks go to the Board of Management for their support, especially through these early months of my appointment. Through collaborative efforts and the dedication and support of our team, we have successfully navigated the change of management and know that our efforts continue to touch the lives of countless individuals.

When I speak of the change in management, I refer to one key change this year - the resignation of Susan Magee, the founding Executive Officer of Casey North Community Information and Support Service, and, following Susan's resignation, my appointment to this role. I would like to acknowledge the detailed and comprehensive six-week handover that Susan provided to me and her ongoing willingness to answer my questions, especially those relating to historic actions and practices. Her help has certainly eased my transition and I know the team will miss her support and professional manner.



In addition, over my term here, we have farewelled our paid support worker, Zena Ibrahim and one of our financial counsellors, Vaishali Kedar. I extend our thanks and appreciation for their contribution to the work here at Casey North CISS. We also welcomed a new financial counsellor, Lauren Booth to the team and look forward to working with Lauren ongoing.

Changes too, have come in the world around us and have also felt their impact. Rises in interest rates, rental increases, the huge jumps in power, petrol and grocery prices have adversely affected many of those living in Casey and have led many new people to our service for assistance. Growing rates of poverty inevitably lead to homelessness, and this has been evidenced in the rising numbers of homeless in Casey, and the growing number of people coming to us at risk of losing their housing. The fact that there are so few opportunities to rehouse people in Casey has made it imperative that, where we can, we use our resources to help those at risk retain their accommodation.

During 2023/24 we had over 8,000 people contact our service for assistance. Of these nearly 1,800 were referred internally to one of our teams for more intensive support. While the numbers seeking assistance on pensions or benefits grew, the most notable growth in clients was in those who are wage earners. This number doubled over the period. Not unexpected as we know that over half of Casey residents hold mortgages, many obtained on the back of their working history and taken out at maximum levels which became unaffordable when interest rates rose.

Throughout the year, we encountered numerous challenges that tested our resilience, principally, the rise in client numbers and increasingly complex needs, without the associated funding to provide greater levels of support or employ more professional staff. I know, at times, both staff and volunteers have felt deflated at the lack of ability to provide a permanent solution to people's issues but together, we have faced these problems head-on, adapting our strategies and found innovative solutions.

I would like to take this opportunity to thank all staff and volunteers for their unfailing support and commitment. You firmly believe that your work is not just about numbers and statistics; it is about transforming lives. As a result of your actions, we have witnessed countless success stories that serve as powerful reminders of the meaningful impact we can make together. From empowering women to providing essential resources to vulnerable communities, your efforts have touched the hearts and lives of those we serve and I extend my thanks both on their behalf and for myself.

None of these achievements would have been possible, however, without the support and collaboration of our generous donors, and invaluable partners. Your passion and commitment have been instrumental in driving our success, and we extend our deepest gratitude for your contributions. Our major funders are the City of Casey and the Department of Social Services. Amongst a wide range of further voluntary and philanthropic contributions, I would like to call out Berwick Rotary for the amazing support they provide us throughout the year, especially during our Christmas Assist and the tireless work of the knitting groups who supported us during the coldest Winter I can recall and provided numerous beanies, scarves, gloves and blankets to help keep people warm. These items supplemented our Winter coat drive which this year saw us distribute hundreds of coats of all sizes.

Looking ahead, we are hopeful but cautious. We know that things are not going to improve in the short term for the people of Casey and that we will struggle to balance our ongoing financial viability against our earnest desire to provide meaningful support to as many in dire straits as we can. Within this environment however, we are eager to build upon our accomplishments and make an even greater impact in the coming year. With your continued support, we will strive to expand our reach, develop innovative solutions to address emerging challenges, and create lasting change in the lives of those we serve.

Helen Small

Executive Officer from January 2023

Program Manager's Report

What a busy year it's been and our volunteer team has felt the full impact of this with many more clients with complex needs presenting for emergency support. Our trained Volunteer Support Workers have been at the coal face with great backup support from our Case Work team and students on placement. This combined effort has resulted in Casey North CISS supporting local residents in hardship for emergency support on over 4,000 occasions! Without the fantastic support of our wonderful volunteers this would not have been possible.

The current financial climate is taking its toll on many of our clients and resulted in many more presenting for support for the first time. Unfortunately, our funding has returned to pre covid levels and this coming year it will be challenging to meet the needs of the community with mortgage stress, high cost of rental accommodation, and inflation impacting many residents. The volunteer team will, as always, do their best to meet the needs of our clients.

During the past year we have also had numerous morning teas, a night out for dinner as well as the usual round of training mornings for volunteers. These are all great opportunities for volunteers to socialise and meet team members not rostered on at the same time, and of course, we held our annual Christmas Kris Kringle morning tea which is always well attended.

Thanks to those volunteers who help out on special occasions, and in particular, the Berwick Rotary Club who are a tremendous support over the Christmas period in particular, picking up Christmas donations from the local schools, and Jane Sweeney, who spent a couple of solid days surrounded by food donations and making up Christmas hampers.

A couple of long term volunteers have retired over the past year due to health issues. Pat Finlayson volunteered with us in a number of capacities including in the NILS program, doing data entry and on our Board of Management; and Gladys Ireland also volunteered in the NILS program. It's always sad to see volunteers leave us especially after being with us for so long and we thank them for all their efforts over the years.

It was also sad to hear that one of our long term volunteers, who had retired during Covid, Joan Farndell, passed away earlier this year. Joan was with us for over 15 years and for most of that time she volunteered twice a week. She loved coming in to volunteer and support the local community. Our condolences to her husband Jim and thanks to him for supporting her volunteering role over the years.

The positive side of change is that we welcomed 6 new volunteers this past year who are all doing well and making a great contribution to our team. So currently we have 17 volunteers operating in a range of roles from Support Workers in the ER team, microfinance workers in the NILS team and data entry and admin support to help keep everything organised.

I am sad to say we also lost our part time paid Support Worker, Zena, who moved onto a full time job which has increased the workload for our volunteers. Despite the forces operating to make things more difficult for the volunteers, they have continued to give their best in a very professional way always showing compassion and empathy. Thank you to each and every one of you.



Despite another busy and challenging year, the fabulous work of our volunteers, paid staff and Board of Management have ensured the disadvantaged and vulnerable residents in the northern end of the City of Casey have been assisted to achieve positive outcomes where possible.

I can't complete my annual report this year without mentioning our outgoing Executive Officer, Susan Magee who has worked tirelessly here for over 25 years growing the organisation from the very beginning to what it has become today. Susan always had the welfare of the clients at heart in everything she did. She ensured that the treatment of all clients with respect and dignity is foremost in all that we do and her kind hearted approach to client support was much appreciated. I wish her all the very best for whatever the next stage of her life brings. I would also like to welcome our new Executive Officer Helen Small to the team. She has already settled in very well and I'm sure she will continue on the good work Susan has left behind.

Julie Leonidis
Program Manager



Population

CNCISS continues to provide a range of services across the South East Metropolitan area of Melbourne, although we are not funded to provide our full range of services across all these districts. We do provide an outreach presence in Cardinia and the Mornington Shire to assist those in that area to access services and avoid the long travel distances that distinguish service access in these regions.



As the picture above shows, by far most clients and services provided target those living in the City of Casey. While this is, in part, due to the funding we receive which designates which regions we can service, it also highlights the enormous population growth which characterizes Casey rather than those surrounding LGAs. The City of Casey population forecast for 2023 is 392,236 and is forecast to grow to 551,362 by 2041 - an increase of over 40%. At the same time, the growth in the community service system lags putting additional pressure on those working in the region to meet the ever-increasing needs of a fast-growing population.

Characteristics

There are some key factors which distinguish Casey from surrounding LGAs and help to explain the high needs in the area:

- Casey has the highest proportion of households holding a mortgage (56.2%) of any local government area in Victoria
- Mortgage rates are 5% higher in Casey than the Victorian average, rents are also, on average higher, even though people come here to get cheap houses and cheap rent
- People are more likely to use a car to get to work and to use that car for much longer distances than their inner-city counterparts, often travelling on crowded, slow-moving freeways with few preferable alternate options
- Casey is geographically large, travel across the area is difficult if you don't have a car and petrol costs are high
- 2021 Census data shows that, at the time the Census was taken, Casey had the second highest rate of homelessness in the State, and was clearly the winner in the homeless category counting those living in severely overcrowded housing
- Between the 2016 and 2021 Census, homelessness in Casey increased by 45% as compared to 23% in the rest of the State
- Casey is one of the most culturally and linguistically diverse local government areas in Australia, with citizens speaking over 120 different languages. This year 45% of the people we assisted were born outside of Australia with the the Afghan community being the largest cohort, a group who mostly came on humanitarian visas with little to no resources at their disposal.

While these concerns are documented in Casey, there is a visible leaching effect across the borders of our outer LGAs. Noticeable, though, these issues do not impact our more established neighbours, such as Dandenong, to the same extent.

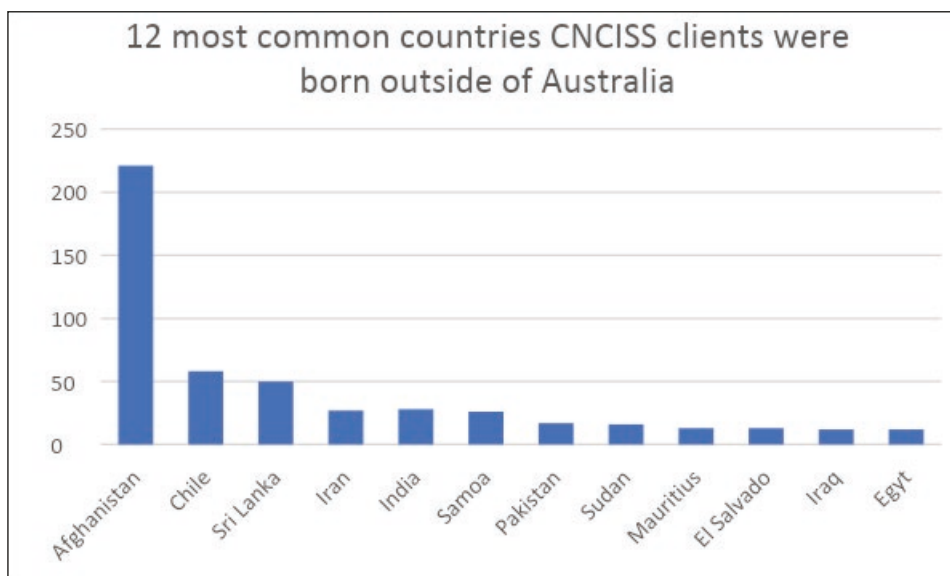
While these problems faced by Casey are unique to the fast-growing growth areas they are also compounded by the lack of commensurate growth in professional services, support and resources. Resources that are available to those living in the more established parts of metro Melbourne, including the now gentrified inner city suburbs.

The People We See

Multicultural

During 2022/23 we saw clients from 83 different countries. Following Afghanistan, the most common countries of birth for clients outside of Australia presenting for service were Chile and Sri Lanka.

The vast array of languages spoken and variances in dialect between regions results in an insurmountable number of first languages spoken other than English and we are eternally grateful to the Translating and Interpreter Service, commonly called TIS, for their assistance in ensuring that the correct meaning is taken from the information we impart.



So saying though, this same ability to make sense of things when your first language is not English, is made more difficult by the red tape and complicated processes that must be navigated in many government departments. Support services such as NDIS and the Commonwealth Aged Care system are very difficult to navigate even when you are an excellent proponent of the English language. Our case study provides a frustrating example of a client requiring our assistance to hurdle the online language barriers that are inherent in our immigration systems.

Case Study

Bryan is a middle-aged man from a CALD background, with limited English skills. He was referred to us by Cranbourne ISS for help to manage the problems he was having with an Immiaccount he held with the Home Affairs Department.

He advised that, due to his account being blocked he had missed out on officially becoming a citizen as he had missed his Citizenship Ceremony. Bryan had applied for citizenship in 2020 during COVID.

We were able to temporarily unblock his account and found that he had requested notification and admittance to a Citizenship Ceremony on five separate occasions through his Immiaccount but that none of these requests had been actioned, leading us to assume they had not been received, and his account, on each occasion blocked.

We contacted Home Affairs and their technical department, the federal Ombudsman and the local MP for help but they advised that the only solution was to start again, create a new Immiaccount and reapply for citizenship.

The recreated new Immiaccount was checked by a Support Team officer who assisted Bryan to transfer all his applications to the new account.

After a month, Bryan excitedly thanked us and advised that he had received his invitation to the next Citizenship Ceremony and was booked in and ready to attend!

Mental Health

Nearly 60% of the clients who present to CNCISS for help state that one reason for their attendance is due to their mental health. While this may not be the primary reason they attend, it is significant and a factor that we often must consider when providing services.

Case Study

Phil is a 56-year-old man on a disability support pension. He suffers from long term major depression and complex post-traumatic stress disorder linked to his time serving in the Australian Armed Forces.

Phill has received electroconvulsive therapy (ECT) twice in the past two years as part of the treatment he receives for depression and in addition, has also been hospitalised for cardiac episodes.

In 2021 Phil bought a second hand car from a dealer in Frankston using a loan he secured through a credit company. Unfortunately, Phil could not afford the loan and this had been evident but ignored when he had applied. The resulting credit squeeze exacerbated his mental health and caused him great anxiety.

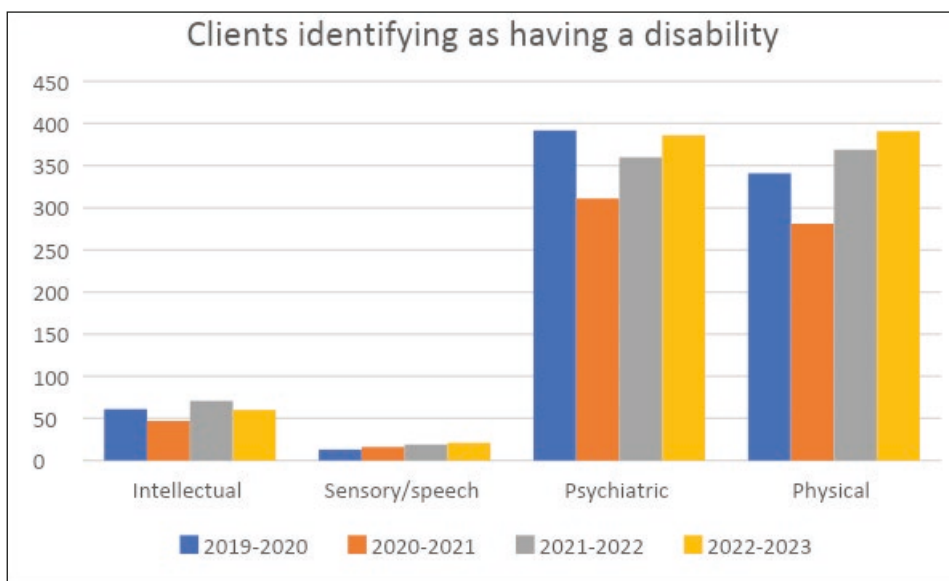
The financial counsellor approached the company that had provided Phil with the loan, pointing out that they had not acted in accordance with responsible banking legislation in providing the loan. Eventually, they agreed to waive \$2,000 of the \$3,000 debt and accept repayments Phil could afford.

Disability

Client numbers have remained stable over the period, with 42.9% of clients identifying as having a disability. There has, however, been a slight increase in the proportions of those presenting for service with self-identified mental health illness.

We continue to support those with a disability who cannot independently access the disability service system. For example, we are currently working with a relatively young fellow with ongoing mental health illness, who is struggling to survive on Job Seeker, has no employment prospects, but has no way of paying for the mandatory consults required with a psychiatrist or clinical psychologist to prove his eligibility for a disability pension – wait times for those very few providers that will supply this service for free are now in excess of two years.

These types of requirements, inherent in the regulations around eligibility for pensions and services, disadvantage the already disadvantaged especially those who are without resources. Resources in this context being both money and/or an effective support network.



Case Study

John, who is legally blind, was referred to our financial counselling service who, he was advised, would assist him to complete a form.

He had previously approached the council office's hardship department for assistance with his rates as the online form was not accessible with his screen reader. The council said they could not assist and that they would post a hard copy form to him. The form posted was also inaccessible, as he couldn't read it. He approached the council again, who referred him to CNCISS stating that a financial counsellor could help fill out the form.

The financial counsellor did a budget with John to determine an affordable amount for an ongoing rates payment plan and advocated for the client for a long-term payment arrangement. They also advised council that all paperwork sent to the client needed to be accessible for his disability. A disability advocate was also involved. This is another way in which the collaborative and holistic approach of financial counsellors' contribute to the community and ongoing positive change.

Housing and Homelessness

We have seen a 70% increase in new clients who are also low-income earners approaching us for assistance. The principal need for assistance is maintaining their private rental with those needing help to pay their housing loan a close second.

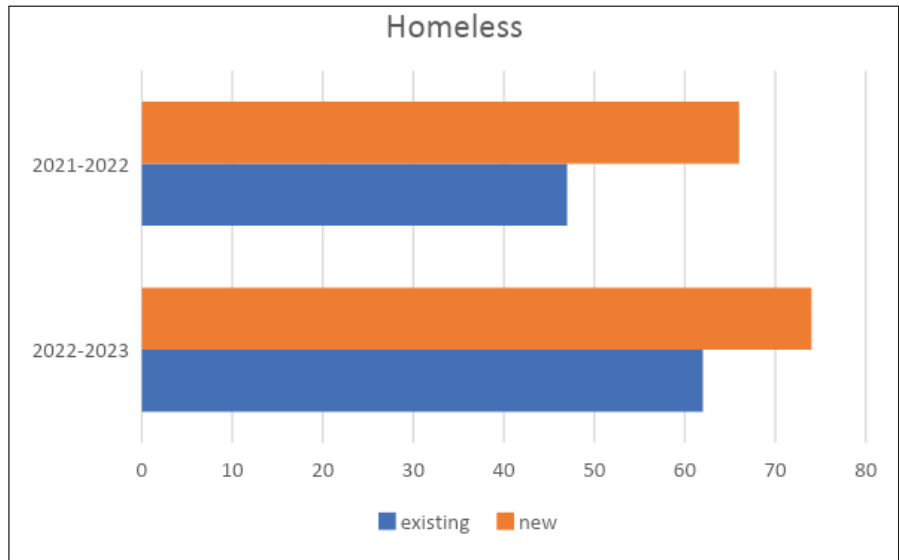
Unfortunately, many have tried a range of options before they present for assistance and for some the multiple Buy Now Pay Later or Pay Day Loans make their situation dire and highlight the very real need for strong messaging and education about the risks they take when they choose these options.

Alternately, we see people on fixed incomes, who have often lived in their current accommodation for some time, victims of huge rental increases that have rendered their housing unaffordable.

Compounding this is the lack of housing options in Casey which makes tenants in unsuitable or run down housing unwilling to complain or bring problems to the landlord's attention for fear of a rental increase.

When renters lose their accommodation there is literally nowhere for them to rent at an affordable rate in Casey. Data from the last census has been used to estimate that we need 6,800 more affordable houses in Casey to meet the 2021 identified needs of our population.

It is hard to calculate what that gap would be now.



Case Study

Patrick is extremely unwell with a debilitating condition that he will have for the rest of his life. This has affected his mental health to such a state that he has spent the last 5 months in a mental health facility.

Patrick is unable to work and has been informed that his condition will worsen over time leading to permanent disability. Patrick was referred by the hospital treating him for assistance with multiple debts. Due to his illness Patrick found it more and more difficult to keep employment, became homeless and had no way to pay his debts.

Sadly, but not surprisingly his creditors showed a lack of empathy and didn't offer much assistance. They constantly pestered Patrick with phone calls and demands which further acerbated his mental & physical health.

Financial counselling was able to immediately alleviate some of this stress, as being nominated a representative means creditors must no longer contact the customer. Working with Patrick we were able to demonstrate financial hardship though his budget. Confirm his inability to work with specialist letters and applied for debt waivers. All were granted although it took 4 months and a lot of back and forth making his case. We referred Patrick for assistance to complete his disability support pension forms and supported him to access emergency relief and housing assistance.

Household Composition

While the proportion of our clients presenting from shared households has not markedly increased, anecdotally we are becoming aware that the numbers in each household have. We are looking now at how we can better capture this data which the 2021 census clearly highlighted – Casey having by far the highest number of persons living in overcrowded housing.

Opening rooms in a house up for rent, hosting displaced family members and sharing accommodation are common tools used to combat rising rents and/or help family and sometimes friends avoid sleeping rough.

Australian Housing and Urban Research Institute (AHURI) explain that ‘crowding is defined by the principles established in the Canadian National Occupancy Standard (CNOS). The Standard is grounded on measuring the number of people per bedroom for each dwelling and is based on the ‘norms’ of sleeping and living in a western nuclear family culture. Rather than a simple ‘crowding’ definition based on how many people are living in each bedroom, it is based on a nuanced understanding of the social and family relationships of those in the dwelling.

CNOS is used for determining the number and circumstances of people who are experiencing homelessness. The ABS defines a person as homeless if their current living arrangement:

- is in a dwelling that is inadequate;
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

For these reasons the ABS includes persons living in ‘severely’ crowded dwellings as one of the six operational groups of homeless persons. A ‘severely’ crowded dwelling is one which needs four or more extra bedrooms to house the people living there in accordance with the principles of CNOS.

Case Study

Three young New Zealand born women and their array of preschool aged children came seeking help.

As New Zealand citizens, at this time, they were not eligible for most Centrelink benefits. In addition, they were all victims of family breakdown and, although they presented to us as a group, had not known each other prior to moving into their current housing.

They were all being housed in a motel on Housing Establishment Funds, however, towards the end of the financial year this funding started to run out and they were advised that they would need to pay their own way in the motel if they wanted to stay.

They could not afford to do that.

Their creative solution was to band together with all others in the motel and rent a house.

They were looking at four-bedroom houses and planned to take one bedroom each for themselves and their children and then offer the fourth bedroom to a group of singles living in the motel. This would mean that there would be 7 adults and 7 children living in the property.

They thought that, in this way, the rent would be affordable and after all, they were all used to living together and for them, living with their children in one room was their usual living style.

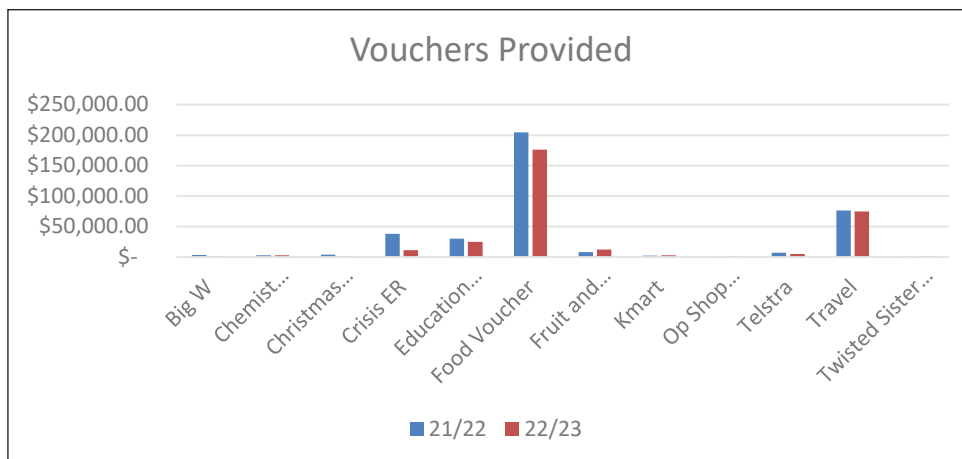
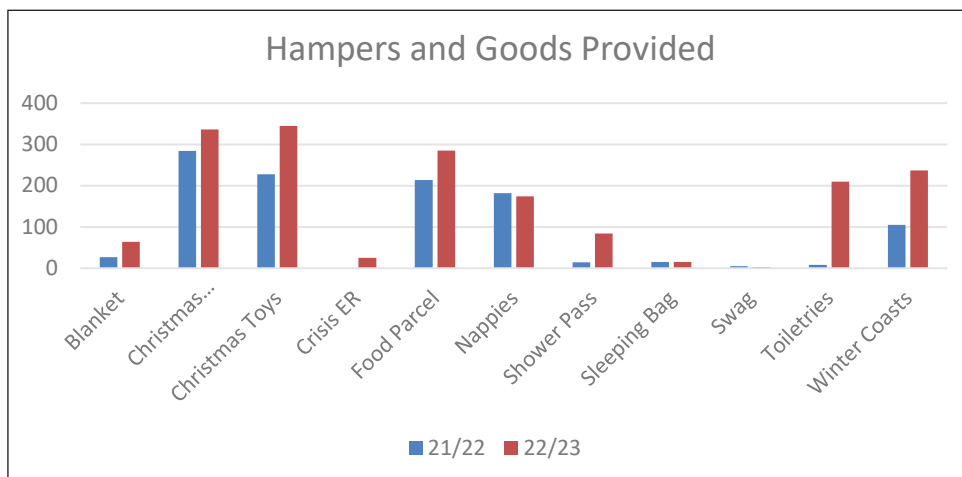
This was a great example for us about the creative but difficult choices people are making and, one reason why, there is excessive overcrowding in many Casey homes.

Emergency Relief

Casey North CISS is the lead agency for a consortium of Commonwealth Department of Social Services funded Emergency Relief organisations in the City of Casey.

At CNCISS, emergency relief is our most accessed program. At the most fundamental level, emergency relief helps people put food on the table for themselves and/or their families. This may not always be the direct outcome but is often the result of the variety of interventions we can provide.

In addition to food or food vouchers, emergency relief also provides petrol to attend medical appointments, helps to pay for medication and can also supply practical items including a ready-to-eat meal, shower passes, swags and sleeping bags to help those sleeping rough, blankets, coats, beanies and gloves to combat the Winter chills, as well as shower packs, nappies, food hampers and toiletries.



While we would prefer to provide those in need with vouchers which enable them to select exactly what they want. During the year, as our funding decreased from that received during the COVID years, we were forced to reduce the amount of vouchers we could both purchase and distribute. In response though, the provision of donated items such as food hampers and goods has increased.

Crisis Assistance

Our crisis fund is managed by our Case Work program and provides additional support to people that are in extreme financial distress and need help to service basic needs. Requests for crisis assistance reduced considerably as we opened back up and people returned to work post the COVID-19 lockdowns.

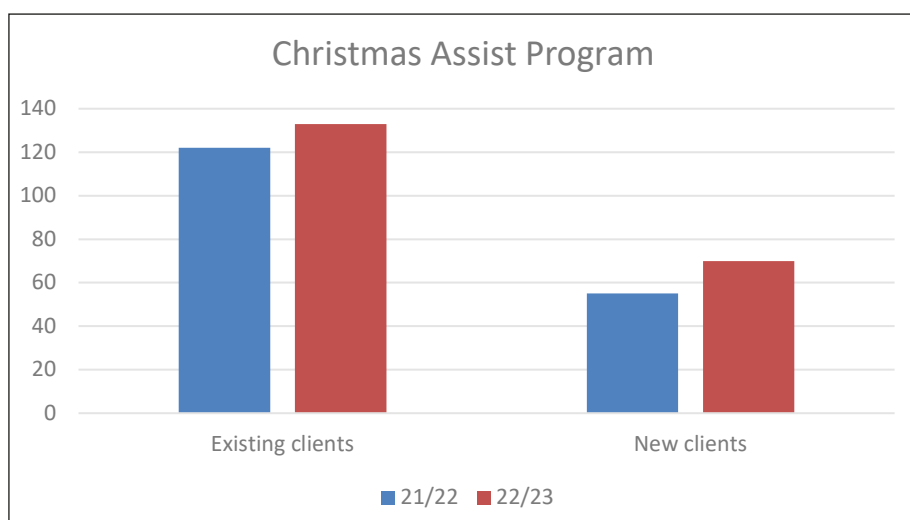
This year almost \$11,000 was provided to 95 households, with half of those needing assistance with car related costs and most significantly car registration costs. This is indicative of the poor public transport available in the area and reliance on motor vehicles for travel.

Education Assistance

The Education Assistance Program is also managed by the Case Work program and provides funds to purchase textbooks, uniforms and other educational resources for students whose parents or guardians are experiencing financial hardship. Our program is funded through donations we receive throughout the year and subsidized via our ability to refer to and access support from the State School Relief program.

The State School Relief program will often pay part of the cost of items the student needs, leaving the family to fund the remainder. When they are unable to afford to pay this, they will approach us for help and we are able to cover this difference on their behalf.

Unless there are exceptionally unusual circumstances the program only funds students at Government schools or in tertiary education. During 2022/23 the Education Assistance program helped 212 families.



Christmas Assistance

Delivery of the Christmas Assistance program was continued this year with Christmas Hampers and Christmas toys provided to 200plus households. This program is heavily supported by the local community, in particular the Rotary Club of Berwick who make the program possible, collecting and delivering many donations across the community. There is also the Berwick Woodworkers that lovingly work on toys all year to provide for children that may miss out, as well as the many other schools, organisations and individuals that donate to this program. We try to capture as many as we can and include in the acknowledgements in the back of this report.

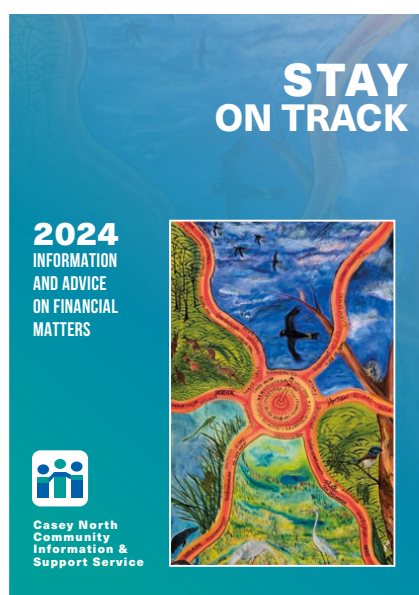
Community Information

As our title suggests, we spend much time and resources developing and providing a range of products designed to ensure that clients and workers from other organisations are aware of the services that are available and best ways to access them.

Key to this are our wonderful reception staff, who provide a range of information to callers including where they should go to seek help based on their location, set up appointments with our volunteers and staff teams, explain where we are and how to get here and, in general, can best be described as an excellent and informative community resource.

In addition, we provide several booklets and publications, updated annually, and designed as resources for clients.

Copies of these are available in hard copy from our office or can be downloaded from our website.



As more and more people are presenting to our organisation suffering from financial hardship, we have identified a need to provide information to our local community that might assist households to make better choices when entering contracts, credit or other financial commitments. We also recognise that when people do start to feel the burden and are unable to meet their financial commitments, they are generally unaware of where to go for help and advice.

This resource guide has been developed to respond to that need and hopefully link people to the right information and services to assist them. The worry of financial pressure can have various negative effects, on health and relationships.



The information contained in the guide is aimed at providing the most up to date information possible to enable people to access free or low-cost services available to them. There are also tips and advice on ways that your budget may be stretched further, and low-cost alternatives for things to do with your family and friends.

Every effort has been made to ensure that the information contained in the guide is correct at the time of printing, however we recognise that as soon as such a document is published details can change.

The website also includes information on the services we offer in house in a range of languages and posters and infographics providing a brief description of outreach programs available.

Social Media

A big focus for our organisation continues to be our Social Media sites. With more people accessing the internet as a source of information it is critical that we keep up with this medium to get out essential information in a timely and efficient manner. Each of our social media sites utilises a different way of delivering information to the public.

We have developed a number of electronic information resources to further extend access to the community. These resources include our website, Facebook and Instagram accounts providing a variety of community information platforms which have been proven to be very popular with both community organisations and community members.

Website: www.caseynorthciss.com.au

Facebook: www.facebook.com/caseynorthciss

Instagram: www.instagram.com/caseynorthciss

Reconciliation Action Plan

We are starting work on our Reconciliation Action Plan better known as a RAP, there are four different types of RAPs, the type of RAP you choose depends how long you have been engaged in the process. As beginners, our RAP is a REFLECT plan.

Committing to a Reflect RAP means scoping and developing relationships with Aboriginal and Torres Strait Islander stakeholders, deciding on our vision for reconciliation and exploring our sphere of influence.

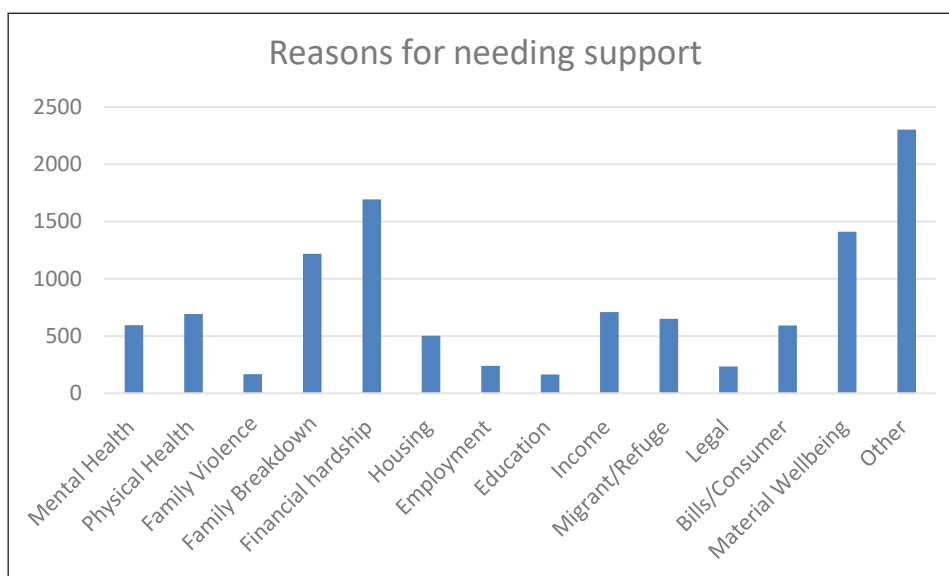
Our RAP will build on our previous work with first nations peoples in Narre Warren, the end result of which was, The Meeting of Many Paths Painting by Indigenous artist, Cathy Adams – 2001.

This painting is proudly displayed in our office and features on many of our publications.



Case Work

Moving into 2022/23 we expected to return to the office and face to face assessments and provision of emergency relief. We found this expectation to be achievable, and currently, have reverted to only providing phone support to those who struggle with transport to get to our office or who are not well enough to attend. This has helped our ability to target our assistance to those in greatest need.



Case Study

William is a 70-year-old single man who lives in private rental accommodation.

William has multiple health issues including diabetes, a heart condition and sleep apnoea. He takes several medications and expects that he will need to continue to take these medications for the rest of his life.

William has very poor literacy skills, he has no ability to use a computer and has a very simple phone which he only uses to take and make calls. William has no family support as his relationship with his former wife broke down many years ago and he only hears from his son once a year, at Christmas.

William presents to Casey North CISS several times a year, usually when his utility bills arrive.

He asks questions about billing and requires support to read his bills, check which is the best plan for him, support him to apply for power bonuses and, when needed, a utility relief grant. He recently needed to apply for a utility relief grant as he is suffering hardship due to the high cost of living, his rental costs and cost of his medication.

William often states that he greatly appreciates the time his caseworker gives to him and feels that they are the only person in his life with any interest in his wellbeing.

In addition to assisting William to apply for various schemes that will maximise and stretch his income, Casey North CISS also supports him through provision of material aid which helps him to free up some money needed to meet other expenses.

During the 2022/23 year, our case work team provided clients assistance to manage a variety and often combination of problems. The complexity of many clients' needs mean that case workers work with them over several months rather than on a one-off occasion.

Case Workers often co case manage clients with other community services when the client needs indicate that specialist alternate services are needed. Case Workers also often are required to contact Government Departments, Utility service providers and alternate service providers to advocate on the behalf of the client or to clarify what the client is required to do to access services.

During the year the team saw a 25% increase in clients presenting because of family breakdown. This is not unexpected in the current economic climate which places a strain on finances and family relationships.



Case Work Team

Lauren Scrivener, Lidia Gruszka, Vanessa Shilito and Patty Osses.

Case Study

A couple presented to our service asking for help to stabilize their lives.

They had experienced many financial hardships through the beginning of Covid as the fellow had lost his business during the early stages which left his family with no income. There were tax associated issues with the business closure and Centrelink would not provide any income support until the tax issue was resolved. This began a downward spiral.

The mental health of both declined dramatically which led to substance abuse resulting in times of psychosis and suicidal thoughts. The fellow attended CNCISS for ER assistance, utilities arrears and \$8,000 rental arrears that were growing. Life was becoming difficult.

Their 8yo son was placed in the grandparent's care until the couple were deemed safe by Child Protection. This placed immense emotional strain upon this family.

After many months of hard work, supports offered and provided to them, they turned their situation around. They worked hard to stay clean, and as a result, got their child back at home after 12 months.

Financial Counselling

Financial Counsellors are qualified professionals, working across all aspects of financial matters.

We work with people experiencing financial difficulties and provide information, options, and advocacy, with the aim of educating and empowering people. All financial counsellors are members of our Victorian peak body Financial Counselling Victoria (FCVic)

This year, we said farewell to Vaishali. We thank Vaishali for all her hard work and dedication over the past 3 years and wish her all the very best in her future endeavours.

We welcome Lauren to the team. Lauren completed her financial counselling placement with us this year and is now a qualified financial counsellor. Welcome Lauren.

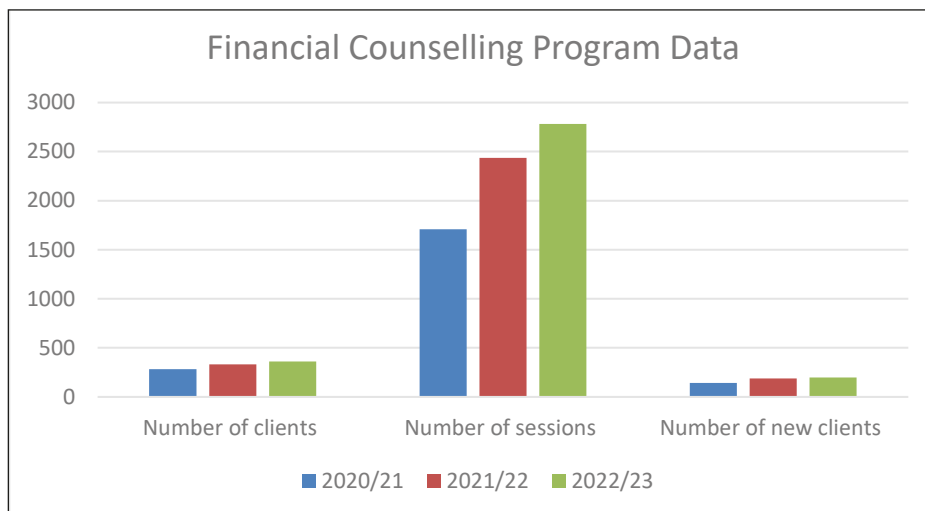
Financial Literacy and Capability

The financial literacy program aims to bring skills to individuals, assisting in the prevention and burden of financial hardship. Coming out of COVID we have returned to face-to-face delivery of financial literacy workshops. Sessions are delivered in public venues such as libraries, and to groups including young parents, CALD, seniors, and other community groups. Financial literacy is also a component that is included in the Keeping It Together program.

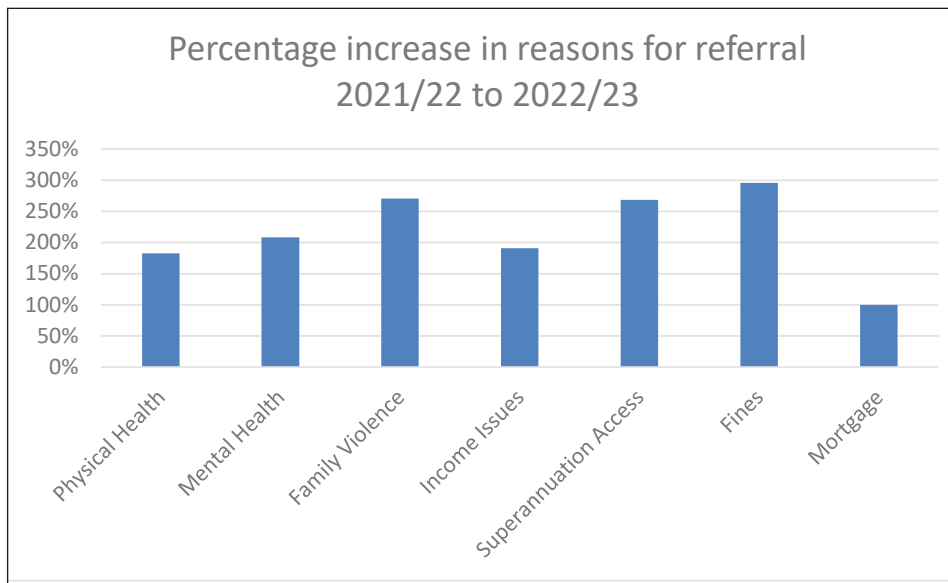
The program continues to offer one on one financial literacy sessions.

Program Delivery

Over the past two years, the Financial Counselling program has experienced a 27% growth in the number of clients seen, a 63% growth in sessions and 40% growth in new clients. Staff are working at full capacity and the increase in client numbers, without additional resources being allocated to allow more staff to be employed, has resulted in the program, for the first time, implementing a waitlist and triage process of assessing referrals.



Clients presented with many issues on each visit to our Financial Counsellors, alongside those key reasons of debt management and financial hardship, emerging trends include people presenting because of physical and/or mental health, access to Superannuation, fines and family violence. Concerns were also raised on the unregulated nature of buy now pay later schemes, with many clients presenting with multiple loans that they could not afford to pay, including those who had used these types of loans to buy groceries and feed the family. One of our team was part of a group which successfully advocated to parliament for an increase in governance arrangements over these types of loans.



Case Study

Mary presented with a utility debt totaling \$6,000. The client assumed these bills had been getting paid by her husband, but when they separated, she found that they had not. Due to the severity of the violence Mary has faced she suffers from depression and panic attacks, which sometimes end in hospitalization.

When Mary came to CNCISS, she had separated from her husband and was raising their three young sons, two of whom have disabilities. Mary is from Afghanistan and English is her second language, to help ensure a good understanding on both the financial counsellor's part and the client, an interpreter was used for all sessions which involved direct contact. Waivers on the three separate utility debts were requested, based on the family violence history and compassionate grounds. Two of the creditors waived the arrears, and one offered the next two months' bills to be set at zero to allow the client time to rebuild. The third creditor was more difficult and after escalating the request to management, this debt was also waived.

The client has worked through a budget with a financial counsellor and was assisted in setting up direct debits for her utility accounts and ensuring her concessions were applied. She was also assisted in applying for the Power Saving Bonus. Mary now feels she has the resources to be able to manage independently.



Financial Counselling Team

Lisa Hansen, Alysa Coleman, Vaishali Kedar (resigned May 23), Dorianne Oliver,
Lauren Booth (commenced May 23).

KIT Annual Report

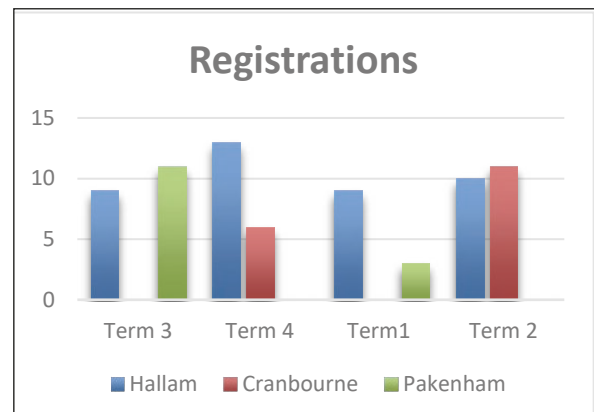
The Keeping It Together (KIT) program was established in 2008 as a response to high incidences of family violence and relationship breakdown in the City of Casey. KIT is an eight-week psychosocial educational program for women over the age of 18 to help them build and sustain stronger, healthier relationships. The program is an early intervention, strength-based support, which helps women to become agents of change in their families and communities by role modelling healthy relationships and breaking the cycle of violence. Participants gain awareness of stressors impacting families and identify initial warning signs of relationship issues. They also increase their skills and confidence to better support themselves and their families.

Why Women?

As women have traditionally been primarily responsible for socialisation of children within the household, it is believed that a change at the individual level will cause a ripple effect of changes within the household. Thus, if a woman were to be an advocate for equal, healthy, and respectful relationships, there is a greater likelihood that those values will be passed on to her children. The program aims to shift attitudes regarding violence against women and focuses on driving change at the individual level which in turn initiates change at community and societal levels.

Program Delivery 2022-2023

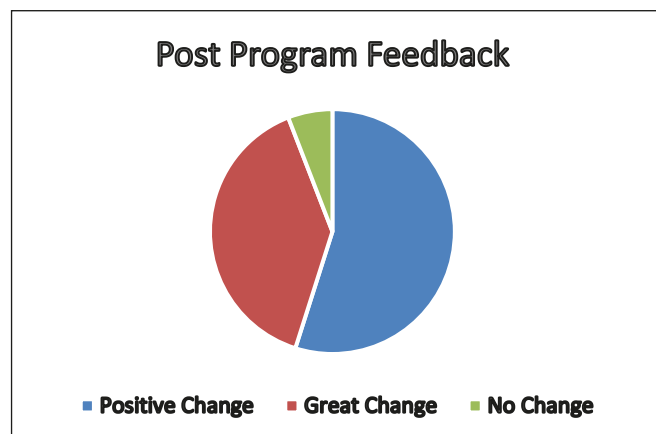
The overall feedback from this financial year has been positive, with 98% reporting positive change across the different modules. Of this 56% reported great change across the different topics. This is such an overwhelmingly affirmative response that for those who complete the program, it has made a considerable difference to their lives. To solidify the significance of this percentage, it is important to clarify that of the registered participants who attended the first session there was a drop out rate of only 6%. This means that 94% of the participants who commenced the program saw it through until the end.



Unfortunately, this term we did have a significant number of participants who registered for the program, but for various reasons did not attend any of the sessions. This has been a consistent pattern since the pandemic and reflecting on this with other professionals in group work – the feedback has suggested that there is a lingering reluctance to get back into the community.

Keeping It Together – Advanced

The opportunity to again run through the KIT Advanced program occurred in March 2023. This was well attended with 8 participants completing the workshop. A few of the participants, who had first accessed in early 2022, decided to continue on and re-do the first 8 modules of the original program again. Some of the participants who attended the program online felt that perhaps they did not get as much out of it the first time around as they may have by attending face to face.



Lauren Scrivener
Program Facilitator

No Interest Loan Scheme

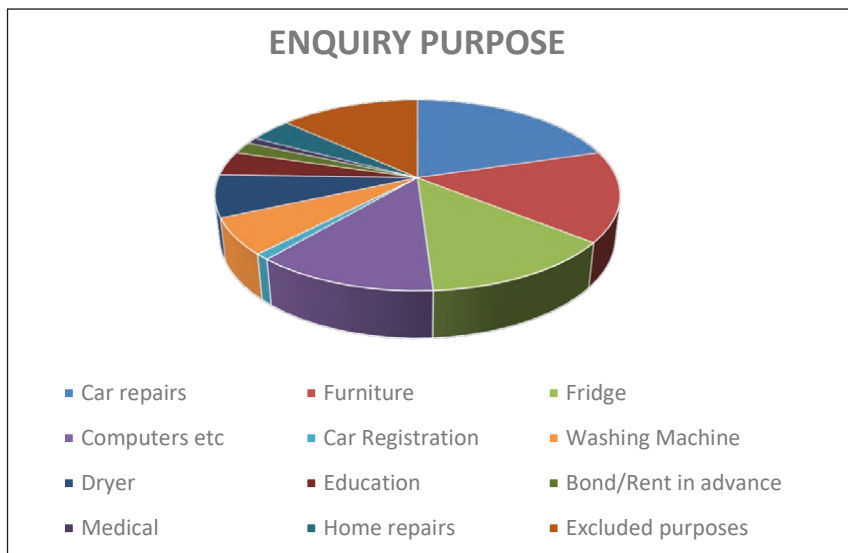
Once again we were able to offer the No Interest Loans Scheme to those unable to access other forms of safe credit. Through this scheme low-income individuals and families can access safe and affordable funds for a variety of purposes from essential household items, to vehicle repairs, registration & tyres, vet bills, medical expenses and other essential items. This program, which was developed by The Good Shepherd organisation and is delivered by many community groups throughout Australia and New Zealand, provided 28,000 small loans in 22/23 financial year giving low-income households an alternative to more expensive rent to buy, payday lenders and other buy now pay later loans.

Our NILS program which is run by volunteers, was effected by a lack of volunteers in the last year. With volunteers unavailable on and off over the year, we still managed to respond to over 150 enquiries for a large variety of purposes as seen in the chart below. These were converted to 11 loans being issued through us directly. A large number of these enquiries were referred onto other providers due to our shortage of volunteers. The wonderful volunteers we did have responding to enquiries did a fantastic job and their efforts were very much appreciated.

Case Study

Wendy enquired about a loan for a washing machine as hers had broken down and wasn't worth fixing. During the loan interview the worker noticed a number of 'buy now pay later' loans that she was not paying on time. The consequences of this were pointed out to her and the amount of money she was paying for these loans was more than she could comfortably service. The microfinance worker discussed the strain this was putting on her budget and how without these she would be able to manage her finances much easier. Looking at where her money was going and discussing her options enabled Wendy to understand the pressure she was putting onto herself by taking out these loans.

She left with a better understanding of her budget and with the intention of making sure she could cover the loans when they are due and would think twice before using 'buy now pay later' finance in the future. Once these loans were completed, she was successful with her loan application and even saved money by obtaining a comparison quote from the Good Guys buying service for her washing machine.



Outreach Services

South East Volunteers

Providing a Casey based service one day per week to people in the local community interested in volunteering.

Department of Human Services - Centrelink

A Centrelink Community Engagement Officer attends here one afternoon per fortnight to assist vulnerable and at risk clients having difficulty accessing Centrelink.

Peninsula Community Legal Service - Tenancy Advice

Outreach program one afternoon per week to assist clients in private rental having tenancy issues. With the recent rate hikes, this service is becoming much busier as tenants face significant rent hikes as interest rates increase and there are few options to move to in the Casey area.

ERMHA365

Provides assistance each Thursday afternoon to people who are challenged with complex mental health and disability issues.

Parents Next (Mission Australia)

Is a support service for parents with children under 6. This program has recently reduced their presence here due to funding cuts, as a result staff are now only here one day a fortnight.

Tax Help

Operates from August to October to help people complete their Tax Returns.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Financial Statements

Contents

For the Year Ended 30 June 2023

	Page
Financial Statements	
Auditor's Independence Declaration	1
Statement of Profit or Loss and Other Comprehensive Income	2
Statement of Financial Position	3
Statement of Changes in Equity	4
Statement of Cash Flows	5
Notes to the Financial Statements	6
Board's Declaration	15
Independent Auditor's Report	16

**LEAD AUDITOR'S INDEPENDENCE DECLARATION
UNDER SUBDIVISION 60-C OF THE
AUSTRALIAN CHARITIES AND NOT-FOR-PROFIT COMMISSION ACT 2012**

To the Board of Casey North Community Information & Support Service Inc.:

I declare that, to the best of my knowledge and belief, in relation to the audit for the year ended 30 June 2023 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-For-Profit Commission Act 2012* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

LDAssurance
Chartered Accountants

Stephen O'Kane
Partner



Dated this 28th day of September 2023
At 330 Collins Street, Melbourne.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Statement of Profit or Loss and Other Comprehensive Income For the Year Ended 30 June 2023

	Note	2023 \$	2022 \$
Income			
Government grants	4	2,019,001	2,077,767
Emergency Relief income -other		54,677	49,597
CALD project		11,118	33,022
Financial Counselling intern funding		-	25,000
Education Assistance Program		10,977	44,443
Keeping it Together Program		-	25,855
NILS Program		5,000	9,000
Traineeship Funding		4,148	42,433
Rental income		31,965	17,388
Interest income		2,595	140
Other income		10,387	18,152
		<u>2,149,868</u>	<u>2,342,797</u>
Expenses			
Administration expenses		(84,206)	(65,911)
Depreciation and amortisation		(210,869)	(204,958)
Program expenses		(11,855)	(29,307)
Emergency relief expenditure	5	(708,909)	(862,009)
Employee expenses		(1,130,404)	(1,133,665)
Rental and occupancy expenses		(41,025)	(48,152)
		<u>(2,187,268)</u>	<u>(2,344,002)</u>
Surplus/(deficit) for the year		<u>(37,400)</u>	<u>(1,205)</u>
Other comprehensive income			
Other comprehensive income		-	-
Total comprehensive income for the year		<u>(37,400)</u>	<u>(1,205)</u>

The accompanying notes form part of these financial statements.

Statement of Financial Position

As At 30 June 2023

	Note	2023 \$	2022 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	6	373,585	490,820
Trade and other receivables	7	1,855	6,056
TOTAL CURRENT ASSETS		<u>375,440</u>	<u>496,876</u>
NON-CURRENT ASSETS			
Trade and other receivables	7	26,583	26,583
Property, plant and equipment	8	69,151	118,798
Right-of-use assets	9	193,031	347,463
TOTAL NON-CURRENT ASSETS		<u>288,765</u>	<u>492,844</u>
TOTAL ASSETS		<u><u>664,205</u></u>	<u><u>989,720</u></u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	10	27,184	26,864
Lease liabilities	9	167,130	159,609
Employee benefits	12	269,173	373,000
Income in advance	11	15,000	40,000
TOTAL CURRENT LIABILITIES		<u>478,487</u>	<u>599,473</u>
NON-CURRENT LIABILITIES			
Lease liabilities	9	42,361	209,491
TOTAL NON-CURRENT LIABILITIES		<u>42,361</u>	<u>209,491</u>
TOTAL LIABILITIES		<u>520,848</u>	<u>808,964</u>
NET ASSETS		<u><u>143,357</u></u>	<u><u>180,756</u></u>
EQUITY			
Retained surplus		<u>143,357</u>	<u>180,757</u>
TOTAL EQUITY		<u><u>143,357</u></u>	<u><u>180,757</u></u>

The accompanying notes form part of these financial statements.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Statement of Changes in Equity For the Year Ended 30 June 2023

2023

	Retained Surplus	Total
	\$	\$
Balance at 1 July 2022	180,757	180,757
Surplus/(deficit) for the year	(37,400)	(37,400)
Balance at 30 June 2023	143,357	143,357

2022

	Retained Surplus	Total
	\$	\$
Balance at 1 July 2021	181,962	181,962
Surplus/(deficit) for the year	(1,205)	(1,205)
Balance at 30 June 2022	180,757	180,757

The accompanying notes form part of these financial statements.

Statement of Cash Flows
For the Year Ended 30 June 2023

	2023	2022
Note	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from customers	2,332,300	2,397,826
Payments to suppliers and employees	(2,285,731)	(2,405,181)
Interest received	2,595	140
Net cash provided by/(used in) operating activities	18 49,164	(7,215)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	(6,790)	-
Net cash provided by/(used in) investing activities	(6,790)	-
CASH FLOWS FROM FINANCING ACTIVITIES:		
Payment of lease liabilities	(159,609)	(152,385)
Net cash provided by/(used in) financing activities	(159,609)	(152,385)
Net increase/(decrease) in cash and cash equivalents held	(117,235)	(159,600)
Cash and cash equivalents at beginning of year	490,820	650,420
Cash and cash equivalents at end of financial year	6 373,585	490,820

The accompanying notes form part of these financial statements.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Notes to the Financial Statements For the Year Ended 30 June 2023

The financial report covers Casey North Community Information & Support Service Inc as an individual entity. Casey North Community Information & Support Service Inc is a not-for-profit Association, incorporated in Victoria under the *Associations Incorporation Reform Act 2012*.

The functional and presentation currency of Casey North Community Information & Support Service Inc is Australian dollars.

Comparatives are consistent with prior years, unless otherwise stated.

1 Basis of Preparation

In the opinion of the Board, the Association is not a reporting entity since there are unlikely to exist users of the financial statements who are not able to command the preparation of reports tailored so as to satisfy specifically all of their information needs. These special purpose financial statements have been prepared to meet the reporting requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and the *Associations Incorporations Reform Act 2012*.

The financial statements have been prepared in accordance with the recognition and measurement requirements of the Australian Accounting Standards and Accounting Interpretations, and the disclosure requirements of AASB 101 *Presentation of Financial Statements*, AASB 107 *Statement of Cash Flows*, AASB 108 *Accounting Policies, Changes in Accounting Estimates and Errors* and AASB 1054 *Australian Additional Disclosures*.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

The financial statements and material accounting policies all comply with the recognition and measurement requirements in Australian Accounting Standards.

2 Summary of Significant Accounting Policies

(a) Revenue and other income

Revenue from contracts with customers

The core principle of AASB 15 is that revenue is recognised on a basis that reflects the transfer of promised goods or services to customers at an amount that reflects the consideration the Association expects to receive in exchange for those goods or services.

Generally the timing of the payment for sale of goods and rendering of services corresponds closely to the timing of satisfaction of the performance obligations, however where there is a difference, it will result in the recognition of a receivable, contract asset or contract liability.

None of the revenue streams of the Association have any significant financing terms as there is less than 12 months between receipt of funds and satisfaction of performance obligations.

Notes to the Financial Statements

For the Year Ended 30 June 2023

2 Summary of Significant Accounting Policies

(a) Revenue and other income

Specific revenue streams

The revenue recognition policies for the principal revenue streams of the Association are:

Grants

Grants are recognised over the period in which they relate to where the grants are sufficiently specific and fit the recognition requirements of AASB 1058. Any grants that don't meet that criteria are treated as revenue when they gain control of the money or they have met the conditions to receive the funding.

Fee for Service

Fee for service revenue is recognised over the period in which the service relates to.

Interest and donations

Interest and donations are recognised upon receipt.

Other income

Other income is recognised on an accruals basis when the Association is entitled to it.

(b) Income Tax

The Association is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

(c) Goods and services tax (GST)

Revenue, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payable are stated inclusive of GST.

Cash flows in the statement of cash flows are included on a gross basis and the GST component of cash flows arising from investing and financing activities which is recoverable from, or payable to, the taxation authority is classified as operating cash flows.

(d) Property, plant and equipment

Each class of property, plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment.

Items of property, plant and equipment acquired for significantly less than fair value have been recorded at the acquisition date fair value.

Notes to the Financial Statements

For the Year Ended 30 June 2023

2 Summary of Significant Accounting Policies

(d) Property, plant and equipment

Depreciation

Property, plant and equipment, excluding freehold land, is depreciated on a straight-line basis over the asset's useful life to the Association, commencing when the asset is ready for use.

Leased assets and leasehold improvements are amortised over the shorter of either the unexpired period of the lease or their estimated useful life.

(e) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

Bank overdrafts also form part of cash equivalents for the purpose of the statement of cash flows and are presented within current liabilities on the statement of financial position.

(f) Leases

At the lease commencement, the Association recognises a right-of-use asset and associated lease liability for the lease term. The lease term includes extension periods where the Association believes it is reasonably certain that the option will be exercised.

The right-of-use asset is measured using the cost model where cost on initial recognition comprises of the lease liability, initial direct costs, prepaid lease payments, estimated cost of removal and restoration less any lease incentives received.

The right-of-use asset is depreciated over the lease term on a straight line basis and assessed for impairment in accordance with the impairment of assets accounting policy.

The lease liability is initially measured at the present value of the remaining lease payments at the commencement of the lease. The discount rate is the rate implicit in the lease, however where this cannot be readily determined then the Association's incremental borrowing rate is used.

Subsequent to initial recognition, the lease liability is measured at amortised cost using the effective interest rate method. The lease liability is remeasured whether there is a lease modification, change in estimate of the lease term or index upon which the lease payments are based (e.g. CPI) or a change in the Association's assessment of lease term.

Where the lease liability is remeasured, the right-of-use asset is adjusted to reflect the remeasurement or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

(g) Employee benefits

Provision is made for the Association's liability for employee benefits, those benefits that are expected to be wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled.

Notes to the Financial Statements

For the Year Ended 30 June 2023

3 Critical Accounting Estimates and Judgments

Those charged with governance make estimates and judgements during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

The significant estimates and judgements made have been described below.

Key estimates - employee benefits

As described in the accounting policies, provisions are measured at management's best estimate of the expenditure required to settle the obligation at the end of the reporting period. These estimates are made taking into account a range of possible outcomes and will vary as further information is obtained.

4 Government Grants

	2023	2022
	\$	\$
Commonwealth Government		
- Department of Social Services - Emergency Relief funding	650,585	777,758
- Department of Social Services - Financial Counselling funding	382,015	349,691
- Department of Social Services - other	136,000	89,461
State Government		
- Department of Energy, Environment and Climate Action (via CISVic)	8,739	-
- Jobs Victoria	-	11,800
- Victorian Multicultural Commission	-	30,000
Local Government		
- City of Casey	841,162	819,057
- Cardinia Shire Council	500	-
	2,019,001	2,077,767

Notes to the Financial Statements
For the Year Ended 30 June 2023

5 Emergency Relief Expenditure

	2023	2022
	\$	\$
Department of Social Service - Emergency Relief Consortium	443,127	472,636
Food vouchers	148,010	214,525
Crisis Emergency Relief	11,065	45,818
School assistance program	21,434	25,952
Travel - Emergency Relief	65,015	76,471
Fruit and vegetable vouchers	9,571	12,000
Christmas assistance	5,706	7,868
Chemist	2,381	2,964
Food bank	2,600	2,400
Meal vouchers	-	1,375
Total	708,909	862,009

6 Cash and Cash Equivalents

Cash at bank	155,698	475,889
Term deposits	222,726	20,370
Credit Cards	(4,839)	(5,439)
	373,585	490,820

7 Trade and Other Receivables

CURRENT		
Trade receivables	1,520	5,721
Other receivables	335	335
Total current trade and other receivables	1,855	6,056

NON-CURRENT		
Security deposits	26,583	26,583
Total non-current trade and other receivables	26,583	26,583

Notes to the Financial Statements

For the Year Ended 30 June 2023

8 Property, plant and equipment

	2023	2022
	\$	\$
PLANT AND EQUIPMENT		
Plant and equipment		
At cost	139,898	133,108
Accumulated depreciation	<u>(129,795)</u>	<u>(117,492)</u>
Total plant and equipment	<u>10,103</u>	15,616
Leasehold Improvements		
At fair value	272,679	272,679
Accumulated depreciation	<u>(213,631)</u>	<u>(169,497)</u>
Total leasehold improvements	<u>59,048</u>	103,182
Total property, plant and equipment	<u>69,151</u>	<u>118,798</u>

Movements in carrying amounts of property, plant and equipment

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	Plant and Equipment	Leasehold Improvements	Total
	\$	\$	\$
Year ended 30 June 2023			
Balance at the beginning of year	15,616	103,182	118,798
Additions	6,790	-	6,790
Depreciation expense	<u>(12,303)</u>	<u>(44,134)</u>	<u>(56,437)</u>
Balance at the end of the year	<u>10,103</u>	<u>59,048</u>	<u>69,151</u>

	Plant and Equipment	Leasehold Improvements	Total
	\$	\$	\$
Year ended 30 June 2022			
Balance at the beginning of year	23,424	145,905	169,329
Depreciation expense	<u>(7,808)</u>	<u>(42,723)</u>	<u>(50,531)</u>
Balance at the end of the year	<u>15,616</u>	<u>103,182</u>	<u>118,798</u>

Notes to the Financial Statements

For the Year Ended 30 June 2023

9 Leases

Right-of-use assets

	Office Space \$
Year ended 30 June 2023	
Balance at beginning of year	772,138
Amortisation charged	<u>(579,107)</u>
Balance at end of year	<u><u>193,031</u></u>
Year ended 30 June 2022	
Balance at beginning of year	501,890
Amortisation charged	<u>(154,427)</u>
Balance at end of year	<u><u>347,463</u></u>

Lease liabilities

The maturity analysis of lease liabilities based on contractual undiscounted cash flows is shown in the table below:

	< 1 year \$	1 - 5 years \$	> 5 years \$	Total undiscounted lease liabilities \$	Lease liabilities included in this Statement Of Financial Position \$
2023					
Lease liabilities	167,130	42,361	-	209,491	209,491
2022					
Lease liabilities	159,609	209,491	-	369,100	369,100

10 Trade and Other Payables

	2023 \$	2022 \$
CURRENT		
Trade Payables	-	2,515
GST Payable	15,274	14,449
PAYG Payable	<u>11,910</u>	9,900
	<u><u>27,184</u></u>	<u><u>26,864</u></u>

Notes to the Financial Statements

For the Year Ended 30 June 2023

11 Income in Advance

	2023	2022
	\$	\$
Emergency relief	-	30,000
Educational assistance	-	10,000
Financial counselling	10,000	-
Other grants in advance	5,000	-
	<u>15,000</u>	<u>40,000</u>

12 Employee Benefits

Current liabilities		
Long service leave provision	53,682	92,000
Annual leave provision	136,491	103,000
Sick leave provision	79,000	178,000
	<u>269,173</u>	<u>373,000</u>

13 Key Management Personnel Remuneration

The remuneration paid to key management personnel of the Association is \$ 193,877.

14 Auditors' Remuneration

Remuneration of the auditor, for:		
- Auditing and preparation of the financial statements	8,000	8,000
Total	<u>8,000</u>	<u>8,000</u>

15 Contingencies

In the opinion of those charged with governance, the Association did not have any contingencies at 30 June 2023 (30 June 2022: None).

16 Related Parties

All Board members of Casey North Community Information & Support Services Inc. act in an honorary capacity. No Board member received or was entitled to receive a fee solely by virtue of their position as a Board member.

17 Economic Dependency

Casey North Community Information & Support Service Inc. is dependent on the Department of Social Services and the City of Casey for the majority of its revenue used to operate the business. At the date of this report, the Board has no reason to believe that there will be any changes in this support.

The current funding agreement with the Department of Social Services is until 30 June 2025 and the current funding agreement with the City of Casey is until 30 June 2025.

Notes to the Financial Statements

For the Year Ended 30 June 2023

18 Cash Flow Information

Reconciliation of result for the year to cashflows from operating activities

Reconciliation of net income to net cash provided by operating activities:

	2023	2022
	\$	\$
Deficit for the year	(37,400)	(1,205)
Cash flows excluded from profit attributable to operating activities		
Non-cash flows in profit:		
- depreciation and amortisation	210,869	204,958
Changes in assets and liabilities:		
- (increase)/decrease in trade and other receivables	4,201	6,978
- (increase)/decrease in prepayments	-	5,400
- increase/(decrease) in income in advance	(25,000)	(159,425)
- increase/(decrease) in trade and other payables	321	(6,214)
- increase/(decrease) in employee benefits	(103,827)	(57,707)
Cashflows from operations	<u>49,164</u>	<u>(7,215)</u>

19 Statutory Information

The registered office and principal place of business of the Association is:

Casey North Community Information & Support Service Inc.
 Suite 2, 30-32 Verdun Drive
 Narre Warren, VIC, 3085

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Board's Declaration

The Board of Casey North Community Information & Support Service Inc. declare that:

- there are reasonable grounds to believe that the Association is able to pay all of its debts, as and when they become due and payable; and
- the financial statements and notes satisfy the requirements of the *Australian Charities and Not-for-profits Commission Act 2012*.

Signed in accordance with subsection 60.15(2) of the *Australian Charities and Not-for-profit Commission Regulations 2022*.

President



Treasurer



Dated

27 September 2023.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CASEY NORTH COMMUNITY INFORMATION & SUPPORT SERVICE INC.

Report on the Audit of the Financial Report

Qualified Opinion

We have audited the financial report, being a special purpose financial report of Casey North Community Information & Support Service Inc. ('the Association'), which comprises the statement of financial position as at 30 June 2023, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the board's declaration.

In our opinion, except for the matters described in the *Basis for Qualified Opinion* section of our report, the accompanying financial report of Casey North Community Information & Support Service Inc. has been prepared in accordance with the *Associations Incorporation Reform Act 2012* and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- i. giving a true and fair view of the Association's financial position as at 30 June 2023 and of its financial performance for the year then ended; and
- ii. complying with Division 60 of the *Australian Charities and Not-for-profits Commission Regulations 2022*.

Basis for Qualified Opinion

Note 12 Employee Benefits includes a sick leave provision of \$79,000 (prior year \$178,000). As the Association does not have a present obligation for this liability, Employee Benefits provision has been overstated by this amount, which impacts the statement of financial position and the statement of profit or loss and other comprehensive income.

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described as in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Association in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* ('the Code') that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Emphasis of Matter – Basis of accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to for the purpose of fulfilling the Association's financial reporting requirements of the *Associations Incorporation Reform Act 2012* and the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Responsibilities of the Board for the Financial Report

The Board is responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the Australian Accounting Standards, the *Associations Incorporation Reform Act 2012* and Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*. The Board's responsibility also includes such internal control as it determines is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Responsibilities of the Board for the Financial Report (continued)

In preparing the financial report, the Board is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board either intends to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board.
- Conclude on the appropriateness of the Board's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Board regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

LDAssurance
Chartered Accountants



Stephen O'Kane
Partner

Dated this 28th day of September 2023
At 330 Collins Street, Melbourne.

Notes

Donations

You can donate via our website, at our office, by cheque or direct debit or fill in the form below:

I would like to donate to Casey North Community Information and Support Inc. (please choose from the options below):

One Time	Monthly	Annually
\$25	\$50	\$100
\$250	\$500	\$1,000

Custom Amount: _____

Credit Card Details

Card Type VISA MASTERCARD AMERICAN EXPRESS



Card Number: _____ Valid Until __/__/____ CVV: _____

Card Holder's Signature _____

Date: __/__/____

Tear page here to submit donation form



Acknowledgments

Andrews Foundation
ANZ Bank
Beaconhills College
Beacon of Hope Foundation
Bendigo Bank
Berwick Anglican Church
*Berwick and District Benevolent Society
Berwick Church of Christ
Berwick College
Berwick Mazda
Berwick Opportunity Shop
Berwick Rotary Club
*Berwick Show Society
Beverley Nicholls
Cardinia Foundation
Casey North CISS Footy Tipping Competition
Centrelink Staff
Charmaine Roncon and Family
Cheryl Munday
Christie Lee Foundler
City of Casey
City of Casey Staff
Country Women's Association of Vic
Cranbourne ISS
Craft Women Altogether
*Dandenong Magistrate's Court
*Dept of Justice, Work and Family
Di Christenson
Doveton Library
Eric Balins
Fay Powell
Grill'd
Gary Maas
Good Shepherd
Federation of Ethnic Communities Council of Australia
Haileybury College
Helen Small
Iain Findlay
Inner Wheel Club of Berwick
Jane Sweeney
Julie Leonidas
Kambria College
Kiwanis Club of Berwick
Knit and Natter Craft Group
Kogo Knitting Circle
Lauren Scrivener and family
Linda Harper-White
Lisa Hansen
Lyn Gower
Murray Pearce
Nappy Collective
Narre Warren North Uniting Church
Natalie Pearce
Nossal High School
Oakgrove Community Centre
Peter Knol
Rapid Relief Team
*Rotary Berwick Benevolent Society
Sage Family Lawyers
Samantha Findlay
Samir Gangi
Share the Dignity
South East Water
St. Margaret's Berwick Grammer School
Street Smart Australia
Susan Magee
Susan Weston
Timothy Bryden

Many thanks to those individuals and groups not listed who collected winter coats for our clients, provided warm gloves, scarves and beanies and also food and gifts for our Christmas program.



**Casey North Community Information
& Support Service Inc.**

www.caseynorthciss.com.au