

Casey North Community Information & Support Service Inc. (CNCISS)

COVER: The Meeting of Many Paths

September 2017

Permission to Publish and Reproduce the artwork
Painting by Indigenous artist, Cathy Adams - 2001

The concept for the painting was developed by CNCISS Executive Officer Susan Magee and based on the Indigenous meaning of the local area known as Narre Narre Warren, where Aboriginal clans/tribes would meet to resolve various issues at the time.

With the City of Casey having the highest multicultural population, the more contemporary view of 'tribes' from all over the world settling in Casey was applied. The aim of the project was to promote the local cultural identity, both past and present and develop a united symbol of WELCOME to CNCISS.

The Aboriginal message stick is in the centre of the work and the 'paths' all contain a message of WELCOME from the different cultural groups that have visited the organisation. It remains a work in progress as new cultural groups visit and add their sign of WELCOME.

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Casey North Community Information and Support Service respect and honour Aboriginal and Torres Strait Islander peoples and their Elders past, present and future. We acknowledge the stories, traditions, and living cultures of Aboriginal and Torres Strait Islander peoples on this land and commit to building a brighter future together

Mission

Our Mission is to develop and deliver programs and services that meet the needs of the local community and in particular, to assist people suffering any form of disadvantage or severe financial hardship.

Statement of Purpose

The purposes of Casey North Community Information & Support Service Inc are:

- 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.*



President's Report

I am very pleased to be reporting to you following another productive year at Casey North Community Information and Support Service. Our organisation has continued its focus on community members at the margins. We have kept to our purpose of targeting support for those who are vulnerable and disadvantaged and empowering them to deal with their situations.

Over the past year, we have delivered a diverse range of programs to support people and communities in Casey North, Cardinia, Pakenham and parts of the Mornington Peninsula. In doing so, we continued to work closely with Cranbourne Community Information and Support Service as well as other community support organisations in the area.

We are committed to making a positive difference to those who come to us for help; we advocate strongly for individual clients as well as seek systemic changes where policies or products are unjust. People come to us short of money to buy food, face family breakdown, unable to deal with debt, face homelessness or simply not knowing their rights and what help may be available.

We have faced increasing demand due to cost of living pressures, be it supermarket items, rent, mortgage and other expenses.

One of our major concerns is the limit of our resources to respond to increasing needs. We have longer queues for financial counselling in particular and have sometimes had to reduce the amounts given to those seeking help. Our search for additional funding from existing and potential new donors is a constant task.

We especially thank the City of Casey for the significant funding they provide, and also the Department of Social Services who fund financial counselling and most of our emergency support. We have many philanthropic and community organisations as well as schools who make invaluable donations to our programs and we thank them enormously. A list of major donors is provided in this Report.

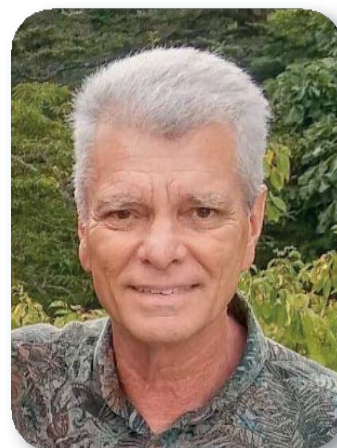
We operate on a very tight budget. The Executive Officer and the Finance Officer monitor the numbers closely and together with our Treasurer, Tom Gyles, ensure that we allocate funds to services appropriately and in line with our goals and regulatory requirements.

I extend my sincere thanks to Helen Small, who has shown great leadership and dedication in furthering our goals. She has continued the tradition of productive teamwork and client focus of the dedicated staff and volunteers of CNCISS. We especially thank all volunteers; without you we would not be able to operate as we do. Helen and the Board have been aware of the additional pressures on staff and volunteers. We have provided additional help to enhance their wellbeing and their ability to respond to client issues.

I thank Jane Sweeney and Cathie Currie, who retired from our Board; they contributed valuable insights into decision making. This year we were fortunate to welcome three new Board members: Aniela Wilson, Madelaine Edwards and Michael Gonsalves.

I have decided to step down as President after ten years in the role. It has been a priceless privilege to contribute to an organisation that is so highly respected for the quality of its team and the service it delivers. I thank all Board members, past and present for their support.

The programs we provide and our financial position are detailed in this Report.



Louis Hebrard

President

CNClSS Board

President: Louis Hebrard

Vice President: Kay Morland

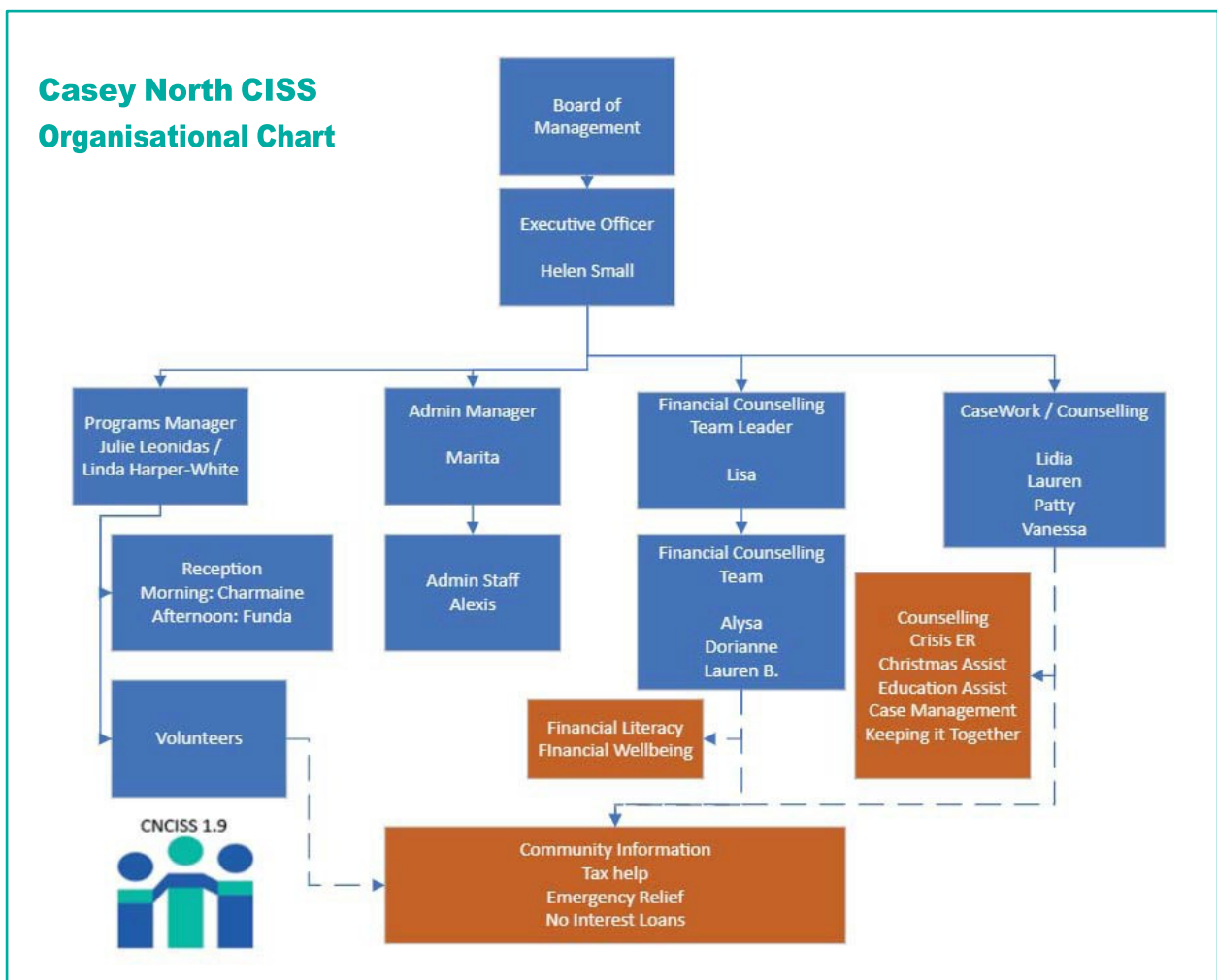
Treasurer: Tom Gyles JP
Gladys Ireland
Gus Dominguez
Natalie Pearce
Aniela Wilson
Madeleine Edwards
Michael Gonsalves



The Board (L to R): Melanie Pitzer (joined July 2024), Louis Hebrard, Natalie Pearce, Kay Morland, Bert Rae, Madeleine Edwards, Gladys Ireland, Michael Gonsalves (Missing: Aniela Wilson, Tom Gyles and Gus Dominguez)

Staff

Executive Officer	Helen Small
Program Manager	Julie Leonidas (Job share from January 2024) Linda Harper-White (Job share from January 2024)
Administration Manager	Marita Hodges
Administration Assistant	Alexis Taylor
Administration Support	Linda Harper-White (to January 2024)
Reception	Charmaine Roncon Funda Balkaya Dilruskshi Herath
Financial Counsellors	Lisa Hansen (Coordinator) Alysa Coleman Dorianne Oliver Lauren Booth Vaishali Kadar (January to May 2024)
Casework Team	Lidia Gruszka Patricia Osses Lauren Scrivener (resigned July 2024) Vanessa Shillito
Keeping It Together Facilitator	Lauren Scrivener



Volunteers

Genie Abramov
Graham Dodd
Bernadette Donald
Giliane Frederic
Charlotte George
Suzanne Goodchild
Dilrukshi Herath
Peter Knoll
Bev Lamb
Cele Leach
Beverley Nicholls
Skylar Robson
Nileshi Rowel
Marg Ryan
Connie Spiteri
Jane Sweeney
Aniela Wilson

To whom it May concern,

My name is Sabina and I have been volunteering at Casey North Community Information and Support Service since February 2024.

During my time as a volunteer at the above organization, I have noticed that most of the clients who need assistance are struggling with mental health issues, homelessness and cost of living management. The clients are from multiple different backgrounds. Some are refugees and need to have a translator as they don't speak English, and some are unemployed with complex issues.

There are clients who have many debts due to cost-of-living pressures and need financial counsellors to advocate for them as well as clients who need social workers and caseworkers to assist them with Centrelink, emergency relief, external referrals and utility relief grants assistance.

The staff are very helpful and always try their hardest to provide as much assistance as possible, however the demand for client usage and accessing our services is becoming far too frequent. In order to continue helping and keep up with the demands on our services there is more funding and staff is required.

Sabina (Volunteer)

Students

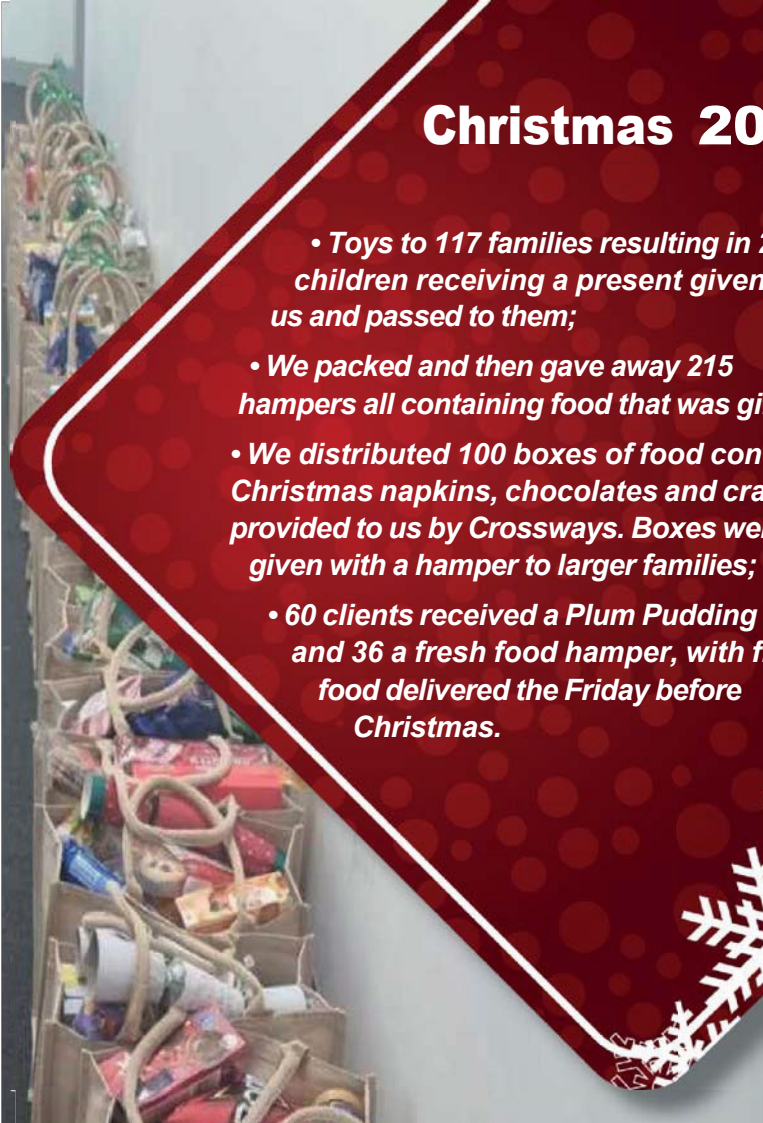
Tamara Bush
Corizon Milimu
Nicodemus Nyatome
Cassandra Poynder
Roop Riar
Emily Stapleton





Christmas 2023

- Toys to 117 families resulting in 282 children receiving a present given to us and passed to them;
- We packed and then gave away 215 hampers all containing food that was gifted to us;
- We distributed 100 boxes of food containing Christmas napkins, chocolates and crackers provided to us by Crossways. Boxes were often given with a hamper to larger families;
- 60 clients received a Plum Pudding Hamper and 36 a fresh food hamper, with fresh food delivered the Friday before Christmas.



*Pictured: (Far Left) Our Christmas Elf
(Left) Hampers Ready To Go
(Right) Donated Toys Rotary Delivery*



Executive Officer's Report

The increasing numbers and complexity of clients we are seeing, the huge jumps in homelessness and growing waitlists and reduction in supports provided by many local community services are having a huge impact on our clients and our workers.

We are an independent, incorporated place-based association governed by a Board of Management.

We offer a suite of wrap-around support services and provide excellent linkages and referral points to people approaching us for support and information services. Programs are staffed by both qualified professional staff, and a well-trained volunteer team. Our model incorporates core services including the provision of community information, referral and advocacy services, social work and counselling, emergency relief, financial counselling and financial capability, microfinance NILS, outreach information and support services, and relationship strengthening for families. Programs have been developed to assist people suffering disadvantage and financial hardship.

Our one-stop-shop suite of services successfully supports individuals and families with most immediate financial and personal crises they may be facing, as well as aiming to improve a client's life skills, capacity to make informed decisions, forge links with other relevant support services, and their skills and abilities to manage any future crises.



Pictured: Helen and Kay Morland

In the past, one or a combination of the supports we can offer would have been enough to see our client through the crisis and help them get back on their feet. Nowadays however, it feels as if we just can't do enough to push clients over that hump they have run into.

Sadly too, we are seeing a gradual but growing change in our client demographic. Where we once were mainly supporting those on benefits and renters, this moved some time ago, to include mortgage holders, pensioners and now has grown again to also encompass low-income earners and casual staff.

While the impact on our clients is disturbing to see, our congratulations and admiration must go to our team of professional staff and volunteers who continue to provide non-judgemental, warm and caring support to each client, in an environment which, every day, seems to throw us clients with greater complexity and more difficult problems.

We are also supported in all we do by our community and many community groups who promote our work, donate food for our

pantry and hampers, knit beanies, scarves, gloves and rugs which, along with the coats that are donated, help keep people warm in Winter. We also receive toys at Christmas, dignity bags and toiletries, nappies, sleeping bags and swags.

We would not be able to do what we do without you!

During the 2023/24 financial year we successfully applied for over \$120k in grant funding received from South East Water, the Federation of Ethnic Communities Council of Australia, Community Underwriting, the Department of Families, Fairness and Housing, ANZ and Bendigo Banks, City of Casey, Andrew's Foundation, Oakgrove, Jack Brockhoff, Collier Charitable Foundation and Valorous Place.

Grants were awarded and used to fund:

- the development of a financial literacy program, which incorporated both online self-directed learning modules and face to face group sessions for those experiencing mortgage stress and those experiencing rental stress.
- purchase computer equipment which now allows us to provide a virtual classroom in our Board room
- promote vaccination in language to our Afghan clients
- translate Keeping it Together modules to Dari and run a trial KIT program for Dari speakers which was co-hosted by a Dari speaker.

We continue to work in partnership with South East Water this year, to help people they have identified in Casey, who are struggling to pay their water bills.



Pictured: One happy Christmas baby with one of the knitted toys donated

Our thanks also go to our generous donors, who, alongside a wonderful grant from the Collier Foundation allowed us to substantially increase the amount of funding we had at hand to provide emergency relief (ER) including food and fruit, food vouchers, prescription medicines, petrol vouchers, crisis payments (most often car registration), meal vouchers, op shop vouchers, education assistance, all of which are provided to clients and supplemented by the donations mentioned previously.

The City of Casey and Commonwealth Department of Social Services (DSS) continue to be our most significant supporters and in 2023/24 continued to fund our office, administration and management costs plus our financial counselling and casework teams and a large component of the ER we provide. This allows us to ensure that every cent we get in donations can go directly to a client and grants can be used in their entirety for the purpose for which they were provided.

The City of Casey believe they have found an office space for us in a Council building, and we will spend the next twelve months working with them to facilitate the move. The office space identified is in Webb Street close to Windermere and other services that our clients currently access.

In the latter half of 2024, we will be required to retender for our DSS programs, both Financial Counselling which we run in our own right and our ER. We are the lead organisation in a consortium for our ER which includes Endeavor Ministries Inc and Community Information and Support Cranbourne. We will not find the outcome of these tenders until around Christmas time but hope for the best.

Helen Small

Executive Officer from January 2023

Program Manager's Report

Our dedicated Volunteer team has once again been at the forefront of supporting those in our local community who are struggling with ever increasing costs and varying degrees of disadvantage. We continue to see people with more complex needs, and the lack of available housing has placed many into dire situations. Combined with our Case Workers, Casey North CISS volunteers have provided an enormous amount of work over the year, providing assistance to well over 5000 people. Their empathy and dedication in particular is what makes them special and we love working with each and every one of them.

The colder months of the year have impacted greatly on all our clients, none more so than our homeless clients who have suffered through some freezing overnight temperatures. The demand for blankets sleeping bags, swags, coats and vouchers for warm clothing has been high this year. Additionally, huge increases in heating costs have meant many households are having to choose between heating or food and even with restricted use they are still being met with exorbitant utility bills. We are aiming to empower clients by assisting them to negotiate with their utility providers, ensuring they are on the best available gas and electricity plans as well as advocating on their behalf directly with providers and assisting them with Utility Relief Grant applications. Our volunteers have embraced further training opportunities to achieve and provide this assistance.



Of course, its not all work and no play when you volunteer at Casey North CISS, throughout the year we have held a number of fun events, including a footy tipping competition which culminates in a celebratory morning tea to announce the winner. A big shout out and thank you to volunteer Peter for all the work that goes into organizing this. Also our annual Kris Kringle morning tea the week before Christmas is always a well attended and joyous occasion.

Over the year we have welcomed 5 new volunteers, one who fortunately for us loves to bake and we have been very spoilt with beautiful cakes. On the less fortunate side a couple of volunteers have had to leave us along the way and we sincerely appreciate the time they were able to give us and their personal commitments that

lead to their departure. Many thanks to both Skylar and Bernadette especially, who both gave us their all and helped us assist our clients in so many ways, we miss you both.

Our volunteers work in a range of positions with us including of course as Support Workers in our Emergency Relief program, data entry workers, Microfinance workers in our No Interest Loans program and also in our Energy Assistance program. We benefit also from the assistance of Social Work students as well as students completing the Diploma of Community Service. At Casey North CISS we believe it is also our responsibility to help train and support students wanting to work in the sector and so time is spent with our students ensuring they are work ready. Despite yet again another challenging year, the wonderful work of our volunteers, professional 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.



**Linda Harper-White and Julie Leonidis
Program Manager**



A Snapshot of Casey

(Pictured right – Origami houses displayed in support of advocating for more housing in Casey)

Population

Casey's population is the largest compared to all LGAs in Greater Melbourne with an estimated 414,000 residents in 2024.

Growth

Casey will continue to have the largest population compared to other LGAs in Greater Melbourne and projected to reach half a million with a projected population of 614,000 by 2046 at an average 2.5% annual growth rate.

Cultural diversity

Casey is one of the most culturally diverse LGAs in Australia. More than two-thirds of Casey residents have at least one parent born overseas. 42% were born overseas compared to 40% in Greater Melbourne. The top birthplaces being India, Sri Lanka, and Afghanistan.

Casey has the largest Afghan-born population in Australia with 14,679 residents. This will increase with the ongoing settling of Afghan refugees having fled Taliban rule.

The cultural diversity is also reflected by the proportion of residents that speak another language other than English, at 41% compared to 39% in Greater Melbourne. 6% of all residents have low English-speaking skills.

Families & households

Casey's predominant type of households are couples with children, making up approx. 43% of households compared to 32% of households across Greater Melbourne. The proportion of one parent families are comparable to Greater Melbourne, 11% and 10% respectively.

Poverty

A 2023 VCOSS study found there were 56,548 people living in poverty in Casey. This is the highest total number of people in poverty in one LGA in the State.

Mortgage or rental stress

It's expected that approximately 16,108 households in Casey are experiencing housing stress. 9,227 households in mortgage stress and 6,881 households in rental stress. This accounts for 15.8% of households with a mortgage and 27.9% of households that rent. Compared to 12.7% and 26.8% of households in Greater Melbourne, respectively.

The areas where mortgage stress is most felt are both in growth areas and areas of greater socio-economic disadvantage, whereas areas where rental stress is more felt are in areas that are more established and have greater transport connectivity.

Homelessness

The estimated number of people experiencing homelessness in Casey was 1,885 in 2021. An increase from the previous census in 2016 of 1285. The SA2 areas that saw the greatest increases were Cranbourne (+183), Narre Warren – South West (+115) and Berwick – North (+83).

Crime rates

For the year to March 2024, the most common family violence incidents reported were a breach of a family violence order and family violence common assault. The areas that had the highest number of reported family violence incidents were Berwick, Cranbourne, Clyde North, Narre Warren and Hampton Park. The areas with the highest incident rates per 100,000 were Doveton, Cranbourne, Eumemmering, and Tooradin; all of which were higher than the Victorian incident rate 1377.4.

The most common criminal incidents reported were theft from a motor vehicle, other theft and criminal damage. The areas with the highest number of reported incidents were Berwick, Cranbourne and Narre Warren. Areas with the highest incident rates per 100,000 were Cranbourne, Eumemmering, Doveton, Hallam and Narre Warren, all of which were higher than the Victorian incident rate of 5686.4.



Community Information

During the year we had nearly 32,000 enquiries, handed out numerous pamphlets, so many in fact that we had to have an early run of Making Ends Meet as we had run out!

In addition to Making Ends Meet, each year we review and republish:

- a poster for workers which provides names and contact information on a number of the most used referral services in our area. The poster is a ready reference that staff can easily access when working with clients
- Stay on Track is a resource guide which provides information to assist households make better choices when entering into contracts, credit or other financial commitments

All written resources are available in hard copy and can also be downloaded from our website.

Later this year we will add a Dari version of the Stay on Track Resource to our resource library, and self-directed learning packages targeted towards those in mortgage stress and those suffering from rental stress. These packages are also provided in small groups.

We regularly post on Facebook and LinkedIn. Our posts last year reached 4,000 households.

Case Study

A 67 year old Spanish client, Anna, recently approached our services seeking assistance to apply for an Age pension. She had gone to a Centrelink office where they informed her to apply through a My Gov account.

Anna has little English and less computer knowledge and was overwhelmed by this. She also lives by herself and has no family to support her. As a victim survivor, she has no trust in people and is fearful of the unknown. Our Case Workers established trust and after three sessions were able to work with her and create a MyGov account which linked to Centrelink and through the portal completed the claim for an aged pension.

When Anna finally got her age pension she received back pay.

Main reason for seeking assistance					
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Mental Health	593 MH & PH	296	738	594	696
Physical Health		376	842	692	661
Family Breakdown/ Violence	546	140 FV 574 FB	178 FV 981 FB	167 FV 1219 FB	719 FV 1113 FB
Financial Hardship	1137	1862	2284	1694	2741
Employment	491 Education & Employment	456	719	238	256
Education		199	168	165	110
Crisis Emergency Relief (ie. \$10,000)	\$5,892	\$76,717 (COVID)	\$48,786 (COVID)	\$10,869	\$19,824
Income	601	926	1048	708	744
Migrant/Refugee	448	795	229	650	645
Legal	203	173	782	234	231
Bills/Consumer	351	479	2012	593	484
Material Wellbeing	819	1637	3125	1412	1282
Other	1961	2400	2305	2303	895

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.

Case Study

Michael is a single male in his forties who first arrived in Australia 30 years ago. Michael lost his job nearly two years ago and has been unable to secure work since. He first presented at Casey North CISS in early 2023, he was homeless and had no personal belongings other than what he was wearing. Michael was referred to WAYSS for assistance with finding accommodation and was provided with food vouchers, toiletries, blanket and vouchers to buy some clothes.

Over time Michael's circumstances have gone from bad to worse as he has moved from boarding-house accommodation to sleeping in car, to sleeping rough. He presents at CNCISS on a regular basis and is provided with food, food vouchers, essential items, shower passes, sleeping bags and is encouraged to utilise housing services but unfortunately, WAYSS have assisted previously, and services are very limited.

Michael is always very polite even humble in his manner however, his physical and mental health have deteriorated and he now presents with substance abuse issues. Recently he suffered serious burns and lost everything he had including his mobile phone and clothes in a fire incident. In addition to ongoing emergency relief support, Michael has benefited from CNCISS having an outreach worker from ERMHA365 and homeless nurse from Bolton Clarke available on site. CNCISS continues to advocate for more homelessness and housing services.

Casework

During the 2023/24 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.

Throughout the year, these calls lengthened, and we have now trained several volunteers to complete the Utility Relief Grant applications with clients.

During the period, the team saw a 17% increase in clients presenting because of self-declared mental health issues. A concerning statistic considering the difficulty accessing health care in the region.



Case Study

Sharon is 55-year-old widow who lives in private rental accommodation.

She is on a low-income, which is just too high for her to be eligible for a Commonwealth Health Care Card.

For three years, Sharon and her husband Brian, have sought our help to meet the high cost of private rent, utility bills and costs associated with medical appointments and medications for Brian who had been diagnosed with a terminal illness.

The couple have family in Geelong, but they were elderly and unable to support Sharon and Brian in any way.

One Winters day, Brian was happy to choose a winter coat from us, he mentioned his gratitude for it on a few occasions while visiting Casey North CISS. This couple was also assisted with material aid and Christmas programs from us and the Plum Pudding Program (Commonwealth Bank of Australia's initiative). Last year we also referred Sharron for the Country Women's Association Christmas program.

Nine months ago, Sharon presented and advised that Brian had ended his life, he was not coping with his deteriorating health and the ongoing difficulty in sourcing affordable and timely medical treatment. Sharon and her family were in shock, struggling to comprehend Brian's decision. Sharon's financial situation got worse; she was unable to cope emotionally and struggled to keep working and manage her housing on her own.

Sharon received grief counselling from our casework team and financial counselling from our financial counselling program. With our help, she has started to get her life organised and aims now to independently manage her different and largely unexpected life circumstances.

Specialist Programs

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 increased considerably this year with almost \$19,824 provided to 110 households, with 25% 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.

Unless there are exceptionally unusual circumstances the program only funds students at Government schools or in tertiary education. During 2023/24 the Education Assistance program helped 176 families.

No Interest Loans Scheme (NILS)

We are fortunate to be able to offer this Good Shepherd Australia program which enables those on low incomes to borrow money for essential household items and other unexpected essential costs. The No Interest Loan scheme offers safe and affordable funds which are paid back over a 12-18 month period with no fees or charges. The main criteria being that the loan cannot cause the applicant further financial hardship. We run this program with volunteers trained in microfinance. Applicants must complete a budget with the volunteer by providing recent utility bills and other regular expenses to support the application. This loan opportunity gives low-income households an alternative to more expensive payday lenders, Afterpay options and the like.

Over the past 12 months our NILS program has fielded 288 enquiries. Of these, 84 clients began the loan application process and 12 were approved. Often clients do not proceed with the loan application as they find it hard to gather the documentation required. While this can be quite onerous for the client, it is well worth the effort to have access to finance with no extra costs. Currently we have 3 NILS workers who also are part of our emergency relief team. They follow up clients who have begun the process and do their utmost to get the applications over the line so they can be sent off to a Loan Provider for assessment. These microfinance workers have been working tirelessly to streamline the process to enable more potential borrowers to complete their applications. If an applicant is not approved due to the lack of funds to repay the loan, our microfinance workers often refer the client to other members of the CNCISS team to see if we can help them get the funds in some other way.

The case study below shows how vital it can be for people to have access to affordable finance in order to improve their financial situation, in this case, to pay for a car repair to be able to get back to work.



Case Study

Client, named Ricky, was interested in a NILS loan because he wanted his car repaired. His goal was to find work and having no transport was holding him back. He was stretched financially after paying for housing and his day to day expenses on his Centrelink benefit. Initially Ricky was concerned that if he did not get approval for the loan, he would be wasting his money on a tow truck to get his car to a mechanic for a quote. After discussions with our volunteer and a preliminary look at his finances it was felt he had a good chance of receiving the loan. Once he provided the required documentation the application was made, and Ricky was approved for his car repair loan. Ricky was approved because he demonstrated the ability to repay the loan without falling behind with his other expenses. It also turned out that with a friend's assistance he was able to have the car towed for a small fee. Ricky was soon up and running again with his car which improved his chances of obtaining employment.

Keeping It Together

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.

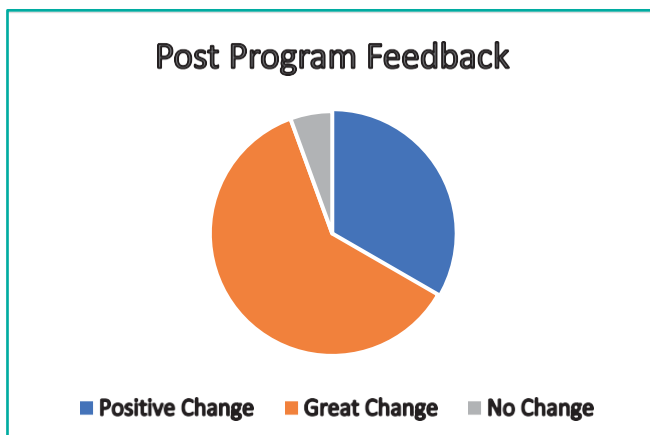
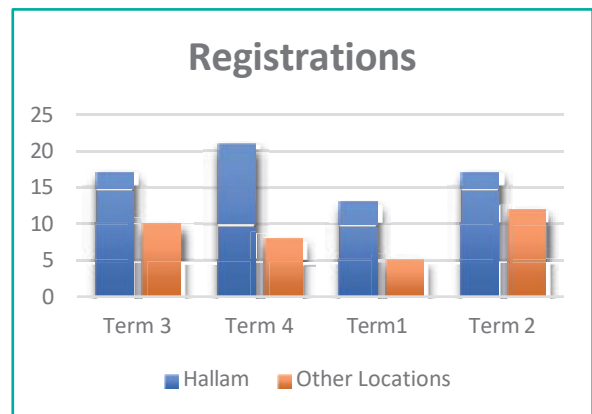
Why Women?

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 2023-2024

A total of 77 participants went through the program within this financial year. From the surveys collected at the completion of the program, 94% of participants reported positive change across the different modules. Of this, 66% reported great change across the different topics. This is such an overwhelmingly affirmative response that for those who completed the program, it has made a considerable difference to their lives. The dropout rate has consistently remained at 6% from last year. This means that 94% of the participants who commenced the program saw it through until the end. The reasons for not completing the program varied, including the language barrier being bigger than expected, missing too many of the early sessions due to sick children, and the program having less of a focus on anger management than expected.

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. Many of these women remained uncontactable and feedback could not be obtained as to why they decided not to come along to the group. For the few that did provide feedback, barriers to attending included changes to working hours and availability and poor mental health.



Keeping it Together - CALD Project

This year we were fortunate enough to obtain funding to complete the remaining modules of the Keeping It Together: Migrant and Refugee edition (KITMAR). As we had already met our deliverable targets for our funding for the original program, I was able to dedicate myself to this project across Term 2.

Due to the high population of people from Afghanistan here in the City of Casey, this was identified as the group to target. For this purpose, the language of Dari was selected, and four modules were translated, and a group organised for

the end of June. A casual worker was brought on to assist with co-facilitating the program, speaking English, Dari and other languages.

We had seven women register for the program, with 6 attending. Unfortunately, we were not able to contact the participant who did not attend to find out her reasons for changing her mind. Of the six who attended, there was an overwhelming level of gratitude and appreciation for this program being made available to them. After the very first session, the women began asking if there was any way to make the group permanent.

The co-facilitation worked flawlessly, we are so grateful to Shamsiya for coming on board and so enthusiastically embracing the program.

For further insights and feedback from the program, please access the CALD Project Report.

Keeping it Together - Advanced

We ran the advanced program once this financial year and had a strong attendance of 11 women for most sessions. Overall, the feedback was positive, with women suggesting they would like even more and were referred on to other programs in the area.

Other Projects

This year we had several collaborations with new community centres. This included a group hosted out in Blind Bight at the beginning of 2024. Attendance was quite low but as it is a small community that was to be expected. Thankfully, the women who did attend were able to engage thoroughly with the content and it was a vibrant and enjoyable group. We also received funding to run an additional program out of Oakgrove Community Centre, for their long-standing women's group that they offer on a Wednesday morning. The funding was obtained for Term 4 2023, however, due to scheduling conflicts the centre was not able to commit to the final sessions until Term 2 2024. The feedback from the women at this group was also very positive, with many expressing their disappointment when we reached the final session.

We also tailored and delivered a workshop for the staff at Valorous Place, a NDIS provider which offers individualised assistance and supports for those living with a disability. This was a rewarding opportunity to explore barriers to communication and strategies for communicating with those whose abilities and functioning differs to someone else. Within the half day workshop, we also covered healthy conflict resolution, understanding emotions, and the importance of self-care for those in caring professions.

Facilitators Final Comments

After 8 years with CNCISS, and over 3 years in the Keeping It Together Program, it is with bittersweet sentiments that I resign from my position. The time I have spent working with this organisation has been incredibly rewarding and fulfilling. Every term with KIT brought fresh perspectives and new insights, that enriched not only my professional life, but my personal life as well.

My resignation is rather timely, as I sadly must report that we have lost the funding to continue Keeping It Together at present. I strongly feel that this is a devastating shame for the community, as the statistics from our feedback indicate the women who complete this program find it lifechanging. I have poured a lot of my heart into each group, and I wish I was handing it over into capable hands that would see the continued growth and expansion of such a wonderful program. It is my sincere hope that management continues to appeal for funding so that the program can recommence and continue to support the women in our community. I will endeavour to leave clear manuals and instructions for whoever is lucky enough to step into this role in future.

Thank you CNCISS for the wonderful launch of my career and for the opportunity to be involved in such a fantastic program.

Lauren Scrivener
Program Facilitator

Co Location

Where we collocate:

We provide face to face financial counselling services from the following outpost locations:

- Mornington Community Support Centre, 320 Main Street, Mornington
- Western Port Community Support Centre, 185 High Street, Hastings
- The Salvation Army Pakenham Corps, 51 Bald Hill Rd, Pakenham
- Anglicare Rosebud, 1703 Point Nepean Rd, Capel Sound

Those who collocate with us here at 2/30-32 Verdun Drive, Narre Warren:

- ERMHA – Pathways Program which supports people with complex needs living in low-cost housing
- Centrelink Community Engagement Officer who assists clients to access Centrelink
- Peninsula Community Legal Service assist clients in private rental who are having tenancy issues
- Mission Australia's Parent's Next Program which provides support for parents with children under 6 who get a Parenting Payment
- South East Volunteers
- Bolton Clark Homeless Persons Program assertive outreach nurse
- WAYSS Initial Assessment and Planning worker. WAYSS being our housing access provider.



*Pictured:
(Left) CNCISS Reception
(Right) CNCISS - Office Street View*

Harry's Story

Harry attended our service for ER assistance in the past. He currently lives alone due to a recent relationship breakdown with his partner who has moved interstate. His young son who was in his care has been removed by Child Protection and placed with Harry's Mother in a temporary placement until his mental health stabilises. He misses his son and wants him back in his care. Harry is a good person and father. He is currently unable to work as his son has special needs and attends a school associated with those needs. There is a long history of mental health, financial hardship, drug taking and sometimes excessive alcohol use in Harry's life. There is not much family support.

Harry's presentation at CNCISS was concerning, in part due to worker's knowledge of ongoing mental health issues that have been previously disclosed. Harry appeared on edge and in a heightened state. There was a high level of paranoia displayed and Harry spoke of 'people' living in his roof space who are out to get him and taunt him on a regular basis through verbal attacks. These 'people' also enter his house and steal his electronic equipment and 'tap' his phone to get his private information. Harry spoke of everyday people on the street trying to hurt him because the people in the roof space know everyone and have told them to hurt him. There were multiple examples described by Harry.

As his presentation of paranoia was very distressing and 'real' for him, further investigation was required. Harry had mentioned suicidal thoughts in the past but not in session. He stated he had attended a local hospital ER department in search of help with his mental health. Harry disclosed the doctors dismissed his account of events and simply diagnosed him with 'psychosis'. Further assessment questions were asked around medications. Harry is on a range of mental health medications including mood stabilisers, sleeping tablets and anti-depressants. There is a diagnosis of bi-polar and depression along with ADHD diagnosis since he was young. His Mum and other family members often tell Harry to stop being paranoid and 'it's all in his head'. This results in frustration for Harry and he feels unbelievably and very dismissed and that has a further negative effects upon his wellbeing.

The CATT (Crisis Assessment Team) was called in respect to Harry as he had been assisted by them in the past. They advised that Harry was currently working with the team after being assessed by the hospital. They advised he had missed an appointment with a psychiatrist from the CATT team and that they will try and make contact with him. Harry is also linked in with his GP around appropriate medications that the hospital had provided.

Harry left the service with some food vouchers. Follow up phone calls to Harry have been made and it appears that Harry has had no changes to his mood and he feels like the medication he is on is not working. Using all therapeutic techniques available, supportive listening, client centred/focused, duty of care to Harry was a priority. Harry accepted the offer of having phone calls to touch base to see how he was going. These check ins were done via phone calls but the same presentation continued with Harry. Concerns around the 'psychosis' component of the diagnosis seemed lengthy. Harry has been linked in to correct services for his current situation and we hope to soon report a positive change.



Financial Counselling

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

Our financial counselling team:

- Provide information, support and advocacy to help clients overcome financial difficulty
- Identify marketplace problems requiring a broader response
- Assess client's financial situation, including income and entitlements, whether debts are correct and legally owed
- Explore options and consequences with the client to address financial difficulty such as debt negotiations, waivers, bankruptcy
- Assist to complete more complex documentation – statement of financial position, correspondence to creditors, complaints to the Ombudsman/AFCA
- Provide ongoing support

Case Study

Ken presented with several personal loan and BNPL debts totalling \$45,000, he had lost control of his finances due to a relationship breakdown, loss of a family member, eviction from his home, loss of job, drug use and suicide attempts which saw him linked in with a specialist team.

When Ken presented at CNISS he was living in a caravan park, at risk of homelessness and struggling to see a way out. Moreover, Ken had the extra worry of several creditors persistently chasing him for payments.

Initially debt waivers were requested on his debts based on Ken's mental health concerns and compassionate grounds.

Four of the creditors granted the waiver requests. The remaining offered three, six or twelve month holds allowing the client time to rebuild.

As this financial pressure was alleviated the client felt empowered to begin his journey to move rebuild his life.

After checking in with Ken prior to the three-month holds being complete, he confirmed he had remained sober for two months, had moved in with his dad and secured a full-time job that was to begin the following week. Ken worked through a budget with the financial counsellor and was assisted in setting up direct debits for his debts that were due to come off hold. Ken felt confident that he could manage to call the creditors and set up payment plans for his remaining debts moving forward.



Financial Counselling Team

Lisa Hansen, Alysa Coleman, Vaishali Kedar, Dorianne Oliver, Lauren Booth.

Program Delivery

We work across the South East region which incorporates the local government areas of Casey, Cardinia, Mornington Peninsula and Frankston.

Over the course of the year the numbers presenting across the South East in both mortgage and rental stress grew. Without the financial means to employ additional staff, this resulted in a growth in our waiting list and an inability to see all clients referred.

We partially resolved this through a large grant received which allowed us to provide short term, intense financial literacy sessions across the region. Many participants reported that these sessions provided them with the tools needed to reduce or eliminate debt themselves, though their remained many that still required assistance requiring the skills of a FC.

In these first seven months of 2024 we have already exceeded referral numbers we received for the entire 2023 year. While we aim to continue to provide preventative measures for financial hardship in the community with our financial literacy programs, however, regardless of these measures our referrals continue to increase as does our waitlist, which has recently been as high as 18 weeks.

As generalist financial counsellors we deal with a myriad of issues faced by our clients. We value the ready access we have to integrated and strong linkages with alternate support services, Councils and financial institutions. Through our service, we are able to take stress from individuals and families, advocate for them and with them and in doing so, impart knowledge that will empower them in the future.

Financial Literacy

Earlier this year our Financial Counselling program received a grant from the Jack Brockhoff Foundation to write a program for the local community to provide financial literacy on the rental crisis and mortgage stress that many households are experiencing due to the cost-of-living crisis.

This program covers issues and concerns that relate to housing including steps to take if you cannot afford your rent or mortgage, what happens if you are evicted, council rates, budgeting and credit scores. We have been working with several local community centres and organisations to set up small group presentations and one on one sessions.

The benefit of this program is to provide families and individuals with the tools and tips they need to make informed decisions on their homes.

Case Study

Peter was receiving a disability support pension due to injury and mental health. He had a car loan with a payday lender which including large fees and interest. He had almost paid the loan off which was \$10,000, but he still owed \$12,000 which was made up of fees and interest for the term of the loan. The stress of unaffordable payments and a loan that never seemed to decrease exacerbated Peter's mental health.

The financial counsellor (FC) reviewed the original application and affordability assessment done by the lender and found several discrepancies. The FC was able to leverage these discrepancies, along with the client's financial hardship story, to get a waiver of the remaining fees and interest, leaving only the original amount borrowed. The loan term was extended to allow lower repayments with no further interest or fees.

It is important to note that none of this was offered freely by the lender, the FC had to escalate and negotiate to achieve this outcome. This demonstrates the importance of financial counselling and advocacy for vulnerable clients who may not be aware of all their rights and options when experiencing financial hardship.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Financial Statements

For the Year Ended 30 June 2024

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For the Year Ended 30 June 2024

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**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 2024 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 20th day of September 2024
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 2024

	Note	2024 \$	2023 \$
Income			
Government grants	4	2,137,484	2,019,001
Other grants - private foundations		75,000	-
Emergency relief income - other		27,676	54,677
CALD project		-	11,118
Education assistance program		25,500	10,977
Keeping it together program		26,155	-
NILS program		5,000	5,000
Traineeship funding		-	4,148
Rental income		13,093	31,965
Interest income		17,413	2,595
Other income		9,996	10,384
		<u>2,337,317</u>	<u>2,149,865</u>
Expenses			
Administration expenses		(86,603)	(84,206)
Depreciation and amortisation		(201,421)	(210,869)
Program expenses		(4,078)	(11,852)
Emergency relief expenditure	5	(788,276)	(708,909)
Employee expenses		(1,209,310)	(1,130,404)
Rental and occupancy expenses		(42,176)	(41,025)
		<u>(2,331,864)</u>	<u>(2,187,265)</u>
Surplus/(deficit) for the year		<u>5,453</u>	<u>(37,400)</u>
Other comprehensive income			
Other comprehensive income		-	-
Total comprehensive income for the year		<u>5,453</u>	<u>(37,400)</u>

The accompanying notes form part of these financial statements.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Statement of Financial Position

As At 30 June 2024

	Note	2024 \$	2023 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	6	472,071	373,585
Trade and other receivables	7	3,891	1,855
TOTAL CURRENT ASSETS		<u>475,962</u>	<u>375,440</u>
NON-CURRENT ASSETS			
Trade and other receivables	7	26,583	26,583
Property, plant and equipment	8	25,884	69,151
Right-of-use assets	9	38,600	193,031
TOTAL NON-CURRENT ASSETS		<u>91,067</u>	<u>288,765</u>
TOTAL ASSETS		<u>567,029</u>	<u>664,205</u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	10	43,829	27,184
Lease liabilities	9	42,361	167,130
Employee benefits	12	271,645	269,173
Income in advance	11	60,384	15,000
TOTAL CURRENT LIABILITIES		<u>418,219</u>	<u>478,487</u>
NON-CURRENT LIABILITIES			
Lease liabilities	9	-	42,361
TOTAL NON-CURRENT LIABILITIES		<u>-</u>	<u>42,361</u>
TOTAL LIABILITIES		<u>418,219</u>	<u>520,848</u>
NET ASSETS		<u>148,810</u>	<u>143,357</u>
EQUITY			
Retained surplus		<u>148,810</u>	<u>143,357</u>
TOTAL EQUITY		<u>148,810</u>	<u>143,357</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 2024

2024

	Retained Surplus	Total
	\$	\$
Balance at 1 July 2023	143,357	143,357
Surplus/(deficit) for the year	5,453	5,453
Balance at 30 June 2024	148,810	148,810

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

The accompanying notes form part of these financial statements.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Statement of Cash Flows For the Year Ended 30 June 2024

	2024	2023
Note	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from customers	2,583,895	2,332,300
Payments to suppliers and employees	(2,331,102)	(2,285,731)
Interest received	17,413	2,595
Net cash provided by/(used in) operating activities	17 <u>270,206</u>	<u>49,164</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant and equipment	<u>(3,722)</u>	(6,790)
Net cash provided by/(used in) investing activities	<u>(3,722)</u>	(6,790)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Payment of lease liabilities	<u>(167,998)</u>	(159,609)
Net cash provided by/(used in) financing activities	<u>(167,998)</u>	(159,609)
Net increase/(decrease) in cash and cash equivalents held	98,486	(117,235)
Cash and cash equivalents at beginning of year	<u>373,585</u>	490,820
Cash and cash equivalents at end of financial year	6 <u><u>472,071</u></u>	<u><u>373,585</u></u>

The accompanying notes form part of these financial statements.

Notes to the Financial Statements

For the Year Ended 30 June 2024

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 Incorporation 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.

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

The Association has adopted the amendments to AASB 101 *Presentation of Financial Statements* which require only the disclosure of material accounting policy information rather than significant accounting policies and therefore policy information which does not satisfy one of the following requirements has been removed from these financial statements:

- Relates to change in accounting policy
- Policy has been developed in the absence of an explicit accounting standard requirement
- Documents an accounting policy choice
- Relates to an area of significant judgement or estimation
- Relates to a complex transaction and is required to explain the treatment to the user.

2 Material Accounting Policy Information

(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.

Notes to the Financial Statements

For the Year Ended 30 June 2024

2 Material Accounting Policy Information (Continued)

(a) Revenue and other income (Continued)

Revenue from contracts with customers (Continued)

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.

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) 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.

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.

Notes to the Financial Statements

For the Year Ended 30 June 2024

2 Material Accounting Policy Information (Continued)

(c) Property, plant and equipment (Continued)

The depreciation rates used for each class of depreciable asset are shown below:

Fixed asset class	Depreciation rate
Plant and Equipment	10-33%
Leasehold improvements	20%

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

(d) 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.

(e) 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 2024

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

	2024	2023
	\$	\$
Commonwealth Government		
- Department of Social Services - Emergency Relief funding	711,881	650,585
- Department of Social Services - Financial Counselling funding	398,115	382,015
- Department of Social Services - other	130,000	136,000
State Government		
- Department of Energy, Environment and Climate Action (via CISVic)	14,699	8,739
Local Government		
- City of Casey	882,789	841,162
- Cardinia Shire Council	-	500
	<u>2,137,484</u>	<u>2,019,001</u>

Notes to the Financial Statements

For the Year Ended 30 June 2024

5 Emergency Relief Expenditure

	2024	2023
	\$	\$
Department of Social Service - Emergency Relief Consortium	490,550	443,127
Food vouchers	186,295	148,010
Crisis Emergency Relief	19,825	11,065
School assistance program	21,327	21,434
Travel - Emergency Relief	61,481	65,015
Fruit and vegetable vouchers	3,912	9,571
Christmas assistance	-	5,706
Chemist	1,616	2,381
Food bank	3,270	2,600
Total	788,276	708,909

6 Cash and Cash Equivalents

Cash at bank	250,402	155,698
Term deposits	228,938	222,726
Credit cards	(7,269)	(4,839)
	472,071	373,585

7 Trade and Other Receivables

CURRENT		
Trade receivables	3,556	1,520
Other receivables	335	335
Total current trade and other receivables	3,891	1,855
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 2024

8 Property, plant and equipment

	2024	2023
	\$	\$
PLANT AND EQUIPMENT		
Plant and equipment		
At cost	143,620	139,898
Accumulated depreciation	(132,650)	(129,795)
Total plant and equipment	10,970	10,103
Leasehold Improvements		
At fair value	272,679	272,679
Accumulated depreciation	(257,765)	(213,631)
Total leasehold improvements	14,914	59,048
Total property, plant and equipment	25,884	69,151

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 2024			
Balance at the beginning of year	10,103	59,048	69,151
Additions	3,722	-	3,722
Depreciation expense	(2,855)	(44,134)	(46,989)
Balance at the end of the year	10,970	14,914	25,884

	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	(12,303)	(44,134)	(56,437)
Balance at the end of the year	10,103	59,048	69,151

Notes to the Financial Statements
For the Year Ended 30 June 2024

9 Leases

Right-of-use assets

Office Space
 \$

Year ended 30 June 2024

Balance at beginning of year
 Depreciation charge

772,138
 (733,538)

Balance at end of year

38,600

Year ended 30 June 2023

Balance at beginning of year
 Depreciation charge

772,138
 (579,107)

Balance at end of year

193,031

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
	\$	\$	\$	\$	\$
2024					
Lease liabilities	42,361	-	-	42,361	42,361
2023					
Lease liabilities	167,130	42,361	-	209,491	209,491

10 Trade and Other Payables

	2024	2023
	\$	\$
CURRENT		
Trade payables	11,524	-
GST payable	16,904	15,274
PAYG payable	15,401	11,910
	<u><u>43,829</u></u>	<u><u>27,184</u></u>

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Notes to the Financial Statements For the Year Ended 30 June 2024

11 Income in Advance

	2024	2023
	\$	\$
Department of Social Services - Emergency Relief	20,384	-
Financial literacy	30,000	-
Financial counselling	10,000	10,000
Other grants in advance	-	5,000
	<u>60,384</u>	<u>15,000</u>

12 Employee Benefits

Current liabilities		
Long service leave provision	65,679	53,682
Annual leave provision	126,966	136,491
Sick leave provision	79,000	79,000
	<u>271,645</u>	<u>269,173</u>

13 Auditor's Remuneration

Remuneration of the auditor, for:		
- auditing the financial statements	6,000	6,000
- preparation of the financial statements	2,000	2,000
Total	<u>8,000</u>	<u>8,000</u>

14 Contingencies

In the opinion of those charged with governance, the Association did not have any contingencies at 30 June 2024 (30 June 2023: None).

15 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.

16 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 agreements with the Department of Social Services and the City of Casey are until 30 June 2025.

Casey North Community Information & Support Service Inc

ABN: 87 415 386 165

Notes to the Financial Statements

For the Year Ended 30 June 2024

17 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:

	2024	2023
	\$	\$
Surplus/(defecit) for the year	5,453	(37,400)
Cash flows excluded from profit attributable to operating activities		
Non-cash flows in profit:		
- depreciation and amortisation	201,421	210,869
- interest expense	868	-
Changes in assets and liabilities:		
- (increase)/decrease in trade and other receivables	(2,036)	4,201
- increase/(decrease) in income in advance	45,384	(25,000)
- increase/(decrease) in trade and other payables	16,643	321
- increase/(decrease) in employee benefits	2,472	(103,827)
Cashflows from operations	<u>270,205</u>	<u>49,164</u>

18 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*.

Chair of Meeting of Board
18/9/2024
President N. Pearce

Treasurer 

Dated

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 2024, 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 material accounting policy information, 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 2024 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 \$79,000). As the Association does not have a present obligation for this liability, the 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.

Emphasis of Matter – Economic Dependency

We draw attention to Note 16 to the financial statements on Economic Dependency which describes the reliance of the entity on the City of Casey and Department of Social Services grant funding, and the uncertainty related to the extension of these Agreements. Our opinion is not qualified 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.

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

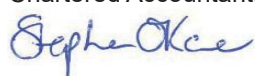
Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that 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 20th day of September 2024
At 330 Collins Street, Melbourne.

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

Alexis Taylor
Andrew's Foundation
ANZ Community Foundation
Beaconhills College
Belinda Wilson MP
Bendigo Bank
Bernadette Donald
Berwick & District Woodworkers
Berwick Anglican Church
Berwick CWA
Berwick Grammer
Berwick Opp Shop
Berwick Opportunity Shop
Berwick Secondary College
Berwick Show Society
Bev Lamb
Bev Nicholls
Bunjil Place Knitting Group
Casey Central Shopping Centre
Casey CWA
Casey North CISS Footy Tipping Competition
CBA Staff Social & Charity Club
Cele Leach
Centrelink Staff
Charlotte George
Charmaine Roncon and Family
Chemist Discount Centre Berwick
Cheryl Munday
City of Casey
Collier Charitable Fund
Connie Spiteri
Court Funds
Craft Women Altogether
Crossway Lifecare
Department of Social Services
Don Bosco Primary School
Federation of Ethnic Communities Councils of Australia
Gary Evans
Gary Maas MP
Gladys Ireland
Haileybury College
Helen Small
Inner Wheel Club of Berwick
Jack Brockhoff Foundation
Julie Leonidas
Kambrya Collage
Knit and Natter Community Craft Group
Latrobe Health Services
Lauren Booth and Family
Linda Harper-White
Lisa Hansen
Louis Hebrard
Lyn Gower
Marg Ryan
Marita Hodges
Mary Karamitsios
Melissa Onans
Narre Warren North Uniting Church
Narre Warren Police Station
Nossal High School
Oakgrove Community Centre
Peter Knol
Queen's Fund
Rapid Food Relief
Rotary Berwick & District Benevolent Society
Samantha Findlay
Share the Dignity
Sirini Kularatne-Samarapathi
South East Water
St Margarets College
Street Smart
Susan Magee
The Nappy Collective
Tobin Brothers
Vea Vaka'uta
Walter and Eliza Hall Trust
Warren Opportunity shop
Yarra's Edge Tower 4 Residents

The staff and volunteers of CNCISS and many other individual members of our community.



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

www.caseynorthciss.com.au