



Strengthening and building community links



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Vision

Every person counts,
every system fair.

Purpose

Improved social and
economic outcomes
for people in our
community.

Values

- Inclusion
- Equality
- Compassion
- Dignity
- Choice

*Client names and photos may have been changed throughout this report to uphold confidentiality.
Front cover image: Nafisa and Parwana participate in SECL's Engage! program.

ABOUT SECL

We're South East Community Links but everyone who knows us calls us SECL! We're part of the community and for the community and have been for more than 50 years.

Our committed team links community members with meaningful support and solutions in southeast Melbourne's most culturally diverse and fastest-growing suburbs.

Our services include:

- Community development to build capacity and inclusion
- Employment for people from migrant and refugee backgrounds
- Emergency relief for people in crisis
- Financial wellbeing and counselling to get money back on track
- Family violence services ensuring women and families are safe
- Housing and homelessness, especially for young people
- Settlement to support newly arrived refugees and migrants
- Youth Links for education, employment, housing, and social participation

Local Government Area

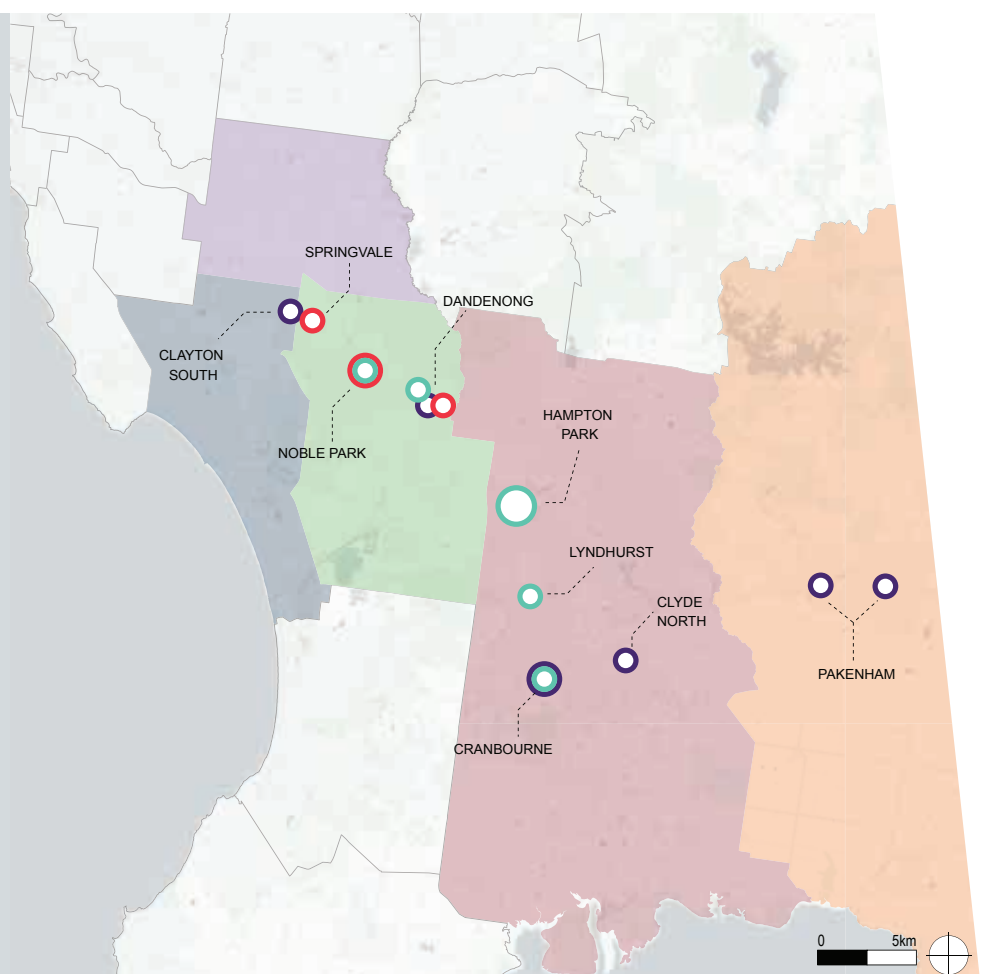
- Kingston
- Greater Dandenong
- Casey
- Cardinia Shire
- Monash

SECL Locations

- Offices
- Co-located offices
- Other service delivery sites

Acknowledgement of Country

South East Community Links respectfully acknowledges the Traditional Owners of the land on which we work, the Woi Wurrung and Boon Wurrung language groups of the Kulin Nations.





CHAIR'S MESSAGE

This year SECL's work reached 25,000 community members and their children, positively impacting their lives through essential services and support.

Our strong community links have been at the heart of SECL's response to the ongoing impacts of the COVID-19 pandemic. This 2022 Annual Report highlights our journey to strengthen and build these links, helping community members overcome hardships and create better futures for themselves and their families.

This year, the Board was pleased to launch our new strategic plan, 'Strategy 2025: Triple Our Impact', underpinned by our vision 'Every person counts, every system fair'. The plan outlines five goals to expand our scale and impact, responding to increased demand exacerbated by the COVID-19 pandemic. We're pleased to report that our programs and services directly reached more than 6,000 community members over the past 12 months.

Our financial position remains strong, with revenue of almost \$5.6 million and a small surplus. New funding from the Victorian Government, Australian Government and VicHealth has seen our Youth Links team expand to meet the needs of migrant and refugee youth who have struggled with the ongoing impacts of the pandemic.

I'm particularly proud to see the Australian Government support the evidence-informed development of the new MERLE program, named after our founder Merle Mitchell AM, honouring her legacy as a renowned and respected social justice advocate. This program will create an environment where at-risk youth from culturally diverse backgrounds experience positive involvement at home, school, with friends, and in the community.

The leadership of our Chief Executive Officer, Peter McNamara, and his management team has been outstanding during these difficult times. This team of talented individuals has made significant progress on our advocacy agenda, where we have amplified the 'client's voice', advocating for systems change, especially in financial services. We've also provided insights and learnings to inform stakeholders about key issues such as the rising cost of living, financial abuse, and barriers to vaccinations for culturally diverse communities.

My gratitude goes to my fellow Board directors, who have provided strong governance and strategic oversight during this challenging period. I'd like to recognise and thank our retiring Treasurer, Fiona Garside, who has made a significant contribution over the past four years. In addition, our staff representative, Rachna Madaan-Bowman, has completed her four year term and will move into a director position reflecting her deep expertise as a consumer advocate. The Board is very positive about the year ahead, with new programs underway and a deeply committed and capable team driving SECL's vision and purpose.

On a final note, I was delighted to see SECL receive the award for 'Community Organisation of the Year' by City of Greater Dandenong. This award recognises innovation and community capacity building which reaches 'hard to reach' populations and promotes harmony across cultures. It's an honour to work alongside our team, volunteers, funders, partners, and supporters to deliver improved social and economic outcomes for everyone in our local communities.

Ross G Hepburn

Chair



CHIEF EXECUTIVE OFFICER'S MESSAGE

As we emerge and learn from the COVID-19 pandemic, it's become more evident that culturally appropriate and place-based community services are fundamental to thriving communities.

The COVID-19 pandemic devastated the mental, physical, emotional, and financial wellbeing of many community members. Our team, including Bi-Cultural Workers, assisted with response and recovery while working closely in partnerships to improve the uptake of COVID-19 vaccinations and provide ongoing health messaging for people from migrant and refugee backgrounds.

The rising costs of living and the scarcity of affordable rental properties have forced many people to choose between paying the rent and purchasing food. Our emergency relief support included more than \$1 million in food parcels, food vouchers, transportation, and mobile phones for 10,000 individuals and families experiencing financial crises.

While we leverage the skills of volunteers and students, SECL has self-funded around \$200,000 to support the emergency relief program with dedicated and qualified team members. While SECL never turns its back on the most vulnerable members of our community, this level of investment is unsustainable over the long term, and we continue to advocate for increased funding.

Our advocacy priorities also include action and cross-sector collaboration on the issue of financial abuse, which continues to emerge as a key trend in our financial counselling services. One in three women accessing our service is a victim/survivor of financial abuse. In addition, we supported more than 400 clients with services and referrals related to family violence.

During the year, we responded with care and compassion to support the large numbers of Afghan evacuees settling in the south eastern suburbs of Melbourne. We know that Afghan refugees have been experiencing significant post-migration stressors. As a result, we have increased our capacity to deliver programs to engage women and youth in community, education, training, and employment.

I want to say an enormous thank you to our team, who continue to deliver the highest quality client-centered services. Community members come to us in the hardest, most complex of times, demonstrating that our team of employees, volunteers, and students has created a place-based service that is trusted and loved by all.

I would also like to thank the Chair and Board for their support and governance oversight during this rapidly evolving period.

It's an absolute privilege to work alongside this group of dedicated people with an exceptional commitment to positively impacting our local communities, ensuring that every person counts, and advocating for every system to be fair.

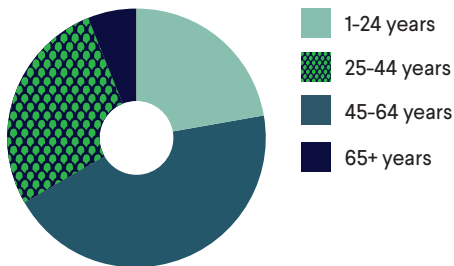
A handwritten signature in dark ink, appearing to read 'Peter McNamara'. The signature is fluid and cursive, with a large initial 'P'.

Peter McNamara

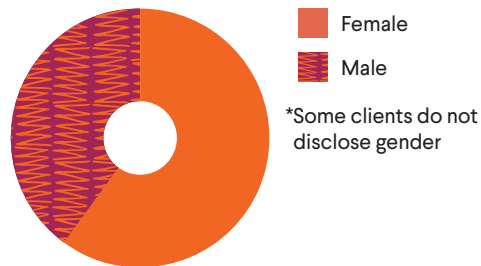
Chief Executive Officer

OUR IMPACT

Client age

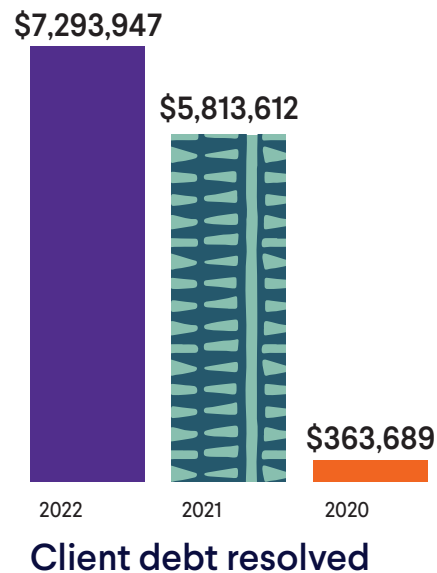


Client gender



6,164
unique clients

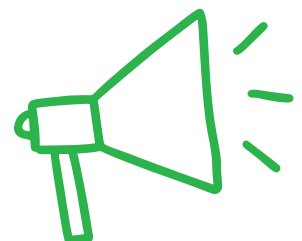
24,656
clients and family members



SECL Awarded Community Group of the Year by the City of Greater Dandenong

Top 5 countries of birth other than Australia

1. Afghanistan
2. Sri Lanka
3. Myanmar
4. India
5. Iran



More than 2,000 young people engaged in our youth programs



53%

Family violence referrals increased over past two years



\$215,252

Value of microfinance loans



38%

Increase in clients from Afghanistan



59%

Clients born overseas



16%

Homeless or at risk of homelessness



15%

Sole parents



1 in 3

female financial counselling clients have experienced financial abuse

200 women and girls engaging in family violence prevention workshops

2,100

units of hand sanitiser

1,100

face masks

700

rapid antigen tests distributed

20,000

people were reached through the 'Every Person Counts' COVID-19 communication campaign

PROGRESS AGAINST STRATEGIC PLAN

Our 'Strategy 2025: Triple Our Impact' was launched in 2021 and details five goals designed to increase our work's scale and impact. The strategy was developed with the oversight of the Board of Directors and following comprehensive consultation with community members, staff, and stakeholders.

We commit to reporting our progress publicly against this Strategic Plan.

Goal 01

Place community at the heart of our work

Priorities

- Access that meets our clients; where they are and when they need us
- Reach that expands naturally through a 'whole of client' focus
- Embed client voice in our work
- Provide service design and delivery that is holistic and client centered

Activities

- Increased our physical footprint to an additional two locations
- Conducted three surveys to respond to client needs and inform program and services
- Co-designed three programs with clients including EPIC by Youth and Driver Education
- Reached 24,656 clients and family members through programs and services.

Goal 02

Evidence based impact

Priorities

- Use data to improve service outcomes
- Design programs based on evidence
- Produce snapshot reports that influence decision makers and communicate our work

Activities

- Used data to inform expansion of programs and locations
- Designed new MERLE program based on international evidence and client need
- Developed case study series to demonstrate impact of programs.

Goal 03

Forge partnerships underpinned by our connection with community

Priorities

- Create partnerships with organisations that want to make a difference
- Form alliances that address the unmet needs of our clients
- Participate in targeted, authentic and purposeful collaborations

Activities

- Established 20 new partnerships to meet client needs
- Worked with new funders such as VicHealth to expand youth programs
- Collaborated with Victoria Police to deliver Afghan women's Driver Education Program.



Goal 04

Advocate with community for positive change

Priorities

- Amplify the client voice
- Use data to advocate for system level change
- Develop client confidence and self reliance
- Inform stakeholders with expert updates.

Activities

- Participated in podcasts to raise awareness about financial counselling
- Generated eight media stories across: News Limited; ABC TV, radio and online; and local papers to promote financial wellbeing, youth engagement and COVID vaccinations
- Formed internal policy working group and submitted seven government policy papers.

Goal 05

Further strengthen our foundations

Priorities

- Work together in an integrated way, unified in our commitment to community
- Foster a learning culture that is open to innovation, committed to impact and its evaluation
- Embrace a culture that is made stronger by our diversity and behaviors
- Secure an ongoing funding base and a consolidated governance approach.

Activities

- Grew program funding by 12% over the past two years
- Almost 80% of employees are women, and nearly 60% speak a language other than English
- Women represent 87% of roles on our Leadership Team
- Implemented a new student placement approach providing 40 placements.

COMMUNITY WELLBEING

Linking our community members in crisis with culturally appropriate emergency relief and support services.

Supporting covid-19 recovery

The COVID-19 pandemic devastated our community's mental, physical, emotional, and financial wellbeing. Our team assisted community recovery while working closely in partnerships to improve the uptake of COVID-19 vaccinations and provide ongoing health messaging for people from migrant and refugee backgrounds.

Providing culturally informed services

With additional funding provided by the Victorian Government, SECL employed four Bi-Cultural Workers to increase support to diverse communities. The Bi-Cultural Workers supported access to COVID-19 vaccinations, provided in-language information about ongoing changes to pandemic rules and health information, and offered emergency relief assistance and community wellbeing support across three municipalities.

We supported community members who tested positive and were in isolation or unemployed and ineligible for some government payments. Our support included culturally appropriate foods and access to supplies of face masks, hand sanitiser, and Rapid Antigen Tests.

The Bi-Cultural Workers, speaking Dari, Nuer, Burmese and Tamil, helped to improve communication about COVID-19. They engaged in place-based activities with pop-up stalls appearing at schools, markets, expos, educational institutions, festivals, and shopping malls.

Engaging with 3,500 community members, the Bi-Cultural Workers also undertook research within their projects, surveying more than 120 community members about vaccination and barriers to uptake. This provided valuable information to the Victorian Government to inform future messaging and targeting of health programs.

The research found that:

- 48% of respondents had lost income from the pandemic
- 62% said that protecting family and friends was their primary reason to get vaccinated
- 66% of 25-34 year olds were concerned about side effects of vaccinations
- 44% of 18-24 year olds struggled to find the time to get vaccinated

Increasing financial hardship

The increasing costs of living and the scarcity of affordable rental properties has meant that many people have been forced to choose between paying the rent and purchasing food.

We supported almost 10,000 community members with material aid such as supermarket gift cards, clothing, baby goods, and toiletries valued at \$1 million. Around 25% of participants were born in Afghanistan, more than triple the number recorded in the previous year. In addition, our team provided essential information and support by completing 3,200 community wellbeing assessments and 1,500 referrals to other agencies or programs.

Conducted

3,422

emergency relief
assessments



Fatima allays her COVID-19 fears

Hussein and Fatima were newly arrived refugees from Afghanistan. Presenting at the Dandenong SECL site for emergency relief, the Community Wellbeing Practitioner, through an interpreter, completed an assessment and provided emergency relief gift cards to purchase groceries.

Hussein explained to the worker that he was experiencing challenges in contacting his settlement case worker from another agency due to their move from North Melbourne. The Practitioner made contact and advocated for Hussein and Fatima, ensuring that supports were in place.

As parents-to-be, the couple was concerned about how they would provide for their baby. Our Practitioner organised furniture, a pram, clothing, nappies, and other items through St Kilda Mums. The Practitioner helped with their budget by explaining payment plans and the advantages of paying utilities via fortnightly payments.

Our Dari-speaking Bi-Cultural Worker discussed COVID-19 vaccinations with Hussein and Fatima, who was hesitant to be vaccinated while pregnant. She believed her unborn child could die if she were vaccinated. The Bi-Cultural Worker provided easy-to-understand information and facts.

Given this was a common issue in the community, we organised a Dari-speaking female obstetrician to provide an online forum for parents-to-be, speaking about vaccination and pregnancy, addressing misinformation, and answering questions from the public.

As a result, Fatima, satisfied with the clinical information, decided to vaccinate, and the Bi-Cultural Worker organised a paid taxi to the vaccination clinic. He also met the couple to ensure that Fatima did not have to wait long and the process was a calm and positive experience.

FINANCIAL WELLBEING

Linking our community members in financial hardship with advice and support to manage debt and bills.

Increasing complexity of financial counselling

Financial counselling cases are more complex than ever due to the ongoing impacts of the COVID-19 pandemic. Work instability, increased cost of living, and rising interest rates have created the perfect storm of financial stressors. Our data shows that almost 50% of new clients are experiencing energy hardship, and nearly all clients struggle to pay their rent or mortgage.

While funding limitations have pressured our service response times, our team continues to provide the highest quality support that is respected and acknowledged by our community, stakeholders and funders. This year we worked with 842 clients and alleviated \$7.3 million of debt – a 25 % increase on the previous year.

In partnership with other organisations, our financial counsellors facilitated 11 workshops for community members covering rights around money in Australia, concessions, grants, bank accounts, and credit. We reached an estimated 120 people through these targeted workshops.

Putting a spotlight on financial abuse

Financial abuse continues to emerge as a key trend, with one in three women accessing our service being a victim/survivor. In response to this issue, we conducted an online workshop called 'What is Financial Abuse' for frontline community workers. More than 60 workers attended this workshop to improve their understanding of financial abuse and local services.

We were pleased to contribute to the 'Supporting Women's Financial Safety' report in partnership with Swinburne University of Technology, RMIT and Good Shepherd Australia New Zealand. Using insights from this research, we presented at the Financial Counselling Australia (FCA) conference, highlighting the complexity experienced by victim-survivors. Our advocacy calls for action and cross-sector collaboration to look at the role of systems in preventing financial abuse.

Advocating for multicultural clients

Our spot talk at the FCA Conference highlighted the challenges people from diverse backgrounds face in navigating call centres and the importance of putting people first in systems design.

We presented a session on 'Women, Money and Systems Intersectionality' at the Federation of Ethnic Community Councils of Australia conference. This presentation highlighted the additional challenges faced by women from diverse backgrounds in navigating systems and the interrelationships between credit law, family law, and bankruptcy law.

Our advocacy also contributes to the Australian Bankers Association's Consumer Outcomes Group where we are highlighting the need for independent interpreters to be enshrined in the Banking Code of Practice.

Providing loans for essentials

SECL was part of the 'NILs for Vehicles' pilot, which proved popular with our community as a safe and interest-free way to access loans of up to \$5,000 for vehicles. Over seven months, 51 families were approved loans, providing access to cars to get to work or education, take children to school, access medical appointments, and engage in social activities. Our team also supported 45 NILs loans for fridges, laptops, and other household items.

938

clients provided with financial wellbeing services



Mischa builds her financial independence

Mischa is a single mother of three who lost her job while experiencing family violence perpetrated by her 16-year-old son and former partner.

Mischa and her two young daughters relocated several times due to safety concerns. Family violence support services were working with Mischa, offering counselling and other family support.

When Mischa contacted our financial counselling service, she was experiencing extreme financial hardship, anxiety, shame, and desperation. As a result of the relocations, Mischa had outstanding debts with utility companies and mobile phone providers. Her ex-partner had also forced her to sign a car finance contract and she had received vehicle-related fines even though she was not the driver. Debt collectors were calling asking for money, adding to her stress.

Our financial counsellor informed Mischa of her rights, developed a plan to address the debts, and set goals for the future. Advocacy on her behalf resulted in her name being removed from the car loan and a reduction in mobile phone debt. After lodging a complaint with the Energy & Water Ombudsman, utility bills for previous addresses were waived under family violence and hardship provisions. Mischa was linked with legal services to support her with the fines in her name, which the court later revoked.

Mischa is now starting to rebuild her future to provide a sustainable, safe and happy environment for her children. She plans to manage her finances and is engaged in further study, hoping to become a primary school teacher.

SETTLEMENT AND FAMILY VIOLENCE PREVENTION

Linking migrants and refugees with services, programs and support.

Supporting Afghan arrivals

Our Settlement Engagement and Transition (SETS) program worked with almost 300 adult and youth clients during the year. Around 90% of clients were from an Afghan background reflecting the large numbers of Afghan arrivals in the south eastern suburbs of Melbourne. Funded by the Australian Government Department of Home Affairs, SET clients received almost 3,000 casework sessions and 200 referrals to external agencies.

We've focused our efforts on strengthening women's understanding of education and employment opportunities, resulting in increased employment outcomes. Nearly 50 settlement clients were referred to our Community Employment Connectors program, with 76% of these clients being women.

The newly funded Afghan-Australian Community and Settlement Support program, administered by the Migration Council Australia, supported 42 women with informational workshops, creating social connections and driver education sessions. All participants reported their knowledge of Victoria's road rules and safety had increased following the sessions.

Connecting community members with information and events

In November 2021 when the Taliban took over Afghanistan, settlement clients were fearful and worried for their loved ones back home. Our sessions with new and existing Afghan clients increased, and we became aware of the growing need for help with migration applications. More than 300+ Afghan community members attended three online information sessions with an Immigration Lawyer providing advice on completing the visa application form.

Some of our key programs and events included:

- More than 350 newly arrived Afghan community members and their families attended our Welcome event in January at Hampton Park Community House.

- Over 40 newly arrived women gathered at our 'Together We Can' event to explore jobs and self-employment opportunities.
- The Women's Driver Education Program engaged 25 women with seven obtaining their licence and 18 continuing driving lessons.

In addition, our Settlement Community Capacity Building program consulted with over 30 community members and leaders from Afghanistan, Horn of Africa and South-East Asia. Twenty members continued to complete our eight-month Intensive Leadership program.

Mentoring women supports education and employment

The Victorian Government Department of Families, Fairness and Housing has invested in three key programs supporting women and refugees.

The Strategic Engagement Coordinator Program has continued to make a difference by matching 25 newly arrived women with volunteer mentors from the community. Mentors help women adapt to life in Australia and increase their understanding of the educational and employment pathways. There were 285 mentoring sessions, three mentees have gained employment and six mentees have graduated.

Our Strategic Partnership Program with Southern Migrant Resource Centre provided vital support to many refugee and asylum seeker communities facing ongoing challenges from the COVID-19 pandemic. Key partnership activities included a driver education program, grant writing workshops and sport and social activities.

A new partnership with Manvinder Randhawa brings industry experts to the classroom to motivate, mentor and widen students' awareness of different careers. Our 'Inspired by You' project engaged 74 young women from years 9-12 at Hampton Park Secondary College with 96% of students reporting the workshop gave them a better understanding of the different types of jobs they could do, including careers in STEAM.

Preventing family violence

This year, conversations about women's rights, independence and career aspirations were the focus of our family violence prevention work.

Our targeted SETS Family Violence program engaged over 200 women and girls across 27 workshops. More than 80% of surveyed respondents reported a stronger understanding of gender equality and increased knowledge of support services.

The Supporting Multicultural and Faith Communities to Prevent Family Violence program is funded by the Victorian Government and engaged over 370 women, girls, boys and men in workshops. We continued to work in a co-design process including with our Afghan and Burmese community members and our newly established Board of Imams co-design group to adapt the 'Change the Story' video for the Arabic speaking Muslim community.

Afghan Australian Community
Grant supported

42 women

in driver education



Amina finds her way to independence

Amina arrived in Melbourne with three children after waiting nine years to reunite with her husband. Tragically two months earlier, her husband had a workplace accident that left him with a severe acquired brain injury. Amina had no income or English literacy skills and felt disempowered and hopeless.

SECL's Case Manager provided trauma informed and client-centred support, referrals, and intensive advocacy with practical help to navigate multiple agencies and service providers.

Amina was supported to review the VCAT administration power, granting her guardianship and administration of her husband's financial matters including a future compensation payout. She was empowered to manage plans for her husband's care while also undertaking study to improve her language, digital and driving skills. Amina felt strengthened throughout her journey to employment and financial independence.

YOUTH LINKS

Linking young people with services, support and programs to build better futures.

Creating a sense of belonging

The Engage Program Inspired and Created (EPIC) by Youth supports young people from migrant and refugee backgrounds with engagement and community connection. Funded by the Victorian Government and VicHealth, the program provides a culturally supportive environment that fosters a sense of belonging, positive choices, and community networks through free social, recreational, educational and cultural activities.

Alongside our Empower Youth Program, also funded by the Victorian Government, these programs work with schools and offer workshops including Respectful Relationships and Racism and Discrimination.

Nearly 1,000 young people participated in this year's activities, including Summer Fun Day and Noble Park Big Day Out event at Noble Park English Language School.

We also worked with 200 young people from Afghan backgrounds to support their settlement and connection with family, friends and community. Funded by the Migration Council of Australia, the program offers school workshops, holiday programs, and Youth Leadership opportunities.

Finding a roof over your head

Our Youth Housing program supports youth aged 16 to 25, who are homeless or at risk of homelessness. The program provides case management, financial assistance, and access to transitional housing. Participants are supported with private rental, share housing and public housing options in addition to employment and education.

More than 200 young people were supported with 90% born in Australia. The main reasons for seeking housing assistance were inappropriate accommodation, unemployment, mental health issues, financial difficulties, and family breakdown. Nearly 40 % were supported with long-term private rental accommodation.

Improving future opportunities

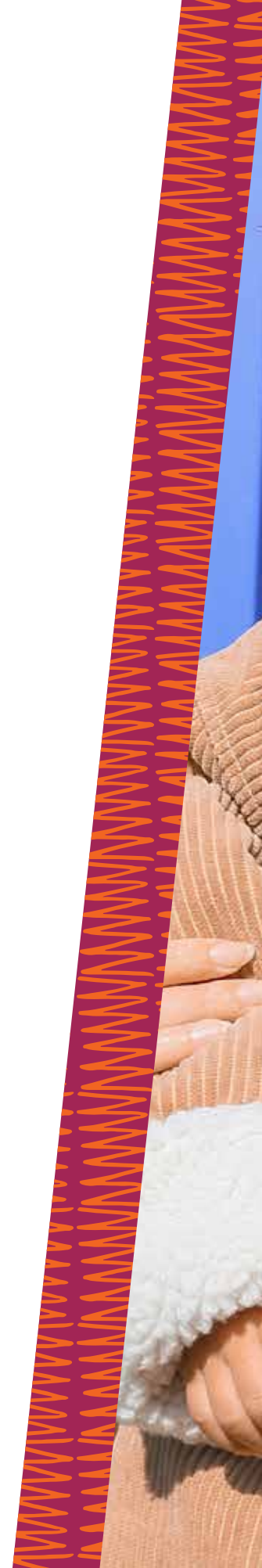
Our 'Better Futures' program is funded by the Victorian Government and supports young people transitioning from out-of-home care. The program supported 19 young people with intensive case management to achieve specific goals including housing, health, education, employment, financial education and community inclusion.

The L2P program assists youth to gain 120 hours of driving experience. Funded by TAC and VicRoads, young people are provided with a car, volunteer mentor and professional lessons. We supported 46 youth in City of Greater Dandenong, City of Kingston and City of Monash. We also successfully gained 10 new places in City of Greater Dandenong and increased the number of vehicles.

Our Homework Club is funded by City of Greater Dandenong and provided 100 young people with access to free weekly tutoring and study support provided by dedicated volunteer tutors.

The Navigator program worked with 70 young people, plus their families, and support networks, to address the underlying causes of disengagement with education. Funded by the Victorian Government, the program is for students aged 12 to 17 years who have less than 30% attendance at school in the previous term.

More than 50% of jobseekers in the Community Employment Connectors program were young people. Funded by the Victorian Government, the program supports jobseekers from migrant and refugee backgrounds facing barriers to entry and re-entry to employment. The program supported 417 people, including 125 (30%) jobseekers who gained employment. More than 40% of participants have been unemployed five years or more or have never been employed.





Zena thrives with SECL's support

At 22 years of age, Zena arrived in Australia from Chad on a humanitarian visa with her father and younger sister. Zena presented at SECL in 2020 seeking housing, education, and employment support as she struggled to complete her Year 12 online during the COVID-19 lockdowns. Zena experienced family violence at home, and it was difficult for her to transition to online learning while living in a crowded house with her father, stepmother, and siblings.

Zena and her younger sister were provided emergency relief, emergency housing, and transitional housing managed by SECL. She was also supported through the CEC program to prepare for employment, securing a job and setting plans to achieve her dream of working in the justice system.

Zena was provided with emergency relief food vouchers to help her get by in periods of financial difficulty. She was also provided with support to apply for a NILs vehicle loan to purchase a car.

Zena's progress and achievements have been inspirational. She excelled in Year 12 and won an award for being an outstanding student. She has completed her Certificate IV in Community Services and has gained employment. She also has four offers to universities to study criminal justice and criminology. Today, she is starting the process to apply for Australian Citizenship.

"I am so grateful to the SECL Youth Team, for all the support, guidance and mentorship. I am now able to achieve my dream of working with the vulnerable and disadvantaged," says Zena.

OUR PEOPLE

Linking a talented and capable workforce to best meet the needs of local communities.

With a team of 54 employees, the gender and cultural backgrounds of SECL's workforce reflect the diverse communities we serve. Almost 80% of employees are women, and nearly 60% speak a language other than English. During the year, we made some changes to the organisation's structure to better align with our strategic plan.

Some of our key people projects included:

- Updating our performance review process
- Reviewing and changing our Employee Assistance Program to meet the needs of staff better
- Undertaking QIP Accreditation which provides independent recognition that our entire organisation meets governing industry standards.

We have a robust internal professional development program. Our efforts focused on building the capacity of our workforce to identify, respond and refer disclosures of family violence while actively engaging with the Multi

Agency Risk Assessment and Management Framework (MARAM). Staff participated in workshops on MARAM, De-Escalation Techniques, Mental Health First Aid and Trauma Informed Practice. We have also commenced a leadership development program with our management team.

Three team days were held throughout the year to brief team members on the progress against our strategic plan and to build awareness about opportunities to work across programs.

Our new student placement approach has accommodated 40 students this year. Qualified social workers supervise students doing field education placements. SECL values students and sees them as an integral part of the organisation. Students bring new knowledge and perspectives while also helping to increase our capacity to deliver client services and undertake vital research, policy and project work.



OUR VOLUNTEERS

Linking passionate volunteers with work that gives back and makes a difference.

SECL is known for its award-winning volunteer program leveraging the skills and expertise of almost 100 people volunteering 14,000 hours every year. This year, we reviewed our volunteer program with the aim to more effectively onboard and support volunteers.

Unfortunately, the pandemic significantly disrupted our volunteer program and, like many organisations, we've experienced a decline in volunteering. This year, 75 people volunteered in our programs.

At the same time, the demand for volunteer services has never been higher. Our volunteers come from all walks of life and give their time, skills, and experience to help us respond to the increasing demand for our services. Their roles are varied, including assisting with emergency relief, helping with homework clubs, school holiday programs and learning to drive programs, and providing employment and youth mentoring, intake assessments, and loan support.



Kiyoka excels from volunteer to student

Our dedicated team of volunteers is critical in the work we do to help empower vulnerable families, young people, and individuals to break down barriers and achieve improved social and economic outcomes.

Kiyoka commenced as a volunteer in the Community Wellbeing Emergency Relief program in November 2021. Today, she is studying a Diploma of Community Services and is undertaking her student placement at SECL!

Arriving in Australia 10 years ago, Kiyoka has a history of volunteering in community organisations and says that seeing the positive impact she can have, even in a small way, is very rewarding.

Kiyoka is multi-lingual, speaking Japanese, Arabic, Chinese, Korean and is currently learning Persian – a very valuable skill working in a multicultural community services organisation.

Kiyoka says that she enjoys being a part of the Community Wellbeing team, stating that she appreciates the staff being so willing to guide and assist as she learns the processes for assessing community members for emergency relief.

Image above: Kiyoka is a student at SECL.

GOVERNANCE

Our Board oversees our strategic direction and financial performance.

Ross Hepburn - Chair

Ross has been involved with the local community in Springvale and Dandenong for over 35 years in business, local government, and sport. He is a former general manager, consultant, and company director with degrees in Civil Engineering and Business Administration. Ross joined SCAAB as Treasurer in 2007, later becoming the Chair and a Life Member. Ross became Chair of SECL in 2015.

Jan Cormack - Vice Chair

Jan holds a Bachelor of Business and worked in the Australian Public Service for more than 40 years, before retiring in 2012. In 2008, Jan received the Minister for Human Services Award for exemplary services to customers and stakeholders and, in 2011, an Australia Day medal for achievement. She joined the SCAAB Board in 2013 and continued as a Board Member at SECL.

Fiona Garside - Treasurer

Fiona holds degrees in Commerce and Economics. She is a Fellow of the Association of Chartered Certified Accountants (UK). During her tenure in London, Fiona was a senior finance manager at British Telecom. She returned to Melbourne in 2013 and joined the SECL Board as Treasurer in 2018.

Deborah Remfry - Secretary

Deborah holds a Bachelor of Commerce degree and a Postgraduate Diploma in Town and Country Planning. She has worked for local and state governments for more than 20 years, notably in the Greater Dandenong region on infrastructure and community building projects. Deborah joined the SCAAB Board in 2005 and continued as a Director of SECL.

Chris James - Director

Chris is a life member of SECL, joining the Board of Directors of SCAAB in 1971, holding the positions of Treasurer, Vice Chair, and Chair at various times. Before retirement, Chris worked with ANZ for more than 40 years, where he held various management posts in marketing, sales, audit and training. Chris is also a Fellow of the Financial Services Institute of Australasia.

Mariam Ritchie - Director

Mariam has 17 years of experience in compliance, risk, and governance within the financial services sector. She has worked across the Asia-Pacific region working for companies such as Vanguard Australia, Bank of Queensland, and NAB. Industry qualifications from both Australia and Hong Kong further complement her work.

Dara Tang - Director

Dara holds a Bachelor of Commerce degree and a Diploma in Financial Planning. He has an extensive 20 year career in brand management. Dara migrated to Australia in 1983 at the age of six from Vietnam and moved to Springvale. His strong ties with the local community include roles as Secretary of the Cambodian Association of Victoria and Director of SCAAB from 2010 to 2013.

Knowles Tivendale - Director

Knowles runs a transport planning consultancy based in Dandenong. He previously worked at the City of Greater Dandenong on the Revitalising Central Dandenong project and overseeing several community projects. Knowles joined the Board in March 2021.

Rachna Madaan-Bowman - Staff Representative

Rachna holds a Masters in Business and Diploma in Community Services (Financial Counselling). She is the Senior Practitioner in SECL's Financial Wellbeing program following a career in retail banking. Rachna is a consumer representative on the Australian Banking Association's Consumer Outcomes Group.

Sarah Loh - Director

Sarah has a Masters in Sport Business and was CEO of the South Metro Junior Football League. She has over three decades of experience in sport and recreation management across not-for-profit organisations, local government, and business. Sarah migrated to Australia at the age of six from Malaysia and lived in Noble Park North. Resigned November 2021.

Robert Davies - Director

Robert has qualifications in town planning, property and business management and is a Chartered Practising Planner (Planning Institute of Australia). He has more than 30 years of experience in management and statutory and strategic planning across consulting, corporate, local and state government sectors. Resigned November 2021.

NON-FINANCIAL INDICATORS

| Indicator | 2022 | 2021 | 2020 |
|---|-------------|-------------|-------------|
| General | | | |
| Client sessions | 29,861 | 32,682 | 31,862 |
| Clients born overseas | 59% | 59% | 62% |
| Client background - Afghanistan | 18% | 15% | 13% |
| Homeless or at risk | 16% | 16% | 13% |
| Sole parent | 15% | 15% | 17% |
| Clients experiencing family violence | 407 | 435 | 398 |
| Referrals to family violence services | 133 | 123 | 87 |
| Full-time equivalent staff | 43.5 | 42.3 | 38.7 |
| Volunteers | 75 | 42 | 21 |
| Community wellbeing | | | |
| Emergency relief value | \$1,007,876 | \$883,420 | \$363,689 |
| Emergency relief (clients) | 1,695 | 1,739 | 2,359 |
| Emergency relief clients (clients and families) | 9,255 | 9,322 | 11,392 |
| Financial Wellbeing | | | |
| Debt resolved | \$7,293,947 | \$5,813,612 | \$5,138,000 |
| People struggling to pay their mortgage | 27% | 26% | 23% |
| Microfinance loans | 96 | 95 | 198 |
| Microfinance loans value | \$215,252 | \$163,245 | \$272,000 |
| Settlement and Family Violence Prevention | | | |
| Clients in the settlement engagement and transition program | 301 | 271 | 247 |
| Community capacity building workshop participants | 1,178 | 1,016 | 1,587 |
| Community capacity building workshops | 365 | 88 | 200 |
| Youth Links | | | |
| Young people who required employment support | 39% | 34% | 37% |
| Engage! Youth participants | 864 | 475 | 394 |
| Empower Youth participants | 77 | 126 | 148 |
| Increase in homeless youth clients | 71% | 152% | 26% |

FINANCIAL REPORT

Statement of profit or loss and other comprehensive income for the year ended 30 June 2022

| | 2022 \$ | 2021 \$ | 2020 \$ |
|--|---------------|---------------|----------------|
| Revenue | 5,581,045 | 5,229,223 | 5,000,303 |
| Employee and contractor benefits expense | (4,508,715) | (4,311,631) | (3,835,060) |
| Client support expenses | (360,919) | (207,055) | (212,368) |
| Consultancy expenses | (139,070) | (42,551) | (83,086) |
| Information technology expenses | (181,384) | (183,351) | (232,184) |
| Occupancy expenses | (48,000) | (48,000) | (48,000) |
| Depreciation expenses | (22,365) | (26,216) | (32,995) |
| Other expenses | (292,848) | (322,769) | (349,122) |
| Current year surplus | 27,744 | 87,650 | 207,487 |
| Other comprehensive income | - | - | - |
| Total other comprehensive income for the year | 27,744 | 87,650 | 207,487 |
| Total comprehensive income attributable to members of the entity | 27,744 | 87,650 | 207,487 |

FINANCIAL REPORT

Statement of financial position

| | 2022 \$ | 2021 \$ | 2020 \$ |
|---------------------------------------|------------------|------------------|------------------|
| Assets | | | |
| Current assets | | | |
| Cash and cash equivalents | 3,963,014 | 3,807,583 | 2,538,904 |
| Accounts receivable and other debtors | 42,395 | 67,486 | 79,087 |
| Total current assets | 4,005,409 | 3,875,069 | 2,617,992 |
| Non-current assets | | | |
| Property, plant and equipment | 61,463 | 68,136 | 94,352 |
| Total non-current assets | 61,463 | 68,136 | 94,352 |
| Total assets | 4,066,871 | 3,943,205 | 2,712,343 |
| Liabilities | | | |
| Current liabilities | | | |
| Accounts payable and other payables | 404,233 | 500,648 | 320,905 |
| Provisions | 459,346 | 507,727 | 432,061 |
| Grants received in advance | 1,765,416 | 1,492,136 | 599,289 |
| Total current liabilities | 2,628,995 | 2,500,512 | 1,352,255 |
| Non-current liabilities | | | |
| Provisions | 11,032 | 43,593 | 48,638 |
| Total non-current liabilities | 11,032 | 43,593 | 48,638 |
| Total liabilities | 2,640,027 | 2,544,105 | 1,400,893 |
| Net assets | 1,426,844 | 1,399,100 | 1,311,450 |
| Members' funds | | | |
| Retained surplus | 1,426,844 | 1,399,100 | 1,311,450 |
| Total members' funds | 1,426,844 | 1,399,100 | 1,311,450 |

Statement of cash flows for the year ended 30 June 2022

| | 2022 \$ | 2021 \$ | 2020 \$ |
|--|-----------------|------------------|-----------------|
| Cash flows from operating activities | | | |
| Receipts from operating activities | 6,434,005 | 6,630,763 | 5,468,044 |
| Interest received | 3,955 | 9,744 | 24,465 |
| Payments to suppliers and employees | (6,266,837) | (5,371,828) | (5,006,000) |
| Net cash used in operating activities | 171,123 | 1,268,679 | 85,011 |
| Cash flows from investing activities | | | |
| Payment for property, plant and equipment | (15,692) | - | (37,650) |
| Net cash used in investing activities | (15,692) | - | (37,650) |
| Cash flows from financing activities | | | |
| Net cash provided by financing activities | - | - | - |
| Net increase / (decrease) in cash held | 155,431 | 1,268,679 | 47,361 |
| Cash on hand at beginning of financial year | 3,807,583 | 2,538,904 | 2,491,543 |
| Cash on hand at end of financial year | 3,963,014 | 3,807,583 | 2,538,904 |

OUR SUPPORTERS

SECL partners with value-aligned organisations that support our purpose to achieve better social and economic outcomes for people in our community. Mutually beneficial partnerships are a key focus on our 'Strategy 2025: Triple Our Impact'. We thank the following organisations for their investment in and support of our programs and services.





South East Community Links Office Locations

5 Osborne Ave
Springvale 3171
Ph: (03) 9546 5255

186 Foster Street East
Dandenong 3175
Ph: (03) 9791 8344

60 Douglas Street
Noble Park 3174
Ph: (03) 9547 0511

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