

EVERY VOICE, EVERY STORY

ANNUAL REPORT 2023

SOUTH EAST
COMMUNITY
LINKS



CONTENTS

Vision, Mission, Values	2	Program Spotlight	16
About SECL	3	Settlement Services	18
Chair's Message	4	Community Wellbeing	20
CEO's Message	5	Our People	22
Impact Summary	6	Volunteers	23
Progress Against Strategic Plan	8	Governance	24
30 Years of Financial	10	Non-Financial Indicators	25
Financial Wellbeing	12	Financial Report	26
Youth Links	14	Supporters	27

Vision

**Every person counts,
every system fair.**

Purpose

**Improved social and
economic outcomes for
people in our community.**

Values

- Inclusion
- Equality
- Compassion
- Dignity
- Choice

ABOUT US

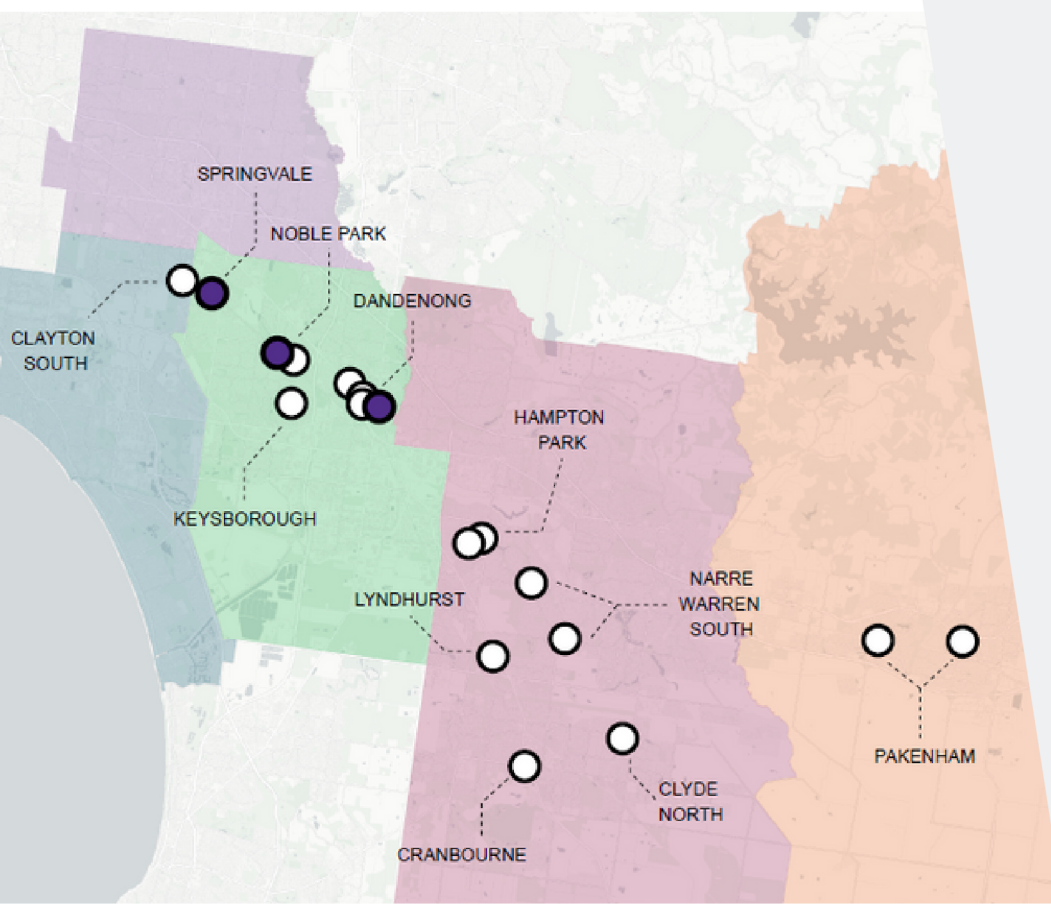
South East Community Links (SECL) was established in 1970 with the vision that every person counts and every system is fair. We work alongside multicultural communities in Melbourne's south east region to offer trusted, place-based, and people-centered services.

SECL is guided by the core values of equity, inclusion, compassion, dignity, diversity, and choice. We value and embrace the skills, perspectives, and experiences that multicultural communities bring to our organisation and wider society.

In partnership with governments, community and businesses, we deliver sustainable services that are culturally responsive, coordinated, and effective in meeting clients' needs. SECL always puts the community at the heart of our work and is dedicated to finding and closing the gaps that affect our communities. SECL has a team of experienced people who, alongside students and volunteers, provide high quality services to the communities we serve. Spanning across multiple locations, our services include:

- Emergency relief
- Case work
- Community programs and support
- Youth and family services
- Homelessness and housing support
- Financial counselling
- Employment support
- Family violence support
- Settlement services.

These services promote the social, economic, and cultural wellbeing of individuals, families, and communities, fostering social cohesion and inclusion.



SECL locations

- SECL Offices
- Co-located services

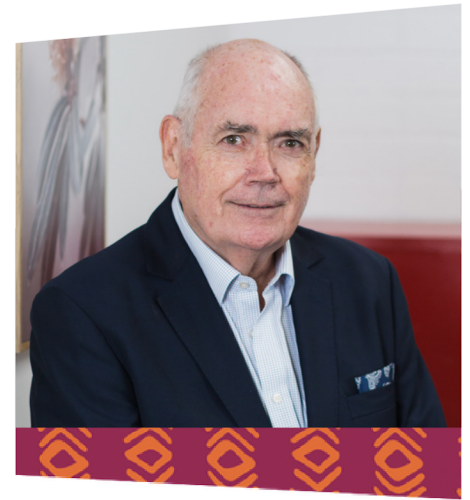
Local Government Areas

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

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



I am delighted to share with you the remarkable journey of South East Community Links (SECL) over the past year. We are celebrating our accomplishments this year and also marking 30 years of providing invaluable financial counselling services to our community.

From humble beginnings with just one financial counsellor, we have grown into the largest financial counselling service in the region, serving one of the most diverse municipalities in Victoria. Our success reflects the dedication of our team and the unwavering support of our community.

Financial Counselling services have never been in more demand. The financial landscape has become increasingly complex, exacerbated by the far-reaching effects of the COVID-19 pandemic. Households grapple with soaring energy costs, rising mortgage rates, and housing stress. In these challenging times, SECL's financial counsellors have played a vital role in providing support, guidance, and relief to people facing financial difficulties.

At the same time, the demands on our Community Wellbeing team have been significant. We provided record amounts in emergency relief, often from SECL's own funds, to 1,944 individuals reaching 27,244 people in local families.

Similarly, our Settlement Services have been in high demand all year. We engaged 561 multicultural participants in family violence prevention programs and more than 1,200 in our community capacity-building workshops.

In a significant step towards better serving local youth, we received support from the Noble Park Revitalisation Board and local MP Lee Tarlamis to invest in our new Youth Links Hub site, launched in September 2023. Our youth programs continue to gain momentum, with independent research confirming that our MERLE program is making a life-changing difference for multicultural youth.

As we celebrate our achievements, we must also bid farewell to two long-serving Board Members, Chris James and Jan Cormack, who have significantly contributed to our organisation. Chris has contributed 52 years of continuous service including roles as Chair, Deputy Chair and Treasurer. Jan has been with us for 10 years including a period as acting CEO of the former SCAAB and as Deputy Chair, Chair and Chair of the People and Culture Sub-Committee. They have both been instrumental in our success, and we sincerely thank them for their dedication and service.

I particularly thank our CEO, Peter McNamara, for admirably leading our organisation during these challenging times where increases in the cost of living continue to place additional stresses on our communities and team. I extend my heartfelt thanks to our Finance Manager, Kaylene Dunkley, for 11 years of service, along with our team, volunteers, and students who have been instrumental in our success. I also want to express my gratitude to my SECL Board colleagues for their outstanding voluntary support for the organisation.

Together, we continue to make a profound impact on our community because at SECL, every person counts, and every system must be fair.

A handwritten signature in black ink, appearing to read 'Ross Hepburn'.

Ross Hepburn
Chair

CHIEF EXECUTIVE OFFICER'S MESSAGE



As we reflect on our achievements over the past year, I'm reminded of the theme of this year's annual report: "Every Voice, Every Story." It encapsulates the essence of what we do at SECL – ensuring that every individual's voice is heard, and every unique story is acknowledged and valued.

This year our services across financial counselling, youth, settlement, and community wellbeing have reached more than 30,000 community members. Their stories of resilience feature in this report and showcase the incredible impact of our work.

One in three women accessing our financial counselling service has experienced financial abuse. Lena's journey, as a victim-survivor of family violence and financial abuse, is a testament to the transformative power of our financial counselling services. Her strength in overcoming adversity is truly inspiring.

Against the backdrop of the increasing cost of living, many community members, especially young people, are experiencing housing stress. One young Indigenous woman, Orana, secured stable housing with SECL's support. She also pursued education, learned to drive and gained employment. Her journey demonstrates the positive impact of our comprehensive approach.

Participants like Arezo also inspire us. She arrived in Australia as a refugee and was determined to challenge gender inequality and pursue her dream of becoming a civil engineer. Her journey from overcoming language barriers to securing a scholarship and internship is a testament to the impact of our settlement services.

We've also been working on new programs including the Safe and Equal program which engaged with 135 women. Sarah's experience as an expectant mother seeking safety and independence from family violence highlights this program's critical role in transforming lives. Her journey toward stability and hope reflects the unwavering support we offer.

As we look ahead, we will continue to embrace "Every Voice, Every Story" as not just a theme, but a guiding principle complementing our purpose "Every Person Counts, Every System Fair". We remain dedicated to empowering individuals and families within our community, ensuring that their voices are heard, their stories are valued, and their journeys are supported.

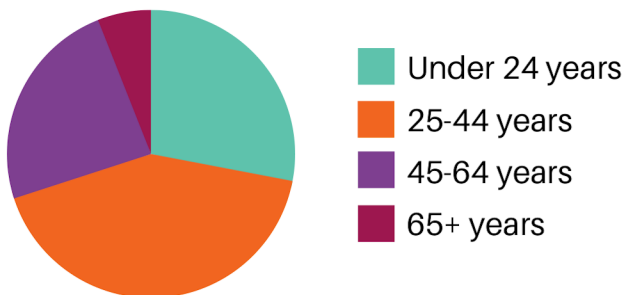
Thank you to our extraordinary board, team, volunteers and students for their unwavering dedication to our purpose. Our partners and funders have also played a critical role in supporting our new and existing programs which form an essential part of our communities.

We know that strong headwinds are approaching with the escalating costs of rent, mortgage repayments, groceries, and bills causing financial hardship to thousands of local people. Now, more than ever, we need to band together to ensure we can continue to make a profound difference to social and economic outcomes for everyone in our community.

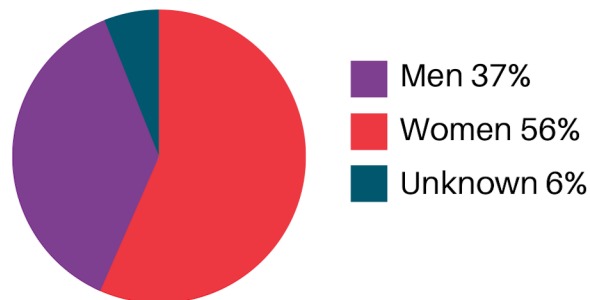
Peter McNamara
Chief Executive Officer

OUR IMPACT

Participant Age



Participant Gender



27,244
Participants and families
benefiting from material aid

Top 5 countries of birth other than Australia

1. Afghanistan
2. Sri Lanka
3. Iran
4. Iraq
5. Pakistan



Nearly

\$13M

in debt was alleviated through
the assistance of our financial
counsellors

77%

increase on the previous year

\$12,897,181



2023

\$7,293,947



2022

\$5,813,612



2021

\$363,689



2020

Participant debt resolved



13%

increase in the number of
financial counselling
participants

Almost

200

frontline workers completed SECL's
MARAM Financial Abuse Workshops

OUR IMPACT

100%

of partners surveyed
agreed we are a trusted
partner

100%

of participants surveyed
agreed that they felt safe
and respected when
accessing SECL services

55%

increase in demand for
community wellbeing
services

92%

of volunteers reported a
positive experience and
feeling valued in their
volunteer role with SECL

561

participants in tailored
family violence programs

22

grassroots ethno-specific
associations supported
to deliver community
development programs

86%



of youth in the MERLE mid-term
evaluation showed improvement in:

- Personal insight
- Interpersonal skills
- Confidence
- Relationships with trusted adults
and services

3,081

Young people in our
Youth Links programs

528

Young people supported
with employment

335



students in homework club
compared to 100 last year

PROGRESS AGAINST OUR STRATEGIC PLAN

Launched in 2021, our 'Strategy 2025: Triple Our Impact' outlines 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 1

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

- Collaborated with the City of Greater Dandenong on the Anti-Poverty Week community event
- Formed an Afghan Community Advisory Group of 13 members who inform, consult and collaborate with us
- Used participant, staff and stakeholder surveys and feedback to improve service access and delivery
- Established an integrated Data and Planning Specialist role to ensure effectiveness of data
- Engaged our Youth Leadership Group in the design and delivery of youth programs.

Goal 2

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

- Produced snapshot reports to inform advocacy efforts with government in partnership with the sector
- Conducted an independent mid-term outcomes evaluation of the MERLE program
- Used the learnings from the Skills for Life youth project to inform new program design
- New programs designed based on identified gaps in services for newly arrived Afghan women
- Presented at conferences and forums showcasing our outcomes and enriching sector understanding.

Goal 3

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

- Partnered with Victorian Government and Family Safety Victoria to deliver MARAM financial abuse training
- Worked with State and Federal financial counselling peak bodies to advocate for financial services system fairness
- Established a pioneering partnership with Metro Trains Melbourne to improve community access
- Partnered with ICAN Learn to enhance education and employment pathways for our multicultural community
- Partnered with SCOA to deliver COVID-19 health information sessions with bi-lingual practitioners
- Established 16 new partnerships to meet the needs of newly arrived refugees and migrants.



Goal 4

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

- Advocated to promote access to independent interpreters through the ABA Consumer Outcomes Group
- Wrote six policy submissions including the Parliamentary Inquiry into Workforce Australia Employment Services
- Used data and case studies to amplify the client voice in our submission to the Inquiry into the 'Extent and Nature Poverty in Australia'
- Shared learnings from key projects covering topics such as public transport, women's mentoring and gender equality
- Generated media stories about scams, financial hardship and multicultural women with ABC and Nine News.

Goal 5

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

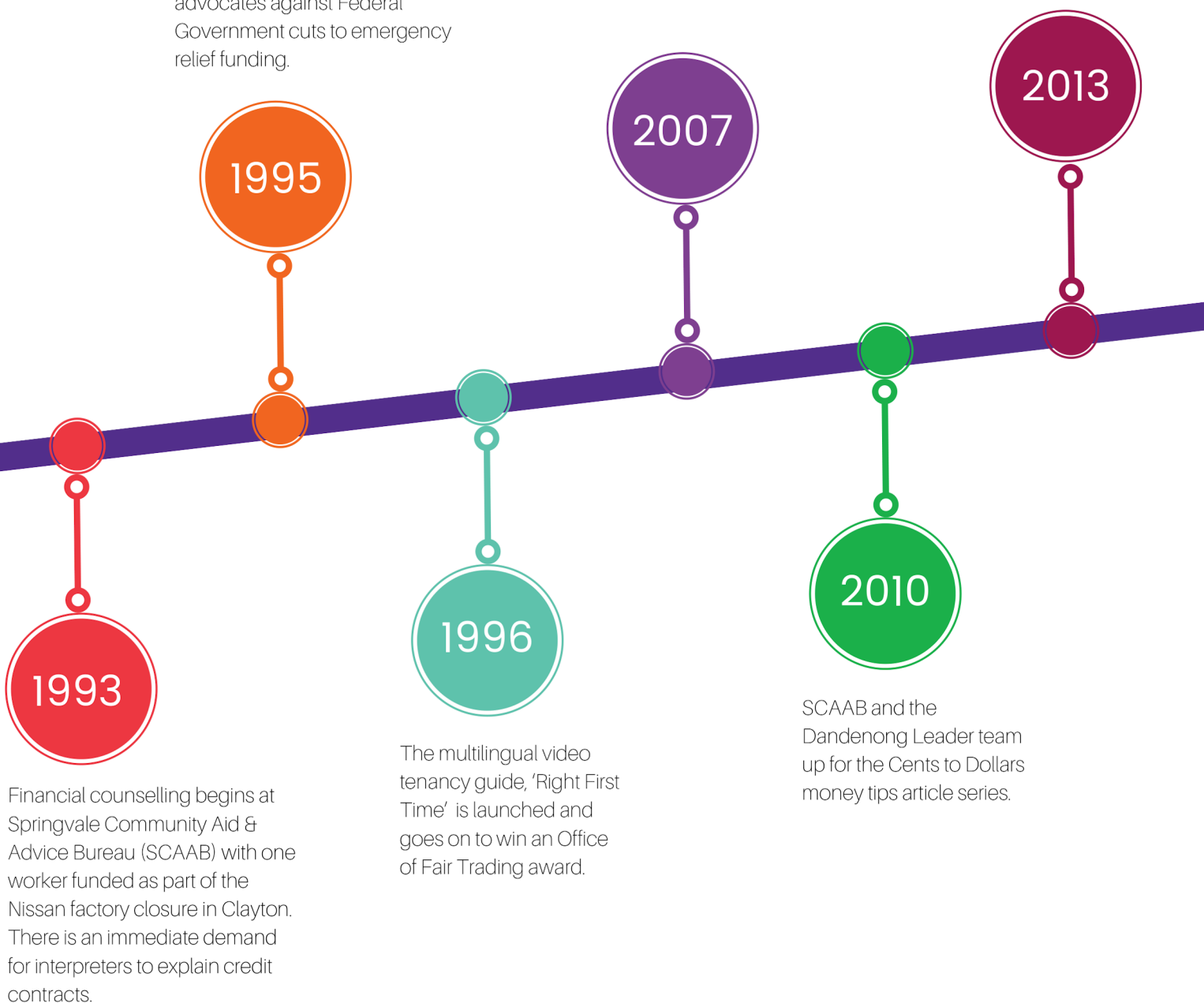
- Conducted consultations with 211 young people and learnings will inform our programs
- Recruited staff and volunteers with diverse skills and backgrounds
- Continued strong financial performance with increased revenues funding programs
- Conducted our annual engagement survey and identified areas for improvement
- Engaged in cross-team/ program targeted work and initiatives to address barriers, increase efficiencies and improve outcomes for our community
- Increased number of successful small grant applications that complement our core projects and extend reach to more isolated community members.

30 Years of Financial Counselling

SCAAB becomes one of four locations in the south east to take part in the inaugural Break-Even gambling program and advocates against Federal Government cuts to emergency relief funding.

SCAAB speaks out about housing affordability after a 10% increase in the cost of private rental impacts families and young people.

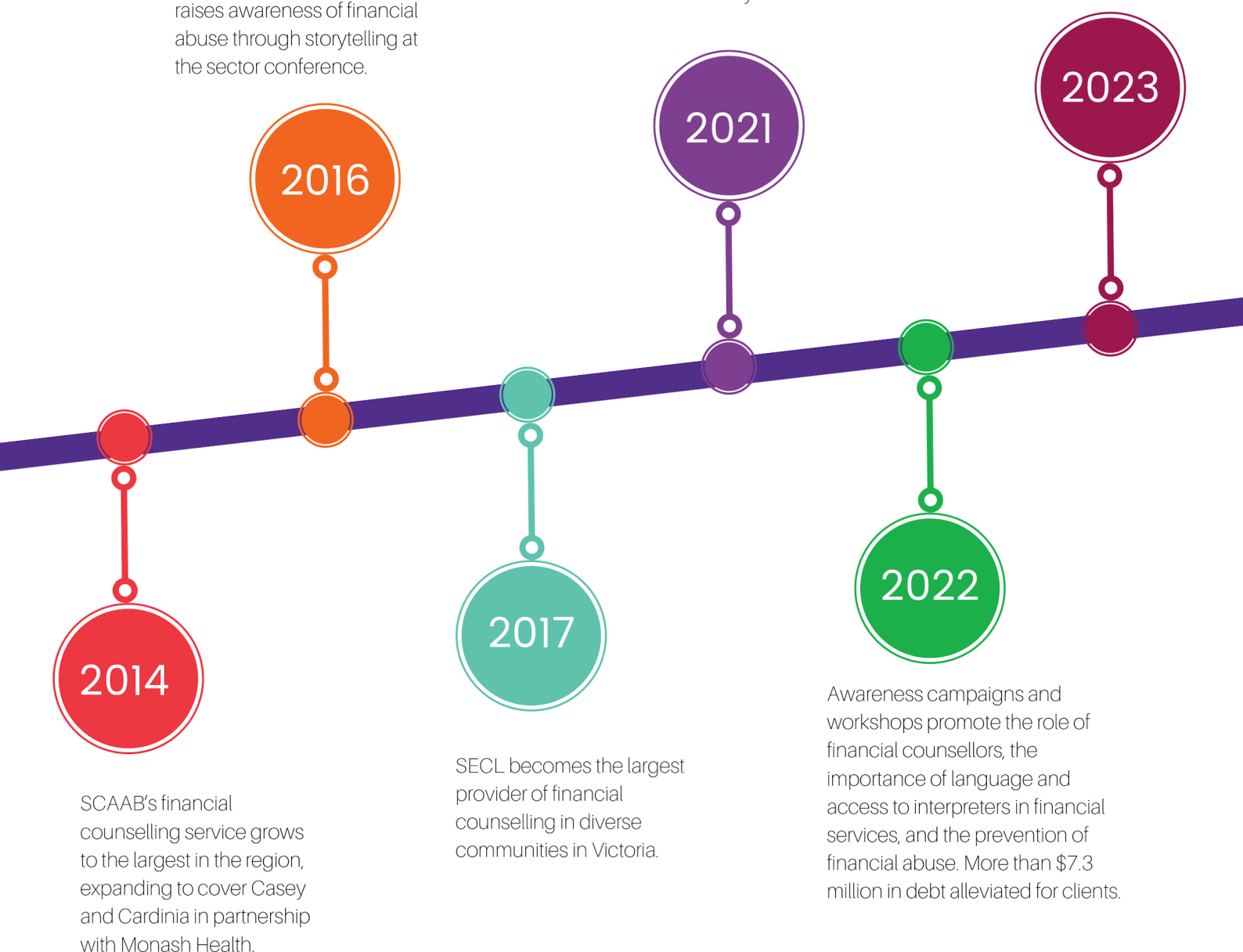
SCAAB launches the Money Troubles DVD in English, Arabic, Burmese, Dari and Farsi aimed at increasing financial knowledge in diverse communities.



SECL establishes a new plan and vision: "Every person counts. Every System Fair" and advocates to stop Federal Government cuts to funding of interpreter services. SECL raises awareness of financial abuse through storytelling at the sector conference.

After years of advocacy, the recognised interpreter logo appears on bank websites ensuring access to interpreters. Further advocacy for inclusion of interpreters in Banking Code of Practice and contribution to financial abuse report 'Safety by Design – Sowing the Seeds for Women's Financial Safety'.

SECL celebrates 30 years of financial counselling. Advocacy efforts focus on mortgage stress in multicultural communities, financial abuse, young people and money, and financial hardship and seniors. MARAM financial abuse workshops reach 190 frontline workers.



Celebrating 30 years of financial counselling

Since 1993, financial counsellors at SECL have been committed to empowering individuals and families in our community to achieve financial wellbeing and overcome financial challenges. The service was launched with one financial counsellor and today, we are the largest financial counselling service in the region, in one of the most diverse municipalities in Victoria. In the past three years alone, our financial counselling services have made a significant impact, reaching 18,000 people and supporting 3,000+ community members in financial difficulty to alleviate almost \$20 million in debts.

FINANCIAL COUNSELLING

Navigating complex challenges

The evolving financial landscape, compounded by the impact of COVID-19, has heightened the complexity of financial counselling casework. Households grapple with rising energy costs and mortgage rates, necessitating a thorough review of expenses. Housing affordability remains a significant concern, with rents escalating due to supply and demand imbalances. Income growth needs to catch up with the soaring housing, utilities, transportation, and food costs. Almost universally, people seeking our services are experiencing housing stress.

Meeting growing demand

This year, we experienced a surge in enquiries, with 1,168 individuals seeking assistance, up from 1,038 in the previous year. Around half of these inquiries transitioned into ongoing cases. Many people have multiple and intersecting issues, making it challenging to devise tailored solutions, particularly with the conclusion of COVID-19 related support programs. Our financial counsellors helped to alleviate almost \$13m in debt - a 77% increase on the previous year.

To reach more people effectively, we partnered with the City of Greater Dandenong during Anti-Poverty Week, enabling 200+ community members to access information and support.

We extend our gratitude to our partners who help us reach people facing financial hardship across the region. In addition to our SECL sites, our services operate through inTouch, WAYSS, Orange Door, Cranbourne CISS, and Windermere (Toomah Centre, Pakenham).

Advocating for change

We actively advise the financial services sector including Westpac, Suncorp, Bank of Qld, the Australian Bankers Association (ABA), and its 26 member banks, with a focus on promoting access and inclusion for all communities. Moreover, as the largest provider of financial counselling services in multicultural communities, we leverage every opportunity to share data and insights with all levels of government and statutory bodies.

In May 2023, we launched 'simple English' financial hardship fact sheets in partnership with Westpac. These resources were developed in consultation with our community, to destigmatise conversations about financial difficulty.

We also played a pivotal role in securing access to interpreters in the Banking Code of Practice through our engagement with the ABA Consumer Outcomes Group.

We are committed to advocating for change through collaboration and representation:

- We have a seat on the Cardinia Shire Liveability Committee, emphasising the importance of financial inclusion in liveable communities.
- Through Financial Counselling Victoria, we convene the Insurance Issues Working Group, advocating for access to affordable insurance.
- We raise awareness through media campaigns, newsletters, and podcasts on issues such as financial abuse, poverty, cost of living, and government budget impacts.
- We actively participate in the Orange Door Consumer Advisory Group, ensuring that financial abuse remains a focus.

Acting on financial abuse

Financial abuse affects one in three women who access our services. Leveraging our expertise, we partnered with Financial Counselling Victoria to design and deliver MARAM financial abuse workshops to 190 frontline workers. These workshops, aligned with the MARAM framework, empower family violence specialist services to identify financial abuse and collaborate with financial counsellors to support victim-survivors. With the support of the Victorian Government, we will expand these workshops in the coming year.

Providing access to safe loans

While funding constraints curtailed our NILs for Vehicles program, we are unwavering in our commitment to NILs for essential household items. In the first half of 2022, we supported:

- 67 NILs loans valued at \$97,000 for essential household items such as fridges, washing machines, laptops, and more.
- 51 NILs for Vehicles loans valued at \$241,000

Celebrating our leaders

We congratulate Rachna Madaan Bowman on receiving the prestigious Jan Pentland Award at the Financial Counselling Australia conference in May 2023. This award, the highest accolade in the financial counselling sector, recognises Rachna's outstanding contributions, particularly her tireless advocacy for access to independent interpreters and her efforts to dismantle barriers to resolving financial abuse.

EVERY STORY



Lena's triumph over financial abuse

Lena* is a 45-year-old mother of three with limited English skills. She is a victim-survivor of family violence and financial abuse. Her ex-partner fraudulently acquired car loans, totalling \$67,000, in her name. The ex-partner was using one of the cars for an Uber driving business.

Lena's Centrelink income couldn't bear the weight of these debts. She sold her gold jewellery in a desperate attempt to make loan repayments. Desperation and stress led Lena to the hospital, where Monash Health referred her to SECL's financial counselling.

The car finance company initially refused to acknowledge irresponsible lending, so SECL's financial counsellor filed a complaint with the Australian Financial Complaints Authority (AFCA). The financial counsellor secured time for Lena to sell one car privately, resulting in \$11,000 paid and \$9,000 of debt waived. Lena retained her family car. She was also supported with other issues including a fine and utility bills.

Lena's story is one of resilience, empowerment, and the crucial role financial counselling plays in rebuilding lives. With newfound financial freedom and dignity, Lena is embarking on a brighter future with her family.

**Not her real name or photo*

YOUTH LINKS

Supporting youth to thrive

At Youth Links, we cater to young people aged 12 to 25, recognising that this age group represents critical milestones in an individual's life. Our commitment extends to young people from culturally diverse backgrounds, ensuring that our programs are tailored to meet their unique needs.

We focus on key areas such as education, leadership, wellbeing, social and recreational activities, employment, and housing.

Empowering through employment

Supported by the Victorian Government, our Community Employment Connectors Program worked with young job seekers from migrant and refugee backgrounds. We understand the barriers they face, including trauma, limited English language skills, family violence, financial hardship, and more.

In the past year, we supported 444 participants with 50% young people. 93% of participants experienced multiple barriers to employment. Remarkably, 60% of our participants secured employment, while 40% were referred to training and education. Unfortunately, the funding for this program ended in June 2023.

Nurturing education

Our Navigator program addresses the underlying causes of disengagement with education. Funded by the Victorian Government, it engages students aged 12 to 17 with less than 30% attendance at school in the previous term.

In the past year, we received 72 new referrals, supporting 105 young people in case management. Despite the challenges, the program re-engaged 30 participants with mainstream education, while 23% transitioned to TAFE and employment. Notably, 89% of the young people had mental health issues, highlighting the critical importance of our services.

Our Homework Club, funded by the City of Greater Dandenong, has provided 335 young people with free weekly tutoring and study support. Beyond school work, we've nurtured life skills through workshops and recreational activities, including go karting, bowling, laser tag, and employment and money workshops.

Transitioning to independence

Homelessness, or the risk of it, is a harsh reality for many young people aged 16 to 25. Our Youth Housing program offers case management, financial assistance, and access to transitional housing. We've supported 205 young people, with 44% securing stable accommodation, 26% enrolling in training, and 30% gaining employment. In addition, 8% of participants were Aboriginal and Torres Strait Islander people.

Our 'Better Futures' program assists young people transitioning from out-of-home care. In the past year, we've supported 23 young individuals with intensive case management, helping them achieve specific goals, including housing, health, education, employment, financial education, and community inclusion. Almost 90% of participants had mental health issues.

L2P is our community-based program dedicated to helping young learners become safe and confident drivers. We've facilitated 23 Probationary licenses, thanks to the dedication of our 45 active mentors and seven training sessions. With 140 active learners, this program ensures that our youth can safely navigate the roads and build their independence.

We thank the Victorian Government for its support of Youth Housing, Better Futures and L2P.

Creating programs led by youth

Our 'EPIC by Youth' program creates a culturally supportive environment where young individuals from migrant and refugee backgrounds can foster a sense of belonging. With the support of VicHealth and the Victorian Government, we've engaged over 1,300 young people through school holiday programs, education sessions, arts and crafts, dance, adventure camps, and life skills workshops.

Navigating affirmative consent

In partnership with Body Safety Australia and funded by the Victorian Government, we've embarked on a journey to educate and engage young people between the ages of 15 to 19 about affirmative consent, addressing common misconceptions of sexual violence. Our goal is to build evidence about preventing sexual violence in specific communities and settings, ensuring a safer future for all.

EVERY STORY



Orana finally gets a roof over her head

Orana* is a resilient young Indigenous woman whose life has been marked by adversity. She faced substance abuse and violence in her family, leading her to couch-surf with friends. At 20, Orana turned to SECL, driven by her aspirations: employment, housing stability, a driving license, and personal growth. SECL provided her with a stable transitional housing property.

Orana embarked on her journey, enrolling in SECL's Community Employment Connectors program, where her passion for working with children surfaced. With funding, she pursued a Childcare Course, later transitioning to a Security Course. Through SECL's guidance and with support from the Victorian Aboriginal Child Care Agency's (VACCA) mental health counselling, Orana overcame her challenges.

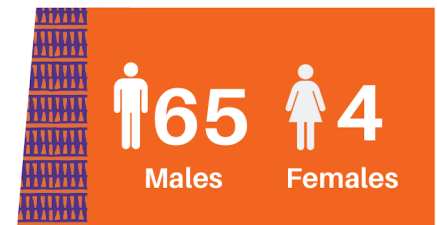
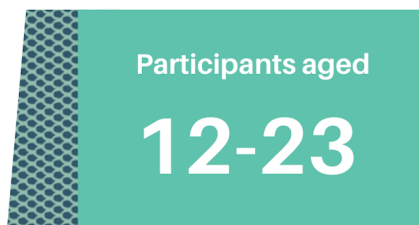
SECL's Community Employment Connector helped Orana secure a job, L2P enabled her to obtain a driver's license and NILs helped her to buy a car. Orana's journey culminated in securing a private rental with a friend.

Orana experienced a boost in self-esteem and improved mental wellbeing, thanks to culturally sensitive services. Additionally, she obtained a driving license and car through SECL's programs, broadened her horizons with qualifications in Childcare and Security, and found fulfilling employment that suited her needs. Importantly, Orana achieved housing stability with the invaluable support of SECL's Youth Housing Program.

**Not her real name or photo*

PROGRAM SPOTLIGHT: MERLE

The MERLE pilot is dedicated to addressing the critical issues faced by migrant and refugee youth who are at a heightened risk of disengagement from education, family, and community, resulting in adverse educational, social, and employment outcomes. MERLE – which stands for Mentor, Empower, Reflect, Learn and Earn - is delivering lifechanging outcomes for youth as evidenced in our independent mid-term evaluation conducted by the Centre for Excellence in Child and Family Welfare's Outcomes Practice Evidence Network (OPEN). The Midterm Evaluation of MERLE examined 22 participants over a six-month period. The MERLE program is funded by the Australian Government.



Outcomes achieved so far

Intra-personal wellbeing	Social wellbeing	Educational outcomes	Post-school readiness
86% of youth showed improved personal insight, interpersonal skills and confidence, relationships with trusted adults and services	77% of youth showed positive relationships and engagement with others – family, peers, teachers and school, recreational and community involvement	68% of youth improved education attendance, engagement, experience and performance.	68% of youth improved life skills, readiness for post-secondary education or training programs, and optimism for the future. (Long term goal)

“

*At the beginning I felt hopeless,
now I see hope in my future - Participant*

”

Key success factors

- The delivery model - school based and beyond, diversified individualised and group activities led by highly skilled strengths-based practitioners
- The program, due to being part of SECL, is able to increase access to services, programs and other community organisations of participants and their families.
- Strong relationships between the MERLE project team and school staff enabled the MERLE program to be delivered more effectively and efficiently

SKILLS FOR LIFE CONSULTATIONS

SECL was asked by the Victorian Government's Office for Youth to become involved in the Skills for Life Project. We conducted a consultation process to inform the development of a Life Skills Toolkit for Victorian secondary school-aged youth. Our role was to ensure that the Toolkit was informed by the needs and perspectives of young people especially youth from multicultural and multifaith backgrounds.

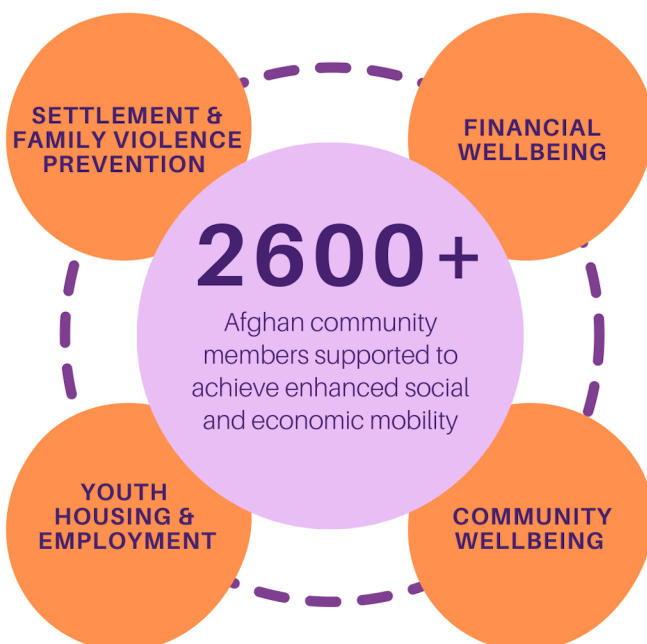
We held four consultation rounds which were well attended by young people with 211 youth attending 10 workshops. We were delighted to see that young people are keen for their ideas to be heard and for their voices to be considered. We hope this project is the beginning of a conversation with young people from multicultural backgrounds.

Our final report was delivered to the Victorian Government in May 2023 highlighting 10 key priority areas including ongoing youth engagement, mental health, in-language information, respecting cultural diversity and financial capability.



SUPPORTING THE AFGHAN COMMUNITY

South East Community Links provides valuable support to refugees and vulnerable migrants from Afghanistan. Here is an overview of our work over the past two years. We support community members to build independent and meaningful livelihoods that make positive contributions to our local communities. Our capacity building work provides practical support, advocacy, service linkage and training to empower and uphold their rights as they resettle in Victoria.



EDUCATION

690 Afghan community members engaged in educational and skills building programs.



HOLISTIC CASEWORK

500+ Afghan community members supported with culturally appropriate casework support.



EMPLOYMENT PROGRAM

66 Afghan community members have secured employment and 44 have been connected to educational programs.



FINANCIAL COUNSELLING

100+ Afghan community members supported with financial counselling including debt, loan and contractual issues.

SETTLEMENT SERVICES

Supporting positive settlement experiences

With increased Afghan migration to Melbourne's south eastern suburbs, SECL's Settlement, Engagement and Transitions (SETs) program offers a person-centered, strengths-based approach. We engaged with 388 participants in nearly 2,000 casework sessions.

Our caseload included 197 newcomers supported with interpreting assistance to establish settlement goals and achieve increased independence and mobility across education, training, housing, health and wellbeing and civic participation.

Our community development programs cover a range of essential areas. From driver education to financial literacy, digital skills to family safety, life skills to sewing for small businesses, we empower participants to transition to Australian life.

A record number of 19 new and emerging community leaders and groups committed to SECL's Community Capacity Building program which engaged participants across an entire year in new learnings on leadership, project management, governance and tailored mentoring. Exceeding our targets, we saw participants move from strength to strength as they increased their knowledge, developed program budgets and expanded their networks. They were successful with six different City of Casey grants.

The Australian Government funds these programs.

Responding to the needs of communities

Our Strategic Engagement Coordinator (SEC) program piloted a range of initiatives. The 'Inspired by You Mentoring' program connects business professionals with some of the most disadvantaged schools in the south east to inspire and mentor culturally diverse young people who often don't have the connections and professional role models.

In addition, our Public Transport Pilot was developed in response to newly arrived Afghan women's experiences of isolation and lack of confidence to access public transport. It has shown that with appropriate guidance, newly arrived community members can learn to independently access public transport, move around in the community, and participate in healthy activities.

Other initiatives included advocating for the Learner's Test in Dari, Hazaragi and Pashto and our Afghan Advisory Group working towards equal opportunities and outcomes for everyone.

Our Strategic Partnership Program aims to strengthen migrant and refugee community members ability to feel included, valued and actively contributing to society. In partnership with the Southern Migrant and Refugee Centre, we supported more than 1,500 community member projects. This support included Learner permit, citizenship and homework support programs, the creation of healthy relationship videos with Hazara Shamama Association of Victoria, soccer tournaments, women's social groups and mentoring support. We are grateful to 40+ ethno-specific associations and community organisations that work alongside us.

Thank you to the Victorian Government for its support of these programs.

The Afghan Australia Community Project delivered 42 educational sessions, with 121 participants engaging in activities such as driving skills, financial literacy, healthy parenting, employment pathways, digital skills, Australia's law, and women's health awareness. Funded by the Social Policy Group, these workshops support women to achieve independence, confidence and wellbeing.

Preventing family violence

Our prevention work with culturally diverse and faith-based communities remained strong this year. We worked closely with the Board of Imams to develop an adapted version of the Vic Health and Our Watch 'Change the Story' video in Arabic tailored for Muslim community members. This resource will be launched in October 2023.

SECL also worked closely with the Afghan, Burmese Muslim and Rohingya, Iranian and Indonesian communities to deliver community-based workshops focused on strengthening understanding of women's rights, financial abuse, gender equality, healthy relationships and women's sexual and reproductive health.

Our partnership with Afri-Aus Ileac was strengthened through tailored capacity-building workshops for 23 of their members. Other partnership work included prevention workshops at six schools.

This work is funded by the Victorian Government.

EVERY STORY



Arezo breaks down barriers

Arezo*, a 25-year-old refugee, arrived in Australia in 2017 with a vision to challenge gender inequality and become a civil engineer. Her childhood dreams were filled with sketches of houses she aspired to build one day.

Despite facing language barriers, financial challenges, and social isolation, Arezo enrolled in English courses and completed her VCE in December 2019. In 2020, she embarked on engineering studies at RMIT University, starting at the foundation level as a pathway to her degree. She was appointed Appointed Women In Stem Ambassador at her university.

As a non-Australian citizen, Arezo couldn't access HECS-HELP loans and had limited financial support. SECL provided her with emotional support and guidance through the Australian educational system, securing a part scholarship from the Moses Bhooshi Scholarship Fund to help with university expenses. Arezo's motivation led her to join SECL's Community Capacity Building Program, aiming to advocate for multicultural women and challenge gender stereotypes in STEM.

Arezo continues her engineering studies, secured an internship at North East Link Project, and remains committed to SECL's Community Capacity Building Program, where she aims to establish a women's support group.

"I want to thank you for helping me get this scholarship. I hope I can make very good use of this opportunity and give back to the community." - Arezo

**Not her real name or photo*

COMMUNITY WELLBEING

Meeting unprecedented demand

The Community Wellbeing team faced a surge in demand for support over the past year, driven by the escalating cost of living, housing crises, the impacts of the pandemic, and natural disasters. This resulted in a 55% increase in demand for our support services compared to the previous year. However, despite providing 35% more crisis support sessions, the unprecedented demand for assistance led to a 225% increase in unmet demand, reflecting the challenges faced by people seeking our help.

In response to this growing crisis and demand for support, the Community Wellbeing team developed and implemented several innovative programs to enhance our communities' access to vital support and services.

Partnering for innovative solutions

To improve community connection and access to support, SECL established a pioneering partnership with Metro Trains in 2023. Through the 'Community Connectors' project, experienced SECL practitioners will be stationed at Dandenong Station, providing direct support and referrals for individuals facing crises. This initiative aims to collaborate with stakeholders and Metro station staff to enhance cross-sector capabilities and bolster community wellbeing and safety.

Revitalising AOD catchment planning

In collaboration with Windana, SECL has revitalised Alcohol and Other Drug (AOD) catchment planning in the south east, focusing on the needs of our diverse community members and those encountering barriers in accessing support. This program brings stakeholders from various sectors together to develop evidence-based strategies tailored to the local AOD sector's requirements, providing critical data and recommendations to inform policy decisions. The coming year will concentrate on understanding the AOD-affected community, particularly multicultural communities' experiences.

Empowering victim-survivors

Recognising the rising number of diverse family violence victims and survivors encountering obstacles in accessing support, we initiated the 'Women: Safe and Equal' project, funded by the City of Greater Dandenong.

This program offers essential assistance through casework, safety planning, and advocacy, empowering victim-survivors to achieve greater independence, safety, and engagement with specialist and mainstream services. In 2022/23, the project facilitated significant outcomes for 135 individuals, with a participant survey indicating that all respondents feel safer, more hopeful, and better equipped to pursue their goals.

Supporting communities through crisis

Our commitment to supporting multicultural communities in times of crisis remained steadfast. The ongoing impacts of the pandemic continued to disproportionately impact our diverse communities, leading to financial hardships and food insecurity. Our survey with 29 participants from diverse backgrounds found that because of the pandemic, 72% of respondent's financial situations had changed in a negative way, 93% of respondents reported that the pandemic affected their ability to afford food and of these respondents, 88% reported that the pandemic is still impacting on their ability to afford food.

To address these challenges, our team, with support from local and state governments and Monash Health, employed a bicultural worker to facilitate community-led recovery, increase social and economic inclusion, and provide tailored support. Additionally, our team responded to one of the worst flood disasters in Victoria's history by collaborating with flood-affected services and offering culturally appropriate crisis support to 1,069 people from multicultural communities.

Creating new employment pathways

In pursuit of our mission to enhance education and employment pathways, SECL partnered with ICAN Learn in June 2023. This partnership focuses on empowering Indigenous Australians and individuals from multicultural backgrounds, supporting nine students in completing the Certificate IV in Community Services and gaining practical skills through volunteering within our team, including crisis support. This initiative reflects our commitment to community access and inclusion, with students speaking a total of 13 languages, enriching our volunteer workforce and community engagement efforts.



Sarah's journey to independence and safety

Sarah*, a 22-year-old expectant mother, turned to SECL for help when she was 13 weeks pregnant, having endured years of family violence. Referred by a family violence organisation, Sarah was in urgent need of emergency relief, housing, and support. Her situation was compounded by financial hardship, unstable housing, and the daunting prospect of navigating pregnancy without a support system, given her partner's history of severe verbal and emotional abuse.

Sarah was unsure how to leave the abusive relationship, as she had relied on her partner's income and faced financial challenges, including the high cost of living and saving for rental expenses. With no friends or family support, she was in dire need of assistance.

SECL's Safe and Equal Practitioner conducted a comprehensive risk assessment and safety plan, considering Sarah's intellectual disability, and connected her to crucial crisis support services. Through intensive advocacy efforts, Sarah secured stable housing within a day, thanks to SECL's intervention. Her mental health improved with specialised counselling, and she gained independence, moving into her own rental home, free from the perpetrator's influence.

Sarah's journey to stability and independence continues as she eagerly awaits the birth of her child, maintaining regular communication with SECL's Practitioner for ongoing support. The Safe and Equal program, supported by the City of Greater Dandenong, played a vital role in transforming Sarah's life.

**Not her real name or photo*



OUR PEOPLE

Fostering diversity and inclusion

At SECL, we are dedicated to building an inclusive and diverse work environment, recognising the value that different perspectives and experiences bring to our organisation. Our team includes 54 dedicated people with a gender breakdown of 79% women and 21% male employees. We are committed to improving gender balance across all levels with an executive team comprising 85% women and 15% male representation.

We pride ourselves on our culturally diverse workforce, with representatives from various backgrounds contributing their unique insights and talents to drive innovation and growth. Our staff members come from a broad range of cultural backgrounds, including but not limited to African, Asian, Arabic, Australian, European, and New Zealander heritage. We celebrate the richness that this diverse pool brings, fostering an environment where all voices are heard and respected.

Equipping our team with important skills

To foster an environment of understanding, respect, and inclusivity, training plays a pivotal role. We undertook cultural awareness training to develop an understanding of Aboriginal culture, identity, and strengths. We also undertook LGBTQIA+ and inclusion training where we were introduced to gender identities and sexualities and lived experiences from the community. By imparting knowledge about different cultures, perspectives, and identities, this training equips us with the tools to build stronger relationships, enhance collaboration, and embrace the richness of diversity.

Implementing improved systems

We have invested in a new HRIS system called Employment Hero. This system is an end-to-end HR, payroll and recruitment solution that will streamline our HR services and administration. This investment in technology will deliver efficiencies, personalised employee experiences, increased productivity and enhanced data to inform decisions.

Prioritising employee engagement

Employee engagement is a vital aspect of our success, as it directly impacts productivity, employee satisfaction, and overall retention rates. Our recent employee engagement surveys highlighted that SECL provides a supportive environment, a strong connection to the community, and a collaborative team, which sets us apart from other employers.

"I have felt supported and championed since day one. It is impossible for me to lose motivation and not care about the work I am doing with the unlimited support the leadership team provide. Go SECL!" - staff member

Our employee engagement scores have consistently remained high, reflecting the dedication of our workforce and the effectiveness of our engagement strategies. We attribute this success to our open-door policy, transparent communication channels, and a strong focus on the community.

Looking ahead, we remain committed to maintaining these values and continually evolving to meet the changing needs of our diverse and engaged workforce and community.

OUR VOLUNTEERS

Our volunteers form the heart of our organisation, a diverse and passionate group of individuals committed to making a positive impact on society. At present, we are privileged to have a team of 55 dedicated volunteers who generously contribute their time, skills, and energy to various initiatives and projects. Each volunteer brings their unique experiences and perspectives, enriching our efforts and extending the reach of our mission far beyond what we could achieve alone.

Our volunteer program spans a range of projects including Community Wellbeing and Support, Youth Empowerment, L2P and NILs, each addressing critical social issues and making tangible differences in the lives of individuals and communities.

May 2023 was an important time for our volunteer program. We celebrated our volunteers with a morning tea to acknowledge and thank them for their contributions to SECL. We attended the first Volunteer expo run by South East Volunteers, showcasing SECL and our volunteer program. The event was successful in increasing our volunteer participation while also providing us with an opportunity to network and collaborate with other service providers.

Looking ahead SECL will focus on increasing partnerships to create pathways for our volunteers to develop and further enhance their skill set. We will also be looking at corporate volunteering which has emerged as a powerful force for positive change, forging a dynamic synergy between the corporate sector and non-profit organisations.



Ru's volunteer experience with SECL

Ru has a background working in the Education and Youth Support sector. She is a student and has recently completed her Certificate IV in Youth Work. Ru chose to volunteer with South East Community Links to complement her studies, enhance her employment opportunities and learn valuable skills.

She holds deep values around self-determination, social justice, equality and fairness, and the rights of all people to have the same opportunity to access security and wellbeing in their employment, housing and lives.

"This is what drove me to volunteer with SECL as I see the very real value in the service they provide and the organisation's passion around advocacy and support in this area," says Ru.

Ru volunteers two days a week as a Community Support Worker and is enjoying the experience very much.

"The training has been extremely valuable and a great way to learn whilst also seeing very real difference being made. I have found the management and staff to be extremely welcoming and generous with their time, it is inspiring to be around and learn from professionals who love what they do. I am enjoying my experience very much," she says.

GOVERNANCE

Our Board oversees our strategic direction and financial performance. The board sub-committees include: Finance, Audit and Risk; Governance, People and Culture; and Building and Facilities.

At this year's Annual General Meeting, two of our directors will retire in accordance with our Constitution. We thank Chris James and Jan McCormack for their contributions over many years.



Ross Hepburn - Chair

35+ years of local community involvement, with expertise in business, local government, sports leadership



Jan Cormack - Vice Chair

40+ years of public service experience



Mariam Ritchie - Treasurer

17 years of financial services and banking experience



Dara Tang - Director

20+ years of brand management and strong ties to Springvale community



Rachna Madaan Bowman - Director lived experience, financial counsellor



Deborah Remfry - Secretary

20 years of planning-related experience



Chris James - Director extensive sales, marketing, and audit experience



Knowles Tivendale - Director local small business owner



Luke Donnellan - Director former Australian politician



Andrea Shepherd - Staff Representative

NON FINANCIAL INDICATORS

	2023	2022	2021
GENERAL			
Participant sessions	31,896	29,861	32,682
% of participants born overseas	60%	59%	59%
Participant background - Afghanistan	23%	18%	15%
Homeless or at risk (unique clients)	17%	16%	16%
Sole parent (unique clients)	13%	15%	15%
Clients experiencing family violence	588	407	435
Referrals to family violence services	129	133	123
Full-time equivalent staff	45	43	42
Volunteers	55	75	42
COMMUNITY WELLBEING			
Emergency relief value*	\$ 451,586	\$1,007,876	\$883,420
Emergency relief participants	1,944	1,695	1,739
Emergency relief participants and families*	27,244	9,255	9,322
FINANCIAL WELLBEING			
Debt resolved	\$ 12,897,181	\$7,293,947	\$5,813,612
People struggling to pay their mortgage	26%	27%	26%
Microfinance loans	118	96	95
Microfinance loans value	\$ 338,385	\$ 215,252	\$ 163,245
SETTLEMENT SERVICES			
Clients in the settlement engagement and transition program	388	301	271
Community capacity building workshop participants	1,204	1,178	1,016
Community capacity building workshops	377	365	88
YOUTH LINKS			
Young people who required employment support	43%	39%	34%
Engage! Youth participants	1,576	864	475
Empower Youth participants	406	77	126
Increase in homeless youth clients	40%	71%	152%

*Note: We have updated the methodology used to calculate these figures in 2023.

FINANCIAL REPORT

Statement of profit or loss

	2023	2022	2021
Revenue	7,103,583	5,581,045	5,229,223
Employee and contractor benefits expense	(5,305,850)	(4,508,715)	(4,311,631)
Client support expenses	(915,872)	(360,919)	(207,055)
Consultancy expenses	(135,349)	(139,070)	(42,551)
Information technology expenses	(213,939)	(181,384)	(183,351)
Occupancy expenses	(50,036)	(48,000)	(48,000)
Depreciation expenses	(51,797)	(22,365)	(26,216)
Finance costs	(4,697)	-	-
Other expenses	(481,269)	(292,848)	(322,769)
Current year surplus / (loss)	(55,226)	27,744	87,650
Movements in fair value through other comprehensive income asset	42,632	-	-
Total other comprehensive income / (loss) for the year	(12,594)	27,744	87,650
Total comprehensive income / (loss) attributable to members of the entity	(12,594)	27,744	87,650

FINANCIAL REPORT

Statement of financial position

	2023	2022	2021
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	1,357,227	3,963,014	3,807,583
Accounts receivable and other debtors	377,611	42,394	67,486
Financial assets	1,300,345	-	-
TOTAL CURRENT ASSETS	3,035,183	4,005,408	3,875,069
NON-CURRENT ASSETS			
Accounts receivable and other debtors	12,137	-	-
Property, plant and equipment	141,159	61,463	68,136
Right-of-use asset	219,776	-	-
TOTAL NON-CURRENT ASSETS	373,072	61,463	68,136
TOTAL ASSETS	3,408,255	4,066,871	3,943,205
LIABILITIES			
CURRENT LIABILITIES			
Accounts payable and other payables	347,963	404,233	500,648
Provisions	486,778	459,346	507,727
Lease liabilities	43,358	-	-
Contract liabilities	935,065	1,765,416	1,492,136
TOTAL CURRENT LIABILITIES	1,813,164	2,628,995	2,500,512
NON-CURRENT LIABILITIES			
Provisions	-	11,032	43,593
Lease liabilities	180,841	-	-
TOTAL NON-CURRENT LIABILITIES	180,841	11,032	43,593
TOTAL LIABILITIES	1,994,005	2,640,027	2,544,105
NET ASSETS	1,414,250	1,426,844	1,399,100
MEMBERS' FUNDS			
Retained surplus	1,371,618	1,426,844	1,399,100
Reserves	42,632	-	-
TOTAL MEMBERS' FUNDS	1,414,250	1,426,844	1,399,100

Statement of cash flows

	2023	2022	2021
Cash flows from operating activities			
Receipts from operating activities	6,575,287	6,434,005	6,630,763
Interest received	19,739	3,955	9,744
Dividends received	23,245	-	-
Payments to suppliers and employees	(7,834,577)	(6,266,837)	(5,371,828)
Finance costs	(4,697)	-	-
Net cash used in operating activities	(1,221,003)	171,123	1,268,679
Cash flows from investing activities			
Payment for property, plant and equipment	(105,746)	(15,692)	-
Payment for financial instrument	(1,257,713)	-	-
Net cash used in investing activities	(1,363,459)	(15,692)	-
Cash flows from financing activities			
Cash flows from financing activities	(21,325)	-	-
Net cash used in financing activities	(21,325)	-	-
Net increase / (decrease) in cash held	(2,605,787)	155,431	1,268,679
Cash on hand at beginning of financial year	3,963,014	3,807,583	2,538,904
Cash on hand at end of financial year	1,357,227	3,963,014	3,807,583

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.



Australian Government
Department of Home Affairs



Australian Government
Department of Social Services



Australian Government
Department of Industry, Science,
Energy and Resources



Department
of Transport
and Planning



Education
and Training



Families,
Fairness
and Housing



Justice
and Community
Safety



Premier
and Cabinet



Jobs, Skills,
Industry
and Regions



Garry &
Warren Smith





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

Youth Links Hub
Shops 2-4, 49 Douglas Street
Noble Park 3174
Ph: (03) 9547 0511

info@secl.org.au
secl.org.au

