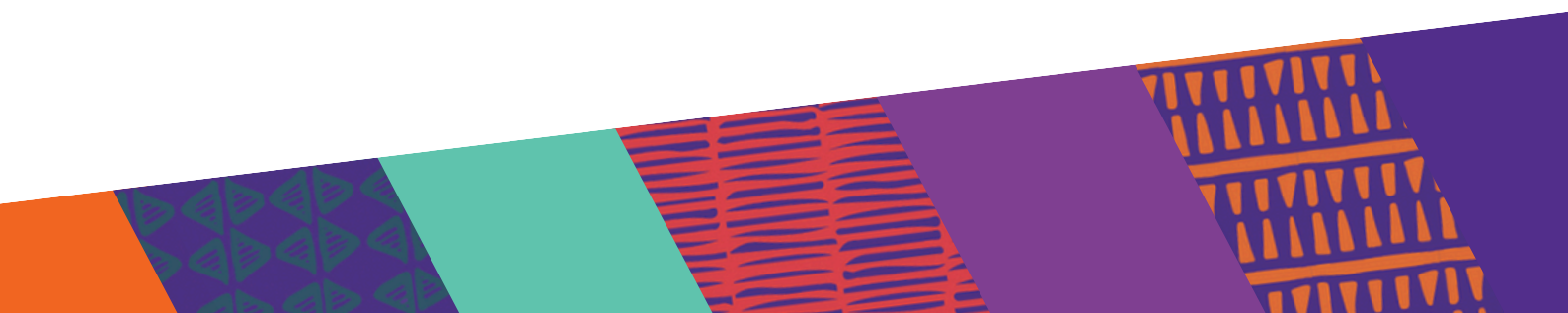




RISING COSTS RESILIENT COMMUNITIES



Annual Report
2024



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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

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-centred 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, communities and businesses, we deliver 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.

Our team includes experienced professionals, employees with lived experience, and bilingual staff who, along with dedicated students and volunteers, provide high-quality services to our diverse communities.

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.

Locations

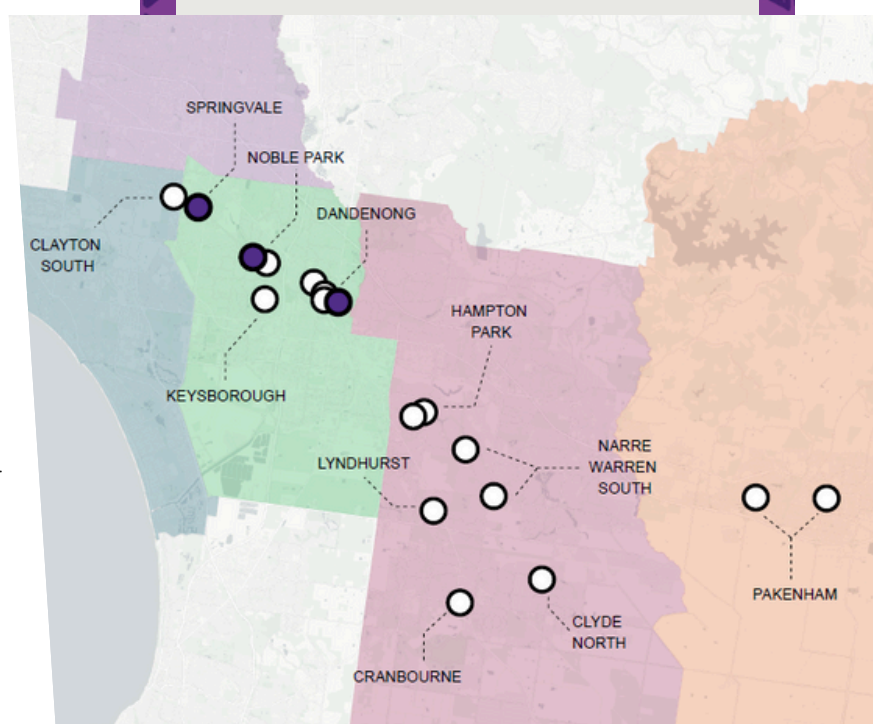
- SECL Offices
- Co-located services

Local Government Areas

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

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'm incredibly proud of what we've achieved this year, and none of it would have been possible without the dedication and support of our partners, staff, students, volunteers, Board, and CEO. I want to express my heartfelt gratitude to everyone who has contributed to our success.

To our partners, thank you for your commitment and collaboration. Your support allows us to extend our reach and deliver services that truly meet the needs of our community. Partners like Metro Trains have helped us innovate our service delivery. Our Community Connectors pilot at Dandenong Station facilitated over 3,300 engagements and referred nearly 190 people to essential services. This approach has improved safety and brought our services directly into a key community hub, reaching individuals who might not otherwise seek support.

To our dedicated staff, your passion and commitment are the backbone of SECL. Your ability to connect with clients and provide compassionate support makes a real difference. It's inspiring to know that 86% of our employees are proud to work with us.

I'd also like to thank our incredible volunteers who generously give their time and skills across our programs. Your contributions are especially crucial during this cost of living crisis, providing practical help and hope to those who need it most. To the students who joined us this year through placements and internships, thank you for bringing fresh ideas and enthusiasm. Your involvement keeps us innovative and responsive to the community's evolving needs.

A special acknowledgment goes to our Board for your leadership and commitment. Your guidance has been invaluable, especially during this challenging year.



Faced with tight budgets and rising demand, the Board made a bold decision during our mid-point review to draw down on our cash reserves. This strategic investment allowed us to strengthen key services, including emergency relief, the Bring Your Bills events, and the Community Connectors Pilot, ensuring we continue to meet the growing needs of our community.

A special thank you to our Vice-Chair, Deborah Remfry, who will retire from the board at our 2024 Annual General Meeting. Deb has been on this journey with us since 2005. I am particularly grateful for Deb's strategic input over many years.

Finally, I want to extend a special thank you to our CEO, Peter McNamara, for his leadership and unwavering support. Peter's vision and commitment have been instrumental in guiding us through a year of change.

Together, we have made remarkable progress, and I am confident that, with this talented team, we will continue to create a world where "every person counts, and every system is fair."

A handwritten signature in black ink, appearing to read 'Ross Hepburn', written in a cursive style.

Ross Hepburn
Chair

CHIEF EXECUTIVE OFFICER'S MESSAGE

The rising cost of living has become a significant challenge for our community. We're acutely aware of the financial pressures many community members are facing. This year, we focused on understanding these needs and providing practical, impactful support to help our community navigate these tough times.

In 2024, we conducted a community survey with over 200 participants to better understand the effects of the cost of living crisis. We found that 70% of respondents struggled to afford food, with many relying on emergency relief. Parents reported that their children missed out on after-school activities, essential school supplies, and even meals. Energy costs were another major concern, with 65% worried about paying their bills. These findings highlight the real struggles our community is experiencing.

In response, we launched the 'Bring Your Bills' events, connecting people with vital support such as financial counselling, help with bills and fines, and guidance on renter and consumer rights. By partnering with banks, utility companies, Centrelink, and legal services, we created a one-stop shop for essential help.

Throughout 2023-2024, we hosted events in Dandenong, Noble Park, Cranbourne West, Pakenham, and Springvale, supporting over 1,000 community members and resolving \$511,000 in debts. We facilitated 218 grants and concessions, and 76% of attendees reported no longer worrying about utility disconnections. In-language support and bilingual workers ensured everyone could access the help they needed.

As part of our strategic plan, we introduced the "One SECL" approach to ensure we are community-led by better integrating our services and meeting clients where they are. We have reinvigorated our approach to longstanding issues impacting our communities. This has meant shifting our mindset, reallocating limited resources, and investing in our frontline services. These changes are aligned with our values and commitment to being responsive and adaptable in times of need.



Across our footprint, we reached 27,577 people and families through our services. None of this would have been possible without the incredible support of our Board who made the strategic decision to invest in community during this cost of living crisis. Their leadership demonstrates our commitment to being community and values led.

My heartfelt thanks go to our people, partners, volunteers, students, and supporters. I am deeply grateful to everyone who has contributed to our efforts. Your dedication and hard work make a real difference in the lives of the people we serve.

Together, we will continue to provide a lifeline, advocate for systemic change, and help deliver improved social and economic outcomes for our community.

Peter McNamara
Chief Executive Officer

PROGRESS AGAINST OUR STRATEGIC PLAN

Goal 1

**Place community
at the heart of our
work**

Activities

- Cost of living survey elevates client voices on financial stress and information used to develop Bring Your Bills
- Five Bring Your Bills days were delivered to address the cost of living pressures in local communities supporting 1,000 people
- Hosted 44 drop-in utility bill sessions reaching 228 people
- Our Afghan Advisory Group helped us to design workshops and resources in languages that resonate with the community
- Settlement services and family violence prevention programs increased delivery from five to eight sites.

Goal 2

**Evidence based
impact**

Activities

- Data showing growing number of community members experiencing rental stress helps to secure additional funding
- Our Cost of Living Survey provides a snapshot report to highlight key financial challenges
- Independent evaluation of the MERLE program found 95% of participants reported feeling 'better' or 'much better'
- We won the 'best poster award' for the Public Transport Pilot program at the 2023 National Settlement Conference
- Data and insights used to inform our submission to the Australian Government's review of Financial Wellbeing and Capability programs.

Goal 3

**Forge
partnerships
underpinned by
our connection
with community**

Activities

- Strengthened connections and partnerships with peak Aboriginal organisations
- Extended financial counselling outreach to SECL Youth Links, InTouch and The Orange Door
- Successful pilot of the Community Connector program at Dandenong Station in partnership with Metro Trains
- 20+ organisations participating in Bring Your Bills including banks, utility companies, Centrelink, and legal services
- New partnership with Jesuit Social Services to support healthy masculinities and gender equality conversations with boys
- Partnership with Inspired by You provided career mentoring to over 400 students across secondary schools in the south-east.

Goal 4

Advocate with community for positive change

Activities

- Advocated for access to independent interpreters - enshrined in the Banking Code of Practice
- Lived experience workshops with banks to raise awareness of financial abuse faced by multicultural women
- Generated 15 media stories putting the spotlight on cost of living pressures and housing stress
- Contributed to policy conversations covering topics such as family violence, banking, consumer rights and the Multicultural Framework Review
- Continued partnership and delivery of MARAM financial abuse training workshops reaching 190 frontline workers.

Goal 5

Further strengthen our foundations

Activities

- Internal strategy 'One SECL' was introduced to improve cross-functional efforts
- Annual staff survey finds 75% overall employee satisfaction with 86% proud to work at SECL
- Ongoing funding secured for settlement services and new funding for private rental housing stress
- Team wellbeing initiatives delivered across the year including mindfulness and arts-based activities
- Leadership development plans and supports in place to foster professional development and personal growth.

Launched in 2021, our 'Strategy 2025: Triple Our Impact' outlines five goals designed to increase our 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.

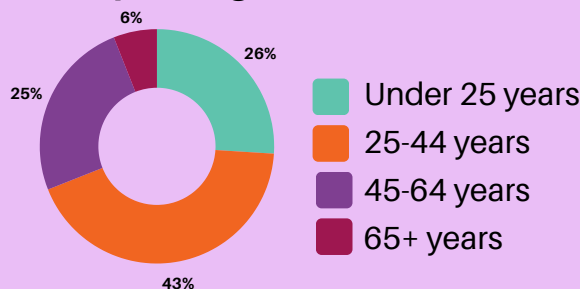


IMPACT SUMMARY

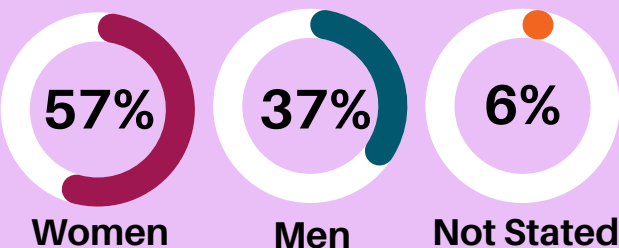


27,577 People and families supported

Participant Age



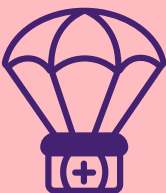
Participant Gender



Top 5 countries of birth other than Australia



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



10,821 people including children receiving emergency relief



593 clients receiving settlement services



3,881 young people reached through Youth Links



2,756 people received financial wellbeing support



232 young people supported with housing



1,000 people attending Bring Your Bills



130

community members attended
Voices of Community Gala



3,300

engagements through
Community Connectors



\$12.6M

in debt was alleviated in
financial counselling



500

clients in financial
counselling

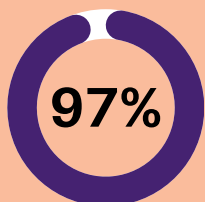


72

young people in TAC L2P

28

volunteer driving mentors



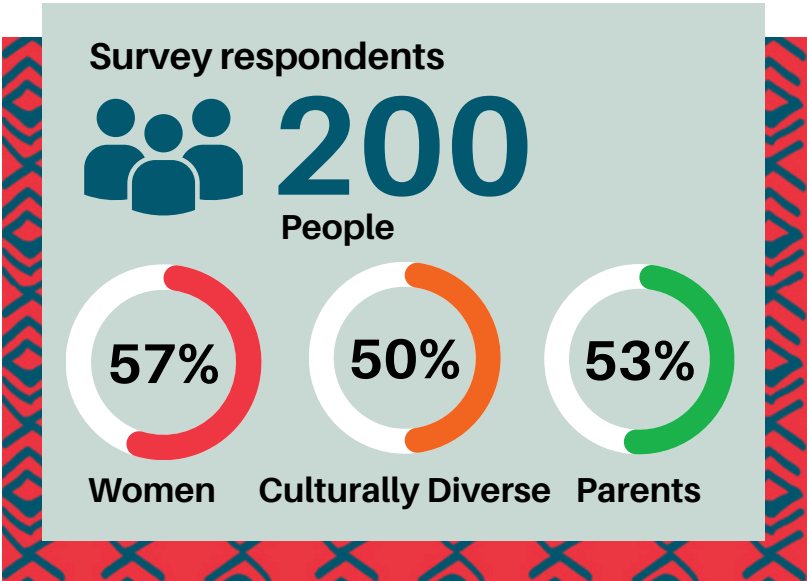
97%

respondents reported their overall situation had improved
since joining the Our Women: Safe and Equal program

RESPONSE TO THE INCREASING COST OF LIVING

Cost of living survey

SECL operates in some of Melbourne’s most disadvantaged areas, where many residents struggle to keep up with loan repayments, rent, and household bills. In 2024, we conducted a community survey to better understand the impact of the rising cost of living on our community members. Over a two-month period, more than 200 people participated. Of these, 57% were women, 50% spoke a language other than English, and 53% had children.



Top four issues



Energy Bills



Fines



Debts



Rental Stress

Key findings

Food Insecurity



- 70% reported it was getting much harder to afford food
- 41% went without meals
- 66% had to use emergency relief including food parcels and vouchers

Children



- 43% of parents said their children missed out on after-school activities
- 32% could not afford school supplies
- 12% reported that their children went to school without lunch

Energy Hardship



- 65% were very worried about being able to pay their utility bills
- 50% had to reduce their water and energy usage
- 49% have accessed utility relief grants or payment plans

Banks



- 45% took out short-term loans or used buy now pay later products
- 65% believed big businesses were not doing enough to support them

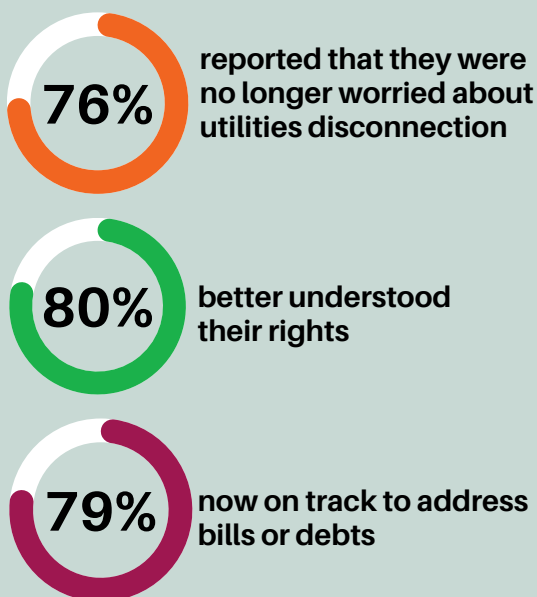
Reaching out to provide support

In response to the cost of living crisis, we collaborated with experts across various sectors, including water, power, and essential services, to create the 'Bring Your Bills' series of events. These events provide community members with support on a range of financial issues, including bills, fines, renters' rights, loans and financial and consumer rights. Participants can access businesses like banks and utility companies, as well as services such as the Ombudsman, Centrelink, legal services, tenancy services, and financial counselling.

During 2023-2024, we hosted events in Dandenong, Noble Park, Cranbourne West, Pakenham, and Springvale. More than 1,000 community members attended these events, \$511,000 in debts were resolved and 218 grant and concessions were facilitated.

 **1,000**
people attending
Bring Your Bills

Bring Your Bills impact



Support for people in crisis

Our Emergency Relief service provides immediate, non-judgemental support. Last year, we delivered almost 32,000 sessions to nearly 11,000 people, including children, with \$450,000 in material aid. With 61% of people born overseas, our team including bilingual workers and volunteers, helps with essentials like food, clothing, Myki cards, petrol, and medications. We also connect people to further assistance when needed. Our support includes guidance on budgeting and money management, and referrals to SECL's financial counselling services for more complex issues.

Providing life-changing loans

Our No Interest Loan Scheme (NILS) offered in partnership with Good Shepherd continues to support community members in accessing affordable loans to meet essential needs, despite a reduction in volunteer and staff numbers in 2024. We have assisted with 68 loans for essential household items and transport expenses, providing critical support to people in need.



Rising cost of living

With a 30-year history, our financial counselling team is committed to empowering individuals and families to overcome financial challenges and achieve financial wellbeing. Almost 80% of clients cite the rising cost of living is putting pressure on budgets and many people are struggling with high mortgage and rent costs.

Our financial counsellors are seeing an increasing number of clients dealing with mortgage stress, energy bills, and other expenses, which are further exacerbated by ongoing interest rate increases. During the year, we worked with 500 clients in our financial counselling service and alleviated \$12.6 million in debt.

Among new clients, 89% reported energy bills, cost of living, or mortgage stress as their main concerns. Many families are juggling multiple jobs and cutting back on essentials, including their children's extracurricular activities.

During the year, 47% of cases involved energy hardship. While this is slightly lower than the previous period, it remains consistent with past years and shows no clear improvement. We attribute the reduction in cases to our utility drop-in sessions supported by the Energy and Water Ombudsman Victoria (EWOV) and the positive impact of our Bring Your Bills events.

To address utility hardship, we've introduced a weekly utility bills clinic where we help community members understand their rights, apply for concessions, and access the Utility Relief Grant. We held 44 clinics, supporting 228 people with Utility Relief Grant applications. Due to high demand, EWOV attends these sessions, and the Peninsula Community Legal Centre (PCLC) participates in assisting with infringement notices and tenancy advice.

SECL remains committed to supporting our communities through financial hardship, helping to navigate the challenges of the cost of living crisis and providing a lifeline to people in need. Financial counselling is supported by the Australian and Victorian Governments.

Rachel gets back on track after injury

Rachel*, a 49-year-old woman, faced financial hardship after an injury left her unable to work in early childhood development. As a casual worker, she wasn't entitled to sick or annual leave, which worsened her situation.

With the rising cost of living, Rachel often relied on charities for food. Although her mortgage wasn't large, increasing interest rates made it hard to keep up with payments. She depended on Centrelink and her savings, and sometimes used buy now, pay later services to cover essentials like food, petrol, utilities, and her mortgage.

SECL stepped in to help Rachel create a plan to manage her finances. Our financial counsellor advocated on her behalf, negotiating repayment plans with her creditors and bank. The financial counsellor also guided Rachel on using her superannuation income protection insurance and helped her apply for the Utility Relief Grant and the Power Saving Bonus.

Thanks to this support, Rachel secured manageable debt arrangements, accessed \$10,000 from her superannuation, and extended her mortgage hardship arrangement. She resumed her mortgage payments, retained her home, and regained stability.

**Not her real name or image*

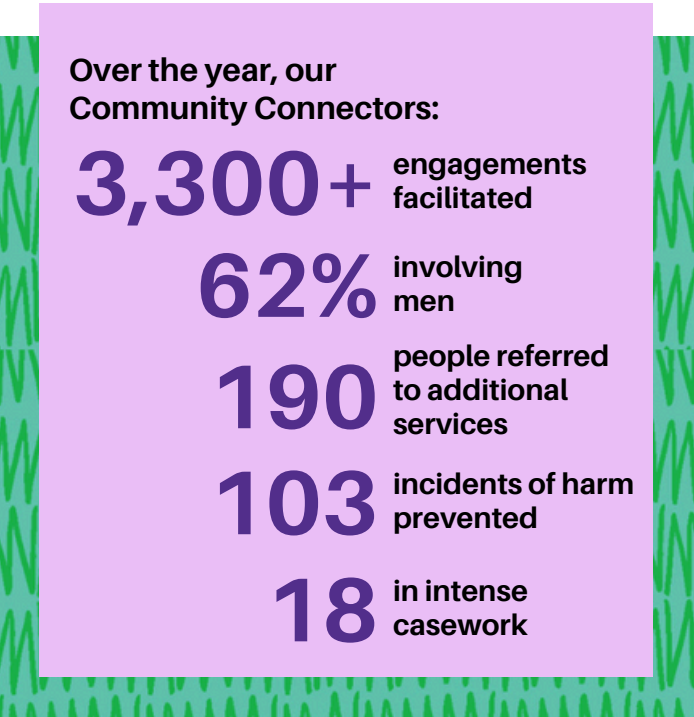
DELIVERING INNOVATIVE PROGRAMS

Reaching out to people in public spaces

The Community Connector program was piloted as an innovative community outreach initiative delivered in partnership with Metro Trains Melbourne (Metro). It was designed to reduce incidents like anti-social behaviour and trespassing at Dandenong station, which can affect passenger and staff safety, station operations, and train services. The program supports passengers and community members who frequent the station and face challenges such as mental health issues, substance abuse, poverty, family violence, and housing insecurity.

The Community Connectors role was to provide direct support and advice to community members and coordinate referrals to local services for drug and alcohol, mental health, homelessness, and family violence support. People were also referred to our services including emergency relief, youth housing and empowerment programs, settlement services and financial counselling.

The pilot program has demonstrated considerable success, leading to its extension at Dandenong Station. Plans are underway for further expansion to Frankston Station by the end of 2024, reflecting the program's effectiveness and positive impact on the community.



New track for Tom

Tom* was a familiar face at Dandenong station, often seen during his daily commutes. In the past, his presence was marked by unpredictable behaviour due to a mix of Acquired Brain Injury (ABI), alcohol dependence, and substance use, leading to frequent disruptions.

Instead of the usual response involving police or Protective Service Officers, the Community Connectors team decided to engage with Tom directly. They approached him with conversation, offered refreshments, and provided practical help like guiding him to the right platforms and assisting with train schedules.

This compassionate approach made a difference. Tom, who was once known for confrontations and anti-social behaviours, including urinating at barriers, began to change. Through a flexible casework approach, the Community Connectors built trust with Tom. He responded positively, reducing his disruptive behaviour and no longer needing police intervention.

Metro staff appreciated the respectful and timely interventions from the Community Connectors, which ensured a safer and more dignified experience for Tom and everyone at the station.

**Not his real name or image*

PREVENTING FAMILY VIOLENCE

Providing culturally relevant programs

At SECL, we're committed to addressing family violence, especially within multicultural and faith-based communities.

Research recognises that alcohol plays a role in gendered violence. Through our Strategic Engagement Coordinator project supported by the Victorian Government, we co-created in-language resources to help community members address alcohol and drug use and learn how to seek help.

In collaboration with the Board of Imams, we developed a culturally safe adaptation of 'Change the Story' - an Arabic video that educates Muslim communities on the impacts of family violence.

We also teamed up with Jesuit Social Services and Melbourne City Football Club's City in the Community to deliver school-based workshops for boys at Lyndale and Hampton Park Secondary Colleges. These sessions focused on preventing violence and promoting healthy masculinity, creating safe spaces for young men to talk about gender and cultural influences.

Additionally, we partnered with Women's Health in the South East (WHISE) to coach and support Burmese women, helping them understand their sexual and reproductive health rights and how these connect to family violence.

Empowering victim-survivors

Our Women: Safe and Equal program, funded by the City of Greater Dandenong, wrapped up on 30 June 2024. Over the two years of the program, we directly supported 548 victim-survivors with information, advocacy, and case management to access family violence specialist services and achieve better outcomes.

Surveys conducted with 103 community members exiting the program showed that:

- 96% felt they knew what to do if they felt unsafe
- 93% felt more hopeful about the future
- 97% reported that their overall situation had improved since joining the program.

This program has also helped build the skills of our staff, students, and volunteers to recognise and respond to family violence risks, ensuring quick and effective responses when family violence is identified. This investment in our workforce will have lasting benefits for the communities we support.





Aaisha's journey to stability

When Aaisha* sought emergency relief assistance, our intake worker discovered she had been enduring severe family violence for the past four years.

Despite her training in hairdressing, Aaisha was unemployed, struggling with financial hardship, and living with her three children in a friend's garage, which felt cold and unsafe. She was overwhelmed with anxiety and depression, feeling overlooked by other services and trapped in a cycle of neglect.

SECL's practitioner immediately connected Aaisha to employment services, where she received help with her resume and soon secured a full-time hairdressing job that suited her health needs and parenting obligations. This job provided her with a stable income and a path forward.

Additionally, SECL assisted Aaisha in applying for a Rent Assist Bond Loan and support from the Private Rental Assistance Program, allowing her to secure a private rental and leave her unsafe living conditions behind.

Recognising her mental health needs, SECL supported Aaisha in accessing a mental health plan and counselling. With this guidance, Aaisha gained confidence and independence, focusing on her children's wellbeing and her future goals.

*Not her real name or image

Addressing financial abuse

Our financial counsellors are seeing more family violence cases, with 32% of women clients needing support. In 2024, 31% of women accessing financial counselling reported experiencing financial abuse, up from 22% in late 2023. This means about one in three women seeking our services are impacted by this hidden form of abuse.

Financial abuse often goes unnoticed, even by women affected, due to cultural norms or a lack of understanding of their rights. Our financial counsellors are trained to spot signs of financial abuse and approach these conversations with care, ensuring support is provided safely and appropriately.

Our financial counsellors regularly lead educational sessions on financial literacy and recognising financial abuse. In partnership with Financial Counselling Victoria, we delivered Multi-Agency Risk Assessment and Management Framework (MARAM) financial abuse workshops to 190 frontline workers. These workshops help family violence specialists identify financial abuse and work with financial counsellors to support victim-survivors. With Victorian Government support, we're planning to expand these workshops in 2025.



"I have a better understanding of what to look for when it comes to financial abuse."

-Workshop Participant



"I do not feel like how I first did when I came to South East Community Links, with my mind racing all the time, I am calm now and it is all thanks to your support."

-Aaisha

SUPPORTING SETTLEMENT IN THE SOUTH EAST SUBURBS

Empowering new beginnings

We're committed to supporting newly arrived refugees and migrants as they settle into life in Casey South. Through our Settlement, Engagement, and Transition program, funded by the Australian Government, we provide essential services to help people find stability.

Over the past year, we supported 593 people in the program. We delivered more than 1,800 casework sessions to 308 adults and 42 young people. These sessions covered critical areas like education, employment, health and wellbeing, NDIS support, and legal assistance.

Our settlement and family violence prevention programs have increased their ongoing service delivery locations from five to eight to meet the needs of newly arrived Afghan community members in the south-east.

Our team takes a client-centred, trauma-informed approach to support refugees. We understand the challenges of resettling in a new country, especially with rising living costs and limited affordable housing. To help address these needs, we work closely with various partners, offering services such as legal advice, social services, and financial assistance.

One major highlight this year was our collaboration with the Settlement Council of Australia (SCOA), which helped us deliver workshops on financial health and wellbeing. These sessions aim to build confidence and knowledge among newly arrived communities, making it easier for them to navigate life in Australia.

Our Community Capacity Building initiative also flourished, with 25 community members enrolling in the year-long program. This project helps community members gain the skills and confidence to lead programs and support others in their communities.



Listening, learning and leading together

At SECL, we prioritise collaboration. This year, we strengthened ties with sector partners, community leaders, and cultural associations.

Our Afghan Advisory Group, formed in 2022, continues to offer valuable insights, helping us design workshops and resources in languages that resonate with the community.

The Advisory Group contributed to the "Safe and Together" project, which encourages open discussions about mental health and works to prevent extremist views. These conversations promote a safer and more supportive environment for everyone.

Bridging gaps and building futures

Another initiative under the Strategic Engagement Coordinator project is a public transport training program to help newly arrived women learn how to navigate local transport systems. In-language resources and guidance made the program a success, leading to its expansion across the southern region.

Celebrating community voices

One of our proudest moments this year was the Voices of Community Gala Dinner, held in partnership with the Victorian Government and the City of Casey. The event brought together over 130 community members to celebrate the important work being done to create a more inclusive and harmonious community.



"I am proud to earn some income and trying hard to learn English to continue to work"

-Soussan



Soussan's path to empowerment

Soussan fled Afghanistan with her five children after her husband disappeared. Seeking refuge in Pakistan, they eventually arrived in Australia on a Humanitarian Visa. Overwhelmed by trauma, grief, and language barriers, Soussan found it hard to connect with others and relied heavily on her eldest son to navigate daily life.

Despite facing severe headaches and deteriorating mental health, Soussan stayed committed to caring for her children. With the support of a Settlement Practitioner, both she and her son received guidance, easing some of their burdens.

Joining SECL's driver education and embroidery programs marked a turning point for Soussan. These opportunities built her self-confidence and opened doors. Her embroidery work was showcased at the National Gallery of Victoria, and she secured a short-term job with Social Studio, allowing her to earn an income.

Today, Soussan is engaged with her community, empowered by her newfound independence and purpose. Her journey reflects resilience, personal growth, and the power of community support.

**Not her real name or image*

CONNECTING AND EMPOWERING YOUNG PEOPLE

A safe space for youth

Our Youth Links Hub is a welcoming and inclusive space where young people aged 12 to 25 are accepted and respected, no matter their background, diversity, or unique needs. We offer a wide range of services focused on education, employment, leadership, wellbeing, and more. The hub continues to be a safe haven for young people seeking support in critical areas like housing, social inclusion, financial capability, and recreational activities. During the year, 3,881 young people accessed our programs and services.

Supporting life transitions

Our Better Futures program is designed to help young people transitioning from out-of-home care. We've supported 32 young people who faced challenges like mental health issues, housing instability, disengagement from education and employment, and a lack of knowledge about available services. By connecting them to the right support, we've helped them regain stability and take steps toward a brighter future. We thank the Victorian Government for its support.

Driving towards independence

Through our TAC L2P program, 72 local young people have received support in achieving their driving goals. With the help of 28 dedicated volunteer driver mentors, these learners worked towards completing 120 hours of driving practice. With 36 young people gaining their probationary license, this program makes a huge difference. It helps young people gain confidence in driving safely while also achieving the independence that comes with a driver's license. This program is funded by the Transport Accident Commission.

Reengaging in education

The Navigator program tackles the root causes of disengagement from education, including mental health challenges and family issues. Funded by the Victorian Government, the program supports students aged 12 to 17 with less than 30% school attendance in the previous term.

Last year, we received 65 new referrals and supported over 130 young people through intensive case management—a 24% increase on the previous year. At least 95% of young people are experiencing mental health issues.

Providing early intervention

Our MERLE youth development program, previously funded by the Australian Government, provided early intervention for 83 young people who were disengaged or experiencing disadvantage over two years. About 85% of participants were from culturally and linguistically diverse (CALD) backgrounds.

The program focuses on five key areas: Mentor, Empower, Reflect, Learn, and Earn. MERLE created positive experiences for young people in their homes, schools, friendships, and communities. By working closely with schools, police, and other services, we ensured CALD participants were prepared for post-secondary education, training, or work-ready programs to gain employment, earn an income, and improve their financial capability.

An independent evaluation by the Centre for Excellence in Child and Family Welfare's OPEN program found:

- 95% reported feeling 'better' or 'much better' as a result of the program
- 88% of participants experienced improvements in intra-personal wellbeing, including confidence, adult relationships, and self-care behaviours
- 84% experienced improvements in social wellbeing
- 84% saw improved educational outcomes, particularly in attendance, engagement, and positive peer relationships.

We're continuing our advocacy work to secure further funding for this program, given the significant progress made by participants in the pilot.



Varsha's journey to independence

Varsha's journey with SECL began when she joined the TAC L2P program through a referral from the Better Futures program, right after receiving her Learner's permit.

During her initial interview at our Youth Links Hub, other areas where she needed support were identified. SECL was able to connect her with housing assistance and employment support through the Community Employment Connectors program, and a 3-day workshop sponsored by Larita Academy.

Varsha also took part in youth engagement events and received guidance in financial counselling and family violence prevention. Along with these services, SECL provided financial help for driving lessons, gym membership, university books, headphones, and a Myki card for public transport.

After being matched with a driver mentor, she completed 120 hours of supervised driving and gained her Probationary License. With the support of SECL, she was able to purchase her own car.

Varsha is studying at the Australian Catholic University while working two jobs. With her new license and car, she can visit her family, participate in community sports, and lead a more independent life. Despite the challenges she faced due to trauma and family violence, SECL's dedicated support helped her navigate these barriers and achieve her goals.

**Not her real name or image*

Supporting young people with housing

There was a 23% increase in young clients aged 16 to 25 experiencing homelessness. Our Youth Housing program has been crucial in supporting young people facing housing challenges like instability, affordability, eviction, or overcrowding.

Funded by the Victorian Government, the program offers case management, employment, education and training support, financial aid, and access to transitional housing. Despite rising living costs and limited housing options, this program has been there to help young people find stability and build a brighter future.

Engaging and inspiring young people

With support from VicHealth and the Victorian Government, our "EPIC by Youth" initiative creates a culturally supportive environment to engage young people from multicultural backgrounds. We offer various activities, including school holiday programs, education sessions, arts and crafts, sports, youth camps, leadership opportunities, and life skills projects like cooking and drama workshops.

Last year, we engaged almost 3,000 young people in fun, meaningful activities that helped them learn, grow, and connect with their communities.

In addition, our partnership with the Inspired by You mentoring program supported over 400 young people, with some participants even completing their Year 10 work experience at NBN. We're proud of the positive impact this program has had on young people's lives, providing them with the skills and connections to succeed in their future endeavours.

SECL remains committed to connecting and empowering young people, providing them with the support they need to thrive and reach their full potential.

ADVOCATING ON KEY ISSUES

Amplifying community voices

At SECL, advocacy is a key part of our vision “Every person counts, every system fair”. We’re committed to amplifying the voices of our community members, particularly multicultural people who face systemic barriers and inequalities. Through our advocacy work, we strive to influence policy, shape services, and drive positive change.

In May 2024, we were invited to join the Australian Securities and Investments Commission’s (ASIC) Consumer Consultative Panel. This role allows us to provide advice on issues affecting consumers of financial products and to provide feedback on regulatory changes.

Our representation with the Australian Banking Association (ABA) concluded successfully in December 2023. We’re proud that our grassroots efforts helped shape the new Banking Code of Practice, which will take effect in February 2025. This change will empower millions of Australians to access interpreter services and make informed financial decisions with dignity and confidence.

Valued advocacy for systemic change

Our advocacy for systemic change is highly valued by governments, businesses, and the community sector. This year, we shared our financial counselling work and community insights with major banks, telecommunications organisations, and various regulatory bodies, ensuring that our community’s needs are considered in important decisions.

This included a submission to the Australian Government’s review of the Financial Wellbeing and Capability programs, as well as providing input into the development of the Financial Counselling Industry Fund.

A highlight was providing our recommendations to the Government’s Multicultural Framework Review. Our advice included an early intervention financial wellbeing framework, more inclusive employment pathways support and improved processes for skills recognition.



Youth Parliament

This year we supported our Youth Leaders to successfully apply for and participate in Youth Parliament. Our team advocated for better support to prepare migrant and refugee students for VCE and life after school. The SECL-sponsored bill aimed to broaden the scope of education to vital life skills.

Sharing insights and raising awareness

We presented at the Multicultural Mental Health Conference, highlighting the challenges community members face when accessing alcohol and drug services. We developed in-language tip sheets for Dari-speaking communities, outlining the risks and harms associated with alcohol and drugs.

At the Australian Institute of Family Studies Conference, we showcased our family violence prevention project through a presentation titled “Transformative Approach to Women’s Health Rights and Violence Prevention.” This initiative aimed to empower girls and women from the Burmese and Rohingya communities by educating them about their sexual and reproductive health rights, filling a critical gap in violence prevention.

Our team also participated in the Financial Counselling Victoria 2024 Summit, “The Changing Face of Hardship.” We contributed to a panel discussion on the increasing cost of living, and one of our team took on MC duties, helping to host the event. These engagements highlight our ongoing efforts to share insights, raise awareness, and advocate for our community on key issues.

PARTNERING TO IMPROVE CLIENT OUTCOMES

Improving access to services

Partnerships play a crucial role in enhancing our services and expanding our reach to better support the community. By collaborating with a diverse range of organisations, we're able to provide comprehensive, culturally appropriate, and accessible services that meet the varied needs of our clients.

We've established financial counselling services across multiple locations, including Pakenham (Tomah Centre), Cranbourne (Cranbourne CISS), inTouch, and Dandenong's Orange Door. These partnerships have allowed us to extend our reach, providing vital financial support and guidance to those in need. As more locations become available, we plan to further expand our outreach, with many partners eager to host financial counsellors when we have the capacity and resources.

Supporting First Nations communities

We've developed strong connections with First Nations communities, which has resulted in ongoing referrals and financial counselling outreach to groups such as the Casey Aboriginal Gathering Place, Victorian Aboriginal Child Care Agency (VACCA), and Dandenong and District Aborigines Co-operative Ltd (DDACL). First Nations clients accessing our financial counselling services have also benefited from additional support, including employment assistance, No Interest Loans (NILS), and emergency relief. These partnerships are essential in providing culturally safe and responsive services to First Nations clients, addressing systemic barriers and supporting their financial and social wellbeing.

Collaborating for holistic support

Our partnerships extend beyond financial counselling. We work closely with various sectors, including health, education, legal and community services, to provide holistic support that addresses the broader needs of our clients. For instance, our collaboration with organisations like inTouch and the Orange Door enhances access to family violence services, while partnerships with employment service providers help connect clients to job opportunities and training programs.

In addition, our Bring Your Bills events have partnered with more than 20 organisations to ensure that community members can access the information and support they need in a one-stop-shop.

Organisations involved include Australian Financial Complaints Authority, Australian Government, AGL, ANZ, Cardinia Shire, CISVic, City of Casey, Commonwealth Bank, Consumer Affairs Victoria, ECHO, Energy and Water Ombudsman, City of Greater Dandenong, Magistrates' Court of Victoria, Metro, NAB, Peninsula Community Legal Centre, Services Australia, Sheriff's Office Victoria, South East Water, Telecommunications Industry Ombudsman, Victoria Police, and Victorian Public Tenants Association.





WORKING TOGETHER TO 'TRIPLE OUR IMPACT'

Our people

We're proud of our diverse team of 41 employees, whose passion and hard work drive everything we do. Our people are the heart of SECL, and we're committed to creating a space where everyone feels valued and can make a difference.

What makes SECL stand out is how we work together to 'Triple Our Impact'. Our Strategic Plan 2025 has focused the organisation on combining talents from different areas, bringing a wide range of skills to the table. This is called the "One SECL" initiative - a collaborative way of working that helps provide well-rounded support to our clients while encouraging our staff to keep learning and growing in a supportive, respectful environment.

It's about making sure that every person at SECL feels connected to our vision and knows they're an important part of our success. This initiative builds a sense of unity and ownership, making us stronger as a team.

Wellbeing and development

We're big believers in investing in our people. That's why we offer a variety of training programs, including Respectful Behaviours De-escalation, Applied Suicide Intervention skills, and other technical training to help our team members excel. Our leadership team also benefits from coaching and supervision training, empowering them to better support and inspire their teams.

We care deeply about our team's wellbeing and engagement. We regularly check in with staff through surveys to understand their experiences, listen to their feedback, and find ways to improve. We're pleased to share that 86% of our team members are proud of the work we do at SECL and the positive impact we make in the community.



***"SECL is creative and flexible
in addressing the needs and
concerns of the people we
work with and for."***

-Staff survey

Thanking our volunteers

We're particularly grateful to the 70 volunteers across our programs, including Community Wellbeing and Support, NILS, and Youth programs. Volunteers are an integral part of our resource engine, especially during this cost of living crisis.

A key part of our volunteer program is our partnership with Chisholm Institute and the Adult Migrant English Program (AMEP). This initiative helps students practice and improve their English language skills. Many of these students are from diverse cultural backgrounds and are learning English as a second language. Volunteering with SECL gives them the chance to practice English in everyday situations, enhancing both their language skills and confidence.

Language is key to social inclusion and empowerment. For AMEP students, this program is more than just learning English; it's about building confidence and a sense of belonging. In turn, SECL benefits greatly from their contributions, including their help as interpreters, which enables us to provide more inclusive and accessible services to our clients.

Supporting students

We offer a supportive space for students to gain real-world experience while contributing to impactful community work. Our educational partnerships include:

- RMIT
- Deakin University
- Chisholm TAFE
- Holmesglen TAFE
- Victoria University
- Swinburne
- Australian College of Applied Professions (ACAP)
- Melbourne University
- Federation University.

This year, we provided 52 student placements and welcomed new partners, including ACAP, Chisholm, and Holmesglen TAFE.



Yasin makes a difference

I am Mohammad Yasin Zaki, a 41-year-old from Afghanistan with a Master's Degree in Public Administration. I have worked in various organisations in Afghanistan. When the Taliban took over Kabul, my family and I fled to Pakistan and applied for a humanitarian visa to Australia, arriving here in January 2024.

As a refugee, I began learning English at Chisholm Institute and completed the Settlement Language Pathway to Employment and Training program. During this program, I completed a two-week placement at SECL. I found this organisation very supportive, as they assist people in food crises, those experiencing family violence, and others in need of social services and financial support, particularly people on low incomes.

Inspired by their mission, I decided to volunteer with SECL. I have now been volunteering for about three months, dedicating one day a week to this work. It has been an enjoyable and enriching experience, allowing me to interact with people from diverse cultural backgrounds and providing an excellent opportunity to improve my communication skills and become familiar with Australian work culture.

GOVERNANCE

Our Board oversees our strategic direction and financial performance, ensuring that we stay on track to meet our goals and deliver value to our community. The Board's sub-committees include Finance, Audit and Risk; Governance, People and Culture; and Building and Facilities.

Our Vice-Chair, Deborah Remfry, will finish her term at our 2024 AGM after serving for almost 20 years. During the year, Rachna Madaan-Bowman also retired from the Board. We are grateful to both of them for their dedication and service to the organisation.



Ross Hepburn - Chair

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



Deborah Remfry - Vice Chair

20 years of planning-related experience



Mariam Ritchie - Treasurer

17 years of financial services and banking experience



Associate Professor Leanne Ngo - Director

20 years in educational leadership experience



Luke Donnellan - Director

former Australian politician and government relations expert



Dara Tang - Director

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



Rachna Madaan Bowman - Director

lived experience, financial counsellor



Knowles Tivendale - Director

local small business owner



Andrea Shepherd - Staff Representative

almost 10 years in community development

NON FINANCIAL INDICATORS

	2024	2023	2022
GENERAL			
People and families supported	27,577	24,228	24,656
Participant sessions	31,858	31,896	29,861
% of participants born overseas	61%	60%	59%
Participant background - Afghanistan	25%	23%	18%
Homeless or at risk (unique clients)	24%	17%	16%
Sole parent (unique clients)	14%	13%	15%
Clients experiencing family violence	413	588	407
Referrals to family violence services	192	129	133
Full-time equivalent staff	36	45	43
Volunteers	70	55	75
COMMUNITY WELLBEING			
Emergency relief value	\$ 449,632	\$ 451,586	\$1,007,876
Emergency relief participants	1,894	1,944	1,695
FINANCIAL WELLBEING			
Debt resolved	\$ 12,653,432	\$ 12,897,181	\$7,293,947
People struggling to pay their mortgage	26%	26%	27%
Microfinance loans	68	118	96
SETTLEMENT SERVICES			
Clients in the settlement engagement and transition program	593	388	301
Community capacity building workshop participants	1,160	1,204	1,178
Community capacity building workshops	385	377	365
YOUTH LINKS			
Young people who required employment support	41%	43%	39%
Engage! Youth participants	2,889	1,576	864
Empower Youth participants	140	406	77
Increase in homeless youth clients	23%	40%	71%

FINANCIAL REPORT

Statement of profit or loss

	2024	2023	2022
Revenue	6,610,523	7,103,583	5,581,045
Employee and contractor benefits expense	(5,390,258)	(5,305,850)	(4,508,715)
Client support expenses	(627,939)	(915,872)	(360,919)
Consultancy expenses	(154,436)	(135,349)	(139,070)
Information technology expenses	(179,376)	(213,939)	(181,384)
Occupancy expenses	(11,289)	(50,036)	(48,000)
Depreciation expenses	(82,904)	(51,797)	(22,365)
Finance costs	(7,756)	(4,697)	-
Other expenses	(388,396)	(481,269)	(292,848)
Current year surplus / (loss)	(231,830)	(55,226)	27,744
Movements in fair value through other comprehensive income assets	48,177	42,632	-
Total other comprehensive income / (loss) for the year	(183,653)	(12,594)	27,744
Total comprehensive income / (loss) attributable to members of the entity	(183,653)	(12,594)	27,744

FINANCIAL REPORT

Statement of financial position

	2024	2023	2022
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	632,322	1,357,227	3,963,014
Accounts receivable and other debtors	118,374	377,611	42,394
Financial assets	1,431,610	1,300,345	-
TOTAL CURRENT ASSETS	2,182,306	3,035,183	4,005,408
NON-CURRENT ASSETS			
Accounts receivable and other debtors	12,137	12,137	-
Property, plant and equipment	129,507	141,159	61,463
Right-of-use asset	170,672	219,776	-
TOTAL NON-CURRENT ASSETS	312,316	373,072	61,463
TOTAL ASSETS	2,494,622	3,408,255	4,066,871
LIABILITIES			
CURRENT LIABILITIES			
Accounts payable and other payables	371,003	347,963	404,233
Provisions	447,842	486,778	459,346
Lease liabilities	90,469	43,358	-
Contract liabilities	264,339	935,065	1,765,416
TOTAL CURRENT LIABILITIES	1,173,653	1,813,164	2,628,995
NON-CURRENT LIABILITIES			
Provisions	-	-	11,032
Lease liabilities	90,372	180,841	-
TOTAL NON-CURRENT LIABILITIES	90,372	180,841	11,032
TOTAL LIABILITIES	1,264,025	1,994,005	2,640,027
NET ASSETS	1,230,597	1,414,250	1,426,844
MEMBERS' FUNDS			
Retained surplus	1,139,788	1,371,618	1,426,844
Reserves	90,809	42,632	-
TOTAL MEMBERS' FUNDS	1,230,597	1,414,250	1,426,844

Statement of cash flows

	2024	2023	2022
Cash flows from operating activities			
Receipts from operating activities	6,773,229	6,575,287	6,434,005
Interest received	15,649	19,739	3,955
Dividends received	47,791	23,245	-
Payments to suppliers and employees	(7,405,223)	(7,834,577)	(6,266,837)
Finance costs	(7,756)	(4,697)	-
Net cash used in operating activities	(576,310)	(1,221,003)	171,123
Cash flows from investing activities			
Payment for property, plant and equipment	(22,149)	(105,746)	(15,692)
Payment for financial instrument	(83,088)	(1,257, 713)	-
Net cash used in investing activities	(105,237)	(1,363, 459)	(15,692)
Cash flows from financing activities			
Cash flows from financing activities	(43,359)	(21,325)	-
Net cash used in financing activities	(43,359)	(21,325)	-
Net increase / (decrease) in cash held	(724,905)	(2,605,787)	155,431
Cash on hand at beginning of financial year	1,357,227	3,963,014	3,807,583
Cash on hand at end of financial year	632,322	1,357,227	3,963,014

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

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

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

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

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