



SOUTH EAST
COMMUNITY
LINKS

2025 Annual Report

Change that Counts

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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

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.

About us

South East Community Links (SECL) was established in 1970 with the vision that every person counts and every system is fair.

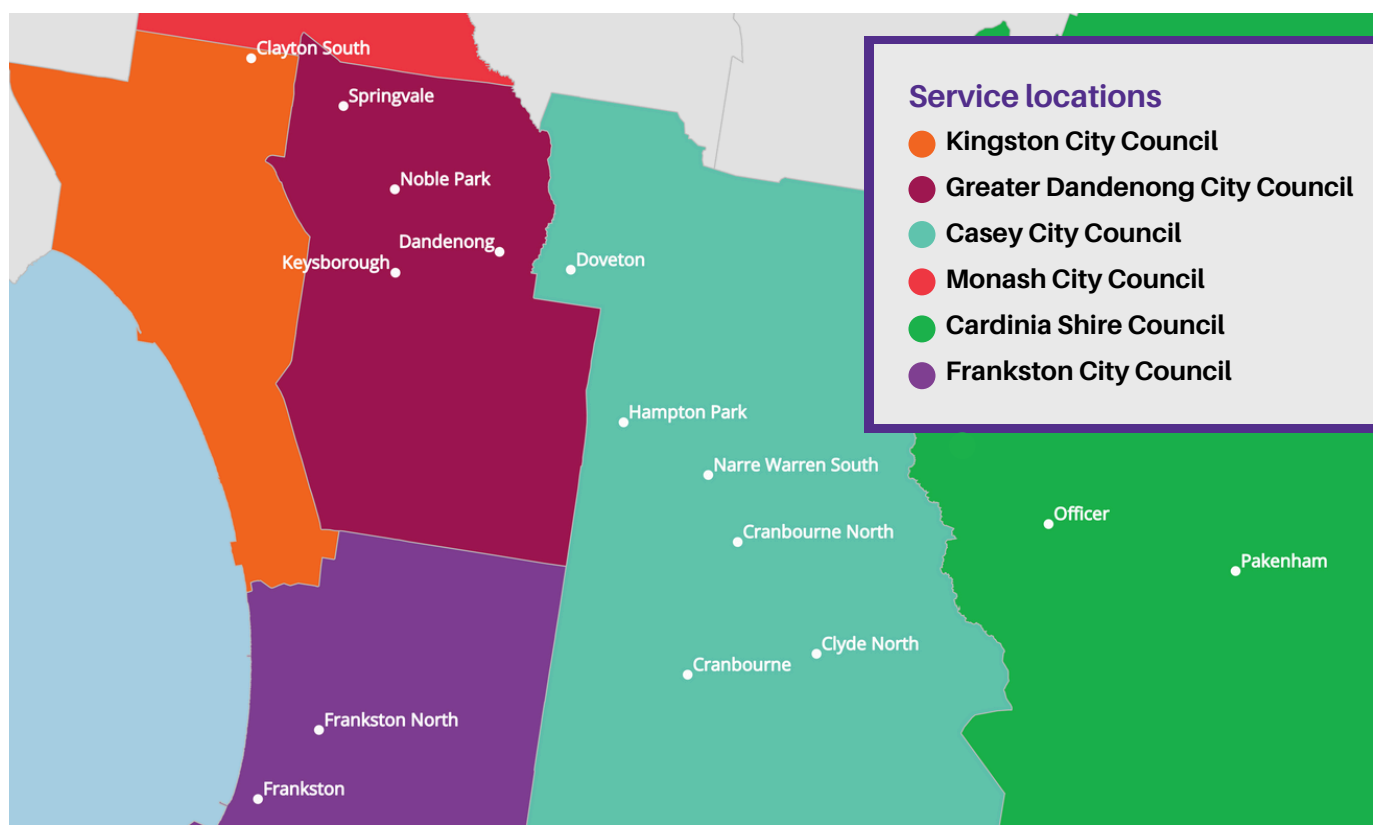
We work alongside multicultural communities in Melbourne's south east region to offer trusted, place-based, and people-centred services. SECL is guided by the core values of equity, inclusion, compassion, dignity, diversity and choice. We value and embrace the skills, perspectives, and experiences that 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 services promote the social, economic and cultural wellbeing of individuals, families and communities, fostering social cohesion and inclusion.

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.

- **Assertive outreach**
- **Financial counselling**
- **Homelessness and housing support**
- **Emergency relief**
- **Family violence prevention**
- **Case work**
- **Community programs and support**
- **Youth and family services**
- **Settlement services**



Chair and CEO Message

This year's Annual Report, Change That Counts, celebrates the difference South East Community Links (SECL) makes every day, from providing practical support that changes individual lives to driving systemic change that benefits the whole community.

Expanding reach and strengthening impact

Over the past year, SECL supported more than 24,000 people and families across Melbourne's south east. This figure represents not only the scale of need in our community but also the trust that people place in our organisation. Our programs continue to grow in both reach and impact, expanding into new areas while staying true to our purpose of improving social and economic outcomes for everyone.

We have maintained our core services in youth, settlement, emergency relief and financial counselling, and extended our work into new areas. These efforts are guided by our One SECL approach, which ensures that when someone comes to us for help, they can access a connected network of services that respond to their whole situation.

Delivering change that counts

This approach is delivering strong results. Our financial counselling team worked on more than \$33.2 million in debt for clients, almost three times the previous year, helping families stay in their homes, maintain essential services and rebuild financial stability.

Our Bring Your Bills events have become a lifeline during the cost-of-living crisis, supporting 1,156 people, working on \$1.49 million in debt and facilitating 462 grants and concessions. More than 70% of attendees had never accessed a community service before, showing that this model of assertive outreach is breaking down barriers and building confidence to seek help.

We are equally proud of the success of our Community Connectors program, delivered in partnership with Metro Trains Melbourne and supported by Frankston City Council. The team engaged with over 7,000 people at Dandenong and Frankston stations, referring more than 250 people to essential services and helping de-escalate tensions before they became emergencies. These results show the power of meeting people where they are and working together to keep communities safe and connected.

Focusing on strategy and governance

This year also marked the final stages of our Strategic Plan 2025, which has guided our focus on access, evidence, partnerships, advocacy and strong foundations. We are proud that SECL's advocacy is being recognised by federal, state and local governments. Our contributions have influenced national reforms, including the inclusion of access to interpreters in the Banking Code of Practice, and informed submissions on food security, financial wellbeing and settlement.

The Board has continued to strengthen our foundations. For the first time in three years, we recorded a surplus, reflecting both the reach of our services and the continued confidence of our funders.

We have welcomed new directors, Madeleine Morris and Kate Hulusi, refined our governance processes, and invested in robust policies and safety systems. These strong foundations ensure the organisation remains sustainable, accountable and well-positioned to meet growing community needs.

Looking ahead

We are deeply grateful to our dedicated staff, volunteers and students, whose compassion, energy and professionalism drive SECL's success. We also acknowledge our partners, funders and supporters, whose collaboration enables us to reach more people and create lasting impact.

As we prepare for SECL's next chapter, we remain committed to our vision: Every person counts, every system fair. Together, we are delivering Change That Counts for individuals, families and the communities we proudly serve.



Ross Hepburn
Chair



Peter McNamara
Chief Executive Officer



Strategic Plan

This year marks the final stage of South East Community Links' Strategic Plan 2025: Triple Our Impact, which has guided our focus on access, evidence, partnerships, advocacy and strong foundations. Launched in 2021, the five-year plan set out to increase our scale and impact through five clear goals developed in consultation with community members, staff and stakeholders, and with the oversight of the Board of Directors.

As the plan comes to an end, the Board and Executive Team are working together on the next five-year strategy, building on these achievements and ensuring that community remains at the heart of everything we do.

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-centred.

- Supported 24,000+ people and families with wraparound services.
- Expanded Bring Your Bills to five locations, supporting 1,156 people and resolving \$1.49m in community debt.
- Launched new mortgage stress and private rental programs, directly addressing housing affordability.
- Expanded Community Connectors to Frankston in partnership with Metro Trains and Frankston City Council.
- Reduced financial counselling waitlists through new service frameworks.

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.

- Resolved \$33.2m in debt, almost triple the previous year, with data informing advocacy on cost of living and housing stress.
- Partnered in Financial Counselling Australia's Open Banking Pilot, the only Victorian service contributing community insights.
- Shared family violence case studies with Swinburne University research on financial abuse, embedding community voices in system design.
- Overhauled reporting systems, improving compliance and increasing client numbers reported by up to one-third.

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.

- Strengthened partnerships with Metro Trains Melbourne and Frankston City Council to expand Community Connectors.
- Bring Your Bills attracted 25+ partners, including banks, utilities, ombudsman services, Centrelink and legal aid.
- Co-located with Cardinia Shire Council and Frankston Council, embedding SECL in community hubs.
- Developed partnerships with Chisholm and Monash University (Frankston campuses) to support education and outreach.
- Engaged with other states seeking advice on SECL's models of assertive outreach.

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.

- Achieved systemic reform: rights to interpreters enshrined in the Banking Code of Practice from February 2025.
- Produced seven government submissions, amplifying client voices on cost of living, housing, alcohol and other drugs and financial wellbeing.
- Media presence across ABC, Channel 7, 9 and 10, highlighting financial stress and housing pressures in multicultural communities.
- Shared lived experience with the Australian Tax Ombudsman on unfair fines, leading to follow-up with the ATO.
- Staff presented at conferences including FCVic.

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 behaviours
- Secure an ongoing funding base and a consolidated governance approach.

- Implemented a restructure reducing costs while strengthening the One SECL integrated service model.
- Rolled out automated incident reporting via Employment Hero, ensuring real-time safety monitoring and follow-up.
- Delivered specialist training in MARAM, de-escalation, suicide prevention, and mental health awareness.
- Hosted 52 student placements from 9 universities and 70 volunteers, building a diverse and skilled workforce pipeline.

Impact Summary

24,065

People and families supported

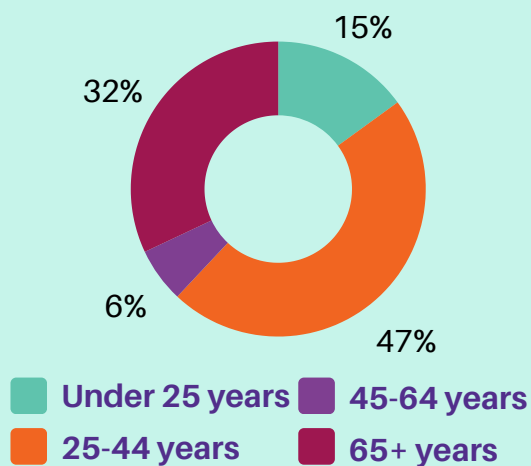


Top 5 countries of birth other than Australia

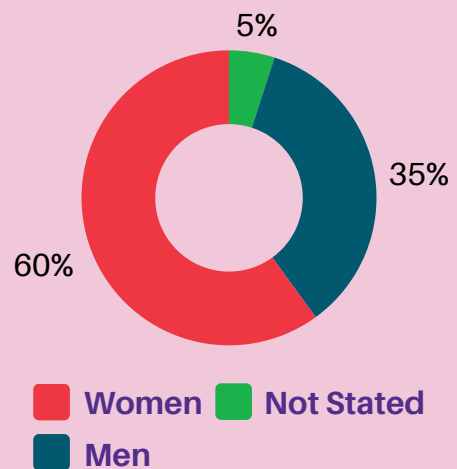
1. Afghanistan
2. Sri Lanka
3. Iran
4. Malaysia
5. India



Participant Age



Participant Gender



9,595

People including children receiving emergency relief



611

Clients receiving settlement services



\$33.2M

in debt worked
on by financial
counselling



2,938

People received
financial wellbeing
support



1,156

People attending
Bring Your Bills



4,252

Engagements through
Community Connectors



853

Clients experiencing
housing stress
accessing support



224

Young people
supported with
housing



130

Young people
in TAC L2P

59

Young people obtaining
Probationary license

40

Volunteer
driving mentors



10

media stories
featured across
various channels

23K

active users
on our
website

Change that Counts for Community Safety

Community Connectors

Train stations are more than places of travel. They are vibrant community hubs where thousands of people gather every day, connecting to work, education, family and opportunity. For many community members in Melbourne's south east, the station is the heart of daily life.

With so many people passing through, there are moments when someone may need a little extra support. That is why SECL created the Community Connectors program in partnership with Metro Trains Melbourne.

The 12-month pilot at Dandenong Station was highly successful, engaging more than 3,200 people and contributing to safer, more welcoming public spaces. Building on these results, the program was extended for a further two years at Dandenong. In December 2024, a new site was launched at Frankston Station, followed by the Frankston North Community Centre in April 2025, with the support of Frankston City Council.

Wearing distinctive purple vests, Community Connectors provide a welcoming presence. They are approachable, trusted outreach workers who know how to listen, de-escalate tensions and offer practical help. Whether it is food, water, a Myki card or a referral to housing and health services, Community Connectors are there to respond with dignity and care.

“

Community worker came up to me one day and helped with information for food and vouchers and took the time out of the day to talk to me about personal problems and it helped me feel included.

A frontline presence in the community

Community Connectors have had a profound impact in local communities. As at June 2025, they have:

- Engaged with more than 7,100 people needing support or guidance
- Prevented harm 280 times, including incidents of self-harm, violence, or risky behaviour
- De-escalated 117 tense situations before they became emergencies
- Referred 254 community members to essential services such as housing, mental health, and family violence support.

This work has contributed to significant reductions in crime around Dandenong Station between 2022–23 and 2023–24, including disorderly conduct offences down by 79%, public order offences down by 59%, and drug use and possession down by 43%. While not the sole factor, Victoria Police, Protective Services Officers (PSOs) and Metro staff all acknowledge Community Connectors as part of the reason for safer, more inclusive stations.

Meeting people where they are

Unlike office-based services, Community Connectors are intentionally placed in public spaces where people already are. They use assertive outreach to provide immediate essentials, explain service options and make direct referrals. Many people they support, especially men, would never have reached out to traditional services.

Change that counts

Community Connectors is a clear example of Change That Counts. It makes train stations safer, connects people in crisis to support, and strengthens trust across the community.

With continued support from Metro Trains Melbourne, Frankston City Council, and local partners, this program is helping transform stations into inclusive places where every person counts and every system is fair.



“

Just please keep them on the streets. They're doing an amazing job. They're so approachable. Thank you for the ones who initiated this.

Jonathan's story

Jonathan*, a 61-year-old Aboriginal man, had spent much of his life in and out of incarceration and was sleeping rough around Dandenong when he first met Community Connectors at the station. He was isolated, carrying the impacts of past trauma, and moving between unsafe housing and living in his car.

Over time, the team built a trusting relationship, offering food, emergency relief and a safe place to connect. They helped him replace a stolen bike, supported him after assaults on the streets and referred him into the Launch Housing Rough Sleepers program. With encouragement, Jonathan also began reconnecting with his culture and seeking specialist support.

This consistent support has paid off. Jonathan has secured a one-bedroom apartment and is repairing a small caravan for stability. His long-term goal is to provide a safe home for his 10-year-old daughter, who has special needs and lives in foster care.

**Name changed to protect privacy*

Change That Counts for Cost of Living

Bring Your Bills

The cost of living crisis is hitting households across Melbourne's south east hard, with families forced to make impossible choices between paying bills, buying food, or covering rent. At SECL, we recognise that many people often struggle in silence, having never previously accessed support.

That is why our Bring Your Bills events have become a lifeline for the community. What started as a simple idea, bringing together banks, utilities, Centrelink, legal services and financial counsellors under one roof, has grown into a trusted model of early intervention and rapid response.

“

I was so stressed about my overdue bills, but Bring Your Bills Day changed everything. The team was so kind and helpful. They sat with me, explained my options and even helped me set up a payment plan.

A model that works

In FY25, we expanded the reach of Bring Your Bills across Greater Dandenong, Casey and Cardinia, working with business, councils, community organisations and government agencies to deliver practical support to hundreds of households in need.

As of June 2025, together with our partners, we:

- Addressed \$1.49 million in community debt
- Facilitated 462 grants and concessions
- Boosted 95% of participants' confidence to seek support again
- Built trust in services for 86% of attendees.

70%

of participants
never accessed
support before

462

grants & concessions
facilitated

\$1.49M

in community debt
addressed

86%

of attendees built
trust in services

The events are more than just debt relief. They are about building relationships. Attendees sit down face to face with service providers, often for the very first time, and discover that help is available and accessible.

Meeting people where they are

Over 70% of people attending Bring Your Bills tell us they had never contacted a community service before. For many, language barriers, cultural stigma, or lack of awareness meant they struggled on alone. By hosting events in trusted community locations and providing in-language support, South East Community Links has been able to break down those barriers.

This approach is changing behaviours. Instead of waiting until bills spiral out of control, people are now more likely to seek help early, protecting their homes, their health and their families' wellbeing.

“

Due to language barrier, I was not confident to reach out to services for help and did not know where to start from. This day had been such a difference to me.



Partnerships that multiply impact

The success of Bring Your Bills is built on collaboration. In FY25, more than 25 partners took part in events, including banks, energy and water providers, ombudsman services, Centrelink and local councils.

The program is supported by funding from the Australian Government and Consumer Affairs Victoria, alongside the strong in-kind contribution of our partners. Their commitment ensures people have timely access to information, advocacy and direct support when it matters most.

For partners, the events also provide insight into the barriers faced by multicultural and low-income communities. They see first-hand the struggles families are navigating, and many make changes to their own systems and processes as a result.

Beyond the bills

Bring Your Bills is designed as an entry point, but its impact goes far beyond one day. Every event connects people to South East Community Links' broader services, including financial counselling, housing support, family violence services and youth programs.

Change that counts

Bring Your Bills has become a powerful example of Change That Counts. It delivers immediate relief, restores dignity and builds confidence. It also shifts the system, encouraging government and corporate partners to engage differently and more fairly with the communities they serve. For thousands of people, the impact has been life-changing.



Attending the South East Community Links Bring Your Bills Day allowed our team to provide in-person support to customers in the local area and increase our understanding of their specific needs and the community more broadly.

—Mel Homes-Allen, Customer Advocacy Manager, Origin

Change That Counts for Homelessness

Housing Services

A safe and affordable home is the foundation for a stable future. Yet across Melbourne's south east, more and more people are struggling with housing stress. Rising rents, mortgage pressure, family violence and insecure income are forcing people into crisis. Without intervention, the impact ripples across every part of life, affecting health, safety, education and employment.

South East Community Links sees this reality every day. From young people sleeping rough, to families in mortgage arrears, to women escaping violence with nowhere safe to go, the demand for support is growing. In FY25:

- 84% of financial counselling clients were experiencing housing stress
- 73% of victim-survivors accessing financial counselling also faced housing stress
- 30% were struggling with mortgage repayments
- 37% were struggling to afford private rental.

Behind every statistic is a person trying to hold on to, or trying to find, a home, and SECL's role is to provide the right support at the right time.

A whole-of-community response

SECL's response to housing stress spans multiple programs, each designed to meet people where they are and address different aspects of the problem. In FY25:

- Youth Housing: supported 224 young people aged 16–25 with transitional housing, private rental applications, advocacy with landlords and wraparound support.
- Financial Counselling: supported 424 people with housing stress, including \$61 million value of mortgages by preventing rental eviction and mortgage default and managing unaffordable debt.

- Emergency Relief: provided food, vouchers, and practical assistance to 1,409 people, keeping them afloat while longer-term solutions are put in place.
- Community Connectors: assertive outreach at Dandenong and Frankston stations, supported 1,276 people experiencing homelessness or housing instability, and linking them directly to services.

Meeting people where they are

Many people who come to SECL for housing help have never accessed a community service before. Some are reluctant to engage with government agencies or feel overwhelmed by complex systems. SECL breaks down those barriers through outreach, in-language support, and practical, step-by-step guidance.



You provided me with invaluable information, advocacy, and support during our urgent need for housing. Your encouragement reminded me not to give up.

Change that counts

Whether through youth housing, debt negotiation, emergency relief or outreach at train stations, SECL tackles housing challenges from every angle.

This is Change That Counts: keeping families in their homes, preventing homelessness before it happens, and creating new pathways to stability for young people and adults.



My SECL Housing Practitioner has helped me and my family move out of the terrible situation we were in. My family and I are now living in a safe environment and look forward to a bright future.

Tatiana's story

Tatiana*, a 24-year-old mother of two young daughters, had been living with her partner in a caravan park since 2022. The cramped and unsafe conditions took a toll on her mental health. Despite applying for private rentals for two years, Tatiana and her partner were rejected every time. Without savings for a bond or first month's rent, and with limited access to technology, they felt trapped.

When Tatiana connected with SECL's Youth Housing Program, she began to see a way forward. Her housing practitioner worked with her to improve rental applications, while financial counsellors helped her manage a budget and save for upfront costs. SECL purchased a laptop through brokerage funding, allowing Tatiana to independently apply for rentals online. She was also referred to free mental health support.

With SECL's advocacy, Tatiana and her family were finally approved for a three-bedroom private rental in a safe neighbourhood.

**Name changed to protect privacy*

Change That Counts for Inclusion

Settlement Services

Change that counts for inclusion begins when every person, especially women and young people, can participate fully in society - in their families, workplaces and communities. Women play an important role in shaping the wellbeing and future of their households, and when they are empowered, the whole community benefits.

Building confidence

The Sewing, Entrepreneurial, Literacy and Financial (SELF) Growth program has become a cornerstone of SECL's work with women from refugee and migrant backgrounds. It combines practical skills development with economic opportunity, helping women build confidence, financial independence and stronger connections to community.

What began with small sewing groups has evolved into a program that has benefited 141 women, teaching them design and embroidery skills, financial literacy and entrepreneurial know-how. The program has led to tangible employment outcomes with many women becoming the first in their families to earn an income.

Through partnerships with Social Studio and SisterWorks, women progressed from learning embroidery techniques to producing garments showcased at Melbourne Fashion Week and in Christmas sales, earning casual wages and gaining their first Australian work experience. Fourteen women were also commissioned as artists in the Susana Stories exhibition, while others had their work selected for the National Gallery of Victoria and the Contemporary Craft exhibition.

141

women benefited

14

women were commissioned as artists

In 2025, a new partnership with Space2b Social Design provided another step forward. Twenty-five women sold their handcrafted products in a formal retail setting, receiving 60% commission on each sale and gaining valuable experience in product presentation, pricing and customer service. Various market stalls including the first-ever stall at Bunjil Place, generated over \$3,000 in sales, highlighting both the quality of the women's work and the demand for ethically made, culturally inspired products.

25

women sold handcrafted items in retail

60%

commission selling handmade products in retail

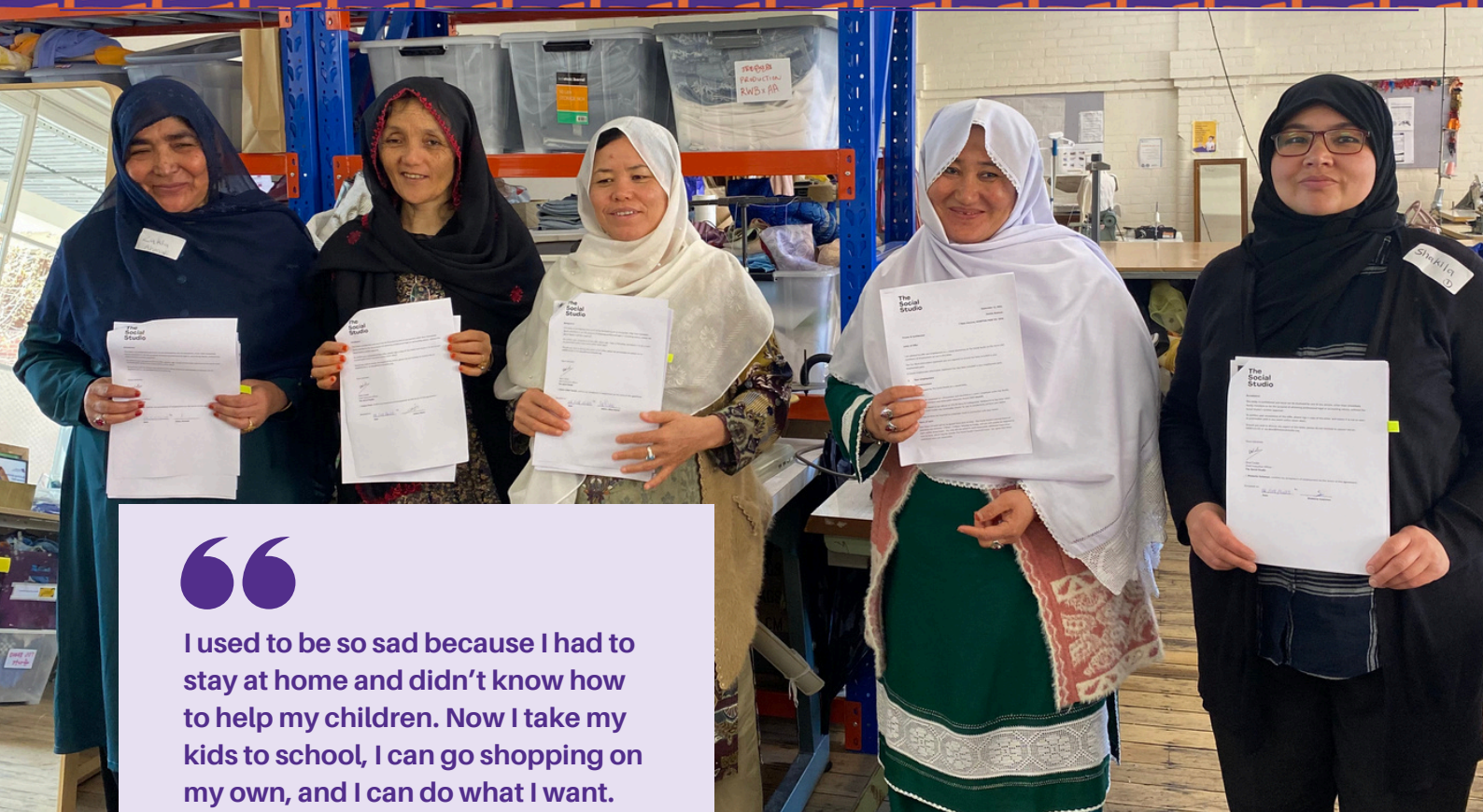
A market stall at Bunjil Place generated over \$3,000 in sales, highlighting both the quality of the women's work and the demand for ethically made, culturally inspired products.

These opportunities are not only about income. Women report greater confidence in participating in family decisions, taking children to appointments, and even supporting others in their networks.

“

I was feeling very depressed before I joined this program, this program has alleviated my feelings of depression.

The program also integrates English language classes, delivered by the Foundation Learning Centre, ensuring participants gain the communication skills necessary to navigate services and systems with confidence. Women also have access to sessions on parenting, women's health, financial literacy and healthy relationships.



“

I used to be so sad because I had to stay at home and didn't know how to help my children. Now I take my kids to school, I can go shopping on my own, and I can do what I want.

Driving independence

For many newly arrived women, something as practical as a driver's licence can be life-changing. Limited access to public transport, cultural norms and the high cost of lessons often leave women isolated and dependent on male family members.

Our Driver Education Program provides road safety workshops, in-language support and subsidised lessons with culturally safe instructors. Now in its fifth year, the program is consistently oversubscribed and has delivered strong results: 174 participants, 83 licences gained (48%), 125 hazard perception tests passed and more than 16,000 subsidised lessons delivered.

By enabling independence and mobility, the program opens up pathways to education, employment and social participation. It also improves safety on our roads, with women gaining a clear understanding of Victorian road laws and becoming confident, capable drivers.

Opportunities for young women

Our programs for young women are creating safe spaces to build confidence, resilience and healthier lifestyles.

Through initiatives like the Inspire Her program, young women at Noble Park English Language School are supported in developing leadership skills, forming strong friendships, and participating in activities that promote physical and emotional wellbeing.

These programs challenge stereotypes and create environments where young women can see themselves as leaders, teammates and changemakers. They are building confidence in the young women who participate and shifting community expectations about the role of women in society.

Change that counts

From women taking the wheel for the first time, to mothers growing small businesses, to young women leading on the sports field, SECL's settlement programs show that inclusion is practical, powerful and transformative.

When women are included, families are stronger, children thrive, and communities flourish. Through programs that prioritise empowerment, safety, and opportunity, SECL is delivering Change That Counts for individuals, families and the generations that follow.

Change That Counts for System

Advocacy

Change That Counts is not only about helping people today, but also about shaping the systems that affect their lives tomorrow. By bringing the voices of our community to the tables where decisions are made, we are helping to create fairer, more inclusive policies and services.

Strengthening settlement systems

In 2025, SECL initiated the Settlement Leading Partners Network (SLPN), bringing together key Australian Government funded settlement services. This collaborative forum produced the 'Settlement Process and Services Guide', launched in August 2024. The guide provides clear, practical information for staff across various agencies, helping them navigate interconnected systems such as AMEP, Services Australia, and employment service providers.

The guide, piloted in Melbourne's south east, has since been adopted in Western Australia, Bendigo, Barwon, Sydney and Gippsland, supporting better coordination for new arrivals nationwide.

“

The guide will be a great resource to service providers and support more collaboration for better settlement support for all of our clients.

—Yenny Huber, Regional Manager, 54 Reasons

We also convened a Settlement Engagement and Transition Support (SETS) providers' service mapping exercise, bringing together 12 of 13 local providers.

This work identified service gaps, reduced duplication and is now a standing tool at quarterly forums. SECL staff also contributed to Settlement Council of Australia's (SCOA) 'Road to Belonging' strategy, ensuring the perspectives of multicultural communities from our region are influencing national settlement priorities.





Driving financial wellbeing reform

SECL's financial wellbeing advocacy continued to shape policy and practice at local, state and national levels. Through active participation in the ASIC Consumer Consultative Panel, CommBank Community Council, NAB Hardship Roundtables and the Essential Services Commission's consumer forums, we brought lived experience into reforms on hardship, debt and access to essential services.

One of the most significant outcomes this year was the inclusion of access to interpreters in the Australian Banking Code of Practice (2025), a direct result of persistent advocacy. South East Community Links was also featured in the Australian Banking Association's (ABA) national video campaign introducing the new Code.

We also took our message directly to the public. In 2025, SECL partnered with the ABC to host a live Bring Your Bills event in Melbourne, alongside the Energy and Water Ombudsman Victoria (EWOV).

This broadcast raised national awareness of the struggles households face during the cost-of-living crisis, and the barriers people experience when trying to get help.

Locally, we partnered with the City of Greater Dandenong and Cardinia Shire to design place-based financial wellbeing strategies and contributed evidence to the Victorian Parliamentary Inquiry into Food Security. Our submissions on food insecurity and financial abuse highlighted the real pressures facing multicultural households, embedding community voices in policy reform.

Amplifying lived experience

Across both settlement and financial wellbeing, SECL has championed the voices of people directly affected by policy. From women's experiences of financial abuse informing the whitepaper 'Making Financial Abuse Visible', to case studies shared with the Department of Home Affairs for Refugee Week, we continue to ensure that change is informed by the people who live it.

Looking ahead

As our Strategic Plan 2025 draws to a close, SECL has delivered on its commitment to advocacy, contributing to national reforms, developing practical tools now used nationwide and strengthening sector partnerships. Looking forward, our focus is on housing, financial safety and migrant settlement reform, ensuring that every person counts and every system is fair.

Change That Counts for Awareness

Media

SECL continues to share our insights and impact with local and national media. A key focus of our media engagement is amplifying the voices of clients, whose experiences bring authenticity and depth to these stories. We thank all those who have shared their lived experience and helped raise awareness of key issues.

Our Bring Your Bills Day at Springvale City Hall in March was covered by 9 News Melbourne, showcasing the impact of this event. With 30 organisations, including banks, telcos and energy providers, working together, families received practical help to manage their debts and access financial advice.

Bring Your Bills was later profiled in Choice magazine (August 2024), which highlighted the importance of culturally responsive financial support. Head of Financial Wellbeing, Rachna Madaan Bowman, also shared expert tips on ABC Radio Melbourne, helping listeners navigate rising utility costs.

Media interest also grew around SECL's Community Connectors program. In May 2025, 9 News Melbourne featured the work of our teams at Frankston and Dandenong stations, including the story of Sharon, who, after 13 years of homelessness, found hope and housing through a simple conversation with one of our Community Connectors. Earlier in the year, CEO, Peter McNamara appeared on ABC Melbourne Breakfast (February 2025) to discuss the program's expansion to Frankston Station, showcasing SECL's leadership in creating safe, inclusive and connected communities.

We are grateful for the ongoing support of our local media, particularly the Star News Group's Dandenong Star Journal, which regularly features our services and programs. Their coverage helps to amplify SECL's message, raising awareness of the challenges facing local families and highlighting the programs making a difference across Melbourne's south east.



Follow our media coverage



secl.org.au/media-coverage

Social Media Presence

Over the past five years, SECL has strengthened its digital presence and community connection across multiple platforms including Facebook, Instagram and LinkedIn.

Each platform has seen consistent increases in followers, engagement and reach, reflecting the community's interest in SECL's programs and initiatives.

Through regular sharing of program highlights, campaigns, multicultural events, testimonials and community stories, SECL has created meaningful online connections and amplified its mission to support and empower diverse communities across Melbourne's south east.

SECL's online community continues to grow across all platforms.

With increasing community engagement online, SECL's website has become a central hub for information, resources and program updates. Our growing web traffic shows how more people are turning to SECL for trusted support and connection.

Website Performance

23,000 active users



370,000 total visits



↑ 27%
Facebook followers



↑ 17%
Instagram followers



↑ 65%
LinkedIn followers

Follow us on socials

Stay connected and be part of our online community:



Facebook:

@seclhome



Instagram:

@south_east_community_links



LinkedIn:

South East Community Links

The People Behind the Change

Our Team

At SECL, our strength is in the people who bring our purpose to life every day – our staff, volunteers and students. This year, we’ve focused on building capability, improving safety and wellbeing, and strengthening pathways for the next generation of community sector professionals.

Investing in our people

Our 2025 staff engagement survey showed that 86% of our team are proud to work at SECL, with 81% feeling their manager advocates for their needs and 79% understanding our strategic direction. Staff also highlighted opportunities to improve communication, career pathways and systems – areas we’ve acted on through policy updates, streamlined reporting and a stronger focus on professional development. We’ve invested in specialist training, including:

- MARAM training, equipping staff who encounter family violence risk to provide safer, more informed support
- De-escalation training, helping staff safely manage high-stress or crisis situations
- Suicide prevention training, giving frontline workers tools to intervene early and effectively
- Mental health awareness training, building capacity to recognise and respond to client needs.

86%

of our team are proud to work

81%

feel supported by their manager

79%

feel clear about our strategic direction

Stronger systems and processes

A major improvement this year has been the rollout of our automated incident reporting system via Employment Hero. This ensures incidents are logged in real time, alerts are sent directly to Human Resources and the CEO and follow-up actions are implemented quickly. It’s a big step forward in creating a transparent, responsive and accountable safety culture.

Volunteers making a difference

Our volunteers remain an essential part of SECL. From driver mentors to administration and accounts, they provide critical support and connection for our community.

Through a new partnership with Chisholm, SECL created 10 volunteer placements for clients. These bi-cultural volunteers bring valuable lived experience to their roles, helping to strengthen community connections while building their own confidence and job readiness. The partnership has delivered promising outcomes and is set to continue, supporting more aspiring community members in the year ahead.

A highlight this year has been the growth in our TAC L2P learner driver mentor program, which supports young people to gain their driver’s license. Improved systems have made it easier for volunteers to join, train and match with young learners. In FY25, 130 young people participated in the program, supported by 40 volunteer mentors, resulting in 59 new probationary licences. This marks a strong increase from the previous year, which saw 72 learners and 28 mentors, reflecting both rising community demand and the growing commitment of local volunteers.

40

L2P volunteer driver mentors

130

young people participated in L2P



Driving confidence through L2P

Volunteers like John are at the heart of SECL's TAC L2P program, giving their time and experience to create lasting change in young people's lives.

After retiring from a long career in production management, John wanted to stay active and give back to his community in a meaningful way. He joined SECL's L2P program, where volunteer mentors help young people who do not have access to a supervising driver or vehicle to gain their licence.

John's background in training and supervision made the transition to mentoring a natural fit. He enjoys teaching, sharing practical driving skills and watching his learners grow in confidence each week.

John says the most rewarding part is seeing young people achieve their goals, whether it's passing their test or gaining the independence to get to work or study. For him, volunteering through L2P combines his love of driving with his passion for coaching and supporting others. It's a small investment of time that creates lasting change for the learners he supports and for John, that's what makes it all worthwhile.

“

I just enjoy helping people. I get a lot out of seeing them learn and gain confidence.

— John

Building the talent pipeline

South East Community Links's student placement program has become a real talent pipeline. In FY25 we 61 hosted students from Chisholm TAFE, Holmesglen TAFE, RMIT and the ACAP University College.

Several of these students moved directly into paid employment at SECL after their placements. For example, three former students are now employed in frontline roles, with one progressing into further training in a community and social services graduate program. This approach not only supports students to gain valuable industry experience but also strengthens SECL's workforce with skilled, motivated staff who already understand our values and community.

Scholarships and learning

We continued to support access to ICAN scholarships as a way to build a talent pipeline where participants gain training, qualifications and work experience through volunteering. The scholarships have provided valuable opportunities for professional growth, with one recipient gaining employment in our Settlement team.

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.

During the year, Kate Hulusi and Madeleine Morris joined the Board, bringing extensive experience across corporate, public and not-for-profit sectors.



Ross Hepburn - Chair 35+ years of local community involvement, with expertise in business, local government, sports leadership.



Mariam Ritchie - Treasurer 17 years of financial services and banking experience



Madeleine Morris - Director Award-winning journalist and strategy executive



Luke Donnellan - Director former Australian politician



Dara Tang - Director 20+ years of brand management and strong ties to Springvale community



Knowles Tivendale - Director local small business owner



Associate Professor Leanne Ngo - Director 20 years in educational leadership experience



Kate Hulusi - Director 25+ years as an executive leader

Non Financial Indicators

	2025	2024
People and families supported	24,065	27,577
Participant sessions	28,787	31,858
% of participants born overseas	66%	61%
Participant background - Afghanistan	30%	25%
Homeless or at risk (unique clients)	38%	24%
Sole parent (unique clients)	15%	14%
Clients experiencing family violence	278	413
Full-time equivalent staff	35	36
Volunteers and students	113	121
Emergency relief value	\$443,718	\$449,632
Emergency relief participants	1,769	1,894
Debt resolved	\$33,228,058	\$12,653,432
People with mortgages in housing stress	93%	89%
Clients in SETS program	611	593
Community capacity building workshop participants	890	1,160
Community capacity building workshops	238	385
Young people who required employment support	49%	41%
Engage youth participants	1,315	2,889

Financial Report

Statement of Profit or Loss and Other Comprehensive Income

	2025	2024
Revenue	6,036,900	6,516,572
Finance income	110,458	83,294
Other income	8,790	10,656
Employee benefits expense	(4,554,023)	(5,390,258)
Client support expenses	(501,220)	(633,719)
Depreciation and amortisation expense	(76,255)	(82,904)
Consultancy expenses	(144,348)	(148,656)
Information technology expenses	(121,975)	(179,376)
Occupancy expenses	(47,707)	(11,289)
Finance costs	(6,048)	(7,756)
Other expenses	(369,251)	(388,397)
Surplus/(deficit) for the year	335,321	(231,833)
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Net fair value movements for financial assets	(20,101)	48,177
Total comprehensive income/(loss) for the year	315,220	(183,656)

Financial Report

Statement of financial position

ASSETS

CURRENT ASSETS

Cash and cash equivalents	1,898,036	632,321
Trade and other receivables	235,074	118,374
Financial assets	1,428,820	1,431,610
TOTAL CURRENT ASSETS	3,561,930	2,182,305

NON-CURRENT ASSETS

Trade and other receivables	86,039	12,137
Property, plant and equipment	127,680	129,506
Right-of-use assets	121,566	170,671
TOTAL NON-CURRENT ASSETS	335,285	312,314
TOTAL ASSETS	3,897,215	2,494,619

LIABILITIES

CURRENT LIABILITIES

Trade and other payables	416,364	355,073
Other liabilities	1,268,309	264,339
Lease liabilities	51,091	90,469
Employee benefits	347,816	447,843
TOTAL CURRENT LIABILITIES	2,083,580	1,157,724

NON-CURRENT LIABILITIES

Lease liabilities	82,639	90,372
Employee benefits	153,179	15,926
Long-term provisions	32,000	-
TOTAL NON-CURRENT LIABILITIES	267,818	106,298

TOTAL LIABILITIES

TOTAL LIABILITIES	2,351,398	1,264,022
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NET ASSETS

EQUITY

Reserves	70,708	90,809
Retained earnings	1,475,109	1,139,788
TOTAL EQUITY	1,545,817	1,230,597

Statement of cash flows

CASH FLOWS FROM OPERATING ACTIVITIES:

Receipts from operating activities	7,531,834	6,773,229
Dividends received	96,218	47,791
Interest received	14,240	15,649
Payments to suppliers and employees	(6,289,573)	(7,405,223)
Finance costs	(6,048)	(7,756)
Net cash provided by/(used in) operating activities	1,346,671	(576,310)

CASH FLOWS FROM INVESTING ACTIVITIES:

Purchase of property, plant and equipment	(25,324)	(22,149)
Purchase of financial assets	(68,486)	(83,088)
Proceeds from sale of financial assets	59,965	-
Net cash provided by/(used in) investing activities	(33,845)	(105,237)

CASH FLOWS FROM FINANCING ACTIVITIES:

Payment of lease liabilities	(47,111)	(43,359)
Net cash provided by/(used in) financing activities	(47,111)	(43,359)

Net increase/(decrease) in cash and cash equivalents held	1,265,715	(724,906)
Cash and cash equivalents at beginning of year	632,321	1,357,227
Cash and cash equivalents at end of financial year	1,898,036	632,321

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foundation



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MELBOURNE AUSTRALIA

Victorian Legal Services
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