

# Year in Review

2020 – 2021





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## Our rights-based approach

We respect and recognise diversity and do not discriminate based on nationality, race, culture, gender, sexual orientation, religious beliefs, social background, disability, family status, marital status, age or political opinions. Our human rights-based philosophy fiercely protects our clients' autonomy, actively endorses their rights and robustly upholds their dignity and privacy. We embrace people from all walks of life, celebrating diversity in all its forms.



**Good Shepherd respects the living culture and heritage of First Nations Peoples.** We will walk together with the First Peoples of Australia and New Zealand, acknowledging their stories and spiritualities, honouring their heritage and advocating for social justice for all.

# Message from the Chair

Anne Astin *AM PSM PhD*



**Around the globe, the impacts of COVID-19 have exposed gaping inequities in every facet of our lives. For millions of disadvantaged women, girls and families, the effects have been acutely felt – particularly in the first full year of the pandemic.**

I'm very proud to say Good Shepherd Australia New Zealand (GSANZ) met this challenge head on.

Our Board provided respectful, supportive and considered strategic oversight. Internally, we remained committed to our transformation journey, shifting the organisation towards a more holistic, person-centred service approach. Our programs were consolidated and modified to meet known and emerging needs, all the while perfecting the art of turning the improbable into the possible. The Good Shepherd Mission was our guide.

In 1661, one of our founders, John Eudes, wrote a letter to French noblewoman, Mme de Camilly, saying:

*'Never before have we had, and perhaps never again shall we have, such an opportunity. Let us not allow it to pass, therefore, without making the best use of it.'*

It is a sentiment that echoes today, tying together the fibre and fabric of the Mission's past, present and future into a continuum of care. And it speaks to the contemporary relevance of our work as we respond to the current pandemic world, focusing on the needs of women, girls and families in a volatile environment.

Change reverberates. The growing need for our services has never been more pronounced. And innovation across our organisation evidences the scale and complexity of such needs.

I'm pleased to say that our connections internationally with our Good Shepherd global network have never been stronger.

We continue to build our Mission with our partners in New Zealand and conduct dedicated project and program work with our peers across the Asia Pacific region.

Around the globe, Good Shepherd is moving towards a model of lay leadership. We are redesigning our governance structure, and GSANZ, I'm pleased to report, will play a key role in the development of a new, international strategy that will prepare us for the future.

Sadly, in 2020/21, our Mission in Australia and New Zealand suffered its own losses. During the year, ten of our Good Shepherd Sisters passed away. Each one was a deeply compassionate and remarkable individual who dedicated her life to the Mission of supporting women, girls and families, and changing the lives of countless people.

They have left their legacy of zeal, love, courage and an unwavering belief in a better future for the people and communities we respond to and walk with.

I am also mindful that many of us have also lost loved ones this year – let us hold each other close and keep those who have gone before us in our thoughts.

Into the future, GSANZ will continue to design services that are focused on the specific needs of each person we care for, as well as supporting their economic security and safety. Our integrated services will continue to involve and empower the vulnerable in ways that attend to the wellbeing of the whole person and the world they live in.

Understanding that every case we see is different, the ripple effect of our wrap-around work will benefit not only the individual concerned, but their families, their communities and the economy more broadly.

I extend my appreciation to my fellow Board Directors, who were steadfast in their foresight, creative in their thinking, and bold in their decisions made. I am also indebted to our CEO, Stella Avramopoulos, and our Executive Team, for their outstanding leadership. And, to our magnificent staff, I give my heartfelt thanks for their most personal contributions, and the commitment to their relationships with each other and the people we serve.

As custodians of the Good Shepherd Mission, the generous care and confidence of the Good Shepherd Provincial Leadership Team, the trustees and advisors guide us today and into the future. To them, we extend sincere appreciation and gratitude.

A time of great disruption is an opportunity for all sectors to consider the ways we treat people in hardship, and to step up to address significant systemic issues exacerbated by this global crisis.

As we embark on the third year of our Strategic Plan 2019 – 2022, we will focus on the foundations of our Mission. They will never change. And the 'opportunity,' as John Eudes wrote, to support people when they often need it the most, is seized.

We look forward to sharing our journey with you.

# Message from the CEO

Stella Avramopoulos



**Across 2020/21, the COVID-19 pandemic continued its negative impacts on individuals, communities, and the social services sector around the world, causing widespread personal, economic and social upheaval.**

Everyone's lives have been disrupted, but none more so than those who were already vulnerable.

The pandemic negatively affected about a quarter of all Australians aged 14 and over, and nearly 40 per cent of working Australians. Research commissioned by Good Shepherd showed that, unsurprisingly, the most impacted were those on lower incomes, recently arrived people, women, young people, unskilled or semi-skilled workers, and sole traders/small business owners.

At Good Shepherd Australia New Zealand, we witnessed, first-hand, not only the pandemic's impacts on existing client cohorts, but also the rise of a group we had never seen before. The "newly vulnerable" represents a growing population that has found itself in need of support services for the first time in their lives.

Our response was decisive and determined.

We worked hard to bolster and extend our established programs, and developed innovative responses to emerging, often unpredictable needs. We focused our endeavours on advancing the objectives of both our Strategic Plan 2019 – 2022 and our transformation goals. We concentrated on our Mission to form a stronger bond with our partners in Australia and our Good Shepherd colleagues around the world. And, understanding the intersectionality of distress, we kept our clients at the centre of everything we do.

As a result, we have cared for more people than ever before.

Behind the scenes, Good Shepherd infrastructure geared up. A boosted investment in our people and processes identified key priorities for the organisation so that our business capability could evolve to be more sustainable, robust and flexible. With our purpose clarified, our advocacy, research and policy-influencing work has never been more important.

Driven by evidence, we commissioned cross-sectional research with Roy Morgan, combined with service insights that showed the following themes:

- People made trade-offs to manage their finances: They took a broad hierarchy of actions starting with household economies, then used savings, then reached out for help. During the year, Good Shepherd delivered 27,262 hours of Financial Counselling.
- Stress and anxiety and financial distress were strongly aligned: Our clients applying for microfinance loans reported an average score of just 2.73 (out of 5) when asked if their stress and anxiety was manageable. Beyond financial impacts, hits were also evident in family relationships, housing and mental health.
- Workers on lower incomes were most impacted in recovery: They were more likely to have had work hours reduced, been stood down, and/or have no work offers.
- Women remain most impacted: 37 per cent of working females were negatively impacted by the pandemic, with 22 per cent on lower incomes. Most of our clients were female across a range of diverse programs that supported small businesses, provided microfinance programs, and delivered family support services.
- Good Shepherd's family violence case management support, after-hour crisis response and high security crisis accommodation nearly doubled as more women and their families used our services.

Through this period of uncertainty, we have all been tested. Our Good Shepherd community has risen to the challenge with characteristic energy, humility and compassion.

Our great thanks go to our partners, particularly NAB and CommBank, state and federal governments, and our commercial and sector allies.

My sincere appreciation goes to our Chair, Anne Astin, and our Board members who have showed unwavering confidence in me and our terrific team.

I have been most proud of how our people have remained focused on adapting to the changing needs of our clients, often when faced with their own personal challenges, and working under pandemic restrictions. Our staff have been nothing short of marvellous.

As we look to the future, Good Shepherd anticipates increased client complexity that will require more innovative, person-centric responses to service delivery. Economic vulnerability and threats to personal safety and job security will remain in our lives for some time to come.

In this annual report, we outline our progress over the 2020/21 financial year. It is a story of reach and impact as we continue to work to achieve our vision of safe, well, strong and connected girls, women and families.

We are delighted to share it with you.



# Who we are





# For almost 400 years, Good Shepherd has delivered on a global commitment to support women, girls and their families to thrive and reach their full potential.

In 1863, at the request of Archbishop Goold, our founder Mary Euphrasia sent four Irish sisters to Melbourne. Their purpose was to provide safe housing and care for women and children who were struggling to cope with conditions in Melbourne during the Gold Rush of the 1860s.

Our history is one of boldness, adaptation and transformation. Our future will be, too.

Since those early days, GSANZ has evolved and adapted to meet the needs of communities across Australia and New Zealand. We have always been focused on where emerging needs are and on providing innovative, locally-tailored responses. This means we are not afraid to make tough decisions about changing and adapting our service portfolio to address changing needs.

Our ultimate hope is for a future in which our services are no longer needed by women, girls and families currently experiencing disadvantage. Our programs are complemented by dedicated research, advocacy and policy teams who identify and address the underlying structural causes of injustice and inequality.

Today, we aspire for all women, girls and families to be safe, well, strong and connected. We are committed to tackling the significant issues of our time, which adversely affect them.

This means we listen to and walk alongside those with whom we work. We provide services to meet contemporary needs but also advocate for long-term, sustainable, systemic change that will help to break the cycle of disadvantage. We build partnerships that deliver holistic care and enduring impact. We optimise how we apply our expertise and invest our resources.

To enable fullness of life, we work directly with our clients; create meaningful partnerships; and influence systems for greater impact. We disrupt the status quo and do things differently to achieve positive, intergenerational change.

Significantly, we stand together with our partners in Mission across the globe, united by a culture that has been woven as a 'gold thread' of custodianship as the cornerstone of our Good Shepherd Mission.

During the world's first full year of the COVID-19 pandemic, when we faced unpredictable and major changes in our lives, in our communities and across the social services sector, the work of Good Shepherd has never been more important.

## Our Purpose, Vision, Mission and Values

Our Purpose is to enable fullness of life for women, girls and families experiencing hardship.

Our Vision is for all women, girls and families to be safe, well, strong and connected.

Our Mission is to tackle the significant issues impacting women, girls and families.

Our Values are clear:

- Seeing the **value of each person** and respecting everyone's rights
- **Reconciliation**, by supporting people to find peace, wellbeing and wholeness within themselves, with each other and in their environment
- **Justice**, by challenging systems and advocating for positive change
- **Audacity**, having the courage to speak out, follow new paths and take action for the Mission
- **Zeal**, we are wholehearted in our purpose.

## Our team

Good Shepherd's people are the driving force of our organisation and demonstrate our purpose and values every day. They join us because they want to make a positive difference and they stay because we ask them to bring their whole selves to work.

We welcome people from culturally diverse backgrounds, people from all faiths and orientations, and people with diverse perspectives.

## Where we are and what we do

We are located across Australia and New Zealand and manage or partner with programs in Victoria, NSW, South Australia, Queensland and Western Australia. Our five main service streams are:



**Financial counselling and capability**



**Family violence and crisis services**



**Child, adolescent and family services/counselling**



**Microenterprise development and recovery**



**Microfinance**



# **Making a difference**



# Highlights from the year

**Women, girls and families in Australia continue to face challenges associated with inequality, discrimination and violence. In 2020/21, conditions were exacerbated by the COVID-19 pandemic.**

With a clear focus on keeping our clients safe, well, strong and connected, our work was characterised by maintaining optimal support for existing clients and partners, as well as powerful, positive engagement with clients and groups who found themselves 'newly vulnerable' as a result of the pandemic. In a year where demand on our services has intensified, and despite the challenges, we have made strong progress across all key objectives and continued to build on our outcomes from the previous year.

1. **Women, girls and families know what services GSANZ offer and how they can meet their needs.**



**Over 60,000**

women, children and families have been supported by our Good Shepherd programs, the largest number in our history



**709,423**

new visitors to our websites, more than any previous year



## 2. GSANZ tracks emerging community needs, expanding existing services and designing new and innovative service delivery models in response.



**181**

women assisted through the Living Lab Phase of the Financial Independence Hub



**13**

Increased refuge capacity to accommodate 13 families



Broadened and upgraded microfinance products through multi-channel offering and Household Relief No Interest Loans for people impacted by COVID-19



**236**

Designed and implemented the Small Business Recovery Program to support 236 small businesses impacted by COVID-19 in SA



**320**

community sector workers undertook our financial capability training to support their interactions with a growing number of clients (increase by 14.3% on 2019/20)

## 3. GSANZ has a nuanced understanding about the emerging needs of older women at risk of homelessness, and is creating partnerships and co-designing models of support.

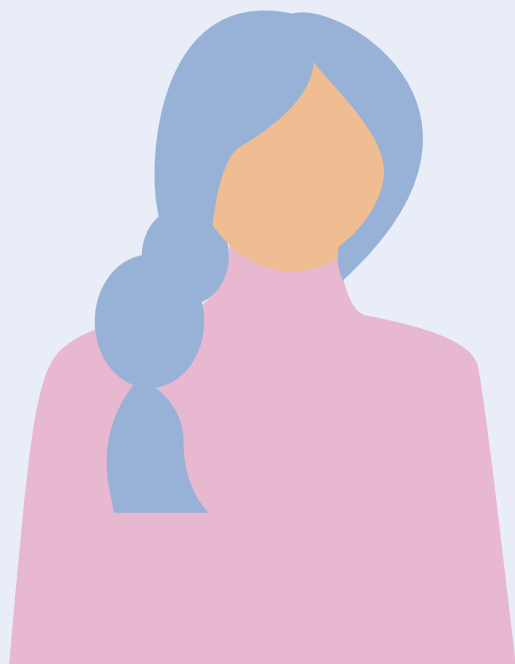


**\$10m**

Gained Board approval for \$10m investment in affordable housing



Participated in two collaborative projects with sector partners aimed to address needs of women aged 45+ through financial coaching and building resilience



#### 4. GSANZ policy analysis reflects emerging issues facing women, girls and families and is cited as a source of authority across key platforms, including media, government, partners and sector-wide stakeholders.



**5**

Developed five policy submissions for federal and state government inquiries



**2**

Appeared at two hearings including the Australian Parliamentary Inquiry into Family, Domestic and Sexual Violence



**17**

policy recommendations echoed in government inquiry final reports



Media exposure included mentions on 4,630 broadcast clips including radio and television, 1,022 on social media, and 505 via online news



**Over 5,000**

reads of analyses contributed to the Women's Policy Action Tank (national advocacy network) posts

#### 5. Corporate clients improve their policy and practice to better support vulnerable customers.



**759**

people completed Family Violence Awareness Training, up from 47 in 2019/20



**246**

people completed Financial Hardship Awareness Training, up from 98 in 2019/20



**8**

organisations trained in financial hardship and family violence awareness and understanding



**3**

Three new members joined the Financial Inclusion Action Plan (FIAP) program, that supports organisations and their communities to promote financial inclusion and resilience. One member launched their first FIAP, five completed their Foundation FIAP and the network reached over 50 members (40+ national and 10+ place-based)

# 2020/21: Our first COVID year

## Priority 1: Service Excellence

We will focus on services that ensure women, girls and families avoid their disadvantage becoming entrenched.

In FY2020/21 Good Shepherd worked to ensure that our services helped women, girls and families avoid entrenched disadvantage by increasing our research focus on those made newly vulnerable by COVID-19, and through enhanced and new service offerings.

Good Shepherd has three key priority areas, outlined in the Good Shepherd Australia New Zealand Strategic Plan 2019 – 2022. The onset of the global COVID-19 pandemic and its impact on Australia presented some unique opportunities to deliver to these priority areas in the year under review.

## Priority 2: Coalitions for Impact

We will embrace coalitions to help women, girls and families in need of support to navigate the available services and systems.

Bringing joint systemic solutions requires creative thinking, shared experience, resources and capacity that no single organisation can deliver alone. In FY2020/21 Good Shepherd was able to leverage our systems change work via the Financial Inclusion Action Plan (FIAP), partnering with other major service providers to enable sector-wide changes to support the newly vulnerable.

## Priority 3: Whole system thinking and action

We will make an enduring impact by creating system change that provides security and opportunity.

In FY2020/21 Good Shepherd was able to create system change through increasing our national and international voice. We collaborate within a larger ecosystem of government, community and commercial partners that identifies emerging needs and advocates for at-risk women, girls and families, and co-designs programs that lead the way to a new future of person-centred support.

## Data at a glance

**1,384**



women and children provided with family violence case management support, including risk assessment and safety planning, more than double the support from the prior year

**763**



women and children provided with a crisis after-hours response, nearly twice the 2019/20 number

**79**



women and children resided in our high security crisis accommodation, up from 48 in 2019/20

**30,055**



hours of support provided to 472 families by our Victorian Family Services teams

**91**



individuals received Specialist Sexual Assault counselling (NSW), up from 59 in 2019/20

**121,500**



people accessed financial wellbeing services

**28,952**



hours of service provided for financial counselling

**1,156**



financial capability conversations or financial coaching sessions with clients

**29,646**



NILs and StepUP loans issued, including 2,962 No Interest Loans delivered through our seven Good Money stores

**346**



clients supported through microenterprise programs LaunchMe and Small Business Recovery Program





# What our clients say



# What our clients say

How GSANZ is transforming lives.

	Safe	Well	Strong	Connected
<b>Impact</b>	Women, girls, and families experience physical safety.	Women, girls, and families experience reduced stress and increased sense of wellbeing.	Women, girls, and families experience increased sense of agency and control over their own lives.	Women, girls, and families experience increased sense of connection with communities and support services.
<b>Key Outcome</b>	Good Shepherd services reduce risk of harm and increase safety.	Good Shepherd services reduce client stress.	Good Shepherd services support women, girls, and families to make informed decisions pertaining to their own lives.	Good Shepherd services provide a strong network of services and referrals.
<b>Client experience</b>	Felt safe	Reduced stress	Better equipped	Felt supported

### **I am Safe:**

“Reading stories from others have helped me realise it’s not just me, and to understand coercive control and the slow build... You need someone quite proactive to put support in for you and be proactive because of the state you’re in at the beginning. That’s shifted a little bit now, after a few months I’m more capable now... It’s a huge thing to navigate, you need to be a solicitor, a doctor, a psychologist all in one to understand what has happened to me, to understand the power of coercive control. It was just awful I’ll be honest with you, trying to navigate a system when you’ve been through a horrific event, it was just horrific, I’ve got a PTSD diagnosis and I’m trying to recover, you’re dealing with multiple police officers, all of these different agencies and people.”

(Rowboat Interview)



### **I am Connected:**

“When I moved to Queensland, I joined mum groups on Facebook so I could make connections and friends. A lot of those mums had community links and Good Shepherd came up a lot with NILS and stuff. There’s a page called Got Your Back Gold Coast in Queensland and they post about Good Shepherd and cheaper groceries and stuff... Everything was really lovely. The two people I spoke to were really genuine and they really took the time to breakdown everything and show what it was all about. It was so different to when I’ve taken out other loans like car loans and they don’t care they just want you to sign it. It was nothing like that. There was also no judgement. That was so important to me.”

(Rowboat Interview)

### **I am Strong:**

“I lost my job due to COVID... I couldn’t pay my electricity bill, Good Shepherd paid it for me. My mum ...told me about Good Shepherd because she’s used Good Shepherd services in the past, there was something she couldn’t pay and you helped heaps... I searched you guys on Google, filled out an application to pay my electricity bill. I looked into a lot of financial support, I looked at interest rates because I didn’t want to get into even more trouble...”

(Rowboat Interview)

### **I am Well:**

“Because of COVID we [couldn’t work as before] so that’s why we’re financially struggling now. Four kids, council rates, mortgage, bills, food. Financial counsellor was able to help with our credit cards and my personal loans.”

(Rowboat Interview)



# Our Mission Team



# In 2020/21, our Mission Team reached more people than ever before.

Our role across our Australia New Zealand network is to ensure the authenticity and legacy of the Good Shepherd Mission is maintained in contemporary practice.

During a challenging year, we encouraged our people to achieve solidarity in purpose and values, reinforcing our organisation's focus, relevance and reach.

The Mission entrusted to the Sisters of Good Shepherd is centred on a deep commitment to the wellbeing and development of women and girls. Good Shepherd has always strived to serve women and girls within the context of their family relationships, their communities, and the society in which they live. Our commitment to strong and resilient communities demands the tireless promotion of justice to bring about positive, meaningful change.

In the world's first full pandemic year, our Mission spirit achieved extended reach and impact by:

- **Engaging** all Good Shepherd people with the story, culture, ethos and values of the organisation so that we identify and feel connected to the Mission.

In 2020/21, approximately 180 new staff participated in Mission Orientation within the first month of their employment. We broadened our online reach to all states in Australia and New Zealand to enable all staff to participate in the program.

We celebrated Good Shepherd Day across the organisation, for the first time virtually, to commemorate the date when the Good Shepherd Sisters first arrived in Australia from France in 1863. Almost 300 staff attended and participated in workshops exploring the theme *Staying Connected*.

Our practice of 'taking a pause' at the beginning of meetings continued. The Mission Director leads reflections and mentors other staff to take the lead as well. These reflections create space and bring focus to meetings. As an example, we celebrated 'Truth Telling' on January 26th in solidarity with First Nations Australians, as an alternative to Australia Day.

- **Embedding** Mission in all policies, procedures and practice, including frameworks, to guide our culture, our behaviours, systems and policies, and decision-making across the organisation to reflect our values.

The confluence between culture and systems enables our Mission Team to apply a 'Mission lens' to everything we do. This important work continued in the year under review.

- **Developing** leaders for the future and providing Mission-focused programs for all staff results in equipping our Good Shepherd people to be co-responsible for continuing the Mission as custodians.

In 2020/21, we developed new leadership programs and activities to attract Mission Champions from across the organisation. We collaborated with our People and Capability team to co-design leadership programs that uplift both staff capacity and capability together with Mission values and culture.

We prepared an early draft of 'The Good Shepherd Way' – the first time we have articulated what has been an oral tradition – and worked on succession planning across the organisation.

Our presence was felt far and wide as GSANZ participated in shared experiences with Sisters around the world, perhaps most notably at the online United Nations Commission on the Status of Women (CSW65) conference. Webinar topics included: Economic Justice, Ending Violence against Women, Understanding the Impact of COVID-19 on Vulnerable Australians, and Forced Marriage: An Australian Study. Each forum was presented by GSANZ staff and facilitated by me, as our Mission Director.

Locally, Good Shepherd continued supporting former residents and Sisters with their wellbeing as they age. We engage with compassion and respect, recognising our past and focusing on our future.

In Melbourne, the Good Shepherd Chapel within the Abbotsford Convent precinct continued to provide a sacred space for religious and life rituals and celebrations, creative arts and pilgrimage for local and international visitors.

While the year tested us all, the global Mission Team was steadfast. In Australia and New Zealand, we proudly continued our work, co-learning with our international network, to support people whose lives had changed dramatically.

**Gendrie Klein-Breteler AM, Director of Mission**

## **Service response from the year**

### **The power of international connection**

As an active and respected member of the International Network, Good Shepherd Australia New Zealand shares resources and fosters a learning environment across borders. Key results throughout the year included strengthened relationships across the Asia Pacific region particularly, which featured:

- Engagement in workshops, webinars, justice campaigns and communities of practice
- Co-created opportunities for providing resources to support colleagues and projects in the region
- Research conducted by our Social Policy Unit *"A Good Shepherd Practitioner's Understanding of Girls' Rights Attainment – A Review of Rights Realisation by Girls in Asia Pacific."* captured practice wisdom from across the GS Asia Pacific region.

### **Heritage and Redress**

To acknowledge our heritage, we act with sincerity and empathy, recognising the experiences of all former residents. We are committed to justice, reconciliation and action through our Heritage Programs.

Our Comprehensive Ageing Support Services (CASS) program continues to ensure Sisters and women who have lived in Good Shepherd institutions have a positive and supportive ageing journey.

CASS teams in each state where Sisters live provide daily medical, social, emotional, spiritual, and recreational support as carers or organise support packages for them.



### **Heritage Engagement Program – Remember, Honour, Acknowledge**

The Heritage Engagement Program provides personalised, supported release of records to the many former residents who resided in past Good Shepherd institutions and is integral to the organisational response to our institutional legacy.

We seek to support the process of reconciliation and healing through a trauma-informed and relational approach. Our work plays an important role in the deep process of connecting to one's identity and past for those individuals and families impacted.

### **Sisters Stories Project**

The Sisters Stories Project hopes to capture the living histories of the Sisters of the Good Shepherd.

Through oral history interviews with the Good Shepherd Archivist, the Sisters tell their stories in their own words and with their own authentic voices, to capture the heart of their work.

History is best understood by the everyday stories – the feelings and emotions, the motivations, the successes and the struggles. That is what makes this project and the archives so special. The project reflects Good Shepherd's commitment to honouring the past, and the stories of people that make us who we are today.

### **Celebrating 40 years of NILs**

This year, Good Shepherd celebrated 40 years of No Interest Loans (NILs) delivering safe, affordable credit to people on low incomes and helping thousands of people purchase essential items during tough times. From its inception, the NILs program has been the product of the spirit of the Good Shepherd Sisters. It began in 1989, when the Sisters went against the advice of their advisors and invested \$20,000 of their own capital into the concept of community financing, choosing to be motivated by what could be possible if it worked, rather than to fear the impact if it did not. Believing wholeheartedly in the value of each person and the right of every woman, girl and family to financial wellbeing and empowerment, the NILs program allows those who have been excluded or have fallen on hard times the opportunity to access the resources they need to take control of their lives.



# Service stream reports





# Good Shepherd offers clients a range of integrated and stand-alone services and financial products, in both holistic and one-off support.

We do this through five main service streams:

- Financial counselling and capability
- Family violence and crisis services
- Child, adolescent and family services/ counselling
- Microenterprise development and recovery
- Microfinance

## 1.

### Service stream one: Financial counselling and capability

Our team of qualified financial counsellors and financial capability experts empower our clients to build economic resilience to improve their future financial wellbeing in a range of considered and practical ways.

The programs in this service stream assist people by providing information, advice and advocacy that supports them to develop a healthy relationship with money and become financially secure.

During a difficult year for many, we saw a sharp increase in demand for support and responded by consolidating our existing services and developing innovative approaches to support more people who faced complex and more urgent financial situations.

Although the process may have taken a little longer than in pre-COVID times, our financial counsellors and capability experts were able to support clients with wide-ranging financial issues. These included addressing debt and debt enforcement; providing individual advocacy with banks and other lenders; seeking reparations for unfair lending practices; assisting with preparing and lodging complaints to dispute resolution services; and providing information, advice and support about consumer rights and bankruptcy.

To meet the increased need, we:

- Piloted a successful new Reach Train Employ program for older people to complete a qualification and find employment;
- Completed the Living Lab phase of the Financial Independence Hub (FIH) supporting women recovering from domestic violence;
- Partnered with Alfred Health on the new Healthy Money Mindset financial counselling project;
- Improved the reach of our Firmer Foundations financial resilience program for women;
- Supported people impacted by bushfires with financial capability training;
- Provided financial counselling support for clients referred from the Microfinance Household Relief NILS programs for people impacted by COVID; and
- Were privileged to be able to support so many people during very tough times in their lives.

**Ramesh Kumar, Head of Program Delivery (Financial Health & Wellbeing Services)**

## Service response from the year

### Reach, Train, Employ supports job security

The Reach, Train, Employ program was conducted as a pilot project during the year, designed with the goal of establishing a tested model to support job security in the social services industry for people over fifty and at risk of long-term unemployment.

In conjunction with the Council on the Ageing (COTA) Victoria and RMIT, Reach Train Employ helped people to undertake a Certificate III in Individual Support (Ageing and Disability), and offered a suite of wrap-around supports to assist them to engage and complete the qualification, enhance their own wellbeing and find paid employment in the social services sector.

The project ran from March 2020 to June 2021 and we augmented the program with life coaching sessions to support participants in their job search.

### Healthy Money Mindset for carers

Recognising the unsung and often unsupported role of carers, we partnered with Alfred Health on a pilot program, Healthy Money Mindset, to offer financial capability support and access to associated services or NILs loans.

### Firmer Foundations for financial wellbeing

Our flagship Firmer Foundations program for women operates in Victoria and NSW to create financial resilience and wellbeing through workshops, groupwork and coaching to build money management skills and confidence.

### Support for bushfire affected communities

During the year, we also supported communities in the bushfire impacted areas of East Gippsland and Towong with improved access to financial capability sessions and other support services, NILs loans and workshops through a program funded by the Victorian Department of Families, Fairness and Housing and the Victorian Government's Office For Women.

### Financial Independence Hub

Our Financial Independence Hub (FIH) is a free and confidential service that supports people who have experienced financial abuse.

Funded by CommBank as part of its Next Chapter program and launched in 2020, the FIH aims to address domestic and financial abuse for their customers and the community.

Working with a trauma-informed team, we confidentially listen to and support clients, applying no judgement and making it easy to access our services. Practical steps towards long-term financial independence starts with one-on-one coaching, tools and resources and referrals to other services.

An extension of the service was required to support more participants who required access to emergency funds, who were referred to our Family Domestic Violence NILs program. Others were provided referrals to our Financial Counselling, Domestic Family Violence or Legal Services.

"I see the coaching as a sacred part of my week. It helps me with healing."

"You are helping to change my life."

"Thank you so much for this wonderful program."

"This is so huge and is helping me to transform and take control."

"Gone from feeling stupid about money to empowered and confident."

"Financial coaching has been a massive healing space."

### Case study

## Financial Care Worker empowers client

"I just wanted to say thank you so much for our last session, you've no idea how much my Financial Capability Worker helped me.

It really woke me up that I am spending more than I can afford and I needed to make changes immediately. The way it was laid out for me, with the cashflow budget and listing down my assets versus my debts, really made it clear for me to see my options.

My family never spoke about money growing up, it was something we didn't do, and if I told them now I was struggling they just couldn't relate. Talking to someone I don't know, who won't judge me and who's not emotionally involved really motivated me to act, and I could see my options.

The appointment was the best thing I ever did and just what I needed."



### Case study

## Older couple finds security

Rodney is a 72-year-old man. His wife Margaret, 64, had a severe stroke and needs continual care in the home. They had a business with a partner, but the company went into receivership.

Rodney and Margaret lost their home. They now live in a private rental and are in receipt of the Aged Pension and rent assistance. Due to Margaret's health issues, their medical costs are very high. The couple live from pension to pension and have accessed material aid from their local community centre.

During a phone appointment with a financial counsellor, all options were discussed with Rodney. The counsellor negotiated on their behalf with creditors. Due to his age, and with no significant assets, many debts were waived on compassionate grounds. Rodney repeatedly expressed relief and satisfaction with the outcomes achieved by the financial counsellor.

# 2.

## Service stream two: Family violence and crisis services

Good Shepherd provides specialist domestic and family violence crisis accommodation and recovery services for women and children, including connection to legal services, financial assistance, counsellors, support groups and housing services.

The COVID-19 pandemic saw a well-documented increase in family violence across the world. Physical restrictions, work and education pressures, relationship anxiety and financial stress all contributed to the onset or escalation of violence.

Coupled with the increase in demand, lockdowns also meant that Good Shepherd had to re-consider the way we safely and confidentially delivered our family violence programs. We responded by delivering face-to-face support when necessary and safe to do so, but support transitioned to be delivered predominately through phone and online.

In 2020/21 we:

- Opened a refuge in Bayside Peninsula, providing 24/7 safety and support;
- Provided longer-term housing options, beyond emergency options, combined with tailored supports under our innovative Refuge to Recovery program;

- Continued our work on the Victorian Alexis Family Violence Response Model. Working with local police to provide timely engagement and response to incidents of abuse is leading to a significant reduction in repeated incidents;
- Continued to partner with other organisations through the multidisciplinary Orange Door program. This enabled Good Shepherd to deliver an integrated intake and assessment service for survivors of family violence, families needing additional support to care for their children, and men who use violence and abuse;
- Supported 760 women and children through the Family Violence After-Hours Outreach Crisis Response Program; and
- Developed the Safe, Strong and Connected Program, working in women's prison settings to deliver a psycho-education program for inmates and staff to improve their understanding of family violence. Individual support is provided to women, assisting them to prepare for release.

Women, children and families will continue to experience impacts either caused or exacerbated by the pandemic for many years to come. Our service offering will continue to evolve to support them, whatever their circumstance.

**Livia La Rocca, Acting General Manager,  
Safety and Resilience**



### Service response from the year

#### New Bayside Peninsula refuge opens

Launched in July, our Core and Cluster Refuge Bayside is now housing up to six women and their families at immediate risk of harm, supported by staff who are available 24x7 to provide care and assistance. This development adds to Good Shepherd's existing seven refuges, enabling us to offer 13 women and families safe crisis accommodation and support.

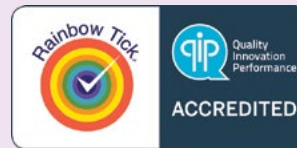
The Core and Cluster site includes an all-abilities unit. We also accept women and children who are COVID-positive and, as such, have all health and safety protocols in place.

#### Longer term housing option

Good Shepherd has developed a Refuge to Recovery model, using some of our properties for longer-term housing.

The program is person-centred and holistic, and is developed through trauma-informed, strengths-based practice and principles. It provides accommodation for up to six months, enabling the focus to be on longer-term recovery and achieving sustainable outcomes. The pace and wrap-around supports are determined by each family or individual's needs.

### Good Shepherd gets the Rainbow Tick



The Rainbow Tick is a quality framework that helps health and human services organisations show that they are safe, inclusive and affirming services and employers for the LGBTIQ community.

The Rainbow Tick standards are designed to build lasting LGBTIQ inclusion.

In 2020/21, we were awarded accreditation for our Family Violence work, demonstrating Good Shepherd has a genuine commitment to inclusive practice and champions LGBTIQ inclusivity.

### **Alexis success continues**

The Alexis Family Violence Response Model has been able to significantly reduce the number of repeat, high-risk family violence offences across Frankston and the Mornington Peninsula by embedding a family violence specialist worker within a Victoria Police Family Violence Unit.

Alexis was developed in response to recurring incidents of violence and repeated police attendance, but little or no engagement with services to support change and improve outcomes.

Triage is conducted each morning to examine police attendances from within the previous 24 hours, and patterns of police attendance, engagement, risk and likelihood of further violence are assessed.

86 women and children were supported by Project Alexis in partnership with Victoria Police in the year under review. Pleasingly, in the 12 months post-Alexis involvement, we have seen a reduction in recidivism of between 80 per cent and 95 per cent.

### **The Orange Door**

The Orange Door is an integrated, multidisciplinary and multiagency partnership of 11 organisations that provides intake and assessment for specialist family violence services, family services, Aboriginal services and services for men who use violence.

Its integrated response is designed to comprehensively assess and respond to individual client needs.

In 2020/21, 4,736 families were supported by the Good Shepherd team through The Orange Door.



### **Family Violence After-Hours Outreach Crisis Response Program**

The Family Violence After-Hours Outreach Crisis Response Program supports women, children and families who are experiencing family violence and need urgent help to find accommodation, access police, hospitals, material aid and other services.

In 2020/21, we supported 430 women and 330 children in our Outreach crisis response program.

Utilising the Multi-Agency Risk Assessment and Management Framework (MARAM) that we apply to all of our programs and services, the team conducts a comprehensive risk and needs assessment of women and children through trauma-informed systems and developmental frameworks. They then provide safety planning, material aid and emotional support to secure safety and service access to support immediate needs.



## Case study

### Orange Door

Jane\* called The Orange Door in early 2021 for family violence support after experiencing abuse at the hands of her husband for 30 years. She was from a culturally and linguistically diverse background and had two adult daughters who were working and living separately from her and their violent father.

A thorough risk assessment and needs analysis revealed the extent of abuse visited upon Jane by her then husband. Coercive control had taken many forms over the years, including financial abuse, monitoring and forced isolation from relatives and friends. Despite having full-time employment, Jane had no control over her personal finances or joint savings. With her wage paid into an inaccessible joint bank account, Jane would be forced to ask her husband for money, who would limit her allowance each week. The couple jointly owned two investment properties, but Jane had no access to any information relating to these assets. She disclosed that her husband drank heavily and would stalk and harass her whenever she left their home, calling several times a day to ensure she wasn't seeing any friends or family.

Jane's daughters were so concerned for their mother's safety they rented an apartment for her to flee to. Fearing reprisals, Jane left quickly, and with few belongings. Later, her husband would attend her workplace and try to force her to return to her former home.

The Orange Door worked with Jane to access essential legal services, including an application for an intervention order and assistance with filing for divorce. Jane's support worker helped her to apply for workplace family violence leave, and provided intensive assistance to access cultural support services. To support the transition to her new life, The Orange Door brokered \$5,000 for the purchase of new furniture for Jane's apartment.

When her legal affairs were eventually settled and case with The Orange Door was finalised, Jane phoned the service, offering to donate \$6000 to help future clients. The practitioners advised Jane they could not accept monetary donations, but asked to share her story instead. Jane agreed, in the hope that more victims of violence would approach The Orange Door to take back control of their lives.

\*Name changed for safety reasons

# 3.

## **Service stream three: Child, adolescent and family services/ counselling**

Good Shepherd provides a range of youth and family services for children, young people and families across New South Wales and Victoria that supports them to realise their value and improve their relationships through education, counselling and wellbeing programs.

These programs include child-centered counselling, evidence-based proactive family support, school-focused programs, engaging and supportive peer driven family playgroups and specialist family violence practitioners.

During the pandemic year, to highlight the significance of personal resilience and connection, we:

- Continued to deliver our evidence-based Parents Under Pressure program in Brimbank, Melton and Bayside Peninsula to support families with identified vulnerabilities to create stronger relationships within the family unit;
- Continued our Sydney Young Parents Program, supporting 102 young parents and their children who are homeless or at risk of homelessness;
- Supported 20 children, aged 0-6 years from diverse backgrounds in our Building Blocks program to develop social, physical and familial connection skills;
- Continued our Youth Homelessness program, assisting 142 at-risk young people with trauma-informed, strengths-based support; and



- Kept children engaged in education at our Waranara School in NSW by providing support to 57 students to stay at school. We also trialled a version of the interactive Dungeons and Dragons game to help build social and developmental skills.

Using a strengths-based and trauma-informed lens, our supports address the underlying drivers of vulnerability to achieve safety, stability and development for children, young people and families. Our aim is to build capacity and resilience so that they may engage in proactive, lifelong, family-driven strategies and outcomes.

As pandemic conditions remain in place, we will continue to deliver services that are safe and appropriate. Face-to-face services will be prioritised for children, young people and families who have vulnerabilities that require support, and whose needs cannot be met in other ways.

**Livia La Rocca, Acting General Manager,  
Safety and Resilience**



## Service response from the year

### Parents Under Pressure (PUP) performs

This evidence-based case management program supports parents to develop positive and secure relationships with their children.

Early intervention can include assistance at the point when a risk, vulnerability or issue first arises, and/or early in life by delivering services when children are in their youngest years.

During 2020/21, we trialled PUP in families with children who are preschool aged or younger, where there are identified vulnerabilities that may lead to involvement with Child Protection. We are delivering this model within our family services programs on the Mornington Peninsula and Melton in Melbourne's west.

Over the year, 78 families were engaged in the PUP program (up from 53 in 2019/20), leading to improvement in child behaviour and a statistically significant reduction in parental depressive symptoms, anxiety and stress.

### Young Parents Program

Based in Sydney's Marrickville, our Young Parents Program provides individual support and case management and parent education for parents under 25 who are homeless or at risk of homelessness.

In 2020/21, the program offered case work, counselling, family support, early intervention, outreach, a weekly supported playgroup and links to community support services to 102 families, more than doubling their targets.

### Building Blocks Young Parents Playgroup

Building Blocks Young Parents Playgroup is a free, ongoing supported playgroup focusing on young and first-time young mums and dads, 25 years and under, with young children. One operates in New South Wales and one in Victoria.

Building Blocks runs weekly and is designed for young families to meet other young families with

the opportunity to strengthen the relationships between parent and child, assist in their child's development and learn about parenting in a relaxed, safe and fun space.

An evidence-based developmental program is embedded into all aspects of the sessions, with activities to encourage children's language, social, emotional and physical development assisting with their preparation for school.

Building Blocks also provides a pathway for referrals to different services both internal to Good Shepherd and other external services if further support is required.

### Youth Homelessness Program

The Good Shepherd Youth Homelessness Service provides support and information through ongoing case management and transitional housing support to young people aged 16-25 and their children who are experiencing, or are at risk of homelessness.

Support is tailored to the individual needs of young people and families to build their skills and capacity towards greater independence and stability. The Program aims to address the barriers young people face that prevent them from accessing and maintaining long-term housing.

The program services the western and northern regions of Melbourne and receives referrals from Housing Access Points, and Specialist Youth Services. It also accepts self-referrals.

In 2020/21 the program assisted 131 young people, 83 females and 48 males. 14 were aged under 18, 39 were aged between 18 and 20, 74 were aged 21 to 25 and four were just over 25 years of age.

Housing outcomes for the young people supported include private rental, refuge, foyer accommodation, transitional properties and public housing.

## Case study

### Alex and her seven children contract COVID

Alex is a single parent of seven children. The family lives in the north of Melbourne.

Alex is a refugee who settled in Australia 12 years ago. English is not her first language, so an interpreter is provided for her.

Alex's youngest child was born prematurely, and had a heart operation in the first few days of her birth.

Her four-year-old also has developmental delays and Autism. One of Alex's other children also has Autism. The three children and Alex all have complex NDIS plans in place.

Alex recently contracted COVID-19 and became very unwell. This had become a huge challenge for the family, and the care needs of the children. Ten days later, all seven children also tested positive for COVID-19 and remained in isolation at home.

Alex became increasingly frustrated with the current situation of the family while still trying to recover from the virus herself.

A practitioner was able to advocate to the COVID Hotline and get food packages delivered to the family. She was also able to collaborate with the Melton City Council for the family to be provided with freshly precooked meals, nappies, Panadol, children's activities and electronic devices.

We continue to support this family and our case manager checks in with Alex daily.





## Education engagement pathways

At Good Shepherd, we know that keeping young people engaged in education can be the circuit breaker that changes lives.

Throughout the year, our Waranara School in Marrickville, Sydney offered a specialist environment for 57 secondary students in Years 9–12 who were having difficulty staying engaged with school.

Since educational outcomes are intrinsically linked to wellbeing, Waranara supports students across different aspects of their life. This includes personalised teaching and learning support, specialised wellbeing support, and access to specialist adolescent and family counsellors.

During the restrictions of 2020/21, we continued to adapt, change and develop ways to best support the needs of our students both academically and for their wellbeing.

To help the students stay connected to education, staff developed techniques and strategies to ensure that they could provide the best teaching and learning for students at home and at school.

We created more lines of communication with our parents/carers through increased modes of contact and Principal updates. Waranara School was also re-accredited for registration by the New South Wales Education Standards Authority as a Special Assistance School for the next five years, with particular mention made about the high standard of the curriculum for both Stage 5 and 6.

## Educational therapy

GSANZ places an ongoing emphasis on finding creative and engaging ways to meet the unique therapeutic needs of young people aged 10 to 17.

During the year under review, an integrated therapeutic approach was designed using the game of Dungeons and Dragons, a collaborative story-telling game of chance for eight Waranara School students. They were identified as not regularly engaging in more traditional therapeutic methods such as case management or counselling.

Like simulation training, the game offers opportunities for teaching, modelling, and practicing necessary social skills that address individual participant differences as they occur organically within the story of the fantasy world.

Sessions were designed to enhance the wellbeing of the students by building their core capacities in emotional regulation, collaboration, problem solving, perspective taking, play and confidence building.

Key outcomes of the Dungeons and Dragon therapeutic group included a statistically significant improvement in individual mental health by the final session. Good Shepherd will continue to explore the effectiveness of this program into the future.



### Counselling Services

Counselling is an integral part of our suite of services in Victoria and NSW. We provide counselling to children, young people and families including specialist therapeutic support for victim survivors of domestic and family violence, and sexual assault counselling for victim survivors. We work with community agencies, schools and parents to improve the outcomes and the wellbeing of young people.

In 2020/21, we provided counselling support to 180 women and children through the family violence program, and sexual assault counselling support to 91 young people.

### Case study

#### Family self-referred to Child FIRST

This family is a single parent with two children aged 10 and 5, who left a violent relationship. They were living with the maternal grandfather after a period when they were homeless, couch surfing and sleeping in their car.

It was identified, following the Family Violence Multi-Agency Risk Assessment and Management Framework (MARAM) risk assessment, that coercive control had been perpetrated by the father throughout their relationship, and continued following separation. On allocation, there was a full active Intervention Order (IVO) with the mother and the children listed as protected persons, granted for five years.

There were no family law court orders, however a parenting agreement was in place allowing the father to have access with the youngest child. The practitioner contacted Relationships Australia regarding the parenting agreement and concerns around risk. The practitioner advocated for a 60I certificate to be granted due to it being unsafe to proceed with family dispute resolution. It was achieved and the father had his access ceased.

The mother struggled to afford educational resources for the children. Application was made for Good Shepherd COVID-19 Flexible Brokerage Funding and the funding request was approved. The mother was unable to continue her own study as she had no access to technology. An application was made for a Flexible Support Package to purchase a new laptop. She was able to complete her diploma and has since obtained employment in the social services sector.

Priority public housing was granted and the family relocated. Good Shepherd continues to provide support to the family as they transition to their new housing.

# 4.

## **Service stream four: Microenterprise development and recovery**

Good Shepherd has long advocated for improved responses to financial vulnerability from all sectors of Australia.

Empowering disadvantaged people to start their own microenterprise can be a life-changing experience for low-income and financially vulnerable people, not only for themselves, but for their families, their employees and their communities.

As the pandemic threatened financial stability for so many in our community, the provision of microenterprise development and recovery programs to susceptible people was never more important.

To keep this work front and centre in 2020/21, we:

- Continued the success of the LaunchMe program in Vic and SA and ran a pilot in South Australia for Indigenous entrepreneurs;
- Assisted small businesses to pivot to online business models as Victoria went through extended lockdown periods;
- Provided Good Shepherd's Employee Assistance Program to participants. Virtual coffee catch ups for participants were set up on Zoom to support participants feeling isolation, impacted by home schooling requirements, financial stress and increased mental health issues;

- Facilitated a webinar to support stressed clients to help them understand the Job Keeper/Job Seeker requirements and access much needed financial support; and
- Expanded our partnership with SA's Department of Human Services (funded by the Vulnerable Support Package) to deliver the Small Business Recovery Program providing immediate assistance to pandemic-impacted small businesses.

Good Shepherd microenterprise programs are provided in conjunction with financial literacy education to improve financial capacity and lead to greater confidence and self-reliance, assisting people to feel confident, build assets, develop savings and commence on the pathway to financial inclusion

Our service offerings will continue to focus on a client-centric approach and to understand individuals' unique issues and concerns to better support their endeavours.

**Ramesh Kumar, Head of Financial Capability and Financial Independence**



#### Case study

### Zelda gets full support to launch

Zelda is a single parent and struggles with chronic fatigue. She had previously run a cleaning business as a sole trader and was selling eco products in markets. Wanting to take the business further, she joined LaunchMe during which she pivoted from selling at markets to selling online due to COVID-19.

LaunchMe has supported Zelda through her journey with wrap-around service providers, including mental health counsellors, accountants, lawyers, marketing experts, as well as bookkeeping and stress management courses.

Despite the ups and downs and the impact of lockdowns, her business has been going from strength to strength and she has now transitioned from a sole trader to a company structure.

#### Case study

### First Nations chef, caterer and entrepreneur

Markus is an Indigenous chef who was working as an event caterer but had also tried an online store. When Markus joined LaunchMe, he was finding it difficult to compete in the open 'catering' market. In discussion with his LaunchMe coach, he decided to focus on his Indigenous heritage and to develop the "bush tucker" aspect of his catering and online business. From this the brand NativeX was born.

As part of his research, through his LaunchMe coach, he met with key leaders in the Indigenous food sector who have helped him define what the current market for Indigenous foods looked like and what items were most likely to succeed in a catering and online environment. Through his LaunchMe coach, he was also able to meet with a Foodland Broker who walked with him around a Foodland store identifying why some products work well and what products he may be able to develop that were likely to be successful.

Markus is now developing 16 different products from ice-cream to candles to beef jerky and masks.

NativeX won the APAC Business Award for "Best Community Foodservice for Indigenous Community Support Initiatives 2021."

## Service response from the year

### LaunchMe expands

LaunchMe gives people the opportunity to develop, finance and launch their own business.

The LaunchMe program in Victoria and South Australia continued during the year to coach and support aspiring entrepreneurs with confidence and skill building, and to help them stay focused on setting up and running their businesses.

In Victoria, 63 people (in the Latrobe Valley and Dandenong/Doveton) and 47 people in South Australia were supported by the program.

Based on the continuing success of LaunchMe in South Australia, the Department of Human Services provided funding for a pilot focusing on Indigenous entrepreneurs. A Business Coach was recruited and has since coached and supported nine First Nations participants through their microenterprise development.

Pivoting businesses to online delivery increased due to the impact of the pandemic, with most preferring to sell or promote their services through a website or social media. LaunchMe coaches collaborated with other organisations to provide a cost-effective opportunity for participants to upskill, and offered workshop training to set up an online business.

An extension of the program, LaunchMe for Bushfire Recovery, is supporting aspiring and affected entrepreneurs in low income, vulnerable and disadvantaged populations in the bushfire-impacted communities of East Gippsland and North East Victoria. Working with local communities to boost business activity and employment, our coaches will engage with 120 aspiring entrepreneurs where suitable job opportunities are unavailable or when a microenterprise suits local skillsets and experience.

This program is jointly funded by the Victorian Government and Commonwealth Government under the Commonwealth-State Disaster Recovery Funding Arrangements (DRFA).

### Case study

## Anne cleans up

Anne, a cleaner, came to the Small Business Recovery Program after she lost many clients due to the pandemic lockdown. A car accident had left her with transport issues and long-term back pain. This meant that cleaning large homes with stairs and pulling a heavy vacuum cleaner around were problematic.

During her sessions, Anne's coach identified that due to her past experience in aged care, her ideal clients were elderly people living in small units in retirement villages, not quite at the stage of requiring full-time support. They were happy and proud to clean their own homes but needed a 'little help' with vacuuming and mopping the floors.

Through Good Shepherd's funding assistance, Anne was able to purchase a lightweight stick vacuum and produce a postcard that described her aged care experience, her security clearances and willingness to do small jobs for a fixed fee. Anne placed these in the retirement villages close to her home.

When we last spoke to her, she reported she was fully booked and excited that, not only was she earning money and not reliant on Centrelink, but she was also feeling fulfilled by contributing to the lives of the older people in her community.

As she says, **"I'm not only cleaning their floors, but I am also removing loneliness."**

## Small Business Recovery Program during COVID

COVID-19 has had an adverse impact on small businesses right across Australia.

South Australia's Department of Human Services provided Good Shepherd with Vulnerable Support Package funding for immediate assistance to impacted small businesses.

The Small Business Recovery Program operated from April to September 2021. It utilised a model developed by Deloitte aimed at supporting small businesses to rebuild and recover from the devastating impact of the pandemic.

Eligible businesses receive up to three hours of personalised business coaching to develop a tailored roadmap for recovery and revitalisation and referrals to Good Shepherd's extensive network of financial wellbeing services. Funding assistance of up to \$1500 were also made available to support business goals.

The program saw immediate engagement from small business owners. Two highly skilled business coaches triaged, coached and assisted 236 South Australian small business owners to create their own customised roadmaps for recovery.

Participants received on average \$1,000 funding assistance paid directly to suppliers (other small businesses) to support their business goals.

More than 740 coaching conversations were undertaken with participants and 1,500 referrals were made, ranging from general business support services to critical financial and mental health support services, building confidence and helping to keep them focused.





# 5.

## Service stream five: Microfinance

Good Shepherd is Australia's largest microfinance organisation providing a growing range of microfinance products and services for 40 years.

We offer a suite of people-centred, affordable financial programs for people on low incomes at different financial stages of their lives. Our aim is to enable clients to realise their own economic wellbeing, as they define it themselves, through appropriate financial services.

In 2020/21, demand for our services increased in response to the growing number of Australians who were severely financially impacted by COVID-19.

Services were boosted to support growing and changing needs, including:

- An expansion of Household Relief Loans and loans for women affected by domestic and family violence to meet the needs of those most impacted by financial hardship exacerbated by the pandemic;
- An expansion of our Contact Centre, taking on extra support functions including a COVID hotline which took 82,000 calls;
- Our Good Money stores continued to provide our flagship No Interest Loans program, supporting many people who were suffering new financial stress, delivering nearly 3,000 NILS and simplifying clients' paperwork requirements;
- Issuing a total of 29,646 NILS across a number of programs through the support of our Provider network and NAB partnership; and
- NILs clients saving over \$1 million on household appliances through our partnership with The Good Guys.



The disruption and challenges caused by COVID-19 will continue for many years to come. GSANZ's microfinance programs will evolve and grow to ensure that everyone is supported through the financial crisis it has caused.

We will be proactive to ensure that those most affected – women, young people and recent migrants – are not left behind in the economic recovery.

**Heather Saunders, Acting General Manager of Financial Inclusion and Access**

## Service response from the year

### Household Relief support

As the pandemic impacts deepened, our existing programs expanded, and new ones were developed through both community-based programs and national support through our Household Relief Team.

Financial Capability Workers supported clients with their financial wellbeing involving budget planning, setting financial goals, understanding credit, establishing a savings plan and bank account structures, as well as assistance with utilities and other contracts.

The Household Relief team created an innovative national financial capability service that supported over 120 new clients. In collaboration with the Federal Government and NAB we offered Household Relief Loans Without Interest for those affected by the pandemic, along with a free COVID Hardship Support Hotline.

Loans of up to \$3,000 were made available for rent, rates, body corporate fees and utility bills – with no interest, charges or fees.

“It [Household Relief Loan] reduced a lot of my stress at the time, just having two kids at home and you can’t work and I felt relief and extremely grateful... I started to sleep better.”

### Contact Centre expands functions

Due to physical restrictions imposed by the pandemic, Good Shepherd bolstered our Contact Centre (telephone and online), initially to deliver the Household Relief program.

Over the year, the Contact Centre’s brief grew to include Family Domestic Violence NILS for crisis situations, corporate hardship and, later, the Victorian Power Saving Bonus.

The Contact Centre provided a way for clients to safely contact Good Shepherd at a time and place suitable for them. This has been particularly effective for clients and regions impacted by COVID as well as victims/survivors of family and domestic violence to access NILS.

This expansion has also provided national employment opportunities, with the Contact Centre having staff safely based in their homes in WA, SA, Vic, QLD, and NSW, which not only provides a wealth of knowledge nationally but provides employment opportunities outside of our physical footprint.

Over a 12-month period, the Contact Centre handled 82,033\* calls from clients seeking access to NILS or financial assistance and support.

### Good Money finance access

Good Money community finance stores offer NILs loans as well as other safe and responsible products for people who are usually excluded from mainstream financial services.

Our Good Money experts help to support people who are at risk of falling deeper into poverty.

In 2020/21 we delivered 2,962 No Interest Loans through our seven Good Money stores. Our stores pivoted to offer NILs remotely for the first time.

Clients with challenges in providing their paperwork for a loan application remotely were provided with alternatives as we trialled easier ways for them to complete their applications.



# **Policy, advocacy and systems change**



# GSANZ's five service streams are supported by a range of programs and professional services.

These organisation-wide offerings are designed in collaboration with external stakeholders, making a difference to thousands of lives by tackling the issues that impact women, girls and families.

The far-reaching impacts of COVID-19 both exacerbated existing socio-economic inequalities in Australia and created new vulnerabilities.

Our respected policy influence, advocacy, research and systems change work stepped up to provide a voice for those most impacted. More specifically, we:

- Developed policy submissions for state and federal government inquiries, appeared at two key hearings, published major papers and research pieces, and were invited to present at the World Health Organisation's CSW65, the sixty-fifth session of the Commission on the Status of Women;
- Continued the reach of our Corporate Training Arm of Research and Advisory;
- Furthered the development of our Financial Inclusion Action Plan (FIAP) program. In a year when more Australians suffered financial insecurity, existing members continue to implement their action plans, with five members completing their Foundation FIAPs

(Transurban, Water Corporation, Ergon, BUSSQ, and IAG), one member launching their first plan (Better Life Mobile), and three new members joining the community (Allianz, RMIT, and Earnd). We also piloted our first place-based FIAP in Geelong; and

- Attracted ongoing support of individual and corporate philanthropy, as people understood the deep and profound significance of GSANZ support to the vulnerable in particularly difficult times.

Good Shepherd will seek and drive positive change in laws, policies, social norms and behaviours through research, policy development and advocacy.

We continue to identify systemic barriers that women, girls and families face and provide innovative policy solutions.

As the pandemic's economic ripple effects continue to be felt, we will work to advance equity and social justice, to support our communities to not only survive, but thrive.

**Roslyn Russell, Director of Research Advocacy and System Impact**

## Service response from the year

### Creating systems change

Good Shepherd works to achieve systemic change and advocate on issues that impact women, girls and their families. We do this through research, evaluation, policy, training and advisory services, government partnerships and support, cross-sector alliances, and our Financial Inclusion and Action Plan program (FIAP).

To further our systems impact in 2020/21, our social policy team:

- Produced five policy submissions for State and Federal Government inquiries, saw major policy recommendations adopted in final reports, and appeared at two hearings, including the Inquiry into Family, Domestic and Sexual Violence;
- Joined with practitioners in the Good Shepherd Asia-Pacific network to publish an original research report on 'A Good Shepherd Practitioner Understanding of Girls' Rights Attainment: A Review of Rights Realisation by Girls in Asia Pacific', now informing Good Shepherd's work at the United Nations; and
- Established consultation networks with Good Shepherd practitioners to receive live feedback on changing client needs and experiences and used this to inform policy analysis and advocacy.

### Financial Inclusion Action Plan (FIAP)

One of our key programs for advocacy and system change is the Financial Inclusion Action Plan (FIAP) program. Based on an innovative, cross-sector approach to promote financial inclusion and resilience, it ultimately helps to advance the UN Sustainable Development Goals.

Today, the FIAP program is a national and place-based network of over 50 members who have made public commitments to take strategic and practical actions that will improve the financial wellbeing of their customers, employees, business, and community partners. Members represent a broad range of sectors from financial services to utilities, social services, government, education and legal services.

During 2020/21, the heartfelt intent of FIAP partners was never clearer. In a year where more Australians suffered financial insecurity, existing members continue to implement their action plans, with five members completing their Foundation FIAPs (Transurban, Water Corporation, Ergon, BUSSQ, and IAG), one member launching their first plan (Better Life Mobile), and three new members joining the community (Allianz, RMIT, and Earnd).

### Case study

## Geelong Financial Inclusion Action Plan

In 2018, Good Shepherd decided to leverage the learnings of the national Financial Inclusion Action Plan (FIAP) program and test it in a specific place in regional Victoria.

Geelong was chosen as our first place-based initiative and was officially launched in early 2020. It works on the premise that local organisations operating within a community are best equipped to understand local challenges, identify the risks and triggers of financial stress, and can take practical actions to address these in collaboration with others.

A pioneering group of local organisations representing multiple sectors in Geelong worked in collaboration with Good Shepherd to co-design 40 practical actions to enhance financial inclusion, resilience and wellbeing of the greater community. This led to the development of Australia's first place-based Financial Inclusion Action Plan. The Pioneers are Barwon Water, WorkSafe Victoria, Deakin University, City of Greater Geelong, Colac Otway Shire, Give Where You Live Foundation, Bethany, MatchWorks, Aware Super and Good Money.

As an example, Barwon Water proactively engaged with more than 12,000 customers to inform them about the support available, including help with concession card discounts, access to government relief and rebates, payment grants, plans and extensions and referral to financial counselling. Barwon Water has also expanded its customer support program to include businesses impacted by the pandemic.

Barwon Water General Manager Customers and Community, Jo Murdoch said: "We have seen many people who have never had to ask for help before experiencing genuine financial distress. We want to get the message out loud and clear that help is available so please don't be afraid to contact us."

"By working with customers who have experienced job loss, reduced income or a change in circumstances, we've been able to identify customer support options to help them through this challenging time.

"The FIAP program has and will continue to provide us with an opportunity to enhance these outcomes as we challenge the way we think, test new ideas and work with others to create a greater impact within our local community and region as a whole."

Many member organisations reported that their earlier experience in developing and implementing a FIAP helped them better respond to COVID-19. Staff reported they were building on existing momentum rather than from a standing start.

The most widely known program element was mortgage deferrals by the banks, but behind the scenes, FIAP members revised and quickly scaled up their financial hardship programs. They increased relief, extended payment timeframes, halted debt collection and increased proactive outreach. Services also worked to address digital inclusion barriers, introduced financial wellbeing initiatives for staff and families, rolled-out training for staff on family violence and economic abuse, and reduced payment times to small business partners. Students were provided with hardship relief and given toll credits, while emergency relief was provided to international students. Meanwhile, financial capability and counselling services were delivered to many people trying to navigate financial hardship for the first time in their lives.

The increase in newly financially vulnerable people highlighted a core message of the FIAP framework – financial vulnerability is not limited to select groups of people, but can affect anyone at any time.

The year also saw continued work on the first place-based FIAP in Geelong, and the creation of a second place-based program in Northern Adelaide.

### **Policy reform and advocacy continues**

Good Shepherd Australia New Zealand seeks positive change in laws, policies, social norms and behaviours through crucial policy and advocacy work.

The social policy team is responsible for developing insights and advocacy in a range of critical areas of social policy. The team is focused on the contemporary challenges facing women, girls and families, in particular, gendered disadvantage, family and domestic violence, housing and homelessness, and financial security and wellbeing.

We aim to influence positive system change through the development of innovative policy solutions, policy submissions and recommendations and collaboration with government and community sector partners.

### **Research and Advisory Team achievements**

The Research and Advisory team offers training, evaluation, research and design both within and beyond Good Shepherd as well as to external organisations.

The range of research, evaluation and training work in 2020/21 included:

- Exploring the insurance needs of low-income households;
- Understanding the credit and debt patterns of NILs clients during COVID-19;
- Partnering with universities and peer organisations to examine changes in family violence presentation during COVID-19 and creating a tool to help financial services organisations identify economic abuse; and
- Conducting corporate training for organisations wanting to better assist staff and customers who experience family violence and or financial hardship and organisations wanting to promote the financial wellbeing of their staff.

“Excellent materials delivered really well in a very constrained period of time. An exemplar of top-class training delivery.”

“Thank you again for a fantastic and insightful session—it was so valuable, and I hope others in the group gained the many practical skills and use the external resources you have supplied.”

### **Enabling service delivery functions**

#### **Transformation**

Our strategic plan outlines our intent to continue to transform our organisation in order to achieve meaningful and enduring impact. Working towards our core objective to build a sustainable and scalable organisation, which puts the client at the centre of everything we do, we identified our transformation priority areas and agreed on a plan that describes better outcomes for our clients, employees, and partners.

We recognised the need for innovation and new ways of working to ensure our services and systems impact initiatives are aligned to achieve the same set of client outcomes, at the micro and macro level. Our client research provided insights into their experience of Good Shepherd, our programs and organisation, and helped us refine our focus for service transformation, a core priority area.

This year, we undertook an operating model review to re-orient the organisation and fully support the shift to a client-centric model. We developed workforce priorities aligned to our strategic plan, transformation vision, and employee feedback. We also renewed our focus on attracting, enabling and retaining the best people in a competitive market.

Finally, our transformation plan outlined the need for a digital roadmap and investment in a series of technology foundations, with the objective to improve our operating environment and meaningfully enhance our client and employee experience.

### **Providing support to our people through a second year of pandemic uncertainty**

The COVID-19 pandemic continued to impact not only the way we engaged with our clients but also our workforce. Continuity in our service delivery was reliant on employee wellbeing, upskilling our people in the use of technology solutions, and providing clear guidance and leadership through uncertainty.

Good Shepherd sees and understands the impact the pandemic has had on our community and on our team. We continued to invest in running wellbeing sessions for all teams and provided training for people leaders to ensure they had the confidence and skills to support their team.

Our focus remained on ensuring that our team and their families were adequately supported and their wellbeing maintained. We continued to seek feedback from our people through a number of forums, including FAQ sessions with senior leaders, regular all-staff updates, and timely communications about changes to restrictions and the resulting impact on our people. We have also continued to conduct surveys to understand employee wellbeing which showed:

- 91 percent of employees surveyed indicated they received timely communications from Good Shepherd about the pandemic;

- 93 percent of employees surveyed indicated they felt safe carrying out their role during the pandemic;
- 97 percent of employees surveyed indicated that they knew what to do to stay safe and well during the pandemic;
- 93 percent of employees surveyed said they felt Good Shepherd was making sufficient adjustments to deal with the pandemic.

As restrictions lifted in different states, we have worked closely with each team to develop COVID safe plans, designed to ensure the safety and wellbeing of all those who use our services.

### **Information Services (IS)**

As workplaces transitioned to an online world, our IS group facilitated and supported the major shift to remote working throughout the year and made significant enhancements to our remote working environment for both staff and client benefit.

The team supported the successful merger of two IT systems as part of the Good Shepherd Microfinance and Good Shepherd Australia New Zealand merger in 2020; conducted 'go to market' activity in support of the selection and implementation of a Loan Management System; enabled a time-saving initiative for clients via automatic generation of key Centrelink documents that provided a pre-populated signed copy of consent forms; and continued to develop internal IT capability to bring critical functions provided by external organisations internal, reducing risk and cost.

### **Engagement and philanthropy**

The support of thousands of people continued in the year under review to unlock the financial independence of thousands of women and families across Australia.

There are many ways they make contributions that make a difference – via donations, corporate partnerships, workplace giving, school and community fundraising, or leaving a bequest in their wills that keep supporting the issues that are important to them now and into the future.

All gifts go to provide certainty to vulnerable women that they will receive the support they need.



# Financials





# Financial statements

For the year ended 30 June 2021

**Good Shepherd Australia New Zealand**

ACN: 135 641 217

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# Directors' report

30 June 2021

**The Directors present their report on  
Good Shepherd Australia New Zealand  
for the financial year ended 30 June 2021.**

## Directors

The names of the Directors in office at any time during, or since the end of the year are:

Names	Position	Appointed/Resigned
Anne Astin	GSANZ/GSS Chair	
Molina Asthana	Director	
Christopher Gallaher	Director	Term expired 1 Dec 2020
Michael Raper	Director	
Francis O'Connor	Director	Term expired 1 Dec 2020
Anne Cherry	Director	
Gill Callister	Director	
Dame Diana Crossan	Director	
Taryn Rulton	Director	Resigned 21 June 2021
Anthony Healy	Director	Appointed 25 Jan 2021
Thu-Trang Tran	Director	Appointed 25 Jan 2021

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

## Information on Directors

The names, qualifications, experience and special responsibilities of each person who has been a Director during the year and to the date of this report are:

### Anne Astin

#### GSANZ/GSS Chair

##### *Experience & Qualifications*

Anne is an experienced Board member, Chair and Executive with more than 25 years working in the areas of education and science, the food, beverage and pharmaceuticals industries, food safety regulation, energy, land management, environment, and social services.

Her international trade and regulatory experience, and commitment to the Victorian public sector, makes her a strong advocate for ensuring ethical values are maintained alongside strong corporate governance.

Anne holds a PhD in Biochemistry and has received numerous awards for her involvement in the dairy industry and public service, including the Australian Dairy Industry Council's Outstanding Service Award and the John Bryant Gold Medal. In 2010, she was inducted into the Victorian Women's Honour Roll.

Anne is passionate about advocating for those in our society who are not able to do so, promoting women in leadership, sustainability in the food industry, and elevating organisational governance. She is currently Board Chair of the Sir William Angliss Institute of TAFE, Dairy Food Safety Victoria and the Food Agility Co operative Research Centre. She is a non Executive Director of Agriculture Innovation Australia, the Advisory Board for New Zealand's Food Safety Science and Research Centre, the Australian Packaging Covenant Organisation and Australian Sheep Producers Ltd where she is also Chair of the Finance, Audit and Risk Committee. Anne is a Trustee of Kildare Ministries and a Member of the Council at Catholic Social Services Victoria.

### Molina Asthana

#### Member of the Finance Audit and Risk Committee

##### *Experience & Qualifications*

Molina's experience includes working in top tier firms, Minter Ellison (Mergers & Acquisitions) and Clayton Utz (Banking & Finance), and the Victorian Government Solicitor's Office. She has significant experience in the Indian jurisdiction, in the Supreme Court, with top law firms and as in house counsel of a big conglomerate. Several of Molina's Public Interest Litigations were reported in the national newspapers.

Molina is the Vice President of the Law Institute of Victoria and also sits on the boards of AMES Australia, Gymnastics Victoria and the Graduate House of the University of Melbourne. She is also the National Vice President of the Asian Australian Lawyer's Association, Victorian Convener of the Asian Australian Alliance and the Chair of the Women in Business Chapter of the Australia India Business Council.

Molina has received numerous awards including the Victorian Multicultural Award for Excellence for 2014 and for 2016. She was the winner of the Spirit of Sport Award at the India Australia Business and Community Awards 2017 and was a finalist for the Thought Leader of the year Award in the Lawyers Weekly Women in Law Awards 2020, finalist in the Women's Agenda Leadership Awards 2020, the Inspirational Women of Yarra Award 2017 and the Law Institute of Victoria Access to Justice Award 2016.

She is a Commissioner for the AFL South East Commission and has been a Cricket Australia Ambassador, Commonwealth Games 2018 Ambassador and Jean Hailes Women's Health Week Ambassador. Molina is a member of the Football Federation of Victoria's Tribunal.

Molina is also the founder of the organisation Multicultural Women in Sport which aims to empower women from multicultural backgrounds through sport.

### Michael Raper

#### Member of the Mission and Service Strategy Committee

##### *Experience & Qualifications*

Michael has qualifications in arts, education and law and is a Graduate of the Australian Institute of Company Directors (GAICD). Michael recently worked for the Australian Council of Social Service (ACOSS) as Senior Advisor and Australian Red Cross as Director of Services and International Operations. He chairs the boards of the Welfare Rights Legal Centre in Sydney and Community 21 in Melbourne.

Michael has also had extensive board experience as President/Chair of ACOSS, the International Council on Social Welfare, the Mandela Foundation of Australia, The National Welfare Rights Network and the Independent Teachers Federation of Australia.

### Anne Cherry

#### Member of the Mission and Service Strategy Committee

##### *Experience & Qualifications*

Anne is currently at ANZ managing external communications for a large change program. She has more than 20 years' experience in financial services and IT, specialising in digital transformation and corporate social responsibility. She currently leads a team of communications specialists and would like to be known as an authentic leader and someone focused on strategic goals and objectives. Anne has lived and worked in India and the UK and has continued a lifelong interest in India through her many visits and through her ongoing professional contacts. During her career she has also had the pleasure to work on diversity and inclusion projects, including building employment opportunities for African professionals and undertaking a secondment in the Kimberleys working with the Kimberley Land Council on Cultural Governance Frameworks.

As a member of the Board of GSANZ, she has become highly engaged in the areas of financial resilience and capacity building for women overcoming structural disadvantage.

Anne's qualifications include an MBA from RMIT as part of the first co-designed program with participants from Singapore, Malaysia, Hong Kong and Indonesia, where she graduated top of her year group. She is a current member of the 2021 Asialink Leadership program, and also holds a Bachelor of Commerce from UNSW. Anne lives in Sydney with her husband, two children and two pets.

### **Gill Callister**

#### **Chair of the Mission and Service Strategy Committee**

##### *Experience & Qualifications*

Gill Callister is CEO of Mind Australia, a community-based mental health organisation with a long tradition of working with people with serious mental illness. She has dedicated her career to improving public policy and service delivery, particularly for vulnerable people in the community, and was recognised with a Public Service Medal in 2019.

Most recently an Associate Dean and Vice President at the Australia and New Zealand school of Government (ANZSOG) in 2019/20, Gill ran executive education programs in ethics and integrity, women's leadership, and senior public sector leadership development. She also holds an Adjunct Professor role at Monash University. Prior to this, Gill served as Secretary of two Victorian Government Departments from 2009 to the end of 2018 – The Department of Human services and The Department of Education and Training. This followed a range of senior roles in the Victorian Public Service and a ten year stint in the community sector working with children, young people, and families. Her reputation is one of person-centred social policy reform and advocacy for gender equality and women's leadership.

Gill is Chair of the Australian Health Practitioners Regulation Agency Management Committee, a member of the Monash University Council, and the most recent past President of the Institute of Public Administration Australia (IPAA) (Victoria). Her leadership in public policy was recognised in 2013 when she was named in the Australian Financial Review's 100 Women of Influence and received a Sir James Wolfensohn Public Service Scholarship to attend Harvard University's Kennedy School of Government. In October 2014, Gill was awarded the IPAA National Fellowship award and a Monash University Fellowship, and in 2017 was named as one of the top 50 women in the Victorian public service.

Gill holds Bachelor degrees in social work (with Honours) and Arts.

### **Dame Diana Crossan**

#### **Chair of the Good Shepherd New Zealand Board and Member of the Finance, Risk and Audit Committee**

##### *Experience & Qualifications*

Diana is an experienced company director, and Chief Executive. In the 2019 New Year Honours she was made a Dame for her support of equal employment opportunities, retirement income and charity work.

Most recently, Diana was the CE of Wellington Free Ambulance, and in the 10 years prior was the Retirement Commissioner of New Zealand. Diana has both a national and international career, working in public, private and not for profit organisations. Her positions have covered both governance and operational issues, where she worked with government ministers and CEOs of private and public organisations, as well as setting up and running her own small business.

Diana's areas of expertise and key achievements include:

- Transforming the role of the Retirement Commissioner into a broadly influential office, nationally and internationally, with significant leadership in the fields of financial literacy and retirement income; and
- Developing new distribution channels and strategic alliances that changed the sales approach for a global insurance company in New Zealand and with 4.1 million customers in the United Kingdom.

Leading in diverse fields include chairing, directorships, and managing government entities, private companies, charitable trusts, and community organisations.

### **Anthony Healy**

#### **Chair of Finance, Audit and Risk Committee**

##### *Experience & Qualifications*

Anthony has a strong track record of success in CEO, C suite, and board level roles in the finance sector over the past 28 years, including CEO of the Bank of New Zealand (BNZ) and Chief Customer Officer at NAB. Hailing from a family of social workers (and one Good Shepherd Sister!), he developed a strong commitment to social justice and financial inclusion. As such, Anthony endeavours to effect the greatest positive social impact from within organisations. While leading the Bank of New Zealand in 2014, Anthony led a community finance initiative with GSANZ to tackle financial exclusion for vulnerable New Zealanders. Anthony is the inaugural CEO of the Australian Business Growth Fund, an investment fund dedicated to supporting the growth of entrepreneurs and family owned businesses in Australia. After three decades in the finance industry, Anthony now brings his expertise to the Board of GSANZ, and as Chair of the Finance, Audit and Risk Committee.

### **Thu-Trang Tran**

#### **Member of the Finance, Audit and Risk Committee**

##### *Experience & Qualifications*

Thu-Trang is the CEO of Volunteer West. She brings extensive cross-sector experience in public, private and non-government organisations. Central to her career is her focus on creating impact and value in everything she undertakes, particularly through her deep expertise in collaborative & inclusive practices.

Thu-Trang began her career as a commercial and information technology lawyer in Sydney. She has been able to combine her social justice values and strategic leadership work over two decades across Australia and overseas in organisations such as Gilbert + Tobin Lawyers, Vodafone, Equitas, Oxfam, the University of Melbourne, and the Victorian Government.

Most recently, Thu-Trang served and led at senior levels in government at the Department of Justice (Vic) and founded a social enterprise in Vietnam before her appointment at Volunteer West. Her current community leadership includes her appointment to the Ministerial Taskforce for the development of the Victorian Volunteer Strategy, Independent Chair – Volunteer Program Advisory Committee at Fitzroy Legal Service, and Regional Advisory Council Member with the Victorian Multicultural Commission.

Thu-Trang is a life long learner and is at the latter stage of her doctorate examining wise practice in public administration, what it looks like and its enablers and barriers, including a novel look at wise leadership in public management.

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

### **Principal activities**

The principal activities of GSANZ during the financial year aimed to disrupt the intergenerational cycle of disadvantage, with a focus on women and girls.

We offer a range of programs and services with a focus on microfinance, safety and resilience, financial security and education pathways.

We also conduct research through our WRAP (Women's Research Advocacy and Policy) Centre, develop social policy and advocate on social justice issues.

### **Operating surplus**

The surplus of the Group after providing for income tax amounted to \$1,559,159 (2020: \$575,185).

### **Objectives**

To progress and expand services to marginalised and economically disadvantaged people, principally in Australian society, especially women and children, in particular by:

- Providing care and support for disadvantaged youth and families, including (inter alia) the operation of a Secondary School and/or learning centres for young people who are unable to attend mainstream education due to disadvantage and/or marginalisation;
- Implementing support programs and services for women and children who are victims of violence;
- Implementing programs for women and children to alleviate poverty and exploitation and to promote social and financial inclusion; and
- Interventions to disrupt the intergenerational cycle of disadvantage in women and children.

### **Strategy for achieving the objectives**

To achieve these objectives, the Group's focus is to:

- Expand educational and vocational pathways for young women and girls;
- Develop financial coaching and capability building for women and girls;
- Create innovative programs for single mothers;
- Build on programs to address safety and resilience for women and girls; and
- Contribute to the sector's knowledge and development in the areas of economic abuse, forced marriage and mental health.

### **Significant changes in state of affairs**

There have been no significant changes in the state of affairs of the Group during the year.

### **Member's guarantee**

Good Shepherd Australia New Zealand is a Company limited by guarantee. In the event of, and for the purpose of winding up of the Company, the amount capable of being called up from each member is limited to \$ 100 subject to the provisions of the Company's constitution.

At 30 June 2021 the collective liability of members was \$100 (2020: \$100).

## Meetings of directors

During the financial year, 18 meetings of directors (including committees of directors) were held. Attendances by each director during the year were as follows:

	Directors' Meetings		Finance Committee		Mission and Service Strategy Committee	
	Number eligible to attend	Number attended	Number eligible to attend	Number attended	Number eligible to attend	Number attended
Anne Astin	4	4	–	–	–	–
Francis O'Connor	8	6	–	–	2	2
Molina Asthana	4	4	5	5	–	–
Gill Callister	4	3	–	–	2	2
Dame Diana Crossan	4	4	5	5	–	–
Christopher Gallaher	7	7	4	4	–	–
Taryn Rulton	4	4	5	5	–	–
Michael Raper	8	6	–	–	2	2
Anne Cherry	8	8	–	–	2	1
Alison McClelland	4	4	3	2	–	–
John Hutchings	4	3	3	2	–	–
Caroline Buchanan	4	4	–	–	–	–
Justin Lachal	4	4	3	3	–	–
Marilyn Webster	4	3	–	–	–	–
Kathryn Chapman	4	3	–	–	–	–

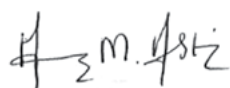
## Auditor's independence declaration

The auditor's independence declaration in accordance with section 60-40 of the *Australian Charities and Not-for-profits Commission Act 2012*, for the year ended 30 June 2021 has been received and can be found on page 10 of the financial report.

Signed in accordance with a resolution of the Board of Directors:

Director:

**Anne Astin**



Director:

**Anthony Healy**



Dated this 19th day of October 2021



# Auditor's independence declaration

## **Auditor's independence declaration under section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012 to the Directors of Good Shepherd Australia New Zealand**

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2021, there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

**Accru Melbourne (Audit) Pty Ltd**  
Chartered Accountants



**R A Lane**  
Director  
50 Camberwell Road  
Hawthorn East VIC 3123  
19 October 2021

# Statement of comprehensive income

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Revenue	2	58,047,078	46,809,128
Other income	2	-	44,482
Cost of sales		(33,795)	(121,219)
Employee benefits expense		(34,309,855)	(26,605,350)
Depreciation and amortisation expense		(2,359,634)	(1,283,387)
Program delivery expenses		(9,907,533)	(8,301,554)
Resource allocation and donations		(29,603)	(149,307)
Property, occupancy and utilities expenses		(1,103,386)	(1,315,764)
Consultants and investment management fees		(877,365)	(608,992)
Communication and IT		(3,765,154)	(3,464,848)
Repairs and maintenance		(324,577)	(674,454)
Advertising, marketing and promotions		(1,009,541)	(1,086,952)
Travel and motor vehicle expenses		(291,516)	(668,710)
Other operating expenses		(2,325,391)	(1,947,073)
Finance costs		(150,569)	(50,815)
Surplus/(deficit) for the year		1,559,159	575,185
Other comprehensive income / (loss): Items that will not be reclassified subsequently to profit or loss			
Changes in fair value of FVOCI financial instruments		955,751	(385,156)
Other comprehensive income / (loss) for the year		955,751	(385,156)
Total comprehensive income / (loss) for the year		2,514,910	190,029

The accompanying notes form part of these financial statements.

# Statement of financial position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>ASSETS</b>			
CURRENT ASSETS			
Cash and cash equivalents	4	21,376,229	15,742,483
Trade and other receivables	5	7,700,025	5,240,394
Inventories		-	32,772
Financial assets	6	4,800,118	3,762,909
Other assets	8	1,612,761	1,416,604
<b>TOTAL CURRENT ASSETS</b>		<b>35,489,133</b>	<b>26,195,162</b>
NON-CURRENT ASSETS			
Right-of-use assets	7	2,745,329	3,718,668
Property, plant and equipment	9	1,645,939	1,064,194
Intangible assets	10	351,309	793,684
<b>TOTAL NON-CURRENT ASSETS</b>		<b>4,742,577</b>	<b>5,576,546</b>
<b>TOTAL ASSETS</b>		<b>40,231,710</b>	<b>31,771,708</b>
<b>LIABILITIES</b>			
CURRENT LIABILITIES			
Trade and other payables	11	2,983,251	3,249,716
Employee benefits	14	3,516,201	2,581,660
Financial liabilities	12	-	5,921,201
Income in advance	13	21,449,974	9,566,314
Lease liabilities	7	1,029,042	947,566
<b>TOTAL CURRENT LIABILITIES</b>		<b>28,978,468</b>	<b>22,266,457</b>
NON-CURRENT LIABILITIES			
Employee benefits	14	144,093	459,798
Lease liabilities	7	2,350,944	2,802,158
<b>TOTAL NON-CURRENT LIABILITIES</b>		<b>2,495,037</b>	<b>3,261,956</b>
<b>TOTAL LIABILITIES</b>		<b>31,473,505</b>	<b>25,528,413</b>
<b>NET ASSETS</b>		<b>8,758,205</b>	<b>6,243,295</b>
<b>EQUITY</b>			
Reserves		570,595	(385,156)
Retained earnings		8,187,610	6,628,451
<b>TOTAL EQUITY</b>		<b>8,758,205</b>	<b>6,243,295</b>

The accompanying notes form part of these financial statements.

# Statement of changes in equity

For the year ended 30 June 2021

	Retained Earnings \$	Financial Asset Reserve \$	Total \$
<b>2021</b>			
Balance at 1 July 2020	6,628,451	(385,156)	6,243,295
Surplus for the year	1,559,159	-	1,559,159
Revaluation increment (decrement)	-	955,751	955,751
Balance at 30 June 2021	8,187,610	570,595	8,758,205
<b>2020</b>			
Balance at 1 July 2019	6,053,266	-	6,053,266
Surplus for the year	575,185	-	575,185
Revaluation increment (decrement)	-	(385,156)	(385,156)
Balance at 30 June 2020	6,628,451	(385,156)	6,243,295

The accompanying notes form part of these financial statements.

# Statement of cash flows

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Receipts from government and donors		73,483,095	54,288,306
Payments to suppliers and employees		(60,071,526)	(49,157,474)
Interest received		109,278	81,029
Dividends received		174,821	148,068
Interest paid		(150,569)	(50,815)
Net cash provided by/(used in) operating activities	15	13,545,099	5,309,114
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Proceeds from sale of plant and equipment		-	44,339
Purchase of plant and equipment		(535,254)	(228,716)
Net proceeds from / purchase of financial assets		(81,458)	(4,148,065)
Purchase of intangible assets		(344,398)	(793,684)
Net cash provided by/(used in) investing activities		(961,110)	(5,126,126)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Proceeds from / (repayment of) borrowings		(5,921,201)	3,246,500
Repayment of lease liabilities		(1,029,042)	(816,275)
Net cash provided by/(used in) financing activities		(6,950,243)	2,430,225
Net increase/(decrease) in cash and cash equivalents held		5,633,746	2,613,213
Cash and cash equivalents at beginning of year		15,742,483	13,129,270
Cash and cash equivalents at end of financial year	4	21,376,229	15,742,483

The accompanying notes form part of these financial statements.

# Notes to the financial statements

For the year ended 30 June 2021

The consolidated financial statements (hereafter referred to as “financial statements”) are for Good Shepherd Australia New Zealand and its controlled entities. All entities in the Group are incorporated and domiciled in Australia. Good Shepherd Australia New Zealand is a not-for-profit Company limited by guarantee.

## 1. Summary of Significant Accounting Policies

### Basis of preparation

Good Shepherd Australia New Zealand has prepared special purpose financial statements as, in the opinion of the Directors, it is unlikely there are users of these financial statements who are not in a position to require the preparation of reports tailored to their information needs. These financial statements have been prepared in order to meet the requirements of the Australian Charities and Not-for-profits Commission Act 2012.

These financial statements do not consolidate the Good Shepherd Services entity (ACN: 132 221 820) despite the Directors being the same individuals as Good Shepherd Australia New Zealand. Good Shepherd Services has prepared a separate set of financial statements which is considered to represent more faithfully the governance approach applied. Good Shepherd Australia and New Zealand’s partially consolidated special purpose financial statements comply with the recognition and measurement requirements in Australian Accounting Standards except for the requirements set out in AASB 10 Consolidated Financial Statements.

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs unless otherwise stated in the notes.

### (a) Basis for consolidation

The financial statements include the financial position and performance of the controlled entities below from the date on which control is obtained until the date that control is lost.

Intragroup assets, liabilities, equity, income, expenses and cash flows relating to transactions between entities in the consolidated entity have been eliminated in full for the purpose of these financial statements.

Appropriate adjustments have been made to a controlled entity’s financial position, performance and cash flows where the accounting policies used by that entity were different from those adopted by the consolidated entity. All controlled entities have a June financial year end.

### Controlled entities

Subsidiaries are all entities (including structured entities) over which the parent has control. Control is established when the parent is exposed to, or has rights to variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the relevant activities of the entity.

The following is a list of controlled entities of Good Shepherd Australia New Zealand that have been consolidated in these financial statements:

- Good Shepherd Microfinance (ACN: 151 124 408)
- The Trading Circle (ACN: 071 469 326)

### (b) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments, which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

### (c) Leases

At inception of a contract, the Group assesses whether a lease exists - i.e. does the contract convey the right to control the use of an identified asset for a period of time in exchange for consideration.

This involves an assessment of whether:

- The contract involves the use of an identified asset - this may be explicitly or implicitly identified within the agreement. If the supplier has a substantive substitution right then there is no identified asset.
- The Group has the right to obtain substantially all of the economic benefits from the use of the asset throughout the period of use.
- The Group has the right to direct the use of the asset i.e. decision making rights in relation to changing how and for what purpose the asset is used.

#### **Lessee accounting**

The non-lease components included in the lease agreement have been separated and are recognised as an expense as incurred.

At the lease commencement, the Group recognises a right-of-use asset and associated lease liability for the lease term. The lease term includes extension periods where the Group believes it is reasonably certain that the option will be exercised.

The right-of-use asset is measured using the cost model where cost on initial recognition comprises of the lease liability, initial direct costs, prepaid lease payments, estimated cost of removal and restoration less any lease incentives received.

The right-of-use asset is depreciated over the lease term on a straight-line basis and assessed for impairment in accordance with the impairment of assets accounting policy.

The lease liability is initially measured at the present value of the remaining lease payments at the commencement of the lease. The discount rate is the rate implicit in the lease, however where this cannot be readily determined then the Group's incremental borrowing rate is used.

Subsequent to initial recognition, the lease liability is measured at amortised cost using the effective interest rate method. The lease liability is remeasured whether there is a lease modification, change in estimate of the lease term or index upon which the lease payments are based (e.g. CPI) or a change in the Group's assessment of lease term.

Where the lease liability is remeasured, the right-of-use asset is adjusted to reflect the remeasurement or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

#### **Exceptions to lease accounting**

The Group has elected to apply the exceptions to lease accounting for both short-term leases (i.e. leases with a term of less than or equal to 12 months) and leases of low-value assets. The Group recognises the payments associated with these leases as an expense on a straight-line basis over the lease term.

### (d) Income tax

No provision for income tax has been raised as the Group is exempt from income tax under Div 50 of the *Income Tax Assessment Act 1997*.

### (e) Revenue and other income

The Group recognises revenue when the amount of revenue can be reliably measured, it is probable that future economic benefits will flow to the entity and specific criteria have been met for each of Good Shepherd Australia New Zealand's activities as discussed below.

## Notes to the financial statements

For the year ended 30 June 2021

### Revenue from contracts with customers

The core principle of AASB 15 is that revenue is recognised on a basis that reflects the transfer of promised goods or services to customers at an amount that reflects the consideration the Group expects to receive in exchange for those goods or services. Revenue is recognised by applying a five-step model as follows:

1. Identify the contract with the customer
2. Identify the performance obligations
3. Determine the transaction price
4. Allocate the transaction price to the performance obligations
5. Recognise revenue as and when control of the performance obligations is transferred

Generally the timing of the payment for sale of goods and rendering of services corresponds closely to the timing of satisfaction of the performance obligations, however where there is a difference, it will result in the recognition of a receivable, contract asset or contract liability.

None of the revenue streams of the Group have any significant financing terms as there is less than 12 months between receipt of funds and satisfaction of performance obligations.

### Specific revenue streams

The revenue recognition policies for the principal revenue streams of the Group are:

Grant revenue is recognised in the statement of comprehensive income when the entity obtains control of the grant, it is probable that the economic benefits gained from the grant will flow to the entity and the amount of the grant can be measured reliably.

When grant revenue is received whereby the conditions of the agreement stipulates performance obligations that require fulfilling, the grant is recognised in the statement of financial position as a liability until the performance obligations have been fulfilled.

Revenue from fund raising activities is recognised as received as it is not possible to identify income from donations and other fund raising until received.

Donations of goods and services from volunteers and suppliers are not taken up in the accounts as they are not able to be quantified accurately.

### (e) Revenue and other income

Interest revenue is recognised when the right to receive the interest has been established.

Dividend revenue is recognised when received.

All revenue is stated net of the amount of goods and services tax (GST).

### (f) Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST.

Cash flows are presented in the statement of cash flows on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

### (g) Property, plant and equipment

Each class of property, plant and equipment is carried at cost or fair value as indicated less, where applicable, any accumulated depreciation and impairment losses.

#### Plant and equipment

Plant and equipment are measured on the cost basis. Cost includes expenditure that is directly attributable to the asset.

Plant and equipment that have been contributed at no cost, or for nominal cost are valued and recognised at the fair value of the asset at the date it is acquired.



## Depreciation

The depreciable amount of all fixed assets including buildings and capitalised leased assets, but excluding freehold land, is depreciated on a straight-line basis over the asset's useful life to the Group commencing from the time the asset is held ready for use. Leasehold improvements are depreciated over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements. Land is not depreciated.

The depreciation rates used for each class of depreciable assets are:

Plant and equipment	12.5-15%
Motor vehicles	15-33%
Office equipment	20-33%
Computer equipment	33-50%
Leasehold improvements	5-20%

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains and losses are included in the statement of comprehensive income.

## Impairment of non-financial assets

At the end of each reporting year, the Group reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the statement of comprehensive income. To 30 June 2021, no impairment losses have been recorded.

## (h) Financial instruments

Financial instruments are recognised initially on the date that the Group becomes party to the contractual provisions of the instrument.

On initial recognition, all financial instruments are measured at fair value plus transaction costs (except for instruments measured at fair value through profit or loss where transaction costs are expensed as incurred).

### Financial assets

All recognised financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial assets.

### Classification

On initial recognition, the Group classifies its financial assets into the following categories, those measured at:

- amortised cost
- fair value through profit or loss – FVTPL
- fair value through other comprehensive income – equity instrument (FVOCI – equity)
- fair value through other comprehensive income – debt investments (FVOCI – debt)

Financial assets are not reclassified subsequent to their initial recognition unless the Group changes its business model for managing financial assets.

### Amortised cost

Assets measured at amortised cost are financial assets where:

- the business model is to hold assets to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows are solely payments of principal and interest on the principal amount outstanding.

The Group's financial assets measured at amortised cost comprise trade and other receivables and cash and cash equivalents in the statement of financial position.

## Notes to the financial statements

For the year ended 30 June 2021

### Financial assets

Subsequent to initial recognition, these assets are carried at amortised cost using the effective interest rate method less provision for impairment.

Interest income, foreign exchange gains or losses and impairment are recognised in profit or loss. Gain or loss on derecognition is recognised in profit or loss.

### Equity instruments

The Group has a number of strategic investments in listed and unlisted entities over which they do not have significant influence nor control. The Group has made an irrevocable election to classify these equity investments as fair value through other comprehensive income as they are not held for trading purposes.

These investments are carried at fair value with changes in fair value recognised in other comprehensive income (financial asset reserve). On disposal any balance in the financial asset reserve is transferred to retained earnings and is not reclassified to profit or loss.

Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI.

### Impairment of financial assets

Impairment of financial assets is recognised on an expected credit loss (ECL) basis for the following assets:

- financial assets measured at amortised cost
- debt investments measured at FVOCI

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating ECL, the Group considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis based on the Group's historical experience and informed credit assessment and including forward looking information.

The Group uses the presumption that an asset which is more than 30 days past due has seen a significant increase in credit risk.

The Group uses the presumption that a financial asset is in default when:

- the other party is unlikely to pay its credit obligations to the Group in full, without recourse to the Group to actions such as realising security (if any is held); or
- the financial assets is more than 90 days past due.

Credit losses are measured as the present value of the difference between the cash flows due to the Group in accordance with the contract and the cash flows expected to be received. This is applied using a probability weighted approach.

### Financial assets

#### *Trade receivables and contract assets*

Impairment of trade receivables and contract assets have been determined using the simplified approach in AASB 9 which uses an estimation of lifetime expected credit losses. The Group has determined the probability of non-payment of the receivable and contract asset and multiplied this by the amount of the expected loss arising from default.

The amount of the impairment is recorded in a separate allowance account with the loss being recognised in finance expense. Once the receivable is determined to be uncollectable then the gross carrying amount is written off against the associated allowance.

#### *Other financial assets measured at amortised cost*

Impairment of other financial assets measured at amortised cost are determined using the expected credit loss model in AASB 9. On initial recognition of the asset, an estimate of the expected credit losses for the next 12 months is recognised. Where the asset has experienced significant increase in credit risk then the lifetime losses are estimated and recognised.

### **Financial liabilities**

The Group measures all financial liabilities initially at fair value less transaction costs, subsequently financial liabilities are measured at amortised cost using the effective interest rate method.

The financial liabilities of the Group comprise trade payables, bank and other loans and lease liabilities.

#### **(i) Employee benefits**

Provision is made for the Group's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits have been measured at the amounts expected to be paid when the liability is settled.

#### **(j) Critical accounting estimates and judgements**

The directors evaluate estimates and judgements incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the Group.

#### **(k) Financial statements preparation in accordance with the Charitable Fundraising Act 1991**

These financial statements have been prepared in accordance with the *Australian Charities and Not-for-profits Commission Act 2012* and the *Charitable Fundraising Act 1991*.

#### **(l) Comparative figures**

Comparative figures have been adjusted to conform to changes in presentation for the current financial year where required by Australian Accounting Standards or as a result of a change in accounting policy.

#### **(m) Adoption of new and revised accounting standards**

During the current year, the Group adopted all new Australian Accounting Standards. The adoption of these Standards have not had a significant impact on the recognition, measurement and disclosure of transactions.

#### **(n) New accounting standards for application in future periods**

The AASB has issued new and amended Accounting Standards and Interpretations that have mandatory application dates for future reporting periods. The Group has decided against early adoption of these Standards but does not expect the adoption of these standards to have any significant impact on the reported position or performance of the Group.

## Notes to the financial statements

For the year ended 30 June 2021

### 2. Revenue and other income

	Note	2021 \$	2020 \$
<b>Revenue</b>			
- Sale of goods		49,397	213,895
- Operating grants		45,777,253	31,797,165
- Corporate sponsors		2,981,261	7,712,886
- Sponsorship and SGS		6,977,525	3,888,711
- Interest received		109,277	81,029
- Dividend received		174,821	148,068
- Donations		810,045	458,332
- Fees revenue		82,316	1,520,939
- Good Shepherd Services		-	75,000
- Other revenue		1,085,183	913,103
Total Revenue		58,047,078	46,809,128
<b>Other Income</b>			
- Gain on disposal of fixed assets		-	44,482

### 3. Other expenses

Bad debts		96,834	510,981
Loss on disposal of fixed assets		13,291	-

### 4. Cash and cash equivalents

Cash on hand		14,846	16,802
Cash at bank		3,125,100	9,725,681
Short-term bank deposits		18,236,283	6,000,000
		21,376,229	15,742,483

### 5. Trade and other receivables

<b>CURRENT</b>			
Trade receivables		1,908,251	1,859,461
Term receivables		-	1,062,940
Deposits		-	17,044
Related party receivables		5,107,494	2,245,878
Other receivables		684,280	55,071
		7,700,025	5,240,394

#### Term receivables

No provision for doubtful debts has been recognised for the Term receivables as bad debts are underwritten by the corporate credit partner.

## 6. Financial assets

	2021 \$	2020 \$
CURRENT		
Equity instruments classified as Fair Value Through Other Comprehensive Income	4,800,118	3,762,909

## 7. Leases

### Right-of-use assets

	Buildings \$	Total \$
<b>Year ended 30 June 2021</b>		
Balance at beginning of year	4,620,108	4,620,108
Accumulated depreciation	(1,874,779)	(1,874,779)
Balance at end of year	(1,874,779)	2,745,329
<b>Year ended 30 June 2020</b>		
Balance at beginning of year	4,565,999	4,565,999
Accumulated depreciation	(847,331)	(847,331)
Balance at end of year	3,718,668	3,718,668

### Lease liabilities

	2021 \$	2020 \$
Current lease liabilities	1,029,042	1,029,042
Non-current lease liabilities	2,350,944	2,350,944
	3,379,986	3,379,986

The maturity analysis of lease liabilities based on contractual undiscounted cash flows is shown in the table below:

	< 1 year \$	1 - 5 years \$	> 5 years \$	Total undiscounted lease liabilities \$	Lease liabilities included in this Statement of Financial Position \$
<b>2021</b>					
Lease liabilities	1,174,366	2,531,345	-	3,705,711	3,379,986
<b>2020</b>					
Lease liabilities	1,114,662	2,963,247	-	4,077,909	3,749,724

## Notes to the financial statements

For the year ended 30 June 2021

### 7. Leases

#### Statement of Comprehensive Income

The amounts recognised in the statement of comprehensive income relating to leases where the Group is a lessee are shown below:

	2021 \$	2020 \$
Interest expense on lease liabilities	(150,569)	(50,815)
Depreciation of right-of-use assets	(1,143,579)	(847,331)
	(1,294,148)	(898,146)

### 8. Other assets

#### CURRENT

Prepayments	932,447	908,573
Bonds	680,314	508,031
	1,612,761	1,416,604

### 9. Property, plant and equipment

#### Plant and equipment

Furniture, fixture and fittings		
At cost	652,026	220,863
Accumulated depreciation	(446,798)	(172,629)
Total furniture, fixture and fittings	205,228	48,234
Motor vehicles		
At cost	115,653	115,653
Accumulated depreciation	(82,153)	(69,998)
Total motor vehicles	33,500	45,655
Computer equipment		
At cost	2,141,852	2,032,149
Accumulated depreciation	(1,468,093)	(1,542,278)
Total computer equipment	673,759	489,871
Leasehold Improvements		
At cost	1,628,325	1,788,324
Accumulated depreciation	(894,873)	(1,307,890)
Total leasehold improvements	733,452	480,434
Total property, plant and equipment	1,645,939	1,064,194

## 10. Intangible assets

	2021 \$	2020 \$
Computer software		
At cost	440,215	793,684
Accumulated amortisation and impairment	(88,906)	-
Net carrying value	351,309	793,684

Intangible Assets represents investment in multiple IT system platform builds.

## 11. Trade and other payables

### CURRENT

Unsecured liabilities		
Trade payables	1,294,874	1,187,731
GST payable	135,049	600,626
Accrued expenses	1,553,328	1,461,359
	2,983,251	3,249,716

## 12. Financial liabilities

### CURRENT

Bank loans	-	5,921,201
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Bank loans related to funds drawn down in connection with microfinance services.

## 13. Income in advance

### CURRENT

Income in advance	21,449,974	8,868,446
Grants received in advance	-	697,868
	21,449,974	9,566,314

## 14. Employee benefits

### CURRENT

Long service leave	987,685	783,153
Annual leave	2,528,516	1,798,507
	3,516,201	2,581,660

### NON-CURRENT

Long service leave	144,093	459,798
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## Notes to the financial statements

For the year ended 30 June 2021

### 15. Cash flow information

#### Reconciliation of result for the year to cash flows from operating activities

	2021 \$	2020 \$
Surplus/(deficit) for the year	1,559,159	575,185
Non-cash flows in surplus/(deficit):		
- depreciation	2,359,634	1,285,447
- net (gain) / loss on disposal of property, plant and equipment	13,291	(44,482)
Changes in assets and liabilities:		
- (increase)/decrease in trade and other receivables	(2,459,631)	(1,201,850)
- (increase)/decrease in other assets	(196,157)	(778,877)
- (increase)/decrease in inventories	32,772	22,690
- increase/(decrease) in income in advance	11,883,660	4,939,393
- increase/(decrease) in trade and other payables	(266,465)	(47,305)
- increase/(decrease) in employee benefits	618,836	558,913
Cashflow from operations	13,545,099	5,309,114

### 16. Additional information relating to fundraising under the Charitable Fundraising Act 1991

Good Shepherd Australia New Zealand received donations from the general public, corporate organisations and charitable trusts. Direct mail fundraising appeals conducted during the year were: Christmas appeal, tax appeal and Shepherd's Voice newsletter appeal.

Funds were used to supplement Government assistance in funding Good Shepherd Australia New Zealand's programs. Good Shepherd Australia New Zealand's core services include microfinance, family violence services; child, family and youth support services; education; and financial counselling services.

	2021 \$	2020 \$
Direct Mail Fundraising Appeals	118,072	57,339
General Donations	176,979	53,434
Charitable Trusts	492,899	150,775
Bequests	21,094	133,027
Other Fundraising Income	1,000	9,400
Total Fundraising Income	810,044	403,975
Direct Mail Fundraising Appeal Costs	(9,307)	(10,678)
Other Fundraising Costs	(227,554)	(182,500)
Total Fundraising Costs	(236,861)	(193,178)
	573,183	210,797



## **17. Events Occurring After the Reporting Date**

The financial report was authorised for issue on 12 October 2021 by the Board of Directors.

The outbreak of COVID-19 and the subsequent quarantine measures imposed by the Australian and other governments as well as the travel and trade restrictions imposed by Australia and other countries in early 2020 have caused disruption to business and economic activity. Subsequent to balance date, the impacts of COVID-19 continue to be felt by the community and businesses, particularly Victoria, which operated under Stage 6 lockdown restrictions for an extended period.

As the situation remains fluid (due to evolving changes in government policy and evolving business and community reactions thereto) as at the date of these financial statements are authorised for issue, the Directors considered that the financial effects of COVID-19 on the financial statements could not be reasonably estimated for future financial periods.

Good Shepherd Australia New Zealand has seen an increase in demand for services and associated funding to deliver services to affected members of the community.

Good Shepherd Australia New Zealand did not pursue JobKeeper subsidy, on ethical and moral grounds, even though it may have been eligible under the legislation.

No other matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Group, the results of those operations, or the state of affairs of the Group in future financial years.

## **18. Contingencies**

In the opinion of the Directors, the Group did not have any contingencies at 30 June 2021 (30 June 2020:None).

## **19. Entity Details**

The registered office of and principal place of business of the Group is:

Good Shepherd Australia New Zealand  
53 Abbotsford Street, Abbotsford, VIC 3067

# Responsible Entities' Declaration

The Directors have determined that the Group is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The Directors of the Group declare that:

1. The financial statements and notes, as set out on pages 42 to 57, are in accordance with the *Australian Charities and Not-for-profits Commission Act 2012* and:
  - (a) comply with Accounting Standards as stated in Note 1; and
  - (b) give a true and fair view of the Group's financial position as at 30 June 2021 and of its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements.
2. In the Directors' opinion, there are reasonable grounds to believe that the Group will be able to pay its debts as and when they become due and payable.

## **Declaration under the Charitable Fundraising Act 1991 (the "Act")**

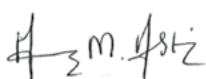
The Directors of the Group declare that:

- i) the Statement of Comprehensive Income gives a true and fair view of the state of affairs of the Group with respect to fundraising appeals;
- ii) the Statement of Financial Position gives a true and fair view of the state of affairs of the Group with respect to fundraising appeals;
- iii) the provisions and regulations of the Charitable Fundraising Act 1991 and the conditions attached to the authority to fundraise have been complied with by the Group; and
- iv) the internal controls exercised by the Group are appropriate and effective in accounting for all income received and applied by the Group from any of its fundraising activities.

This declaration is made in accordance with a resolution of the Board of Directors.

Director:

**Anne Astin**



Director:

**Anthony Healy**



Dated this 10 day of December 2021

# Independent audit report

## to the members of Good Shepherd Australia New Zealand

### Report on the audit of the financial report

#### Opinion

We have audited the accompanying financial report, being a special purpose financial report of Good Shepherd Australia New Zealand (the Group), which comprises the statement of financial position as at 30 June 2021, the statement of comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the responsible entities' declaration.

In our opinion, the accompanying financial report of the Group is in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) giving a true and fair view of the Group's financial position as at 30 June 2021 and of its financial performance for the year ended; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1.

#### Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Australian Charities and Not-for-profits Commission Act 2012*, which has been given to the Directors of the Group, would be in the same terms if given to the Directors as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Emphasis of Matter – Basis of Accounting

We draw attention to Note to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the Directors' financial reporting responsibilities under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

#### Other Information

The Directors are responsible for the other information. The other information obtained at the date of this auditor's report is included in Directors' report. Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Independent audit report

to the members of Good Shepherd Australia New Zealand

### Responsibilities of Directors for the Financial Report

The Directors of the Group are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note to the financial report is appropriate to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and is appropriate to meet the needs of the members. The Directors' responsibility also includes such internal control as the Directors determine necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Directors are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Directors;
- Conclude on the appropriateness of the Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern; and

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on the requirements of the *Charitable Fundraising Act 1991* and the *Charitable Fundraising Regulations 2015***

We have audited the financial report as required by Section 24(2) of the *Charitable Fundraising Act 1991*. Our procedures included obtaining an understanding of the internal control structure for fundraising appeal activities and examination, on a test basis, of evidence supporting compliance with the accounting and associated record keeping requirements for fundraising appeal activities pursuant to the *Charitable Fundraising Act 1991* and the *Charitable Fundraising Regulations 2015*.

Because of the inherent limitations of any assurance engagement, it is possible that fraud, error or non-compliance may occur and not be detected. An audit is not designed to detect all instances of non-compliance with the requirements described in the above-mentioned Act(s) and Regulations as an audit is not performed continuously throughout the period and the audit procedures performed in respect of compliance with these requirements are undertaken on a test basis. The audit opinion expressed in this report has been formed on the above basis.

**Opinion on the requirements of the *Charitable Fundraising Act 1991* and the *Charitable Fundraising Regulations 2015***

In our opinion:

- (a) the financial report of Good Shepherd Australia New Zealand has been properly drawn up and associated records have been properly kept during the financial year ended 30 June 2021, in all material respects, in accordance with:
  - (i) sections 20(1), 22(1-2), 24(1-3) of the *Charitable Fundraising Act 1991*; and
  - (ii) sections 10(6) and 11 of the *Charitable Fundraising Regulations 2015*;
- (b) The money received as a result of fundraising appeals conducted by the entity during the financial year ended 30 June 2021 has been properly accounted for and applied, in all material respects, in accordance with the above mentioned Act and Regulations



**Accru Melbourne**  
**(Audit) Pty Ltd**  
 Chartered Accountants



**R A Lane**  
 Director

Dated this 10 day of December 2021





**Good Shepherd's  
vision is that all  
women, girls and  
families are safe,  
well, strong and  
connected.**



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