

# Brotherhood of St Laurence

## Annual Report 2011



Brotherhood  
of St Laurence

Working for an Australia free of poverty

*Building better lives since 1930*





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## Our vision

### An Australia free of poverty

The Brotherhood of St Laurence will work with others to create:

- an inclusive society in which everyone is treated with dignity and respect
- a compassionate and just society that challenges inequity
- a society in which all create and share prosperity, and share responsibility for each other
- a sustainable society for our generation and future generations.

In working for an Australia free of poverty, we recognise the Indigenous custodians of this country. We are committed to understanding the effects of the dispossession of Indigenous Australians and to achieving reconciliation.

## Our mission

The Brotherhood will deliver services, develop policy and support social change to help achieve our vision by:

- empowering ourselves and the people we work with
- developing and building community capacity as part of the community
- creating and developing enterprising projects and ventures as catalysts for individual and community transformation.

## Our values

The Brotherhood, inspired by our Christian origins, seeks the common good through compassion, with a generosity of spirit, and reliance on evidence.

## Our objectives

- 1 The Brotherhood will work not just to alleviate but to prevent poverty, focusing on those people at greatest risk at the four transition stages considered critical to future wellbeing:
  - the early years, both at home and into school
  - the years from school to work and further education
  - the periods in and out of work, whether voluntary or involuntary
  - retirement and ageing.
- 2 The Brotherhood will be a national voice on matters for poverty and disadvantage, coming from an understanding that the remedy to poverty lies in integrating social and economic policy as a basis for strengthening the personal capacities and material resources of individuals and of their communities.
- 3 The Brotherhood will undertake research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating the understandings gained into new policies, programs and practices for implementation by governments and others.

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... creating and developing enterprising projects and ventures as catalysts for individual and community transformation

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▼ Gareth enjoys working  
at the Brotherhood's  
Moonee Ponds  
Community Store



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► Thanks to the Brotherhood's Youth Employment program, Lucy now has a job as an apprentice chef



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# Report from the Chair and the Executive Director

We are pleased to introduce the fortieth Annual Report of the Brotherhood of St Laurence. It is 81 years since our foundation as a religious order by Father Gerard Tucker, a man who combined his Christian faith with a fierce determination to end social injustice.

It has been said that Father Tucker was born into the world with an idea, a vision, a dream that burned within him and drove him all his life. That idea was simple enough: that the eradication of poverty in Australia is achievable; it is simply a matter of will. His innate sense of faith, determination and optimism continues to inspire us as we take up the contemporary challenges of working for social justice in Australian society.

Critical to understanding those challenges for the next decade is the recognition that while our modern economy offers many new opportunities to disadvantaged Australians, it also presents many new risks to them – such is the premium it places on education, skills, and the personal networks people have to support themselves in finding and retaining work. Similarly, changes over recent decades – to household formation, gender roles, the distribution of caring responsibilities, life course patterns and life expectancy itself – have presented wonderful new opportunities for many people but at the same time have introduced new complexities to how we build a good life for ourselves and our families. It is the manner in which the economic and social domains of our lives intersect and relate that often determines our wellbeing and our inclusion in the mainstream of our society. It is this intersection that is particularly problematic for people who are disadvantaged.

In this context, we see that an essential interdependency is emerging between our economic and social policies, which needs to be recognised if both are to achieve their objectives. And we see this interdependency becoming paramount in a new paradigm of 'inclusive growth'. Without good economic growth generating more and better jobs, there will not be the opportunity to enable good transitions from unemployment to employment, and in and out of caring roles, education and training, and retirement. However, the absence of social policies that facilitate such transitions will in turn become a constraint on the economy. Economic reform will not secure popular support unless its benefits are more obviously shared. Labour force under-utilisation will remain high and the community will be less inclined to support the immigration levels the economy will need.

In the Brotherhood tradition established by Father Tucker our services and our research continue to develop programs and policies that are characterised by the way in which they build the capacities of disadvantaged people to participate in the mainstream economic and social life of the nation. After all, this is what we know them to aspire to.

The efficacy of focusing much of our work around the four critical transition points in the life course is evidenced in the pages of this report. However, as the demographics of Australian society change we are keenly aware that the familiar life course itself is also changing. The tendency is towards that part spent in paid employment shrinking as education and retirement take up more time. And whereas not too long ago our population profile was of many children and young adults with few in old age, we are rapidly moving to a situation where each group will be of roughly equal size. These factors will inevitably create tensions within and between economic and social policy which, if not resolved, will generate new risks for less well-off Australians.

# Report from the Chair and the Executive Director

Here we see that the possible resolution of these tensions lies in thinking of a longer life producing a 'stretched life course' where each stage is expanded, rather than the stage of work alone, better reflecting the realities and needs of the modern economy and the changing life priorities made possible by a longer life. Exploration of the opportunities presented by this approach is emerging as a key feature of the Brotherhood's work.

The knowledge that the Brotherhood's work enjoys deep and widespread support from across the Australian community is one of the most satisfying aspects of our respective roles. From time to time in this work it is easy for our voluntary and paid staff, particularly those in the front line of providing services to needy people, to become a little dispirited and to be left wondering if we alone share the Brotherhood's values and objectives: such is the nature of much of the discussion in our popular media. So to know that we are not alone in our concerns, but that they are shared by so many people across all sectors of the community, and that their support is expressed in the giving of their time, their resources and their prayers, fortifies us and strengthens our resolve. We are grateful to all of those many thousand individual benefactors, and to our corporate partners, and the many philanthropic trusts, churches, service clubs who contribute so generously. We are grateful also for the access we enjoy with governments of all political colours and for their collaboration in service delivery and policy development.

An organisation like ours always demands a lot of our staff, voluntary and paid. This year has been no different. We are grateful that our vision inspires and encourages gifted people to offer their best to those we serve.

May we convey our gratitude to our fellow Directors for all they contribute. They carry out their duties with great skill and diligence. This year we particularly thank our retiring Deputy Chair, Jenny Trethewey. Her contribution to the Brotherhood has been outstanding at many levels over many years.

As Chair, Bishop Philip would like to record the Board's appreciation of our Executive Director, Tony Nicholson. Tony's energy, vision and skill are deeply valued by the Brotherhood community. Our prayers and best efforts continue to seek an Australia free of poverty.



**Bishop Philip Huggins**

Chair, Board of Directors  
Brotherhood of St Laurence



**Tony Nicholson**

Executive Director  
Brotherhood of St Laurence





◀ Josie cares for Lily and Ruby while the girls' parents are at work – Josie is one of the carers in our Family Day Care program

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# The early years

The Brotherhood of St Laurence's early childhood work aims to ensure all children are able to share in the opportunity our nation offers. The loving care of parents, a stimulating home environment, the early development of learning skills and, where needed, the availability of high-quality child care, are critical elements to the realisation of that opportunity. They form a great basis for success at school, and represent the best way to avoid intergenerational disadvantage.

Our approach is based on addressing three main principles: the paramount importance of parents to their children's welfare, access and affordability of high-quality learning and care for all children, and the provision of additional, targeted programs for children from the most vulnerable backgrounds.

The Brotherhood's work in the early years is intended to influence social policy in ways that facilitate successful transitions: for children from home to school and beyond, and for parents from caring roles into paid employment.

These tasks are best undertaken by the Brotherhood when we work in partnership with other community organisations, as well as with the three levels of government, to demonstrate social inclusion in the early years.

Together with our **GoodStart** partners, Mission Australia, the Benevolent Society and Social Ventures Australia, we have put the GoodStart childcare centres, formerly ABC learning centres, on a path of providing high-quality, accessible, affordable, community-connected early learning centres that will openly collaborate with the sector to drive change to benefit all children. Beginning in areas of relative disadvantage, GoodStart is now piloting inclusion programs that may be suitable for broader implementation.

## Programs

Parents have the greatest influence on their children's early learning, but many disadvantaged parents lack confidence and knowledge in their role as their child's first teacher. The Brotherhood's **Home Interaction Program for Parents and Youngsters (HIPPY)** is a two-year, home-based program that gives parents the skills to build their children's literacy and numeracy skills and support their successful transition into school learning and success. In 2011, we supported local community agencies to establish a further 14 programs, reaching our target of delivering HIPPY in 50 communities around Australia. Working closely with local early years networks, we established two new Brotherhood-delivered HIPPY programs in Frankston North and in Dallas/Broadmeadows. HIPPY home tutors visit parents of four- and five-year-old children in their homes to deliver a structured curriculum and to provide skills through role-play. Local HIPPY tutors are recruited into what is often their first paid job with family-friendly hours, and are provided with on-the-job training and a learning and employment pathway plan.

The evaluation of HIPPY found scientific evidence of its effectiveness and cost-effectiveness compared with other programs in Australia and overseas. Among its findings were that the gap in HIPPY children's numeracy and literacy skills compared with the Australian norm at the beginning of the program had closed by its completion

and that parents were more involved with their child's learning and with their school than the norm. The evaluation's conservative estimate of the return on investment to society was as much as \$2.53 for every dollar spent. This has encouraged us to work with the Australian Government and our community partners to bring the proven benefits of HIPPY to more families and children.

We know the value of strong parent-child attachment and literacy in the early years of life. We believe that parents – even if not confident readers themselves – can foster a love of books in their children. That is why we developed our **Baby Book Club**, a weekly playgroup for parents and babies. Each session is filled with books and play-based learning.

Our **Napier Street Child and Family Resource Centre** continues to offer a welcoming face to vulnerable families in order to build trusting relationships with our practitioners and family support services. We recognise the particular difficulties that refugee children and their parents face, so our **Refugee Child Outreach Program** links refugee children and their parents with specific support services.


A highlight of our early years work is the commencement of construction of the **Atherton Gardens Children and Families Hub** – a product of a long-term partnership between the Brotherhood, Uniting Care and the City of Yarra, supported by the Victorian and Australian governments. The hub will bring together elements of the Brotherhood's early years programs and our financial inclusion programs, integrated with maternal and child health services, child care, kindergarten and playgroups as well as family support services and employment and learning assistance.

The **Family Day Care** landscape has changed over the past two years, resulting in mushrooming numbers of new private-for-profit programs. As a leader in the sector we understand the importance of high-quality, properly regulated care. We lead by example, training and resourcing 63 educators caring for 500 children and using our experience to provide advice to policymakers so that Family Day Care is maintained as a quality child care option.

## Research and advocacy

The focus for the new Barr Research Fellow in the early years, whose appointment is a joint arrangement with The University of Melbourne, has been supporting the implementation of the Atherton Gardens Children and Families Hub. A significant component of the fellow's work has been the development of a prospective social inclusion blueprint for the hub. The proposal is that the hub can become a significant social inclusion demonstration site, showing how useful the concept of inclusiveness is in the provision of integrated services. The Barr Fellow has also undertaken research looking at the scope of integrated service hubs to test new approaches to community governance, and to support children's development as active citizens in community life.





► Bonita and her son and grandson take part in the HIPPY program

# Bonita

During the 10 years that Bonita was a stay-at-home mother, she wanted to educate her children to prepare them for school, but wasn't sure how. So when HIPPY (Home Interaction Program for Parents and Youngsters) came to Alice Springs in 2009, she jumped at the chance to mentor her son and grandson through the program. Passionate about the benefits of HIPPY, Bonita is now employed as a HIPPY home tutor, helping other families in her community to conduct the program.

I'm a mother of seven children aged seven to 29. When my youngest, Alex, was four and my grandson was two and a half, I put them through HIPPY. We did lots of different activities together: shapes, numbers, the ABC and colours. You read a story and there's an activity that goes with it. They enjoyed it so much they never wanted to put their books down!

Tutoring my son, having that one-on-one time, was a lot of help for him. When he started school the next year he already knew all the basic stuff. He's now in Grade 1 and doing really well. An important thing he got from HIPPY was confidence; being able to tell the teacher he knew the answer to the question, because a lot of our little Indigenous kids are too shy or frightened to put their hands up.

Three months after joining HIPPY I got offered a job as a home tutor and I've been doing this for three years now. Being a mother, it's good that my work hours are flexible. I work with parents and carers, mostly from Indigenous families, and help them deliver the program to their kids.

Getting this job has had a big impact on me, on my life. One time I had really low self-esteem and not much confidence in myself, all I did was stay around the house and live for my kids and grandchildren. I'm a lot more confident now, because I'm out in the community and visiting people all the time.

I think the person who came up with HIPPY is a genius. It's good for kids – and parents!



# Through school to work

The successful transition from life as a secondary school student into the world of work is critical for young people. In our modern economy, which places such a premium on education, teenagers who leave secondary school early are at serious risk of long-term unemployment.

This is why it is so important that there is continuing improvement in education and youth services transition systems. Too often our education system overlooks the needs of those who, for whatever reason, are not suited to a standard academic path, but who would benefit enormously from remaining involved in learning, with the objective of obtaining good vocational qualifications. This requires rethinking the way we engage young people in education and youth support services.

The Brotherhood's work focuses on the areas in which our practice, knowledge and research can bring the greatest contribution and influence. This year those areas have been in flexible approaches to learning, integrated service delivery and the development of new approaches with young refugees and with young people who are homeless or at imminent risk of becoming so.

## Programs

The programs run from our **High Street Centre** in Frankston demonstrate a strong, integrated approach to helping young people at risk of becoming permanently unemployed and excluded from the mainstream economic and social life of the community. Our **Youth Connections** program – run in partnership with the Taskforce Community Agency – acts as a safety net for disengaged young people by assisting them to return to education or engage in training.

We are concerned that the Australian school education system often does not meet the needs of our most disadvantaged young people. We believe that a wider range of high-quality, flexible learning options, integrated with better welfare support, is required to keep young people in education through to Year 12. That is why our **Community VCAL (Victorian Certificate of Applied Learning) Program** is delivered in our community setting at High Street and features a flexible, adult learning environment, smaller classes, tailored curriculum and welfare support, career guidance and post-graduation support. In its first year, attendance rates and academic results were very encouraging and this year we have doubled the number of students and staff.

We continue to work hard to overcome the serious problem of youth homelessness. It is our belief that preventing youth homelessness is about more than giving young people a roof over their head. Provision of housing assistance to young homeless people should be shaped by the higher objective of building their capacities to be employed. In partnership with the Victorian Government and Hanover Welfare Services, we are assisting in the establishment of three new **Youth Foyers**, which will integrate the provision of student-style accommodation on TAFE college campuses with education, training, work experience and health and social participation supports. It is our hope that this model, which is already successfully operating in the UK, will be replicated widely across Australia.

Planning is underway to build our new **Caroline Springs Youth Community Centre** in which we will work with others to demonstrate how vulnerable young people in 'growth corridor' communities can be best supported. As part of this, our **Youth Employment Project** works with schools and employers to connect young people to local employment. In this industry-led project, employers – including Lend Lease, Alex Fraser Recycling and Naturform – are identifying areas of skills shortages and the Brotherhood is helping young jobseekers to successfully take up these employment opportunities.

Participating in their local community and being asked to show leadership develops young people's resilience, self-esteem and life skills. The Brotherhood's **Community Service Leadership Program** delivers a schools program that does just this – by supporting young volunteers in their communities. We have created a guide for teachers to help extend the initiative across all relevant parts of the school system.

Of particular risk in the transition through school to work are young refugees. Many have had little or severely disrupted schooling and have experienced long periods of deprivation and poverty before arriving in Australia. As part of our work we support popular programs such as **Youth2Youth** and **Refugee Youth Development**, which are targeted to their special needs. We also assist young refugees through our **Homework Club**, which celebrates its twentieth anniversary this year, as well in new pilot programs, such as the **Refugee Youth Employment Preparation** project.

## Research and advocacy

Our strong practice and research evidence base informs our development of better systemic approaches to assist all young people through school to meaningful and sustainable work, and we continue to influence policy in this area. Particular attention is being given to the importance of vocational education, flexible school funding and the fragmented approach to supporting young people in disadvantaged communities. To this end we have joined with like-minded organisations to seek substantial youth policy reform over the next three years.

Our researchers are evaluating the Youth Connections and Community VCAL (CVAL) programs. This is helping to inform the design and development of future youth services and enable the sharing of findings with government and local communities.

The research and evaluation of CVAL strengthens the evidence base for our advocacy to have high-quality, community-based learning available throughout Victoria for young people who are disengaged from school.

▼ Matt and Deng have formed a strong bond – the two met at the Brotherhood's Homework Centre, where Matt helps Deng with his schoolwork



# Deng

Deng, a 16-year-old refugee from southern Sudan, was struggling with his schoolwork and could not find the help he needed at home or in his crowded classroom. Since being paired with 26-year-old Matt, an RMIT student and volunteer tutor at the Brotherhood's Homework Centre, Deng's grades have greatly improved.

I was living in a refugee camp in Kenya for two years before my aunty and I moved to Australia when I was 11. Because of the war in Sudan, we lived in many different refugee camps but I can't remember where or for how long because I was too young. My father passed away when I was 10 and my mother stayed behind in Africa to take care of my little sister.

Moving to a new country was scary. I went to language school for a year and then in to Year 7. Back then I wasn't really focusing at school because it was really hard to understand a lot of things. Speaking English is difficult but reading and writing is the really hard part.

I came to the Brotherhood's Homework Centre in Year 8. I got paired with Matty who has been my teacher and friend ever since. We meet at the Homework Centre twice a week after school, for two hours, and he helps me with my maths

and English. He's a basketball player like me and he's lots of fun. He's also helping me to study for my learner driver test.

The Homework Centre has helped me and a lot of kids in my neighbourhood. If I tried to do my homework at home and didn't understand something, I would drop my books and do something else. But when I go to the Homework Centre straight from school I can get help and they have everything I need there. Then I can go home and do other things.

Matty is helping me plan for when I finish Year 12. If my grades are good enough and I'm a good enough basketball player, I've got a chance of getting a scholarship to a college or even playing basketball in division one in America!

# In and out of work

At the Brotherhood we know that a job is about more than money; it gives people purpose, and helps with their confidence, self-esteem and social networks. We also know that, despite an extended period of prosperity, many people are still finding it hard to gain meaningful work and, if our economy continues to grow reasonably well, employers will struggle to find suitable labour. This mismatch is often explained by many disadvantaged jobseekers not having the personal capacities of education and good health, nor the support of family or friends in caring for children or unwell family members. The precariousness of some of the jobs on offer also makes it difficult for these disadvantaged jobseekers to have confidence that their aspiration for a good job is even achievable.

We are encouraged by our work in this area, which is demonstrating that, with intensive personal assistance and through collaboration with good employers, disadvantaged jobseekers are able to be brought into jobs that enable them to build a good life for themselves in the mainstream of our community.

## Programs

The **Line of Sight** philosophy underpinning all our programs ensures we do not just aid people through multiple training exercises and short-term jobs to keep them temporarily occupied – for jobseekers coming through our doors we aim to provide a direct line of sight to a good job with a good employer. In addition to providing pre-employment training and extended periods of work experience, we help jobseekers manage their health, housing and family difficulties so they can not only find a job, but also keep it.

Our **Centre for Work and Learning** provides support and development to highly disadvantaged jobseekers. Jobseekers gain access to their own Work and Learning Advisor, who helps them gain the skills and experience they need on their journey to sustainable employment.

In the City of Yarra this approach has resulted in successful arrangements between the Centre for Work and Learning and local employers, who offer a variety of work to our jobseekers. Some examples are:

- ANZ, through the **Given the Chance** program, provides work placements in bank branches and its head office. Three quarters of participants have gone on to gain ongoing employment with the company.
- AbiGroup and the Grocon Construction Group are both providing Brotherhood jobseekers with jobs in the construction industry.
- Yarra City Council is employing trainees in street cleaning and providing jobs in facility maintenance.
- Allens Arthur Robinson, an international law firm, is offering work experience placements in the mail room and IT.

In collaboration with the Victorian Government over the coming year we will bring Work and Learning Centres to five communities with public housing estates where there are high levels of worklessness. Three will be in metropolitan Melbourne and two in regional Victoria. Consistent with the Victorian Government's desire to put greater emphasis on economic participation within

its social programs, these centres will help jobseekers to undertake training and gain a job – the pursuit of which will be aligned to the provision of housing assistance.

Our **Employer Services** team, which includes the work of the Brotherhood's Group Training Organisation (GTO), offers practical support to employers so that they can consider employing less advantaged jobseekers. The Brotherhood then assists these jobseekers when undertaking apprenticeships, traineeships and work placements with participating employers, so that they succeed in their positions. In developing stronger links with employers in the construction industry we have set up pre-employment programs, teaching skills such as occupational health and safety and appropriate workplace behaviours in that particular industry.


We believe that education, both formal and informal, has to be easily accessible and affordable for all jobseekers, but particularly for people with multiple forms of disadvantage. The Brotherhood's **Training Services** team enrolls jobseekers in certificate-level qualifications. We are about to reach more disadvantaged jobseekers by opening up our training courses to other not-for-profit organisations and by reaching out to other suitable participants through Centrelink and Job Services Australia providers. We have added 15 courses to our offerings, including aged care and home sustainability courses. With the recruitment of an Indigenous Engagement Training Coordinator we are developing further targeted programs for long-term unemployed Indigenous Australians.

## Research and advocacy

This year we partnered with industry bodies and advocacy groups to give a more powerful and influential voice to disadvantaged jobseekers. This is reflected in the broad partnerships and programs we operate in the employment and training sectors, including our Line of Sight strategy, innovative employment and training programs, and policy reform to government.

Our research and advocacy has once again been effective in helping convince the Australian Government to provide greater privilege to the more highly disadvantaged jobseekers in the allocation of resources in its job services system. While this has seen some improvement in outcomes for the disadvantaged, our analysis of on the ground experience suggests that still more fundamental reforms will be required.





► Thanks to help from the Centre for Work and Learning, Garry is looking forward to a brighter future

# Garry

The first job for Garry, 59, was a newspaper round at the age of seven to help out his family, so work has always been important for him. However, health problems in recent years left him unemployed for quite a while. With help from the Brotherhood's Centre for Work and Learning, Garry got his life back on track and has landed regular work.

I was one of seven children from a poor family. To help put food on the table I got my first job at age seven, delivering newspapers. We moved around a lot. I changed schools a couple of times a year and lived in 14 different suburbs in Melbourne. At 16 I left school and got a job in a factory to help pay the rent and bills at home. In my twenties I worked at a menswear store, and as a blacksmith for a few years in Adelaide.

My last couple of jobs in my forties and fifties sent me downhill. One was door-to-door sales, driving 2000 kilometres a week – it was high pressure and stressful. The other was driving taxis, which was also stressful, but I did it for 10 years until I lost my job. I lived off my super and

government support and had to sell my unit, where I had lived for 22 years. I registered with an employment agency but didn't get regular shifts, and was applying for jobs but not getting interviews.

Things turned around after I joined the Brotherhood's Centre for Work and Learning in 2010. First, they helped me plot a pathway to a job. That included retraining – I gained a Certificate III in Warehousing and Logistics, which built my skills in an industry that's right for me.

Then the Brotherhood lined me up with an employer and now I've got regular work in warehousing, which I love doing. For the first time in a long time I'm 'fit for work' and I know I'm good for anyone's business!

# Retirement and ageing

The challenges posed by an ageing population are many and varied, and numerous questions remain. Are new forms of disadvantage emerging for older people? What of those who haven't been able to accumulate assets during their working years? What is the effect of age discrimination on intergenerational relations? How do older adults make a special contribution to Australian society, and how can services best respond to more complex care needs? While older individuals decide how to stay healthy, active and financially secure, what do we need to do to ensure communities become more age-friendly?

At the Brotherhood, we have begun to respond to this changing environment through our model of care, building on our past successes in caring for vulnerable older people and through our growing body of research.

## Our model of care

Our model of care is characterised by:

- *person-centred care*: our services are tailored to individual needs and based on a philosophy of respect for – and a partnership with – people receiving services
- *innovation*: while we are proud of our services, our care is continually assessed with an eye to further improvement
- *consumer participation*: we encourage people using our services to voice their opinions on policy issues affecting older people
- *choice*: we give our clients, residents and carers information and assistance to help them make choices
- *social inclusion*: our services provide older people with resources and support to overcome barriers to involvement in community life.

## Social inclusion

The Brotherhood's **Social Inclusion Program** promotes leisure activities and a healthy lifestyle for older people, people with disabilities and family carers. We help people experiencing social isolation and loneliness to improve their friendships and family ties. This year we ran over 650 events, including events at the Werribee Open Range Zoo and the Melbourne International Flower and Garden Show, a royal wedding luncheon and our regular Men's Shed get-togethers. The Victorian Government has collaborated with us in developing two projects that promote social inclusion. In the **Good Food Matters** program, trained community meal attendants help older people and people with a disability prepare meals at home and also shop for the ingredients, thereby helping them to eat well and stay connected to the community. The **My Community Life Website** will be an events-management website used by community groups to promote and take bookings for their events and activities and communicate with their members, thus encouraging social participation.

## The Coolibah Centre


The **Coolibah Centre** offers practical support and social activities for isolated older people and people with a disability who are living on low incomes. We promote a healthier, independent and enjoyable lifestyle through our meals program, activities and events. A good example of this approach is our **Well for Life** project. Established with the support of the Victorian Department of Health, it has led to the establishment of an edible community garden; the garden provides fresh produce for our community kitchen where Coolibah members come together each week to socialise and cook affordable and nutritious meals. Members designed and developed the garden, supported by our staff and the Centre for Education and Research in Environmental Strategies (CERES), while a nutritionist offers tips on healthy eating. Members are encouraged to go on to learn new cooking skills and the nutritional value of fresh produce, receiving certified training in garden sustainability and in basic food handling.

## Banksia Services

At our **Banksia Services** we know that people experiencing social exclusion have knowledge, skills and experiences to share. That is why we run activities promoting learning, socialisation and personal development in a supportive environment. We aim to prevent older people from relying prematurely on aged care services by offering a range of preventive and early intervention programs.

At the **Banksia Community Respite Centre** in Frankston, our purpose-built facility provides day, evening and overnight programs. As part of our outreach programs, a fitness instructor works with clients to improve their physical fitness. We support carers and people with dementia with individual services responsive to their changing needs.

We have introduced our new **high-care respite program** operated in partnership with Carer Respite and the CareLink Centre, which gives carers of people with high-care needs a three-day break, once a month. The program has been highly successful, with carers reporting that the longer break provides much-needed rest.



◀ Previously homeless, Keith is very thankful to live at the Brotherhood's Sidney Myer House

# Keith

Keith, 73, enjoyed a long working life, but like many older Australians doesn't benefit much from the universal super system introduced in 1992. Keith, who didn't have the security of owning his own home, ran into difficulties in his sixties. He was homeless for two years, but now lives in an independent living unit at the Brotherhood's Sidney Myer House, which he considers his refuge.

I lived in my parents' home my whole life, never married, and cared for my parents when they became ill in their old age. I was a real homebody and I was all set up there: no reason to move. When my parents died I continued to live there, and paid rent to my brother and sister.

I worked from age 14 until I got laid off at 60. I was healthy and had skills – but no one would employ an old fellow like me. To keep busy I helped foreign students with their English at a university. I drove the uni's student night bus for 10 years. I study too: I'm a lifelong learner.

My real problems began when I got home one night to find my key wouldn't open the door. I slept on the verandah, on the damp concrete. I found out later my sister had changed the locks. She'd decided to sell the house. I wasn't treated fairly, but I don't dwell on the past.

Being unemployed, trying to find accommodation led to nothing but dead ends. I had some savings but no rental history. I didn't want to be a burden on anyone, so I started sleeping in my car. I'd park in a quiet street then move on early the next morning. Winter never worried me, but summer was tough. When the car became like an oven, I slept in parks, but it wasn't safe.

I lived like this for more than two years.

Then I had a nasty fall and was hospitalised. When the hospital found out where I was living, they called the Brotherhood, who offered me accommodation.

It's marvellous that these services are available. I've now got a bed to stretch out on, instead of being cramped in my car. Living here is wonderful and importantly it's safe and healthy.



## Packaged care

**Brotherhood Community Care** provides specialist dementia care for over 700 people who live in their own homes and who require high and low care. We provide support for clients managing their own needs and also for those people needing fully case-managed services.

## Nexus Community and Respite Disability Services

The Brotherhood's **Nexus Community Service** provides community-based day programs and respite for older people with disabilities, ageing carers and Indigenous people and their carers. We also engage with the Indigenous community on different activities, including NAIDOC Week. We support our members' participation in community life and help plan for their future through community capacity building, training and advocacy and peer support groups. Our flexible hours mean that our services fit into people's lives.

## Residential care facilities

Residents of **Sambell Lodge** are older adults without financial resources or social networks, many of whom have experienced extended periods of homelessness. Our permanent and respite programs provide personalised care to all residents, who are supported, nurtured and celebrated by fellow residents and staff. We are proud of our unique approach to active community involvement for all our residents, which this year involved two large social activities to which all senior citizens in the municipality were invited.

**Sumner House** provides nursing, spiritual and pastoral care to people needing varying levels of assistance. Many residents have a background of disadvantage – homelessness, no family support, living in impoverished conditions and psychiatric illness. Many are unable to advocate for themselves. This year we gained expertise in palliative care, developed an exercise program to counter depression and have introduced a methodology known as 'Talking Mats', which assists communication for our people suffering from dementia.

## Research and advocacy

We have directed our attention towards the social issues associated with ageing among disadvantaged populations. In a series of projects we have examined the link between age and disadvantage, the role of the built environment in supporting social inclusion of the elderly, and the contribution made by older workers and carers.

This year we gained a richer understanding of barriers to participation in the workforce for baby boomers and the nature of their unemployment, underemployment and diverse individual experiences and attitudes. This project included a quantitative analysis undertaken by NATSEM (the National Centre for Social and Economic Modelling) and a qualitative study undertaken jointly by our research teams associated with the Brotherhood's retirement and ageing and in and out of work transitions.

We gave expert evidence to the Productivity Commission Inquiry about caring for older Australians.

Working in collaboration is important to us. Another key research project was an examination – undertaken jointly with the Lord Mayor's Charitable Foundation and the National Ageing Research Institute – of changing intergenerational attitudes and improving solidarity between age groups. We also hosted a **Later Life Learning and Wellbeing Forum**, at which information and ideas were exchanged about the sorts of learning needed for later life. And our interest in consumer-directed care also continued in our research with the **People at Centre Stage** project in partnership with Deakin University.

We have continued to evaluate and review our programs so that learnings about practice inform our future development. These included:

- the **Social Inclusion and Social Support Training Program**, which suggested that aged care professionals should focus more on encouraging their clients to form and maintain friendships, family ties and community connections
- the **Good Food Matters** program
- the **Caring for Carers** project – a one-on-one support program for carers of people with dementia.

In addition, we evaluated pilot projects that demonstrated success in increasing the use of information and communications technology among the disadvantaged elderly:

- the **Chelsea Seniors ICT Access Pilot** in which 20 socially-isolated older adults have been given a home computer, training, one-on-one trouble shooting and help-desk support, along with a social program to build connection and engagement
- the **Carlton Digital Inclusion Project**, which aims to assist public housing residents to become more involved in their estate community and to increase their ICT literacy so they can make use of digital sources of community services information.

▼ Rosemary cares for her husband, Anton – help from the Brotherhood's Respite and Community Care programs has improved their quality of life

# Rosemary

Rosemary, 72, has been the full-time carer of her 83-year-old husband, Anton (Tony), for the past 11 years. There have been times when looking after her husband was so difficult she wanted to give up. She says the support they've received through the Brotherhood's Respite and Community Care programs in Frankston has been truly life-saving.

Tony has lived a very varied and full life. He was in a concentration camp in Yugoslavia for a year, he speaks six languages, and in Australia he was a successful businessman who made commercial coffee machines. When his health declined in his early seventies he didn't cope with being idle.

Because he could no longer work, he gave up on life and went to bed. As well as depression and anxiety he has mild dementia and a range of physical health problems. He has difficulty walking, and when he was at his worst, I had to do everything for him, including feeding him. We were both miserable stuck in the house together all day long; I didn't know how I could go on.

Tony was hospitalised after he had a fall and hit his head. The hospital staff asked who was helping me care for Tony and I said I didn't know there was anyone to help me.

That's when they referred me to the Brotherhood.

I was assigned a care manager from Brotherhood Community Care who put together a care plan for us, involving respite options for me and socialisation opportunities for Tony. Now, every Monday Tony spends the day at the Banksia Community Respite Centre and I have time to myself. It's such a relief and keeps me sane!

Tony's demeanour has changed since he's been going to Banksia. He's happier, he's coming out of himself and it gives him something to look forward to. Whenever I need a break I can contact the Brotherhood and they will take him out for a few hours or look after him at home. It's wonderful!

The support from the Brotherhood has not only improved the quality of my life, it has also helped our whole family.

# Refugees and inclusion

Through its work, the Brotherhood supports the efforts of refugees to participate fully in Australian social and economic communities in the knowledge that this is the surest way for them to build a good life and contribute to our economy and community. However, the task of settling into Australian society at this time is tougher for refugees than in previous eras. In part this is due to the demands from our modern economy for skills and workplace knowledge and experience. But it is also due to the more complex pre-arrival experiences of today's refugees and the length of time spent in refugee camps before arriving in Australia. While refugees show enormous determination to create successful new lives, too often their strengths and potential contributions to the nation are untapped.

This has meant that the rate of good settlement outcomes has deteriorated over recent years. The Brotherhood's work aims to reverse this decline by ensuring that those living on the edge of mainstream society – through circumstances such as forced migration – are genuinely included.

## Ecumenical Migration Centre (EMC)

The Brotherhood's **Ecumenical Migration Centre (EMC)** helps refugee families, children and youth to settle, to strengthen their community organisations, to build their leadership skills and to independently solve their settlement issues by tapping into networks and resources. Our premises also function as a community facility with computers, meeting rooms and support from many Brotherhood programs.

Our **Refugee Action Program**, run jointly with the Spectrum Migrant Resource Centre, works with 19 refugee communities to address their identified settlement needs through action plans, leadership training and building networks in the community. We assist communities to work with local councils, identify funding sources and advocate for community projects. This year we developed Working Online Refugee Communities (WORCs), a social networking tool for refugees to find information about jobs that are not advertised.

We have moved into a new phase with our successful **Given the Chance Employment Program** that has been piloted and tested by the EMC over the best part of a decade. A flexible training and employment program that helps jobseekers gain essential workplace experience, Given the Chance includes mentoring, customised preparation for jobseekers and employers, and supported work placements. First developed to assist refugee jobseekers it is now also assisting other highly disadvantaged jobseekers, including residents of public housing.

Refugee women face particular difficulty in gaining paid work in Australia. **Stepping Stones** – a project established with the help of AXA, a Brotherhood corporate partner – supports refugee women to establish their own small businesses. Participants gain an understanding of Australian financial systems and business structures, develop skills and work experience, and are mentored by members of the wider community.

## African–Australian Community Centre

We have made a significant investment in developing the **African–Australian Community Centre** in Footscray

in Melbourne's inner west, where the South Sudanese community has traditionally congregated for its events and support. Through a partnership with the Footscray Anglican parish, the vision is of a centre run by and for African Australians. The centre is already increasing the leadership capacity of the community, as well as the capacity of young people to achieve successful settlement and genuine inclusion.

The African–Australian Community Centre has been at the heart of community planning for a myriad of events related to the South Sudanese independence referendum and subsequent celebrations.

The Brotherhood is bringing new leadership to improving settlement outcomes of young people through our **Youth2Youth** program in the inner west. This peer-to-peer program identifies young leaders from local refugee communities who are trained as facilitators and supported as they deliver orientation workshops and coordinate fun activities promoting social inclusion. Youth2Youth capitalises on the strengths and abilities of refugee young people to be leaders in their community by helping their peers settle.

The **Refugee Youth Development Program** gives refugee teenagers the same opportunities as those enjoyed by other young Australians – having fun while developing their life skills. This year we piloted a **Refugee Youth Employment Preparation Program** for young women, which produced a cookbook and coordinated music and dance performances.

Our **Family Relationships Services** and our **Family Support** programs continue to offer culturally sensitive support to families and youth who experienced extreme deprivation and loss before their arrival in Australia.

## Research and advocacy

In our submission to the Parliamentary Inquiry into Multiculturalism in Australia we argued that the social inclusion policy paradigm must be shaped by recognition of multiculturalism, and included a number of case studies of multiculturalism at work. And a research study of how Afghan and Burmese communities adjust to the Australian financial system is exploring the need for tailored financial information for these communities.





◀ Rachel is a leader in her community – inspired by the support she received from the Brotherhood, she now facilitates part of our Youth2Youth project, which helps other refugees settle in Australia

# Rachel

Rachel, a 21-year-old Sudanese refugee, participated in 'Orientation to Australia' workshops as part of the Youth2Youth project through the Brotherhood's Ecumenical Migration Centre. She gained valuable information from the workshops and is now running the groups, teaching other young people from Africa about living in Australia.

I'm from southern Sudan but because of the war my family had to leave our home and live in refugee camps. I lived in a refugee camp in Kenya for 10 years before moving to Melbourne with my older sister in 2006. The rest of my family are still in Africa.

Early this year, I participated in the first round of the 'Orientation to Australia' workshops in Footscray. They were really good for me because I got to meet other young refugees and we could share our experiences. Over the 10 sessions we covered different topics like culture and settlement, and we were given information about finding jobs.

This year I also began my university degree in public health and health promotion. I wanted part-time work to help pay for rent and uni books, and to do something that would help my career. Having got a lot out of the workshops I thought it would be good to become a peer educator to help other young

people. I completed training with the Brotherhood and learned communication skills, how to facilitate groups and engage them in discussion.

I now run the workshops every Saturday with my co-facilitator, a girl from Somalia. We are involved in recruiting participants and we've been getting around 15 young people at each meeting. It's 10 hours work per week: planning, running and reporting on the week's workshop to the Youth2Youth project coordinator.

These gatherings are important for new Australians like me, because you learn what services are out there to help you: it could be work, school or legal assistance. The workshops have built up my confidence and the confidence of participants because they are encouraged to join in and discuss issues and ideas.

# Financial inclusion

Effective financial inclusion means that low-income earners have access to affordable credit and insurance, the opportunity to save and acquire assets, and an understanding of how to make better financial decisions, claim their legal rights and obtain their full financial entitlements.

Most Australians rely on bank accounts to pay bills and receive salaries or benefits. Products like mortgages help us to buy our homes; and pensions, superannuation, insurance and savings give us security in later life and help us cope with rainy days. Yet some people lack access to basic financial products and do not have the essential skills needed to manage their personal finances – often at great cost. The people who need financial skills the most, it seems, too often lack them. The Brotherhood's financial inclusion work seeks to address this through our programs, and through our efforts to bring change to the array of services made available by financial institutions.

## Programs

For the better part of a decade the Brotherhood has been working closely with the ANZ bank to develop financial products and training designed for people on low incomes.

**Saver Plus** is our joint flagship national financial-inclusion program. Funded partly by the Australian Government, Saver Plus helps people develop a saving habit, save for educational expenses, and improve their financial knowledge and skills. Participants set a savings goal and we support them to achieve it. When they reach their goal, ANZ matches their savings dollar for dollar, up to \$500, which participants must spend on education-related expenses. The Brotherhood works in partnership with Berry Street, the Benevolent Society, The Smith Family and others, to offer Saver Plus in every state and territory in Australia. The Australian Government has committed to continue its funding so we can deliver Saver Plus in 60 communities nationally over the next four years. In the last two years, 7449 people have participated in this program.

Saver Plus has established a remarkable record of changing behaviour. A longitudinal evaluation of Saver Plus by RMIT University found that 87% of past Saver Plus participants continue to save at the same rate or more, two years after completing the program and the ANZ's matching money has ceased, and 84% of participants encouraged other family members to save.

**Progress Loans** are affordable, small loans for low-income earners. Loans of between \$500 and \$5000 are available for essential household items and services, including fridges and vehicles. This year Progress Loans became a main stream bank product available through ANZ branches.

Applicants who are ineligible for a Progress Loan can apply for a **No-Interest Loan**. This is an interest-free, small loan that helps people to build a credit record. Access to safe and affordable credit lets low-income borrowers purchase essential items without resorting to often dangerous, high interest-charging fringe-finance providers, like payday lenders.

The **MoneyMinded** program – a key element of Saver Plus – helps people learn to get out of debt, save and build assets. We also provide MoneyMinded training for community and social workers so they can provide financial guidance to their clients.

The Brotherhood's **Youth Advocates** project, supported by the Australian Communications Consumer Advocacy Network (ACCAN), runs programs in schools in partnership with the Brotherhood's Youth Transitions team to educate young people about their rights and responsibilities as communications consumers and give them a chance to advocate for change – particularly in relation to mobile phone charges.

## Research and advocacy

The Brotherhood's research and advocacy have helped place financial inclusion high on the agenda of governments.

The Brotherhood published several research reports on our key areas of concern:


- In *Money matters in times of change: financial vulnerability across the life course*, we reported that material and emotional support are essential in reducing the risk of financial hardship at key stages of life.
- In *Reducing the risks: improving access to home contents and vehicle insurance for low-income Australians*, we reported that there is real potential for the community sector to improve access to insurance for low-income earners by working together with industry and government to improve product design and payment options.
- *Promoting healthy finances: an evaluation of the financial health service*, found that clients look for good communication from their financial guidance service, and prefer face-to-face consultation to an internet service.

We also made several submissions to government, including:

- the Senate Economics Committee's Inquiry into Competition in the Banking Sector, highlighting the need for banks to provide affordable essential banking services to the whole community
- the Australian Communication and Media Authority's Reconnecting the Customer Inquiry into telecommunications provider practices, which leave low-income households vulnerable to financial problems.

We joined with community and consumer organisations calling for a 'Fair Go in Insurance', responding to consumer loss in the wake of bushfires, floods and cyclones.





◀ The Saver Plus program has helped Wendy to save for her daughter Jessie's educational expenses

# Wendy

Wendy, 45, a single parent in Sydney, wants to give her eight-year-old daughter, Jessie, the best possible start to life. Receiving a minimal income, Wendy relied heavily on her credit cards to pay for Jessie's education and extra-curricular activities. After completing the Saver Plus program, she gained valuable saving skills, which she is using to put money away for Jessie's future.

I've been in debt since my daughter was born. We live off parenting payments and the income I receive from my part-time job. I don't want Jessie to miss out. I want her to be a happy and full person, so I send her to all the different activities she enjoys, like music classes, dancing and gymnastics. But fees for several activities add up.

I joined Saver Plus at the beginning of last year when our laptop was dying and I couldn't afford a new one. Knowing that ANZ would match the amount I saved was an incentive to put money aside. By the end of the year I had reached my goal of \$500, plus more, and with the extra \$500 from ANZ, I was able to buy a good-quality laptop for us. I was so proud of my achievement!

Jessie and I discussed the saving process throughout the program and she was excited when I eventually had the funds to purchase our laptop. It's made her more aware about the value of saving money and she now has her own piggybank that we're putting money into.

The MoneyMinded financial skills training was also really beneficial for me, because they encouraged us to keep a diary of our spending. It made you face up to reality and put in perspective the difference between 'want' and 'need'.

I'm not entirely credit card free but I'm attacking my debt! And since finishing the program I've opened another savings account that I'm putting money into weekly to help pay for Jessie's high school fees down the track.



# Social enterprises

Since it began in 1957, the Brotherhood's social enterprises division has been constantly searching for new opportunities to build viable businesses that will provide opportunities for disadvantaged people to acquire low-cost goods and to gain work experience and training, while generating financial support for the Brotherhood's client services and research and advocacy work. We also forge mutually beneficial, long-term relationships with other not-for-profit organisations across Australia.

A dedicated team of volunteers helps create the backbone of social enterprises. For many years we have been promoting environmental sustainability through recycling. Now we plan to take this ethos to a new level by remodelling, redesigning and revamping – whether this involves clothes, household goods, books or premises.

## Brotherhood community stores

Our stores have been undergoing a period of transformation with the aim of raising their profitability. We have turned a tiny op-shop in Melbourne's Royal Arcade into a striking **Hunter Gatherer** store, offering a carefully selected mix of recycled and new items. Several of our suburban stores have been refurbished, improving their layout and the quantity and quality of stock. Our new retail traineeship programs have led to a number of trainees gaining employment in our stores and elsewhere.

Our retail network also includes our auxiliary stores that are run solely by volunteers, providing an invaluable contribution to the Brotherhood as well as to their own communities.

## Brotherhood Green

**Brotherhood Green** won multiple tenders to supply disadvantaged people with vital home improvements: external shading and fans to keep homes cool in summer and warm in winter. The aim of this initiative was to provide training and employment opportunities for people from low-income, disadvantaged and culturally and linguistically diverse communities, and to make life more comfortable and reduce utility bills for low-income families. The scheme created traineeship opportunities and resulted in retrofitting over 1000 houses.

Also, we continue to adopt innovative practices in the expansion of our energy-saving lighting installation service – using long-lasting LED technology – into the commercial sector.

## Settlement services

On behalf of AMES and the Australian Department of Immigration and Citizenship (DIAC), the Brotherhood provides settlement services to refugees with humanitarian visas. Assistance is given in the form of household goods, which are distributed throughout Victoria and parts of NSW. This helps ensure refugees have the household basics as they strive to establish themselves in Australia.

## Brotherhood Books

Our online bookstore, **Brotherhood Books** ([www.brotherhoodbooks.org.au](http://www.brotherhoodbooks.org.au)), promotes reading and recycling while helping the environment. We have expanded our reach by integrating with several Brotherhood community stores. Brotherhood Books is supported by a strong and dedicated team of volunteers who are passionate about books and reading. They have even saved first editions and other valuable books from going to landfill, thereby ensuring their enjoyment by future generations. Through working with us, many of these volunteers have gained the skills, experience and confidence to apply for and achieve employment in related areas.

## ModStyle

For 10 years the Brotherhood has owned and operated **ModStyle**, a spectacle frame wholesaler. During this time ModStyle has made a significant contribution to our work. However, as the Australian market for spectacle frames has recently changed dramatically, the Brotherhood decided it was time to exit the industry.


The new owners plan to continue business under the ModStyle name, but in a revitalised manner. They have taken on the full range of ModStyle brands, including the **Building Better Lives** program, under a licensing agreement with the Brotherhood. This exciting initiative provides a unique selling point for partners within the optical industry and presents customers with an ethical product.

## Phoenix Fridges

The **Phoenix Fridges** enterprise resurrects used fridges for cost-conscious customers and responsibly disposes of older fridges that can not achieve good energy efficiency ratings, while giving disadvantaged people skills and qualifications that are in demand in the open workforce.

## FloodSax

**FloodSax**, our innovative, affordable, inflatable sandbags, are being used by councils and rescue organisations to help protect households and businesses in flood-prone regions. Our work has become more important during Australia's recent unpredictable wet weather.



► Quyen struggled to find a job – thanks to the Brotherhood, she found employment

# Quyen

Quyen, 32, had a successful career in her home country of Vietnam but after moving to Australia to be with her husband, she struggled to find work. Through the Brotherhood Quyen completed a retail traineeship and has gained employment working in the organisation's community stores.

I was unemployed for the first two years of living in Australia. During this time I studied English and completed an office administration course. My husband said he could support us both but I knew I needed to work to meet different people and improve my English. If I stayed at home, this wouldn't happen.

I applied for jobs, but the first question they ask you is, 'What experience do you have?'. In Vietnam I had five years' experience working in the telecommunications industry as a supervisor and group trainer at a call centre, but in Australia I had zero experience. I had no luck finding work.

One day I Googled 'retail traineeships' and an opportunity with the Brotherhood came up. I worked three days a week at the Brotherhood's community store in Footscray and studied for a qualification in retailing at the Brotherhood's

Centre for Work and Learning. After six months I had completed my traineeship.

I was looking for retail work when my manager from the Footscray store told me the Brotherhood had an opening. I got the job and now work at the Moonee Ponds store four days a week, as well as other stores when I'm needed. Along with paid staff members these stores also have a number of volunteers who give their time to assist, so it's good working with people who want to help the Brotherhood.

I'm happy to be getting work experience in Australia and I enjoy seeing people's happiness at finding special items in the store, like books or shoes.

No one would give me a chance. The Brotherhood did and I'm very grateful.

# Equity in response to climate change

The Brotherhood is continuing its efforts to ensure that Australia's responses to climate change not only take into account the needs of low-income earners but also make them part of climate change solutions.

With carbon pricing now back on the political agenda, we have focused our efforts on ensuring disadvantaged households are not faced with additional cost of living pressures. While we understand that carbon pricing remains a cost-effective and transparent way to reduce Australia's pollution levels, we equally understand the need to have appropriate safeguards in place for low-income and vulnerable households during its introduction.

We are satisfied that the compensation package accompanying the carbon pricing legislation will adequately cover any additional costs incurred by low-income households due to the price put on carbon. In the lead up to the carbon pricing legislation we joined hands with several community welfare organisations to provide advice to those in the national parliament on how the needs of low-income people could be best addressed.

## Projects

In a recent survey, the Brotherhood's clients rated rising electricity prices as one of their greatest concerns. With electricity prices estimated to increase by around 60 per cent over the next five years, irrespective of the impact of a carbon price, helping disadvantaged households reduce their energy consumption is the surest way of helping them cope with increased prices. Research tells us that for low-income earners, energy prices are rising much faster than incomes and the consumer price index (CPI), mainly because of the retail and network costs associated with increased demand and peak load.

With this in mind, we launched a campaign for a **National Energy Saving Initiative**, working with partner organisations including ClimateWorks, the Climate Institute and the Australian Council of Social Service (ACOSS). If adopted, the initiative will bring together existing state-based obligations on energy retailers to work to reduce their residential customers' emissions. We are pleased that the government has made a commitment to further investigate this proposal.

We believe that such a scheme must include an explicit requirement that a significant proportion of the savings will be made by low-income households, so that their household energy efficiency needs are not neglected. Such an approach has worked with great success in the United Kingdom's carbon emissions reduction target scheme.


## Research and advocacy

With the support of the Australian Government, the **Moreland Solar Cities** program – delivered in partnership with Moreland Energy Foundation – remains the focus of our research into household energy efficiency. We have carried out the first stage of our research looking at how households have responded to energy efficiency audits and retrofits in the Moreland area.

This year we initiated a study of refrigerators in low-income households. Fridges are one of the highest energy using appliances in the home, and assisting low-income households to replace inefficient refrigerators represents an important energy saving opportunity. Our work points to a wider, ongoing problem: the energy efficiency gap between poor and wealthy Australians. We believe this is a key area where governments need to intervene.

Working with the Brotherhood's financial inclusion team, we reviewed the pilot **Energy Literacy** program for financial counsellors, which helps clients save money by understanding their energy bills, choosing the energy contract that suits their needs and improving the energy efficiency of their homes. The success of the Energy Literacy training and of the **Solar Cities** program highlights the importance of a more nuanced approach to behaviour change. That is why we have commenced an investigation into the most effective approaches to encouraging behaviour change in relation to energy consumption in low-income households. The results of this research will inform our future program development and advocacy for a National Energy Saving Initiative to benefit low-income Australians.





► Ayc and Raymond install a blind as part of Brotherhood Green's work to supply disadvantaged people with vital home improvements

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WORKING FOR AN AUSTRALIA FREE OF POVERTY



As a chaplaincy team we are in a privileged position of fostering the spiritual dimension of the large and complex community that is the modern Brotherhood. Our work extends across the Brotherhood to offer collaborative support, to listen and reflect, to provide day-to-day pastoral care and spiritual guidance and to assist with key projects. We believe that through our care for our colleagues and clients we demonstrate our faith and follow in the footsteps of our founder, Father Gerard Tucker, who insisted that ‘No matter what the faith or belief of the person, if they are with us, they are part of us.’ This encourages us to honour the rich cultural and religious diversity that makes up the Brotherhood community.

## Spirituality in the workplace

A significant part of the Chaplain’s role is to assist the wellbeing of Brotherhood staff and volunteers. Taking time to reflect and developing a healthy approach to work are fundamental to the Brotherhood staff’s ability to care for others. To this end, the chaplaincy team has developed resources to promote a healthier and ‘spiritually fitter’ workplace. Initiatives include a program of spirituality breakfasts for staff as an opportunity for cross-organisational gathering, listening and conversation, and focused monthly reflections, responding to our listening to the Brotherhood community.

## Programs

The growing agenda in schools to address the issues of social inclusion and justice, and to build wellbeing among secondary students, has become an important focus of our work. This year we are connecting with schools through our new **Schools Engagement Program**. We now offer urban camps where we host Year 10 students for an intensive three-day program. By participating in the Brotherhood’s work, the students see and experience different areas of disadvantage to inform their world view. We believe this transformative opportunity for young people will inform the next generation of leaders and potential supporters of our work.

We have published a workbook for schools to increase understanding of inclusion and justice. This workbook accompanies our recent book, *Brotherhood: stories of courage and resilience*, which has been well received and welcomed by schools as a curriculum resource for secondary subjects, such as geography, history, religious education and English.

In Footscray, the chaplaincy team is intimately involved in the development of our **African–Australian Community Centre** in partnership with the Anglican Parish of Footscray, the Brotherhood’s Ecumenical Migration Centre, the City of Maribyrnong and the Victorian Government. This centre offers a central gathering place for our African refugee communities and their leaders, allowing them to work together and address settlement-related issues and to build the capacity of Melbourne’s African residents.

We have employed a key member of the southern Sudanese community as the centre manager, and together with our Associate Chaplain, now appointed Vicar of Footscray, we are building positive networks and better knowledge of the effects of trauma and forced migration, and the ongoing needs and potential of refugees. With the help of community advisors, we are also addressing local settlement issues and holding forums with the many and diverse community groups who are working together to establish models of cooperation and governance within the African community. These models will have significant influence in community growth here and in the newly independent South Sudan.

We are on track to achieve the objective of assisting our African communities in directing the agenda and managing this centre. This project also demonstrates the positive opportunity to engage internal and external stakeholders in collaboration across organisations.

We have assisted the southern Sudanese community in some key celebrations that marked the gaining of independence of their homeland and the formation of the world’s newest nation. Over the historic weekend we held a round-table conversation and dinner, a community gathering and party, and a wonderful service of celebration at St Paul’s Anglican Cathedral in Melbourne.





► The Centre for Work and Learning is helping Bol, a refugee from South Sudan, find a job

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... creating and developing enterprising projects and ventures as catalysts for individual and community transformation

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# Research and Policy Centre

The Brotherhood's Research and Policy Centre (RPC) creates the advanced body of knowledge necessary for action to alleviate poverty and promote a more inclusive society.

Our research profile is distinguished by close engagement with the policy issues of the day. For some time we have been at the forefront of reconceptualising welfare as investment in an inclusive society. This new welfare morality recognises that greater personal responsibility from welfare recipients must be matched by new capability-building investments from government.

Articulating these rights and obligations for citizens across their life course remains one strand of our inclusive society agenda. A second strand is 'inclusive growth' – the recognition that growth will not deliver an inclusive society without proactive social policies, and that equally, social inclusion can enhance, not hinder, economic efficiency. This year we continued our work with the Business Council of Australia and the Australian Council of Trade Unions to examine the implications of this concept for Australian economic and social policy. Critical to this 'second generation' social inclusion work is an emphasis on the politics of recognition of the needs of marginalised groups, such as carers, refugees and Indigenous Australians.

The Brotherhood has always invested heavily in research to inform our advocacy work and service delivery. Eight years ago this investment took a new form in the experimental joint position with the University of Melbourne, General Manager, Research and Policy Centre, and Professor of Social Policy. We can now say with confidence that the experiment has worked. That is why we have made several other joint appointments with the University of Melbourne to enhance our work. In addition to the Ronald Henderson Fellow in the economics of social policy, our team includes the Barr Research Fellow in the Early Years, and Professor Simon Biggs who joined us from King's College, London, to lead our work on retirement and ageing.

We continue to build the Brotherhood as a venue for leading scholars to share ideas and connect with policy makers. Our lunchtime seminar series and conferences are well attended, with online presentations and proceedings downloaded here and overseas, and audio recordings of seminars now also available by podcast. International speakers presenting at this year's seminars included Fiona Williams, Ruth Lister, Dalia Ben-Galia, Ito Peng and Li Guoqing.

Our new newsletter, **Brotherhood Update**, enables us to share regular information about our research publications and advocacy work with a wider audience, while our social policy awareness portal, **BroCap**, allows researchers anywhere to receive the same up-to-date policy news as Brotherhood researchers to assist their work.

## Life transitions

### Early years

Our research contributes to the growing body of evidence about which early intervention programs improve parents' and youngsters' life chances. We assisted the evaluation, led by Monash University, of the **Home Interaction Program for Parents and Youngsters** (HIPPY).

We documented the process of consulting primary schoolchildren in the City of Hume about redevelopment of a local playground, to inform wider efforts to involve children as active citizens. To support the development of the **Atherton Gardens Child and Family Hub**, we are exploring the application of social inclusion in an integrated services context and examining appropriate models of community governance.

### Through school to work

We have identified a need for better, more coordinated responses to disadvantaged young people's needs when making the transition from school to work. This is based on evidence from our evaluations of Brotherhood programs such as **Community VCAL** and **Youth Connections**, our research exploring integrated models for a new youth centre, and the **Life Chances** study, which celebrated its twentieth anniversary.

Our research has also drawn attention to:

- a shortage of low-skilled jobs suitable for young people
- the mainstream school system's limited provision for students who prefer different learning styles or require additional support
- young people's caring responsibilities and housing issues.

We are now researching better integrated youth employment and learning models linked with the Brotherhood's **Line of Sight** strategy.

### In and out of work

Our research supports effective assistance for highly disadvantaged jobseekers. Our submissions to the Australian Government point to current weaknesses in labour market policies and advocate for reform. We are evaluating innovative service models such as the Brotherhood's **Centre for Work and Learning** and the social enterprises involved in the **Working Futures initiative** led by Mission Australia.

Our research highlights the hurdles facing low-skilled jobseekers, such as the disincentives of high marginal tax rates and loss of concessions. We are now investigating the challenges for mature-age workers seeking rewarding employment.

◀ Lisa, a Brotherhood staff member, helps Rachel and her son Xander with an activity from our early childhood program, HIPPY



## Retirement and ageing

This year we reviewed our approach to social inclusion for older Australians and identified three priority areas:

- the changing meaning of ageing and disadvantage
- the relationship between place and generation
- the role of work and social contribution in later life.

Our research investigated the many ways older people can live more engaged, satisfying lives. This included looking at housing needs, caring issues, age-friendly urban growth areas, intergenerational relationships and underemployment of mature age workers.

## Critical issues

### Financial inclusion

Our financial inclusion research expanded considerably. We evaluated the Brotherhood's financial guidance service pilot, and contributed to the **Saver Plus** program evaluation exploring the social context in which participants and those who could not complete the program made financial

decisions. Our research on financial vulnerability across life transitions showed how disadvantaged Australians are affected by the push to individualise financial risk. Risk reduction and protection against financial loss were at the centre of our project on insurance access for low-income Australians.

We are now studying how Afghan and Burmese communities adjust to the Australian financial system. This project will recommend financial support services for culturally and linguistically diverse groups.

## Equity and climate change

With the renewed government focus on a national carbon price, the Brotherhood has re-invigorated our advocacy on the issue of equity in climate change policy, through submissions and testimony in major national forums. The first stage of our study of householders' responses to energy audits and retrofits, part of the **Moreland Solar City** program evaluation, has been completed and post-retrofit interviews are under way. Our study of refrigerator energy efficiency in low-income households will inform our continuing advocacy for a national energy efficiency program.



▼ Fiona, a volunteer, runs cooking groups for elderly Summer House residents



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# Corporate governance



The following principles, practices and structures establish the framework for the governance of the Brotherhood of St Laurence.

The Patron of the Brotherhood is Lady Southey AC.

The President of the Brotherhood is the Anglican Archbishop of Melbourne, the Most Revd Philip Freier.

## Organisational information

The Brotherhood is incorporated under the *Brotherhood of St Laurence (Incorporation) Act 1971*, number 8188 of the Victorian Parliament, and is domiciled in Australia. The registered office of the Brotherhood is 67 Brunswick Street, Fitzroy, Victoria, 3065.

The Brotherhood is an income tax exempt charity and has deductible gift recipient status.

The structures, principles and practices that provide the framework for the governance of the Brotherhood are described on the following pages.

### Charter Members

Ms Joanna Baevski  
 Ms Diana Batzias  
 Ms Cath Bradley  
 Mr David Buxbaum  
 The Revd Barbara Colliver  
 Dr Terry Cutler  
 The Rt Revd David Farrer (leave of absence)  
 Mr William Ford  
 Mr Carrillo Gantner AO  
 Ms Celia Gerreyn  
 Mr Stephen Grant  
 Mr David Green  
 Ms Susan Gribben  
 The Rt Revd Philip Huggins  
 Mr James Jacoby  
 Mr Mike James  
 Mr Roger Johnson  
 Professor Jack Keating  
 The Hon. Rob Knowles AO  
 Ms Alison McClelland  
 Mr John McInnes OAM  
 Dr Ian Manning  
 Mr Tony Nicholson  
 Dr Apollo Nsubuga-Kyobe  
 Dr Nouria Salehi OAM  
 Ms Fiona Smith  
 The Revd Clemence Taplin  
 Mr Evan Thornley  
 Ms Jenny Trethewey  
 Mr David Triplow APM  
 The Revd Janet Turpie-Johnstone  
 Mr John Wilson  
 Mr Michael Wilson  
 Mr Graeme Wise

### Life Members

Mr Ernest Barr  
 Professor Connie Benn AM (deceased March 2011)  
 The Rt Revd Michael Challen AM  
 Mr Sandy Clark  
 Dr Stephen Duckett  
 Mr Kurt Eisner (deceased September 2011)  
 Mr Michael Feeney  
 The Revd Nicolas Frances MBE  
 Mr Eric Hart  
 The Rt Revd Dr Peter Hollingworth AC OBE  
 The Hon. Professor Brian Howe AO  
 Ms Elizabeth Loftus  
 Dr Jean McCaughey AO  
 Father James Minchin  
 Mr Ian Reid  
 The Rt Revd Andrew St John  
 Dr David Scott AO  
 Mrs Catherine Smith (deceased December 2010)  
 Mrs Thelma Tuxen

### About Charter and Life Members

Up to 40 Charter Members, including the Executive Director, are permitted under the Brotherhood's Constitution. At least eight of them must be clerics in Holy Orders of the Anglican Church in Australia.

Charter Members receive and adopt the reports of the Board and of the auditors, receive and adopt the annual financial statements, elect Board Directors and fix the remuneration of the auditors, as well as transacting any other business at general meetings.

Life membership has been conferred on a number of members who have given significant service to the Brotherhood. Life Members act as 'friends of the Brotherhood', often providing advice and ongoing support to the organisation.

## The Board

**Bishop Philip Huggins** MA, BEc  
(Non-executive Chair from December 2005)

Bishop of the Northern and Western Regions, Diocese of Melbourne. Deputy Chair of Christian World Service Commission. Member, Board of Centre for Dialogue, La Trobe University. Member, Board of Multi-faith Advisory Group – Victorian Multi-cultural Commission. Member, Board of St Laurence Community Services. President, Lowther Hall Anglican Grammar School. Member, Brotherhood Nomination and Remuneration committees. Appointed to the Brotherhood Board in November 2004. Appointed Chair in December 2005 and reappointed in December 2010.

**Ms Jenny Trethewey** BA, MA Prelim.  
(Deputy Chair)

Social Policy Consultant. Fellow, Leadership Victoria's Williamson Community Leadership Program. Chair, Brotherhood Audit and Risk Management Committee to December 2010. Member, Brotherhood Social Enterprises, Nomination and Remuneration committees. Chair, Brotherhood The Women's Network Advisory Committee. Appointed to the Board in 2001 and reappointed in November 2007.

**Mr Tony Nicholson** BA, BSW  
(Executive Director)

Executive Director, Brotherhood of St Laurence since October 2004. Previously Chief Executive Officer, Hanover Welfare Services. Chair, Prime Minister's Council on Homelessness. Member of the Australian Government's Australian Social Inclusion Board. Member, Victorian Government's Community Advisory Council. Director, GoodStart Childcare Limited (to July 2010). Member, Brotherhood Finance, Audit and Risk Management, Nomination and Remuneration committees. Appointed to the Board in October 2004.

**The Reverend Barbara Colliver** BSW (Hons), BA, BD

Vicar, St George's, Ivanhoe East. Facilitator for Supervised Theological Field Education, Diocese of Melbourne. Member, North Western Mental Health Research and Ethics Committee. Member, Archbishop-in-Council Melbourne. Anglican Diocese of Melbourne Professional Standards Selection Committee. Appointed to the Board in April 2003 and reappointed to the Board in November 2008.

**Ms Celia Gerrey** BEc, LLB, MBA, FAICD, FICS

Qualified lawyer and accountant with an MBA from The University of Melbourne. Fellow, Chartered Secretaries Australia. Fellow, Australian Institute of Company Directors. Fellow, Leadership Victoria's Williamson Community Leadership Program (2005). ACLA Australian Government Lawyer of the Year 2004. Senior Counsel at PaperlinX Ltd. Member, Brotherhood Audit and Risk Management Committee. Member, Brotherhood The Women's Network Advisory Committee. Appointed to the Board August 2003 and reappointed in November 2008.

**Mr Stephen Grant** Grad Dip (Marketing), FCA

CEO, Asia Pacific Business Coalition on AIDS (APBCA). Chair, Alfred Health. Previously CEO, Victorian Transport Accident Commission. Chair, Victorian Trauma Foundation. Managing Director, Laura Ashley PLC (UK). Chair, Brotherhood Social Enterprises Committee. Appointed to the Brotherhood Board in April 2009.

**Mr Mike James** BCom

Fellow, Institute of Chartered Accountants. Member, Certified Practising Accountants of Australia. Retired Partner, PricewaterhouseCoopers Australia. Chair, Social Traders Limited. Director, GoodStart Childcare Limited (to March 2011). Chair, Brotherhood Finance Committee. Appointed to the Board in March 2007.

**Professor Jack Keating** BEc, TSTC, PhD

Professorial Fellow, The University of Melbourne. Director, Education Policy and Leadership Unit, The University of Melbourne. Fellow, Australian College of Educators. Member, Leadership Fellow – Foundation for Young Australians. Appointed to the Board in March 2007.

**The Hon. Rob Knowles** AO

Chair, Mental Health Council of Australia. President, Mental Illness Fellowship of Australia. Previously Commissioner, National Health and Hospital Reform Commission. Former Victorian Minister for Health, Aged Care and Housing. Member, Brotherhood Finance Committee. Appointed to the Board in December 2005, took up the position in March 2006, reappointed in December 2010.

**Mr Evan Thornley** LLB, BCom


CEO Better Place Australia. Chair, Per Capita think tank. Member, The University of Melbourne Centre for Jewish History and Culture Advisory Board. Formerly the ALP Member for Southern Metropolitan Region, Victorian Parliament, and Parliamentary Secretary to the Premier. Co-founder, LookSmart Ltd. Appointed to the Board in August 2003 and reappointed in November 2008; retired December 2010.

### Role of the Board

The Board is responsible for setting the strategic direction and establishing the policies of the Brotherhood. It is responsible for monitoring the performance of the activities of the Brotherhood and overseeing its financial state on behalf of the Charter and Life Members. It is also responsible for ensuring that risks are adequately managed.

### Composition of the Board

The Brotherhood's Constitution limits the number of Board Directors to 14, including the Executive Director and at least two people who are clerics in Holy Orders of the Anglican Church of Australia. Further, the Chair is required to be a communicant member of the Anglican Church of Australia.



► Thanks to the Brotherhood's Youth Employment program, Kas now has a job with Naturform



The Board meets at least 10 times per annum. Currently there are nine Directors, including the Executive Director.

## Remuneration

The Brotherhood Board Directors volunteer their time and skills to the organisation and as such no remuneration was paid or is payable to the Directors in their capacity as members of the Board.

## Board sub-committees

### Audit and Risk Management Committee

Formed as a committee of the Board, the Audit and Risk Management Committee's role is to ensure that all significant financial and non-financial risks are identified and properly addressed by management on a timely basis. The committee is made up of Board Directors and external members who bring independence and expertise to the committee.

Members during or since the end of the financial year are Jenny Trethewey (Committee Chair and Committee member to December 2010), Catherina Toh (Committee Chair from December 2010), Roger Johnson, Guy Mendelson, David Errington, Celia Gerreyn, Dana Hlavacek (from June 2011) and Tony Nicholson. The committee meets quarterly.

### Finance Committee

Formed as a committee of the Board, the Finance Committee assists the Board in overseeing the proper financial management of the organisation. The committee members during or since the end of the financial year are Mike James (Committee Chair), Gayle Wilson, Rob Knowles, Neil Anderson (from November 2010), Catherine McKean (from April 2011) and Tony Nicholson. The committee meets monthly. The Finance Committee meets as a Finance and Investment Committee at least twice yearly, with Mark Dutton as an additional member.

### Nominations Committee

This committee of the Board reviews and recommends nominations for Board membership. The members during or since the end of the financial year are Bishop Philip Huggins (Committee Chair), Jenny Trethewey, Sandy Clark and Tony Nicholson. The committee meets at least annually.

### Remuneration Committee

This committee of the Board is responsible for the remuneration policy for senior management of the organisation, and reviewing and approving remuneration packages of senior management. The members during or since the end of the financial year are Bishop Philip Huggins (Committee Chair), Jenny Trethewey and Tony Nicholson. The committee meets at least annually.

## Social Enterprises Committee

This committee of the Board is responsible for providing strategic advice in relation to social enterprises. The members during or since the end of the financial year are Stephen Grant (Committee Chair), Jenny Trethewey, Michael Tucker, James Joughin, John Mann and Richard Amos. The committee meets at least quarterly.

## Other committees

A number of other committees or workgroups are established by the Board from time to time to oversee a particular task or project. These committees operate only for the period of time required to complete the task or project, and are not ongoing Board sub-committees.

## Company Secretary

### Ms Jennifer Grayling LLB

Jenny Grayling has held a range of senior management roles in publicly listed companies in Australia and Asia. Former Non-executive Director of Hanover Welfare Services for five years. Former Non-executive Director of East Ivanhoe Community Bank for three years. Currently Non-executive Director of VicRelief Foodbank. Appointed Company Secretary in October 2005.

## Executive team

The Executive Director is responsible for the day-to-day management of the activities of the Brotherhood as delegated by the Board. The following management team is responsible for the implementation of organisational strategies, the development of policies and management of issues, and the performance of the organisation:

Mr Tony Nicholson, Executive Director

Ms Lyn Amy, General Manager Communications and Development

Ms Nicola Ballenden, General Manager Public Affairs (maternity leave to December 2010)

Ms Jenny Grayling, Group General Manager Shared Services; Company Secretary (from 1 July 2011)

Ms Sarina Greco, Group General Manager Service Integration and Innovation (from 1 July 2011)

Mr Robert Hudson, General Manager Children, Youth and Families (from 5 September 2011)

Mr Jonathan Lee, Chief Financial Officer – Operations

Mr Jeff Moon, General Manager Social Enterprises

Ms Christine Morka, General Manager Retirement and Ageing (from 1 July 2011)

Fr Jeff O'Hare, General Manager Chaplaincy and Diocesan Partnerships

Mr Patrick O'Neill, General Manager Employment and Training

Professor Paul Smyth, General Manager Research and Policy Centre

Ms Caterina Wooden, Group General Manager – Strategy (from 1 July 2011)

## Other governance processes

### Planning and control

The Brotherhood produces a three-year strategic plan, annual plans and detailed budgets, which are approved and regularly monitored by the Board and its committees.

### Risk assessment

The Board, its sub-committees and the Executive Team are responsible for identifying, measuring and assessing business, legal, financial, environmental and other risks in the activities of the Brotherhood. In particular, the Audit and Risk Management Committee and the Board consider all significant risks, their implications and strategies, and the Finance Committee oversees the financial affairs of the organisation.

## Independent professional advice


The Board, general managers and senior staff have access to appropriate external professional advice. Legal, risk, investment, tax and accounting advice is coordinated by the Chief Financial Officer – Operations and the Company Secretary through Freehills, Piper Alderman and Clayton Utz; Deloitte; Deutsche Bank and JBWere; and KPMG, respectively. General legal advice is provided by Freehills and Piper Alderman on a pro bono basis.

## Audit and accounts

The Brotherhood's Constitution requires that proper books of accounts are kept, true and complete accounts are maintained and audited annually by a registered company auditor, and the financial statements and the auditor's report are laid before the Annual General Meeting. In order that monthly management and annual accounts represent best practice and are of the highest standard, the Brotherhood complies with all applicable accounting standards and guidelines, as well as relevant Corporations Law provisions. The Brotherhood's external auditor is KPMG. In addition, the Brotherhood engages Deloitte for internal audit services.

## Performance indicators

Management and the Board monitor the organisation's performance, from implementation of the mission statement and strategic plan through to the performance of the organisation against operating plans and financial budgets. Performance indicators are reported to the Board on a monthly basis using a balanced scorecard approach. This enables Board Directors to monitor the Brotherhood's performance in four main areas: strategic priorities, governance, organisational capacity and health, and the impact of our work.

A photograph showing three men of African descent sitting at a long desk in a computer classroom. They are all looking towards the left side of the frame, presumably at computer monitors. The man in the foreground is in sharp focus, wearing a dark jacket and typing on a keyboard. The man in the middle is slightly out of focus, wearing a grey shirt and a name tag. The man in the background is also out of focus, wearing a light blue shirt. The background is bright and slightly blurred, suggesting an indoor setting with large windows.

▼ The Centre for Work and Learning helps disadvantaged jobseekers gain the skills they need to gain employment

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# Financial Report summary



## Results for the year

The deficit for the year is \$5.3 million compared to a surplus of \$1.4 million in 2009–10. This decline is largely due to the closure of ModStyle, decrease in bequest income, the receipt of the GoodStart childcare services fee in the previous year and the impairment of bed licences as a result of recent changes in the aged care industry. The deficit from operating activities has decreased by \$1.7 million from 2009–10 to a deficit of \$5 million in 2010–11, which is mainly due to an increase in government funding for financial inclusion, community care and employment programs, and the achievement of efficiencies in administration and management overheads.

The \$2.9 million loss from discontinued operations is in relation to the costs of closing the ModStyle optical frames business. The majority of the loss is as a result of stock write downs. While this is a significant cost, since its acquisition in 2000 the business has contributed over \$7 million to the work of the Brotherhood.

Total donations, excluding bequests, were \$3.5 million in 2010–11, including specified funds for designated programs and unspecified discretionary funds.

Sources and uses of operating funds for the current and previous financial years are shown graphically on the next page. The percentage of operating funds received from the government has increased by 9% due to the increased activity in the national rollouts of the Saver Plus financial inclusion program and the Home Interaction Program for Parents and Youngsters (HIPPY), increased activity in our community care programs and increased funding for several projects funded by the Community Jobs Fund. The increase in Saver Plus and HIPPY funds is also reflected in the higher percentage of operating funds used by community services in 2010–11.

## Review of financial condition

The total equity has decreased by \$6.2 million from the 2010 year end, to \$90.9 million as at 30 June 2011. Bed licences were devalued by \$3.4 million due to current market conditions and the amount of investments decreased by 11% to \$37.4 million as at 30 June 2011. Investment carrying values were steady for 2010–11, although increased cash demands from operating activities, unfunded capital expenditure and timing of the receipt of government funds resulted in the need to liquidate certain investments.

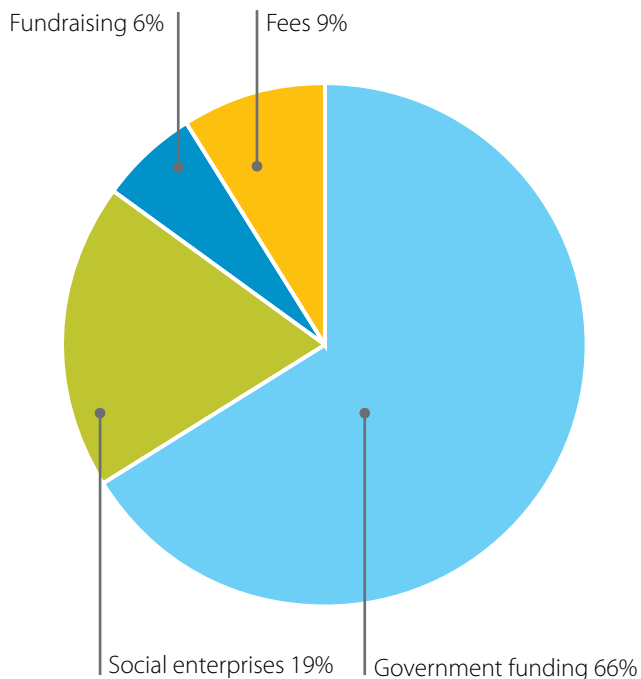
## Investments for the future

In December 2009, the organisation purchased land in Clifton Hill, adjacent to our current residential aged care facility, and intends to develop an innovative housing model that can operate on this site.

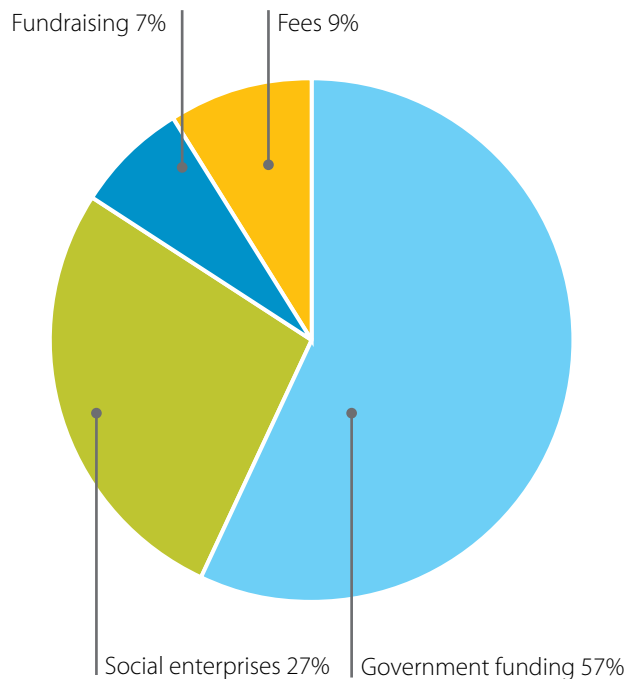
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Sources of operating funds 2011

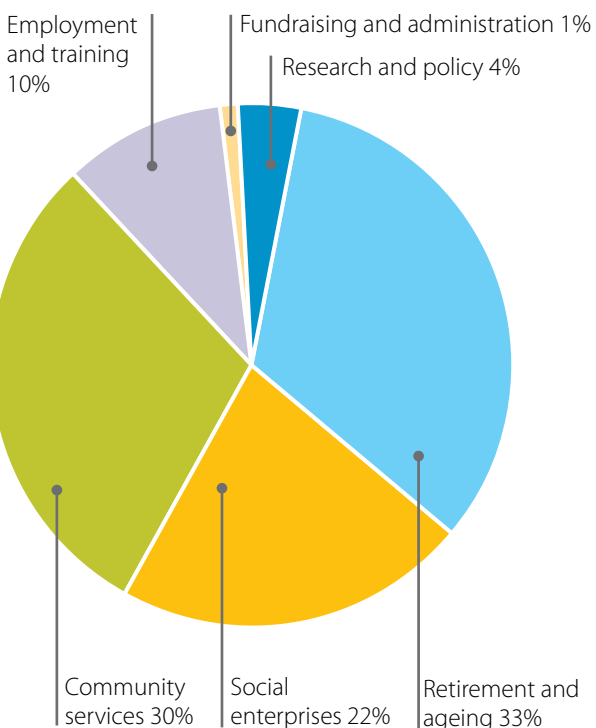


Sources of operating funds 2010

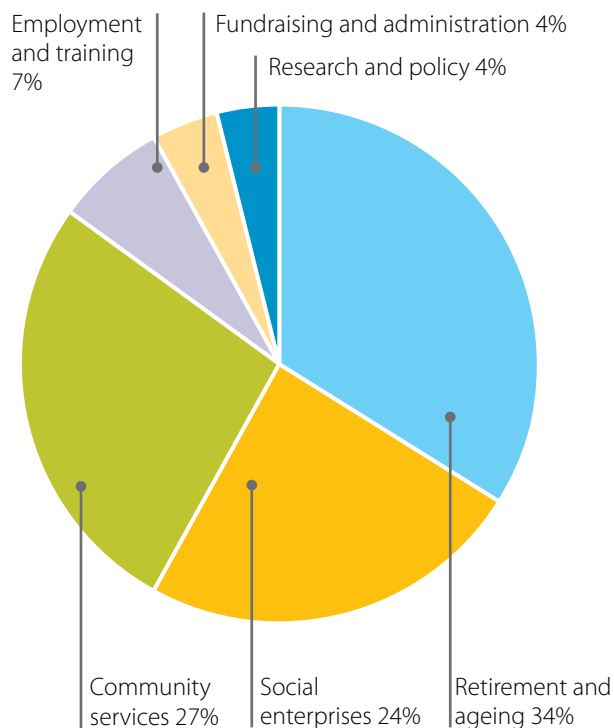


The above charts classify operating funds received on the basis of the specific type of external funding source, rather than by the Brotherhood's internal service activity, the latter being the basis of revenue classification adopted in the statement of comprehensive income.

Uses of operating funds 2011



Uses of operating funds 2010





## Statement of financial position

As at 30 June 2011

	2011 \$'000	2010 \$'000
<b>Assets</b>		
<b>Current assets</b>		
Cash and cash equivalents	6,012	4,530
Trade and other receivables	4,649	4,367
Inventories	1,264	2,231
Investments	37,445	41,956
Assets classified as held for sale	8,911	8,911
<b>Total current assets</b>	<b>58,281</b>	<b>61,995</b>
<b>Non-current assets</b>		
Property, plant and equipment	58,842	57,839
Intangible assets	3,160	6,520
Investment in equity accounted investee	700	–
Trade and other receivables	5,835	5,074
<b>Total non-current assets</b>	<b>68,537</b>	<b>69,433</b>
<b>Total assets</b>	<b>126,818</b>	<b>131,428</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Bank borrowings	2,000	2,000
Trade and other payables	12,128	12,452
Trust funds	5,502	3,510
Employee benefits	4,916	4,236
Deferred income	7,415	8,307
<b>Total current liabilities</b>	<b>31,961</b>	<b>30,505</b>
<b>Non-current liabilities</b>		
Bank borrowings	3,500	3,500
Employee benefits	498	396
<b>Total non-current liabilities</b>	<b>3,998</b>	<b>3,896</b>
<b>Total liabilities</b>	<b>35,959</b>	<b>34,401</b>
<b>Net assets</b>	<b>90,859</b>	<b>97,027</b>
<b>Equity</b>		
Accumulated surplus	54,678	59,929
Reserves	36,181	37,098
<b>Total equity</b>	<b>90,859</b>	<b>97,027</b>

# Financial Report summary

## Statement of comprehensive income

For the year ended 30 June 2011

	2011	2010
	\$'000	\$'000
<b>Revenue</b>		
<b>Service activities</b>		
Employment and training	5,041	3,500
Retirement and ageing	21,536	19,964
Community services	18,609	13,592
Research and Policy Centre	1,209	450
<b>Other activities</b>		
Fundraising	2,254	2,259
Social enterprises sales of goods	13,171	11,891
Other revenue and income	213	278
<b>Revenue and other income from operating activities</b>	<b>62,033</b>	<b>51,934</b>
<b>Expenses</b>		
<b>Service activities</b>		
Employment and training	6,837	4,242
Retirement and ageing	21,863	20,660
Community services	20,301	16,360
Research and Policy Centre	2,652	2,152
<b>Other activities</b>		
Fundraising	789	858
Cost of goods of social enterprises sales	5,472	4,887
Social enterprises expenses	9,037	7,234
Other expenses	137	2,287
<b>Expenses for operating activities</b>	<b>67,088</b>	<b>58,680</b>
<b>Deficit from operating activities</b>	<b>(5,055)</b>	<b>(6,746)</b>
Finance income	4,728	2,913
Finance expenses	(2,109)	(710)
<b>Net finance income excluding impairment losses</b>	<b>2,619</b>	<b>2,203</b>
<b>Loss from discontinued operation</b>	<b>(2,908)</b>	<b>(201)</b>
Bequests income	956	3,204
Bequests costs	(180)	(188)
<b>Net bequests</b>	<b>776</b>	<b>3,016</b>
GoodStart Childcare transaction services fee	–	2,500
Grants and donations for capital projects	107	850
Impairment of bed licenses	(790)	–
Goodwill impairment	–	(200)
<b>Surplus/(deficit) for the period</b>	<b>(5,251)</b>	<b>1,422</b>
<b>Other comprehensive income</b>		
Net change in fair value of available-for-sale assets	1,660	2,496
Net change in fair value of property	(7)	7,527
Net change in fair value of bed licenses	(2,570)	(100)
<b>Other comprehensive income/(deficit) for the period</b>	<b>(917)</b>	<b>9,923</b>
<b>Total comprehensive income/(deficit) for the period</b>	<b>(6,168)</b>	<b>11,345</b>

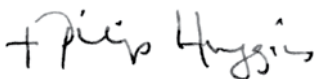


## Directors' declaration

In the opinion of the Directors of the Brotherhood of St Laurence:

- a** the financial statements and notes are in accordance with the Australian Accounting Standards – Reduced Disclosure Requirements (including the Australian Accounting Interpretations) so as to present fairly the Brotherhood's financial position as at 30 June 2011 and their financial performance, for the year then ended on that date; and
  - i** comply with the *Brotherhood of St Laurence (Incorporation) Act 1971 (Vic)* and the Brotherhood of St Laurence's Constitution; and
- b** there are reasonable grounds to believe that the Brotherhood of St Laurence will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the Directors:



**Rt Revd Philip Huggins**

Chair, Board of Directors



**Tony Nicholson**

Executive Director

Dated at Melbourne on this 26th day of September 2011

The Annual Financial Report has been audited by KPMG. They have expressed an unqualified audit opinion. For a better understanding of the scope of their audit, please refer to their audit report on the Annual Financial Report.

For a complete set of financial statements visit [www.bsl.org.au](http://www.bsl.org.au) or contact the finance department by phone **(03) 9483 1183**.

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# Thank you

Much of the work of the Brotherhood of St Laurence is made possible through the generous support of numerous donors, volunteers, businesses and partner organisations.

We appreciate all offers of assistance, no matter how great or small, from financial donations to gifts of material goods, to contributions of time and skills.

## Ambassadors

Our sincere thanks to our Brotherhood of St Laurence Ambassadors:

The Rt Revd Dr Peter Hollingworth AC OBE

Dr Jonathon Welch AM

Ms Joanna Baevski

## Donors

The Brotherhood is able to assist many disadvantaged people thanks to strong support from the community. In 2010–2011, a large number of individuals, families, bequests, charitable trusts, foundations, community groups and corporations made donations to the Brotherhood totalling \$4.2 million, including bequests. We are humbled by your generosity and public spirited and, in return, we ensure your contributions are put to the most effective use possible.

## Volunteers

In the last year, around 1300 volunteers supported the Brotherhood's staff with their time and expertise in a wide range of roles. Some volunteers served regularly, others at one-off events. The majority worked in our **Community Stores**, but many others assisted our aged and community care service delivery. Specialist and professional help has included providing training, undertaking research and speaking at our fundraisers, workshops and public events.

Many corporate volunteers took part in our programs. They include the volunteer educators in charge of the **Homework Centre** and the people who offer children a healthy breakfast every day of the school year at our **Breakfast Club**.

Without volunteers, these and other services could not continue. We estimate that last year volunteers provided a contribution worth \$6.24 million.

## Partners

Charities work best when they work together and draw help from businesses and philanthropic bodies. The Brotherhood of St Laurence is no exception. Our work is improved through collaborations with partners such as consulting firms, banks, universities, schools, sporting clubs, local councils and state and federal governments, and we thank them all for their involvement in the fight against social disadvantage. We hope to continue to work with you well into the future.



▲ The Homework Centre provides disadvantaged secondary students with a quiet place to work and tutors to help with schoolwork

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► A corporate volunteer helps a disadvantaged jobseeker at the Centre for Work and Learning



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# Partners

## Corporate

Abigroup Limited  
 AGL Energy  
 Allens Arthur Robinson  
 Amdocs  
 ANZ Banking Group  
 The Athlete's Foot  
 AXA Australia  
 Bunnings Warehouse (Frankston and South Oakleigh)  
 Coles  
 Community Services and Health Industry Skills Council  
 Construction and Property Services Industry Skills Council (CPSISC)  
 Crown Casino  
 Delfin Lend Lease  
 Dixon Appointments  
 Education Australia  
 Essendon Football Club  
 Ferguson Plarre Bakehouses  
 Fraser and Ramsey Electrical  
 Freehills  
 Greening Australia  
 Grocon  
 Hoteliers Association of Australia (Victoria)  
 Innovation and Business Skills Australia  
 JAG  
 KPMG Australia  
 Lander and Rogers  
 Lanier Australia  
 Middletons  
 The National Golf Club  
 Naturform  
 Obüs  
 Pacific Brands  
 Pitcher Partners  
 Readings Bookshop  
 St Vincents and Mercy Private Hospitals  
 SJB Architects  
 SKILLED Group  
 Skilled Medical  
 smallPRINT  
 Spotless Cleaning Services  
 Stockland  
 Suncorp  
 TRUenergy  
 Victorian Employers' Chamber of Commerce and Industry (VECCI)  
 Woolworths

## Government

Centrelink  
 City of Darebin  
 City of Melbourne  
 City of Port Phillip

City of Yarra  
 Commonwealth Carer Respite Centres  
 Consumer Affairs Victoria  
 Country Fire Authority, Carrum Downs  
 Darebin City Council  
 Department of Climate Change and Energy Efficiency (Australian Government)  
 Department of Education and Early Childhood Development (State Government of Victoria)  
 Department of Education, Employment and Workplace Relations (Australian Government)  
 Department of Health (State Government of Victoria)  
 Department of Health and Ageing (Australian Government)  
 Department of Human Services (State Government of Victoria)  
 Department of Planning and Community Development (State Government of Victoria)  
 Department of Sustainability and Environment (State Government of Victoria)  
 Department of Transport (State Government of Victoria)  
 Frankston Arts Centre  
 Frankston City Council  
 Frankston Community Corrections Service  
 Hobsons Bay City Council  
 Hume City Council  
 Mackay Regional Council  
 Maribyrnong City Council  
 Melbourne Fire Brigade  
 Moreland City Council  
 Mornington Peninsula Shire  
 Neighbourhood Justice Centre  
 North Yarra Community Health  
 State Emergency Service  
 Sustainability Victoria  
 Victoria Police  
 Victorian Registration and Qualifications Authority

## Education

Australian Catholic University  
 Australian National University  
 Carrum Downs Secondary College  
 Collingwood Alternative School  
 Deakin University  
 Flinders University  
 Ivanhoe Grammar School  
 La Trobe University  
 The London School of Economics and Political Science  
 Melbourne Grammar School  
 Monash University  
 Northern Melbourne Institute of TAFE (NMIT)  
 RMIT University  
 University of Bristol  
 University of Canberra  
 The University of Melbourne  
 The University of New South Wales  
 University of Tasmania

## Philanthropy

AMP Foundation  
 Anglican Development Fund  
 Australian Communities Foundation  
 Barr Family Foundation  
 Bell Charitable Fund  
 Catherine Gray Trust  
 Collier Charitable Fund  
 The Dara Foundation  
 Dibbs and Massie Foundation  
 EastWeb Fund  
 Edwards Foundation  
 Estate of Danuta Rogowski  
 Estate of Honor Moubray Allfrey  
 Estate of LJ Balky  
 The Flora and Frank Leith Charitable Trust  
 Fonda Family Charitable Foundation  
 Forest Hill Early Childhood Foundation  
 The GW Vowell Foundation Ltd  
 H and K Johnston Family Foundation  
 Hanlon Foundation  
 Helen Macpherson Smith Trust  
 Hilton White Estate  
 House of the Gentle Bunyip  
 The Invergowrie Foundation  
 The Jack Brockhoff Foundation  
 The Jackman-Muntz Charitable Trust  
 James N Kirby Foundation  
 Joe White Bequest  
 The Leo and Mina Fink Fund  
 Limb Family Foundation  
 Lord Mayor's Charitable Fund  
 The Marian and EH Flack Trust  
 The Muffin Foundation  
 Optus Foundation  
 The Peter Isaacson Foundation  
 Portland House Foundation  
 The Pratt Foundation  
 Prue Myer Fund  
 Radin Family Trust  
 The RE Ross Trust  
 Scanlon Foundation  
 School Community Interaction Trust  
 The Sidney Myer Fund  
 William Angliss Charitable Fund  
 Zonta Club of Melbourne

### Managed by ANZ Trustees

ANZ Staff Foundation  
 Bird Family Charitable Trust  
 Estate of Amy IC Ostberg  
 Estate of Violet Pugh  
 Gregory Joseph and Zig Dickson Trust  
 Hector Waldron Pride Trust  
 Jack Dawson Trust  
 Leslie Gill Trust  
 The Pantah Trust  
 Victorian Community Foundation

### Administered by Equity Trustees

Alison Margaret Clark Charitable Trust – The Warren Clark Bequest  
 Clara Broadhurst Memorial Charitable Fund  
 EC Curwen-Walker Charitable Trust – Doris Edna and Kathleen Curwen-Walker Memorial Fund  
 Frank Broadhurst Memorial Charitable Fund  
 Grosvenor Foundation  
 JM Harrison Charitable Trust  
 John Nicol Charitable Trust  
 Keila Hinde Charitable Trust  
 Mary Evelyn Bowley Charitable Trust

### Managed by Perpetual

GD Watson Charitable Trust Fund  
 Harold Payne Charitable Trust Fund  
 Henry B Smith Charitable Trust  
 Robert Maurice Jacka Estate

### Managed by The Trust Company Limited

Estate of the Late Charles K Edwards and Keith and Mary Edwards Trust  
 Estate of the Late Thelma Silver  
 Frederick and A Winifred Grassick Memorial Fund  
 Ian Rollo Currie Estate Foundation  
 Ida Maud Webster McDonald Trust  
 Kathleen E Gardiner Memorial Trust  
 Madeline Crump and Madeline Williams Trust  
 Peter James Provelson Trust Fund  
 Werge Batters Estate

### State Trustees Australia Foundation

Alfred John Hutton  
 Annie Gladys Matthews  
 Arthur Edwin and Anne Edith Barry  
 Herbert William Hampton  
 William Arthur Shipperlee



## Community

Australian Council of Social Services (ACOSS)  
Adult Multicultural Education Services (AMES)  
Alzheimer's Australia  
Alzheimer's Victoria  
Anglicare Australia  
Baptist Church, Monterey  
Benetas  
Benevolent Society  
Bentleigh Bayside Community Health  
Carers Victoria  
Carlton Neighbourhood Learning Centre  
Church of All Nations, Carlton  
The Climate Institute  
ClimateWorks Australia  
Cultivating Community  
Darebin North-west Uniting Church  
Disability Professionals Victoria  
Fitzroy Learning Network  
Group Training Australia  
Hanover Welfare Services  
Haven  
Heathdale Community Centre  
Inner Northern Local Learning and Employment Network  
Jesuit Social Services

Laverton Community Centre  
Melbourne Aboriginal Youth, Sport and Recreation  
Melbourne Citymission  
Melton South Community Centre  
Migrant Resource Centre  
Mission Australia  
Moreland Energy Foundation  
Peninsula Health  
Preston Neighbourhood House  
Protea Village  
Regional Respite Recreation Network  
Respite South  
Rotary Club of Melbourne  
St Luke's, Bendigo  
St Luke's Anglican Church  
St Vincent de Paul Society op shop, Cranbourne  
SecondBite  
Sharehouse Inc., Frankston  
Sign On Employment  
Social Traders  
Social Ventures Australia  
Southern Metropolitan Disability Alliance Network  
Sudanese Welfare Ministry  
TransAccess  
Victorian Council of Social Services (VCOSS)

... creating and developing enterprising projects and ventures as catalysts for individual and community transformation

WORKING FOR AN AUSTRALIA FREE

# How you can help

Everyone can help the Brotherhood of St Laurence in some way – through the donation of money, goods or time, or by connecting us to your business’s social involvement programs.

No matter what your capacity to help, we want to hear from you.

## Financial donations

The Brotherhood is generously supported by many individuals, organisations and businesses. We are happy to answer any questions you may have about our fundraising and about how potential donations may be spent. You can make financial donations over the phone, online or through the post:

Phone: (03) 9483 1301  
Fax: (03) 9483 1336  
Email: [comms@bsl.org.au](mailto:comms@bsl.org.au)  
Mail: Community Relations  
67 Brunswick Street  
Fitzroy Victoria 3065  
Website: [www.bsl.org.au](http://www.bsl.org.au)

## Clothing and household donations

Proceeds from all sales of donated goods at Brotherhood **Community Stores** support the Brotherhood’s work. We are happy to accept good-quality clothing and saleable household items, including books. To find the location of your nearest store, call **1300 Donate** or **1300 366 283**, or visit our website at [www.bsl.org.au](http://www.bsl.org.au).

## Furniture donations

Every year we provide much-needed furniture to create comfortable homes for disadvantaged Australians. We also raise funds to support our work by selling furniture in our Community Stores. If you have good-quality furniture and small electrical appliances in working order that you no longer need, you can arrange for them to be picked up anywhere in Melbourne by calling **1300 Donate** or **1300 366 283**, or by emailing us at [collections@bsl.org.au](mailto:collections@bsl.org.au).

## Volunteering

The Brotherhood believes that the best way to create a fairer society is to engage everyone in looking after each other. This means volunteers are central to what we do. If you would like to be part of our efforts to reduce disadvantage by offering your time and expertise to our services or events, please contact us:

Brotherhood services: Kylie Munro **(03) 9483 1390**

## Bequests

If you admire the values and work of the Brotherhood, we encourage you to give serious thought to including a gift to the Brotherhood in your will. To discuss how to make your bequest, call **(03) 9483 1301**.

## Learn about how to fight disadvantage

Knowledge is power when it comes to fighting disadvantage. We want to arm every Australian with the facts so they can join us in promoting change. If you want to understand more about the Brotherhood’s work, or discover important facts, call our Library on **(03) 9483 1388**, or view our research and advocacy work on our website: [www.bsl.org.au](http://www.bsl.org.au). To support our advocacy campaigns please join us on **Facebook/BrotherhoodofStLaurence** and **Brotherhoodinfo** on Twitter.

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**Graphic design:** Stella Vassiliou

**Cover:** Lily, Josie and Ruby are part of our Family Day Care (FDC) program. FDC is high-quality, low-cost child care for low-income families.

# Books

▼ You can support the Brotherhood by shopping at our community stores.



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# BROTHERHOOD OF ST LAURENCE

Building better lives since 1930



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of St Laurence

Working for an Australia free of poverty

*Building better lives since 1930*

Brotherhood of St Laurence

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