

ANNUAL REPORT

19  
20



*every woman needs a safe home every night*

**WISHIN**



## ACKNOWLEDGEMENT OF COUNTRY

WISHIN acknowledges Aboriginal and Torres Strait Islander peoples as the first peoples of Australia. We acknowledge the Wurundjeri people, of the Kulin nation as the Traditional Owners of the lands and waters upon which we work, live and play and pay our greatest respects to the Elders past, present and emerging. We recognise that sovereignty of this land was never ceded, and that Aboriginal and Torres Strait Islander peoples have suffered immeasurable harm since colonisation.

We must remember, under the foundations of our buildings and homes, beneath the concrete and asphalt, this land was, is and always will be traditional Aboriginal land.

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*We witnessed the remarkable resilience, strength and perseverance of women as they navigated a complex interaction of personal circumstance, systemic barriers and for many, the oppressive impacts of discrimination.*

# About WISHIN

Women's Information Support and Housing in the North



## VISION

A community where all women and children are safe, empowered and thrive.



## MISSION

Partnering with women to support their safety, increase their independence and enable them to thrive.

## VALUES



EQUALITY



INTEGRITY



CREATIVITY



DIVERSITY

## STRATEGIC GOALS

1

OUR SERVICES ARE HIGH-QUALITY AND TAILORED. THEY SUPPORT OUR CLIENTS TO ACHIEVE THEIR GOALS

2

OUR WORK IS EFFECTIVE, EVIDENCE BASED AND CLIENT-LED

3

WE BUILD SUCCESSFUL PARTNERSHIPS TO SUPPORT WOMEN, INCREASE OUR IMPACT AND FACILITATE CHANGE

# 2019/2020 Snapshot

During 2019-20 financial year WISHIN supported



279  
WOMEN

329  
CHILDREN  
(up to the age of 25)



24.7%  
of women were  
aged over 45



21%  
of children were  
under 5 years



7.8%  
of the women  
we worked with  
identified as  
Aboriginal and/or  
Torres Strait Islander

WOMEN AGED OVER 45 ARE THE FASTEST GROWING COHORT OF HOMELESS AUSTRALIANS'



51%  
of women reported a  
diagnosed mental  
health issue



36%  
of women who came  
to us were on their own

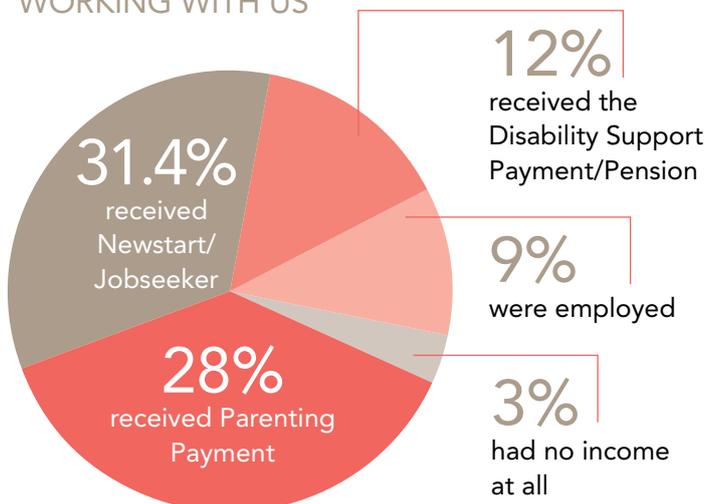


47%  
had children/ young  
people with them



8%  
were in other  
family groups

WHEN THEY FIRST STARTED WORKING WITH US



32.6% of our clients were born overseas

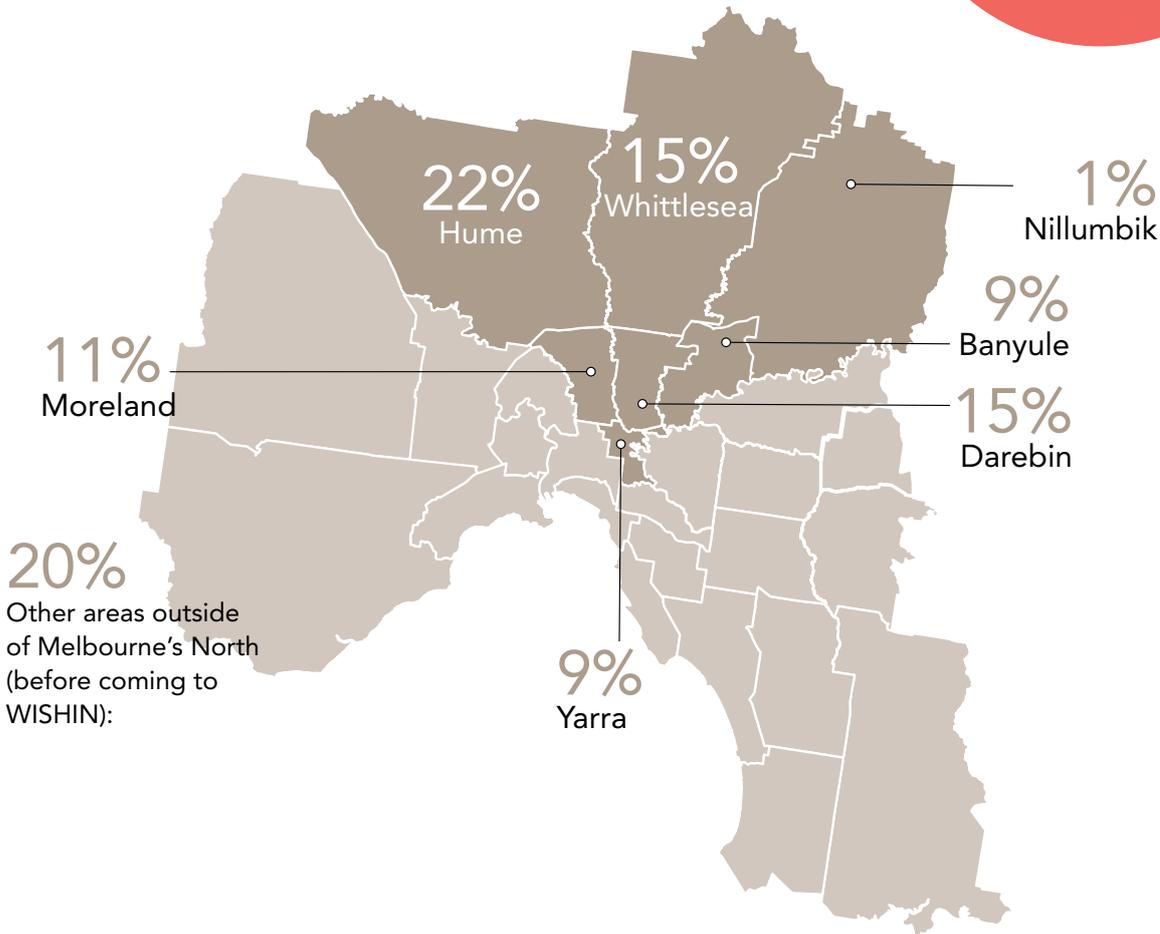
They came to Australia from

34 different countries | 30 different languages spoken at home

Somalia, Iraq, Lebanon, Iran, New Zealand and Ethiopia were the most common countries women have migrated from.

## GEOGRAPHIC SPREAD

WISHIN works across the six local government areas that make up Melbourne's northern suburbs.



Total number of support period days  
**22,547**

## BEFORE COMING TO US



**22%** women had been homeless/without permanent address for more than 6 months



**7%** of women and children were sleeping in their cars



**2.3%** were living 'on the street'



**47%** of women and children were in short term and emergency accommodation



**67** women were sleeping rough or in 'non-conventional' housing

Women and their children become homeless for many reasons and often there is more than one issue significantly impacting their situation.

WHEN WE ASKED THE WOMEN WE WORKED WITH WHY THEY WERE HOMELESS, THIS IS WHAT THEY TOLD US:



**76%** said because of family violence – that's 228 women



**35%** said lack of affordable housing



**38%** said financial difficulties



**63%** said they faced a housing crisis



**28%** said they were impacted by having no family or community support



**COVID-19 HAS PUT FURTHER STRAIN ON VICTORIA'S HOUSING CRISIS**



*On behalf of the Board, I thank our wonderful CEO, Jade Blakkarly, for her leadership and dedication to WISHIN, its staff and clients. COVID-19 presented a number of new challenges this year and Jade rose to meet them with grace and good humour. Jade's commitment to empowering the women and children that come to WISHIN is truly inspiring.*



**Melissa Clarkson, Chair**



# Chair's Message

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The 2020 financial year has been defined by the global onset of COVID-19, the pandemic that upended our way of life and had a significant impact on the community and all organisations, including WISHIN.

Throughout this period, WISHIN's priority has been to ensure the safety and wellbeing of our staff and the women and children we support. As an essential service, WISHIN continues to operate during the pandemic with our usual high level of excellence in service delivery to support our clients.

Despite these challenges, WISHIN made significant progress during the year in delivering on our vision to create a community where all women and children are safe, empowered and thrive. We continued to build on our strong organisational culture and developed a new program evaluation framework to ensure we continuously improve our offering to clients to best serve their needs. We are currently enhancing our client engagement process as part of this evaluation framework. We also diversified our funding streams and commenced a rebrand of the organisation, which will be launched in late 2020, to ensure we are well placed to deliver on our mission and strategic plan in the coming years.

Due to COVID-19, our staff had to quickly adapt to a new way of working and, on behalf of the Board, I would like to thank them for their efforts, ongoing dedication to our clients and the care, commitment and professionalism they continue to bring to their work in challenging circumstances.

On behalf of the Board, I thank our wonderful CEO, Jade Blakkarly, for her leadership and dedication to WISHIN, its staff and clients. COVID-19 presented a number of new challenges this year and Jade

rose to meet them with grace and good humour. Jade's commitment to empowering the women and children that come to WISHIN is truly inspiring.

During the year Katherine Urbanski and Morgan Cataldo stepped down from the WISHIN Board. I thank Katherine and Morgan for the time, expertise and professionalism they contributed to the Board and to WISHIN. I particularly acknowledge Katherine's tenure of six years on the Board and thank her for the significant contribution she made over that period to WISHIN's governance and policy frameworks.

At the end of the financial year, we welcomed four new women to the Board: Judit Brown, Megan Davidson, Marquita Nolan and Nayanisha Samarakoon. These women bring a wealth of experience and skills and I am delighted to welcome them to WISHIN.

Looking forward, our focus in the coming year is to pilot the EMPower program to explore innovative ways to enable women to build strong, economically secure futures and to continue to build on our foundations to create a strong, resilient and sustainable organisation.



**Melissa Clarkson**  
Chair



## CEO Message

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*“Historically, pandemics have forced humans to break with the past and imagine their world anew. This one is no different. It is a portal, a gateway between one world and the next. We can choose to walk through it, dragging the carcasses of our prejudice and hatred... Or we can walk through lightly, with little luggage, ready to imagine another world. And ready to fight for it.”* Arundhati Roy

Each year our Annual Report provides us with the opportunity to reflect on a year of achievement, of challenge, of excitement, of change and of hope. Thinking back over this year, the phrase that I keep coming back to is *the more things change, the more they stay the same*.

The past twelve months have been a unique and challenging time at WISHIN, for the women we work with, our staff, our communities, across the country and throughout the world. As the impacts of COVID-19 emerged and grew, we were faced with a new and unique situation. Alongside the ongoing challenges of working to support women and their families; facing homelessness, poverty and family violence, we also needed to find new ways to respond. We found new ways of working together, which often meant working separately. We Zoomed, we Teamed, we had virtual cuppas, communal Hours of Power and Terrific Tuesdays.

We learnt to stay connected when we couldn't see the women we support, we worked from home, in the office and community with Personal Protective Equipment, while also home-schooling children, having no access to childcare, caring for family members, socially distancing and living through the incredible strain of lockdown.

The women we work with were facing many of the same challenges as we were and for many, the social isolation, loss of employment, financial strain, withdrawal of services and uncertainty of the pandemic added to the stress of insecure housing, poverty, trauma and limited community support. Once again, we witnessed the remarkable resilience, strength and perseverance of these women as they navigated a complex interaction of personal circumstance, systemic barriers and for many, the oppressive impacts of discrimination.



Through our work with individual women and our advocacy with like-minded organisations, we have seen COVID-19 reflect and reinforce existing social and systemic inequalities. Victoria Police have reported a significant increase in reports of family violence, the number of people seeking accommodation and support via homelessness services has escalated and demand on services providing food and other material aid has been difficult to meet. Current levels of gender inequity have also been highlighted throughout the past year. Victorian women have been hardest hit by the pandemic with higher levels of unemployment, greater responsibility for caring and unpaid work and significantly poorer mental health outcomes.

This year has also been an exciting year for WISHIN. Amidst all the challenges and uncertainty, we have continued to hold onto our vision for creating a community where all women and children are safe, independent and thrive.

We have continued to work towards the establishment of our EMPower program which works with women to build strong, economically secure futures. We have worked across the teams to develop a framework that articulates the values, practices and priorities of our organisation and we have continued to build our impact through strong partnerships and focused advocacy.

What we do at WISHIN is only possible because of the commitment and passion of our people; the staff, the Board, and our community of supporters. Once again, I have been honoured to work with an incredible group of dedicated women.

I want to extend a most heartfelt and genuine Thank You to the staff group who have worked throughout the 2019-20 year in the most challenging of circumstances. As always, your willingness to share your knowledge, skills, professionalism, humour, hope and commitment enables WISHIN to do the work we do and have such a positive impact. Imelda, Muthuni, Tanya, Pai, Shannon, Rachel, Emily, Kristen, Aisling, Alex, Jess, Joanne, Susan, Sukhpreet, Suzanne, Eliza and Mollie, thank you all.

Thank you also to the fantastic women who volunteer their time and skills to guide WISHIN through the Board: Melissa, Stephanie, Alex, Kirra, Geeta, Megan, Judit, Nayanisha, Marquita,

*The past twelve months have been a unique and challenging time at WISHIN, for the women we work with, our staff, our communities, across the country and throughout the world...Amidst all the challenges and uncertainty, we have continued to hold onto our vision for creating a community where all women and children are safe, independent and thrive.'*

Katherine and Morgan. I really value the support, knowledge and insight you share with me and with WISHIN.

As always, to the women and children who come to WISHIN. Thank you. Your trust, your openness and your resilience inspire the work we do. Thank you for your stories, insights, knowledge, courage and strength.

This year we all have faced many unique challenges and on so many levels it has been a very different time for us all. Yet so many things have remained the same; the individual challenges faced by the women we work with and the need for us to connect and continue to find new ways to support each other. Existing inequalities and systemic barriers are further re-enforced in crises and to tackle this, our advocacy needs to be even louder. I want to conclude by saying that the strength of the women that we work with is phenomenal, and it is always a real privilege to do this work.

**Jade Blakkarly**  
CEO



*The strength of the women that we work with is phenomenal, and it is always a real privilege to do this work.'*

*- Jade, CEO*



# Our People

## Board

CHAIR:	Melissa Clarkson
DEPUTY CHAIR:	Katherine Urbanski
SECRETARY:	Stephanie Milione
TREASURER:	Alexandra Fink
MEMBERS:	Morgan Lee Cataldo Kirra Johnson Geeta Kulkarni

## Staff

CEO:	Jade Blakkarly
STRATEGIC SERVICE MANAGER:	Tanya McColl
FINANCE MANAGER:	Muthuni Fernando
OFFICE MANAGER:	Imelda Rennick Eliza Wilkinson
COMMUNICATIONS MANAGER:	Emily Jackson
ORGANISATIONAL DEVELOPMENT OFFICER:	Kristen Dearthcott
SENIOR PRACTITIONERS:	Pai Rittichai Shannon Hollick Aisling Summerville
HOMELESSNESS TEAM:	Jess                      Sukhpreet Molly                     Susan Rachel                    Suzanne
FAMILY VIOLENCE TEAM:	Alex Taylor Joanne Green
STUDENTS:	Tanaka Erin Heidi

# Year in Review

## Spotlight on gender and homelessness

WISHIN is run by women, for women and is a proud feminist organisation. We understand the many ways women face marginalisation and the cumulative effects that severe and multiple forms of discrimination can have on a woman's agency, opportunities and wellbeing. Understanding the social and economic impacts of discrimination on women, non-binary and gender diverse people, is critical to the way we work and how we promote the safety and recovery needs of women and their children.

We recognise that women's experiences of homelessness are fundamentally different from that of men for a multitude of reasons. Despite this, the older male experience is often the default in thinking about homelessness. These perceptions continue to influence housing and support delivery and policy in the homelessness sector, whilst failing to address the heightened risks of violence and gendered poverty that women already face.

The main drivers of women's homelessness are poverty and family violence, both consequences of gender inequity that are unique to women. A gender-specific approach to housing and support services is critical for addressing women's unique experiences and needs. It is also essential to providing safe and compassionate services that don't re-traumatise, but rather, provide safe, long-term and affordable options. Without addressing gender inequity and the ways in which it adversely affects women's economic security, women will remain vulnerable to future housing crises.

### THERE ARE MANY WAYS IN WHICH THIS INEQUITY MANIFESTS.

Women face more economic insecurity than men. Several factors increase their financial vulnerability, including lower wages, more irregular payments, less government support available to women on low incomes and a greater likelihood of bearing the economic costs of being a sole parent. In terms of employment and wages, women earn \$25,670 less than men each year on average and are more likely to be employed in casual and part-time work.<sup>1</sup> Women living on low to no income receive very low government benefits. Newstart (now JobSeeker), a scheme accessed by a third of WISHIN's clients this financial year, provides only \$601 per fortnight for a woman with two children.<sup>2</sup> Barely able to cover essentials, this low rate pushes women into poverty. Poverty is a gendered issue that is responsible for forcing more women into homelessness.



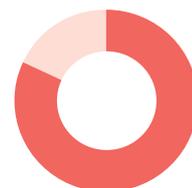
**\$25,670**

Women earn \$25,670 less than men each year.<sup>1</sup>



**\$601** in 2019

JobSeeker, a scheme accessed by a third of WISHIN's clients this financial year, provides only \$601 per fortnight for a woman with two children,<sup>2</sup> a rate that has not increased in real terms in over 25 years.<sup>2</sup>



**82%**

Women make up 82% of single-parent households.<sup>3</sup>

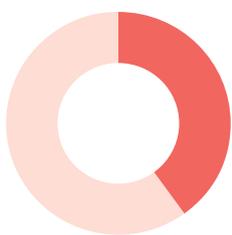
Women have a greater likelihood of being a sole parent/caregiver and the financial burden of caring responsibilities, coupled with lower wages, leaves women increasingly vulnerable to homelessness. Women make up 82% of single-parent households and many have to shoulder the costs of sole parenting alone.<sup>3</sup> As a result, they are more likely to have children in their care when they present to homelessness services or have children that may have also been separated from them due to the impacts of homelessness. Women and accompanying children need responses that acknowledge this and promote the wellbeing of the whole family, not a generalised one-size-fits-all approach.

Women experiencing homelessness also have a heightened risk of family violence, sexual assault and exploitation. 40% of women presenting to Specialist Homelessness Services in 2018-2019 listed family violence as their primary reason for leaving home.<sup>4</sup> Within WISHIN, 76% of the women we worked with told us that family violence was a factor that forced them into homelessness, with 55% telling us that family violence was their main reason for seeking assistance, a total of 164 women. Specific vulnerabilities make women more susceptible to these added threats, from both intimate partners and strangers. The lack of affordable housing, compounded by gender-based economic inequality, makes it even more difficult for a woman to find safe, sustainable housing, leaving

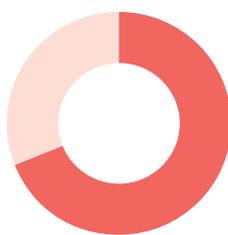
her (and her children) susceptible to repeated violence. Although the family violence system responds well to imminent threats of violence and danger, it does not address women's financial insecurity in the longer-term. A severe social and public housing shortage means private rental is the only option for a lot of women, at a cost that exceeds welfare entitlements, which often forces women back into homelessness or to return to a violent relationship.

A woman's economic insecurity can be further undermined both during or after a violent relationship in the form of financial abuse – an aspect of 'coercive control' that takes the form of controlling spending, withholding or depriving a woman of finances. Financial abuse is a form of family violence and conservative estimates suggest it occurs in half of all family violence situations.<sup>5</sup> Once separated from a violent partner, victim survivors can be impacted by a significant reduction in income, severed employment, the financial stress of rental costs or mortgage, as well as emotional and psychological trauma that can further impede their ability to work.

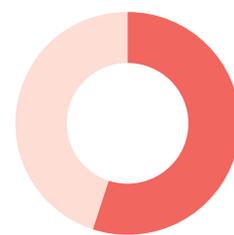
Many victim survivors of family violence continue to be seen through generalist homelessness services. This means that they don't have access to specialist family violence support that assesses their level of risk from a gendered perspective. Under-resourcing of the family violence system means that too often only women in imminent threats of danger can



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of women presenting to Specialist Homelessness Services in 2018-2019 listed family violence as their primary reason for leaving home.<sup>4</sup>



**76%**  
of the women we worked with told us that family violence was a factor that forced them into homelessness or to seek assistance.



**55%**  
told us that family violence was their main reason for seeking assistance.



*We seek to promote an awareness of gender inequity and we advocate for changes to the structures and practices which repeatedly let women down, eroding their economic independence and ability to thrive.*

access a tailored, gender-specific housing response. Also, many women don't seek support directly from the Family Violence system. Past involvement with the criminal justice system, threats from the perpetrator or community experience has made them understandably fearful of involvement with the police and Child Protection.

We know that support and recovery require tailored, specialised responses that reflect the unique experiences of women and their children. Providing gender-specific and feminist informed services to women is essential for ensuring that they have the best possible chance of maintaining permanent and safe housing and building the lives they envision for themselves. We seek to promote an understanding of gender inequity and we advocate for changes to the structures and practices which repeatedly let women down, eroding their economic independence and ability to thrive. A redesign of the current homelessness system is required to not only meet the unique needs of women and their children but to tackle the structural inequalities that they face and move them out of poverty entirely.

#### REFERENCES

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2. Australian Council of Social Services Raise the Rate Campaign (2019), <https://raisetherate.org.au/>, accessed on 16/11/2020.
3. Good Shepherd Australia New Zealand (2018). Fact Sheet: How does poverty impact women in Australia?
4. Australian Institute of Health and Welfare (2019). Specialist homelessness services Annual Report 2018-19.
5. Macdonald, F. (2012). Spotlight on economic abuse: A literature and policy review. Collingwood, Good Shepherd Youth & Family Service.





# Responding to COVID-19

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It has been a stressful and uncertain time for all of the Victorian community, especially for families experiencing family violence and families with low or unstable income. COVID-19 saw a surge in unemployment and financial hardship, financial abuse and family violence.

These extreme circumstances made our work more vital than ever as more women were pushed into homelessness. With Victoria already experiencing a housing crisis before the pandemic, access to safe and secure housing has become ever more precarious.

This surreal and unexpected year has been met with extraordinary responses across all of WISHIN - both from staff and the women and children that we support - as we were forced to quickly adapt to changing circumstances. Although we have remained focused on advocating for systemic change in the homelessness system, we also had to manage the immediate impact of COVID-19 on the way that we work. Overnight, we had to shift our attention to the safety of our staff and our clients. This meant creating new policies and practices and adapting the way that we work to suit these changes.

As a response, we also promptly introduced a COVID emergency appeal to raise urgent funds to find safe accommodation for women and children facing hardship. We are so grateful for the donors who contributed to this appeal, with their generosity

we were able to deliver a number of essential care packs to isolated women in the community. We distributed 100 care packs to women who were isolated, caring for and homeschooling their children, while managing to live with the double uncertainty of homelessness and the constantly evolving context of COVID-19.

The team quickly developed more flexible ways of doing things due to the requirements of working remotely. We moved to phone and Zoom appointments, whilst maintaining face-to-face meetings where necessary. We worked to try and ensure that women without the knowledge or resources to access technology were not digitally excluded.

We also shifted our focus to supporting women who had been provided with temporary hotel accommodation as part of the Victorian Government's *'Homelessness and Rough Sleeping Action Plan'*. We had to grapple with the reality of what this meant – that there was a group of women that we would normally engage with and support that we were not able to respond to during this



*If COVID has taught us anything, it's the importance of safe, permanent housing and that the impacts of crises are never gender neutral.*

time. Our primary operation became providing material aid and support to our existing clients and responding to those who had been left most vulnerable by COVID-19 and as a result placed in temporary hotel accommodation.

We also moved a lot of our therapeutic sessions online and remained focused on providing one-on-one face-to-face support for the women that needed it. As a part of this, we focused on making sure all of our clients were still connected through the available technology. Whether that was making sure they had access to a device, a means to cover the costs of online communication (such as WIFI), or setting women up with a Zoom account to attend our wellbeing sessions and events. The digital divide became ever more apparent when we had clients that had to forfeit their own time to connect online because their child, who was being home-schooled due to COVID-19, needed to use the internet each day to complete their homework. These were all new challenges for us.

For a lot of the women we supported during this period, one-on-one meetings with WISHIN staff were the only in-person contact that they received, and thus were critical to their overall mental health and wellbeing. Due to concerns around the impacts of social isolation, we prioritised ongoing contact through care pack drops-offs – providing both material aid and someone to talk to. One woman said to a WISHIN case manager during her visit 'You are the first person I've seen in three months'. Losing that regular social interaction was incredibly hard for a lot of the women that we supported, making our mental health support even more vital. As a result, we introduced and ran a series of online therapeutic activities for women and their children to break down isolation and reduce anxiety during this incredibly stressful time. As a part of this, we also introduced online art therapy sessions to assist in the treatment of trauma for our clients. During the last six months

of COVID-19, we provided remote and face-to-face support to 122 homeless women and their children.

We also continued our advocacy work during this time to improve the lives of marginalised women. This included participation in the *Crisis in Crisis* Report into the state of short-term accommodation for people who are homeless, as well as advocating to ensure that women's needs were understood and responded to during COVID-19.

Throughout and beyond our COVID-19 response we work with some of the most marginalised women in the community, supporting them to reach their potential as active, valued and engaged individuals. COVID-19 has further highlighted the structural inequalities facing women and the ways these oppressive systems prevent women from gaining economic independence. The surge of financial hardship and family violence has left women even more vulnerable. If COVID has taught us anything, it's the importance of safe, permanent housing and that the impacts of crises are never gender neutral. Women continue to bear the brunt of the social and economic impacts of COVID-19.

We thank our wonderful staff for their help in keeping everyone safe during this unprecedented period, for their resilience and persistence in continuing to support women and their children. We extend our immense gratitude to our donors, funders and the community organisations that have helped us to support our clients during this challenging time. These generous donations have truly made a difference to our clients' wellbeing, and we are incredibly grateful for both the one-off donations and the ongoing support.

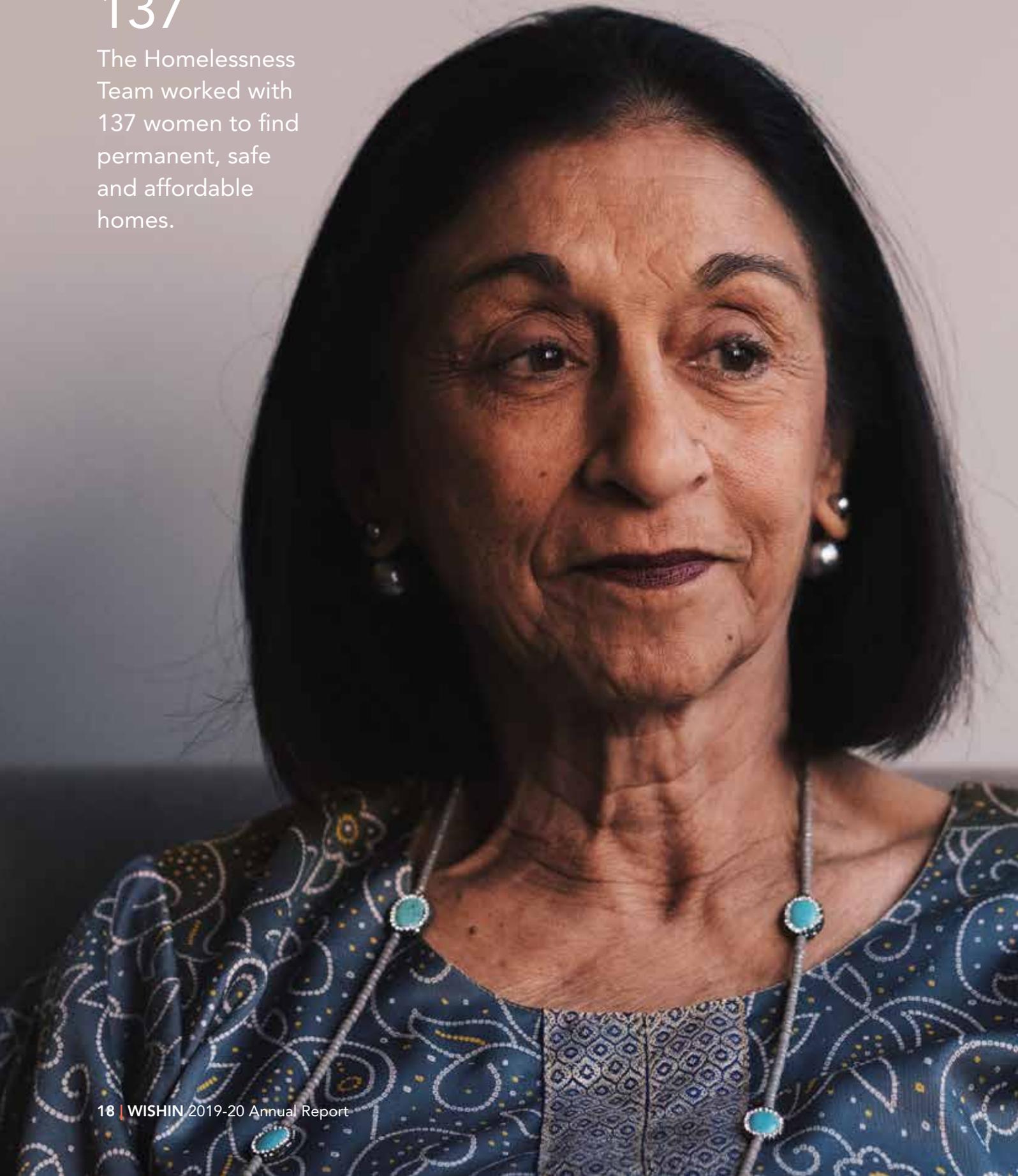


*We thank our wonderful staff for their help in keeping everyone safe during this unprecedented period, for their resilience and persistence in continuing to support women and their children.*



137

The Homelessness Team worked with 137 women to find permanent, safe and affordable homes.



# Service Snapshots

## Homelessness

The number of homeless people in Australia continues to grow, whilst the availability of affordable housing continues to diminish. We understand that the drivers of homelessness are complex and multifaceted. For women, homelessness issues also relate to issues of poverty, gender inequality and family violence, often coupled with mental health issues and trauma. The Homelessness Team worked with 137 women to find permanent, safe and affordable homes, as well as continued support beyond our usual funding guidelines.

The 2019-2020 year has continued to see a surge in demand on our homelessness services, further heightened by the increase of financial hardship and family violence as a result of COVID-19. As part of the Homelessness Hotels Emergency Response, WISHIN's Homelessness Team began supporting women who were temporarily living in hotels. The response was to protect rough sleepers from further exposure to coronavirus outbreaks. This resulted in the team supporting women experiencing more complex situations with additional vulnerabilities, which in turn required more flexible responses. We needed to focus our resources on women facing highly complex challenges. This was intense work and unfortunately left us unable to support some women with less complex needs. This is a group we are hoping to focus on in the coming year.

The Homelessness Team of Pai, Shannon, Jess, Molly, Rachel, Sukhpreet, Susan and Suzanne continue to demonstrate their skills and knowledge in service delivery whilst adapting to this fast-changing and challenging environment. Throughout this period, their passion, resilience and resourcefulness in responding to the complex and varied needs of women and children has been inspiring.

### THIS YEAR THE HOMELESSNESS TEAM HAVE ACHIEVED WONDERFUL THINGS. SOME OF THEM INCLUDE:



Supporting women though COVID-19 by providing material aid and one-on-one and in-person support.



Introducing online therapeutic activities to promote social interaction and emotional wellbeing.



Advocating to government departments including participation in the *Every Victorian Should Have a Home* campaign.



Securing safe temporary and permanent accommodation for women and their children.



Continuing to support women and their children to understand their rights.

## CASE STUDY

### \* Dana's Story

Dana came to WISHIN seeking immediate support when violence from her perpetrator/husband escalated. When she arrived, she was scared and confused. The physical and emotional abuse she had endured had become too much and she was forced to leave the family home, leaving behind her two children.

Dana and her perpetrator/husband are refugees and on Temporary Protection Visas. The visa permits them to stay in Australia temporarily as long as they meet Australia's protection obligations (or be a member of a family unit of someone who does). Because of her precarious immigration status, Dana was confused about where she could live and what she could do within the constraints of her visa when she fled. She was anxious about leaving the family home in case it put her or her children's security in jeopardy. She didn't know what options existed and feared deportation.

After filling in a report at the local police station after she sustained significant injuries from her perpetrator/husband, she was referred to family violence service, who help families impacted by family violence and abuse. She was at risk of experiencing homelessness as she could no longer safely live at home. Dana was then referred to a housing service who secured temporary accommodation for her in a motel. WISHIN then began providing her with interim support whilst she was living in the motel.

The complexity of her visa status, as well as significant language and cultural barriers, and difficulty in understanding her rights, all contributed to her wanting to go back to the property and continue living with her perpetrator/husband and be with her children, despite the excessive physical and emotional abuse. The

language barrier, coupled with having to carry out most of our support over the phone due to COVID-19 restrictions, made it especially difficult to build rapport and trust with Dana in the beginning. WISHIN organised an interpreter and we worked with Dana to help her to understand that family violence is a crime and what her options were in regards to housing and family violence services. Dana was also dealing with significant medical issues that made things harder for her. She had been diagnosed with a severe illness and intense physical symptoms further impacted on her capacity to understand her options.

WISHIN provided support to Dana over an intensive four weeks. We used WISHIN's family violence crisis brokerage to fund some of her medical costs as well as provided her with a phone, as Dana was worried that her husband/perpetrator would not pay her phone bills. WISHIN also liaised with Centrelink and supported Dana to access payments for the first time. Her husband controlled the finances and she had never been in the workforce, meaning she did not have any financial independence when she started working with WISHIN. Dana told WISHIN that on some days he would refuse to give her any money, which would impact on what she could do with the kids, and all aspects of her life. Accessing Centrelink gave her financial freedom for the first time in her life.

Having time to herself whilst living in the motel was really important to helping Dana realise that there are supports and options out there, and that she has rights and deserves to live safely and freely from violence. WISHIN was a reliable and trusted source that she could call and talk through any concerns or queries, and these phone calls became a regular and vital part of her support. She also learnt the practicalities of living independently, such as how to access Centrelink. Working with Dana, we also put a plan in place should she need to leave the property again if she felt that her safety was at risk.

Although Dana decided to go back to living with the perpetrator/husband, with a plan to remain there until they legally separated, she has a safe place to go should the violence escalate again. Towards the end of our support period, we linked Dana in with InTouch – the Multicultural Centre Against Family Violence- where she now has access to a full-time case manager who speaks her language and is equipped to understand the cultural complexities around marriage and divorce. Although the homelessness risk is always there whilst she continues living in a violent household, she has remained engaged with local family violence services and has access to safe

accommodation, should she choose to use it. In the brief intervention provided by WISHIN, we were able to link Dana in with the ongoing family violence support that she needed, as well as helping her to navigate Centrelink and assist her with the medical costs of her illness, which reduced a lot of her financial anxiety and set her up with more financial freedom.

We learnt a lot from Dana and her strength. The importance of a client-led approach and making sure that women are supported to make their own decisions. This meant acknowledging that Dana is the expert of her family violence experience: the risks, what is safe and not, and knowing how to manage them. Sometimes this means facilitating decisions that you might not necessarily think are the right ones. For Dana, the complex combination of various factors contributed to her wanting to go back to the property and continue living with her perpetrator/husband and it was important that we supported her to do this safely. Working with Dana was a good reminder to support people where they are at and with that they want and whatever their circumstance, help them to achieve it.

\*Not her real name



*Having time to herself whilst living in the motel was really important to helping Dana realise that there are supports and options out there, and that she has rights and deserves to live safely and freely from violence.*



# Family violence

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Our work supporting women who require a specialist response following family violence continues to grow, with 164 of the women we supported this financial year telling us that this was the main reason they were seeking assistance.

Our Family Violence Team remained unchanged, with Alex and Joanne continuing to show their expertise, compassion and commitment in their roles as family violence specialists. This dynamic duo have together supported 142 women, an increase of almost 14% from last year. The

highly skilled team have continued to provide a range of secondary consultations, professional development and collaborative practice support to the staff in Specialist Family Violence Outpost locations.

## WHAT IS A FAMILY VIOLENCE OUTPOST?

We operate the state's only Family Violence Outpost program that 'outposts' specialist family violence workers to three homelessness access points across the region to provide immediate support to victim survivors of family violence. We mentioned earlier in this Annual Report that the homelessness system doesn't offer a gender-specific response, and that women's unique needs – including family violence – are not always met. The Family Violence Outpost program seeks to overcome this problem by having our specialist workers work alongside case managers in homelessness organisations. The program not only provides a gender-specific response for women who enter the homeless system, but it also builds the capacity of homelessness organisations to recognise women's needs as distinct from those of men.

We know that family violence and homelessness are intimately connected. Family violence is the key driver of homelessness for women and the main reason women and children leave a family home. Nationally, 40% of Australians accessing homelessness services in 2018-2019 reported family violence as the number one reason for their homelessness. This is likely to be an under-representation of the problem and estimates from WISHIN and other community agencies put it at more like 60-70%. At WISHIN this year, 76% of the women we worked with told us that family violence was a factor in forcing them into homelessness – that’s 228 women.

Many women come to us at the peak of a crisis, seeking immediate safety and protection from a perpetrator, or months after violence has occurred, still in vulnerable situations and looking for a safe and secure place to live. We work with women to explore options that they might not have known existed, as well as being the moral support through what is a very difficult time. Each woman has different experiences and needs, which means each and every case is unique. Our support ranges from (but is not restricted to) providing short-term temporary accommodation, for example a safe place to sleep for a night and escape violence, to longer-term support, safety planning, navigating Child Protection, court support such as taking out intervention orders, as well as helping women to access specialist family violence supports.

When the pandemic hit, the team had to almost immediately renegotiate their roles in line with COVID-19 restrictions. Distancing measures prevented positions operating from Family Violence Outposts, which meant having to be more flexible with the way we provided support. This meant increasing our phone contact and video calls where possible. Connecting online became vital for many women who were essentially confined to violent households for extended periods of time with little support. The need for self-isolation and physical distancing from usual support networks left a lot of women experiencing family violence at increased risk. Factors such as the perpetrator being home more due to loss of employment, being isolated in one place without the ability to leave, concerns about COVID-19 risk if the victim survivor were to leave the relationship and perpetrators using COVID-19 as a further threat to their safety, all make exposure to violence especially acute. The team swiftly and skillfully navigated these concerns in the best ways that they could, supporting victim survivors to address these safety concerns.

*Family violence is the key driver of homelessness for women and the main reason women and children leave a family home.*

## SOME OF THE MANY THINGS THE FAMILY VIOLENCE TEAM HAVE ACHIEVED INCLUDE:



Providing access to both short-term temporary accommodation and longer-term permanent, safe housing to women across Melbourne’s northern suburbs.



Providing information, support and advice to countless women.



Continuing the collaboration with homelessness service providers to achieve compassionate and skillful service delivery.



Achieving positive outcomes for women and their children escaping family violence.

## CASE STUDY

### \* *Amelia's story*

When Amelia first came to WISHIN last year, she had experienced high levels of physical violence perpetrated by her ex-partner/father of her child. To stay safe, Amelia, like so many other women, was forced to leave her home and enter the homelessness system.

Unfortunately, experiences with violence and navigating the homelessness system were not new to Amelia. She had been in and out of homelessness for years and had experienced family violence at the hands of family members throughout her childhood and her adolescence.

Violence was commonplace in Amelia's life. Exposure to so much harm, and the complex trauma that comes with it, had a significant impact on Amelia's mental health and created many barriers that she then had to overcome, showing great strength and resilience.

Amelia left Melbourne for a few years, thinking that when she returned, things would be different. They weren't. Amelia was again faced with finding a way to survive violence, with minimal income and no social supports. A common tactic of family violence perpetrators is to isolate victim survivors from their networks, which is further exacerbated by experiences of homelessness. A focus of our work at WISHIN is thus to reconnect our clients to community.

Last year, the violence got so bad that Amelia feared for hers and her son's life and fled the relationship she was in. Amelia came to WISHIN and together with one of our case managers, she began forging a path to recovery.

A lot of the women that arrive at WISHIN's doors are seeking safety, protection from a perpetrator, and in the longer-term, a place they can call home that is safe, affordable and permanent, and free from further threats of violence. The first thing we did for Amelia and her son was to secure temporary accommodation so that she could take the first step to reclaiming her life. Later, we secured longer-term

accommodation for her so that she and her son could settle into a new community and start to put down roots.

Helping Amelia to recover from the impacts of trauma, homelessness and violence, as well as substance use as a form of coping, took time but at WISHIN we are committed to working with women like Amelia, whose journeys are complex and who have faced incredible adversity. We supported Amelia at her own pace to take control and gradually build up the confidence to live independently.

We were able to secure a safe, permanent and affordable home for Amelia and her son. We were also able to provide Amelia with access to a Family Violence Flexible Support Package - financial assistance tailored to Amelia's needs that assisted her to stabilise her safety, establish her home and support her recovery from trauma. The funding helped her relocate to safe accommodation, purchase furniture and help her son re-establish his education at a local school.

Although Amelia's path to independence was a long one, and by no means linear, she is finally living safely and free from violence for one of the first times in her life. She currently resides in safe and permanent accommodation in the community and her son is attending a local school that caters to his individual needs.

Over her time with WISHIN, Amelia's resilience and strength continued to teach and inspire us. It was not easy, but she worked hard to regain her independence. We learnt not to give up hope but to keep persisting in the face of what were extremely challenging circumstances. Each of our clients' pace is different, so we learnt to be more flexible in achieving her goals. No matter how hard it was, we were reminded of the importance of showing up and providing the best possible support.

\*Not her real name

*Helping Amelia to recover from the impacts of trauma, homelessness and violence took time but at WISHIN we are committed to working with women like Amelia, whose journeys are complex and who have faced incredible adversity.*

# Women and Wellbeing Special Projects

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An essential part of what we do is provide opportunities for the women in our programs to forge connections and connect with other women that may have similar experiences, outside the 'formal' aspects of our work.

Our supported Wellbeing Program assists women, at their own pace, to get to know one another, improve their confidence and self-esteem and experience new things. Our wellbeing programs are designed to have a positive impact on mental health and wellbeing, sense of belonging and social health. This is achieved by providing opportunities to undertake activities with other women which are both enjoyable and meaningful. In turn, this increases confidence and wellbeing, as well as strengthening their personal and professional support networks to help recovery from trauma.

This ongoing support is crucial to limiting social isolation and disconnection, whilst providing wrap around support at each critical point of the woman's journey through the service system. This year our projects included wellbeing days with massage and yoga, as well as an online art therapy class.

This year we also held various community events and community development initiatives to build women's capacity and enhance their wellbeing.



## International Women's Day Event 2020

For International Women's Day 2020, we held a relaxation event to celebrate the achievements of the women who come to our service. We hired a masseuse for the morning so that the women could take the opportunity to relax, and we invited staff from a local Bunnings to come and run an art activity. We ate together and enjoyed a background of video clips of songs by female singers projected onto the wall. We also had an area where women and staff could take a polaroid photo of themselves and talk about their "superpower". All women and children were given a care pack at the end of the morning containing linen, towels, and goodies kindly donated by Lush.

## Christmas/ End of Year Party

Each year, WISHIN holds a Christmas party for women and children to attend. It's a wonderful way for them to kick back, have fun, and meet other women.

For Christmas 2019, we held our Christmas party at Merlynston Hall in Coburg. This year's theme was 'Fun Fair'. 40 women and their children attended and joined in the fun of head and neck massages, aroma oil bead making, indoor games, a slushy machine (which broke down and flooded sticky mess everywhere!), popcorn, fairy floss, and more. We rounded the afternoon off by giving out the Christmas gifts that had been bought with funds from our Christmas donor appeal.

## Homelessness Week 2019

In August 2019, WISHIN clients and staff came together to participate in various activities around Homelessness Week, campaigning and building awareness of the changes needed to end homelessness. We called for more safe, affordable and permanent housing for women experiencing homelessness, as well as improved standards of temporary and crisis accommodation and more social housing.

During Homelessness week, WISHIN staff alongside some of our clients, held a Homelessness Week Stall at Broadmeadows Shopping Centre. One of the highlights of the day was Janine (pictured) showing up on the day and joining us on the stall, talking to community members and collecting signatures to campaign MPs for more affordable housing. Janine was previously a WISHIN client who still regularly attends our client events.



## Ready to EMPOWER

Throughout the year we have continued to work toward the launch of our EMPOWER (Economic Mobility Power) program. This exciting project has seen WISHIN develop a new approach to supporting women to recover from the impacts of trauma and build a strong, economically secure and thriving future for themselves and their families.

### THIS YEAR WE HAVE:

- Hosted a visit from EMPATH in Boston who trained our staff, supported us to introduce the work in Australia to partners and potential funders and encouraged us enormously throughout the process
- Developed the frameworks, planning documents and practice tools to implement this unique program
- Designed an evaluation framework and database to make sure we can understand and measure the impact of our work
- Developed a training package to support other organisations interested in this new way of working

# Advocacy

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WISHIN must advocate to achieve our mission of *A community where all women and children are safe, empowered and thrive*. Partnering with women through our direct service work is one piece of this puzzle. The other is to influence the broader systemic structures that impact the lives of women and their children.

WISHIN does this in a number of ways, including being part of alliances or coalitions with other community sector organisations. In doing so, we pool our collective strength to amplify the voices and experiences of the people we represent.

In the past year, WISHIN was part of the following advocacy initiatives:

- 1 **The Women's Housing Alliance** - A group of women's gender-focused organisations advocating to government for a gender-lensed approach to the provision of housing and homelessness support.
- 2 **Inquiry into Homelessness** – We made a submission to the Inquiry that spotlights women and children's unique experiences of homelessness, calling for them to be considered in future policy and funding. WISHIN was also formally invited to give evidence to the Inquiry's Committee.
- 3 Participation in the **Crisis in Crisis Report** into the state of short-term accommodation for people who are homeless. This report highlighted the particular dangers of this kind of accommodation to the safety of women and their children.
- 4 **Mental Health Alliance** - The aim of the Alliance is to undertake collective advocacy to ensure that the mental health of women and girls is prioritised in the recommendations of the Victorian Mental Health Royal Commission and the government and system response, and on an ongoing basis.
- 5 Participation in the **Homelessness Day Working Group**. We put together a campaign that encouraged the public to sign a petition calling for more housing, and supported the creation of a website to increase the public's understanding and knowledge of homelessness titled *'Every Victorian Should Have a Home'*.

WISHIN also strengthened our relationship with Elizabeth Morgan House, who provide refuge accommodation and specialist family violence services to Aboriginal women and their children, and Intouch, a state-wide specialist family violence service that works with women from migrant and refugee backgrounds. Closer partnerships with both these organisations are invaluable in providing secondary consultation to WISHIN's case managers and ensuring we respond in culturally appropriate and culturally safe ways. At WISHIN, we are committed to understanding the intersecting forms of discrimination faced by women in our communities and are focused on continuing to find ways to ensure our services are reflective of the needs and aspirations of women in our community.



# Thank you to our donors

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This year we were fortunate to receive the generous support of a number of individual and organisational donors.

We thank the Department of Health and Human Services for their ongoing funding that supports our core homelessness and family violence case management responses.

We also extend our thanks to philanthropic organisations, including the Lord Mayor's Charitable Fund (LMCF) who seed-funded the establishment of our EMpower (Economic Mobility Power) project. Thanks to the LMCF, we were able to develop the tools and frameworks necessary for the getting this project off the ground. We are also thankful to the Jack Brockhoff Foundation, whose support enabled us to make critical bespoke modifications to our client database. These modifications will enable us to capture data on outcomes and to demonstrate the impact our work is having for marginalised women. We thank the Victorian Women's Trust for their support of a project that will develop resources to build women's capacity to understand and navigate the service systems they need when recovering from family violence and homelessness. Last but by no means least, we express our gratitude to the Mercy Foundation for their generous funding to help us establish a digital hub at WISHIN, ensuring that women without the knowledge or resources to access technology are not digitally excluded.

Two other organisations very much deserve to be mentioned. StreetSmart who have provided us with valuable support over a number of years. Through their generosity, we continue to be able to assist women to reestablish themselves in new homes and to 'fill the gaps' we often come across in providing individualised responses. #GoKindly also came on board as a valued partner this year. #GoKindly are a small family business that make pillows and donate 50% of their profits to charity. We are incredibly grateful to be one of #GoKindly's chosen partners, and to be the recipient of their generosity in a year of economic difficulty for small businesses.

The support of our donor community was this year more evident than any other. We asked our supporters to give to both our Christmas appeal, which provided presents for children, and to our COVID-19 appeal, which helped get women into safe accommodation and provide them with care packs of essentials. Care packs were supplemented through the generous donations of Lush and Aesop. WISHIN is so grateful to this loyal and dedicated community of supporters who allowed us to provide straightforward yet impactful support to women and children.





# Looking forward

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As the 2019/2020 financial year comes to a close, we begin to look forward and plan for the year ahead.

A significant change to WISHIN in the coming year includes an organisational rebrand and a name change. We have chosen to rename our organisation as a way of heralding in a new era, one of continuation, and one of new growth. We will continue to work with women and their children who are facing the most complex life challenges. This will not - dare it be said - ever change. What we will do differently however, is to imagine a life for our women that is vastly different to their current one. We will develop programs for women that don't just keep them in a holding pattern but move them out of poverty and homelessness for good. It's an ambitious goal and we invite our supporter community to partner with us in making this a reality.

In line with this vision, in the coming year, we will develop programs for women and their children that recognise their capacity as change agents in their own lives.

**Watch this space!**

# Financial Report

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# Treasurer's Report

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For year ending 30 June 2020

I wish to present the audited financial reports for 2020.

WISHIN's focus in 2020 has been to continue the journey of building a strong foundation for sustainability and continue on the journey to implement the strategy to further expand the impact in the community and to clearly position our strength. With the second half being impacted by the COVID 19 pandemic a specific focus has been the safety and the wellbeing of clients and staff.

WISHIN ended the year with a profit of \$99,870. The pandemic support received in 2020 offset increased operating costs. Management and the Board continue on working together to identify opportunities to reduce operating expenses and the identification of new revenue streams through grant applications.

I would like to express my sincere gratitude to our Finance Officer, Muthuni. Muthuni has been instrumental in working with the Risk and Finance sub-committee in building our monthly reports, annual budget and working with the auditors to prepare the financial statements. She is instrumental in helping me as a treasurer as well as being a key driver for WISHIN to keep track of the financial position.

Saward Dawson have prepared our annual audited accounts and I move that we accept the audited reports for the year ending 30 June 2020 and continue to use their services for FY21.

**Alexandra Fink**  
Treasurer

# Consolidated Financials

## Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

### Statement of Income and Expenditure and Other Comprehensive Income

For the Year Ended 30 June 2020

	Note	2020 \$	2019 \$
Revenue	3	1,581,089	1,398,188
Employee benefits expense		(1,060,638)	(1,095,331)
Depreciation and amortisation expense		(47,438)	(59,991)
Direct client expenses		(132,990)	(96,355)
Office expenses		(64,021)	(65,511)
Donation expenses		(25,297)	(1,155)
Audit fee		(6,950)	(5,809)
Accreditation expenses		-	(20,659)
Motor vehicle expenses		(22,805)	(21,477)
Rent		(36,450)	(15,691)
MEL Project		(34,302)	-
Gain/(Loss) on sale of motor vehicles		-	5,129
Other expenses		(33,902)	(45,609)
Strategic Planning expenses		(16,426)	(21,763)
<b>Surplus (Deficit) for the year</b>		<b>99,870</b>	<b>(46,034)</b>
Other comprehensive income for the year		-	-
<b>Total comprehensive income (deficit) for the year</b>		<b>99,870</b>	<b>(46,034)</b>

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and cash equivalents	4	257,167	70,335
Trade and other receivables	5	121,573	9,923
Financial assets	6	130,196	160,000
Other assets	7	12,000	12,743
<b>TOTAL CURRENT ASSETS</b>		<b>520,936</b>	<b>253,001</b>
<b>NON-CURRENT ASSETS</b>			
Plant and equipment	8	143,350	152,717
Intangible assets	9	160,692	167,598
<b>TOTAL NON-CURRENT ASSETS</b>		<b>304,042</b>	<b>320,315</b>
<b>TOTAL ASSETS</b>		<b>824,978</b>	<b>573,316</b>
<b>LIABILITIES</b>			
<b>CURRENT LIABILITIES</b>			
Trade and other payables	10	102,851	87,083
Employee benefits	11	76,509	53,089
Other liabilities	12	118,476	6,750
<b>TOTAL CURRENT LIABILITIES</b>		<b>297,836</b>	<b>146,922</b>
<b>NON-CURRENT LIABILITIES</b>			
Employee benefits	11	5,935	5,057
<b>TOTAL NON-CURRENT LIABILITIES</b>		<b>5,935</b>	<b>5,057</b>
<b>TOTAL LIABILITIES</b>		<b>303,771</b>	<b>151,979</b>
<b>NET ASSETS</b>		<b>521,207</b>	<b>421,337</b>
<b>EQUITY</b>			
Accumulated surpluses		521,207	421,337
<b>TOTAL EQUITY</b>		<b>521,207</b>	<b>421,337</b>

The accompanying notes form part of these financial statements.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Statement of Changes in Equity

For the Year Ended 30 June 2020

### 2020

	Accumulated surpluses	Total
	\$	\$
Balance at 1 July 2019	421,337	421,337
Surplus for the year	99,870	99,870
Balance at 30 June 2020	521,207	521,207

### 2019

	Accumulated surpluses	Total
	\$	\$
Balance at 1 July 2018	467,371	467,371
Deficit for the year	(46,034)	(46,034)
Balance at 30 June 2019	421,337	421,337

The accompanying notes form part of these financial statements.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Statement of Cash Flows

For the Year Ended 30 June 2020

	2020	2019
Note	\$	\$
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Payments to suppliers and employees	(1,523,077)	(1,501,421)
Receipts from government bodies, donors and sundry income	1,707,806	1,370,425
Interest received	3,463	4,372
Net cash provided by/(used in) operating activities	14 <u>188,192</u>	<u>(126,624)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Redemption of term deposits	29,804	10,592
Payment for property, plant and equipment	(31,164)	(51,101)
Proceeds from sale of property, plant and equipment	-	14,001
Deposit paid	-	(12,000)
Net cash used by investing activities	<u>(1,360)</u>	<u>(38,508)</u>
Net increase/(decrease) in cash and cash equivalents held	186,832	(165,132)
Cash and cash equivalents at beginning of year	<u>70,335</u>	<u>235,467</u>
Cash and cash equivalents at end of financial year	4 <u><u>257,167</u></u>	<u><u>70,335</u></u>

The accompanying notes form part of these financial statements.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 1 Basis of Preparation

This financial report is a special purpose report prepared in order to satisfy the financial reporting requirements of the *Associations Incorporations Reform Act (VIC) 2012* and the *Australian Charities and Not-for-profits Commission Act 2012*. The board members have determined that the association is not a reporting entity.

The board members have prepared the financial statements on the basis that the association is a non-reporting entity because there are no users who are dependent on its general purpose financial statements. These financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Australian Charities and Not-for-profits Commission Act 2012. The association is a not-for-profit entity for financial reporting purposes under Australian Accounting Standards.

The financial statements have been prepared in accordance with the mandatory Australian Accounting Standards applicable to entities reporting under the Australian Charities and Not-for-profits Commission Act 2012 and the requirements of Accounting Standards, AASB 101: Presentation of Financial Statements, AASB 107: Statement of Cashflow, AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors, AASB 1031: Materiality, AASB 1048: Interpretation of Standards and AASB 1054: Australian Additional Disclosure.

The Association has not assessed whether it has relationships with other entities which, for financial reporting purposes, might be considered subsidiaries, associates or joint ventures as it is not required by the Australian Charities and Not-for-profits Commission Act 2012 to do so.

These special purpose financial statements do not comply with all the recognition and measurement requirements in Australian Accounting Standards. The recognition and measurement requirements that have not been complied with are those specified in AASB 16 Leases and AASB 119 Employee Benefits.

The material accounting policies adopted in the special purpose financial statements are set out in note 2(b) and 2(c) indicate how the recognition and measurement requirements in Australian Accounting Standards have not been complied with.

The financial statements have also been prepared in accordance with the significant accounting policies disclosed below, which the board members have determined are appropriate to meet the needs of members. Such accounting policies are consistent with those of previous periods unless stated otherwise.

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs unless otherwise stated in the notes. Material accounting policies adopted in the preparation of these financial statements are presented below and have been consistently applied unless stated otherwise. The amounts presented in the financial statements have been rounded to the nearest Australian dollar.

The financial statements were authorised for issue by the board members of the association on the same day as it was signed.

### 2 Summary of Significant Accounting Policies

#### (a) Income Tax

The Association is exempt from income tax under Division 50 of the Income Tax Assessment Act 1997. The organisation is registered with the Australian Charities and Not-for-profit Commission as a charity. The organisation is also a registered Public Benevolent Institution.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 2 Summary of Significant Accounting Policies

#### (b) Leases

Rental agreements, where substantially all of the risks and benefits remain with the lessor, are recorded as expenses as incurred. A lease liability and right to use asset have not been recorded which does not comply with AASB 16 Leases.

#### (c) Employee benefits

Provision is made for the Association's liability for employee benefits such as annual leave and long service leave provisions. Short term employee benefits are benefits (other than termination benefits) that are expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related service, including wages and salaries. Short-term employee benefits are measured at the amounts expected to be paid when the obligation is settled. Long-term employee benefits are benefits that are expected to be settled at least 12 months after the end of the financial reporting period. Employee long service leave provisions payable later than one year have not been discounted which does not comply with AASB 119 Employee Benefits. However, the effect on the financial statements is not material.

The Association's obligations for unpaid employee benefits such as wages and salaries are recognised as a part of current trade and other payables in the statement of financial position.

#### (d) Revenue from contract with customers

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

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

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

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

#### Application

The association has chosen to use the modified retrospective application when applying this new accounting standard. Therefore, the comparative numbers are prepared under AASB 118 Revenue and AASB 1004 Contributions.

This application has not resulted in any adjustment in opening retained earnings.

#### Grant Revenue

Grant revenue is recognised in the statement of income and expenditure and other comprehensive income when the Association delivers its specific performance obligations as outlined in grant agreements to a recipient.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 2 Summary of Significant Accounting Policies

#### (d) Revenue from contract with customers

When grant revenue is received whereby the Association incurs an obligation to deliver performance obligations directly to a recipient as specified under a grant agreement, the grant revenue is recognised in the statement of financial position as a liability until the service has been delivered to the recipient.

#### Donations

Donations and bequests without enforceable contracts are recognised as revenue when received.

#### Interest revenue

Interest is recognised using the effective interest method.

#### (e) Goods and Services Tax (GST)

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

#### (f) Property, plant and equipment

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

Items of property, plant and equipment acquired for nil or nominal consideration have been recorded at the acquisition date fair value.

#### Depreciation

Property, plant and equipment, excluding freehold land, is depreciated on a prime cost (PC) or diminishing value (DV) basis over the assets useful life to the Association, commencing when the asset is ready for use.

The depreciation rates used for each class of depreciable asset are shown below:

<b>Fixed asset class</b>	<b>Depreciation rate</b>
Furniture, Fixtures and Fittings	25% PC
Motor Vehicles	22.5% DV
Office Equipment	25% PC
Computer Equipment	25% PC

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 2 Summary of Significant Accounting Policies

#### (g) Impairment

At the end of each reporting period, the Association assesses whether there is any indication that an asset may be impaired. If such an indication exists, an impairment test is carried out on the asset by comparing the recoverable amount on the asset, being the higher of the asset's fair value less costs to sell and value in use, to the asset's carrying amount. Any excess of the asset's carrying amount over its recoverable amount is recognised immediately in income and expenditure.

#### (h) Intangible assets - Nomination rights

In the 2015 financial year, the organisation co-invested in a social housing development with Women's Property Initiative (WPI) and the Department of Health & Human Services (DHHS). The organisation paid \$175,000 in exchange for perpetual nomination rights on three of the dwellings to be constructed.

The organisation receives no direct financial benefit from nomination but it has demonstrably expanded the affordable housing stock that they can connect clients with. The board members accept that this should create an ongoing indirect financial benefit through an increase in Supported Accommodation Assistance Program (SAAP) funding.

The perpetual value of this relative increase is difficult to estimate. The board members have considered impairment indicators for the nomination rights asset and have not identified any impairment indicators that would result in a material impairment as at the signing date of the report.

The board members have amortised the nomination rights over a useful life of 40 years, which represents the useful life of the dwellings the nomination rights relate to.

#### (i) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts.

#### (j) Comparative figures

When required by accounting standards, comparative figures have been adjusted to conform with changes in presentation for the current financial year.

#### (k) Critical accounting estimates and judgements

*Key judgments - Recognition of income/income in advance*

The committee members have reviewed the services performed under government funded agreements and have made an assessment in relation to the level of services provided against their obligations in determining the unearned income carried forward.

*Key judgements - Useful lives of property, plant and equipment*

Property, plant and equipment are depreciated over their useful life and the depreciation rates are assessed with the assets are acquired or when there is significant change that effects the remaining useful life of the asset. Intangible assets are also amortised over the useful life of the asset.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 2 Summary of Significant Accounting Policies

#### (k) Critical accounting estimates and judgements

##### *Key judgments - Performance obligations under AASB 15*

To identify a performance obligation under AASB 15, the promise must be sufficiently specific to be able to determine when the obligation is satisfied. Management exercises judgement to determine whether the promise is sufficiently specific by taking into account any conditions specified in the arrangement, explicit or implicit, regarding the promised goods or services. In making this assessment, management includes the nature, cost, quantity and the period of transfer related to the goods or services promised.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 3 Revenue

	2020	2019
	\$	\$
- Interest received	3,463	4,373
- Operating grants	1,243,131	1,260,566
- Donations	36,395	23,862
- Family violence package revenue	92,660	55,319
- Government stimulus package income	171,500	-
- Other revenue	33,940	54,068
Total Revenue	<u>1,581,089</u>	<u>1,398,188</u>

### 4 Cash and Cash Equivalents

Cash on hand	250	250
Cash at bank	256,917	70,085
	<u>257,167</u>	<u>70,335</u>

### 5 Trade and Other Receivables

#### CURRENT

Trade receivables	75,920	8,517
Sundry receivables	45,653	1,406
	<u>121,573</u>	<u>9,923</u>

### 6 Financial assets

#### CURRENT

Term Deposits	130,196	160,000
	<u>130,196</u>	<u>160,000</u>

(a) This relates to two term deposits maturing in October 2020.

### 7 Other Assets

#### CURRENT

Prepayments	-	743
Deposits	12,000	12,000
	<u>12,000</u>	<u>12,743</u>

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 8 Plant and equipment

	2020	2019
	\$	\$
<b>Plant and equipment</b>		
At cost	41,010	9,845
Accumulated depreciation	(7,998)	(5,463)
Total plant and equipment	<u>33,012</u>	<u>4,382</u>
<b>Furniture, fixtures and fittings</b>		
At cost	20,870	23,848
Accumulated depreciation	(15,805)	(16,480)
Total furniture, fixtures and fittings	<u>5,065</u>	<u>7,368</u>
<b>Motor vehicles</b>		
At cost	153,606	153,608
Accumulated depreciation	(62,054)	(35,475)
Total motor vehicles	<u>91,552</u>	<u>118,133</u>
<b>Computer equipment</b>		
At cost	46,167	51,857
Accumulated depreciation	(37,089)	(37,070)
Total computer equipment	<u>9,078</u>	<u>14,787</u>
<b>Computer software</b>		
At cost	13,614	13,614
Accumulated depreciation	(8,971)	(5,567)
Total computer software	<u>4,643</u>	<u>8,047</u>
<b>Total plant and equipment</b>	<u>143,350</u>	<u>152,717</u>

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 9 Intangible Assets

	2020	2019
	\$	\$
<b>Website</b>		
Website development at cost	12,658	12,658
Accumulated amortisation and impairment	(9,466)	(6,935)
Total website	<u>3,192</u>	<u>5,723</u>
<b>Nomination rights</b>		
Nomination rights at cost	175,000	175,000
Accumulated amortisation and impairment	(17,500)	(13,125)
Total nomination rights	<u>157,500</u>	<u>161,875</u>
<b>Total Intangibles</b>	<u><u>160,692</u></u>	<u><u>167,598</u></u>

Refer to Note 2(h) for accounting policy on nomination rights.

### 10 Trade and Other Payables

#### CURRENT

Trade payables	<u>102,851</u>	<u>87,083</u>
	<u><u>102,851</u></u>	<u><u>87,083</u></u>

### 11 Employee benefits

#### CURRENT

Provision for annual leave	<u>76,509</u>	<u>53,089</u>
	<u><u>76,509</u></u>	<u><u>53,089</u></u>

#### NON-CURRENT

Provision for long service leave	<u>5,935</u>	<u>5,057</u>
	<u><u>5,935</u></u>	<u><u>5,057</u></u>

### 12 Other Liabilities

Grants in advance	<u>118,476</u>	<u>6,750</u>
	<u><u>118,476</u></u>	<u><u>6,750</u></u>

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Notes to the Financial Statements

For the Year Ended 30 June 2020

### 13 Rental Commitments

#### Committed Rental

	2020	2019
	\$	\$
Minimum rental payments under non-cancellable rental agreements:		
- not later than one year	37,530	36,450
- between one year and five years	101,820	139,350
	<u>139,350</u>	<u>175,800</u>

The organisation entered into a rental agreement for their office location during the 2019 financial year. The lease expires February 2024 with an option to extend for further 5 years. Rent increases 3% each year of the current lease.

These commitments are not recorded as a right to use asset or a lease liability in accordance with AASB 16: Leases.

### 14 Cash Flow Information

Reconciliation of result for the year to cashflows from operating activities

Surplus/(Deficit) for the year	99,870	(46,034)
<b>Non-cash flows in surplus:</b>		
- depreciation and amortisation	47,438	59,991
- loss (profit) on disposal of non-current assets	-	(5,129)
<b>Changes in assets and liabilities:</b>		
- (increase)/decrease in trade and other receivables	(111,650)	19,275
- (increase)/decrease in other assets	743	1,470
- increase/(decrease) in trade and other payables	15,767	(18,491)
- increase/(decrease) in employee benefits	24,298	21,168
- increase/(decrease) in unearned revenue	111,726	(158,874)
Cashflow from operations	<u>188,192</u>	<u>(126,624)</u>

### 15 Events after the end of the Reporting Period

Due to the COVID-19 pandemic in 2020, WISHIN was required to make some changes to the arrangements for staff. Although the Association is unable to determine the full extent of the financial impact of this crisis on the organisation at the time of signing, the board believe that current funding will remain in place and do not expect a significant decline in income during the year ending 30 June 2021. On this basis, the board are currently satisfied that the short term implications will not adversely affect the association's ability to continue to operate as a going concern.

Except for the above, no other matters or circumstances have arisen since the end of the financial year which significantly affected or could significantly affect the operations of the Association, the results of those operations or the state of affairs of the Association in future financial years.

# Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

## Statement by Members of the Board

The board has determined that the association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 2 to the financial statements.

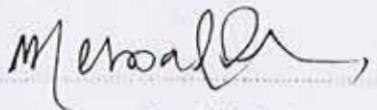
In the opinion of the Members of the Board:

1. The financial report and notes, as set out in pages 1 to 13, presents a true and fair view of the financial position of WISHIN as at 30 June 2020 and its performance for the year ended on that date in accordance with the accounting policies described in Note 2 to the financial statements and the requirements of the *Associations Incorporation Reform Act (VIC) 2012* and the *Australian Charities and Not-for-profits Commission Act 2012*.
2. At the date of this statement, there are reasonable grounds to believe that WISHIN will be able to pay its debts as and when they fall due.

This declaration is made in accordance with a resolution of the Board and is signed for and on behalf of the Board by:

 , Treasurer

(Board Member)

 , Chair

(Board Member)

Dated 15 October 2020

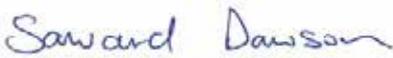
## Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

### Auditors Independence Declaration under Section 60.40 of the Australian Charities and Not-for-profits Commission Act 2012

In accordance with the requirements of section 60.40 of the *Australian Charities and Not-for-profits Commission Act 2012*, as auditor for the audit of Women's Information, Support and Housing in the North (WISHIN) Inc for the year ended 30 June 2020, I declare that, to the best of my knowledge and belief, there have been:

- a) No contraventions of the auditor independence requirements of section 60.40 of the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- b) No contraventions of any applicable code of professional conduct in relation to the audit, and Accounting Professional and Ethical Standards.



Saward Dawson



Jeffrey Tulk  
Partner

Blackburn

Dated: 15 October 2020

## Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

### Independent Audit Report to the members of Women's Information, Support and Housing in the North (WISHIN) Inc

#### Report on the Financial Report

We have audited the accompanying financial report being a special purpose financial report, of Women's Information, Support and Housing in the North (WISHIN) Inc, which comprises the statement of financial position as at 30 June 2020, the statement of income and expenditure and other comprehensive income, statement of changes in equity and the statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the statement by Members of the Board.

In our opinion, the accompanying financial report of Women's Information, Support and Housing in the North (WISHIN) Inc has been prepared in accordance with Division 60 of the Australian Charities and Not-for-profits Commission Act 2012 and the Associations Incorporation Reform Act 2012 (VIC), including:

- (i) giving a true and fair view of the association's financial position as at 30 June 2020 and of its financial performance and cash flows for the year then ended on that date; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1 to the financial statements, Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013 and the Association Incorporation Reform Act 2012 (VIC).

#### Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the association in accordance with the auditor independence requirements of Division 60 of the Australian Charities and Not-for-profits Commission Act 2012 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

#### Emphasis of Matter - Basis of Accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the board members' financial reporting responsibilities under the Australian Charities and Not-for-profits Commission Act 2012 and the Associations Incorporation Reform Act 2012 (VIC). As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

## **Women's Information, Support and Housing in the North (WISHIN) Inc**

ABN: 53 578 663 810

### **Independent Audit Report to the members of Women's Information, Support and Housing in the North (WISHIN) Inc**

#### **Responsibilities of Board Members for the Financial Report**

The board members of the association are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the Associations Incorporation Reform Act 2012 (VIC) and the Australian Charities and Not-for-profits Commission Act 2012 and is appropriate to meet the needs of the members. The board members' responsibility also includes establishing and monitoring such internal control as the board members determine necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

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

#### **Auditor's Responsibility for the Audit of the Financial Report**

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

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

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the association.

## Women's Information, Support and Housing in the North (WISHIN) Inc

ABN: 53 578 663 810

### Independent Audit Report to the members of Women's Information, Support and Housing in the North (WISHIN) Inc

- Conclude on the appropriateness of the association's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation

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



**Saward Dawson**



Jeffrey Tulk  
Partner

Blackburn VIC

Dated: 15 October 2020

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# Our Supporters

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Our work at WISHIN is made possible by the amazing support, partnership and collaboration of a range of organisations and individuals.

## WE APPRECIATE YOUR GENEROSITY

- > #GoKindly
- > Aesop
- > Grill'd
- > Jack Brockhoff Foundation
- > Lord Mayor's Charitable Foundation
- > Lush
- > StreetSmart
- > Victorian Women's Trust
- > Queens Fund
- > Walter and Eliza Fund
- > APM Solutions

# Please Support Our Work

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Your donations enable us to help some of the most vulnerable women and children in Melbourne's north.

Together, we can transform lives of trauma and fear into ones of safety, stability and optimism. If you would like to make a donation, please email [admin@wishin.org.au](mailto:admin@wishin.org.au) or call **03 8692 2020**





**WISHIN**

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