

A Year of Transformation

Annual Report 2019 | 2020

Who we are:

Settlement Services International (SSI Group) is a community organisation and social business that supports newcomers and other Australians to achieve their full potential.

We take an integrated approach to our work, always looking at the complete human being and striving to understand how each individual can thrive within the community in which they live and the wider Australian society.

Some of the groups with whom we work include: asylum seekers, refugees and migrants; children, young people and families; and people living with disability. Our activity areas include facilitating employment, creating community engagement, providing community services, advocacy, developing corporate programs, and influencing international affairs.

Through collaboration and innovation, our services wrap around individuals and families to capitalise on their strengths, identify their priorities and meet their current and future requirements. Drawing on feedback from the communities with whom we work, we also identify unmet needs and invest in innovative initiatives to close these gaps.

Where we are:

SSI has offices in NSW, Queensland, and Victoria. Our head office is in the Sydney suburb of Ashfield.

At the international level, we work to influence global policy around refugees, asylum seekers and people living with disability. We participate in key global forums and provide thought leadership.

In 2018, SSI merged with Access Community Services. The expansion of the SSI Group into Queensland and the opening of a Victorian office means that we now operate at the local, national, and international level. SSI Group offices are based in metro and regional Queensland, NSW and Victoria.

Acknowledgement of Country:

SSI acknowledges the traditional custodians of the land and their enduring sovereignty, and we honour their elders, past, present and emerging.

We acknowledge that we have a responsibility to ensure services delivered on this land are provided in partnership with our Aboriginal communities to protect their culture, people and lands and to produce positive outcomes for Aboriginal people.

We will use our understanding of and commitment to cultural responsiveness as we welcome new cultures to Australia and implement our programs and services.

Contents

Who we are:	1
Where we are:	1
Acknowledgement of Country:	1
Contents	2
How we create:	3
From the Chair:	4
From the CEO	6
SSI's vision and values	8
SSI's mission	8
SSI's Outcomes Framework and our journey towards integrated reporting	9
Highlights 2019/2020	11
Stakeholder summary	12
External environment	14
Our strategy	16
Economic participation	19
Social inclusion	21
Learning and growth	24
Safety and stability	26
Health and wellbeing	28
Capacity building, advocacy and thought leadership	31
People and culture	34
Finance and governance	36
SSI Board	39
Acronyms used in this report	41
How can you help?	41

How we create:

1) SSI uses the below resources to perform activities and achieve our goals.

Financial capital

- Government funding
- Donations
- Licence fees

Intellectual capital

- Our brand
- Our reputation
- Our networks

Human capital

- Our people
- Our culture

2) These resources allow us to perform the below activities, and in turn achieve our goals.

Activities:

- **Asylum seekers, refugees & migrants**

We help newcomers find their place in Australian society

- **Children, young people & families**

We help children from diverse backgrounds achieve their potential

- **People with disability**

We connect individuals with the support they need to thrive

- **Employment stewardship**

We help people from diverse backgrounds find work and start businesses

- **Community engagement**

We foster inclusion in social, economic and community life

- **SSI advocacy**

We speak up for those who struggle to be heard and influence decision-makers

Goals:

- Operational Excellence
- Workforce & Culture
- Growth & Revenue
- Social Influence & Leadership
- Client Experience
- Technology

3) From this, we deliver the below value to the community.

- Economic participation
- Social inclusion
- Learning and growth
- Safety and stability
- Health and wellbeing
- Capacity building, advocacy
- and thought leadership

From the Chair:

The greatest test for any organisation is how it functions during times of stress and crisis. While adversity can fracture some organisations, more robust ones tend to come together, adapt, and collaboratively address the challenge at hand, identifying opportunities.

Watching and being involved in SSI's response to the COVID-19 crisis in the final months of the 2020 financial year has reaffirmed my long-held belief that we have robustness at our core. The focus of the Board and executive team to ensure our financial stability while protecting the health and wellbeing of staff and clients spoke volumes about our cohesiveness. So too, did the resolve and understanding of our loyal and dedicated staff, many of whom were asked to redeploy or make do on reduced working hours. Their patience and agility during these difficult times has been nothing short of inspiring.

For its part, the Board has been acutely aware of the need to balance risk during the global health crisis that COVID-19 represents. SSI needed to find ways to continue delivering its services to the vulnerable communities it represents, while simultaneously ensuring the safety of its staff in a continually evolving situation. The Board has tried to balance practical and effective governance oversight while ensuring management has room to focus on the day-to-day challenges.

Violet and her team have responded in an admirable and considered manner. Well before Australia closed its borders to all but citizens and residents at the end of March, the Board and executive team were working together to proactively address the situation. By the end of March, some 900 SSI and Access staff across the eastern states of Australia were working from home, with a remote service model being used to reduce face-to-face contacts.

The indefinite pausing of the Humanitarian Settlement Program, a significant source of funding for SSI, has meant there has been a need to balance our ongoing financial position with the salaries and retention of staff. While JobKeeper payments have helped, the executive team has been forced to make difficult decisions around the use of SSI's cash reserves. The decision to preserve these funds for the time being means SSI remains able to support a diverse range of programs, including those which help clients develop financial independence.

But the story of FY2020 is not limited to the impacts of COVID-19. All credit is due to the executive team, as it has delivered very strongly on its business plan, providing a concrete example that it is possible to do two things at once.

I have taken particular pleasure in seeing SSI continue to diversify and evolve its offering. In April, it was announced that we had been selected to deliver Local Area Coordination (LAC) services to NDIS participants on behalf of the National Disability Insurance Agency. Under the agreement, SSI will assist some 16,000 people living with a disability in the South West Sydney and Sydney areas, helping them to build and pursue their goals, exercise choice and control, and engage with the NDIS.

This type of evolution of our services is crucial to our ongoing sustainability. We have incredible specialist expertise in terms of diverse communities, and we need to be looking at different types of contracts where we can put this into play.

The LAC win is a positive reflection on the diversity of our own staff. Walking through the office, I'm always struck by the fabulous rainbow of cultures, ethnicities, sexualities and ages our staff represent. I frequently meet staff who were former clients of the organisation and who just needed a bit of help to get started. Once they were vulnerable but now are confident and hardworking and can't wait to give back.

It has also been pleasing to see the integration of Access continue apace following its 2018 merger with SSI. Following the initial bedding down of the separate entities into one organisation, the focus is now on finding new efficiencies and further progressing the relationship.

This year's Annual Report is remarkable in that it marks SSI's first steps towards an integrated reporting framework. Integrated reporting is rapidly becoming the gold standard for reports and is based around

bringing greater cohesion and efficiency to the reporting process and applying 'integrated thinking' to breaking down internal silos and reducing duplication.

I would like to end by acknowledging Violet for her outstanding leadership throughout what has perhaps been the most challenging year in SSI's history. It is thanks to her wise decisions that we are entering 2020/21 in such a strong position.

Elisabeth Shaw
Chair

From the CEO

For SSI, as for many organisations and businesses around Australia, FY2020 was a year of two distinct parts. Prior to March 2020, our focus was very much on achieving our strategic goals, on extending the scope of our work and continuing to bring about positive change in the lives of our clients.

But, with the closure of Australia's international borders due to the worsening COVID-19 pandemic, we entered a new phase. Our focus shifted increasingly to ensuring the health and safety of our staff and clients, to finding smart, new ways to deliver our services, and to securing our financial future.

While some organisations struggled with this rapid pivot, I'm proud to say that SSI, from the Board and executive team through to staff in every division, showed incredible agility. Years of working in a sector where funding and program continuity can never be taken for granted has taught us to be resilient and adaptable – qualities we so often find in the vulnerable people with whom we work.

There were many learnings along the way, but we now stand in a strong position to take on the challenges of the coming year. We ended the year having achieved a record high revenue of \$127.52 million and, while many staff had their working hours reduced, there were no redundancies this financial year due to COVID-19. I want to acknowledge all of our staff – particularly those who have been stood down – for their dedication, professionalism and courage during this period.

SSI started the financial year with a new executive team, a new operational structure and an ambitious 12-month plan for growth and change. With our national footprint considerably expanded following our 2018 merger with Access and the opening of our Victorian office, we enthusiastically pursued our 2023 Business Goals in the six category areas of: Growth & Revenue, Operational Excellence, Workforce & Culture, Client Experience, Social Influence & Leadership and Technology. Key deliverables included a strategy, roadmap and governance framework for IT; a plan for implementing our regional engagement strategy; and a political stakeholder communication plan.

SSI's other major achievements during the year included being selected by the National Disability Insurance Agency (NDIA) to supply Local Area Coordination (LAC) services for people living with disability in two Sydney areas. Being chosen to act as the senior partner in providing these services is an acknowledgement of the expertise, effectiveness and humanity of our teams. Seeing our vision and strategy succeed in the area of access and equity and disability is so very rewarding.

I am also proud of the work our Multicultural Child and Family Program has achieved in ensuring children in foster care remain connected with the culture, language and religion they were born into. So successful has the model been that the Victorian Government has recognised its effectiveness and funded a very similar scheme, to be managed from our Collingwood office in Melbourne.

Another key achievement of note was the creation of a Social Impact Framework for assessing the collective social impact of our work. This powerful diagnostic tool will help us better understand the extent to which change has been made in the life of individuals and communities across the domains we work in. As you read this annual report, you will see the outcomes of our efforts reported under the six category areas of the framework: capacity building, thought leadership and advocacy; economic participation; social inclusion; learning and growth; safety and stability; and health and wellbeing.

In early March 2020, we began to fully understand the implications of the growing COVID-19 crisis. With potential border closures looming for Australia there were implications for the flow of new settlers under the Humanitarian Settlement Program (HSP), one of our key sources of revenue. There were also potential health risks for frontline staff and for the individual clients with whom SSI works. Together with the Board and the rest of the executive team, I resolved to act quickly and decisively to address the coming challenges.

Within three weeks, almost 900 of our staff were working remotely. Staff whose work was directly affected by our reduced HSP workload were redeployed, staff across the

board had their hours reduced, and members of the Board and executive team took a pay cut. We quickly developed remote working strategies for continuing to support our clients and assessing their ongoing needs. I have been in awe of the resiliency, patience, agility and common sense of staff across this period.

Looking ahead, while our borders have remained closed into the first and second quarters of 2020/21, I am cautiously optimistic about the remainder of the coming financial year and beyond. We're likely to have firm news on the opening of borders in early 2021 and I'm confident this will be accompanied by the re-opening of entry channels for small numbers of humanitarian visa holders. We are well-placed in terms of finances, social infrastructure supports and staff readiness to immediately respond to this need.

I would like to sincerely thank our Chair, Elisabeth Shaw, for her tireless efforts and sage advice throughout the year and the Board for their diligence and guidance. Likewise, my thanks go to Access Community Services CEO Gail Ker for her wonderful efforts following the merger of Access and SSI. Finally, my gratitude and appreciation goes out to the executive team, my EA Lisa Santo and all the leaders, frontline and enabling staff who add value and every day work hard for a better world.

Violet Roumeliotis
CEO

SSI's vision and values

SSI's vision is to achieve a society that values the diversity of its people and actively provides support to ensure meaningful social and economic participation and to assist individuals and families to reach their potential.

Social justice

Equity and access to all.

Diversity

Respecting diversity and being non-discriminatory.

Compassion

Caring, empathy and respect for the dignity of others.

Respect

Cooperation and mutual respect

Quality

Dynamic, flexible, and responsive service.

Ethics

Professional practices and accountability.

Innovation

Commitment to partnerships and excellence.

SSI's mission

Mission

SSI is a community organisation and social business that supports newcomers and other Australians to achieve their full potential. We work with all people who have experienced vulnerability, including refugees, people seeking asylum and culturally and linguistically diverse (CALD) communities, to build capacity and enable them to overcome inequality.

SSI draws on its expertise and experience to advocate for the people and communities it serves. Through the work we do, we empower people to change their lives. Through our advocacy and representation, we influence ideas and policy.

Corporate purpose

We acknowledge that attitudes towards vulnerable and marginalised groups in Australia continue to improve, catalysed by increased understanding as well as generational shifts. However, despite decades of continuous economic growth, inequality in Australia persists. This creates environments in which some people are more vulnerable and marginalised.

SSI's Outcomes Framework and our journey towards integrated reporting

From a staff of just one person in Sydney in April 2011, SSI has grown to become an organisation with over 900 employees, operations down the Australian east coast and a revenue this year of \$127.52 million. We now work with more vulnerable people than ever before, with our programs funded via a wide range of sources.

With this growth comes the need for a clearer articulation of our goals and achievements.

In FY2020, we adopted a Master Plan containing six strategic goals to help us make the transition from a small organisation solely focused on migrants, refugees and asylum seekers, towards a more diversified client base and a greater variety of funding.

Given this diversity, one of the key decisions from the review that led to the Master Plan was the need for better reporting on the outcomes of our programs.

In FY2020, together with consultants EY, we designed a framework to guide our reporting on program performance. The resulting 'Outcomes Framework' captures the work we do under six categories:

- Economic participation;
- Social inclusion;
- Learning and growth;
- Safety and stability;
- Health and wellbeing; and
- Capacity building, thought leadership and advocacy.

The next step was to measure our performance

in each category, drawing on information from across the organisation. Late in the financial year we brought specialist expertise to this initiative via a newly created Social Impact Lead role.

Measuring success is not new to SSI and our past Annual Reports have demonstrated the effectiveness of our activities. For example, we have reported on the number of arrivals, people we helped settle, and those we supported to engage with the wider Australian community and find jobs.

Outcomes vs outputs

What is new is the quality of reporting. Much of what SSI has done in the past could be described as outputs reporting. It did not provide much detail about how the support services were carried out, and sometimes the data was not easily comparable with previous years.

By contrast, outcomes reporting makes specific links between the service provided and the achievement. To do that, it describes in detail the processes used to achieve a particular achievement (ie. outcome).

Our FY2020 report contains the first of our measurements against detailed service criteria. These performance measures will establish a baseline for future comparison. We do not yet have measurements for all criteria, but expect to have them completed in time for inclusion in our FY2021 Annual Report.

As part of our journey towards outcomes reporting, we aim to develop the SSI Social Impact Snapshot Report to demonstrate the collective social impact of our services and our approach. It is expected that the report will be produced bi-annually and sent to the SSI executive team and senior leaders to help people understand the impact they help to create via the activities and outputs they initiate.

In the coming years, the SSI Social Impact Snapshot Report will be used to guide the social impact element of our future integrated reports, beginning with FY2021.

Timing will be dependent on the development of SSI's Data Strategy, the quality of data, and

the systems and processes we put in place to collect it. SSI, like many organisations who have undergone rapid growth, faces challenges with data fragmentation and with siloed program and service delivery models as well as legacy systems that require upgrading.

Integrated reporting

This annual report is also the first in which we have incorporated some of the principles of integrated reporting (IR). Integrated reporting encourages an organisation to think about what value it creates for its clients, stakeholders and society at large, and how it does so. Because the concept of 'value' in

integrated reporting is more far-reaching than short-term outputs and more long term than financial performance, we believe it is an ideal way to present a not-for-profit organisation based on humanitarian values such as SSI.

This report is not a full integrated report. However, it incorporates some of the key IR concepts. We've included a graphic in the full PDF report on pages 2-3 which shows our value creation process, starting with inputs, or value drivers.

Integrated reporting divides inputs and delivered value into categories which are called 'capitals'. While up to six capitals can be used, we believe our main inputs in IR terms are financial capital, human capital and intellectual capital. We consider that most of the value we create is captured by our Outcomes Framework. We have shown this on the far right of the graphic. This year we have not expressed our outcomes in terms of capitals.

Also as part of our journey towards full integrated reporting, this FY2020 Annual Report includes an examination of material factors in the external environment (p13-15); an assessment of the future with regard to materiality (p16); and a stakeholder analysis (p12).

Individual programs are discussed under the Outcomes Framework category to which they are most relevant.

Outcomes Framework categories

Economic participation

Individually tailored employment support, work experience/work readiness training, social enterprises, small-business start-ups, corporate partnerships with employers, innovation funding, scholarships.

Social inclusion

Community development activities, supporting people to participate in local groups, activities and community events, Multilingual Disability Hub, Arts & Culture programs, community-based engagement initiatives such as the Community Kitchen, volunteering.

Learning and growth

Education and skills training such as orientation sessions, parenting skills, recognition of pre-arrival skills and qualifications, supporting English language acquisition, financial literacy, access education and skills development (Registered Training Organisation), life skills, access educational support, completing education, schooling support.

Safety and stability

Individual needs assessment and case-work coordination, Multicultural Child and Family Program, early settlement support, asylum seeker assistance, domestic violence initiatives.

Health and wellbeing

Assessment, coordination and referral of health and wellbeing appointments, health orientation, fostering social connections, disability support, psychology.

Capacity building, thought leadership, advocacy

Training workshops, Settlement Partnerships, Our Voice lived experienced educators, local, national and international policy development, events and public affairs advocacy, participant advocacy, Reconciliation Action Plan (RAP), research and evaluation, sector representation and support, co-design, community consultations.

Highlights 2019/2020

- 37,446 people were supported by SSI (37,611 + in FY2019)
- 146 clients overcame language barriers
- 1,577 clients gained employment of over 26 weeks (1,510 FY2019)
- 756 clients accessed mental health services
- 1,234 individuals or families achieved long-term accommodation
- 37,446 people were supported by SSI (37,611 + in FY2019)
- 941 clients achieved recognition of overseas skills and qualifications
- 1,697 clients gained work experience/activity placement/ voluntary placement
- 22,909 settlement sessions held with refugees and migrants (34,099 sessions for FY2019)
- 445 youth packages delivered
- 25 new businesses established by entrepreneurs with a disability or from refugee backgrounds (34 in FY2019)
- 9 policy submissions

Stakeholder summary

SSI's operations do not take place in isolation. In pursuing our strategic goals and mission, we interact with, influence, and are influenced by the following important stakeholders.

Clients

SSI is a social business that supports all sorts of Australians to achieve their full potential. Our clients are at the centre of everything we do and include people who are refugees, people seeking asylum, people living with disability, people from culturally and linguistically diverse backgrounds and First Nations people. We support children, women, men and LGBTIQ+ people.

Communities

Working with the communities in which our clients live and practise their faith is key to achieving the best outcomes for individuals and to contributing to the wider Australian society.

Consortium partners

SSI is the lead partner in the NSW Settlement Partnership (NSP), a consortium comprising 21 bodies, including SSI and its 11 members, and nine other NSW-based community organisations. This consortium delivers settlement services in agreed areas of NSW under the Department of Home Affairs' Settlement Engagement and Transition Support program (see page 25).

Corporate partners

We work closely with the business community through a range of corporate partnership programs aimed at developing the entrepreneurial spirit, work readiness and financial nous of our clients. Our social businesses are supported by a wide spectrum of community-minded companies and pro-bono collaborations.

Government departments and agencies

Some 90 per cent of SSI's funding comes through federal and state government departments. Many of our activities are delivered in cooperation with local governments. SSI provides governments of all levels with a means of implementing their programs and achieving social change.

Government policymakers

Federal and state parliaments develop laws and policies which have significant impacts on our operating environment, the scope of our work and the vulnerable individuals with whom we work.

Media

Close working relationships with media are integral to the success of our programs. Strategic partnerships with organisations such as SBS improve our ability to enhance our reputation, strategic priorities and client services.

Member organisations

SSI was formed in 2000 as the state-wide umbrella organisation for 11 Migrant Resource Centres and Multicultural Services across NSW. By working together, SSI's member organisations can achieve more than by working alone. (See page 25.)

Other NFPs

SSI regularly partners with other not-for-profit organisations with similar and complementary values and agendas to deliver services to vulnerable communities.

Private funders

Donations from philanthropists and foundations provide SSI with the means to develop and implement important self-funded programs, addressing needs and issues not covered by our main government-funded programs.

Staff

A competent, diverse workforce is crucial to the delivery of our services. We strive to be an employer of choice, with programs to create a safe and healthy working environment and develop the competence of individual staff members.

Volunteers and interns

Volunteers and student interns allow us to extend the scope of our work, to deliver additional services and to reach additional clients.

External environment

SSI's ability to achieve its goals and vision is determined by both our internal strengths and challenges and also the impact of external factors. From year to year, changes in government policy, industry trends and major socio-economic movements all influence the organisation's direction and performance.

In FY2020, the COVID-19 pandemic had a major impact on SSI from a health and safety, economic and operational perspective. Another important external impact was the federal government's decision to award SSI a three-year contract to deliver frontline Local Area Coordination Services for the National Disability Insurance Scheme in two areas in NSW.

COVID-19

SSI's operations were affected by the COVID-19 pandemic on a number of fronts. The closing of Australia's borders to all but Australian citizens and permanent residents from March 20 effectively shut the entry pathway into the country for refugees and asylum seekers. We managed no new arrivals under the Humanitarian Settlement Program (HSP) between this date and the end of the financial year. As our HSP funding is linked to service provision, this had flow-on effects for the organisation's operational focus, its budgets and required staffing levels. Some programs were suspended, many staff were redeployed and a number had their hours reduced. These impacts are discussed in the People and Finance sections of this report.

At the same time, SSI's existing clients, many of whom are in the process of learning English, have insecure employment and histories of trauma, were particularly vulnerable to the impacts of the pandemic and its economic and health challenges. In response, we embarked upon a proactive strategy of providing clients with relevant and timely advice and support.

Initial response

SSI was proactive in addressing the risks posed by COVID-19 and from February onwards, started by providing both new arrivals and airport staff with hand sanitiser, face masks, gloves and disinfectant spray.

Information sessions were provided to refugees, and when quarantine restrictions were introduced we supported more than 100 new arrivals to self-isolate in serviced apartments.

Remote model

As the need for social distancing became greater and Australia entered lockdown, we moved to a remote-service model in March, reducing face-to-face contact. Staff used virtual means to help clients undertake essential activities such as sourcing accommodation, interacting with government departments and applying for work. Case managers staffed the phones to negotiate with schools for the use of laptops, to arrange for phone-based job service consultations and to arrange GP appointments for new arrivals.

One key challenge was digital literacy, as parents with limited English and formal education found themselves tasked with home schooling, while their own English or vocational studies were often put on hold due to low computer literacy. We worked with partners in the community and accessed government grants to ensure refugees had the technological equipment they needed to engage in settlement and education in isolation, and to access affordable internet services.

Community outreach

COVID-19 abruptly changed the way communities interacted and functioned. As a community-based organisation, it was important for SSI to listen to how the communities we support experienced the pandemic. We achieved this by reaching out to some 25 community leaders and representatives in metropolitan and regional NSW, via one-to-one consultations and virtual roundtables. We listened to the community's experience of the pandemic, how community members helped each other, what they perceived as the challenges, and listened to their hopes for recovery. This helped shape SSI's response to COVID-19 and continues to inform the organisation's advocacy efforts.

One of the key messages to emerge was that staying connected was an important focus for community members. Leaders were concerned about the effects of isolation, loneliness, and trauma being re-triggered. We responded through a number of initiatives. One was to create six new volunteer positions

focused on virtual engagement and keeping people connected. In the arts and culture space, we delivered virtual visual arts masterclasses, drama workshops and rolled out the Artist Development Program. Access Community Services also engaged in extensive community outreach, including virtual sessions on topics such as COVID-19-fuelled racism and discrimination.

COVID-19 awareness among settlers

Part of our response to the pandemic involved assessing awareness of COVID-19 among HSP participants. Poor levels of understanding of the seriousness of the illness could have contributed to the spread of the disease within settler communities, with poor outcomes for both newcomers and the wider community.

In July, some 800 of our HSP clients aged 14 and over and living in the Fairfield, Liverpool and Campbelltown local government areas completed a survey. The results encouragingly suggested the majority of settlers were taking the pandemic very seriously. One hundred per cent were aware of COVID-19, 94 per cent were engaging in three or more COVID-safe practices and 87 per cent saw it as a major threat.

Advocacy for temporary visa holders

While welfare measures like JobKeeper and JobSeeker sheltered many in Australia from the worst impacts of the COVID-19 downturn, these measures did not extend to some of the most vulnerable in society. People on bridging visas whose asylum claims were being assessed, and people found to be refugees but who had arrived by boat after 2012 did not qualify for support and found themselves in a dire situation. Our research into nearly 500 people on temporary visas in May showed 82 per cent had lost their job or had their work hours reduced, 76 per cent had been unable to pay rent, and 62 per cent had gone without meals.

We provided assistance through direct advocacy, targeting the federal government through a letter-writing campaign, before drawing state government attention to the impact in their communities. This was backed by a strong partnership between organisations like ours and attentive public servants. Following these efforts, the NSW Government announced a \$6 million funding package to meet the immediate needs of this community.

Assistance to Iran

SSI also has an international team, which turned its attention to the situation affecting Afghan refugees in Iran. Working with local partners, we created packages of food items, such as rice, oil, beans and pasta, along with soap and masks.

NDIS Local Area Coordination win

The lion's share of SSI's revenue has traditionally come from government funding related to the delivery of humanitarian entrant programs. In FY2020, our funding mix and operational focus underwent change when we were selected to deliver frontline Local Area Coordination (LAC) services for the National Disability Insurance Scheme (NDIS) in two areas in NSW. The contract, which recognised SSI's strong local knowledge and understanding of the needs of people with disability or developmental delay, will run for three years, with some \$25 million in services delivered each year. This represents a major new source of income for SSI and an expansion of our operations in the disability space.

SSI has long been assisting people living with disability to reach their potential as a core part of our mission. We have previously supported people with disability, their carers and families to support the NDIS and look forward to assuming full LAC responsibilities, cementing our position as a major player in the sector. Under the new contract, SSI will deliver services to 16,000 participants in the South West Sydney and Sydney areas, covering 14 local government areas, from Fairfield to Bundanoon, and between Rhodes, Punchbowl and Glebe. We will work with participants to build and pursue their goals, exercise choice and control, and engage with the NDIS. We will also support people with disability, and their families and carers, by working with communities and mainstream services to build awareness and to become more inclusive of the range of needs and aspirations of people with disability.

Following the announcement of SSI's win in this area in April, transition activities commenced, including recruiting and redeploying staff. We were scheduled to begin full operations from 1 October 2020.

Our strategy

The SSI group of businesses is the largest provider of support services for migrants, refugees and asylum seekers in Australia, and about 60 per cent of our funding is linked to new arrivals.

Our financial situation in FY2021 and FY2022 will be adversely affected by the closure of Australia's external borders and also by a reduction in the number of people migrating to Australia even after the borders re-open.

In more positive news for the organisation, we remain focused on providing excellent services to our existing clients, many of whom have suffered great financial and mental stress during the pandemic. Also, on the positive side, our plan to diversify SSI's activities was already well underway by the time Australia's borders were closed in March 2020. New business wins such as the Local Area Coordination of NDIS services (outlined in full on the previous pages) meant we had alternative sources of funding in place when the pandemic hit.

In FY2019, we set six strategic goals for the development of our organisation through to FY2023. Despite the constraints on our growth due to COVID-related government policy, these goals remain important reference points as we plan for the future.

Our strategic goals are:

- **Growth and Revenue.**
We will actively look for new opportunities to grow revenue and services.
- **Operational Excellence.**
We will maintain our standing as a provider of high impact, effective humanitarian and social services.
- **Workforce and Culture.**
We will continue to build an inclusive workforce culture that ensures we attract people who share our values and commitment to our programs.
- **Client Experience.**
Our clients are our purpose, and helping them achieve their objectives, and to lead safe, happy and meaningful lives is our priority.
- **Social Influence and Leadership.**
We aim to become a reference point for social impact and influence on government policy.
- **Technology.**
We have started to streamline systems and processes across the entire organisation.

Growth and Revenue

In FY2021, we will proceed with the consolidation of Queensland-based Access Community Services (which we acquired in December 2018) into our organisation. The focus will be on streamlining operations, eliminating duplication of services, and ensuring SSI and Access learn from each other's practices and culture.

We were awarded a three-year contract, starting in FY2021, to provide Local Area Coordination (LAC) disability support services in South West Sydney and Sydney, on behalf of the National Disability Insurance Agency. Under the contract, worth \$25 million a year over three years, we will ensure that some 16,000 people will receive the support they need to participate in society.

We aim to expand our disability services over the coming years and to continue growing the presence of our Victorian office. The successful development of partnerships with communities, community service organisations, academia and government plus increased engagement in Victoria has resulted in new program opportunities and revenue growth in the early part of FY2021.

Our Ignite® Small Business Start-ups program is both a leg-up program for budding entrepreneurs in our network and also a small revenue-earner for SSI. We derive income by licensing this social enterprise model to similar not-for-profits in other countries. We aim to grow this revenue stream over coming years.

Operational Excellence

In FY2020, we established a dedicated Member Relations committee to supplement our existing Risk, Finance and Governance committees. The new committee is examining our relationship with our members. Over FY2021 we will consider whether the existing model based on Migrant Resource Centres should evolve as our organisation transitions from a heavy focus on humanitarian settlement to assisting vulnerable people in other areas.

This Annual Report marks our initial foray into integrated reporting. We've chosen the integrated reporting framework because it's a good platform to explain both the value that SSI delivers to its stakeholders and how it does that. In FY2021 and FY2022, we aim to transform the ability of our IT and business intelligence systems to capture the data required for full integrated reporting.

Workforce and Culture

One of SSI's priorities is to promote a truly equal society through our own staff practices. In FY2020, we developed our initial Aboriginal and Torres Strait Islander Reconciliation Action Plan. In following years, we will provide detailed progress reports against the baselines established in FY2020.

Our financial situation remains strong going into FY2021, but our growth and diversification initiatives, combined with a likely drop of revenue because of the border closures, do increase the risk of financial stress on the organisation. On a sad note, in early FY2021 we announced a round of redundancies.

Client Experience

The Outcomes Framework we created in FY2020 contains detailed descriptions of the ways we help clients and program participants in their journey towards fulfilling lives. By the end of FY2021 we will have baseline measurements for every item in our Outcomes Framework, and in subsequent years we will measure our performance against each baseline.

Social Influence and Leadership

In August 2020, we surveyed 810 of our clients to assess their views about the COVID-19 pandemic. Our research found they took the pandemic seriously, disproving much of the stereotyping seen in the media.

Likewise, joint research by SSI and Western Sydney University suggests that refugees value social and civic engagement just as much as economic success in their new country. This finding challenges traditional measures of resettlement success, which focus on material attainment only.

We will continue to conduct our own research and publish findings in conjunction with academic institutions in order to make a solid contribution to the public policy discussion about subjects of concern to our clients. We will also continue to support partners and promote our positive social impact through public forums, awards and other opportunities to influence.

Technology

In FY2021, we will focus on the unification of operations of Access with SSI; creating a database to ensure easy access to our Outcomes Framework data. Over the longer term, our IT team, working with the Communications team, will be a crucial part of our effort to create transparent and meaningful reports for our stakeholders.

Looking ahead

As SSI's reputation for integrity and efficiency grows, we expect to leverage our brand and our networks to gain more contracts for service delivery to vulnerable people in the wider Australian community. However, we will not lose our commitment to our original purpose. Namely, ensuring new arrivals to

Australia are given the time and the resources they need to make a sustainable transition to their new home.

Economic participation

Being able to participate in the workforce provides individuals with more than a source of income. It opens the way for economic independence, helps build identity and self-esteem, and deepens ties within the community.

SSI has clear goals for economic participation through our newly developed Social Impact Framework. In the interim, we aim to help people access services that will lead to employment. Our goal for those with entrepreneurial ambitions is to help them understand the Australian business environment, and to access the skills, knowledge and support they need to establish a successful business.

Over the longer term, we want our clients to feel confident about the steps they are taking towards employment or running a business. We want them to gain sustainable employment and achieve financial security and resilience. One of the ways we help people achieve these outcomes is by facilitating partnerships and connections with employers and industry bodies to create employment opportunities

Ultimately, our goal is to help our clients lead active and productive lives and have opportunities to participate in and contribute to their communities.

In FY2020, our measured outcomes relating to Economic Participation were:

- 1,577 individuals gained employment for longer than 26 weeks;
- 1,697 people gained work experience, activity placement or voluntary placement;
- 64 entrepreneurs completed the Ignite® Small Business Start-ups program in NSW and Queensland; and
- 25 small business start-ups were established in NSW and Queensland.

Below are examples of programs that contribute to Economic Participation outcomes for our clients. Each of the programs below may also contribute to one or more of our other delivery outcomes.

Opportunity Pathways Program

Opportunity Pathways is a NSW Government, employment-focused program that helps people receiving social housing assistance to access education, training and work. It is aimed at those who want to improve their employment options and who are living in social housing or receiving a Rent Choice subsidy.

In FY2020, SSI's Opportunity Pathways team supported more than 150 people to overcome complex barriers to employment. Some 88 per cent of program participants were supported into employment and 65 per cent of people we supported participated in a pre-employment program or received educational support to assist in securing employment. Some 67 per cent of participants this year were women. The program achieved 13-week and 26-week employment milestones for 15 per cent of people.

Disability Employment Services

SSI is a provider of Disability Employment Services (DES), the Australian Government's employment service that helps people with a disability, injury or health condition to find work and keep a job. Over 80 per cent of SSI DES participants are from a culturally and linguistically diverse background, with over 80 per cent of participants also having been assessed as having complex and multiple barriers to employment.

Allianz Ladder

Launched in FY2018, the Allianz Ladder program aims to teach young refugees basic business skills and help them find a job. The result of cooperation between SSI and insurance business Allianz, the program includes a series of workshops and mentoring sessions that help participants develop foundation business skills such as problem solving, innovation, communication and teamwork.

In May 2020, the program was awarded the NSW Premier's Multicultural Award for Business Excellence. In total, the program has positively impacted the lives of over 80 young people from refugee backgrounds who have participated in the program and been supported through pre-employment

Allianz workshops. To date, 14 youth participants have been recruited into permanent employment at Allianz in a variety of roles.

Regional Development and Relocation to Work

Access Community Service's regional relocation program involves the resettlement of refugees to rural and regional areas through a 'relocation to work' model. Relocation support includes the full suite of services required to successfully settle in a rural area, ranging from basic living essentials to establishing new support systems, including access to community services.

Youth Transitions

Our Queensland-based Youth Transitions project provides early intervention assistance to address the barriers that prevent young people from participating as active citizens in the local community. In FY2020, some 69 employment outcomes were achieved, along with 35 vocational training outcomes and 85 educational outcomes.

Ignite® Small Business Start-ups

Starting a business is a great way to achieve economic empowerment for new arrivals who face barriers to gaining employment in Australia. Through SSI's self-funded Ignite® initiative, we support refugees in NSW and Queensland to establish or expand their small business. Inspired by the success of the Ignite® model, our NSW IgniteAbility® Small Business Start-ups program assists people with disability in the same endeavour. This year 25 new business start-ups were registered in NSW and Queensland, and 65 entrepreneurs completed the program.

Ignite® Canada

Ignite® Canada was developed and adapted from the Australian initiative and is a joint initiative between the Immigrant Services Society of British Columbia (ISSofBC) and SSI. Established in March 2019, 110 Canadian entrepreneurs had received support by the end of the financial year. Of these, 28 businesses were established with 45 per cent being led by women.

Financial Literacy Project

A lack of financial education and options can leave new arrivals to Australia vulnerable to pitfalls that can erode their standard of living, such as discriminatory lending practices, payday lenders, living beyond their means and even domestic and family violence. The Commonwealth Bank's Financial Literacy Toolkit produced with the support of SSI aims to assist newly arrived refugees to build financial awareness and independence. The toolkits consist of activity books in both English and Arabic and case manager guides. During the 2019 calendar year, the kits were used to improve the financial literacy of over 1,000 newly arrived refugees during orientation sessions.

Case study: A step-up to a steady job

Burmese man Cin Pi first came into contact with Access in 2013 when as a newcomer to the country he received care under the Humanitarian Settlement Program. Before long, he was volunteering with the organisation to gain work experience and practise his English. Cin next landed a job with Access' social enterprise arm and started work as a casual cleaner. He became a part-time employee and ended up training others as well as liaising closely with the Burmese community. In 2019, Cin entered the Ignite® program and found the courage to start his own cleaning business. He now operates a Jim's Cleaning Franchise and is a fulfilled and valued member of the economic community.

Social inclusion

It's one thing to live in a community, another to feel a welcomed and valued part of it. Social isolation can limit an individual's ability to reach their potential, achieve happiness and participate in and give back to society. Promoting social inclusion among our participants and clients and building initiatives and practices to improve social cohesion with the wider community are key principles of SSI's Social Impact Framework – and a foundational element of our mission.

SSI's long-term outcomes goals in this area are to give individuals the autonomy and freedom they need to develop as people and live the lives they choose. This includes having the ability to express themselves, enjoy a social life and achieve a greater sense of belonging. In the interim, our goal is to provide a platform for individuals to preserve cultural identity and values. We strive to link people to community-based organisations and activities that promote social cohesion and community participation. These activities help people develop social bonds, social bridges and social links integral to their sense of agency and empowerment. This in turn helps them develop a sense of their rights and social responsibilities.

In FY2020, our outputs relating to Social Inclusion included:

- 633 child and youth-focused group sessions were delivered in NSW;
- 453 children and 356 parents were engaged by Logan Community Hubs;
- 380 children and 317 parents were engaged by Ipswich Community Hubs;
- 445 youth packages were delivered by the Humanitarian Settlement Program Youth Committee in NSW;
- 430 NSW Ability Links program participants were helped to achieve their goals; and
- 1,312 NSW Ability Link events connected people living with a disability to community activities.

Below are examples of programs that contribute to Social Inclusion outcomes for our clients. Each program may also contribute to one or more of our other delivery outcomes.

Ability Links

The Ability Links NSW program supported people living with disability to develop links and connections in their local and extended communities, as well as promoting greater inclusion within communities. During the year, SSI's 'Linkers' helped 430 program participants to achieve their goals and were involved in 1,312 events. These included youth support groups, men's health sessions, women's hideout group and information sessions. During the COVID-19 lockdown, some 250 phone calls were made in six languages to provide support and information. State-funded service Ability Links NSW ceased operations on 30 June 2020 as part of a plan to streamline linking services nationally, with service functions transitioning into the Information, Linkages and Capacity Building (ILC) component of NDIS Local Area Coordination (LAC). SSI's Linkers were transferred to support our successful LAC tender.

Multilingual Disability Hub

People born in a non-English-speaking country have similar rates of disability as other Australians but are about half as likely to receive formal assistance. Part of SSI's FutureAbility initiative, the national Multilingual Disability Hub was a multilingual hotline and website providing relevant and easily accessible information on disability and the National Disability Insurance Scheme (NDIS) in 14 languages. In FY2020, operating hours were extended from one day a week to five and engagement strategies saw large increases in usage of the service by targeted communities.

Regional Engagement

There are potential major advantages to humanitarian arrivals settling in regional rather than urban areas. Smaller regional communities may provide a friendlier, less threatening environment for people subjected to trauma, and new settlers can bring new life to country towns. In December 2019, SSI published a white paper titled All in for Armidale, exploring a whole-of-community approach to helping settlers feel welcome and achieve optimal outcomes in areas such as education and employment. The research provided ways of potentially increasing social inclusion and is based on the experience of the Ezidi refugees in Armidale.

Community Information Sessions

SSI staged numerous information sessions across the year aimed at helping people from culturally and linguistically diverse backgrounds to benefit from the same activities as the wider community. Another part of SSI's FutureAbility initiative, Community Information Sessions supported people with disability from culturally and linguistically diverse backgrounds to access information on disability and the NDIS in their language. Across NSW, 47 sessions were completed delivering benefits to 650 people, achieving an indirect reach of 3,200 individuals. SSI ceased operations of its FutureAbility program on 30 June 2020 and consolidated resources with the successful LAC tender.

Case study: Pathway to an artistic career

Living with disability had no impact on Emily's creativity – or her passion for the arts. She came into contact with Access Community Services who quickly realised she was a great fit for a Queensland Government initiative to place people from vulnerable backgrounds into paid traineeships to develop workplace skills and gain qualifications. With help from Access, Emily secured an 18-week Work Skills Traineeship with one of Australia's longest-running contemporary art centres based in Townsville. "My favourite thing about the studio traineeship was the fact that I always felt that I was where I wanted to be, that I was working towards my career goals," Emily says. "Working in the arts brings me peace and balance that I probably wouldn't find at an office job. Creativity is part of who I am, so why not make a career out of it?"

Welcome2Sydney Access Education & Training

Welcome2Sydney (W2S) is a Community Engagement Project that fosters belonging and inclusion in newly arrived refugees and asylum seekers. The program connects established residents of Greater Sydney with newly arrived families/individuals from refugee backgrounds living in Sydney, to engage in fun group activities that increase their sense of belonging and understanding of their new home. Supported through a City of Parramatta Council grant, over 600 individuals including 120 families and 40 volunteers have participated in the program since January 2019. Participants were predominantly from Syria and Iraq, followed by families from Iran, Afghanistan, Democratic Republic of Congo, Ethiopia, Tamil, India, Vietnam, China and Tibet. W2S engaged with over 30 hosts and partners, 16 local partners and 12 local businesses participated in the program.

Wellbeing Groups

Harmony Place is a community-based organisation that provides support in NDIS, mental health and individual counselling, and care coordination to people from all walks of life. Throughout FY2020, the service supported individuals living with a psychosocial disability, facilitating social interaction and developing long-term social skills.

BEMAC

The arts are an incredibly effective way of building social bridges. In collaboration with SSI's Queensland business, Access, the Brisbane Multicultural Arts Centre (BEMAC) offers programs and activities to diverse communities to encourage inclusion and self development. BEMAC's activities attracted 4,370 participants, with 944 artists and arts workers receiving payment, including 356 from regional Queensland during FY2020.

The Access Education and Training

The Access Education and Training Services division has established a number of relationships with employers in the community which are leveraged to offer opportunities for clients to undertake practical work experience. This allows participants to develop opportunities that can lead to employment that also develop valuable social and professional networks.

Community Support Program

The Australian Government's Community Support Program (CSP) enables communities and businesses, as well as families and individuals, to propose humanitarian visa applicants with employment prospects and to support new humanitarian arrivals in their settlement journey. During FY2020, SSI activated its status as Approved Proposing Organisation (APO) under the program, authorised to propose applicants who are in humanitarian

situations overseas. The CSP is collecting statistics on CSP Preliminary Assessment Forms (PAF) applications to inform evidence-based research collection and social impact assessments.

Deep, lasting bonds

A key activity supporting the Social Inclusion pillar of our Outcomes Framework was the co-authoring of research titled Foundations for Belonging: A snapshot of newly arrived refugees. Undertaken in FY2020 with Western Sydney University, the research examined the four dimensions of integration: social bonds, social bridges, social links, and rights and responsibilities. The study found refugees' strong family and community connections do not prevent them from developing connections with the broader Australian community. Instead, as refugees engage with their ethnic and religious communities, they develop a strong sense of belonging to their local neighbourhood and mixed friendship networks.

Learning and growth

Ongoing education and self-development can assist individuals to participate and contribute to the society in which they live. As well as providing the skills needed to join the workforce, learning provides an opportunity to grow as a person and to gain confidence, self-esteem and agency. The ongoing education of staff and knowledge transfer across SSI enables our teams to leverage skills to better serve the needs of clients – and to problem solve more optimally.

Our expected interim outcomes in this area are to support people to understand and navigate educational and training pathways. We aim to improve language, literacy and other skills that are important for job readiness, and to help people gain recognition for their existing skills and qualifications to enable economic participation through employment.

In the longer term, we aim to help people attain the highest possible standard of knowledge and skills to make informed choices based on their needs and aspirations, and to help people develop active citizenship and an understanding of their rights and responsibilities. SSI works with communities to facilitate inclusion and enable access to economic and social opportunities for people with disability.

This may include involvement in community events, and partnerships with businesses to support them in becoming more inclusive.

In FY2020, we measured the following outcomes:

- 600+ participants overcame education barriers;
- 1,000+ participants achieved employment;
- 146 clients felt they had overcome language barriers;
- 754 participants achieved Ability Links outcomes;
- 941 clients achieved recognition of overseas skills and qualifications;
- 26 Access RTO clients reported improved job outcomes after training;
- 1,406 clients were assisted through case management and community education groups as part of Access' Settlement Engagement and Transition Support (SETS) program; and
- 10,471 individual support sessions and 915 group sessions were delivered across Access' social services programs.

Below are examples of programs that contribute to Learning and Growth outcomes for our clients. Each program may also contribute to one or more of our other delivery outcomes.

Refugee Employment Services Program

The Refugee Employment Support Program (RESP) is a four-year initiative by the NSW Government and delivered by SSI that addresses the challenges experienced by refugees and people seeking asylum in finding suitable and skilled employment opportunities. The program is focused on community-based solutions to employment through the involvement of local employers, organisations and other non-government organisations to connect eligible refugees and people seeking asylum with training, support and jobs.

In FY2020, RESP supported more than 600 participants in overcoming education barriers and supported more than 1,000 participants to achieve employment. RESP also supported 941 participants to have their overseas qualifications recognised in Australia. There were 7,431 participants supported over the past three years and 2,737 employment outcomes achieved in the same period.

Mental Health Services in Queensland

The implementation of stage three COVID-19 restrictions in Queensland highlighted the need for more extensive training around managing mental health crises and suicide prevention. Access' Harmony Place Psychology Clinic delivered training across the organisation to frontline staff in small group settings to develop and equip staff to manage challenging situations. The training positioned staff well to deal with a significant upsurge in demand for NDIS services during the year.

Community Hubs Programs in NSW and Queensland

Located in primary and state schools and a number of community organisations, Community Hubs support migrant and refugee parents and children to navigate the education system, build parenting and family capacity, and promote links between those families and local services and networks. SSI is the designated Support Agency for Community Hubs in Sydney, where Hubs are located across five local government areas. Access operates Hubs in Ipswich and Logan. In FY2020, SSI enabled 833 children to participate in Community Hubs and supported 673 carers.

During, FY2020's COVID-19 restrictions, we helped deliver Hub services via an online resource, allowing families to continue to connect, share and learn.

Settlement Engagement and Transition Support

The Settlement Engagement and Transition Support (SETS) program aims to equip and empower humanitarian entrants, other eligible permanent migrants and their communities to address their settlement needs. The goal is improving social participation, economic wellbeing, independence, personal wellbeing and community connectedness. The program fills an important gap in the post-arrival period for eligible clients who do not have family and other community supports to rely on. The program is complementary to the Humanitarian Settlement Program (HSP) and other Commonwealth support to humanitarian entrants and for other vulnerable migrants. SETS is delivered by the NSW Settlement Partnership, a consortium of community **organisations led by SSI. See page 35.**

Through the SETS Client Services program, 1,406 clients were assisted through case management and community education groups. Additionally, 10,471 individual support sessions were delivered across social services programs in FY2020. Some 915 group sessions were delivered across Social Services programs from July 2019 – June 2020.

Case study: Transition to paid work

Mariam arrived in Australia in September 2016 with her husband and three young children. While in Iraq she had completed a Bachelor of Science and Mathematics and worked at a pharmaceutical company, there were major barriers to her entering the workforce in Australia. She first needed to settle into the country with her young family and then come to grips with a new work market and culture. After registering with the Refugee Employment Support Program (RESP) in 2018, Mariam attended workshops on job readiness and worked on her career plan with a facilitator.

She identified teaching as an area of interest, and was supported in completing certificates in Education Support and Early Education. After gaining work experience as a teacher's assistant, Mariam was able to land a paid position in the field. With help from SSI, she successfully transitioned to a productive and happy member of Australia's workforce.

Safety and stability

A sense of being free from danger and upheaval is crucial to an individual's ability to adjust to life in a new community and to embrace new challenges. It's particularly important for SSI's clients, many of whom have experienced trauma and conflict, or may face prejudice with regard to their race, sexuality or gender identity.

Under the Safety and Stability domain of our Outcomes Framework, we aim over the long term to help people to live in safe, stable and affordable environments and to have access to services that support safe, stable and secure lives. This includes individuals receiving education around their rights and the role of our justice system, and also receiving support to seek assistance when needed.

Our interim goals are to ensure people are supported to understand, navigate and access safe, accessible and affordable housing or care. We also aim to support people to understand and identify threats to their personal safety.

In FY2020, we achieved the following measurable outcomes:

- 5,584 clients were supported in their journey to have safe stable and secure lives; and
- 1,234 cases achieved long-term accommodation.

Below are examples of programs that contribute to Safety and Stability outcomes for our clients. Each program may also contribute to one or more of our other delivery outcomes.

Humanitarian Settlement Program

The Australian Government's Humanitarian Settlement Program (HSP) provides settlement support to families and individuals who have been granted a permanent visa under Australia's humanitarian program. SSI is a key provider of HSP services, and the program represents a major part of the organisation's revenue and activities.

During FY2020, we supported over 9,800 clients, with some 4,600 clients arriving during the financial year itself. The HSP team supported over 1,150 clients' families to secure long-term accommodation over the financial year. Over 280 of these were secured after March 2020 despite the challenges posed by the COVID-19 lockdown.

From mid-March, the coronavirus pandemic resulted in a halt in HSP arrivals, with no further clients arriving before the end of the fiscal year. Lockdown conditions required the HSP team to pivot and alter the way it delivered services. Clients were assisted in understanding COVID-19 restrictions and steps were taken to ensure clients had access to appropriate medical care. Orientation sessions for clients shifted from being conducted in group sessions to a one-to-one basis.

Status Resolution Support Services

The federal government's Status Resolution Support Services (SRSS) program provides support to people seeking asylum who are living in the community on temporary visas while their status as a refugee is assessed. The support provided can include temporary accommodation, income support and case management. We are a service provider through SSI in NSW and Access in Queensland, and help people seeking asylum to connect with essential services in the community and secure their own long-term accommodation in the private rental market. Case managers support individuals and families until their visa status is resolved.

In NSW in FY2020, 986 asylum seekers were supported, and of these, 79 gained employment. The asylum seekers who remain on SSI's SRSS program have significant barriers to employment including mental health, physical health, domestic violence and child protection issues.

People in this category faced significant challenges following the COVID-19 shutdown as many lost jobs and they did not qualify for welfare measures like JobKeeper and JobSeeker. In response, we successfully advocated with other organisations and received funding from the NSW Government to provide emergency relief payments to asylum seekers who were ineligible for SRSS. In NSW, SSI also supported clients through its affordable and social enterprise grocer, Staples Bag, and the food rescue

charity Oz Harvest, delivering food to asylum seekers ineligible for SRSS support. This was funded through community donations and grants provided by Commonwealth Bank and Welcome2Sydney.

Building Stronger Families

Building Stronger Families is an accredited men's behaviour change program, which has been adapted to a range of languages and cultures. The initiative is funded by Women NSW and is a joint innovation project by SSI and Relationships Australia NSW. Participants discuss domestic and family violence, family dynamics, and their own roles in conflicts.

In FY2020, the program worked with 13 men who attended groups and casework sessions. Partner support, which is optional for partners, was provided to 11 women. Seven SSI staff from other programs have been involved in the program and have received significant training in domestic and family violence work and group facilitation. The SSI Project Coordinator conducted more than 40 consultations with community leaders, community members and service providers about how to best adapt the program for the benefit of the communities we are working with.

Domestic and Family Violence Support Services

Run via Access in Queensland, 99 Steps is a support service for culturally and linguistically diverse individuals and families affected by domestic and family violence. During the year, 99 Steps supported 152 women with services including finding placements in refuges, court support, case management and psychoeducation. 99 Steps has assisted several clients in obtaining permanent residency for women on spousal visas through the Refugee and Immigration Legal Service.

In NSW, SSI collaborated with the University of Wollongong in a research project aimed at identifying and addressing domestic violence experienced by newly arrived refugee women and children. The three-year study aims to implement a model for identifying and responding to domestic violence. It will adapt and test family and domestic violence screening, risk assessment and safety planning tools along with individual support and case coordination.

IAAAS

SSI delivers services under the Australian Government's Immigration Advice and Application Assistance Scheme. The scheme exists to ensure the most vulnerable members of our community have the ability to apply for asylum if they are unable to return to safety in their home country.

In FY2020, SSI assisted 77 per cent more family units/individuals to navigate through the process of applying for asylum in Australia than in the previous 12-month period.

Case study: Family finds safer environment

Homeless, with little cash to spend, and supporting a newborn and a one-year-old, this asylum-seeking family found themselves in a frightening position.

After visiting Canterbury Hospital in NSW, they were placed in contact with SSI who helped them complete a Status Resolution Support Service (SRSS) eligibility application and followed up with emergency accommodation and case management. While their application for SRSS support was rejected, SSI played a key role in helping the parents secure accommodation, ongoing food support and a safer environment for their children.

Health and wellbeing

Health and wellbeing play a crucial role in an individual's or family's ability to participate in society, to work and to achieve satisfaction and happiness. As well as physical health and having access to medical care, the concept takes in emotional and psychological wellbeing, too. Many of SSI's clients come to Australia from areas of conflict and may need support with both their physical and mental health. Others are living with a disability, and some face severe social stigma in relation to their sexuality and/or gender identity.

Our long-term goal in this area under our Social Impact Framework is to empower people through improved health, wellbeing and life satisfaction. Our goals in the interim are to support people to understand, navigate and access health and wellbeing services and to maintain improved physical and mental health.

We do not yet have measurable data for performance outcomes in the area of Health and Wellbeing. In FY2020, our interim outputs relating to Health and Wellbeing were as follows:

- 756 clients accessed mental health service;
- 10,799 information, advice and referral sessions were provided; and
- 90 per cent of Humanitarian Settlement Program clients registered for health checks within four weeks of arrival.

Below are examples of programs that contribute to Health and Wellbeing outcomes for our clients. Each of the programs below may also contribute to one or more of our other delivery outcomes.

Multicultural Child and Family Program

Foster care involves a carer providing a nurturing home for a child in need who can no longer live with their birth family. The benefits for the child are significant, however there is a risk that they may lose their connection to their original culture if the foster family is not from that culture. SSI Multicultural Child and Family Program (MCFP) is a specialist out-of-home care service for children from culturally and linguistically diverse backgrounds aged 0-18 years. The program provides foster care that helps children stay connected with their culture, language and religion – something that will assist in the development and maintenance of identity and to build and sustain relationships with birth families.

In FY2020, the MCFP worked with 220 children and young people. Some 25 per cent of participants were in care under a restoration care plan goal, seven per cent under guardianship, three per cent were adopted, and 65 per cent were in long-term foster care. Some 420 children have been cared for since the program commenced in 2013.

Key initiatives in this area during the year included the launch of 'My Life and Me', a life-story resource aimed at assisting practitioners and carers to record and discuss a child's journey while in care. The resource aims to capture family traditions and cultural activities and promote children's interests to positively impact their sense of belonging, identity and connection. Following the start of the COVID-19 pandemic, staff also created a timely 'COVID-19 and Me' resource which encouraged children in care to describe and make sense of their experience of what was happening. Children in the program said the exercise had helped ease their anxiety.

Another initiative focused on improving the experience of children leaving foster care. Using our newly funded CALD Youth position, we consulted with young people who have turned 18 about creating a new Leaving Care booklet, with the aim of offering young people and carers guidance on effectively managing the transition to independence.

Clinical Practice Unit

SSI's Clinical Practice Unit provides individualised psychological support and support strategies to SSI clients of all ages, many of whom have backgrounds involving trauma. Clients may seek help for a range of reasons. They may be having difficulties adjusting to new circumstances and a new society or be experiencing anxiety and feelings of hopelessness. They may have acute concerns over the fate of loved ones overseas or be experiencing domestic abuse.

During FY2020, the unit's three staff provided 640 hours of counselling sessions to clients across SSI's various programs. The unit also supported case workers across programs to help find appropriate services to address clients' specialised needs. Clinical Practice Unit staff take a culturally responsive, multisystemic approach to supporting clients. The team also provides support to carers and young people in the Multicultural Child and Family Program.

Health Service Delivery In Queensland

The Access Allied Health team supports clients through case management, NDIS services and therapeutic supports. It also operates Harmony Place, a community-based organisation that provides culturally sensitive services to strengthen the health and wellbeing of people from diverse cultural backgrounds. Another key program is 99 Steps, a support service for culturally and linguistically diverse (CALD) individuals and families affected by domestic and family violence.

In FY2020, within the mental health block funded programs, Access assisted 19 participants in accessing the NDIS. Within the Extended Transition Support Program (ETP), 31 participants were transitioned successfully to receive supports through Continuity of Supports. Meanwhile, the Refugee Health Nurse (RHN) assisted more than 210 clients in the Ipswich region and delivered 38 health information sessions.

The Health Impact Program delivered 133 occupational therapy or speech assessments, 12 physical, nutrition and health face-to-face programs and 13 online videos.

One evocative case was that of three-year-old girl born in Australia to Vietnamese parents. While the young girl was living with developmental challenges, her family had trouble accessing appropriate services due to language and cultural barriers. With support from the local team, the child was eventually diagnosed with Autism Spectrum Disorder and now receives weekly occupational therapy and speech therapy. She is on her way to realising her full potential.

During the COVID-19 pandemic, Access' social enterprise division developed flexible service provisions, recognising the complexities around delivering cleaning and food-handling services. Our response included offering alternative customer and goods-and-services delivery to ensure the comfort and wellbeing of clients.

Access To Affordable Nutrition

Sydney's ongoing housing affordability crisis and high living costs have hit low-income groups particularly hard. SSI, through its social enterprise and low-cost grocer, The Staples Bag, partnered with Mission Australia and opened a new store at the Common Ground residential complex in Camperdown, NSW, in September 2019. As well as providing high-quality nutritious food staples supporting healthy eating habits, the grocer promotes financial inclusion within the broader community. Volunteering and employment opportunities give residents meaningful roles that impact positively on mental wellbeing.

During the first stages of the COVID-19 pandemic, SSI used its Parramatta office to distribute food packages in response to overwhelming demand from individuals and people from asylum-seeker backgrounds. In a pulse survey of temporary residents in NSW carried out by SSI, more than 80 per cent of people on temporary visas had lost their job or had their hours reduced in the eight weeks leading up to May 2020. This was far higher than the rate of job losses in the wider NSW economy at the time, which significantly impacted people's ability to maintain health and wellbeing. Our survey found that 62 per cent of people who sought support during COVID-19 had gone without meals; 52 per cent had forgone their medication; and 50 per cent had not accessed the health services they needed.

Case study: Support during COVID-19

COVID-19 placed a strain on all members of society, with vulnerable Humanitarian Settlement Program (HSP) participants sometimes feeling it particularly acutely. In one case, self-isolation requirements further delayed the reunion of a mother and daughter with their husband and father, who had been living in Australia for the past 14 years. SSI worked to help the family manage their distress, provided them with self-isolation accommodation, a basic needs package, an entertainment package for the daughter and mobile phone with extra credit to assist during this period.

Once the isolation period was complete, the family was reunited and SSI supported the mother with applying to have her name on the lease as well.

Capacity building, advocacy and thought leadership

A challenge faced by many of the most vulnerable members of society is shifting the unfair – and stubborn – perception that they are somehow of less value than others. While any human being can find themselves in a vulnerable situation, unconscious biases often lead society to vilify individuals in this position, assigning them labels like refugee, asylum seeker, unemployed, gender diverse, single mother or person with a disability, rather than acknowledging the nuanced and valuable human being within. Our focus on capacity building, advocacy and thought leadership is based on developing and using evidence to engage with policymakers and program designers to more effectively promote the needs and strengths of people experiencing a period of vulnerability.

Our interim goal is to directly help other relevant service providers to understand the barriers faced by individuals and families experiencing vulnerability. We also seek to familiarise governments with the voices, experiences and stories of the people with whom we work and to help policymakers understand their world.

Our long-term goal is to help services better respond to the needs of vulnerable people and the individuals who SSI supports. We develop initiatives and networks to enable trust and collaboration. We partner with all levels of government, with multiple agencies and educational institutions, community organisations, service providers and advocacy groups.

In FY2020, we were able to track our progress to achieve these goals in a range of areas. We do not yet have measurable data for outcomes in this area.

Below are some of our key measured outputs:

- 3,642 recently arrived refugees supported;
- nine policy submissions made to government;
- four research reports to help service providers understand common barriers to participation in society;
- 194 individuals and families supported with food relief and care packages; and
- 66 engagements with federal and state stakeholders.

Below are examples of programs that contribute to capacity building, advocacy and thought leadership. Each of the programs below may also contribute to one or more of our other delivery outcomes.

NSW Settlement Partnership

The NSW Settlement Partnership (NSP) is a consortium of 21 community organisations, led by SSI, delivering settlement services in agreed areas of NSW under the Department of Home Affairs' Settlement Engagement and Transition Support (SETS) program. SETS aims to equip and empower humanitarian entrants, other eligible permanent migrants and their communities to address their settlement needs, in order to improve social participation, economic well-being, independence, personal wellbeing and community connectedness.

In FY2020, the partnership continued to achieve high levels of client engagement, with 12,626 individual clients supported. The last quarter of the financial year was dominated by responding to the challenges presented by COVID-19 and successfully pivoting to online methods of service delivery to ensure we can continue to provide services to clients and communities. The NSP instituted weekly meetings to help share information and provide a coordinated response. Partners pivoted to providing services through online methods, strengthening their engagement in social media and proactively reaching out to community. See page 24 for a full list of NSP member organisations.

Diversity Training

SSI has extraordinary expertise in the area of working with diverse individuals and works to share this with other organisations through diversity training. Funded by the Department of Social Services, our CultureReady project provides training to help disability service providers work more effectively with people from culturally and linguistically diverse (CALD) backgrounds. The project will run until June 2021, delivering 160 free online workshops. Meanwhile, SSI's Diversity Training, a fee-for-service model, delivered 100 face-to-face workshops in 2020, ahead of the COVID-19 disruption

Our Voice

SSI's Our Voice program aimed to build the capacity of mainstream disability services to respond to the access needs of people living with disability from CALD backgrounds. Some 15 people with lived experience of disability were recruited, trained and supported to become established as self-employed Lived Experience Educators (LEEs). Some 62 LEE-led Learning Activities were delivered face to face to 37 participating organisations located in 36 NSW postcode areas received training.

Women's Strategic Plan

SSI developed its own three-year Women's Strategic Plan to enhance outcomes for women and engagement of women in all of SSI's programs, but also across staff and stakeholders relationships. A key focus of the plan is advocacy for CALD women, locally, nationally and internationally. The plan follows SSI's Outcomes Framework with economic empowerment, leadership, learning and growth, wellbeing and safety as key priority areas for women.

International Efforts

In FY2020, SSI contributed to thought leadership through its participation in a number of global humanitarian events. In December 2019, we were involved in the first Global Refugee Forum in Geneva, Switzerland. SSI collaborated in a presentation highlighting best practice in the area of Building Welcoming and Inclusive Societies and submitted two pledges showcasing ongoing commitment to advancing the objectives of the Global Compact on Refugees. The International team is led by SSI's Victorian state office and engages with the UNHCR, Geneva and NGOs globally on the operation, impact and advocacy needs of refugees, asylum seekers and displaced people.

Social Enterprise Initiatives

SSI and Access social enterprise initiatives help rewrite the narrative around vulnerable people by demonstrating that such individuals can be productive members of society and the workforce. The various social enterprise programs managed across NSW and Queensland have also established and strengthened our relationships across government, the corporate world and the community services sector. For example:

- Access Enterprise Scheme (AES) in Queensland operates a corporate services and cleaning business. Clients include Lendlease, Catholic Education Queensland and Villa World Homes.
- Harmony on Carmody Cafe in Logan, Queensland, provides local community and businesses with a quality dining and catering service while delivering work experience and hospitality training pathways for local refugees, migrants and Aboriginal and Torres Strait Islanders.
- SSI's The Experience Centre (TEC), based in Sydney's CBD, is a simulated office space supported by the AMP Foundation that allows participants to build practical experience and career skills.
- SSI's Diversity Training program partners with the TEC to combine corporate volunteering and training in collaboration with some of Sydney's leading corporates.
- SSI's Humble Creatives is a handmade scented candle enterprise providing hands-on work experience in a commercial production and retail environment. The business regularly holds candle-making workshops with Atlassian.
- SSI's The Staples Bag is a low-cost grocer based in Campsie and Camperdown providing staple products as well as work experience and training (see p. 34).

Community Leader Forums

Access holds regular Community Leader Forums designed to bring together the leaders of the many communities that live and work around its operational areas. Attendees are able to speak freely about their concerns around various issues in a safe environment. In FY2020, 135 external stakeholders were engaged across Brisbane, Logan and the Gold Coast through a number of face-to-face and online forums.

SSI also conducts Community Leader Forums (see p. 14) as part of SSI's self-funded practice of listening to community and using insights to improve service design.

Community influencing decision-makers

Women from cultural and linguistically diverse backgrounds (CALD) have a significantly lower rate of workforce participation at just 47.3 per cent compared with the rest of the female population at 59.2 per cent. Together with the Federal Minister for Women, Senator the Hon Marise Payne and Minister for Employment, Skills, Small and Family Business, Senator the Hon Michaelia Cash, SSI hosted 200 women from CALD backgrounds to listen to stories of hope and strength in an effort to support more women to work.

Case study: Help to get back on track

Benjamin's* life was only getting better. He had saved enough money to start his own business, had printed business cards and was about to buy a ute. Then the COVID-19 pandemic hit and his world came crashing down. Benjamin came in to meet with the Emergency Relief for Asylum Seekers (ERAS) team at SSI's Parramatta office after losing his job due to the pandemic and being evicted from his home. He had been sleeping in his car, his bank balance was \$200 and he had no money for fuel or his parking fines.

Within three hours of presenting to SSI, the ERAS team had secured emergency accommodation for Benjamin, referred him to further support services and helped him make arrangements to pay his fines. He was provided a voucher for fuel so he could take his car to the men's shelter and avoid further parking fines. Benjamin left SSI's office with food, a bed to sleep in and a plan to get his future back on track.

*Name changed

People and culture

People have always been SSI's most important asset and the means through which we provide support to our diverse client base. Our ongoing work around our people includes increasing the diversity of our workforce, striving to create safer, healthier workplaces, and encouraging learning and personal growth among individual staff members.

This year, the economic and social disruption of the COVID-19 pandemic forced a rapid pivot in our people management practices, with measures introduced to protect the health of staff and clients and to preserve jobs during the downturn.

Meanwhile, the People and Culture team was restructured to further sustain the organisation with the creation of five core centres of expertise including: Talent and Organisational Capability; Operations and Rewards; Culture, Inclusion and Wellbeing; Work, Health and Safety; Business Partnering and Talent Acquisition.

For consistency with the rest of the report, key achievements are reported under the same headings as the Social Impacts Framework.

Social inclusion

At the end of June 2020, SSI employed 660 employees and Access 251 for a combined total of 911. Implementation of SSI's Diversity and Inclusion Workforce Strategy saw SSI win an Australian Human Resources Institute 2019 Award in the 'Inclusive Workplace' category. SSI also achieved Bronze Tier in the LGBTQ Awards 2020 from our first submission for the Australian Workplace Equality Index run by Pride in Diversity, and renewed its Disability Confident Recruiter status with Australian Network on Disability for the third year. By the end June 2020, nearly two-thirds of eligible SSI employees and one-third of eligible Access employees completed Culturally Responsive Practice Training.

With our continued vision for reconciliation and in honouring the traditional custodians of our land, a Reconciliation Action Plan (RAP) was developed. At the time of writing this report, SSI's first RAP plan was undergoing review with Reconciliation Australia. We are dedicated to continuing to promote and foster an environment of awareness, acceptance and cohesion in order to step closer to a truly equal society between Aboriginal and Torres Strait Islander peoples and multicultural Australia.

Diversity of new hires FY2020

	SSI	Access
Aboriginal and/or Torres Strait Islander person	1%	1%
Born outside Australia	56%	45%
Spoke a first language other than English	51%	16%
Person with disability	4%	No data
Male	30%	29%
Female	70%	71%

Health and wellbeing

Work towards building a healthier workforce included establishing a Wellbeing Community of Practice across SSI and Access, renewing our internal staff wellbeing framework 'Be Well' and launching an online external platform for SSI employees and wellbeing apps for Access staff.

Paid parental leave was implemented in 2020 across both SSI and Access for primary carers of all genders who are welcoming a new child into their family through birth, adoption, surrogacy, or foster arrangements.

Developing this policy resulted in a number of SSI staff becoming foster parents through our Multicultural Child and Family Program and the opportunity to take paid leave to support the needs of the children.

Safety and stability

As the likely impacts of COVID-19 became clear in early March 2020, People and Culture staff members worked with the SSI Crisis Management and Communication teams to develop a working-from-home toolkit and to transition all staff members to home-based work over four weeks. At Access, 85 per cent of

staff were directed to work from home. The focus then shifted to facilitating safe service delivery for clients and staff. Finally, work began on a return-to-work project plan incorporating COVID-safe practices.

Another key focus during the year was the switch to a new workers compensation model, known as Loss Prevention and Recovery for SSI. The aim of the approach is to reduce the frequency and severity of claims, something that correlates with our focus on becoming more proactive as we identify and manage risk.

Learning and growth

During FY2020, steps were taken to strengthen the SSI workforce by building capability and enhancing performance at all levels. Leadership development programs including LEAD@SSI, Performance Coaching and Constructive Conversations were used to develop leaders' skills and confidence, resulting in positive outcomes for teams.

Meanwhile, the Mentoring@ssi program was launched in July 2019 to help develop our people. Some 50 mentors participated, 80 per cent of whom were leaders, enabling the development of 74 mentees over the 12 months. In its second year, Achieve@SSI, our annual performance planning framework saw 74 per cent of employees create an achievement and development plan.

Advocacy

Yarn'n Aboriginal Employment Services is an Aboriginal-owned-and-operated company based in Redfern, NSW, that aims to use employment as a pathway to build capacity and help Aboriginal people change their lives for the better. During FY2020, SSI developed a sound relationship with the Yarn'n team with a view to engaging targeted Indigenous candidates for roles.

We continued our internal advocacy of workforce inclusion through the Diversity and Inclusion Network (D&I) and the Gender and Sexual Diversity Working Group (GSD). We developed GSD inclusive practice training internally, and observed with staff National Reconciliation Week, International Day Against Homophobia and Transphobia, Wear It Purple Day, R U Ok? Day, and International Day for People with Disability.

Capacity building, and thought leadership

The People and Culture team supported SSI's successful bid to become a Cap Local Area Coordinator for the National Disability Insurance Scheme (NDIS) through policy development, a recruitment strategy and a Work Health and Safety strategy.

Workforce planning was also conducted for the end-of-life contracts and general decline in service offerings, resulting in a reduction of over 60 staff members with the closure of NSW Ability Links. Staff were supported with career workshops, resumé building, navigating the transition, and exploring internal redeployment opportunities for displaced employees.

Economic participation

In the wake of the COVID-19-induced economic slowdown from March onwards, JobKeeper payments played a major contribution to SSI's financial position. Fulltime and part-time eligible employees were assisted in lodging applications to the scheme, with applications returned within three days. After assessing the ongoing economic situation, the decision was made to stand down on reduced hours 145 employees and 179 casuals were encouraged to apply for JobSeeker (based on eligibility) and supported through the process. Concurrently we experienced a growth in our headcount with staff transitioning into roles attributed to the Local Area Coordination (LAC) role for the National Disability Insurance Scheme.

Another milestone was the integration of multiple legacy systems with streamlined processes, as well as next-generation paperless recruitment and employee-onboarding platforms for both SSI and Access. Alignment of legacy systems resulted in up to 27 per cent in on-going commercial savings, while the workplace safety audit and inspection process was cut from 10 days to under two days per site.

Finance and governance

A strong financial position provides SSI with the means to achieve its vision and to meet its strategic and organisational goals.

In FY2020, the organisation achieved a record high revenue figure of \$127.52 million, despite challenges including the impacts of the COVID-19 pandemic. This result takes in the first full year of operation following the merger with Access Community Services. For comparison purposes, the SSI group of companies achieved a revenue of \$115.76 million in FY2019 immediately following the merger.

These financial results represent a strong financial outcome despite challenges including an effective freeze on humanitarian entrants in the final quarter of the year. Responsible financial decision-making allowed SSI to manage its discretionary expenditure without impacting the quality of services provided to clients.

With assistance from the Australian Government's JobKeeper scheme, SSI has been able to consolidate its financial position and deliver a Group surplus of \$8.07 million. The strength of this result provides a platform for the organisation to withstand the ongoing economic impact of the COVID-19 pandemic longer than would otherwise have been possible.

The SSI parent entity achieved a surplus of \$6.45 million, while the entities sitting within the Access group of companies achieved a surplus of \$1.67 million. The net assets of the Access group of companies at the end of FY2020 represented a surplus \$0.97 million. This reflects a vast improvement on the \$1.78 million deficit in net assets that was inherited when Access became part of the SSI Limited consolidated group. The net assets of the Group at the end of FY2020 stood at \$33.65 million, compared to \$25.33 million in FY2019.

An analysis of comparative data over the past five years shows SSI's revenue levels are on trend and maintained their upward growth trajectory in 2019-20. The SSI revenue portfolio has traditionally been dominated by humanitarian-program-related Australian Government funding, however this is likely to change in the future following SSI recently being awarded a contract via the Department of Social Services to deliver Local Area Coordination disability services in two Sydney regions. This contract represents over \$25 million of revenue per annum over the next three years. This broadening of the revenue base provides SSI with increased long-term stability, providing a buffer against the current uncertainty in relation to the funding for humanitarian entrants.

SSI's Five-Year Revenue Trend

2016: \$67,658
2017: \$111,350
2018: \$92,793
2019: \$115,763
2020: \$127,524

*See full Annual Report for full graph.

Revenue Mix

- Government funding: 90%
- Other income: 5%
- COVID-19 support: 5%
- Investment income: <0.5%

*See full Annual Report for full graph.

As has historically been the case, staff and client-support costs continued to represent a high proportion of SSI's cost base across the year. Investments made in the areas of technology and systems were also evident in expenditure, with an increase in non-current assets compared to FY2019. SSI's cash and cash equivalents have decreased by \$12.50 million, with over \$20 million invested in longer-term, conservative investments to deliver better returns on accumulated surpluses.

Expenditure mix

- Employee Benefits: 53%
- Client Support Costs: 33%
- Depreciation Expenses: 4%
- Rent and Utilities: 3%
- Professional Fees: 2%
- IT Expenses: 2%
- Other Expenses: 2%
- Borrowing Costs: <80.5%
- Loss on Sale of Fixed Assets: <0.5%

*See full Annual Report for full graph.

Investing in managing our finances

SSI made several investments across FY2020 to strengthen its financial management function. A new finance system was implemented at SSI to provide greater transparency and an enhanced ability to analyse revenue and expenditure. Web-accessed, self-service financial reports were also introduced, allowing for the provision of timely analytical reports to enhance the capabilities of financial decision-makers. Quarterly forecasting was introduced in response to the COVID-19 situation to allow for agile decision-making based on the most up-to-date health, economic and socio-political information.

A new procurement system was fully implemented at SSI in 2019-20, strengthening internal controls and achieving new efficiencies, thus enabling a smooth transition to the remote working environments required due to COVID-19. In 2020-21, further improvements will be made including investment in a new budgeting system further enhancing SSI's ability to manage its financial function.

The financial outlook for 2020-21 is challenging, due to factors including uncertainty around the impacts of COVID-19 and the Australian Government's policy towards ongoing humanitarian arrivals. However, the broadening of the Group's revenue base combined with agile, well-considered financial management mean that the organisation's ongoing expectations are positive.

Corporate governance

SSI has long recognised that a commitment to corporate governance, transparency and accountability is essential to our long-term performance and sustainability. We achieve the best outcomes for members, clients and other stakeholders when the actions of our people are subject to suitably high levels of scrutiny. With this in mind, we regularly review our governance arrangements in line with good practice, expectations and regulation.

SSI's operations are overseen by a Board, which in turn is accountable to SSI's member organisations. The Board has adopted a charter that details its role and responsibilities and it is assisted by Finance and Audit, Risk and Compliance, Governance, Nominations and Remuneration Committees, and Board Nomination Committees. During FY2020, a dedicated Member Relations committee was established. The new committee has been tasked with examining how SSI connects with its membership and enhancing the membership model going forward. It may be that as SSI evolves from being an organisation focused primarily on humanitarian settlement to one focusing on vulnerable people of all sorts, the model will need to evolve. One potential line of thought is the admission of corporate members from outside the Migrant Resource Centres.

The Board actively seeks to ensure it has an appropriate mix of diversity to effectively discharge its responsibilities and equip SSI for good governance. To assist in identifying areas of focus and maintaining an appropriate experience mix, the Board has developed a skills matrix that is regularly reviewed.

Following the requirements of the Corporations Act and our Constitution, Directors must declare any conflict of interest and abide by the Conflict of Interests Policy, including, in certain circumstances, abstaining from participating in discussions or votes.

The performance of the Board, associated committees, Directors and Chair is reviewed annually, and the findings and recommendations of this review are provided to the Board.

2019-20 Annual Report Financial Summary

	2019-20	2018-19*
	\$'000	\$'000
Revenue		
Operating Revenue	121,617	115,763
COVID-19 – Support Income	5,907	-
Total Revenue	127,524	115,763
Expenditure		
Client Support Costs	39,011	38,067
Employee Benefits	63,090	57,244
Rents & Utilities	3,942	5,448
IT Expenses	2,631	1,898
Professional Fees	2,484	2,043
Depreciation Expenses	5,161	2,313
Borrowing Costs	514	101
Loss on Sale of Fixed Assets	6	52
Cost of Subsidiaries Integration	-	1,778
Other expenses	2,606	5,166
Total Expenditure	119,445	114,109
Net Surplus for the Year	38,079	1,653
Other Comprehensive Income	243	391
Total Comprehensive Income for the year	8,323	2,044

2019-20 Annual Report Statement of Financial Position

	2019-20	2018-19*
	\$'000	\$'000
Assets		
Current	31,418	43,232
Non-current	13,800	7,256
Financial Assets	20,376	-
Total Assets	65,594	50,488
Liabilities		
Current	22,960	23,440
Non-current	8,978	1,735
Total Liabilities	31,938	25,175
Net Assets	33,656	25,333
Total Funds	33,656	25,333

SSI Board

SSI's Board comprises up to four Independent Directors and up to four Member Directors, who are drawn from the boards and senior executive of SSI's 11 NSW-based Migrant Resource Centre partners. Board elections are held at each year's AGM. During FY2020, the Board welcomed two new Member Directors. Nathan Hagarty is the Chair of the Western Sydney Migrant Resource Centre and has a background in politics. Scott Machin is the Chair of Metro Assist and has a business background.

Elisabeth Shaw **Chair**

Elisabeth Shaw has been on the Board of SSI since July 2015, and Chair since November 2016. Elisabeth is CEO of Relationships Australia NSW and is a senior consultant at The Ethics Centre (formerly The St James Ethics Centre). She has a background as a clinical and counselling psychologist and has taught masters programs in business, clinical practice and professional ethics. Elisabeth also co-owns a psychology centre in inner west Sydney. She is a Fellow of the Australian Psychological Society and a graduate of the Australian Institute of Company Directors.

Lucy Taksa

Lucy Taksa is Professor and Associate Dean (Research), Faculty of Business and Economics, Macquarie University. She is the convenor of the Cultural Diversity Research Network at Macquarie University, and has collaborated actively with the Ethnic Communities Council NSW as well as being a member of the Ministerial Roundtable on Cultural Diversity in the Workplace.

Elfa Moraitakis

Elfa Moraitakis is the CEO of SydWest Multicultural Services, one of SSI's member organisations. Elfa has a degree in Sociology and Modern Greek (Honours) from the University of NSW, and an Associate Diploma of Applied Management from the Australian Institute of Management. She has an extensive background in developing services for linguistically disadvantaged communities.

Frank Zheng

Frank Zheng is the CEO of Auburn Diversity Services, an SSI member organisation. He holds a Master of Applied Finance from Macquarie University Applied Finance Centre, along with significant experience in service delivery, case management, finance, HR, IT and operations at an organisational level. Frank has led programs in organisational change with proven positive outcomes. He has a Certificate IV in Training & Assessment.

Sophie Ray

Sophie Ray is an experienced company director and lawyer. She spent 14 years working as a corporate lawyer at PwC in Australia and the UK, acting for small businesses through to large multinationals. She also served as a Board Member on the PwC Foundation, and spent time in Uganda working on a UN-run HIV/Aids program. Sophie is currently a Non-Executive Director of Big Fat Smile, a Board member of the Shoalhaven Women's Resource Centre and a Director of Silos Estate, her family's tourism business.

Scott Machin

Scott Machin is Chair of Metro Assist Limited, an SSI member organisation. Scott has extensive experience in the financial services industry, including senior leadership roles in strategy, finance, advice and program management. At present he is a consultant to the financial services sector. Scott holds a Bachelor of Economics, Master of Business Administration, and a Graduate Diploma in Applied Finance and Investment.

Nathan Hagarty

Nathan Hagarty is Chair of Western Sydney Migrant Resource Centre, an SSI member organisation. He is a Councillor of Liverpool City Council, and Chief of Staff to the Federal Member for Werriwa Anne Stanley MP. Nathan has a Bachelor of International Studies from Western Sydney University, and has accreditation in project management and information and communications technology.

NSW Settlement Partnership

The NSW Settlement Partnership (NSP) is a consortium of 21 community organisations, led by Settlement Services International.

Consortium members

- Accessible Diversity Services Initiative Limited
- Advance Diversity Services
- Cambodian-Australian Welfare Council of NSW (joined July 2020)
- Community Migrant Resource Centre
- Community Northern Beaches
- Connecting Community Services
- CORE Community Services
- Focus Connect
- Gymea Community Aid & Information Service
- Illawarra Multicultural Services
- Lebanese Community Council of NSW
- Manning Valley Neighbourhood Services
- Melkite Catholic Welfare Association
- Metro Assist
- Mt Druitt Ethnic Communities Agency
- Nepean Multicultural Access
- Northern Settlement Services Limited
- Sydney Multicultural Community Services
- SydWest Multicultural Services
- Western Sydney MRC

Member organisations

SSI is the state-wide umbrella organisation for 11 Migrant Resource Centres and Multicultural Services across NSW.

Member list

- Accessible Diversity Services Initiative Limited
- Advance Diversity Services
- Community Migrant Resource Centre
- CORE Community Services
- Focus Connect
- Illawarra Multicultural Services
- Metro Assist
- Northern Settlement Services Limited
- Sydney Multicultural Community Services
- SydWest Multicultural Services
- Western Sydney MRC

Acronyms used in this report

Acronym Key

- Allianz: Allianz Australia
- AMP: AMP Foundation
- Arts: Arts QLD
- CSP: Community Support Program
- DCJ: NSW Department of Communities and Justice
- DESBT: QLD Department of Employment, Small Business and Training
- DHA: Australian Government Department of Home Affairs
- DLGRMA: QLD Government Department of Local Government, Racing and Multicultural Affairs
- DoE: NSW Department of Education
- DSS: Australian Government Department of Social Services
- ISSofBC: Immigrant Services Society of British Columbia
- LGA: Local Government Areas of NSW or QLD
- NDIA: National Disability Insurance Agency
- PHN: Brisbane South PHN
- SE: Social Enterprise
- Self: Self-Funded
- SVPS: St Vincent de Paul Society
- Uniting: Uniting
- WNSW: Women NSW

How can you help?

Get in touch with SSI to volunteer, donate, fundraise or collaborate

SSI Head Office

Level 2, 158 Liverpool Road
Ashfield NSW 2131

- **Phone:** (02) 8799 6700
- **Email:** info@ssi.org.au
- **Website:** www.ssi.org.au
- **eNews:** www.ssi.org.au/mailling-list-subscription
- **Facebook:** [@settlementservicesinternational](https://www.facebook.com/settlementservicesinternational)
- **Twitter:** [@SSI_tweets](https://twitter.com/SSI_tweets)
- **LinkedIn:** [Settlement-Services-International](https://www.linkedin.com/company/settlement-services-international)
- **Instagram:** [@SSI_news](https://www.instagram.com/SSI_news)

Volunteer:

- **Phone:** 1800 912 823
- **Email:** volunteer@ssi.org.au

Cover Image:

Young participants in SSI's Multicultural Child and Family Program.

Photo: Damon Amb