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Integrated Report 2024-25

25 years of lifting
every voice



Acknowledgement of Country

SSI acknowledges the Traditional Custodians of the Land. We pay respect to Elders past and present and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander Peoples.

Ancestors have walked this country for over 65,000 years, and we acknowledge their special and unique place in our nation's historical, cultural and linguistic identity.

We will use our understanding of and commitment to cultural responsiveness as we welcome new cultures to Australia, deliver our programs and services and create impact for the clients and communities we serve.

Welcome

Welcome to Settlement Services International's (SSI's) 2025 Integrated Report for the year ended 30 June 2025 (FY25). In this report, the term 'SSI' refers to the SSI Group including Settlement Services International Limited and its subsidiaries, unless otherwise specified.

This report follows the principles of Integrated Reporting. It has been prepared in accordance with the Integrated Reporting <IR> Framework to report on material activities and provide a view of our performance and the value created during the year.

The 2025 report is produced by SSI's management team and reviewed by our executive team. It is authorised for release on 27 November 2025.

Our cover photo is a participant at SSI's Kids' Camp. Photography: Mojtaba Hakimi.

Section break captions:

1. Drummer from InRhythm performs at SSI's 25th anniversary staff roadshow in Queensland.
2. Humanitarian Settlement Program (HSP) Women, Youth and Communities Manager Moones Mansoubi and a newly arrived young person at an HSP Kids Holiday Camp.
3. Dancers at the World of Cultures Festival in Logan, Queensland.
4. Cultural Safety, Engagement and Partnerships Lead, People and Culture, Cass Best (top left) with the Logan, Queensland team at a NAIDOC Week event.

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Section 1 Overview



Our Vision

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.

Our Purpose

To create a more inclusive society in which everyone can meaningfully contribute to social, cultural, civic and economic life.

Our Values

Accountability

We take responsibility for our actions, act with integrity and honour our commitments.

Inclusion

We foster belonging and value the diversity of people's lived experiences, identity, knowledge and talents.

Respect

We accept people for who they are and treat each other fairly and empathetically.

The Multicultural Sports Club crew, QLD



Explanation of the report

This year marks a profound milestone in SSI's journey — we celebrated 25 years of lifting every voice. Since our founding, SSI has championed the belief that real progress begins when every individual is heard, seen and valued. The 2024-25 Integrated Report reflects this legacy, showcasing how our programs, partnerships and people have worked together to create pathways of opportunity and belonging.

As we honour our history, we also look forward with renewed energy and vision. The theme 'lifting every voice' speaks to our ongoing mission to build a society where everyone has the opportunity to thrive.

This Integrated Report reflects SSI's value creation over time. By measuring and incorporating comparable, consistent and reliable data in line with the Integrated Reporting <IR> Framework, we are committed to making informed decisions that foster long-term, sustainable outcomes for our clients and communities.

Our FY25 Integrated Report builds on progress made over the past five years to transition to Integrated Reporting. With the strong leadership and vision of the Executive and Board, we have embedded <IR> principles across SSI. While our goal to fully adopt the <IR> Framework by 2025 was ambitious, we are proud of the significant strides we have made.

Notably, our FY23 and FY24 reports earned a Silver Medal at the 2024 and 2025 Australasian Reporting Awards, demonstrating our commitment to quality and excellence.

Enhancing data connectivity

In FY25, we continued to enhance our capability to measure, report and manage impact, with new data collection protocols and reporting for priority programs, ensuring data quality, transparency and connectivity.

As well, outcomes dashboards are now utilised for key settlement, employment, foster care and disability programs, tracking priority outcomes across our outcome domains. Our enhanced data connectivity is showcased throughout this report, with information on the client and community outcomes we have contributed to included in Section 3 — Our Impact (page 39).

Addressing materiality

Material topics are those that are most relevant to our operations and stakeholders, and that are likely to have a significant impact on our ability to create value in the short, medium and long-term. In FY25 we conducted a robust, independent and stakeholder-informed materiality assessment to support strategic planning, decision-making and reporting. The findings have been used to identify and prioritise the Environmental, Social and Governance (ESG) sustainability issues and opportunities most important to our work. In FY26, we will finalise our ESG Framework including goals and actions to respond to our material topics and drive positive value creation. The findings from the materiality assessment and what this means for SSI going forward are outlined in pages 31-33.

Our commitment to continuous improvement

We recognise opportunities for growth as we further integrate <IR> principles into our annual reporting cycles, operational activities and strategic planning. In FY25, we referred to the relevant accounting and sustainability disclosures from the International Financial Reporting Standards Foundation. We are also mindful of the Global Reporting Initiative (GRI) and have incorporated key GRI disclosure standards, most notably in Our People section (pages 73-76).

United Nations Sustainable Development Goals (UNSDG)

In September 2015, all 193 member states of the United Nations agreed to adopt the 17 Sustainable Development Goals (SDGs). The SDGs lay out a path to end extreme poverty, reduce inequality and injustice, and protect our planet by 2030.

The SDGs provide a powerful universal framework in which to manage and mitigate sustainability matters. SSI has prioritised the following eight SDGs that support our long-term outcomes:



- 1 No Poverty
- 3 Good Health and Wellbeing
- 4 Quality Education
- 5 Gender Equality
- 8 Decent Work and Economic Growth
- 10 Reduced Inequality
- 16 Peace, Justice and Strong Institutions
- 17 Partnerships for the Goals

And finally, we have introduced navigation icons (see list) referenced throughout the report, ensuring connectivity of report elements aligned with integrated thinking.

Feedback

We value your feedback as we strive to improve our reporting. Please contact info@ssi.org.au



Scan for information
on Integrated Reporting

Navigation icons

Outcome domains:

- Safety and stability
- Learning and growth
- Social inclusion
- Economic participation
- Health and wellbeing
- Society and systems capacity

Material issues:

- M1 Client wellbeing
- M2 Influences on social cohesion
- M3 Climate resilience
- M4 Environmental responsibility
- M5 Inclusive and accessible services
- M6 Collaboration and partnerships
- M7 Employee wellbeing and development
- M8 Diverse and inclusive workforce
- M9 Advocacy, research and thought leadership
- M10 Responsible governance
- M11 Technology and data security
- M12 Financial sustainability
- M13 Modern slavery

Strategic priorities:

- SP1 Enhanced client experience and service delivery excellence
- SP2 Systems, processes and governance to support improved client outcomes
- SP3 Sector leadership, advocacy and policy contributions to influence change
- SP4 Our people, culture and capability are impact driven
- SP5 Financial sustainability

About SSI

SSI Group is a national not-for-profit (NFP) organisation whose purpose is to help create a more inclusive society in which everyone can meaningfully contribute to social, cultural, civic and economic life. We work towards this goal by delivering life-changing human and social services on behalf of governments and other non-government organisations and also using our own funding channels.

The organisation started life in Sydney in 2000 when Settlement Services Australia, then the NSW Migrant Resource Centre Association, was founded by 11 member organisations with the aim of helping newly arrived refugees settle in Australia. Over time, our expertise working with people from diverse cultural and linguistic backgrounds enabled us to expand into delivering other social services, including a significant focus on supporting people living with disability. We have also expanded into Victoria and Queensland, with offices and co-location sites across Melbourne, Sydney and south-west Sydney, Newcastle, Logan, Gold Coast and regional areas such as Armidale, Coffs Harbour and Ipswich.

We continue to engage internationally, and in recent years our membership base has grown to 16 organisations.

Our approach to our work and to achieving social change has been firmly anchored in the belief that strength comes from collaboration. We partner with federal and state government departments and agencies, community-minded businesses and individuals. And we build relationships with domestic and global human-service-led organisations and NFPs.

By accessing federal and state funding as well as private philanthropy, we're able to provide pathways to employment and education as well as health and support services for our clients. Our own social enterprise operations complement our social service delivery areas and ensure that we remain a client-centred organisation.

While we have maintained our initial focus on assisting those on humanitarian visas, today we work with a wider group of people experiencing vulnerability to build capacity and enable them to overcome inequality. These include refugees, people seeking asylum and culturally and linguistically diverse (CALD) communities, people living with disability, Aboriginal and Torres Strait Islander communities, women, youth, families and children, and LGBTIQ+ communities.

Community is at the heart of what we do. Our committed and diverse employee base reflects — and serves as an extension of — the extremely varied communities with whom they work.

SSI is a company limited by guarantee and registered with the Australian Securities and Investments Commission (ASIC) and is registered as a charity with the Australian Charities and Not-for-profits Commission (ACNC). We adhere to the ACNC Governance Standards. SSI Group's corporate structure comprises six companies — please refer to our Governance section for further information on our statutory obligations, governance and corporate structure.



Scan to view YouTube video on the history of SSI and its 25th anniversary

In FY25, we supported:

53,000⁺
people*

across

57
programs and services
in 34 locations

12,000⁺
refugees, people seeking
asylum and migrants
helped to settle in
Australia

27,000⁺
people living with
disability helped
to access services
and supports

5,000⁺
people supported
with training,
employment and
self-employment

300⁺
people helped to
access domestic,
family and sexual
violence support
services

thanks to the work of:

1,000⁺
staff

208⁺
Multicultural
Support Officers

86
volunteers

+ in collaboration with our valued lived experience advisors, 16 members and government, community and service delivery partners

* Client numbers reduced from 67,000+ clients in FY24 as three programs concluded at the end of FY24 (NSW Settlement Partnership, NSW Refugee Employment Support Program, and the Home Care Support Program).



Celebrating SSI's 25th anniversary in 2025

Since its humble beginnings working from a warehouse in 2000, SSI has grown from a small team inspired by the vision of 11 migrant resource centres to one of Australia's largest and most multifaceted providers of human services for people from refugee and migrant backgrounds.

For 25 years we have empowered hundreds of thousands of individuals, launched pioneering programs such as 99 Steps, Adira, Ignite and Ability Links, and influenced national policy on social cohesion and inclusion.

The 25th anniversary year offered a once-in-a-generation moment to honour this legacy while casting our gaze firmly on the next 25 years.

SSI celebrated this momentous occasion with a series of events and projects, from acknowledging the anniversary at our all-staff roadshows to telling the stories of the people who helped get us to where we are today through the 25 Stories from 25 Years project published on our intranet Yurana.

For 25 years, SSI has believed that real progress starts when everyone is heard, seen and valued. As we celebrate this milestone, we didn't just look back — we looked ahead with an unwavering commitment to inclusion, equity and opportunity for all.

Because a future worth building is one we build together.

Happy 25th anniversary, SSI — here's to another 25 years of lifting every voice!



Staff celebrated our 25th anniversary at roadshows held throughout August.

Celebrating 25 stories from 25 years

SSI celebrated 25 years by sharing 25 stories that showcased how our organisation has grown and flourished over time. These stories highlighted the incredible people and achievements that have shaped SSI's journey. Here is one of those stories.

Purpose, meaning and values alignment

Tari Mapfumo on working with SSI

From the Zimbabwean finance industry to the Australian for-purpose sector, Tari Mapfumo's professional life has taken a unique path. But it was an obvious journey for SSI's Child Safety Specialist.

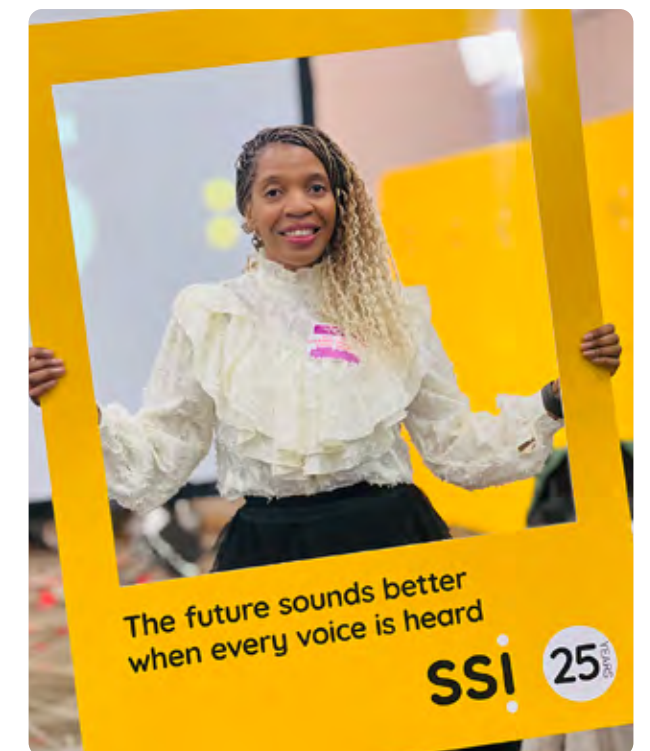
"It might sound clichéd when people talk about values aligning, but for me, it's the absolute truth and what I love most about SSI," Tari explained.

"SSI's values aren't just words — they are truly present, evident in the advocacy that takes place, the passion of the staff, and the support the organisation provides to both clients and employees. The work is genuine; you can see it from leadership through to every team member."

Tari started with SSI in 2012 working with us until 2023 when she moved to Victoria for family reasons and took a job with a local not-for-profit. But in 2024, she returned to SSI in a new role as Child Safety Specialist.

"Coming back after 14 months away ... I can't put the feeling into words. My first email from SSI simply said: WELCOME HOME! It doesn't get any better than that."

Tari came to Australia from Zimbabwe on a working visa in 2006, working with the Commonwealth Bank until the birth of her second child when she realised she wanted more from her career. While on maternity leave, she retrained for her new career goal of working in the for-purpose sector, eventually leading her to SSI. As part of her work leading child safety, a revised Child Safe Strategy and Framework will be available soon.

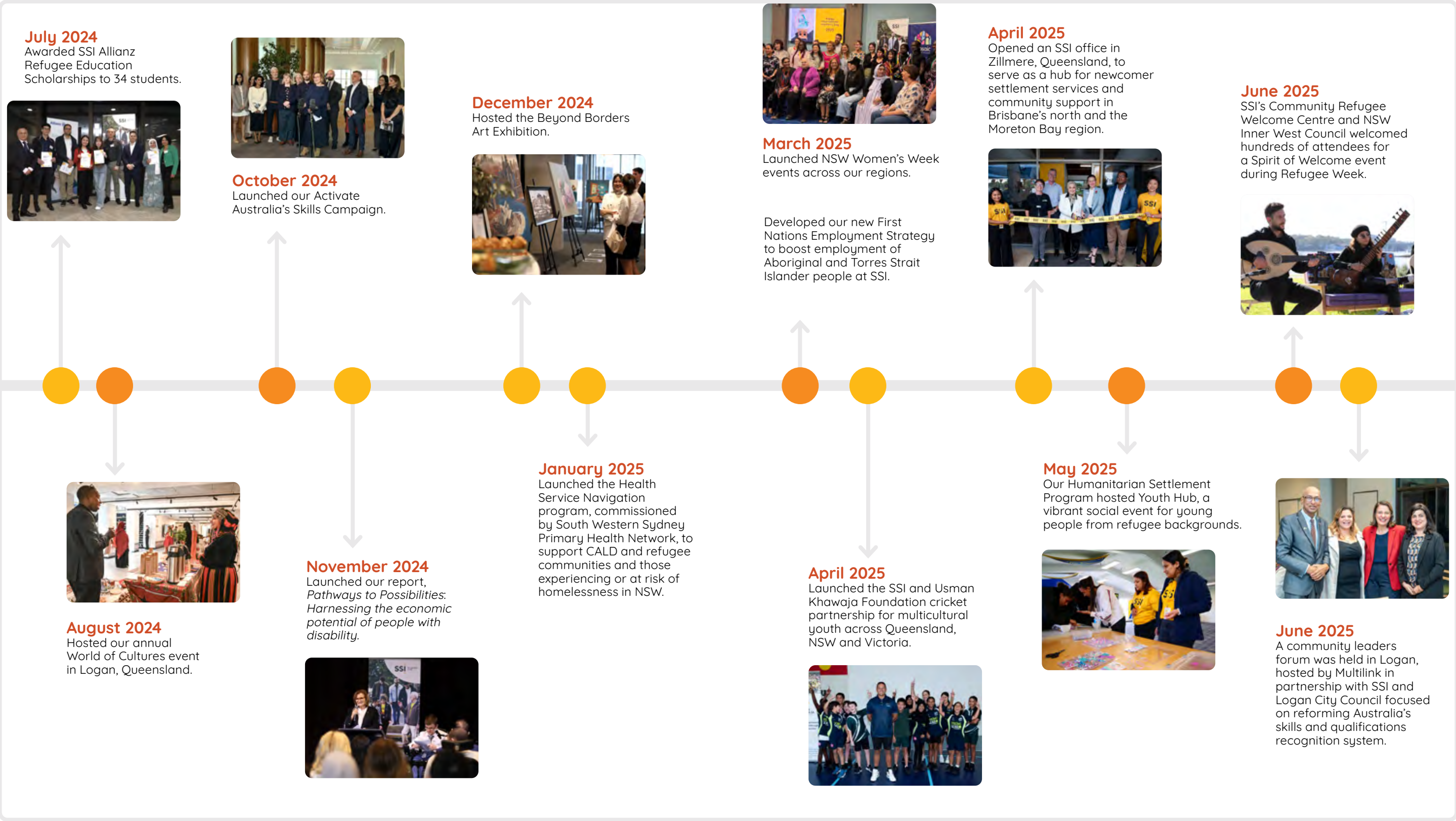


"As SSI flourishes, so too do the possibilities for every one of us to evolve — not just within our own programs, but across the entire organisation."



Scan to find out more about
SSI Child Safety and Wellbeing

Significant events in FY25



From the Chair and CEO

As we reflect on the past year, we are filled with pride and gratitude for the extraordinary work carried out across SSI. In a year characterised by change and growing complexity, our organisation has remained grounded in its purpose: to create a more inclusive society where everyone can meaningfully contribute to social, cultural, civic and economic life.

As SSI marks its 25th anniversary this year, we proudly celebrate under the theme ‘Lifting Every Voice’ — a reflection of our enduring commitment to inclusion, empowerment, and the strength found in every story. This theme not only defines our milestone year but also shapes the spirit of this year’s Integrated Report.

This year has been marked by bold advocacy, strategic innovation and deepened community impact. We have launched new advocacy campaigns, secured major tenders, expanded our footprint and strengthened our internal systems — all while staying true to our values of accountability, inclusion and respect.

None of this would have been possible without the dedication of our staff, volunteers, members, funders and partners. Their commitment to our mission and tireless efforts have helped us navigate challenges and seize opportunities. We extend our heartfelt thanks to each of them.

As we look ahead, we do so with optimism. The challenges are real, but so is our capacity to meet them — with courage, compassion and community at the heart of everything we do.

Leading with purpose

SSI has long been a voice for equity and inclusion, and this year we continued to lead national conversations on some of the most pressing issues facing our communities.

A major highlight was the launch of the Activate Australia’s Skills Campaign (see page 62), a bold national initiative aimed at unlocking the potential of over 250,000 migrants working below their skill level. This campaign builds on the success of our Billion Dollar Benefit movement and has already gained significant traction, with support from 120 organisations and endorsements from many prominent Australians.

The campaign was launched in October 2024 at Parliament House in Canberra with a press conference and a series of high-level meetings with parliamentarians, industry leaders and community stakeholders. It calls for practical reforms to Australia’s overseas skills recognition system — reforms that would deliver a \$43,000 productivity boost per worker each year and help fill critical workforce gaps in health, education, construction and more.

During the year, we also advocated for the introduction of an Emergency Protocol Framework, developed in collaboration with the Refugee Council of Australia, the Kaldor Centre and Amnesty International. This framework advocates for a consistent national response to humanitarian crises, addressing the gaps in support and access to rights for people arriving from conflict zones such as Gaza, Ukraine and Sudan. These cohorts have followed atypical modes of arrival, meaning they are not entitled to the same level of support as other refugee arrivals.

While our current funding does not encompass the delivery of services to these cohorts, we are still able to offer valuable support and assistance to those arriving in Australia thanks to our established presence and expertise within the community.

Our work on foster care also gained momentum, with the launch of a community engagement initiative in western Sydney aimed at identifying cultural, financial, and structural barriers within multicultural families considering foster care. This work was informed by consultations with community and religious leaders and will help shape more inclusive foster care strategies.

Internationally, SSI participated in the UN’s Commission on the Status of Women, where we elevated the experiences of migrant and refugee women and hosted a roundtable with key figures including Sex Discrimination Commissioner Anna Cody and Office for Women Australia Executive Director Padma Raman.

Building organisational strength and innovation

This year, SSI undertook a comprehensive organisational redesign in partnership with Deloitte, aimed at positioning the organisation for success over the next decade (see page 73). The redesign focuses on building an optimised and flexible workforce model capable of moving across programs as needed and creating an adaptable organisation.

Through extensive organisational consultation and a February board retreat, we systematically worked through the areas and potential solutions to ensure that we have the capability and capacity in our workforce to grow and continue our success as an organisation.

Elsewhere, our Technology Roadmap delivered major improvements across three pillars: personalised AI experiences, strengthened intelligence, and secure systems (see pages 82–83). We introduced ‘MirriBot’, an internal support bot that has significantly improved our efficiency, and began deploying Microsoft Copilot to enhance productivity across Teams, Word, Excel and Outlook. We also made progress in cyber security, where our roadmap has delivered significant risk avoidance benefits.

We are increasingly seeing a mandate for reporting on Environmental, Social and Governance (ESG) targets, including from funding bodies looking to understand ESG efforts in the non-profit space. This has inspired the commencement of work on our first ESG Framework (see page 24), developed in partnership with Think Impact.

This framework will guide our efforts in climate action, social responsibility, and governance excellence, and will be informed by a materiality assessment focused on the most important issues for SSI and our stakeholders.

During the year, we also expanded our physical footprint, opening a new office in Brisbane and preparing for expansion into Western Australia. These new locations will enhance service access and deepen our engagement with local communities.

In the First Nations space, we completed a review of our Innovate Reconciliation Action Plan (RAP) and proposed a new approach focused on four key initiatives: Education and Truth Telling, Procurement, Employment and Advocacy.

This has enabled us to build the strong foundations we need to embark on our next RAP, while doing our part to promote education and truth telling among the Australian public and migrant communities.

Creating impact through people and partnerships

At the heart of SSI’s work is a commitment to creating meaningful impact for the individuals and communities we serve. This year, we continued to embed our Impact Strategy and Measurement Framework across core programs (see pages 22–23), with dashboards now tracking outcomes in areas such as employment, settlement and health.

We also launched the Stakeholder Relations Research Project, surveying 114 external stakeholders across different states and sectors. The results were overwhelmingly positive, with SSI described as ‘culturally responsive’, ‘inclusive’, and ‘community connected’. These insights are helping us strengthen relationships and guide strategic planning.

Throughout the year, we recognised the outstanding contributions of our staff, with several colleagues receiving major awards, including Lyda Dankha’s induction into the Victorian Multicultural Honour Roll and Dr Astrid Perry’s Lifetime Community Service Medal at the Premier’s Harmony Dinner (see pages 70–71).

Growing to support our communities

Organisational sustainability continued to be a core priority and we were pleased to secure several key contracts to bolster our growth.

We grew our offering in the domestic and family violence space with the rollout of the Train, Engage, Connect and Support (TECS) project — a national initiative, run in partnership with Federation of Ethnic Communities’ Councils of Australia (FECCA), to train and support CALD communities and faith leaders in responding to family, domestic and sexual violence.

Just after the conclusion of the financial year, we were pleased to be awarded a multi-year contract to deliver tailored

employment services for people with disability across NSW, Queensland and Victoria under the Inclusive Employment Australia (IEA) program.

As a refugee and migrant services provider, SSI brings a unique and culturally responsive approach to employment services. We understand the complex barriers faced by priority groups and we are proud to be leading this national effort to create fairer, more accessible pathways to employment.

During the year, we celebrated the success of our Multicultural Sports Club, which received funding through the Play Our Way program to promote equitable access to sport for women and girls. We were awarded eight Skilling Queenslanders for Work programs, supporting up to 300 people through employment and training initiatives.

We also joined forces with the Usman Khawaja Foundation to launch a dynamic new partnership using the power of cricket to support children and young people from refugee and migrant backgrounds. The initiative kicked off in April 2025 at Woodridge North State School in Queensland, where students were treated to a special cricket clinic led by Usman Khawaja himself, alongside trained coaches.

Still in Queensland, construction on the Logan hub project is in full swing, with operational planning also progressing well. Set to be completed in 2026, the facility will serve as a centre for employment and economic-related programs and community services. It reflects our commitment to innovation and community development.

Overall, SSI finished the year with revenue of \$167.8 million and an operating surplus of \$3.79 million (see page 78). Our financial health remains strong, with net assets of \$49.07 million and continued diversification of revenue sources.

Looking ahead

As we step into the new financial year, we carry forward the lessons and achievements of the past year. Our focus will remain on growth, impact and innovation — diversifying services, strengthening partnerships and embracing ethical AI technologies to improve efficiency and client engagement.

This year marks the last under the stewardship of Voula Messimeri AM as Chair of the Board. Voula has played a pivotal role in guiding the organisation through a time of great change — including overseeing the introduction of the Impact Strategy, constitutional reform and strong governance practices. Her wisdom and leadership have left a lasting legacy and we thank her deeply for her service.

Entering the new financial year, we have welcomed Peter van Vliet as our new Chair. Peter is the current CEO of the Migration Institute of Australia and has been a member of SSI’s board since 2023.

We are excited about what lies ahead and feel confident in our ability to continue delivering life-changing services and driving positive change. To our staff, volunteers, members, funders and partners — thank you for your dedication, your compassion and your belief in our mission.

Voula Messimeri AM, Chair
Violet Roumeliotis AM, CEO



SSI CEO Violet Roumeliotis AM (left) and outgoing Board Chair Voula Messimeri AM.

Section 2

Our approach

Laying strong foundations for reconciliation

Our reconciliation journey began in 2021 with a clear vision: to walk alongside Aboriginal and Torres Strait Islander peoples in the spirit of respect, truth and shared purpose — creating sustainable, impactful change.

In our inaugural Reconciliation Action Plan (RAP), we completed or progressed 90 per cent of all actions listed. We created real change and took a leading stance on key advocacy initiatives, including becoming a leading voice in our sector to support the Voice to Parliament.

In 2024–25, we made a considered decision not to immediately pursue a second RAP.

It followed deep reflection and consultation with our First Nations staff, community partners and Board.

This decision has allowed us to embed reconciliation more meaningfully across our organisation.

In 2024–25, we made significant steps forward under our four key pillars of Education and Truth Telling; Procurement; Employment and Advocacy.

Education and Truth Telling

- Worked with our partner Evolve Communities to launch new mandatory training for employees at all levels.
- Held myth-busting and Aboriginal art workshops run by our First Nations employees to improve cultural understanding and allyship internally.
- Established a ‘cultural dose’ program, engaging newly arrived refugees in visual storytelling to promote cultural immersion.

Procurement

- Created an internal taskforce with a directive to increase SSI’s spend with First Nations businesses.

Advocacy

- Invited to join the strategic leadership group to jointly lead Allies for Uluru, a national coalition of 300+ organisations committed to full implementation of the Uluru Statement from the Heart.
- Supported sector advocacy campaigns.

Employment

- Received an unprecedented number of job applications from First Nations peoples after centering the voices of our Aboriginal and Torres Strait Islander staff in how we attract, recruit and retain staff in a culturally empowering way.
- Established partnerships with First Nations-owned recruitment agencies to ensure we’re reaching First Nations peoples effectively.

Looking ahead

With robust foundations in place, SSI is currently designing our next Innovate RAP that will commence early in 2026. The *2024 Australian Reconciliation Barometer: Multicultural Australians* shows that multicultural Australians are highly engaged with reconciliation principles. Our next RAP will be shaped by this insight. It will be developed in close partnership with First Nations communities, businesses and staff. It will also reflect the post-Voice to Parliament referendum context, which demonstrated the need for a more concerted effort to promote education and truth telling among the Australian public and migrant communities. We are proud of the progress we’ve made and are committed to continuing this journey with curiosity, purpose and respect.

How we create value

What we bring

Our people

Our team of diverse, compassionate and motivated people — our greatest asset.

Our relationships

Our trusted relationships with members, partners, communities, government and others — essential for driving access to support and delivering positive change for our clients and communities.

Our expertise

Our reputation, collective knowledge, models and frameworks for delivering and enhancing positive outcomes for our clients and wider society.

Financing

Our diverse mix of government grants, as well as corporate and community partnerships and investments that enable us to deliver wide ranging social impact.

Infrastructure and technology

Tangible infrastructure owned, leased or controlled by SSI, including technology and systems that contribute to delivery of our client-driven services, programs and initiatives.

Natural resources

The natural resources that are fundamental to our ability to sustain and grow our positive social impact.

What we do

Services and support

We deliver a range of vital human services in areas including settlement, employment, education, foster care, disability, health, wellbeing and social supports.

Community and sector engagement and capacity building

We engage and empower communities, foster collaboration and promote positive change for people from diverse backgrounds and identities.

Advocacy, research and thought leadership

We speak up for equality through evidence-based advocacy and by amplifying the voices of people with lived experience to influence policymakers and decision makers.

Opportunities and risks

Our values

Governance

Our strategic priority areas

- Client experience and service delivery excellence.
- Systems, processes and governance.
- People, culture and capability.
- Advocacy, research and thought leadership.
- Financial sustainability.

Our client focus areas

SSI works with and for all people who have experienced vulnerability, and particularly those from diverse backgrounds and identities.

Newcomers

People seeking employment

People living with disability

Children and families

Women

The difference we make

Clients and communities

Positive change in the short, medium and long-term across our outcome domains for the clients and communities we work with and for.

See pages 44-58

Society and systems

Greater awareness of inequality, sector capacity to support people from diverse backgrounds and collaboration on policy and funding reform.

See page 59

Our people

Increased skills and knowledge, engagement in work, and positive health and mental wellbeing.

See pages 73-77

The environment

Reduced environmental impact and better understanding and care of natural resources among our team, our clients and our communities.

See page 24

SSI's fundamental value lies in our ability to deliver client-centred, culturally appropriate, efficient and effective human and social services. We have six key outcome domains and we are committed to measuring and improving change in the short, medium and long-term for the clients and communities we work with.

Our outcome domains

 **Safety and stability**

 **Learning and growth**

 **Social inclusion**

 **Economic participation**

 **Health and wellbeing**

 **Society and systems capacity**

UNSDGs



Impact

An equitable, resilient, enriched and inclusive Australia where our clients fully participate in the economic, social, civic and diverse cultural life.

Our strategy

Our 2023-2026 Impact Strategy demonstrates our commitment to creating, measuring and achieving meaningful outcomes for the communities we serve. The strategy outlines the strategic priorities that will enable SSI to achieve this.

The strategy includes our six outcome domains and their corresponding 15 outcome priorities, supported by five strategic priorities. These five strategic priorities guide our operational activities and outputs to deliver greater impact over time, with time-bound targets to ensure the sustainability of our services through FY26.

Defining and embedding impact within our strategy drives decision-making and enables us to:

- Create greater impact for the individuals and families we support.
- Better demonstrate the value that we create for funders and partners.
- Build resilience to overcome potential challenges from the environments in which we operate.

Our outcome domains

-  Safety and stability
-  Learning and growth
-  Social inclusion
-  Economic participation
-  Health and wellbeing
-  Society and systems capacity

Our outcome priorities

- 1 A sense of safety and dignity.
- 2 Safe and supportive family relationships for children and young people.
- 3 Stable caregiver relationships for children and young people.
- 4 Increased knowledge and skills.
- 5 Increased participation in education and training.
- 6 Increased access to services and supports.
- 7 Increased sense of belonging.
- 8 Increased connection to culture and identity.
- 9 Better navigation and access to employment support.
- 10 Increased access to employment and self-employment opportunities.
- 11 Increased experience of good quality, secure employment.
- 12 Increased access to health and wellbeing services.
- 13 Improved community and sector capacity to support people from diverse backgrounds and identities.
- 14 Improved visibility of inequality experienced by people from diverse backgrounds and identities.
- 15 Improved collaboration across sectors and government on policy and funding reforms.

Progress in FY25 — Success across our outcome priorities is presented in Section 3 — Our impact (pages 39-71), with the number of each relevant outcome priority denoted throughout.

Our strategic priorities

Progress towards our strategic priorities is included throughout the relevant sections of this report:

- SP1** Enhanced client experience, and service delivery excellence (see pages 39-71).
- SP2** Systems, processes and governance to support improved client outcomes (see pages 82-83 and 88-91).
- SP3** Sector leadership, advocacy and policy contributions to influence change (see pages 59-66).
- SP4** Our people, culture and capability are impact driven (see pages 73-76).
- SP5** Strengthened financial sustainability (see pages 78-81).

Impact

An equitable, resilient, enriched and inclusive Australia where our clients fully participate in the economic, social, civic and diverse cultural life.

Climate change and ESG

SSI recognises the growing importance of building climate resilience and managing our environmental impact to future-proof our organisation and meet the evolving needs of the people and communities we serve.

Many of our clients have already been affected by environmental disruptions and displacement, either in their countries of origin or here in Australia. Climate change is increasingly being recognised as a ‘threat multiplier’, with climate events like droughts and floods contributing to regional instability, amplifying resources scarcity, heightening conflict, and driving further displacement.

Within Australia, refugees and other migrants may face further challenges adjusting to their new climates and living conditions. We also know that marginalised communities are often disproportionately affected by climate-related risks, including through rising energy costs, poor housing conditions, and access to information and resources during emergencies.

Climate change also presents risks to our organisation. Extreme weather, rising costs, and resource pressures can disrupt our operations, as well as the communities we work with.

Understandably, partners, funders and regulators increasingly expect not-for-profits

to demonstrate how they are managing climate risks and meeting their commitments to environmental responsibility, along with their social impact.

To strengthen our ability to respond to these changes and to help us think more holistically about both our social and environmental impact, we have begun developing an Environmental, Social and Governance (ESG) Framework and Action Plan. Through this process we have identified our Material ESG Topics, which are presented on pages 31–33.

Our ESG Framework and Action Plan will be finalised in FY26 and embedded within our organisational strategy. We intend to share our ESG vision, goals and key initiatives in our next report.

In the meantime, our Climate Change Working Group has continued working to reduce SSI’s climate impact through the implementation of our Climate Action Plan.

This included co-hosting staff workshops with the Multicultural Leadership Initiative (MLI) to plan collaborative approaches to implement the Action Plan.

In FY25, SSI also joined Australian Council of Social Service (ACOSS) and over 40 other organisations in a community sector statement calling on the Australian Government to aim for net zero emissions by 2035.

Stakeholder spotlight Member organisation

With a strong focus on multicultural communities, SSI member organisation SydWest Multicultural Services has responded to community needs and opportunities in western Sydney for 40 years.

CEO Elfa Moraitakis said SydWest was proud to be one of SSI’s founding members, working closely together to achieve greater collective impact. SydWest supports people of all ages and backgrounds through a range of services including aged care, disability support and family, youth and settlement services.

Ms Moraitakis said her organisation’s vital relationship with SSI had been mutually beneficial over many years.

“SSI brings refugees and newly arrived migrants hope, resilience and opportunity. The organisation’s scale, reputation and capabilities in the humanitarian support space mean they refer communities who need further support to SydWest creating a seamless pathway to our Settlement

Transition and Support program and ensuring that refugees can successfully settle and thrive in western Sydney.”

Ms Moraitakis said the partnership also drives innovation. “We are proud that SSI actively joins opportunities we create for innovation and stronger impact in adjacent industries, for example, the RMIT Hercules project, which connects engineering students with communities to co-design real solutions.

“I have also had the privilege of serving on the SSI Board for six years, an experience through which I have learnt so much about governance and best practice; knowledge that is directly transferrable back to SydWest and has strengthened our organisational leadership and impact.”

Beyond service delivery, the power of collaboration between SSI and SydWest extends to joint advocacy at a local, state and national level.

“Together, this partnership creates pathways for change and innovation that no single organisation could achieve alone.”

Our context

Risks and opportunities

Our ability to meet the goals of our Impact Strategy is affected by a range of internal and external trends. We operate within a dynamic environment and our ongoing success is dependent upon identifying trends and drivers and using this knowledge to both leverage opportunities and manage threat risks.

Our risk team plays a key role in this work and it is supported by our materiality analysis work, which identifies the needs, challenges and goals of our stakeholders.

Since FY23, the SSI Board has adopted a Risk Appetite Statement (2023–26), which outlines our willingness to take risks that are justified and informed. This section outlines key aspects of our operating context in FY25 and our responses, followed by an exploration of the main risks and opportunities identified.

Global unrest, local impacts

Over the past 12 months, ongoing geopolitical unrest has put increased pressure on services that support displaced people globally. Through our work with new arrivals, we have seen first-hand the impacts of conflicts in Ukraine, Sudan, Gaza, Lebanon, Iran and more.

Global instability has been exacerbated by political schisms. The second Trump administration's decisions to suspend the USA's refugee intake and significantly reduce its contribution to foreign aid and the United Nations has been an enormous blow to global peacekeeping and refugee support. The administration's anti-immigrant platform had echoes in Australia's 2025 federal election campaign, as migrants were scapegoated for housing and cost of living pressures.

Global issues have exacerbated social tensions in Australia. Incidents of Islamophobia, antisemitism and other hate crimes increased in FY25. However, the Scanlon Index of Social Cohesion has shown that Australian society has remained broadly stable, and the re-elected Albanese Government has renewed its commitment to supporting multiculturalism in Australia. This reflects the resilience of Australian society and our commitment to rising above the politics of division.

Reforms and policy changes

In July 2024, the Australian Government released the landmark Multicultural Framework Review and its official response, setting out a roadmap to reset and advance multiculturalism. Following the government's re-election, Dr Anne Aly was appointed Australia's first Minister for Multicultural Affairs to sit in Cabinet, elevating multiculturalism to the highest echelon of government. In June 2025, Minister Aly established the Office for Multicultural Affairs, bringing together multicultural policies and programs from across government to drive systems reform and progress a stronger multicultural Australia.

The much-awaited Australian Government response to the Parliamentary Inquiry into the employment services system was released in July 2024. The response was criticised by stakeholders for failing to commit to the wholesale reforms recommended by the Inquiry. The flow-on impacts for SSI and our specialised approach to supporting CALD and refugee jobseekers are still being determined.

The government has also flagged major reforms in the disability space, particularly in placing a stronger emphasis on intersectional experiences of disability. The government

released its response to the Disability Royal Commission in July 2024, coinciding with a review of Australia's Disability Strategy 2021–2031 and the release of the National Disability Insurance Scheme (NDIS) CALD Strategy and Action Plan 2024–2028. SSI is well-positioned to work with government as they reform their disability services to be more inclusive and impactful, particularly as they develop their plans for NDIS navigators and foundational supports for young Australians with disability.

Other macro impacts

The continued impact of the rising cost of living directly affected the vulnerable populations we serve, limiting their ability to afford essentials like food, utilities and rent. Housing shortages, particularly in capital cities, further strained our clients.

Additionally, cyber security remained a central priority, particularly as Australia's regulatory environment continued to develop and adapt. This ongoing evolution highlights the imperative to rigorously safeguard the sensitive information entrusted to us by clients, partners and stakeholders. For information on our IT strategy, see pages 82–83.

Commitment to sustainability and climate action

SSI endorsed the Climate and Environment Charter for Humanitarian Organisations in 2021. Since then, we have committed to four goals: enhancing sustainability, collaborating with communities, building capacity to assess climate risks, and driving environmental protection. In FY25, we developed our Climate Change Action Plan, which has supported the development of our Environmental, Social and Governance (ESG) Framework and Action Plan. This ESG Framework will be finalised in FY26 and will strengthen our ability to manage our social and environmental impact.

Maturing our approach

SSI continues to closely monitor and respond to risks and opportunities, dividing our strategic risk portfolio across six key areas. In FY25, we saw progress in our risk management maturity, improving the strategic planning process through the incorporation of a risk perspective not just in the planning but also in managing the implementation of our strategic initiatives. As a result, the risk rating for some of our strategic risks has improved. In FY25 we also improved risk reporting and the use of a Governance, Risk and Compliance (GRC) system to manage all our risks and strengthened our internal audit function.

One of our goals for FY26 is to integrate risks, compliance obligations, internal audits, incident management, crisis response and improvement actions into a cohesive automated framework delivered through a single system.

Operational resilience

A key part of SSI's resilience is our ability to respond effectively to unexpected events. Building on the work in FY24, we improved our crisis response protocols by developing a crisis response framework for the Board, which we tested in March 2025 in an exercise facilitated by our risk partners Metropolis Advisory. This exercise allowed Board Directors to test how they would respond in a crisis and clarify how to work with management. The exercise was deemed effective and an annual test was added to the Board's agenda. In FY26 we have planned additional tests with the Executive and the Board and a formal business continuity test of our Humanitarian Settlement Program.

Our strategic risk portfolio

External

Political/Economic

- Includes threats and opportunities:
- Need for preparedness for policy and government changes.
 - Positioning of SSI to support social reform.
 - Response to geopolitical uncertainty and Australia's Federal election.

Key responses

- Effective controls in dedicated teams per jurisdiction and structured management reviews of policy agenda.
- High-profile policy and advocacy engagements, to strengthen stakeholder relationships and SSI's positioning.
- Targeted government relations activities ahead of the Federal election to broaden SSI's reach.

Timeframe Short to mid-term
Likelihood Possible
Impact Moderate

M1 M2 M6 M9 M12 SP3 SP5

Competition

- Includes threats and opportunities:
- Potential to miss business opportunities to competitors — tight market, dependency on government funds, private organisations entering the sectors.
 - Capitalise on SSI's specialisation, experience, size and service diversity.

Key responses

- Strategic analysis of key growth areas to identify opportunities to enhance impact and sustainability.

Timeframe Mid to long-term
Likelihood Unlikely
Impact Moderate

M1 M5 M6 M8 M12 SP5

Structure and governance

Membership

- Includes threats and opportunities:
- Potential lack of alignment between SSI and members.
 - Disconnect between membership and client cohorts.
 - Desire to build trust and support in community through active engagement.
 - Build synergies in service delivery and advocacy.

Key responses

- Continued focus on bespoke individual member strategies to increase and maintain strong relationships.

Timeframe Mid to long-term
Likelihood Rare
Impact Low

M1 M6 M9 M10 SP3

Internal performance

Capacity

- Includes threats and opportunities:
- Potential for overstretching the organisation, impacting the quality of service delivery.
 - Starting projects that are not aligned with Impact Strategy.
 - Capitalise on economies of scale.

Key responses

- Efficiency initiatives through technology investments and better use of current technologies.
- Review and redesign SSI's organisational structure to ensure it is fit-for-purpose.

Timeframe Mid to long-term
Likelihood Likely
Impact Major

M10 M11 M12 SP2 SP4

People and capability

- Includes threats and opportunities:
- Need for attraction, retention and development of talent.
 - Need for improving staff capability to deliver SSI's impact strategy.
 - Develop core competency and culture around impact and SSI values.

Key responses

- Succession planning.
- Improvements to performance management processes.
- Implementation of internal mobility recruitment strategy.
- Recruitment processes audit to assess effectiveness and identify improvements.
- Allocation of training investment.

Timeframe Mid to long-term
Likelihood Possible
Impact Moderate

M1 M5 M7 M8 SP4

Compliance

Data protection

- Includes threats and opportunities:
- Potential data breaches caused by staff errors/behaviour.
 - Cybersecurity attacks.

Key responses

- Completed the implementation of the Cybersecurity Strategy (2022–25) and the security monitoring centre.
- Deployed several information security awareness campaigns and tailored training.
- Design and implement a data lifecycle management strategy.
- Improve Business Continuity Management System.

Timeframe Short to mid-term
Likelihood Possible
Impact Major

M11 SP2

Regulatory, legal and contractual compliance

- Includes threats and opportunities:
- Reportable breaches.
 - Large number of legislation and regulatory changes affecting sectors SSI operates in.
 - Additional compliance requirements when the business expands to new jurisdictions.
 - Spreading the cost of compliance across the business.

Key responses

- Internal compliance assessment of obligations on privacy, work health and safety, child protection and cybersecurity.
- Mechanism to identify, capture and manage contractual compliance.
- Sub-contractor compliance review and assessment audit.

Timeframe Short to mid-term
Likelihood Likely
Impact Major

M10 M11 M15 SP2

Financial sustainability

Financial sustainability

- Includes threats and opportunities:
- Potential for financial performance to be insufficient to ensure financial sustainability.
 - Diversification of revenue sources.
 - Cost discipline.
 - Right mix of programs/initiatives.

Key responses

- Program realignment.
- Improve capacity to ensure a culture of robust financial awareness, practice, and accountability.

Timeframe Short to long-term
Likelihood Unlikely, rare, possible
Impact Major, severe

M7 M12 SP4 SP5

Critical programs

- Includes threats and opportunities:
- Loss/win of strategic and high-margin program/s.
 - Efficient service delivery models.

Key responses

- Core program growth strategies.
- Tender pre-work for strategic programs.
- Strengthen mechanisms to track program performance.

Timeframe Short to mid-term
Likelihood Unlikely, rare, possible
Impact Major, severe

M10 M12 SP5

Safety

Safety and wellbeing

- Includes threats and opportunities:
- Need for a culture of safety.
 - Potential breaches of health and safety laws, regulations and standards.
 - Safe systems of work.

Key responses

- Comprehensive WHS maturity assessment and objectives.
- Mitigate safety risks across SSI:
 - Detailed risk assessment for all SSI's key program areas.
 - Implement recommendations from psychosocial harm working group, including a survey.
 - Implement recommendations from occupational violence working group.
 - Automate incident and claims management.

Timeframe Short to long-term
Likelihood Unlikely, rare, possible
Impact Major, severe

M2 M7 M10 SP4

Safeguarding

- Includes threats and opportunities:
- Develop culture around safeguarding.
 - Maintain staff understanding of principles and frameworks.
 - Maintain duty of care and safe environments.

Key responses

- Child Safe Organisation — implement the 10 National Principles for Child Safe Organisations across SSI.
- Safeguarding Risk Committee.
- Improve compliance with Client Incident Framework and incident reporting.

Timeframe Short to long-term
Likelihood Unlikely, rare, possible
Impact Major, severe

M1 M5 M10 SP1 SP4

Stakeholder spotlight University and research partner

Since around 2012 there has been an increase in refugees with disability settling in Australia, but limited research on their experiences.

SSI has continued its partnership with Western Sydney University’s Institute for Culture and Society this year, working on a fifth research report to highlight aspects of refugee settlement and integration that are often overlooked in Australian research.

The *Foundations for Belonging 2025* report, *Insights on refugees with disability in Australia*, has important recommendations for governments and policymakers, settlement services, research institutions and others.

They include the need for stronger tailored supports, with the research finding social isolation and poor digital inclusion were barriers to a smoother settlement for refugees with disability.

Institute for Culture and Society’s Distinguished Professor Gerard Goggin said the partnership with SSI was crucial to getting this important research done.

“The *Foundations for Belonging* projects partner the university’s expertise in refugee and migration research with SSI’s depth of knowledge in the sector and connections to those with lived experience,” Professor Goggin said.

“In a practical sense, we could not have done this research without working with SSI to engage with refugee communities in their preferred first language through their Multicultural Support Officers and in that way the partnership has been really fruitful.

“This research has made clear the need for more research in this area.

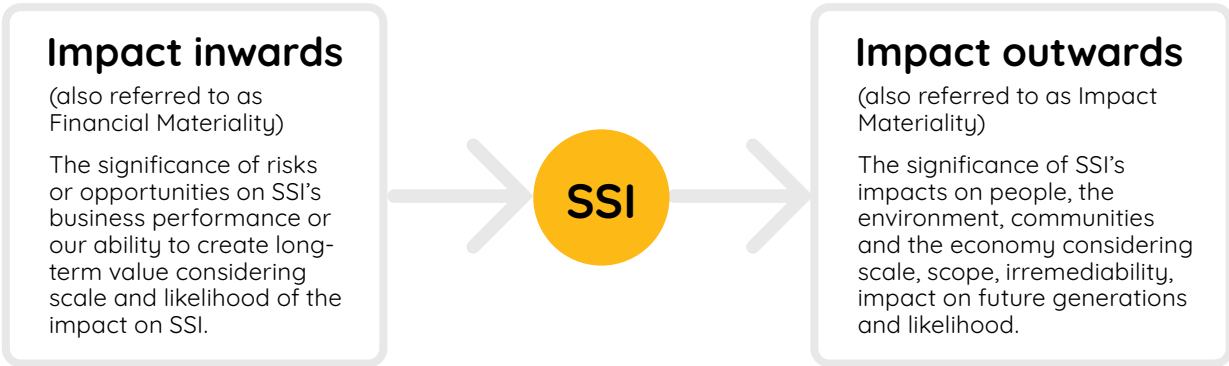
“We’d love to work together to help shape a research agenda. We’re really excited about the opportunities.”

Our material topics

SSI is committed to creating long-term value and understanding what matters most to our stakeholders. To support this, in FY25 we engaged Think Impact to help us conduct a robust and stakeholder-informed materiality assessment to identify and prioritise the Environmental, Social and Governance (ESG) sustainability issues and opportunities most important to our work.

Our approach to the materiality assessment

Our approach applied a Double Materiality Assessment methodology, which considered two perspectives:



This approach was guided by the Global Reporting Initiative (GRI) and other leading international ESG standards and enabled us to identify and prioritise topics that matter most to our stakeholders and our organisation.

The assessment took place from April to June 2025. We began by identifying a broad set of potential topics relevant to SSI. This was informed by:

- A review of our sustainability context and business activities.
- Desk research, including a peer review and media scans.
- Analysis of recognised sustainability standards (such as GRI and Australian Accounting Standards Board).
- Insights from previous reporting, internal documents and conversations with several SSI staff.

A critical part of the process was seeking the views of our stakeholders. We engaged a variety of stakeholders through an online

survey to capture broad perspectives, one-on-one interviews with key partners and decision-makers, and focus groups that allowed for deeper discussion on emerging issues.

The stakeholders we engaged included staff, clients and community, member organisations, board members, volunteers and service delivery partners. These conversations helped us understand how our stakeholders experience SSI’s impacts and what they see as the most pressing risks and opportunities.

From this research and engagement, we created a list of Impacts, Risks and Opportunities (IROs) connected to the potential topics and assessed these against criteria for double materiality (both impact inwards and outwards). The resulting topics and materiality matrix were then analysed, prioritised and validated with key SSI internal stakeholders to determine the final set of material topics which are shared on the next page.

The results

Our assessment identified 15 topics across five themes:

- E

Environmental resilience and response.
- S

Client wellbeing and social cohesion.

Healthy and inclusive workforce.
- G

Responsible governance and funding.

Sector leadership and influence.

The topics have been prioritised into three tiers for action:

- Tier 1

Act:

 topics where we can create more value, lead and influence.
- Tier 2

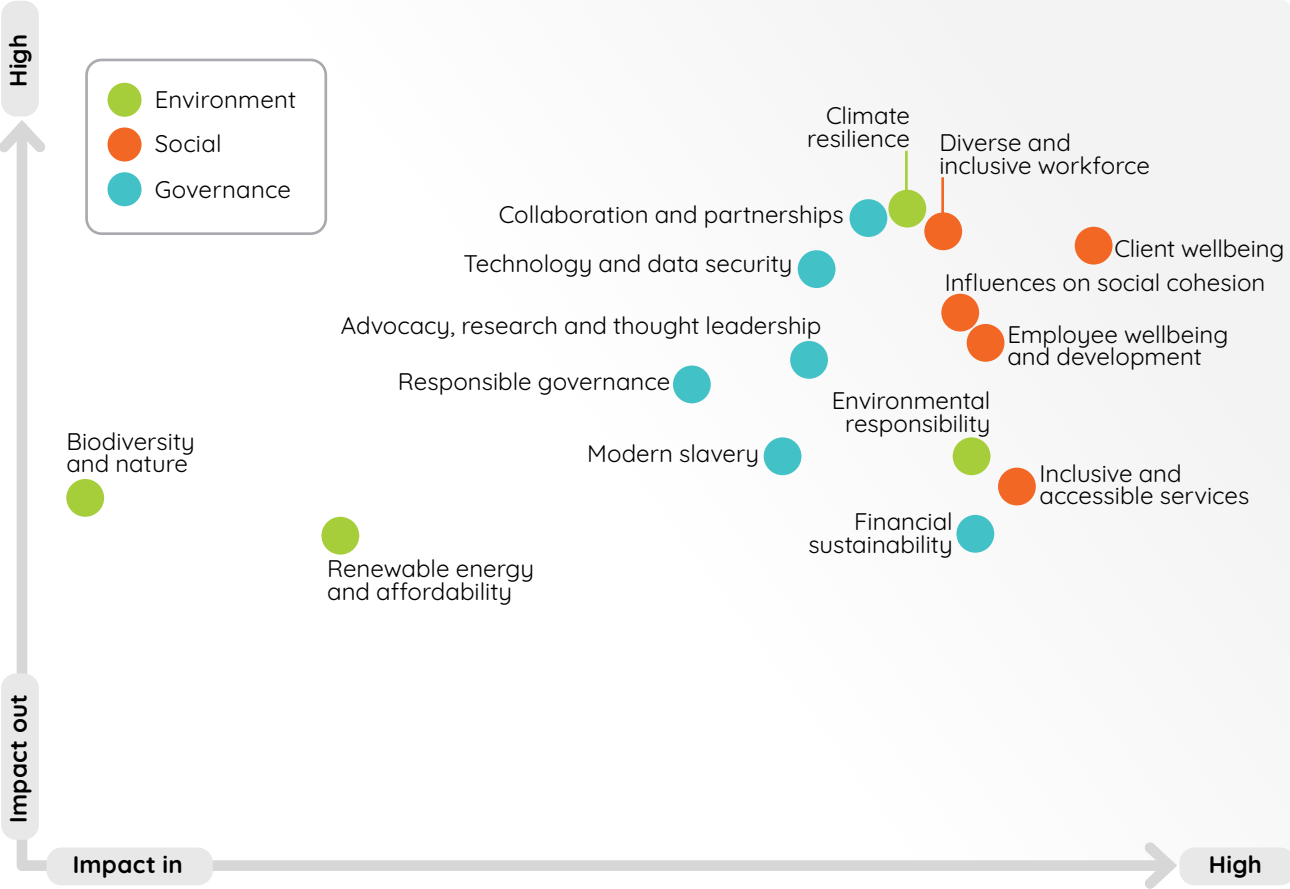
Maintain:

 topics we may already be managing and will continue to focus on.
- Tier 3

Monitor:

 topics to monitor to review emerging risks, opportunities and impacts.

Materiality matrix



Where we're heading

In FY26 we are developing an ESG Framework including goals and actions that will respond to our material topics and drive positive value creation. This framework will help us integrate ESG management into the way we do our work and achieve our impact priorities. By using

ESG as a foundation, we can strengthen our approach to being a responsible business, creating better outcomes for our clients and communities and sustaining a healthy, engaged workforce. In doing so, we aim to strengthen the long-term sustainability of SSI while delivering meaningful value to those we serve.

FY25 material topics

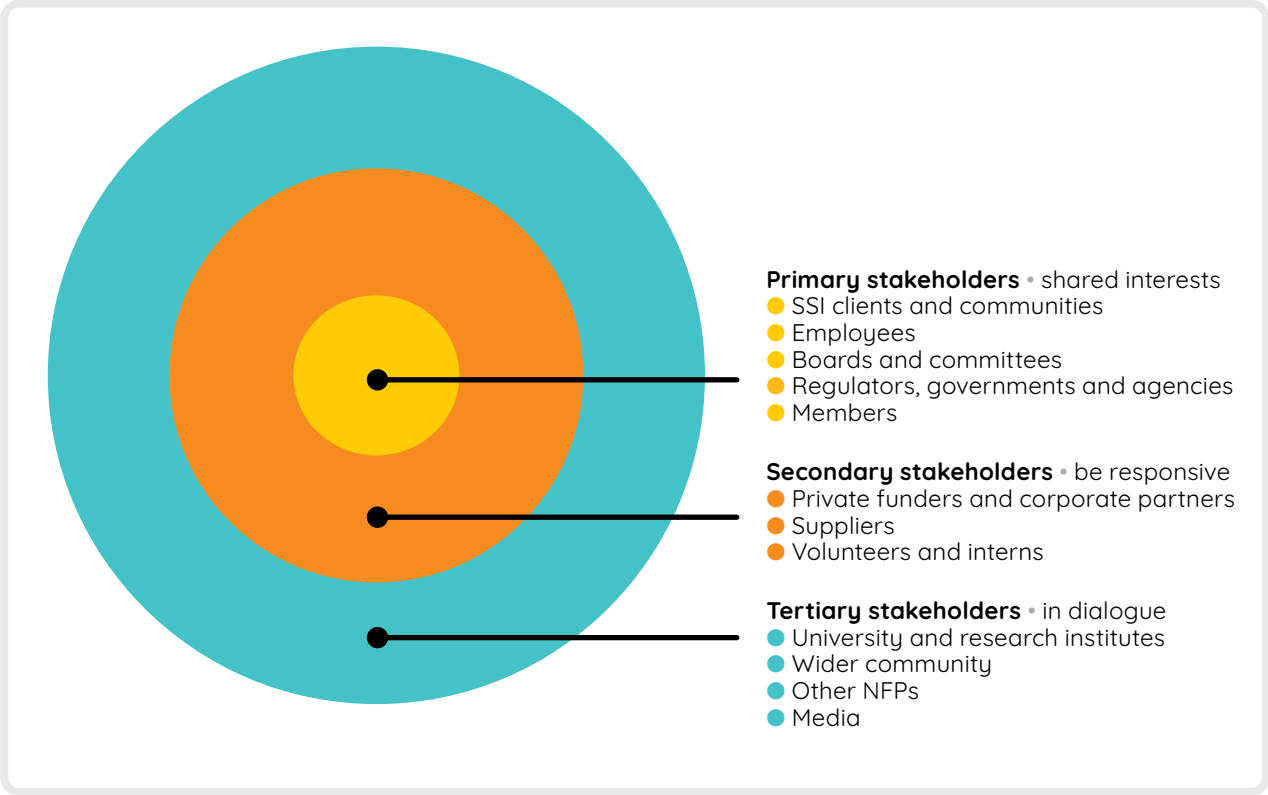
Material topic and definition	Impact on value creation*
M1 Client wellbeing — this includes client safety and stability, health and wellbeing, economic participation, social inclusion and learning and growth opportunities and outcomes.	Social Tier 1 SP1 Short, medium, long-term
M2 Influences on social cohesion — considers global and local conflicts and tensions, migration drivers and their impact on social harmony, mental health and community integration in Australia.	Social Tier 1 SP3 Short, medium, long-term
M3 Climate resilience — considers the impacts of climate change on the organisation and our clients, including physical and transition risks, effects on client wellbeing and mobility, and community and organisational resilience in a changing climate.	Environment Tier 1 SP1 SP2 Short, medium, long-term
M4 Environmental responsibility — responsibility for reducing environmental harm through effective waste and pollution management, greenhouse gas emissions, minimising workplace impacts and taking a visible leadership role in promoting environmental health and sustainability in the community.	Environment Tier 1 SP1 SP2 Medium, long-term
M5 Inclusive and accessible services — high-quality, culturally responsive services that are inclusive, accessible and tailored to the diverse needs and identities of clients, while ensuring the effectiveness and impact of these services is clearly demonstrated.	Social Tier 1 SP1 Short, medium-term
M6 Collaboration and partnerships — genuine, values-aligned relationships with community groups, sector peers and responsible partners and suppliers that prioritise mutual respect, social and environmental responsibility, the sharing of resources, and sustainable outcomes for clients and communities.	Governance Tier 1 SP1 SP3 Medium, long-term
M7 Employee wellbeing and development — includes recruitment, retention and leadership practices, employee skills and meaningful development opportunities, and a sustained focus on workplace safety and physical, mental and emotional wellbeing.	Social Tier 1 SP4 Short, medium-term
M8 Diverse and inclusive workforce — considers the diversity of the workforce including degree to which it reflects people with lived experience and the communities we work alongside, and reconciliation and cultural safety activities.	Social Tier 1 SP4 Short, medium-term
M9 Advocacy, research and thought leadership — our skills, reputation and capacity to advocate for and influence system change to support improved outcomes for our clients and communities.	Social Tier 2 SP3
M10 Responsible governance — strong, transparent and ethical governance through effective oversight, clear decision-making, risk and compliance management, fraud prevention, and robust feedback mechanisms that uphold trust and accountability.	Governance Tier 2 SP2
M11 Technology and data security — effective use of technology to improve service delivery and operational efficiency while safeguarding client information and data through strong privacy and security measures and ensuring technology is used safely and ethically.	Governance Tier 2 SP2
M12 Financial sustainability — maintaining our financial sustainability including strategic contracts, program margins and funding diversification, in order to deliver our strategic objectives, enable effective service delivery and meet the needs of our clients and communities.	Governance Tier 2 SP5
M13 Modern slavery — proactively identifying and addressing risks of exploitation in operations and supply chains and supporting clients who may be vulnerable through services or education.	Governance Tier 2 SP1 SP2
M14 Biodiversity and nature — the role of healthy, natural environments in community health and wellbeing.	Environment Tier 3 SP1 SP2
M15 Renewable energy and affordability — considers the transition to renewable energy for the organisation's operations and energy affordability for clients.	Environment Tier 3 SP1 SP2

* See page 7 for full definitions.

Our stakeholders

Our long-term success depends on our ability to create value for our stakeholders, with whom we work collaboratively and purposefully. These stakeholders include and are an extension of the communities we support, and we listen and respond to their concerns on key material topics to drive social change together.

SSI stakeholders



Further details about our primary stakeholders, including how we engage with them, how frequently we engage them, the key concerns for each group and our responses, are outlined below.

Engagement

- A** Annually
- Q** Quarterly
- M** Monthly
- W** Weekly
- O** Ongoing
- WR** When required
- AH** Ad hoc

Clients and communities

Engagement activities and regularity

- Client feedback surveys, including Net Promoter Score | **O**
- Reference groups, Lived Experience Advisory Groups | **O**
- Feedback to case managers and other team members | **O**
- Research and program evaluations | **O**
- Feedback and complaints processes | **O**
- Networking and client events | **O**
- Client interviews for website, annual report and other communications | **O**

Key concerns

- Delivery of culturally responsive and inclusive services and tailoring of services to meet the needs of different groups, including further own-language services.
- Cost of living and housing crisis.
- Improved health and wellbeing.
- Need for additional support, especially where gaps exist in government-funded programs.
- Desire for enhanced understanding of services and supports available.

Response

- Maintaining focus on culturally responsive and trauma-informed practice; further growing multiple language capabilities within SSI; increased co-design and establishment of reference groups of specific client cohorts.
- Identification of service gaps and provision of SSI-funded programs such as Ignite, the Welcome Program and arts programs.
- Ongoing referrals and signposting to other support services, where appropriate; enhancement and simplification of SSI's website.

Value created for stakeholder

- Enhanced client outcomes across our outcome domains.
- Better access to programs that might be of benefit.
- Increased access and engagement with services that meet their unique needs.

Value created for SSI

- Better able to meet our purpose and vision.
- Increased access to programs by those in need.
- Better able to support the unique needs of our clients.

Employees

Key engagement activities and regularity

- 'Your Voice' employee survey | **A**
- Feedback from all-staff roadshows | **A**
- Culture and inclusion surveys | **A**
- Feedback via managers | **O**
- Exit surveys | **O**
- Attrition tracking | **O**

Key concerns

- Awareness of issues affecting SSI and employment.
- Improved health and wellbeing.
- Professional development and career progression, and attracting and retaining skilled employees.
- Improved client outcomes and impact and delivery of culturally responsive and inclusive services.

Response

- Regular communication via all-staff roadshows, intranet articles, Lunch and Learns and online meetings.
- Health and wellbeing including EAP, WH&S, seminars.
- Provision of a range of general and targeted training opportunities, including Lead@SSI program and a focus on internal mobility.

Value created for stakeholder

- Clearer understanding and impact of issues through increased transparency.
- Increased sense of support; improvements in health and wellbeing.
- Improved skills, knowledge and employability.

Value created for SSI

- Greater trust from employees and increased cooperation.
- Strengthened employee loyalty and healthier workforce.
- Increased ability to deliver on purpose.

Members

Engagement activities and regularity

- Member survey | **A**
- Member engagement 1:1 with CEO | **O**
- Member briefings | **AH**
- AGM | **A**

Key concerns

- Actively engaging and collaborating with communities to support our work; staying abreast of changes across the sector; knowledge and skills sharing.
- Advocating for policy change to protect human rights and support improved client wellbeing.
- Attracting and retaining skilled and motivated employees.
- Better capacity to manage risks, compliance and governance.

Response

- Seeking new opportunities for consortia and collaboration with resulting economies of scale and increased efficiency and competitiveness.
- Holding briefing events, seminars and workshops for leaders of member organisations.
- Collaborating and leading advocacy initiatives to support our clients and communities.

Value created for stakeholder

- Increased skills and knowledge to manage ongoing demands.
- Capacity to draw on the knowledge, skills and expertise of SSI and our diverse membership.
- Increased collaboration to drive change for their stakeholders.

Value created for SSI

- Improved sector capacity.
- Capacity to draw on different knowledge, skills and expertise from across our diverse membership; identification of opportunities and risks.
- Increased collaboration to drive change for our clients.

Boards and committees

Engagement activities and regularity

- Board and Committee meetings | **O**
- Planning and approval of agendas and feedback on papers | **O**
- AGM | **A**
- Input into strategic initiatives of the organisation including amendments to charters, corporate governance statement, risk governance | **O**

Key concerns

- Access to timely, high-quality data and insights on organisational performance, governance and risk management.
- Financial sustainability of the organisation, including risks and opportunities around strategic contracts.
- Capacity of organisation to measure and deliver positive impact for our clients and communities.
- Promoting a diverse, inclusive and equitable workplace reflective of our clients, and delivering culturally responsive and inclusive services.

Response

- Development of integrated reporting dashboards including key metrics across material topics and business functions (including workplace); risk management approach.
- Monitoring of strategic contract risks.
- Investment in internal expertise for impact measurement; regular reporting on impact measurement progress and findings.

Value created for stakeholder

- Improved oversight of organisational performance and risks.
- Improved oversight of financial position.
- Improved oversight of organisational impact.

Value created for SSI

- Increased capacity for efficient, comprehensive and frequent reporting on key metrics.
- Increased capacity to draw on insights and expertise of the Board and Committees.

Regulators, governments and agencies

Engagement activities and regularity

- Compliance and performance reporting | **O**
- Audits and accreditation assessments and reporting | **A**
- Government and agency briefings and updates | **O**

Key concerns

- Increasing regulatory and contract compliance requirements.
- Management of risks, performance and contract delivery, and good governance practices.
- Improved client outcomes and impact.
- Access to timely, high-quality data on organisational performance, governance and risk management.
- Commitments to environmental responsibility by contractors.

Response

- Provision of accurate and regular reporting on performance, governance, compliance and risk management.
- Investment in internal capability to monitor and manage performance, risk, and compliance. This includes systems for client feedback and complaints processes.
- Investment in internal expertise for outcome and impact measurement and reporting.
- Developing ESG Framework and Action Plan.

Value created for stakeholder

- Effective oversight and management of organisational performance and risk.
- Successful delivery of contracts (that meet contract requirements and government regulations) and achievement of client outcomes.
- Better access to programs for people from diverse backgrounds and identities that meet their unique needs.

Value created for SSI

- Able to meet our purpose and vision.
- Increased access to programs by those in need.
- Better able to support the unique needs of our clients.
- Robust and efficient oversight, management and governance of performance, compliance and risk.

Our members

Partnership and collaboration are vital to SSI's success. Social change doesn't happen in isolation, it happens through meaningful collaboration and a shared vision. Our members are at the heart of this ecosystem — bringing deep community connections, cultural insight, and a steadfast commitment to creating a more inclusive, equitable Australia.

We were established 24 years ago by 11 migrant resource centres and multicultural services in NSW and have always prioritised local organisations embedded in the communities we serve.

We strengthened our relationships with our members during FY25, collaborating on strategic initiatives such as partnering with SydWest on the RMIT Hercules project, which connects engineering students with communities to co-design real solutions.

During the year, we also enhanced the value we provide by sharing practical

resources — particularly beneficial for smaller organisations with limited corporate capacity — delivering externally facilitated information sessions on critical issues, and hosting member luncheons to foster connection and collaboration.

We also continued to look at expanding our presence and are working on securing a new member in Western Australia.

During the year we farewelled one of our founding members, CORE Community Services, which resigned its membership due to a change in strategic direction.

We are currently in the process of finalising our 2030 member engagement strategy in line with our broader 2030 organisational strategy. This strategy will be guided by our objective to create impact and our strong belief that no single organisation can do it alone.



Scan for more information on our member organisations



Partnership empowers communities to solve local challenges

The Hercules Challenge is one example of a partnership between SSI, its members and the community.

Initiated by RMIT University, the initiative brings humanitarian engineering students together with culturally diverse communities to solve local issues, using local resources.

Now in its second year, the students are working with community to develop solutions to pressing solutions including climate change, energy, aged care, housing, and domestic and family violence.

SSI and SydWest sponsor the program, helping connect the students with local culturally and linguistically diverse communities.

RMIT's Dr Spyros Schismenos — an academic specialising in empowering communities to solve humanitarian and development issues — says his students are keen to learn about the benefits of co-designing solutions with community, as opposed to designing solutions for community.

Humanitarian engineering student Advika Maragoni says: "Every community carries its own strengths. Humanitarian engineering is about helping communities by building on their strengths, acting with empathy, working together and creating change that lasts."



RMIT humanitarian engineering students discuss local issues with local community members at SydWest's Blacktown office.

"This is about helping communities by building on their strengths."

— Student Advika Maragoni

Section 3 Our impact



What we do



SSI staff at our 25th birthday celebrations.

Our work contributes to outcomes across six domains. Tracking and understanding the impact of our work is essential to improving what we do and to achieving better outcomes for our clients.

The results in this section (pages 42–60) provide highlights for each outcome domain, demonstrating how our work creates value and contributes to change.

A range of programs have been included in the outcome domain highlights with a summary of our program categories on pages 42–43. A full list of our programs providing information on each program's purpose, region, funder and the outcome domains that it contributes to is available as an addendum to the report and can be accessed by scanning the QR code below.

-  **Safety and stability**
-  **Learning and growth**
-  **Social inclusion**
-  **Economic participation**
-  **Health and wellbeing**
-  **Society and systems capacity**



Scan to download SSI's full list of FY25 programs



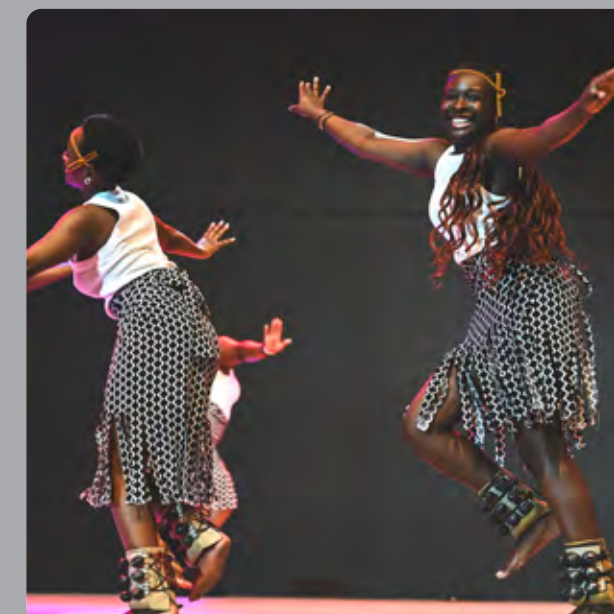
SSI recognises and values the diversity of experiences and knowledge that communities have to offer and is committed to placing community at the heart of everything we do.

Our programs

SSI delivers a wide range of programs across the following eight areas. Collectively, these deliver impact across our six outcome domains.

Outcome domains:

-  Safety and stability
-  Learning and growth
-  Social inclusion
-  Economic participation
-  Health and wellbeing
-  Society and system capacity



Arts and community connections

We deliver a range of community programs that engage and empower community members, foster collaboration, improve service navigation, and promote positive change across the communities we serve. These types of programs include a range of place-based initiatives, such as youth, women and seniors' programs, and our arts, culture, sports, and community engagement programs.



Domestic and family violence

We deliver a variety of domestic, family and sexual violence (DFSV) programs which directly support migrant and refugee women and children at risk of or experiencing DFSV, as well as other primary prevention and early intervention programs. This includes programs such as 99 Steps, the NSW Multicultural Centre for Women's and Family Safety (Adira) and a range of capacity building initiatives.



Employment services

Our employment services enhance access to job readiness support and employment outcomes for individuals, including refugees, asylum seekers and people with disability, while supporting employers to address workforce gaps and foster diverse workplaces. Programs include Disability Employment Services, Asylum Seeker Employment Skills Support, Parents Next, Ignite small business start-up and Work + Stay social enterprises.



Health and wellbeing

Our health and wellbeing programs support holistic wellbeing for individuals, families, children and communities through education and health promotion initiatives, service navigation support, and community hubs that enhance service access. Programs include SSI Gateway, the Logan Maternity Hub and the Health Impact Project.



Disability services

Our disability services connect people living with disability to the support they need and help them to participate in their communities. Programs include Local Area Coordination (LAC) and community capacity building programs.



Education and training

We deliver a range of programs which support people to participate in education and training, upskill and meet their learning, development, and employment goals. Programs include our diversity training social enterprise, Registered Training Organisation, Skilling Queenslanders for Work, and the SSI Allianz scholarship program.



Families, children, and youth

We deliver a range of programs for families, children and youth that help participants to thrive and reach their full potential. These include programs such as multicultural foster care, Community Hubs based in local schools, and youth programs.



Settlement

Our settlement services connect newcomers with resources, knowledge and skills for personal growth and community integration, while our advocacy work increases the visibility of experiences of new migrants to Australia. Programs include Humanitarian Settlement Program (HSP), Status Resolution Support Services (SRSS) and Settlement Engagement and Transition Support (SETS).



Outcome domain



Safety and stability

A sense of safety and stability provides the foundation for personal wellbeing and growth. We support newcomers and their families, people from culturally and linguistically diverse backgrounds and other people experiencing a period of vulnerability to live in safe and stable environments. We work to ensure they have access to services that support secure lives.

A sense of safety and dignity for newcomers 1

For newcomers — particularly people who have experienced trauma and upheaval — developing a sense of safety and dignity is critical for successful settlement in their new country. As part of our work supporting newcomers to Australia, we continued to deliver the Australian Government's Humanitarian Settlement Program (HSP) in NSW. In FY25, we supported **9,482** refugees, including **3,934** new clients who arrived within the financial year. We provide culturally safe support around orientation and transition to settlement during the first 12-18 months post arrival, including connecting refugees with the support, resources and skills they need to find their feet. We assist clients to find suitable housing and can report that all clients exiting the program in FY25 had secured long-term accommodation. Meanwhile, our Status Resolution Support Services

assisted **1,430** people seeking asylum (+28% from **1,119** in FY24), with support including facilitating access to healthcare, accommodation, employment and services. This figure includes **675** new clients (**478** in FY24).

In FY25 we supported **86** people in humanitarian situations overseas to settle in Australia through the Community Support Program (CSP), by providing assistance in managing their visa application process, supporting their settlement through our HSP Case Management service and connecting them with communities, businesses, families, and individuals to support their settlement and integration outcomes.

In Queensland, our Emergency Relief program provided emergency payments and food parcels to **1,670** people, including refugees and those seeking asylum.

From October 2024 to January 2025, SSI delivered the Targeted Earlier Intervention (TEI) Program to support Lebanese Australian residents repatriated to Australia in the immediate settlement period. Due to the extended time offshore for these clients, initial support needs were significant and included support for accessing accommodation, family services, school enrolments, counselling and legal assistance. SSI assisted **45** families and a total of **143** individuals, all of whom secured housing through private rentals, family, or Housing NSW options.

Responding to domestic and family violence 1

SSI continued to work in partnership with people with lived experience, communities, the specialist domestic, family and sexual violence (DFS), settlement and multicultural sectors and with government to enhance safety outcomes for migrant and refugee victim-survivors and communities. For information on our work in women's safety, see pages 64-65.

Supporting diverse families 2 3

Our Multicultural Child and Family Program (MCFP) in NSW connects children and young people from CALD backgrounds with foster carers who provide a safe and caring environment and help them maintain their cultural identity. In FY25, **323** children and young people in NSW were cared for — a nine per cent increase from FY24. Our family preservation and restoration program assisted **32** children, creating a safe and nurturing home environment for children. We also supported **50** young care leavers (18-24 years old) with early and continuous transition planning and support to achieve independence. Seventy-five per cent (**75%**) of children and young people in MCFP shared faith, language or ethnic background with their primary carer. Stability of

placements for children and young people in MCFP was high, with **99** per cent of children and young people having had no more than two placements in the previous six months, and **82** per cent of children and young people who had been in care for up to five years having had no more than two placements since being in care.

In Queensland, the Multicultural Family Based Care Program commenced at the end of FY25, which focuses on connecting, equipping and supporting kinship care for children and young people in out-of-home care.

Legal services through our social enterprise 1

SSI Legal Pty Ltd supported **275** people to navigate Australia's ever-changing and complex immigration system. The service offers ethical and honest advice and timely and cost-effective solutions to immigration legal matters. The fully qualified and experienced team provide a client-focused approach that helps to guide people to find the best solutions for their circumstances. SSI Legal Pty Ltd is a certified social enterprise, doing 'business for good' — creating genuine impact and contributing to a fairer and more equitable Australia.

96%

of HSP clients agreed they felt safe in their neighbourhood.

95%

of HSP clients agreed their neighbourhood is a good place to bring up children.

98%

of HSP clients agreed they have been treated fairly when accessing services.

98%

of HSP clients agreed they have been included in decisions about planning their life in Australia.

*Outcome priorities and UN SDGs:

- 1 A sense of safety and dignity.
- 2 Safe and supportive family relationships for children and young people.
- 3 Stable caregiver relationships for children and young people.



Culturally appropriate men's program leads to positive change

Ali* was referred to Safe, Healthy and Empowered Relationships (SHER) after a mainstream men's behaviour change program identified key barriers requiring specialist support, including his language levels and the minimising of previous use of violence.

Over the course of six sessions, SHER staff introduced topics of discussion around meaningful and respectful communication. The facilitator used a variety of modalities and approaches to encourage Ali's reflection and raise awareness of how cultural and societal norms influence and shape family relationships.

This culturally sensitive approach delivered in language helped Ali better understand the context of his behaviour and its impact on his wife and children, supporting his journey towards positive change.

He has engaged well in the program, presenting with less minimisation and denial of violence, and is beginning to take accountability for his behaviour.

*Name has been changed.

Outcome domain

→ Learning and growth

Engagement in education and training allows people to develop new skills and knowledge, and leads to enhanced opportunities and capacity for social and economic participation. Our programs help people access education, training and self-development, overcome participation barriers, and build knowledge, skills and capabilities to achieve their potential.

Increased participation in education and training 4 5

SSI's programs support people from diverse backgrounds to participate in education and training and achieve their unique goals. These include settlement programs, employment programs, education and training services, scholarships, and community hubs.

Humanitarian Settlement Program (HSP)	589 adult participants enrolled in education and training other than English (28 per cent).
Education and training services	125 students from diverse backgrounds received culturally responsive training from our Registered Training Organisation (RTO) to help them gain qualifications. 297 job seeker participants were supported by our Skilling Queenslanders for Work training program, with 23 per cent going onto further education.
SSI Allianz Scholarship Program	34 scholarships were awarded to refugees to undertake study or have existing skills recognised.
Community Hubs (NSW and Qld)	1570 people participated with opportunities to connect, share and learn. This included English language classes, vocational pathways and access to early childhood support and education.

Building strong foundations for settling in Australia 4 5

SSI has a strong focus on helping humanitarian entrants and migrants develop knowledge and skills to settle into their new communities. The Humanitarian Settlement Program (HSP) provides newly arrived refugees the support and resources they need to adjust to life in Australia during their first 12-18 months in the country.

Of HSP clients exiting the program in FY25:

- 96% had an improved understanding of support services available to them.
- 96% had an improved understanding of Australian values, rights and laws.
- 94% knew how to use technology to access online information about services and supports.
- 86% knew how to find out information about their rights.

In addition, our Youth Transition Support program assists young people from refugee and migrant backgrounds to participate in education, strengthen vocational skills, improve work readiness and develop social connections. In FY25, 819 young people were supported by this program through individual case work sessions and 1,950 were supported in group sessions.

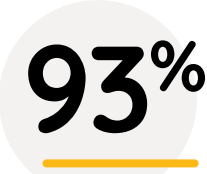
*Outcome priorities and UN SDGs:

- 4 Increased knowledge and skills.
- 5 Increased participation in education and training.

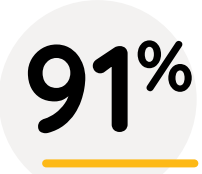


Building skills and knowledge to participate in Australia’s job market 4 5

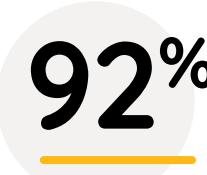
SSI’s employment programs support participants to learn, grow and develop the skills needed to achieve their employment goals. This includes our Asylum Seeker Employment Skills Support (ASESS) program, which helps participants understand the Australian job market, and increase their work readiness and confidence to find employment. Of ASESS participants surveyed when reaching the final stage of the program:



reported better understanding of the **types of jobs** available.



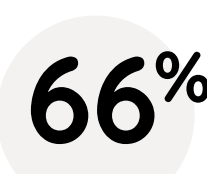
reported better understanding of **where and how** to look for work.



reported better understanding of how to **reach their goals**.



reported better understanding of how to **build their connections**.



had improved **confidence to find work** compared to when they entered the program.

Information and knowledge sharing in the community

In partnership with communities and service providers, SSI delivers programs and initiatives to develop and share information with people from diverse backgrounds and identities. For example, in FY25 over **1,000** people participated in culturally responsive information sessions and initiatives at our Community Refugee Welcome Centre. The sessions delivered were wide ranging, aimed at building knowledge and skills in areas such as parenting, modern slavery, tech-based abuse, health and nutrition, youth leadership and financial literacy.

A bright future thanks to refugee scholarship

In FY25, SSI and Allianz Australia awarded 34 deserving refugee students with SSI Allianz Refugee Scholarships, which support refugees and people seeking asylum to overcome the added financial barriers they experience in secondary school, vocational education, university, skills and qualifications recognition.

One recipient, Afghan-born Shabir, will use the scholarship to pay for his exam fees while he pursues a career in medicine.

“Once I finish studying, I hope to become a good doctor and serve the public. I want to contribute to the health and wellbeing of my community,” he said.

“I believe Australia offers a bright future for me, and I hope to contribute to this community, both professionally as a doctor and personally as a contributing member of society.”



Outcome domain

 Social inclusion

Our support services focus on empowering people with disability, newcomers, and migrants by providing culturally responsive support services that foster connections, encourage community participation, enhance service access, and strengthen a sense of belonging. Social inclusion is important for the wellbeing of individuals and families, as well as contributing to broader community cohesion and an enriched and inclusive society.

Improving access to services and supports for newcomers 6

SSI supports refugees, people seeking asylum, and migrant newcomers to connect with the support services they need to settle and thrive in Australia. These services include family, disability and ageing services, non-government community services, legal services, and government support. Support is provided through information sessions, case management and service referrals. In FY25, we supported **12,546** (**25,037** in FY24¹) newcomers through the Humanitarian Settlement Program (HSP), Status Resolution Support Services (SRSS), Settlement Engagement and Transition Support (SETS) and Youth Transition Support programs.

Improving service access is a key outcome of these programs.

- **97%** of HSP clients accessed family and social support services.
- **95%** of HSP clients participated in social activities.
- **74%** of SRSS clients reported improved access to services and supports.
- **91%** of SETS clients had positive changes towards their goals.

Increased community connection and sense of belonging 7 8

SSI helps refugees, people seeking asylum, and newcomers connect with local communities, religious, cultural and sporting organisations, and other groups. Through these efforts, new arrivals have connections that help them to feel welcome and supported.

- **92%** of HSP clients surveyed reported feeling part of the Australian community
- **87%** of HSP clients surveyed reported being more connected to the community

Both the HSP and SETS programs offer specific initiatives for young people. These include the HSP Youth Engagement, Youth Advisory Groups, and the SETS Youth Transition Support Program. Together, these programs have supported more than **1,300** young people aged 15–24, helping them transition and integrate in their new communities.

SSI's community initiatives, such as the HSP Welcome Program, Community Action for a Multicultural Society (CAMS), Women's Committees and Advisory Groups provide newcomers, families, women, and children with opportunities to participate, connect and build relationships. Through children's camps, local forums, capacity-building events, volunteering opportunities and the SSI Welcome Ambassadors program, these programs have had more than **7,800** instances of participation across NSW and Queensland, strengthening community ties and fostering inclusion.

Better access to disability and community support for people from diverse backgrounds 6 7 8

We partner with the National Disability Insurance Agency (NDIA) to deliver culturally responsive and person-centred Local Area Coordination (LAC) services within two Sydney regions. We support people to access the National Disability Insurance Scheme (NDIS) and other services and support in the community. In FY25, we supported **22,255** NDIS participants to use their NDIS Plan and access the services and supports they needed. We also supported **5,383** individuals without NDIS funding to develop a Community Connection Plan to access local community support and services (up from **3,146** in FY24, the year this service commenced). Many LAC participants surveyed reported increased or stable social participation since accessing support from their LAC, including spending time with people they know (**88%**), doing activities or hobbies (**88%**), and getting out into the community (**85%**).

In FY25, through the Rights Path Project, tailored and in-language resources were produced to improve access to information for NDIS participants on their rights and feedback and complaints mechanisms. The resources were developed through a co-design process with carers, people with disability from diverse backgrounds and NDIS providers. At the launch of these

resources, over **330** NDIS participants and **140** providers across Queensland, Victoria, and NSW accessed them, with **90** per cent of surveyed NDIS participants reporting an improved understanding of the quality of services they should expect from NDIS providers.

Greater connection and social inclusion through the arts 7 8

In FY25, we continued to support creative and professional pathways for newly arrived artists and cultural practitioners through programs such as Brisbane Multicultural Arts Centre (BEMAC) (QLD) and Arts & Culture (NSW and VIC) and initiatives such as Creative Compass (NSW) and Holding Space at the Community Refugee Welcome Centre (NSW). These initiatives supported **610** people and provided opportunities for artistic growth and participation in community arts, festivals and cultural events to build connections and enhance social inclusion. A highlight was the 2024 World of Cultures event, celebrating Logan City's diversity, which attracted **350** artists and **3,500+** Queenslanders. The Community Refugee Welcome Centre in NSW ran several initiatives throughout the year that provided creative platforms for local artists and attracted **1,000+** people. These included The Spirit of Welcome festival, art and creative workshops, and teen storytelling workshops.

- **90%** of BEMAC attendees surveyed agreed the event gave them greater respect for cultural diversity.
- **97%** of BEMAC attendees surveyed agreed the event gave them the opportunity to access cultural activities.
- **95%** of Creative Compass artists reported a greater sense of belonging and inclusion within the community.
- **85%** of Creative Compass artists reported increased confidence and social connections.
- **95%** of the Community Refugee Welcome Centre participants reported feeling more connected with the community after the events.

***Outcome priorities and UN SDGs:**

- 6 Increased access to services and supports.
- 7 Increased sense of belonging.
- 8 Increased connection to culture and identity.



1. Client numbers were lower in FY25 as the SETS NSW Settlement Partnership concluded in FY24.

Connecting and participating through sport ⁷ ⁸

Sport helps connect communities, and our Multicultural Sports Club at Gould Adams Park in Queensland offers a variety of programs for all ages, including tournaments, fitness and dance classes. Programs focused on improving social connections, school engagement, and participation. We also host community events like International Women's Day and Refugee Week. Beyond sports, the club promotes arts and recreation to encourage creativity and connection, highlighted by the 2024 Equality Music program. In FY25, **2,443** (**1,795** in FY24) participants from more than 100 cultural backgrounds accessed the club, with over **14,900** (**18,250** in FY24) participant touchpoints in the year.

In FY25, the new Active Kid and Play Our Way initiatives engaged **420** women and girls from diverse cultural and language backgrounds. They provided safe, inclusive spaces for women and girls to build social networks, reduce isolation and increase motivation to maintain an active lifestyle.



From refugee to community leader welcoming newcomers

Mapensi was born in Congo, where he was a French and Swahili teacher. During the conflict, he sought safety in a refugee camp, where he learned how to sew and began working for a sewing company, making clothes.

Five years ago, Mapensi and his family came to Australia and settled in the city of Ipswich, QLD. He quickly became a leader in the community as a father and husband, Pastor, language teacher and sewing instructor.

Mapensi came to SSI's school-based Community Hub in Queensland's Kruger State School as a sewing teacher, but quickly became so much more. Through his teaching, he welcomes community members from different nationalities and cultural backgrounds, creating a safe environment to learn together. He has built connections, helped participants to gain new skills, and contributed to the learning process of children who have, in many cases, experienced similar journeys to him.

Outcome domain

Economic participation

Participating in the workforce provides individuals with more than just a source of income. It can help people feel more control over their lives, give them a better standard of living, contribute to a sense of identity, strengthen participation in community life, and lead to better mental and physical health and wellbeing. Importantly, it also helps address job vacancies, skills shortages and contributes to overall economic productivity and a resilient and enriched Australia.

Better navigation and access to employment support ⁹

We deliver a variety of programs to help people from diverse backgrounds and identities navigate employment support systems, increase their access to job opportunities and find good quality, stable employment. Our employment services are culturally appropriate, trauma-informed, and tailored to meet the unique needs of our clients. In FY25, we supported over **4,000** clients across a range of employment programs.

ParentsNext (PNXT)	Supported 3,010 parents with children under six.
Asylum Seeker Employment Skills Support (ASESS)	Supported 1,170 people seeking asylum.
Disability Employment Services (DES)	Supported 224 people living with disability.
Return to Work	Supported 62 unemployed and underemployed women.

Aside from our employment programs, many of SSI's other programs also helped clients to access employment support or enhance employment opportunities. In FY25, **42** per cent (**910**) of the Humanitarian Settlement Program's (HSP) adult clients were helped to access employment support by the time they exited the program, while **34** per cent of Local Area Coordination (LAC) participants aged 15 and above worked towards employment-related goals. SETS clients also had access to a range of employment support, including training to enhance job readiness and access to education and employment pathways. Refer to pages 44 and 50 for further details on the HSP and LAC programs, respectively.

Increased access to employment opportunities ¹⁰

In FY25, over **1,000** individuals secured employment or were supported to continue their employment through SSI's programs, including:

Employment services (PNXT, ASESS, DES)	Of clients supported in FY25, 961 (22 per cent) had secured work (614 with PNXT, 241 with ASESS and 106 with DES).
Settlement programs	309 HSP clients were employed by the time they exited the program. 34 young people who participated in Youth Transition Support obtained their first paid employment.

*Outcome priorities and UN SDGs:

- ⁹ Better navigation and access to employment support.
- ¹⁰ Increased access to employment and self-employment opportunities.
- ¹¹ Increased experience of good quality, secure employment.



Supporting self-employment and small business start-ups 9 10 11

Our Ignite® program assists individuals from diverse backgrounds and identities start or expand their small business. In FY25, **212** people accessed support through this program, with **69** individuals directly assisted in either the creation of a new start-up or strengthening an existing business.

The Work + Stay social enterprise connects skilled migrants, refugees and international talent with long-term employment opportunities in regional Australia. We deliver tailored recruitment solutions, working directly with local governments, regional employers and communities to match job seekers to roles that align with their skills, support inclusive, sustainable regional development and address workforce shortages. In FY25, **264** people were supported, with **25** candidates successfully placed and settled in regional areas.

In FY25, our Creative Compass program helped to support the economic empowerment and recognition of **125** newly arrived artists, with **30** per cent earning income from their art. In partnership with the Art Gallery of NSW, Macquarie Group Foundation, NSW Ministry of Health, and Cultural Art Collective among others, the program delivered multiple public art exhibitions and events, which showcased these artists to over **20,000** members of the public, and generated over **\$40,000** in sales and commissions for the artists.

Working with employers to increase opportunities 10

In addition to supporting job seekers, SSI works closely with employers, communities and other stakeholders to increase employment opportunities, address skills shortages and meet labour market needs. SSI collaborates with employers through initiatives like the Diversi-Ready

program, which offers training and support to employers in industries such as retail, hospitality and aged care. The aim is to create inclusive workplaces and build employers' confidence and capacity to recruit, support and retain people with disability in their workforce. In FY25, this program supported **124** individuals.

Increasing experiences of good-quality, secure employment 11

SSI is committed to helping people find good-quality, secure employment that aligns with their personal goals and allows them to fully utilise their skills and abilities. Key indicators we use include job tenure, permanency, satisfaction and use of skills and abilities within a role, with promising outcomes displayed across a range of our programs in FY25:

- Of HSP clients employed in FY25, **42** per cent were in a permanent role, **79** per cent were satisfied with their work hours, and **74** per cent agreed they used their skills and abilities in their job.
- Of employed DES participants supported in FY25, at least **63** per cent had been employed for six months or more.

Empowering women in their careers 9 10 11

SSI has a number of programs to support women from culturally diverse backgrounds to advance their careers. These include the Realise, Inspire, Support, Energise (RISE) program, which supported **347** women from culturally marginalised backgrounds to reach leadership positions, as well as the Ignite Female Founders program, which supported **515** women in entrepreneurship, including through workshops, information sessions and direct support and mentoring.

Goals reached thanks to SSI employment support

After fleeing conflict in Ethiopia, 19-year-old Abel arrived in Australia five years ago to build a new life. Following his high school graduation, the passionate long-distance runner sought employment to support his training and living costs.

With support from SSI's Youth Settlement Services team and its connection with AFL Queensland, he successfully applied for a community coaching role. He is now the first person employed under AFL QLD's new Diversity and Inclusion Workforce initiative, allowing him to pursue his athletic goals while mentoring children through sport.

His commitment to giving back doesn't stop there. He independently launched a community football group, coaching children aged 6 to 12. What started with six participants has now grown to 25 young players. Youth Settlement Service team connected him with the community development team at SSI to support his new initiative.

Having recently become an Australian citizen, Abel has formally exited the youth program but continues to inspire others as he works tirelessly toward his dream of competing in the Brisbane Olympics. His journey is a powerful example of how sport, community support, and determination can create pathways to employment, belonging, and leadership.

* iStock image.

Outcome domain

Health and wellbeing

Good health plays a key role in an individual's ability to participate in society, to work and to achieve satisfaction and happiness. Our programs aim to empower newcomers and their families, people from CALD backgrounds and other people experiencing vulnerability through improved access to health and wellbeing services and supports. The focus is on both mental and physical health.

Health and wellbeing services for children and families ¹²

Achieving good health in childhood helps an individual throughout their life. Our Health Impact Project aims to improve the health and wellbeing of children under five and their parents through Community Hubs, which are based in local schools in NSW and Queensland. In FY25, **260** caregivers and **273** children (**533** in total, **507** in FY24), including **71** children with disability, participated in the Health Impact Project, which provided support to access occupational and speech therapy, and delivered information days and workshops on a range of areas, including service navigation, parenting, child health, oral health, nutrition, hygiene and fitness. Almost all survey respondents who participated in the workshops reported an increase in their knowledge.

The Child Health Pathways Pilot Project supports families of children with developmental delays in accessing health services, with a focus on CALD families. In FY25, **61** children (**30** in FY24) were linked to services providing practical support as well as access to disability services and NDIS planning.

The Refugee Health Nurse program (Ipswich) provides support to refugees and migrants with complex health needs. This support helps individuals to navigate and access health services, as well as enhance health literacy and reduce barriers to accessing ongoing healthcare. In FY25, we supported **86** clients (**59** in FY24) with referrals to Child Health, TB clinics and dental care.

In 2025, SSI launched the Health Service Navigation Support program in south western Sydney to help refugees and individuals facing homelessness access primary healthcare by connecting them with needed services. To date, the service has assisted **38** people, including **10** who have exited the program, and all reported that their understanding and confidence accessing health services and supports improved since being supported by SSI.

The SSI Gateway continued to provide a safe and welcoming place for CALD and newcomer communities to come together. It has a strong focus on strengthening local communities and supporting families and children through a range of initiatives, including community events, local services outreach from the centre, service support and collaboration on strategies around local community issues. We also deliver specialised support such as:

- The Maternity Hub provides comprehensive care and support for expectant and new mothers from migrant and refugee backgrounds who are planning to birth at Logan Hospital (Queensland). In FY25, **191** women (**179** in FY24) were supported with prenatal and/or postnatal care that was coordinated

and responsive to cultural needs and preferences. The hub also provides wrap-around support to women and families by linking them with internal and external services for housing, employment, health, and financial wellbeing support.

- The PHN Care-finder Program provides intensive support and helps vulnerable older CALD people living in Logan to interact with My Aged Care, other aged care services and other relevant community supports. In FY25, **116** (**74** in FY24) people aged 65+ years received support navigating and accessing aged care supports.

Supporting health access for newcomers ¹²

Facilitating access to health and wellbeing services is a key focus of our programs supporting refugees, people seeking asylum and migrant newcomers. In FY25:

97%

of our HSP clients accessed health and wellbeing services.

67%

of SRSS clients were connected to health services to meet their needs.

85%

of these SRSS clients reported their access to health and wellbeing services had improved since being supported by SRSS.



Top: SSI helps people aged 65+ access aged care support.
Bottom: Two community members visit our Health Service Navigation Support Program.

Gambling harm prevention ¹²

SSI's Multicultural Gambling Harm Prevention Service in Victoria is available to all, but designed especially for migrants and their communities, family, and friends who are experiencing or are affected by gambling harm. Services include 1:1 in-language counselling, referral support, online, mobile and in-person group and family therapy, and a range of community awareness initiatives. In FY25, we supported **35** clients who received intensive counselling services and delivered **15** community awareness workshops with over **680** participants to raise awareness about gambling harm.

*Outcome priorities and UN SDGs:

- ¹² Increased access to health and wellbeing services.





Age no barrier to sporting involvement

At 73, Kartini has rediscovered her passion and purpose through SSI's Timeless Table Tennis program, a free, local initiative designed to support seniors from multicultural communities through the joy of sport.

She first picked up a paddle in her early 50s and quickly rose to become a state-level champion in her age group, making table tennis not just a hobby, but a central part of her identity.

But in 2020, the COVID-19 pandemic abruptly halted her active lifestyle. With no opportunity to play, her mental health declined, and early signs of dementia began to appear.

That changed in 2024 when she discovered Timeless Table Tennis. She described the program as "a blessing," saying: "It's so close to home, and I get to be with my friends and play table tennis."

Since joining, she's experienced a remarkable improvement in her mental wellbeing and has noticed an improvement in her dementia symptoms.

Her story is a testament to the therapeutic value of sport and connection, and to the impact of inclusive, accessible programs like Timeless Table Tennis.

Outcome domain

🎯 Society and systems capacity

Our goal is to raise awareness of inequality, share knowledge, identify practical solutions and advocate for change to create a more equitable, resilient, enriched and inclusive Australia. To work towards this, we collaborate with stakeholders and communities in Australia and internationally to influence policymakers, program designers and the broader community.

Advocacy and awareness-raising

13 14 15

Through our evidence-based advocacy and media activities, SSI amplifies the voices of those who struggle to be heard in order to influence public narratives, decision makers and policies. See how this comes to life on pages 62-63.

Pathways to Possibilities for people with disability

The *Pathways to Possibilities* project aims to harness the economic potential of people with disability. In November 2024, the *Pathways to Possibilities* report was launched, drawing on extensive research conducted by SSI, consultation with businesses and organisations across a variety of sectors, and close collaboration with people with lived experience. The report outlined four practical steps employers can take to remove barriers and better harness the skills and talents of people with disability. In March 2025, SSI launched the Pathways

to Possibilities Community of Practice (CoP) program for businesses and organisations to drive outcomes aligning to the *Pathways to Possibilities* report. There are currently more than 30 CoP members, including corporates, peak bodies, NFPs and government.

Diversity training 13

Our diversity training program helps businesses and organisations harness Australia's diversity by improving workforce skills. Over 4,300 people completed training this year through workshops (127 workshops, 2,600+ participants) and online training modules (1,700+ participants, compared to 500 in FY24). In addition, we collaborated with the Federal Circuit and Family Court of Australia to customise e-learning and facilitate interactive workshops for 800+ staff.

90%

of participants surveyed post-training were confident working with people from CALD backgrounds, up 25 per cent compared to pre-training surveys.



Scan to visit the Pathways to Possibilities website

*Outcome priorities and UN SDGs:

- 13 Improved community and sector capacity to support people from diverse backgrounds and identities.
- 14 Improved visibility of inequality experienced by people from diverse backgrounds and identities.
- 15 Improved collaboration across sectors and government on policy and funding reforms.



Research and policy 14

In FY25, we delivered **15** policy submissions and leaders gave evidence at **four** parliamentary inquiries, covering a range of issues including modern slavery, child safety, regional migration, employment, foundational supports in disability, and domestic and family violence. We also published and disseminated **two** policy briefs on the need for multicultural specialisation in human services (Hitting the Mark), and on ways to promote the safety, development and wellbeing of culturally diverse children in Australia (A Strong Start).

Drawing on SSI research, **15** new journal articles were published, and cumulatively, SSI journal articles have been cited almost **900** times (up to June 2025). We also continued to progress **two** important research partnerships with Western Sydney University:

- *Foundations for Belonging 2025: Insights on refugees with disability in Australia.*
- *Upholding the right to cultural connections for CALD children in Out-of-Home Care.*



Scan for more information on SSI Research

International engagement 13 14 15

In FY25 we participated in **seven** working groups focusing on regional issues in Asia and the Pacific, as well as global challenges. SSI also participated in **five** consultations on global policy issues with focused advocacy and made **four** submissions to UN-led forums addressing critical topics such as migration and displacement, gender equity, complementary pathways, resettlement and climate change. We continued our engagement in the Global Compact on Refugees (GCR) working on two pledges

focused on supporting civil society and refugee-led organisations.

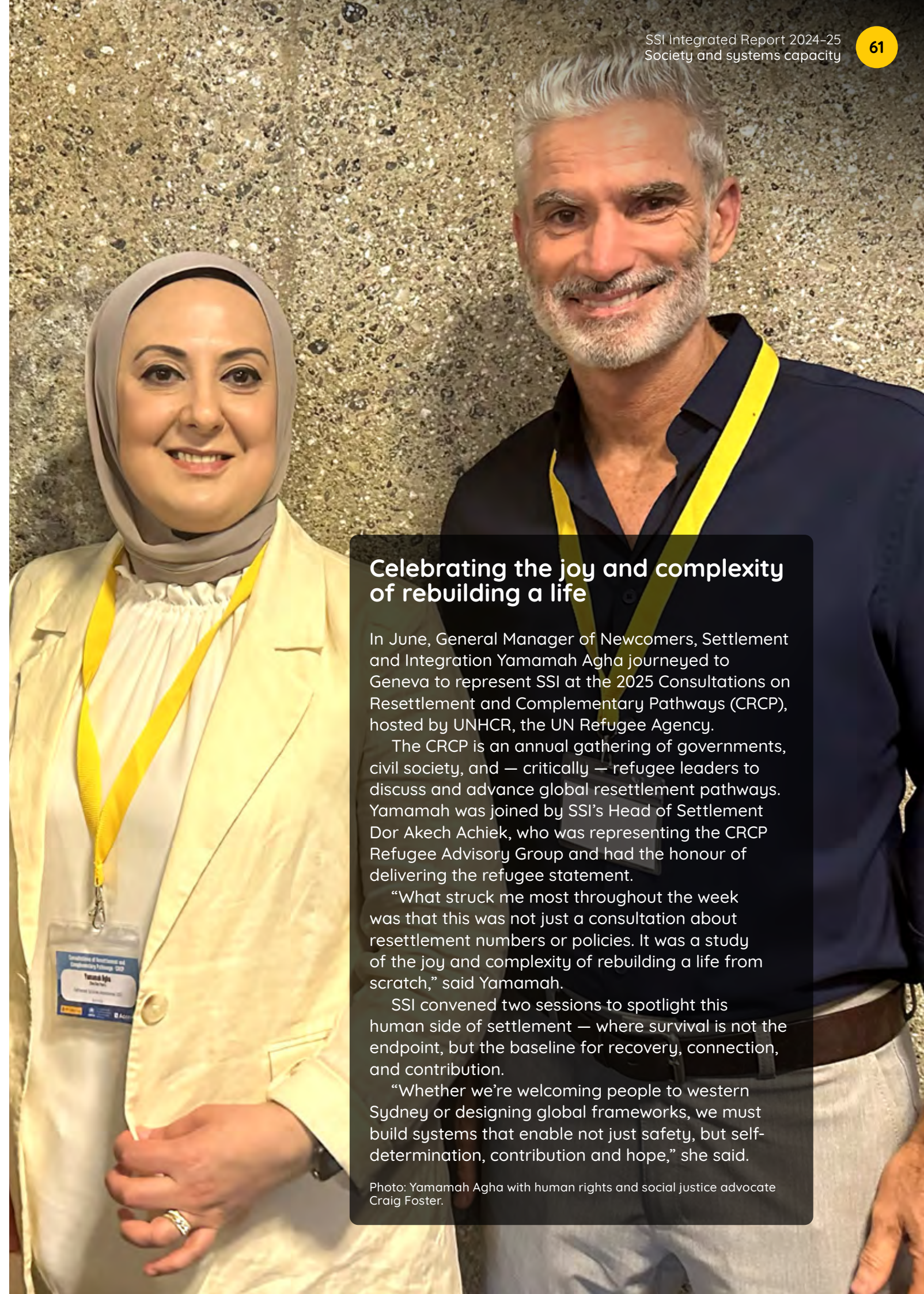
A highlight this year was our partnership with Papua New Guinea's Immigration and Citizenship Services Authority (ICSA) to co-design a refugee integration program and service model, including practical resources and a development plan to guide ICSA's next steps. The approach included online mentoring and in-person workshops with ICSA officers on cultural responsiveness, trauma-informed practice, stakeholder engagement, service design, economic participation and case management frameworks. Participant feedback identified strong gains in knowledge, confidence and collaboration skills. SSI is proud to support ICSA as they work toward a more inclusive, effective refugee program in PNG.

Strengthening stakeholder relationships 13 14 15

Our approach to achieving social change is built on the strength of our collaboration with our partners and communities. To better understand and identify opportunities for strengthening our stakeholder relationships, we surveyed our stakeholders in FY25. The vast majority of stakeholders agreed that working together helps to achieve several key outcomes:

- **86%** agreed that SSI helps increase awareness about inequality.
- **94%** of our advocacy stakeholders agreed that collaborating with SSI helps them to influence policy and funding reforms.
- **74%** of our service delivery partners agreed that working with SSI improves client outcomes.

When asked about ways to enhance our stakeholder relationships, several key themes emerged that will be incorporated in our stakeholder engagement strategy in FY26.



Celebrating the joy and complexity of rebuilding a life

In June, General Manager of Newcomers, Settlement and Integration Yamamah Agha journeyed to Geneva to represent SSI at the 2025 Consultations on Resettlement and Complementary Pathways (CRCP), hosted by UNHCR, the UN Refugee Agency.

The CRCP is an annual gathering of governments, civil society, and — critically — refugee leaders to discuss and advance global resettlement pathways. Yamamah was joined by SSI's Head of Settlement Dor Akech Achiek, who was representing the CRCP Refugee Advisory Group and had the honour of delivering the refugee statement.

"What struck me most throughout the week was that this was not just a consultation about resettlement numbers or policies. It was a study of the joy and complexity of rebuilding a life from scratch," said Yamamah.

SSI convened two sessions to spotlight this human side of settlement — where survival is not the endpoint, but the baseline for recovery, connection, and contribution.

"Whether we're welcoming people to western Sydney or designing global frameworks, we must build systems that enable not just safety, but self-determination, contribution and hope," she said.

Photo: Yamamah Agha with human rights and social justice advocate Craig Foster.

Advocacy at SSI: driving systems change for an inclusive Australia

Advocacy is a growing pillar of SSI’s work — one that reflects our commitment to creating systemic change that reduces barriers, empowers individuals and strengthens communities. In FY24–25, we launched our first major national advocacy campaign, complementing our local impact by championing change at the national level.

Launched in October 2024, the **Activate Australia’s Skills Campaign** has grown into a powerful movement at the centre of Australia’s national conversation on productivity, migration and economic inclusion.

At the heart of the campaign is a simple but powerful objective: to fix Australia’s broken overseas skills and qualifications recognition system.

Today, nearly **620,000** permanent migrants — **44%** of the cohort — are working below their level of skill and qualification. This mismatch not only limits individual potential but also constrains national productivity and growth.

SSI launched the campaign to address this systemic failure. The campaign calls for four practical reforms to make overseas skills recognition faster, fairer and more affordable:

- Establish one national governance system including an Ombudsman to make the system accountable, efficient and fair.
- Create a seamless process that better links skills recognition for migration and employment.
- Remove cost and information barriers through financial support and an online portal.

- Set up career gateways, or migrant employment pathway hubs, with skills recognition navigators to get qualified people working in their professions again.

Building alliances, momentum and influence

In less than a year, the campaign has grown into a coalition of **120** organisations, including influential bodies such as Master Builders Australia (see page 67), CEDA, the Council of Small Business Organisations of Australia (COSBOA), Business NSW and the Regional Australia Institute. The campaign has mobilised more than **2,000** individuals to take advocacy actions — signing open letters, sharing stories and participating in forums across the country.

Political support has also grown steadily. The campaign received public endorsements from Independent MP Allegra Spender, Senator Fatima Payman, and the Queensland Labor Party, with the Queensland Opposition Leader Steven Miles highlighting the importance of skills recognition reform in his 2025 budget reply speech.

Prominent Australians have lent their voices to Activate Australia’s Skills, including former Treasury Secretary Dr Martin Parkinson AC PSM, former President of the Australian Human Rights Commission Professor Gillian Triggs AC, human rights advocate Craig Foster and former Reserve Bank Governor Glenn Stevens AC. Their endorsements have added further weight to our calls and helped bring the issue into the mainstream.

Together, we raised awareness of problems with the system and the urgent need for skills recognition reform, generating over **500** media stories.

Strengthening the evidence base for change

Amid stagnating productivity growth and persistent skills shortages, Activate Australia’s Skills emerged as a ready-made solution to some of the nation’s most pressing challenges. To strengthen the case for change, SSI released the *Productivity Fast Track* report just after the conclusion of the financial year. It quantified, for the first time, the economic gains from reforming the skills recognition system. The findings are compelling:

- One in three occupations in Australia are in shortage, and two-thirds of those require licensing or skills recognition.
- More than **250,000** permanent migrants with qualifications in accredited professions are working below their skill level.
- Every worker who secures work in their trained profession through faster, fairer skills recognition delivers a **\$43,000** productivity boost per year.



(L-R) Journalist Patricia Karvelas, SSI CEO Violet Roumeliotis, Minister for Skills and Training Andrew Giles, Grattan Institute CEO Dr Aruna Sathanapally, Independent MP Allegra Spender, Activate Australia’s Skills Campaign Director Dane Moores at the launch of *The Productivity Fast Track* report.

Skills recognition reform means having access to more of the workers Australia needs. It means we could immediately add up to:

- **50,000** engineers to energy, housing and other projects.
- **20,000** teachers to schools.
- **16,000** nurses to hospitals.
- **5,000** psychologists to mental health services.
- **2,500** pharmacists to communities.
- **1,000** plumbers and **1,000** electricians to households.

These are not abstract numbers — they represent real people, real services and real economic growth. If Australia wants to get serious about productivity, then we need to get serious about activating the skills potential of every member of the workforce.

Everyone wins

The key message of the campaign is that everyone benefits when migrant professionals can work at their full potential. Activate Australia’s Skills is not just about fixing a broken system — it’s about creating a fairer, more inclusive Australia where migrants can thrive, businesses can grow and communities can access the services they need. It’s a win-win-win.

By amplifying community voices and forging cross-sector alliances, SSI is shaping the national solutions on an issue that has held back migrants for decades. Our advocacy is grounded in rigorous evidence, driven by lived experience and focused on solutions that address the root causes of issues and deliver lasting impact for all Australians.

Gender equity and migrant and refugee women's safety

This year, SSI consolidated our leadership in gender equity and migrant and refugee women's safety. In March 2025, we launched the *Gender Equity Strategy 2024-27: Advancing Gender Justice*, coinciding with three International Women's Week events that reached thousands of multicultural women in regional NSW.

In the area of women's leadership, SSI contributed to shaping national conversations about tailored leadership pathways for migrant and refugee women, including through the RISE (Recognise, Inspire, Support, Energise) Leadership Program, which engaged more than 300 women in career development and mentoring.

Internationally, SSI amplified migrant and refugee women's voices at the Commission on the Status of Women (CSW69) in New York, where we hosted a series of events to discuss solutions to structural barriers facing women in settlement countries and to highlight the importance of global gender equity frameworks to better reflect the lived experience of migrant and refugee women.

In the area of women's safety, SSI continued to enhance safety outcomes for migrant and refugee victim-survivors and communities, working in partnership with people with lived experience, communities, the specialist domestic, family and sexual violence (DFSV), settlement and multicultural sectors and with government.

Marking one year of the Adira Centre in NSW

The NSW Multicultural Centre for Women's and Family Safety (the Adira Centre) was established in April 2024 with funding from the NSW government.

In its first year, the Adira Centre has become embedded as a resource for the sector within NSW and beyond. The evolution and refinement of Adira's model over this year has been a significant

achievement. In 2024-25, the Centre worked across four interconnected pillars:

- 1. Culturally responsive DFSV practice:** 126 adult clients and 143 children supported with culturally responsive case management and counselling.
- 2. Collaborative practice support and sector capacity building:** more than 170 workers in specialist DFSV, multicultural/settlement and related sectors supported with peer-to-peer advice, training on culturally responsive practice and training of trainers in community education.
- 3. Community engagement for prevention and early intervention:** community education sessions on DFSV and healthy relationships delivered to 1,240 community members in English and 15 languages. We established Supporting U, a network of 14 respected women leaders working to build capacity for effective social responses and early intervention in their communities.
- 4. Policy and practice design advice:** our learnings have been used to inform research, consultation, policy analysis and advice, and we have shared practice design recommendations at local, state and national levels. A Lived Experience Advisory Group of migrant and refugee victim-survivors was established and informs all aspects of Adira's work. We also established the Safety in Settlement Community of Practice, which includes 23 settlement and multicultural organisations working to prevent and respond to DFSV across NSW.



Top: Governor General Sam Mostyn AC (second from right) pictured with SSI staff and clients during a visit to the Adira Centre.

Bottom: SSI Executive General Manager Service Delivery Eric Harper, SSI CEO Violet Roumeliotis with NSW Minister for the Prevention of Domestic Violence and Sexual Assault Jodie Harrison.

In February 2025, the Adira Centre hosted the Governor-General, Her Excellency the Honourable Ms Sam Mostyn AC, and in June, NSW Minister for the Prevention of Domestic Violence and Sexual Assault Jodie Harrison visited to mark our first anniversary and achievements to date.

Strengthening culturally responsive practice in Queensland

99 Steps provided culturally responsive and trauma-informed support to 239 women (an increase from 136 in 2023-24). 99 Steps continued working closely with the specialist DFSV sector and related services to increase awareness and understanding of the unique needs of migrant and refugee women.

Leveraging our Building Stronger Families men's behaviour change program in NSW, we began the **Safe, Healthy and Empowered Relationships (SHER)** program for Dari-speaking men in southeast Queensland. SHER was developed with strong community collaboration that ensured the program aligns with healthy cultural beliefs, with victim-survivors, community leaders and cultural advisors providing vital insights to guide service delivery and communications.

Developing sector and community capacities for promoting women's safety

SSI drove sector and community capacity building work. Through the **Championing Action for Tech Safety (CATS)** and **Strategies to Prevent Modern Slavery (SToP)** programs, we launched 12 co-designed films on tech-facilitated abuse and modern slavery, delivering community workshops in multiple languages to more than 1,500 participants. We delivered culturally responsive sexual violence **SafePath** training to 131 settlement workers, improving their preparedness to appropriately respond to sensitive disclosures. The **Settlement Engagement and Transition Support (SETS)** program in Queensland includes DFSV prevention and early intervention for newcomers, with 221 clients participating in education events over the past year.

The **Train, Engage, Connect and Support (TECS)** project aims to mobilise communities to address DFSV through capacity building with community and faith leaders. The program includes co-designed learning resources — to be launched next financial year — to increase multicultural community and faith leaders' confidence and skills to prevent, identify and intervene early.

Media reputation goes from strength to strength

Over the past year, our media team has elevated the voices of SSI and its community across national and international platforms. Through strategic storytelling, high-impact advocacy, and strong media relationships, we have maintained overwhelmingly positive sentiment and increased SSI’s presence in top-tier media.

How do we measure ourselves?

Media reputation is the primary metric that SSI uses to evaluate the success of its work with broadcast, newspapers, online and other news media.

Under this weighted scoring system, each media mention is evaluated based on three factors: source type (Tier 1 or Tier 2), prominence (primary or passing mention), and sentiment (positive, neutral, or negative). These are assigned numerical values, averaged, and scaled to produce a reputation score out of 100. A score above 50 indicates a positive trend, while a score below 50 suggests reputational risk.

Over the 2024–25 financial year, SSI’s reputation score steadily improved from 69 to 88, reflecting a growing presence in high-quality media and consistently positive sentiment.

September quarter

The first quarter of the year delivered a reputation score — 69 — which still indicated a favourable media environment. The quarter’s coverage focused on migrant employment barriers, scholarships and SSI’s advocacy for skills recognition.

December quarter

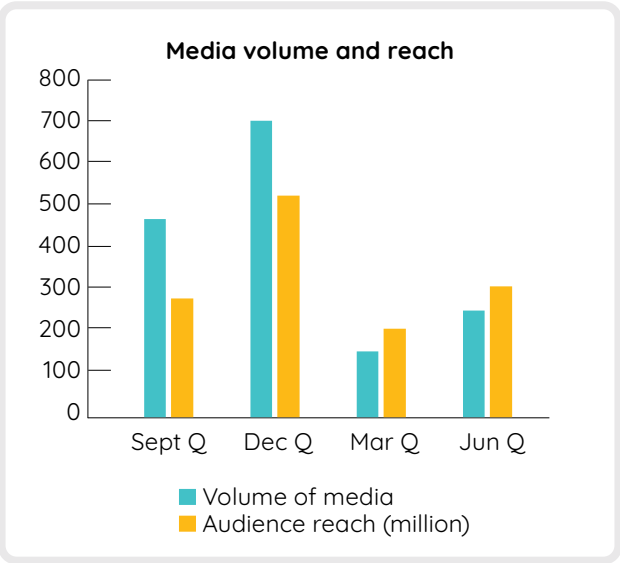
The December quarter saw a significant leap in the reputation score to 82, driven by the launch of the Activate Australia’s Skills Campaign (AASC) page 62. Sentiment remained near-unanimously positive, and Tier 1 coverage rose sharply to 47 per cent, with major outlets such as ABC, SBS, and The Australian Financial Review amplifying SSI’s messaging.

March quarter

The slower January–February period delivered a natural dip in reputation score to 78. However, sentiment remained strong at 93 per cent positive, and Tier 1 coverage held steady at 44 per cent. This quarter demonstrated the resilience of SSI’s media reputation, with positive coverage in the lead up to the federal budget, and continued advocacy for skilled migrants.

June quarter

The June quarter marked the highest reputation score of the year at 88, With Tier 1 coverage climbing to 60 per cent, the highest across all four quarters. This was driven by extensive coverage of Refugee Week 2025, SSI’s new partnership with the Usman Khawaja Foundation, and widely syndicated broadcast coverage of our advocacy on skills and qualifications recognition.



Stakeholder spotlight Advocacy partner

With tens of thousands of skilled migrants being underutilised during a critical housing shortage, it was a clear-cut decision for Master Builders Australia (MBA) to support SSI’s Activate Australia’s Skills Campaign (AASC).

“Australia is in the midst of a housing crisis that’s driven by lack of supply,” said MBA CEO Denita Wawn.

“We lose 2.4 new houses for every migrant with construction skills blocked from obtaining local credentials, a loss for the industry and the nation.

“Harnessing overseas-trained workers is critical but to work in the sector, migrants endure expensive and complex skills assessment processes. There’s a better way, and that’s what this campaign is about.”

Convened by SSI, AASC aims to reform Australia’s costly and inefficient overseas skills recognition system, allowing more migrants to reach their full potential and fill critical skills shortages, which would also unlock \$9 billion in economic activity annually. Backed by 120 organisations (see page 62), the campaign is urging the federal government to make skills recognition faster, fairer and more affordable.

MBA has been an influential AASC partner, joining SSI to launch the campaign at parliament house, advocate to politicians and raise awareness through the media.

Ms Wawn encouraged other organisations to get involved.

“Reforming this system is a critical step toward unlocking national productivity. Every organisation that joins AASC strengthens our momentum towards meaningful change.”

More information:
activateaustralia.org.au.



SSI volunteers: helping hands, open hearts

Behind the scenes at SSI, 86 volunteers are driving real change — offering practical support, heartfelt care and a steady presence across programs.

As one SSI staff member put it: “Our volunteers are underrated gems. They put soul into everything they do, with a gentle and dedicated heart.”

From business start-up advice and administration, to supporting events and recreational activities, their contributions are both wide-ranging and deeply personal.

During FY25, we launched a dedicated Volunteer Employment Support Team, which works with clients providing one-on-one job readiness activities to improve their employment outcomes.

In June, we began piloting a new volunteer-led Form Filling Clinic to support SSI clients with ‘life admin’ tasks. The pilot was such a success that we are launching an expansion in FY26.

During the year, we also facilitated 36 tertiary placements, giving students practical experience supporting community.

For nine students and volunteers, this real-world experience led to employment at SSI or a partner organisation, while two SSI volunteers were also recognised at the NSW Volunteer of the Year Awards (see page 70), celebrating their valued contributions to community.



SSI volunteer Lewis Klipin

Whether seeing the joy that comes from watching giraffes at Taronga Zoo or the insight gained through hearing a historical tale at the Australian Maritime Museum, long-time SSI Volunteer Lewis Klipin will never tire of the fulfilment he gains from his work.

“The best part of doing these volunteer activities is the beaming pleasure on the faces of the clients — especially their children — when they experience the joy of these outings.”

Lewis, who has been a volunteer for around 12 years, said he has always felt very strongly about the need to help newcomers feel welcome.

“I love giving them an opportunity to leave where they live to experience some of what life is like in other parts of Sydney, and I enjoy giving back something of what my family and I received when we arrived in Sydney as immigrants from South Africa in 1977.”

Over his years with SSI, Lewis has worked in lots of different areas including the Welcome to Sydney program and the Community Kitchen at Auburn. He also established the relationship between SSI and the Australian Maritime Museum, where he works as a guide, and has taken groups of clients there for visits for many years.

Our Multicultural Support Officers

Cultural connection in action

At SSI, community is at the heart of everything we do. One of the most powerful ways we embed this principle is through our Multicultural Support Workforce — a team of 208 Multicultural Support Officers (MSOs) who speak 42 languages and bring lived experience, cultural insight and deep community trust to their roles.

More than interpreters, MSOs are cultural connectors who build rapport quickly, offer reassurance in unfamiliar systems and ensure clients feel respected and understood. Their presence transforms service delivery — making it more inclusive, responsive and effective for people from CALD backgrounds.

During FY25, we created three new specialised talent pools to respond to emerging client needs. Health Services MSOs were deployed to strengthen our Health Navigator teams, Housing Support MSOs provided tailored assistance to HSP clients, and a DFV-trained MSO pool supported people experiencing domestic and family violence.



MSOs and SSI staff support the launch of *Foundations for Belonging 2025*. (L-R) MSOs Anna Bezdikian and Holya Hasan, SSI Office Manager Ravinder Kaur Mehar-Singh, and MSO Nadia Matti.

42

languages spoken by our MSO workforce.

3

new specialised talent pools to respond to emerging client needs.

The DFV talent pool played a central role in SSI’s Championing Action for Tech Safety and Anti-Slavery Campaign, delivering in-language workshops across three states. MSOs also contributed over 130 hours to Western Sydney University’s Stronger Families Project, strengthening outcomes for families during this 18-month collaboration.

Partnerships remained a cornerstone of the workforce’s impact. New and continued collaborations with Prosper, Commonwealth Bank of Australia, STARTTS, SAMSN, and UNSW expanded the reach of MSO expertise into financial wellbeing, trauma recovery, family support and community education.

Alongside these partnerships, MSOs participated in professional development workshops in culturally responsive and trauma-informed practice, ensuring services remain safe, respectful, and effective. Together, these efforts reinforced the Multicultural Support Workforce’s role as a skilled, adaptable, and trusted workforce that delivers both immediate client outcomes and systemic change.

Celebrating impact: awards at SSI

At SSI, we believe in shining a light on the efforts of others — and one powerful way we do that is through awards that celebrate the impact of our people, partners and communities. In 2024–25, we were grateful to see staff, collaborators and volunteers recognised for their incredible work.

Victorian Multicultural Honour Roll

Lyda Dankha — Inductee

In November 2024, SSI's Program Coordinator Lyda Dankha was inducted into the Victorian Multicultural Honour Roll for the countless hours she has spent volunteering, mentoring and encouraging new arrivals.

Lyda arrived in Australia as a refugee from Lebanon in 1977 and has since devoted her career and community life to improving the lives of Victoria's multicultural communities. She has worked in the settlement and community services sector for more than 30 years and has supported the Assyrian, Chaldean and Syriac communities for 45 years.

"I was truly humbled and honoured to be considered and nominated by SSI — the recognition meant so much to me, not only personally but for my family and the wider community who have supported and believed in my journey," Lyda said.

NSW Premier's Harmony Awards

Dr Astrid Perry — Lifetime Community Service Medal

SSI's Dr Astrid Perry OAM received the Lifetime Community Service Medal at the NSW Premier's Harmony Awards in March 2025.

Astrid, who retired from SSI in August 2025, has dedicated over 40 years of her life to advancing human rights and social justice for migrant and refugee communities, with a significant focus on the lives of women and children. Her unwavering commitment is evident through her decades of sustained effort and leadership, both in her professional career and through voluntary work, making a lasting impact on the lives of those she has championed.

Astrid's longstanding commitment has transformed policies, services and lives, creating safer, more inclusive communities. This award is a testament to her incredible legacy of leadership, compassion and impact.

Australia for UNHCR — SBS Les Murray Award for Refugee Recognition

Slam Poet Huda the Goddess

Part of SSI's creative community, acclaimed slam poet Huda the Goddess (Huda Fadlelmawla) was named the winner of the Australia for UNHCR — SBS Les Murray Award for Refugee Recognition in April 2025.

Huda, who was nominated by SSI, regularly performs at our self-funded subsidiary, the Brisbane Multicultural Arts Centre (BEMAC), which amplifies diverse voices through art.

Huda the Goddess is currently the Australian Poetry Slam Champion and two-time Queensland champion, establishing herself as a powerful voice in spoken word poetry. As an artist, Huda's goal is to evoke emotion in her audience, using her words to create powerful connections and foster understanding about refugees.

The Australia for UNHCR — SBS Les Murray Award for Refugee Recognition recognises and celebrates the contribution of refugees who are shining a light on the situation of forcibly displaced people. The award is offered in memory of Les Murray AM, the iconic sports broadcaster who was a refugee who fled Hungary in 1956, eventually reaching safety in Australia. He used his public profile and his own refugee experience to advocate for refugee rights.



Left: Head of Gender Equity Astrid Perry with Minister for Multiculturalism Steve Kamper.
Centre: SSI Program Coordinator Lyda Dankha.
Right: Slam poet Huda the Goddess.

NSW Volunteer of the Year Awards

Duraïd Dawood and Romio Touma

During the year, Duraïd and Romio received recognition at the NSW Volunteer of the Year Awards for the south western Sydney region. The two volunteers work with SSI's Humanitarian Settlement Program in Fairfield, NSW.

Duraïd and Romio received consistent praise and recognition from their supervisors, who said their work was valuable and impactful. Like many of SSI's volunteers, both Duraïd and Romio are ex-HSP clients, joining SSI as volunteers to support others, contribute to their community and build their skills and experience. Romio continues to work with SSI as an MSO, and Duraïd now works with another organisation.

Section 4

Our organisation

Our people

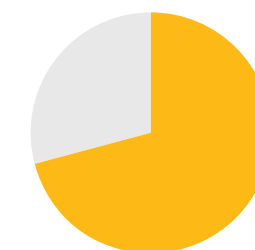
As a people services business, our organisation's success is dependent on the wellbeing and achievements of our team. During FY25, some of our programs reached their planned conclusion, allowing us to redeploy a number of staff into new opportunities across the business. Overall, this brought about a reduction in our workforce profile, aligning with the natural lifecycle of our programs.

FY25 was marked by positive progress, including ongoing enhancements to Human Resources processes, increased commitment to the safety and wellbeing of staff (particularly in psychosocial safety and occupational violence prevention), greater opportunities for internal staff movement, and a new organisational structure designed to strengthen our client service focus.

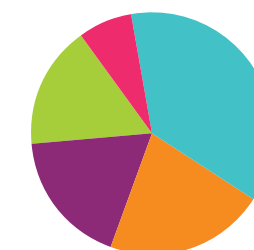
A new structure for future growth

During the year, SSI introduced a new organisational structure following a period of planning and consultation. This was a strategic effort to better align SSI's structure with its mission, adapt to changes in our sector and support sustainable growth. Our aim was to make operations more efficient, reduce barriers between teams and clarify roles so we can work more flexibly and effectively to deliver SSI's Impact Strategy.

We developed a new operating model that shows how SSI creates and delivers value. This helped identify the skills and capabilities we need, which were translated into new functional structures, ways of working, processes and responsibilities. A big focus was making SSI's workforce more adaptable and creating flexibility so



71% of our people were born outside Australia coming from 76 different countries*.

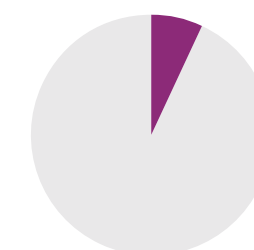


Tenure range

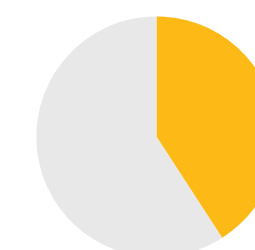
- 12 mths and under 18%
- 1-2 yrs 37%
- 3-5 yrs 22%
- 6-10 yrs 16%
- 11 yrs+ 8%



10% of our people identify as people living with disability*.



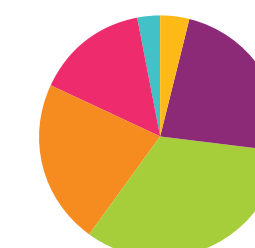
7% of our people identify as gender and sexuality diverse*.



41% of our people speak a language other than English*.

Our top languages spoken other than English are*:

- Arabic 19%
- Hindi 5%
- Urdu 4%
- Spanish 4%



* 25 yrs and under 5%

- 26-35 yrs 27%
- 36-45 yrs 31%
- 46-55 yrs 22%
- 56-65 yrs 11%
- 66 yrs+ 4%

*Data sourced from the 2024 Your Voice biannual survey

staff could move between programs as needed.

The Growth division was realigned to fit with the new model, using a collaborative design process and thorough change management planning. Implementation is still underway, particularly within the Growth and Service Design areas, where we are embedding new ways of working to help SSI respond efficiently to future challenges and opportunities.

Skilling our people

One of SSI’s top priorities is making sure clients receive the best possible support in a safe and respectful environment. We are equally committed to ensuring staff feel confident, well-prepared and supported to deliver services to the individuals and communities we serve.

That’s why SSI continues to provide a comprehensive Mandatory and Compliance Training program that employees are required to complete during their first few weeks at SSI. This program consists of

16 modules that cover a range of important skills such as work health and safety, child protection, culturally responsive practice, and quality management. During the year, **91** per cent of more than **850** eligible employees successfully completed the Compliance and Mandatory Learning Program.

FY25 saw the start of two new leadership courses, introduced as part of the LEAD@SSI program. The first course invites leaders to build on the lessons from preliminary LEAD@SSI training in order to deepen their leadership, with the second including tailored financial literacy training.

These courses foster the development of existing leaders and also developing leaders, and we are pleased so many current and emerging leaders see the value in growing their skills. Over the past year, more than **200** people took part in LEAD@SSI training, with over **70** per cent of leaders having completed at least one leadership course.

Advancing workplace safety and wellbeing

In FY25, SSI maintained strong momentum in its work to enhance workplace safety across all operations. Building on initiatives launched in FY24, we delivered measurable improvements in managing site-specific risks, occupational violence, and psychosocial hazards.

Comprehensive program-specific risk profile assessments have been completed to deepen our understanding of unique challenges faced at SSI’s diverse sites and within our programs, supported by targeted WHS action plans designed to strengthen existing safety practices and foster continuous improvement.

Significant progress has also been made in managing occupational violence and aggression within SSI. Through the implementation of a robust management framework, SSI looks forward to embedding safer practices that protect our client-facing teams and better promote safe working environments.

Additionally, SSI prioritises enhancing awareness and its management of psychosocial hazards. Recognising the growing impact of these risks within the social and community services sector, SSI proactively invests in strategies to improve workplace experiences and mental health wellbeing for our people.

While the sector continues to see an upward trend in psychosocial workers’ compensation claims, SSI is committed to staying ahead of legislative changes and expanding supports offered to staff. By collaborating closely with our people and industry leaders, we are dedicated to fostering safer workplaces and sustaining the delivery of valued services.



Top: SSI staff at the opening of the new Zillmere office.
Bottom: SSI Training Consultant Lilyana Theodossiou (centre) pictured with stakeholders from Spectrum Migrant Resource Centre, Victoria.

Our continued focus on Diversity, Equity, and Inclusion (DEI)

DEI is at the heart of SSI’s culture, and we’re committed to moving beyond one-off events and symbolic gestures, instead taking a more thoughtful and long-term approach that identifies and tackles systemic barriers to equity within our workforce.

Like many employers globally, SSI is in a new phase of building a sustainable culture for recruiting and developing employees. This means moving beyond just meeting legal requirements, instead focusing on creating a culture where lived experience is valued and everyone feels safe and supported to be fully themselves at work.

Data is helping us track progress and find improvements. A ‘Who We Are’ campaign was launched this year to gather essential diversity

SSI people at a glance

	FY25	FY24	FY23	FY22	FY21
Employees	1050	1167	1212	1045	988
Female	766 (73%)	841 (72%)	862 (70%)	755 (72%)	694 (70%)
Male	284 (27%)	326 (28%)	350 (30%)	290 (28%)	294 (30%)
Casual	241 (23%)	270 (23%)	297 (20%)	249 (24%)	214 (22%)
Full Time	743 (71%)	810 (69%)	841 (70%)	707 (68%)	692 (70%)
Part Time	66 (6%)	77 (7%)	74 (10%)	85 (8%)	82 (8%)
Back Office	117 (11%)	169 (14%)	161 (10%)	226 (22%)	140 (14%)
Front Line	933 (89%)	998 (86%)	1051 (9%)	818 (79%)	848 (86%)
Pro Bono	122	175	162	153	163
Volunteers	86 (70%)	124 (71%)	112 (70%)	153 (100%)	149 (91%)
Student / Intern	36 (30%)	51 (29%)	50 (30%)	0	14 (9%)

452
people

received recognition from their peers through appreciation cards.

91%

of more than 850 eligible employees successfully completed the **Compliance and Mandatory Learning Program**.

data, ensuring that rewards and opportunities are equitably distributed among employees, regardless of their background. During this time, a number of multi-year strategies were launched including SSI's first internal Disability Inclusion Strategy — a three-year action plan with KPIs and shared accountability across the organisation. It was co-designed with 150 employees and focused on amplifying the voices of those with lived experience of disability.

SSI has again achieved an optimal gender pay gap as part of 2025 Workplace Gender Equity reporting. Holistic analysis of our gender equity data has informed how we realise the goal of 'Gender justice in our workplace' in SSI's Gender Equity Strategy 2024-2027 (see pages 64-65). This includes practical steps like mentoring, succession planning, and supporting women in new and meaningful ways.

Attracting and retaining talent

Our recruitment processes are designed to ensure merit, safety and equality for people of all abilities, providing personalisation and adjustments where needed. Through FY25, we conducted targeted recruitment campaigns to attract First Nations talent and employed First Nations people across programs to continue our commitment to our goals of economic participation and employment.

We also built on our outreach channels to source diverse candidates through universities, TAFEs and specialist community organisations.

Internally, we retained our focus on enhancing the capability and capacity of our hiring managers. We co-facilitated Hiring Manager Essentials training to

further embed unbiased, equitable selection processes.

We also strengthened internal mobility and laid the foundations for leaders and staff to have conversations on mobility during our annual performance management process, Achieve.

Celebrating achievements

Every year, SSI celebrates the achievements and efforts of our people. This year 452 people received recognition through peer-led appreciation cards. Managers recognised another 80 people through 'on the spot' rewards and 28 people received recognition with a General Manager's award. Another four staff members who demonstrated outstanding achievements and values were recipients of our CEO award.

These awards celebrate achievements such as advocating to remove employment barriers for overseas trained workers, growing our social enterprises, helping settle displaced Gazans during a crisis and the behind-the-scenes achiever making major events run smoothly.

Being transparent about potential conflicts of interest

SSI is entrusted with delivering a suite of services on behalf of the government. With that trust comes responsibility to ensure we do so with integrity and transparency. This year, we asked all staff to update their conflict of interest declarations, a chance for teams to have honest conversations and make sure everyone understands SSI's expected ethical standards.

Leadership Team

Violet Roumeliotis AM, CEO

Violet brings to her role more than 40 years' experience in leading for-purpose organisations. She has served as CEO of SSI for 13 years and is a former Telstra Businesswoman of the Year.

Yamamah Agha, GM Newcomers, Settlement and Integration

Yamamah brings to her role more than 20 years' experience assisting new arrivals to settle into Australia. She heads all of SSI's settlement programs including the Humanitarian Settlement Program.

Ben Fioramonte, GM Children, Families and Disability Support

Ben has 17 years' experience in community services, including disability, aged care and children's services. He oversees SSI's Local Area Coordination Program as part of the National Disability Insurance Scheme and the Multicultural Child and Family Program.

Sandy Fitter, Group Head Stakeholder Relations, Research and Policy

Sandy brings to her role more than 14 years' experience in government, policy and law across government and corporate settings. She is an experienced lawyer and former government adviser.

Rob Hoitink, GM Client Connection, Health and Wellbeing and State Director Queensland

Rob is an experienced leader who has worked across several Australian Government portfolios. He brings to his role extensive experience in policy, program delivery and regulatory management.

Katia Kullengren, Chief of Staff

Katia has more than a decade's experience leading and building high-performance teams. She also brings a passion for the arts and founded a small NFP bringing ballet to disadvantaged children.

Sharon Lanyon, Group Head Strategic Communications and Engagement

Sharon brings 25 years of strategic communication and brand experience working across major global brands. She created the new SSI brand strategy and protects and enhances SSI's professional image.

Ram Neupane, GM Corporate Services

Ram brings experience from having worked in more than 70 countries and has a proven track record in strategic thinking, innovation and change management. He has worked widely across the NFP sector.

Caroline Reid, GM People and Culture

Caroline brings extensive experience as a human resources professional in industries such as construction, professional services, banking and the community sector. She excels at building stakeholder relationships and engaging employees.

Sonia Vignjevic, GM Client Partnerships and Business Growth and State Director Victoria

Sonia brings over 25 years' experience in NGO roles in the human services sector. She has strong strategic leadership and stakeholder engagement skills developing partnerships with government, international institutions, academia and civil society.

Finance

In FY25, SSI recorded an operating surplus of \$3.79 million and a net surplus of \$4.7 million, after returns from our investment portfolio. This compared to a \$3.4 million operating deficit and a \$2.9 million net deficit in FY24.

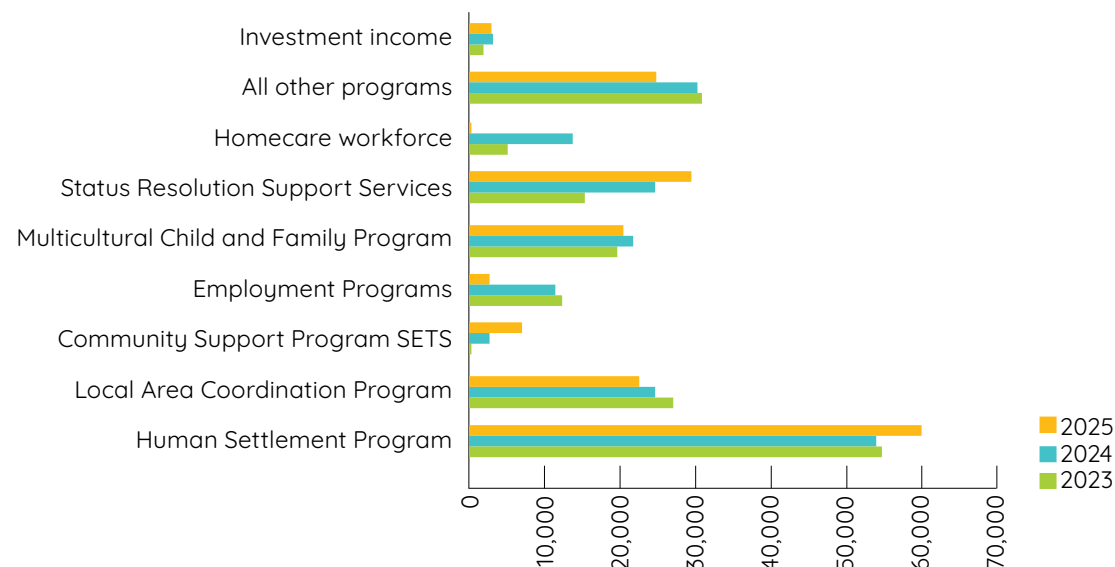
This positive result was supported by decisions made in FY24 to consolidate operations and manage inflationary pressure on operations; align programs and services with Impact Strategy priorities; and improve efficiencies, as well as strong performance in FY25 by several settlement programs.

This result came despite revenue dipping nine per cent year-on-year to \$167.8 million. The decrease in revenue was partly attributed to a number of programs that ended in FY24, including the NSW Settlement Partnership (NSP) and the Homecare Workforce Support Program.

SSI's net assets at the end of FY25 were \$49.07 million, up 11 per cent from \$44.37 million. This increase of \$4.7 million was due to solid program operating results, together with the continued strong performance of SSI's investments. With this strong net asset value, SSI is well positioned to weather any short and medium-term financial shocks that may result from the challenging financial environment, including — among others — the tightening of government funding terms.

For the sixth consecutive year, our external auditor issued a non-qualified report and SSI finances had no audit adjustments. This reflects SSI's strong commitment to developing and implementing strong financial systems, policies and processes, strictly adhering to sound governance processes, and continuously evolving to meet compliance requirements and the expectations of our funders.

Change in revenue profile 2023-2025
(\$'000)



2024-25 Annual Report Financial Summary

	2024-25 \$'000	2023-24 \$'000	2022-23 \$'000	2021-22 \$'000	2020-21 \$'000
Revenue					
Operating Revenue	167,835	183,612	164,753	140,819	115,120
Covid-19 Support	-	-	-	-	14,455
Total Revenue	167,835	183,612	164,753	140,819	129,574
Expenditure					
Client Support Costs	42,228	55,896	44,990	42,351	25,500
Employee Benefits	98,415	104,867	94,360	79,553	78,942
Rents & Utilities	3,382	4,259	3,637	3,211	3,285
IT Expenses	5,650	5,608	6,113	1,205	1,975
Professional Fees	3,033	3,802	3,316	2,506	2,671
Depreciation Expenses	7,176	7,688	6,992	6,501	5,234
Finance Costs	725	505	377	292	433
Impairment of Assets / Loss on Sale of Fixed Assets	-	100	0	0	17
Other Expenses	3,430	4,319	4,870	3,632	2,986
Total Expenditure	164,040	187,045	164,655	139,251	121,044
Net Operating Surplus	3,795	(3,433)	97	1,568	8,530
Revaluation of Property, Plant & Equipment	0	(770)	1,878	-	732
Market Movement in Financial Assists	908	1,292	1,064	(2,397)	2,153
Other Compressive Income	908	522	2,942	(2,397)	2,886
Net Surplus	4,703	(2,911)	3,039	(829)	11,416

2024-25 Annual Report Statement of Financial Position

	2024-25 \$'000	2023-24 \$'000	2022-23 \$'000	2021-22 \$'000	2020-21 \$'000
Assets					
Current	48,482	48,246	55,997	44,019	35,038
Non-current	18,355	18,056	21,549	18,025	17,830
Financial Assets	39,901	37,070	34,082	31,428	28,175
Total Assets	106,737	103,373	111,628	93,472	81,043
Liabilities					
Current	50,822	51,476	56,959	5,537	29,930
Non-current	6,840	7,525	7,386	49,229	6,041
Total Liabilities	57,663	59,002	64,345	54,766	35,971
Net Assets	49,075	44,372	47,282	38,706	45,072

Revenue

Revenue from government funding continued to dominate SSI's source of funding, although the proportion dropped to 91 per cent from 95 per cent in FY24. Revenue from other sources increased by the same percentage, from three per cent in FY24 to seven per cent in FY25. This was primarily due to the delivery of the Community Support Program, where revenue for the visa and residency services came directly from clients and communities.

Expenditure

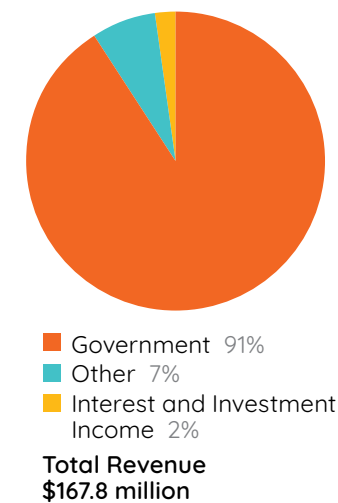
Staff costs and client support costs, consistent with historical trends, continued to comprise a significant portion of the cost base. In FY25, these components made up 86 per cent of total expenditure, similar to FY24 and FY23 (86 per cent and 85 per cent respectively). Rent and utility costs were marginally down in FY25 following the consolidation of offices in FY24. SSI continued investing in technology to enhance the quality of services provided to clients with IT costs making up 3.4 per cent of total expenditure compared to three per cent in FY24.

The graph on the opposite page shows the expenditure mapped to program outcomes for FY25. Expenditure in the Safety and Stability and Social Inclusion domains represents a high proportion of our work to support clients, with similar expenditure patterns in previous years.

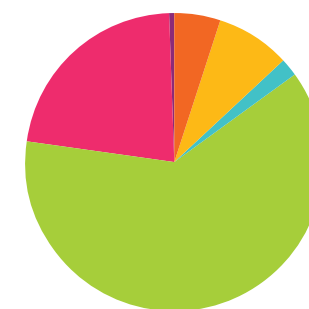
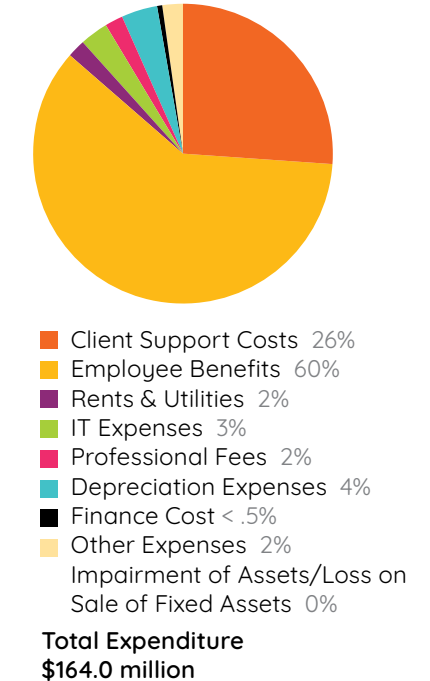
Both the Australian Government and various state governments' commitment to the program outcomes championed by SSI Group is reflected in the graph showing the outcomes by funding source.

SSI's commitment to continue investing for the future, maintain quality services for clients and deliver impact continued in FY25. An example of this commitment is the construction of the Economic Hub in Logan, Queensland which commenced in FY25 and is scheduled to be completed by June 2026. The Economic Hub is a groundbreaking facility jointly funded by SSI and the Queensland Department of State Development, Infrastructure and Planning, which will create new economic opportunities for Logan City residents. In FY26 SSI will also commence the delivery of the Inclusive Employment Australia program in areas of NSW, Queensland and Victoria. This program will provide tailored employment services to refugees with disability to improve workforce participation and social inclusion.

SSI Revenue

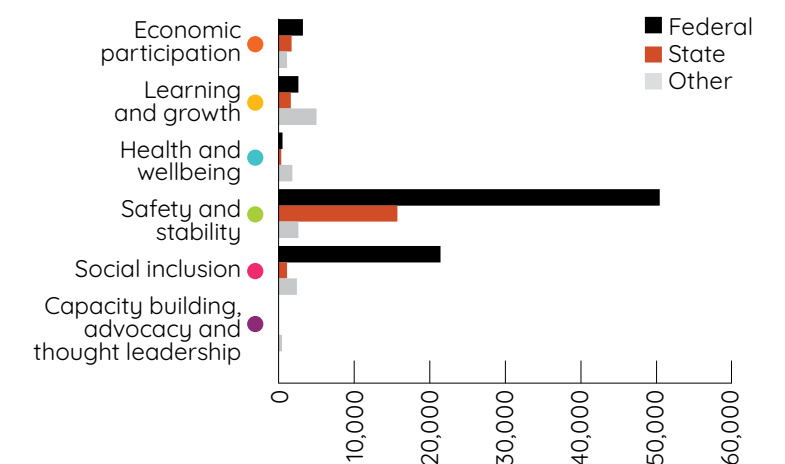


SSI Expenditure



Program outcome expenditure

Outcomes by funding source (\$'000)



Driving innovation with purpose: IT at SSI

In an increasingly digital world, the role of technology in enabling social impact has never been more critical. At SSI, our investment in IT and digital innovation is not just about keeping pace with change — it's about shaping it to serve our mission.

Over the past year, SSI has made significant strides in building a resilient, secure, and forward-looking technology ecosystem that empowers our people, strengthens our services, and safeguards our future.

Building a reliable and resilient foundation

SSI's technology infrastructure continues to deliver exceptional reliability, with near-perfect IT uptime of 99.99999 per cent in FY24-25. This level of performance ensures uninterrupted service delivery across our programs and operations, reinforcing trust with clients, partners, and funders.

Our commitment to cybersecurity remains a cornerstone of our digital strategy. In FY24-25, we advanced key initiatives under the 2022-2025 Cybersecurity Roadmap and began shaping the next phase — our 2025-2028 roadmap. Foundational projects such as Application Control, Data Security Posture Management, and the Zero Trust Model are actively underway, laying the groundwork for a secure digital environment.

SSI also achieved ISO27001:2022 certification across the entire organisation, valid through April 2027. This globally recognised standard affirms our robust information security practices and provides assurance to our funding agencies, people we serve and wider stakeholders that SSI fully protects information. Maintaining our Right Fit For Risk accreditation further ensures compliance with program compliance, reinforcing our reputation for excellence and accountability.

Enhancing experience through technology

Technology at SSI is not just about systems — it's about people. Our IT team continues to deliver high levels of satisfaction across the organisation, with IT Support Satisfaction reaching 91 per cent, well above the benchmark of 76 per cent. IT Value Satisfaction and overall IT Satisfaction also exceeded industry benchmarks, reflecting the tangible benefits of our technology investments.

We've expanded the use of Salesforce to additional programs, with plans to onboard smaller programs by the end of FY25-26. This strategic rollout enhances program management, data visibility, and impact tracking, enabling teams to deliver more targeted and effective support.

Leading the way in AI and digital innovation

SSI's AI journey is a standout example of innovation with purpose. In FY24-25, we launched several AI initiatives that are already transforming how we work. Multi-language transcription and note-taking tools have been deployed in the MCFP program, significantly reducing administrative workload and freeing up time for client engagement.

Around 100 employees have adopted Microsoft Copilot, using AI to automate routine tasks and boost productivity. We also introduced MirriBot, a chatbot designed to provide timely, automated support for employee queries — improving access to information and response speed across the organisation.

These innovations are supported by comprehensive AI policies and guardrails, ensuring ethical and responsible adoption. By embedding AI into our operations, SSI is not only improving efficiency but also

enhancing the quality of service delivery and employee experience. Looking ahead, there are plans to expand these services to additional areas of the organisation, further amplifying their positive impact.

The outlook

Looking ahead, SSI's technology and digital efforts will continue to drive operational efficiency and client support through four strategic pillars:

- **Enrich employee experience:** Equipping staff with better tools and systems to enhance productivity and engagement.
- **Reshape business processes:** Streamlining workflows to increase impact.
- **Strengthen intelligence:** Leveraging data-driven insights for smarter decision-making.
- **Reinvent client experience:** Elevating how clients interact with our services.

A key initiative in the coming year is the co-creation of a Digital AI Strategy with internal stakeholders. Priority projects will be selected by April 2026 for inclusion in the FY26-27 budget, ensuring alignment with organisational goals and resource planning.

Sustaining impact through strategic investment

SSI's technology journey is one of continuous improvement, guided by a clear vision and strong governance. External certifications, stakeholder engagement, and proactive planning ensure that our digital capabilities evolve in step with our mission.

The landscape remains complex. Persistent cyber risks — whether from external threats or internal behaviours — require ongoing vigilance. Board oversight and sustained investment are essential to safeguard our systems, protect our data, and maintain the trust of those we serve.

For organisations like SSI, technology is not a back-office function — it is a strategic enabler of impact. By investing in IT, AI, and cybersecurity, we are building a future where innovation drives inclusion, and digital transformation supports every aspect of our work.



SSI Board

The 2024-25 financial year marked a significant moment of renewal for SSI's Board, with the planned transition in Board leadership.

The Board extends its deepest gratitude to outgoing Chair Voula Messimeri AM MAICD, whose exemplary leadership since 2021 has left a lasting imprint on the organisation. Her four-year tenure was defined by integrity, vision and a deep dedication to SSI's mission, and her impact will continue to resonate across our work.

Stepping into the role of Chair from 1 July 2025, Peter van Vliet brings a wealth of leadership experience and a strong alignment with SSI's values. His appointment, alongside Angela Tsoukatos as Deputy Chairperson, signals a new chapter of strategic stewardship.

The addition of Sujeet Rana as an Independent Director in October 2024 further strengthens the Board's diversity and expertise, ensuring a broad range of perspectives as we navigate the next phase of growth.

Together, these changes reflect SSI's commitment to dynamic governance and a future built on collaboration, renewal and purpose.



Voula Messimeri AM MAICD Chair

Appointed: January 2021

Appointed Chair: December 2021 — June 2025

Voula brings an immense depth of knowledge about the community and multicultural sector to the Board. She has held roles including Chair of the Federation of Ethnic Communities' Councils of Australia, Deputy Chair of the Ethnic Communities Council of Victoria, Chair of Women's Health in the North, and Chair of InTouch Multicultural Centre Against Family Violence. She is the current Deputy President on the Board of PRONIA.

As well as appointments on various ministerial, state and federal advisory structures, she has been inducted into the Victorian Honour Roll of Women and recognised under the Order of Australia for her contribution to refugees, migrants and women.



Tharani Jegatheeswaran

Appointed: November 2021

Tharani brings to the Board a passion for social impact, profit with purpose, corporate and social sector collaboration, and diversity and inclusion. She is the National Client Relationships Leader at Deloitte Australia, the firm's Race and Culture Leader, and leads Deloitte's Social Impact Practice. Tharani is a Non-Executive Director on several boards, including UNICEF Australia.



Janet Matton AM

Appointed: December 2022

Janet brings a deep understanding of the IT industry and business management to the Board. She spent 34 years with IBM, including as Vice President of Operations, and 12 years holding key roles in multiple regions. She is Chair of the Australian Centre of the Moving Image (ACMI), on the Board of the Children's Cancer Institute, and Non-Executive Director of Epworth Healthcare and of Pitts&Sherry Engineering Consultants. She is Chair of Eastern Community Legal Centre, a member organisation of SSI.



Peter van Vliet

Appointed: November 2023

Peter brings a deep understanding of social policy and law to the Board. In October 2024, he was appointed the CEO of the Migration Institute of Australia. This is the nation's leading association for migration professionals specialising in migration advice and employment outcomes for employers seeking skilled overseas workers. Peter has a background as a senior executive in the Australian and Victorian governments and has also led several other not-for-profits in the community sector, including FECCA and ECCV.



Rola Hijwel

Appointed: August 2023

Rola brings to the Board extensive experience in law, governance and an understanding of the community sector and the needs of migrants. She is Chair of Western Sydney Migrant Resource Centre, an SSI member organisation, and has extensive experience in immigration law. Rola is Principal Solicitor of Hijwel Migration Lawyers and an Accredited Specialist in Immigration Law of the NSW Law Society.



Dushy Thangiah OAM

Appointed: February 2024

Dushy brings a deep knowledge of management accounting and housing policy to the Board. She is a highly regarded advocate for First Nations Peoples and is the CEO of Yumba-Meta, a Townsville-based organisation providing access to housing and support services particularly for Aboriginal and Torres Straits Islander People. Dushy holds an Order of Australia Medal and in 2019 was awarded the Telstra Business Women's National Award for Purpose and Social Enterprise.



Angela Tsoukatos

Appointed: February 2024

Angela brings considerable experience in corporate public affairs, customer services, people leadership and culture, and corporate services to the Board. She has a successful record as an executive with Australia's largest water utility, local government, and the not-for-profit sector. Angela is the Chair of SydWest Multicultural Services, a member organisation of SSI, and Chair of SSI Legal Pty Ltd. She was appointed to the Board of the NSW Energy and Water Ombudsman in October 2024.



Sujeet Rana

Appointed: October 2024

Sujeet Rana is the Chief Digital Officer at NAB responsible for driving digital transformation across the organisation. With a digital career spanning two decades across a range of sectors including tech, retail, construction and financial services, Sujeet prides himself on being able to build strong teams that have a relentless focus on building amazing experiences. Sujeet is a previous winner of AFR Boss Young Executive of the year, 40 under 40 Asian Leader and Founder of Cinnamon Connection — an organisation committed to improving D&I in corporate Australia.

For more information on current Board Directors, visit ssi.org.au/about-us/board-directors.

Peter van Vliet welcomed as SSI Board Chair in June 2025

After 18 months as an SSI board director, Peter van Vliet was elected Board Chair in June 2025.

Mr van Vliet — who joined the SSI board in November 2023 — is the current CEO of the Migration Institute of Australia and has had a long career working in social services, in social policy and with migrant and refugee communities.

"SSI Board Chair is a role I'm very honoured to be taking on," he said at the time of his election.

"I look forward to working with SSI staff, executive, member organisations and all our stakeholders to continue providing outstanding settlement services, grow regionally and provide leadership on

migrant and refugee services across the board."

Mr van Vliet holds a Master of Arts, a Graduate Diploma in Corporate Governance and a Graduate Diploma in Migration Law, is a Member of the Australian Institute of For Purpose Leaders (MAIFPL) and is a registered migration agent.

Having worked as a senior executive in the Commonwealth and Victorian governments, Mr van Vliet has also led community organisations including the Federation of Ethnic Communities' Councils of Australia and the Ethnic Communities' Council of Victoria.

Stakeholder spotlight SSI Multicultural Support Officer

SSI Multicultural Support Officer (MSO) and professional Burmese translator Evelyn Pe loves her job, especially as it has taught her so much.

"One of the most important lessons I have learned from working with refugees is the incredible resilience of the human spirit," said Evelyn, who has been with SSI for 19 years.

"One thing that keeps me motivated in my role is that I want to make a difference in people's lives and I want to promote their independence in both their home and within their community."

MSOs provide culturally responsive guidance and support to SSI clients, helping them connect with services and build social connections. They help clients with a range of tasks from interpreting, filling in forms and learning public transport systems, to helping with digital literacy and providing cultural and historical information that helps them settle in their new home.

Evelyn, who arrived in Australia from Burma as a skilled migrant with her family in February 1988, also works with a range of other organisations as a multicultural health worker, an interpreter, a refugee health consultant and a bilingual cultural consultant. She and her husband Win, who also works at SSI, also volunteer many hours within their own Myanmar community, teaching literacy classes and citizenship lessons to children and adults.

One of the most memorable professional experiences Evelyn has had during her time with SSI was helping a client who had been diagnosed with cancer.

"I was linking up with her SSI case worker and together we helped her get Australian citizenship, as well as apply for government housing and a family reunion visa. That was a good outcome, and it was wonderful to see her smile again."



Governance

SSI is a company limited by guarantee incorporated under the *Corporations Act 2001* (Cth) and is governed by our Constitution. As well as being a company registered with the Australian Securities and Investments Commission (ASIC), SSI is registered as a charity with the Australian Charities and Not-for-profits Commission (ACNC). SSI adheres to the ACNC Governance Standards and maintains obligations to both the ACNC (regarding charitable status), and ASIC (for corporate status).

From 1 July 2024, SSI’s Board has focused on consolidating and embedding the governance reforms initiated in previous years. The new SSI Constitution, approved by members on 22 May 2024, and the adoption of the Australian Institute of Company Directors (AICD) Not-for-Profit Governance Principles in December 2023, now underpin all Board and management activities.

Governance framework

SSI’s Corporate Governance Framework, reviewed and updated in June 2024, outlines the governance structure and practices. The framework is an integral part of SSI Group’s approach to good corporate governance to support SSI’s purpose, vision and strategy. The framework demonstrates how the SSI Group is directed, controlled and held accountable and is underpinned by the AICD *Not-for-Profit Governance Principles*.



SSI’s Corporate Governance Framework adopts the following principles, in addition to the minimum Governance Standards mandated by the ACNC.

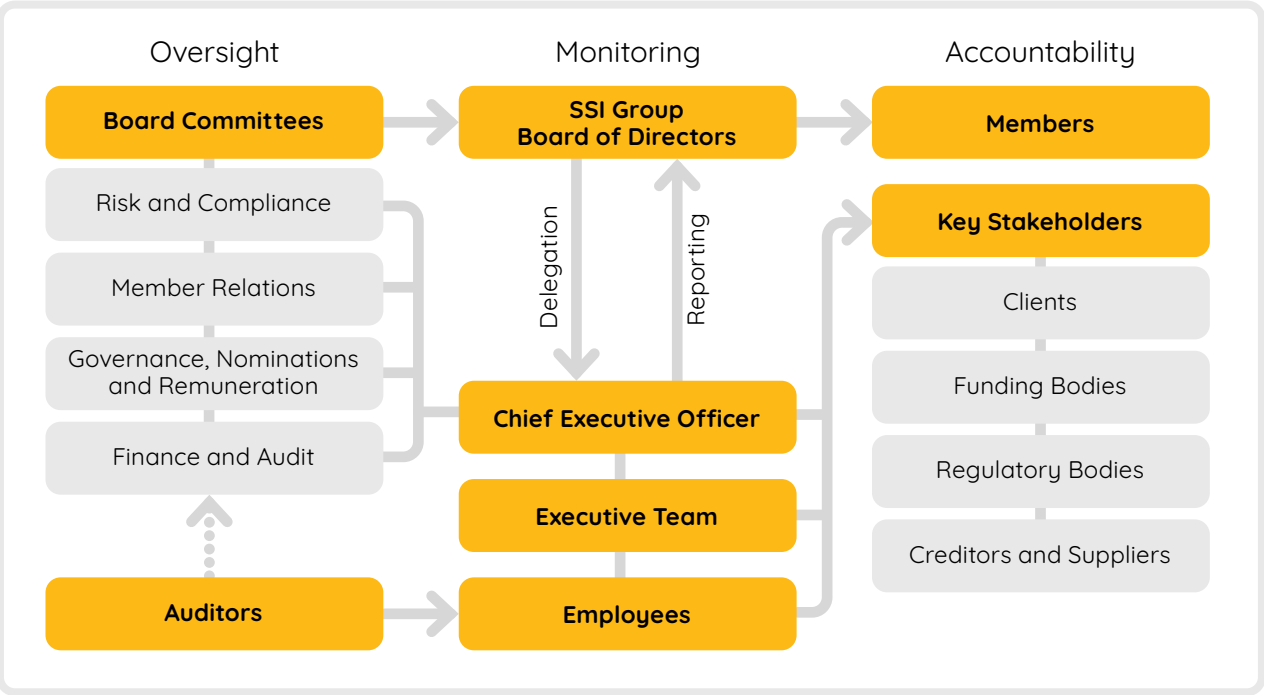
- **Purpose, vision and strategy** — all work is directed at achieving the purpose, vision and strategy with Board oversight on effectiveness.
- **Roles and responsibilities** — clearly defined and documented roles and responsibilities within the SSI Group and the Board has oversight of key third party providers and is equipped with comprehensive and clear Board reporting.
- **Board composition and effectiveness** — there is a diverse set of skills, experience and backgrounds on the Board with transparent recruitment processes complemented by periodic Board evaluations on composition, effectiveness and governance structures.
- **Risk management** — oversight of risk management frameworks, which are periodically reviewed, and includes setting an appropriate risk appetite, conducting scenario planning and assessing emerging risks.
- **Performance and accountability** — oversight of the performance of the SSI Group with a focus on financial health, internal and external accountability, ensuring that external accountability extends beyond annual reporting and the AGM.

- **Stakeholders** — considers stakeholder views, oversees a framework in engaging with key stakeholders and ensures open and transparent engagement with stakeholders to foster trust and goodwill.
- **Sustainability** — clear approach to sustainability, oversights of SSI Group’s actions on key sustainability issues and sustainability is regularly considered in a manner consistent with each company’s purpose.
- **Organisational culture** — the Board models the organisational culture expected of employees and volunteers, obtains information on key elements of SSI Group culture including employee and volunteer satisfaction and promotes recognition.

Governance structure

The governance structure set out in the figure below illustrates how the SSI Group is directed, controlled and held accountable to internal and external stakeholders. The workflow set out in the figure brings together the different governance components within the SSI Group to achieve the goals of our Impact Strategy.

SSI Group governance structure



SSI Group of Companies

The SSI Group comprises the following companies:



With the exception of SSI Legal Pty Ltd, the SSI Group operates under a mirror board structure with each company being:

- A Company Limited by Guarantee;
- A registered charity with the ACNC; and
- Governed by the same Board of Directors and Board committees (mirror board structure).

The Board delegates operational management to the CEO who is responsible for the day-to-day functions of the SSI Group. Accordingly, the operational management of all companies within the SSI Group is centralised and the CEO is accountable to the Board of Directors.

Board of Directors

SSI Groups’ operations are overseen by a Board of at least five and no more than nine Directors, comprising a minimum of two Independent Directors and a minimum of two Member Directors. Our current Board directors are listed on pages 84–86.

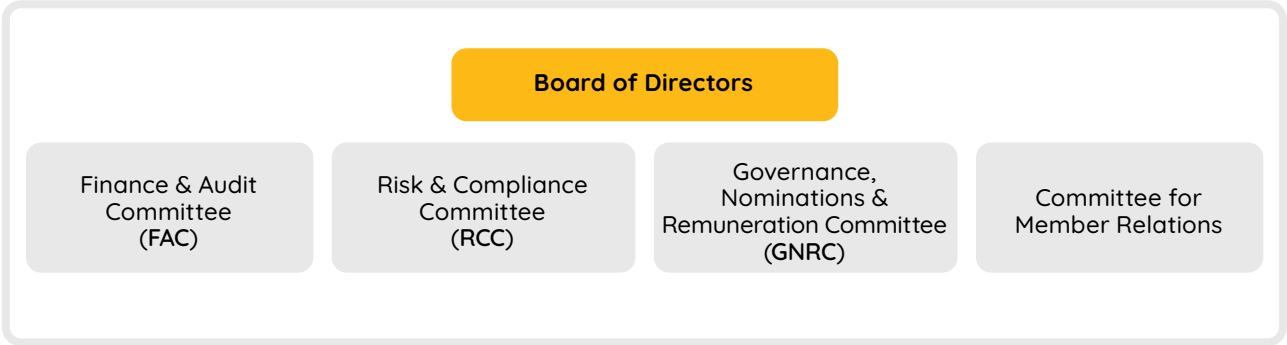
The Board has adopted a charter that details its role and responsibilities and Board appointments are made in accordance with our Constitution.

Member Directors are currently drawn from the boards and senior executive of SSI’s Member organisations and, like our Independent Directors, are recruited

based on merit. To that end, the Board actively seeks to ensure that it has a diverse directorship 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 a Board Skills Matrix that is regularly reviewed.

The Board welcomed new leadership, with Peter van Vliet appointed as Chairperson and Angela Tsoukatos as Deputy Chairperson, effective 1 July 2025. Sujeet Rana was appointed as an Independent Director in October 2024, further enhancing Board diversity and expertise.

The Board plays an active role in setting the culture and strategy of the organisation in line with SSI’s vision, values and code of conduct. The CEO reports directly to the Board, and the Board, in turn, is accountable to SSI’s member organisations. The Board holds itself, and in turn management, to high ethical standards, ensuring that SSI acts ethically and with integrity in all business relationships. A total of seven Board meetings were held during FY25.



Board and committee structure

To support effective governance, the Board is supported by several key committees. These committees perform a review, monitoring and advisory role, providing recommendations for Board approval, and are governed by their respective charters as approved by the Board. Throughout FY25 the Board had four committees to assist in the exercise of its powers and functions.

- **Finance and Audit Committee (FAC)**
Assists the Board in the effective discharge of its responsibilities for SSI and its subsidiary entities in relation to financial reporting, internal financial controls and financial risk management, external and internal financial audits and investments.
- **Risk and Compliance Committee (RCC)**
Oversees the management of the SSI Group’s strategic risks, assesses management recommendations on strategic risk indicators and emerging risks, reviews external certification audits and implementation of risk management frameworks as well as the organisation compliance and contractual obligations.
- **Governance, Nominations and Remuneration Committee (GNRC)**
Provides advice on governance matters, assists recruitment of appropriately skilled and qualified persons to the Board of Directors and provides advice on contemporary remuneration policies and recommendations about changes to Board remuneration.
- **Committee for Member Relations**
Provides advice on membership matters, including strategy development and emerging opportunities aligned with member interests.

In addition to the above standing committees, the Board has a CEO Performance and Remuneration Committee.

Recent governance initiatives

In June 2025 the Board refined its committee structure to align with the current Constitution, SSI’s Impact Strategy and governance and risk maturity within the organisation, reinforcing the Board’s commitment to transparency, accountability and continuous improvement.

- The Finance and Audit, and Risk and Compliance committees were combined to streamline oversight and reporting.
- The Governance, Nominations and Remuneration Committee was transitioned to the Nominations and Remuneration Committee (NRC). The NRC focuses on director recruitment, remuneration, and succession planning, while the Board has direct ownership of governance initiatives (such as policy reviews, Board evaluations and oversight of the Code of Conduct) to ensure broader engagement.

Code of Conduct review

This year the Board reviewed SSI’s Code of Conduct to support good governance and ensure the policy continues to reflect SSI’s values, expectations of ethical conduct and evolving organisational standards. The updated Code reinforces SSI’s values of integrity, accountability and respect across all levels of the organisation.



From disability support to celebratory events, art collaborations and musical performances, SSI places the people it serves at the heart of everything we do. Find out more about SSI at www.ssi.org.au.

Abbreviations list

ACNC	Australian Charities and Not-for-profits Commission	MCFP	Multicultural Child and Family Program
ACOSS	Australian Council of Social Service	MSO	Multicultural Support Officer
AICD	Australian Institute of Company Directors	NDIA	National Disability Insurance Agency
ASESS	Asylum Seeker Employment Skills Support	NDIS	National Disability Insurance Scheme
ASIC	Australian Securities and Investments Commission	NFP	Not-for-profit
BEMAC	Brisbane Multicultural Arts Centre	NSP	NSW Settlement Partnership
CALD	Culturally and Linguistically Diverse	PHN	Primary Health Network
CATS	Championing Action for Tech Safety	RAP	Reconciliation Action Plan
CCWG	Climate Change Working Group	RESP	Refugee Employment Support Program
DES	Disability Employment Services	RISE	Recognise, Inspire, Support, Energise
DFV	Domestic and Family Violence	SETS	Settlement Engagement and Transition Support
EAP	Employee Assistance Program	SRSS	Status Resolution Support Services
ESG	Environmental, Social and Governance	SToP	National Action Plan to Combat Modern Slavery
FDSV	Family, Domestic and Sexual Violence	TECS	Train, Engage, Connect and Support
FECCA	Federation of Ethnic Communities' Councils of Australia	UNSDGs	United Nations Sustainable Development Goals
GPG	Gender Pay Gap	WH&S	Work, Health and Safety
GRI	Global Reporting Initiative		
HSP	Humanitarian Settlement Program		
IFRS	International Financial Reporting Standards		
IR	Integrated Reporting		
LAC	Local Area Coordination		
LGBTIQA+	Lesbian, Gay, Bisexual, Transgender, Intersex, Queer/questioning, Asexual		



We welcome feedback
and questions on this report,
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