

Annual Report 2017

In 2017, we were recognised for our work in building emotional resilience in the next generation, empowering older people through advocacy, freeing vulnerable families from debt stress and building innovative partnerships with the community.





Respecting Elders Financial

FinancialDHHSOmbudsmanModService Top 120

DHHS Integrated Model of Care Grant



Clients come to FMC with a variety of issues. Difficulties, desperations, distress and divisions are common themes.

"My 13 year old daughter passed away unexpectantly about a month ago. Her Father has her ashes. Idealy Id like half of them but he has said no, plans to just keep them. If nothing else id like them plaxes at a cemetary where we can all go and grieve, inculdong har older brother and 2 younger sisters." "My partner and I are going through a separation at the moment. We're hoping to reconcile and I'm looking into couples counselling. I want to know the cost and also what the process getting started is? Thanks."

"Hi I was wanting to get some more information on mediation with an ex partner and coming to an agreed parenting plan."

"My family are in desperate need of help. When I was young my dad would abuse my mum physically and verbally. That stopped. However my youngest brother is now 21 and is an abuser too. He my mum and dad can get into some very full on arguments. I don't live at home anymore with them. But I need this to stop I need my whole family to get help so this cycle can end."

"Hello, i will need to call and get more information but if 2 people are not amicable, going through this process, is it possible the exes can be dealt with separately?" "Having problems keeping up credit card payments after husband was made redundant just before Christmas. Have had to pay large electricity bill as son has a genetic condition called septo-optic dysphasia where regulation of body temp is not effective. Feeling stressed." "I'm looking for help with bills as I have a very low income and can't aford to cove all of my bills. I was on income protection that has finished now and I am on sickness Benifits five hundred a fortnight which duse not cove nothing I am a nerves reck."

"I have financial difficulty and advised by financial councillors to file bankruptcy. I need help."

"Hello I was looking and doing some couples counciling for my husband and I. Would this be bulk billed? Thank you."

"I am a GP and looking for options to help a family with multiple issues – Family counselling to start with."

"My ex and I have sorted out our parenting dispute in court in June. We are trying to solve our property dispute via mediation. We have already got the final parenting order."

"One of my employees is in desperate need of help! Family Resolution, Ex partner and two kids scenario. issue with access to the children."

"Seeking information in relation to mediation post seperation re property, specifically... a car."

"No matter what option I try my ex partner will not agree to any visiting arrangements for our kids he has stated to family and friends that at his next visit he won't be returning them home to me."

Advocacy

To contribute to the promotion, development and reform of practice and policy. 2016–17 was a significant year of working to advocate on behalf of issues that affect our clients and ensuring that the scope of our good work is not reduced.



Elder Abuse Age Discrimination Commissioner Dr Kay Patterson AO

Dr Kay Patterson is a prominent advocate for the empowerment

of older people. Her focus on shaping community attitudes towards older Australians sees her working to raise awareness on elder abuse.

Dr Patterson launched our Respecting Elders support and conflict resolution service in May, delivering the keynote address highlighting the complex nature of elder abuse. Elder abuse ranges from financial to emotional abuse, often perpetrated by the adult children of the older person.

She welcomed the new service as an innovative new model that aims to support and empower older people in situations of conflict. Dr Patterson firmly believes that there needs to be an alternative pathway of family conflict resolution that does not necessarily involve a legal punitive approach.



Unforeseen Consequences

Hon Mark Dreyfus QC, MP Federal Member for Issacs

Mark Dreyfus QC MP is a strong advocate for social justice. As the

shadow attorney-general he focuses on working to create equitable outcomes for the vulnerable and disadvantaged in society.

Changes made in the VET Student Loans Program in 2016 did not include the Graduate Diploma of Family Dispute Resolution as an eligible course. Qualified practitioners are always in short supply.

Mr Dreyfus recognised the clear community value the course brought to a service that provides alternate dispute resolution pathways to the public.

His advocacy efforts were most helpful to FMC's Graduate Diploma in Family Dispute Resolution being included in the VET Student Loans Program. This opened up greater pathways for students to become qualified practitioners, allowing for the demand to be met in the family dispute resolution recruitment area.



Community Services Tim Wilson MP, Federal Member for Goldstein

Tim Wilson MP is staunch advocate for the most vulnerable members

of the community. From his previous role as Australia's Human Rights Commissioner to his current role as the Member for Goldstein, his focus has been in improving the lives of Australians with accessible health and aged care services.

Mr Wilson has been staunch in his advocacy for the rights of older people. As a parliamentarian, he expressed great interest in our then pilot Respecting Elders service and the family-inclusive nature of its advocacy to resolve conflict.

He observed the valuable role FMC played in providing support and help to those in need within the Goldstein electorate and surrounding communities.



Everyday Advocacy FMC Financial Counsellors

FMC Financial Counsellors provide information, support and advocacy to assist people

in financial difficulty. They assist with budgeting, advocacy, debt management and negotiating with creditors to resolve household debts and other money difficulties.

Our workers are at the front line of advocating on behalf of clients who are afflicted with much stress. This financial stress is debilitating and greatly erodes the quality of relationships, mental health and sense of self worth. FMC reviews the client's situation and is able to negotiate with key creditors to reduce debts and enable the client to take control of their financial future and work towards a debt free future.

Advocating for those without a voice to those in control is a key feature of what our Financial counsellors do.

Reflections on a watershed year



Gerlinde Scholz Chair of the Board of Directors



Serge Sardo Chief Executive Officer

For FMC, 2016/17 was a watershed year. Eventful, successful, remarkable.

The appointment of Serge Sardo last December as the new Chief Executive Officer marked a transition point for the organisation. Serge brings a wealth of prior CEO, senior executive and leadership experience to this appointment.

Since Serge took up his appointment early in 2017, progress in improving FMC's operational infrastructure has accelerated, service delivery has gone from strength to strength, and we are beginning to reach out to new partners, funders and communities in need of our services.

Of course, such remarkable progress in a short time often reflects earlier groundwork. On behalf of the Board, sincere thanks to Graeme Westaway for the leadership he provided to the organisation and its staff as Acting CEO over a period of eight months.

Serge and Graeme deserve joint credit for the achievements of 2016/17, a year in which FMC responded to the needs of a record number of clients, diversified its service offer, obtained new funding from new sources including a significant Innovation Grant from the Lord Mayor's Charitable Foundation, and started to strengthen its partnerships and networks. We also invested in internal infrastructure and capacity building and achieved a healthy financial surplus. Together, these achievements deliver against our key strategic priorities: responsiveness to changing client and community needs, and sustainability through diversification and growth.

It is rewarding when our work is recognised by those we serve. FMC received a "Play Your Part" Award from the National Association for Prevention of Child Abuse and Neglect (NAPCAN), and made the list of top community organisations across Australia who advocate for their clients through the Financial Ombudsman Service.

FMC has well managed a period of leadership transition, is operationally sound, and developing strategically. Board leadership is an essential ingredient in this. I would like to thank my fellow directors Natalie Hughes, Brendan Rowswell, Ashley Saltzman, Peter Saunders and David Speyer for their engaged support throughout the year. Our former Deputy Chair Michelle Lac left the Board in October 2016; we wish her well in her future endeavours. In May, we welcomed Rachel Holthouse and Delia McIver as new board members and look forward to their contributions over coming years.

We look forward with confidence and optimism to working with Serge and the FMC team into the future so that FMC can continue to help more people take back control over their lives.

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Gerlinde Scholz Chair of the Board of Directors

I was very pleased to join FMC earlier this year and I relish the opportunity to lead the organisation at this exciting time. Building on success evident in 25% growth in revenue over the past three years, FMC will continue to evolve for the benefit of the clients it serves. It is a privilege to guide the organisation in this next phase of its development.

FMC is a much-needed organisation. Last year, we assisted more than 8,300 clients. Yet we have more to do.

We are responding to changing client needs by expanding services for people with mental health issues. We are also extending a number of our services to areas of emerging demographic need in the western growth corridor of Melbourne.

Developing more specific responses to family violence issues is another important area of focus. Some 45% of our Family Dispute Resolution clients report the presence of family violence, so FMC is already providing family violence support every day – and sadly, demand is exceeding current capacity.

We believe more can and should be done in prevention and early intervention for families dealing with conflict before it escalates into violence. Fortunately, the Victorian Royal Commission into Family Violence has recommended comprehensive and systems-wide reform. We look forward to engaging more actively with this issue and with Family Safety Victoria to contribute as we should to helping affected families.

Elder abuse is a lesser known aspect of family violence. We were delighted that Age Discrimination Commissioner Dr Kay Patterson AO helped us launch FMC's 'Respecting Elders' service in May, drawing significant attention to the issue. FMC's leadership in this area has fostered partnerships with Seniors Rights Victoria and a number of Community Legal Centres. A generous grant from the Lord Mayor's Charitable Foundation for the further development of the Respecting Elders program recognised its ground-breaking importance.

In 2016/17, we commissioned Monash University to evaluate the outcomes, effectiveness and impact of our Family Dispute Resolution service. This kind of work builds the evidence base that informs the on-going development of our services and of our advocacy positions.

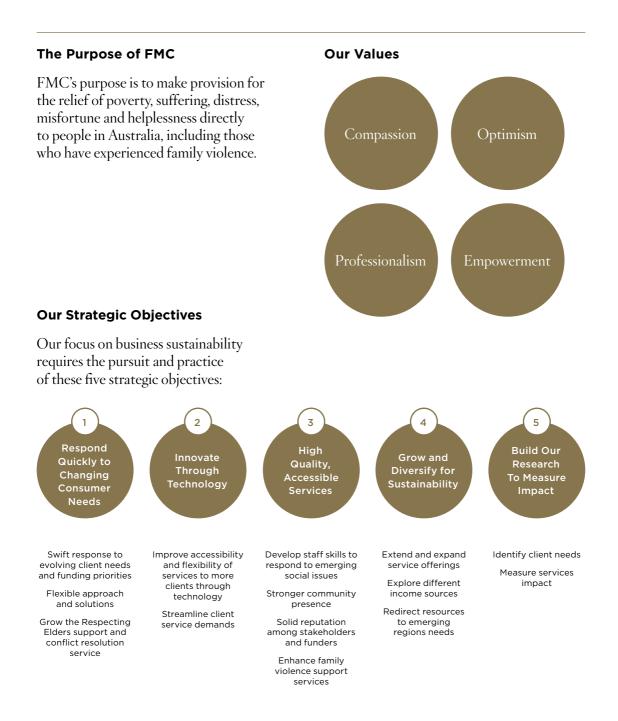
I want to take this opportunity to thank our executive team, front line practitioners, client support, administration and support staff for living the FMC values and embracing our future. We are also grateful to our funding partners whose support makes FMC's community work possible.

The report that follows summarises FMC activities and achievements for 2016/2017. I commend it to you for your interest.

Serge Sardo Chief Executive Officer

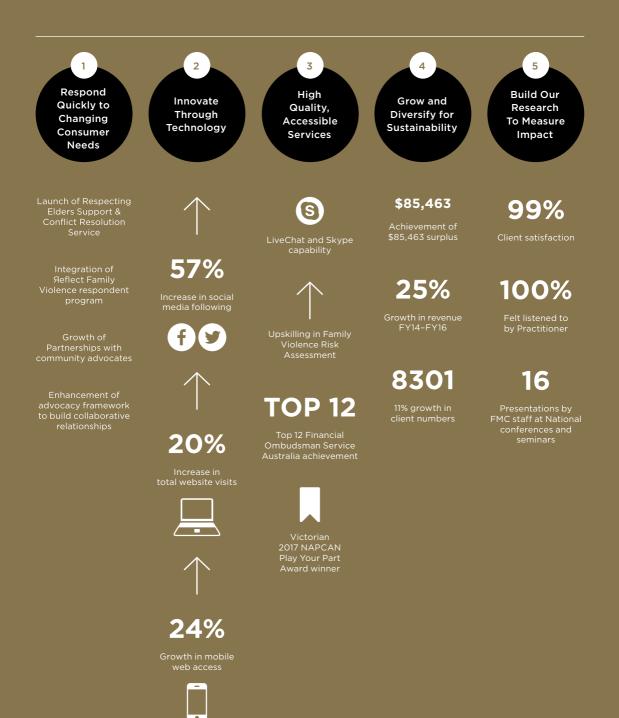
About Us

Helping people take back control over their lives.



Achievements

2017 has been a significant year for the prevention of family violence and the expansion of accessible services to help the most needy in the community.



Our Board



Gerlinde Scholz Chair of the Board of Directors

Gerlinde is a not-for-profit sector director and advisor with extensive executive experience.

Her career spans across higher education and medical research industries, including management and leadership roles that saw her responsible for income generation, growth and capacity building. Her role as a consultant draws from her extensive experience advising non-profit clients on a broad range issues.

Gerlinde is a Member of Board Nominations and People Committee and a Member of Finance, Risk & Audit Committee.

Chair since November 2014.



Michelle Lac Deputy Chair

Michelle is the Chief Executive Officer at Lyons College. Michelle's professional experience spans over 19 years in higher education leadership, teaching and research, management consulting professional services and serving on not-for-profit Boards. Michelle holds a Bachelor of Information Technology and is currently completing her PhD in Mobile learning with Swinburne University. Michelle is also a Graduate of the Australian Institute of Company Directors (GAICD) and Project Director of the Australian Institute of Project Management (AIPM).

Michelle was Chair of the Operational Performance, Innovation & Growth (OPIG) Committee (committee suspended Feb 2017).

Left the Board in Oct 2016.



Ashley Saltzman Director

Ashley is a corporate mediator and commercial recovery specialist. He works as the head of commercial disputes at global software company SAP across Asia-Pacific. He has a Bachelor of Business (Accounting), is a CPA and has a Mediation qualification.

Ashley is a Member of Board Nominations and People Committee and a Member of the Operational Performance, Innovation & Growth (OPIG) Committee (committee suspended Feb 2017).



Delia McIver

Director

Rachel Holthouse

Rachel is currently Chief Executive Officer of RMIT Training located in Melbourne, Australia. The company is a successful provider of education solutions to clients worldwide. Rachel has held senior governance roles in the education sector across several countries. She has extensive international experience working with global partners and operating in highly regulated and multijurisdictional environments.

Joined the Board in May 2016.



Natalie Hughes Director

Natalie has successfully led several companies through periods of business expansion with an emphasis on new product and service development and entry into new markets. She started her career as a chartered accountant before taking on marketing and strategic management roles in the leisure and entertainment industry. Natalie is currently a strategic business consultant, developing marketing strategies and programs.

Natalie is Chair of Operational Performance, Innovation & Growth (OPIG) Committee, (committee suspended Feb 2017).



Brendan Rowswell Director

Delia McIver has significant experience at a senior executive level across the post-secondary education sector in the areas of People and Culture/ Human Resources, safety, risk and corporate services and has worked across Australia and internationally in her career. Delia currently holds the position of Executive Director People, Culture and Safety at Chisholm Institute, having held similar positions at Box Hill Institute and at Victoria University.

Delia is a member of the Australian Human Resources Institute and has been a member of the Fitzroy Learning Network Board and the Oakleigh Centre Board.

Delia is a Member of the Nominations & People Committee (since August 2016 - initially external).



Peter Saunders Director and Company Secretary

Peter is a principal with Danaher Legal, specialising in corporate and commercial advice, structuring and transactional support. Prior to his legal career, Peter has had 30 years experience in executive leadership, finance and consulting roles and practiced as a chartered accountant. Peter is a Member of the Finance, Risk & Audit Committee. Brendan is a Director at a leading public affairs firm in Melbourne whose clients are major Australian companies within the infrastructure, transport, information and technology, health and energy sectors. He regularly represents not-for-profit clients in their dealings with federal and state governments. Brendan was previously Public Affairs Manager at a Victorian industry association and adviser to a federal Member of Parliament for two terms in Government.

Brendan is Chair of the Stakeholder Engagement Committee (committee suspended Feb 2017).



David Speyer Director and Treasurer

David is General Manager Commercial and National Services at Vision Australia. David has 22 years of extensive senior executive experience in finance, mergers and acquisitions, business reorganisations in leadership roles in the not for profit and corporate sectors. He is also a Chartered Accountant.

David is Chair of Board for the Finance, Risk & Audit Committee.

Our Executive



Serge Sardo Chief Executive Officer

Serge is the CEO of FMC Mediation and Counselling. Prior to this he served as the CEO of the Victorian Responsible Gambling Foundation where he was instrumental in establishing the Foundation as a world leader in the delivery of counselling, support and prevention programs to over 100 different locations.

Serge has over 10 years' experience as a CEO and non-executive director for not-for-profit or government organisations and as a psychologist. He has delivered and managed a wide variety of community based therapeutic and prevention services. Serge has an MBA qualification and strong commercial experience, and expertise in preventative programs, social policy and advocacy.



Graeme Westaway Executive Manager Brand, Digital & Corporate Communications

Graeme has over 20 years experience in Brand, communications strategy and customer service development. He has held a number of executive and senior leadership roles in services development, strategy and capacity building across the not-for-profit, mutual and corporate sectors.

His educational background in Science, Marketing and Mediation brings to FMC an expertise in Brand strategy, Services development and Organisational planning.

Graeme stood in as FMC's acting CEO from June 2016 until January 2017.

Jenni Dickson Executive Manager Quality Compliance, Service Development & Outcomes

Jenni has over 20 years' experience in the health sector. She has a Bachelor of Nursing and a Graduate Diploma Community Health. Jenni brings to FMC a strong background in services development and quality improvement. She has a background in Aged and Community Care and has significant experience in improving the client experience.

Jenni 's extensive experience in community and health services has enabled FMC to maintain a highly developed standard of reporting at FMC and works to constantly improve service standards.



Dan Langelaan Finance Manager

Dan has significant experience in the not-for-profit and health insurance industry. He has held a number of management and leadership roles in the not-for-profit and private sector. He is a Certified Practicing Accountant (CPA) who possesses strong skills and experience in finance strategy, financial and regulatory reporting, capital management and investments.

Dan is also a company Secretary with experience in compliance, risk management and corporate accountability functions, and has a passion for striving to achieve best practice in governance.



Samantha Kolasa Executive Manager Client Services

Samantha trained as a psychologist and worked directly with clients before moving into senior management roles in the not-for-profit sector. She has worked across all levels of government bringing a wealth of experience in stakeholder engagement and the development of partnerships.

Sam resigned in May 2017.



David Turen Executive Manager Human Resources

David has extensive experience as an HR Executive across a variety of sectors including not-for-profit, health care, local government and commercial aviation. His portfolio includes responsibility for HR Strategy, Enterprise Agreement administration, HR consultancy and People Policy.

Our Clients

Gender



Current Income



\$0 - \$25,000	48.4%
\$25,001 - \$50,000	24.9%
\$50,001 - \$100,000	21.1%
\$100,001 - \$150,000	4.8%
Over \$150,000	0.8%

Centrelink Payments 49% of responded clients receive centrelink benefits.

Highest Level of Education



Tertiary, University or Institutes	47.6%
Secondary Year 12	21.4%
Secondary Year 10	21.6%
Primary	9.1%
Never Attended School	0.2%

Marital Status



Married

<u>កំ ពំ កំ ពុំ កំ ពុំ កំ ពុំ ร</u>% In a relationship

Separated

Divorced

<u>ុំ ពុំ កំ ពុំ កំ ពុំ កំ ពុំ សំ ពុំ សំ</u> Other Relationship



Widowed

Employment Status



Employed	58.1%
Unemployed - Seeking Employment	10.9%
Not in the labour force	24.6%
Retired	1.1%
N/A (Person aged under 15 years)	5.4%

Living in Fear

Everyday people come to FMC affected by family violence.

Reports of Family Violence



64% of affected clients earn less than \$50k

Hidden Shame of Elder Abuse



Up to 10% of older Australians experience elder abuse

Financial Abuse

Financial abuse is the most common form of abuse for older Australians

Recognise, Respond & Respect

FMC's response to family violence happens from the first contact

FMC Services

Assessment at first contact

Specialist Victim Counselling

Providing victims of family violence with specialised counselling and support services

Specialist Financial Counselling to victims of family violence

Financial counselling practitioners with specialised expertise in advocacy, access to resources, and referrals for complex cases

Supporting Children Program

Specialist support to help children adjust to the changes that arise from separation, identify and express emotion, and develop the skills needed to help them through the challenges in life

Integration of 'Reflect' - Men's Program

Helping men acknowledge responsibility, manage their anger and build positive behavioral change and recognise relationship boundaries. For both adults and adolescents

Managing Risk with Shuttle Mediation

- Different arrival and departure times
- Utilisation of separate entry/exits
- Use of separated interviewer rooms
- Phone or Skype sessions

STAR Learning Preventative Programs

Building the foundation of resilience and positive behaviour in the next generation of children

The Power of Us

FMC staff are passionate, committed, diverse and driven. Together they empower clients to make lasting changes in their lives.



This has been a year of continuing the focus on helping those most in need within the community. Without the tireless efforts of staff working across our 21 locations, from intake staff to practitioners on the front-line, we would not be able to deliver our range of services to some of the most vulnerable members of society.

We are proud to be working together with people who embody our values: Compassion, Optimism, Professionalism, Empowerment - to help people take back control of their lives.

Addressing family violence has been a key objective for the development of our staff response. Our growth of clients affected by this issue has led to the expansion of our services and deepening in expertise for accessible individual and family support.

Our staff have gone on to be recognised by the 2017 Victorian National Association for Prevention of Child Abuse and Neglect (NAPCAN) Play-Your-Part Award for their work and effort in FMC's new STAR Learning programs for schools and children. They have represented

us at various FRSA National Conference symposiums on family well being, Elder Abuse, sector cohesion and measuring the success of family and relationship services. Our Financial Counsellors have advocated to resolve debt issues of the most vulnerable in the community and have been recognised for their work. Our Respecting Elders support and conflict resolution service has been warmly received by community groups and partner organisations in large part due to active advocacy outreach providing phone and face-to-face support to victims of family violence. In all of this, they have provided advice, support and information to countless community, local, state and federal Government groups, workshops and events.

Staff Engagement & Training Development

The sum is greater than all the parts. Our staff are spread across our geographically diverse organisation, working in a range of capacities to collaborate and deliver services to the community.

We actively involve and encourage staff to expand their capabilities through policy reviews, updates and training in supporting victims of family violence. The release of the National Legal Response to Elder Abuse by the Australian Law Reform Commission (ALRC) was one such example where staff – including administration and non-practitioners - were encouraged to complete elder abuse prevention professional education training online to gain a better understanding of elder abuse. Learning how to identify abuse to inform practice, under duty of care allows them to better incorporate the empowerment model to contribute to capacity building within FMC.

In 2016-2017 FMC recruited staff to expand its core services. With the increase in the demand for mental health services FMC recruited clinical psychologists. Our new capability means that our staff are able to provide services to schools in areas of significant disadvantage where mental health issues have not been widely responded to. Thanks to our new team!

Towards 2018

It has been an exciting year at FMC. We would like to thank our incredible staff for their hard work and continued dedication in the pursuit of the relief of suffering and distress in the Victorian community. Their passion is to make a positive change in the lives of their clients.

Respecting Elders Case Study



Parties

Irene, 93 Widow

Mary, 58 Referrer, friend and carer

Adrian, 52 Irene's son

Scenario

 Mary approached FMC on behalf of Irene. Irene had been moved to an aged care facility and wasn't happy.

 Irene's family were advised by the mental health service to place her in her current facility.

 Irene felt she had not been adequately supported and felt coerced. She was not managing well where she was and needed more support.

 Staff at the facility were also blocking visitor access to her at request of her son Adrian.

 There was conflict in the family with Irene estranged from her son, who had power of attorney to make medical, financial and lifestyle decisions on her behalf.
 He had been instrumental in facilitating her move.

 Her attempts to communicate with Adrian had been unsuccessful as he was nonresponsive to her wishes.

 Irene feels that she had made a mistake in moving and wanted to return to her previous hostel accommodation.

Process

Consultation

 A FMC Family Consultant made contact with Irene to establish the issues and identify the next steps.

 Irene expressed distress and helplessness at having been placed in her current facility against her wishes by Adrian, without fully consulting with her.

 Irene has a hearing and vision impairment that does not affect her day-to-day functioning or her mental capacity.

Advocacy

 FMC made contact with the relevant parties: Adrian, the aged care facility, and the advising mental health service team, to advocate on Irene's behalf.
 Both Adrian and the mental health team were reluctant to provide information.

 It was established that there was ongoing conflict between the parties which was detrimental to Irene's mental health and well being.

 FMC consulted with Irene's previous hostel facility on whether it would be appropriate she return.

Coaching

 Throughout the entire process, Irene was consulted.
 Multiple sessions improved her confidence and courage to speak for herself and express her wishes.

Family Meeting

 Irene was able to work together with Adrian in a family meeting facilitated by the Family Consultant to resolve their conflict and clarify the issue of power of attorney through continuous communication.

Outcome

 With the help of the Family Consultant, Irene was empowered to self-advocate to her current facility in making her case to return to her previous accommodation. Irene moved back to the hotel she had previously lived in.

Impact

 Irene has moved back to her facility of choice. Her health and outlook on life has improved significantly as a result.

 Irene and Adrian were able to mend their differences. They now see each other regularly.
 Irene has further re-engaged with her grandchildren and extended family.

 With the power of attorney issue clarified, Adrian now manages Irene's finances in consultation with her.

 Working with the Family Consultant gave Irene the skills and knowledge to interact with those around her confidently.

 Irene is empowered to express her wishes clearly to those around her.

Family Relationship Counselling Case Study

Parties

Lydia, 43

Separated, concerned about the effect family violence had on her children

Carly, 10 Going through behaviour issues at school

Xavier, 7 Refusing to go to school

Scenario

 Lydia came to FMC seeking support for both herself and her children. She had just gone through a difficult separation which involved family violence.

 Lydia also suffered from health issues and was deep in debt.
 This placed an immense amount of stress and pressure on her as the sole provider of her family, leading her to question her ability as a parent.

 Carly and Xavier were deeply affected by the violent separation of their parents and had gone from being confident children to becoming increasingly withdrawn. They also faced significant difficulties in transitioning across to their new school environment.

 Xavier was highly anxious, was refusing to attend school and had poor appetite.

 Carly had anxiety related symptoms at school which affected her performance and engagement in school. She had gone from her usual outgoing personality to becoming socially withdrawn and unable to concentrate in class.

Process

 Lydia received emotional coaching to learn how to practice self-care and forgiveness in her role as a parent. She learned coping mechanisms to find healthy ways to channel her feelings and manage her stress.

 A referral to FMC Financial Counselling was made to assist with Lydia's debt issues.
 A counsellor helped with information to support and resources that helped reduce Lydia's stress.

 Through a Child Counsellor, both Xavier and Carly were able to express their hurt, sadness and anger at the separation and their new environment in a safe and facilitative space.

 Lydia was given coaching on self-management strategies and exercises to boost her self-esteem. She learnt that her negative experience had led her be afraid of making mistakes as a parent.

Through multiple sessions,
 Lydia learnt assertive parenting
 skills such as how to draw
 boundaries and create routine
 with both Carly and Xavier
 to introduce stability and
 consistency in their daily lives.

Outcome

 Lydia learnt to recognise the effect that the violent separation had on her behaviour and on her children and made positive changes to address it.

 Carly and Xavier feel safer to interact with their new environment and have started to attend school. Their overall mood and well being has improved, leading to greater socialisation.

 The family feel better able to talk about their problems knowing that they can seek help and support.

Financial Counselling Case Study



Parties

Lily, 35

Dependents: 2 school-aged children. Working as a casual worker. Going through a difficult separation

Scenario

 Lily was going through a difficult separation with no support from her ex-partner.

 She was facing bankruptcy from crushing debt after being harassed by different banks and finance companies over the past four years.

 Lily had previously been to another financial counselling provider who had told her that bankruptcy was her only option.

 Lily, while unhappy about the lack of options, was prepared to accept this until the FMC
 Financial Counsellor pointed out that other options had not yet been explored and that bankruptcy would have affected her ability to rent privately in the future.

 She faced immense financial pressure as her wages as a casual worker meant she was unable to meet her daily living expenses and she was struggling to support her family on a single income.

 This affected Lily's children greatly, who developed behavioural problems as a result, adding to her anxiety.

Process

Under the guidance of a FMC
 Financial Counsellor, Lily
 developed a detailed practical
 plan using her income statements
 and expenditure.

 The plan included payment terms within a stipulated timeframe, which took into account Lily's current financial circumstances.

 The Financial Counsellor advocated with Lily's creditors on her behalf to reinforce that Lily had the intention to take accountability for her debt, hence the need to work together to consider her financial circumstances.

 Lily also learnt debt management skills and to develop and maintain a family budget that incorporated the fortnightly repayments.

Outcome

 Negotiations with the creditors led to them agreeing to consolidate Lily's debt.

 The creditors agreed on a 40% reduction in Lily's outstanding debt, paid fortnightly in interestfree repayments over 3 years.

 Lily did not have to declare bankruptcy, which would have greatly affected her ability to rent privately.

 The harassing phone calls from creditors stopped, reducing Lily's anxiety greatly.

— The ability to clear her debt with a payment plan that was within her capacity to pay meant Lily is now able to focus her attention to improving her financial circumstances and rebuilding her and her children's life.

Child Counselling Case Study

Parties

Wendy, 10

Refuses to attend school and has behavioural issues.

Reese, 14

Spends too much time on the computer. Ignores boundaries set by parents.

Scenario

 Wendy and Reese were referred to FMC Child Counselling by their parents.

 Wendy was upset in the mornings and adamantly refused to attend school. Her parents attempted to coax her through a variety of means to attend classes, leading to intense arguments.

 Reese was resistant to parental guidance on excessive computer usage despite repeated attempts to set boundaries.

 When coaxing failed to motivate Wendy to attend school, her parents grew increasingly impatient. The disciplinary action they imposed grew harsher in response. This made Wendy's distress worse.

 Both parents felt disrespected and at their wit's end as disciplinary action had no effect on both their children. They felt that Wendy and Reese's temperaments were problematic and needed to be changed.

Process

 Upon assessment, the family went through two family sessions with a Child Counsellor to ascertain the family dynamics and gain an understanding of the relationship between parents and children.

 Together, everyone's needs were identified. A mix of individual sessions with the Child Counsellor was held with Wendy, Reese, and their parents.

 Wendy was able to participate in a safe, non-judgemental and non-authoritarian space where she was supported with what she felt would help her, using her creative ideas and requests.

Wendy felt empowered
 with the Child Counsellor who
 advocated for her needs with her
 parents with what she believed
 worked for her.

 The parents and children were coached by the Child Counsellor to conduct their own family meetings.

– Wendy and Reese's parents learnt that achieving positive behavioural change involved the entire family. They learnt the importance of allowing their children to express their feelings and needs to find solutions which would work for them.

Outcome

 Wendy and Reese's parents were able to learn how to respond to their children's emotional distress in a way that did not compromise their own values.

 The family learnt to get together to discuss issues and find mutual agreement with issues that were important to them.

 Wendy has taken control of her waking hours using an alarm clock and her attendance has improved as a result.

 Reese came to understand that the issues he had with computer usage and boundaries came with its own set of rights and responsibilities.

 The family feels supported.
 They are able to work together to name the issues that concern them and discuss this with each other to find a solution.

Mental Health Support for Families Case Study



Parties

Collin, 45 Married, feels disrespected by his children

Sue, 39 Married, did not feel confident in her role as a parent

Ella, 10 Has autism, recently going through behavioural problems

Sally, 6 Struggles academically with school

Peter, 4 Beginning to display behavioural issues

Scenario

 Collin and Sue sought help to deal with Ella's behavioural issues.

 Ella has been increasingly volatile at home, and her behaviour had grown increasingly wilful and difficult.

 Sally was going through difficulties at school with concentration and had recently started throwing frequent tantrums at home.

Process

 Upon assessment, the following risk factors were identified in the family dynamic affecting the children: Poor parental mental health symptoms, aggressive behaviour, lack of communication and poor interpersonal and socialisation skills.

A Family Mental Health
 Support practitioner (FMHSS)
 practitioner was assigned to the
 family for individual support.

 Sue was referred to partner organisation Family Life for individual counselling to address her trauma concurrently while engaging with FHMSS.

 The family went through family sessions involving capacity building exercises to improve their communication, problemsolving and coping skills to reduce conflict.

 Role-playing improved family cohesion and connectedness between the family members.

 Ella, Sally and Peter underwent individual support in building social skills, emotional regulation and coaching to learn to communicate their needs and feelings to each other in a positive manner.

 Collin received further support on improving the family dynamics.

 During this entire process, FMC continued liaising with Family Life about the progress of Sue's sessions and provided advocacy on her behalf for family violence support services.

 The family went through education to improve and build upon on their family roles and strengths. Emotion coaching further supported the cohesiveness of the family unit.

Outcome

 Ella was able to gain trust in her parents' authority.
 She learned to communicate her needs and has displayed an improvement in her behaviour at home.

 Sally and Peter learned to interact positively with their siblings and have improved their capacity to respond to conflict.

 Sue is able to engage more with her children in a positive manner despite her challenging marital circumstances through learning to establish parental boundaries and exercising emotional regulation.

 Sue and Collin received and continue to receive support to repair their relationship, learning the importance of seeking help early.

 Collin has become accountable for his behaviour and now understands relationship boundaries.

Family Dispute Resolution Case Study

Parties

Gerald, 52

Separated, has not seen his child in two years

Kelly, 51

Separated, concerned of Gerard's history of violence Ben. 10

Wants to have a relationship with Gerald

Scenario

 Gerald sought help from FMC to gain access to his son Ben, whom he had not seen in over two years. Kelly wanted Gerald to have a relationship with Ben, but was fearful that it would end in violence.

 Gerald has had a history of violence and aggressive behaviour. This resulted in their separation and an intervention order taken out against him.

 This was affecting Ben, who adored Gerald and could not understand the complexities involved. Ben was seeing a child counsellor for this difficult time with an external agency.

 Gerald agreed to go to mediation to find a resolution as part of the conditions Kelly placed for him to gain access to Ben.
 Both had lawyers involved to assist with the process.

Process

 Risk and suitability assessments were made to assess the risk to Ben and Kelly for any concerns from child protection or with Kelly's safety due to Gerald's history of violence.

 The following factors were considered: history of family violence, financial difficulty, mental health symptoms and communication barriers of both parties.

 Kelly received individual coaching sessions to address her concerns as to how to best present her position. Gerald's violent history meant Kelly was only open to supervised access with Ben.

Both Ben and Gerald had
 been receiving external support.
 Ben was encouraged to continue
 child counselling to ensure he
 continued to receive support.
 Gerald was encouraged to
 continue seeing his psychiatrist.

Kelly was also referred to FMC
 Financial Counselling to address
 her financial difficulties.
 Counselling helped equip
 her with the skills to manage
 her debt which had been giving
 her significant stress and anxiety.

 Gerald and Kelly were referred to FMC Family and Relationships Services (FARS). She was able to manage her anxieties and communicate her concerns and needs for working to focus on supervised visits with Ben. FMC facilitated sessions between both Kelly and Ben where both were able to have their support counsellors available to provide them the emotional support they needed.

 Gerald was referred to
 Parenting After Separation groups at FMC to learn how to manage his new parenting role.

 Ongoing risk assessment conducted by practitioner.

Outcome

They developed a Parenting
 Plan without the need to proceed
 further in the legal process.

 Kelly feels safe within the entire process and is empowered to have her concerns heard and addressed.

 Kelly is able to improve her financial literacy and take positive steps to improve her financial circumstances.

- Gerald can see Ben and pursue a parental role in his child's life.

- Gerald attends the Parenting After Separation group which allows him to learn ways he can further enrich his role as a parent to Ben.

Psychological Services Case Study



Parties

Vicki, 50

Concern for her daughter's welfare. Wishes her daughter to be happy and enjoy school.

Tanya, 11

Ongoing bullying at school causing school refusal, anger and sadness in an otherwise bright and confident young girl.

Scenario

Tanya had been referred to
 FMC Child Counselling services
 by a partnership agency.
 Vicki had been concerned about
 Tanya being bullied at school by
 another class mate and refusing
 to attend school.

 The bullying started last year when Tanya responded after being bullied. Such incidents had escalated into a series of retaliatory fights that had been going on for many months.

 Tanya lost interest in many of the extracurricular activities she was once active in, and had become increasingly withdrawn and angry and refusing to attend school.

 Vicki disagreed with the way the school had handled the bullying incidents and felt that the extremely close relationship she had with Tanya was under strain.

 Vicki was depressed, highly stressed and was going through significant financial difficulty.
 She had previously expressed suicidal thoughts.

Process

 On further assessment it was found that Tanya had a history of repeated attempts to end her life.

 Risk assessments were conducted with both Vicki and Tanya to ensure their safety.
 This also involved devising a safety plan to ensure both her and Tanya's safety, mental health and well being would not be compromised.

 Together with a child counsellor, Tanya learnt how to deal with bullying and conflict in a healthy way. She received emotional education in resilience and self-esteem building exercises.

 Tanya learned emotional self-regulation and how to express her emotions in a healthy manner. She had been overwhelmed with her emotions due to her learnt habit of internalising, also in response to Vicki's problems.

 Vicki learnt how to create healthy parental boundaries and to self-regulate her strong emotions. She learnt that some aspects of her parenting was not healthy, such as oversharing her worries and other information. This was causing additional stress for Tanya.

 Vicki was referred to FMC
 Financial Counselling to help with her financial situation. She learned debt management skills, how to access available resources and improve her financial literacy. She was also referred to the GP to get a mental health plan and consider medication for her mental health issues.

 FMC coordinated with the partner agency to ensure
 Vicki received consistent support throughout.

 Collaboration was sought with Tanya's school to further assist in managing Tanya's anxiety in the classroom.

Outcome

 Tanya gained an increased awareness of her emotional state.
 She learned how to express her feelings in a healthy way and was able to manage her response to bullying at school.

 Tanya has reported reduced distress. She was able to attend school regularly and has resumed participation in her many extracurricular activities.

 Vicki worked towards reducing her financial burden and establishing parental boundaries.

 Vicki is able to channel her stress and anxiety to a healthier conduit.

 Vicki's relationship with Tanya has improved significantly as a result.

FMC Training

We conduct professional consulting, training and education services.

FMC delivers a wide range of training and educational programs for groups, schools, parents and organisations across multiple areas:

Mediation and Family Conflict Resolution

A key component of our training and educational programs focus on professional development . FMC has been a leading provider of Mediation and Family Dispute Resolution to the community for over 30 years.

Since its introduction last year, the Accredited Mediators Course and Graduate Diploma in Family Dispute Resolution has been streamlined to suit student's needs. Adapted into comprehensive intensive course, it enables those looking to enter the profession or to further develop their skills and professional network with minimal disruption to their professional work life.

The Graduate Diploma course is now recognised as an eligible course in the VET Student Loans Program.

The courses are delivered by expert and experienced trainers with varied backgrounds across family dispute resolution and mediation. It offers a blended approach to theory and practice, including workshop, discussion and practice of mediation skills in role-plays and simulations.

Financial Capability

The Financial Capability Seminars are a series of Financial Literary workshops for groups or organisations. The workshops help participants:

- Learn to manage and control money better
- Create and work towards practical saving goals
- Become aware of factors that influence spending decisions
- Understand and learn to navigate the bank system
- Learn about credit and debt management
- Understand superannuation

Education for Schools, Carers and Parents

FMC works offers programs that aims to empower, inform and help young people feel good about themselves and recover from their mental health issues offered within its locations or externally with other agencies.

- Parenting Children who Worry
- Building Bonds and Boundaries
- Bringing up Great Kids
- Parenting after Separation
- Tuning into Kids[™] & Tuning into Teens[™]
- Girls with Attitude
- Seasons for Change
- Colour 'n' Chill Mindfulness
 Programs

STAR Learning Programs

STAR was awarded the 2017 Victorian National Association for Prevention of Child Abuse and Neglect (NAPCAN) Play Your Part Award.

NAPCAN is a leading advocate for the prevention of child abuse and neglect. NAPCAN's mission is to prevent child abuse and neglect before it starts and to ensure the safety and wellbeing of all Australia's children. The Play Your Part Awards recognise initiatives that promote the safety and wellbeing of children and young people.



The STAR Program is a classbased approach to building emotional resilience and positive behaviour in upper primary level students.

STAR has grown from its original pilot foundation program to a series of three psychoeducational programs: STAR Foundation, STAR Xpress and STAR Respect.

Now delivered across 15 schools in over 50 classrooms, increased capability has allowed FMC to expand outreach and target schools in disadvantaged areas.

The STAR suite of programs is a whole-school approach that provides opportunity for students, teachers, families, schools, community and FMC to engage and work together. This allows a seamless tie-in to the FMC suite of services and enables in-school programs from professional development for staff to individual psychological services for students.

STAR School Program

The Star Program is a preventative and early intervention program which:

 Reaches at-risk and disadvantaged children and young people

 Provides a high quality, transferable program for all schools across Victoria

 Help schools to identify at-risk students and families

Supports FMC Supporting
 Children after Separation
 Program (SCASP)

- Provides an accessible model for school communities

 Build foundation learnings for healthy relationships, emotional regulation, resilience, selfmanagement and social management for students

 Both relationship and community-centered development approach

 Targets vulnerable students and enables referrals into other services if required

 Provides FMC a foundation to implement innovative evidence based programs

 Delivered by expert child counsellors and child psychologists

STAR program is in-line with Child Safe Standards, the Australian Curriculum, VCAA Personal and Social Capability and with the National Kids Matter Framework.

Testimonials

"The teachers could not speak highly enough about the program. Can we please book as many classes as possible for 2017?"

 Assistant Principal, western region

"Outstanding program. It would be great to have you every week; the students want more."

Teacher, outer southern region

"STAR was so much fun. Everything we did was helpful for me to make better friendships."

 Grade 6 student, outer western region

Pictured from left: Play-Your-Part Award Recipient Joanna Moss. Commissioner for Children and Young People Liana Buchanan, FMC CEO Serge Sardo, and TransDev Learning and Development Manager Melanie Browne

Awards & Achievements

Our future depends on what we do today. 2016–17 marked the year we were recognised for our contribution to community development and innovative practice.

Awarded Innovation Grant from the Lord Mayor's Charitable Foundation (LMCF)

Respecting Elders Support and Conflict Resolution Service

The LMCF Innovation Grant recognises leaders in the charitable sector that take a creative approach to tackling a social issue through service innovation and applied research. Winning the Innovation Grant from LMCF paved the way to develop the support and conflict resolution service for older people.

Our Respecting Elders support and conflict resolution service was launched in early May 2017 by Age Discrimination Commissioner Dr Kay Patterson AO, in partnership with Seniors Rights Victoria and Eastern Community Legal Centre (ECLC).

Elder abuse frequently goes unreported due to a reluctance of the older person to place their family and their adult children at risk of facing potential consequences of going through the legal system. The legal process creates added stress and financial burden to the older person. There is also a fear of severing ties with their family in the process.

The Respecting Elders service aims to provide support and develop the ability of the older person to exercise self-advocacy in a family-inclusive manner, within the process through coaching, social support, counselling and other individual support services.

2017 National Association for Prevention of Child Abuse and Neglect (NAPCAN)

Victorian Play-Your-Part Winner

STAR was the Victorian recipient for the 2017 NAPCAN Play Your Part Award held nationally every year. NAPCAN is a leading advocate for the prevention of child abuse and neglect. This year's award was particularly significant. FMC hosted the Victorian award ceremony, which took place in National Child Protection Week 2017.

STAR has had an excellent response by educators, schools, parents and children since its first pilot run which provided an overwhelmingly positive impact on the effect it has had in children's behaviour in the classroom and in their families.

Financial Ombudsman Service (FOS)

Made the Top 12 List for Community Organisation Advocacy

FMC Financial Counselling was featured in the FOS Top 12 list of organisations recognised to have actively represented vulnerable and disadvantaged clients nationally. Four in ten of the disputes lodged by consumer representatives on behalf of applicants with FOS came from just 12 organisations in 2016–17.¹

FOS is a regulatory service that provides external dispute resolution for consumers who are unable to resolve complaints with member financial services organisations.

The work of our financial counsellors in everyday advocacy has had a profound impact on the lives of many of our clients who come to us in great need.

1 Financial Ombudsman Service, FOS Annual Review 2016-17. (16 October 2016)<http://www.fos.org.au/custom/files/docs/ fos-annual-review-20162017.pdf>, p49

First ever Department of Health and Human Services (DHHS) Grant for an Integrated Model of Care Responding to Suspected Elder Abuse

The Integrated Model of Care for Responding to Suspected Elder Abuse is an initiative by the Victorian State Government in response to the Victorian Royal Commission into Family Violence Report.

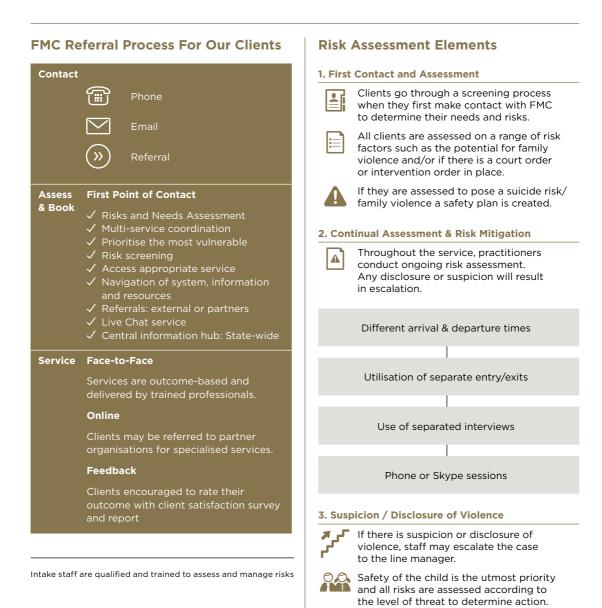
This is in addition to the Respecting Elders support and conflict resolution service, which will place us at the forefront of providing a range of alternative dispute resolution and counselling services aimed at reducing and preventing elder abuse. Current pathways for older people facing issues of conflict and elder abuse are often punitive towards families and carers. The Respecting Elders service works to enhance the older person's involvement in decision making about their care by providing support and advocacy.

Our highly skilled and qualified Family Consultant supported by an Elder Abuse Mediation worker and Financial Counselling professional will work with: older people and their families; DHHS; the Bouverie Centre; Victorian Health Services; ACAS (including the Liaison Officer); and other local key stakeholders to deliver and evaluate this innovative service.

The service provides a practical alternative to accessing legal services for issues of financial and emotional abuse.

Keeping Clients Safe

The recommendations of the 2016 Victorian Royal Commission into Family Violence were instrumental in further enhancements to how FMC addresses clients risk.



All staff are informed by FMC Child Safety and Family Violence frameworks when determining risk.

If required, the police may be notified.

Social Media & Web Presence

Broadening Our Digital Reach.



Online



mediation.com.au

52,000 Sessions of active engagement

Women aged 25-49 Most visitors

Improving Ease of Access

Family Dispute Resolution Most sought after service

24% increase Mobile viewing



financial firstaid.org.au

15,737 Visitors across all mediums

Women aged 25-49 Most visitors

Designed to Respond quickly to very financial stressed people

Sexually transmitted debt Most read factsheet

16% increase Since the mobile app launch

Our Partners

FMC is committed to building relationships with our valued partners. Together, we have been able to help the most needy in our community.

Senior Rights Victoria

FMC and Seniors Rights Victoria works in collaboration to deliver the Respecting Elders support and conflict resolution service for older people. The service was launched this year and aims to create a support and wraparound service for older people. This is done utilising the expertise and leadership of Seniors Rights Victoria and FMC's long-standing experience in providing conflict resolution services to the community.

Lord Mayor's Charitable Foundation (LMCF) Funding

The Respecting Elders support and conflict resolution service is a philanthropic endeavour made reality by funding from the LMCF. As one of Australia's leading philanthropic organisations, the grant recognised the service gap identified in this non-adversarial approach to elder abuse. The development of the Respecting Elders service has enabled clients a dedicated line of support and coaching to older people seeking to resolve conflict.

Women's Legal Service Victoria (WLSV)

FMC enjoys a long-standing partnership with WLSV to provide a wraparound service for vulnerable clients. By focussing on providing clients with outcome-based services in a nonadversarial environment. We continue to meet community need and demand with our Legally Assisted Family Dispute Resolution program and Legal Advice Sessions, these are of great value where family violence is present.

Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a non-profit independent financial dispute resolution service that provides assistance to clients seeking a non-legal pathway to resolving disputes. FMC Financial Counsellors liaise with FOS on a consistent basis providing advocacy to vulnerable clients. The demand for the service has seen us listed on the 'Top 12' list of organisations actively representing vulnerable and disadvantaged clients throughout their dispute at FOS.

Family Violence Financial Outreach – Centre for Non Violence (CNV)

FMC has enjoyed a close partnership with CNV to provide expanded capabilities for vulnerable women going through family violence. The demand for the service has led to the development of a successful pilot outreach service held on an ongoing basis at CNV, which includes workshops and the provision of financial capability and resilience programs to new family violence staff.

Financial Counsellor Outreach Service – Seymour Salvocare

FMC has a partnership with Seymore Salvocare in providing a monthly outreach service to the community. This year it has expanded its capacity to allow for increased demand. The partnership facilitates organisations in the surrounding area referring clients to the Salvocare office.

Family Violence Financial Counsellor Outreach – Eastern Community Legal Centre (ECLC) and Peninsula Legal Service (PLS)

Victims of financial or economic abuse can benefit from specialised support. FMC provides outreach services to both ECLC and PLS with Financial Counsellors co-locating at both legal centres to provide much needed assistance to vulnerable clients. The partnership with these organisations enables clients to receive direct support without the added stress of referrals. A Financial Counsellor provides advocacy and financial coaching to empower them to rebuild their lives.

Financial Literacy Outreach Programs for Multicultural Youth and Migrants – Anglicare Victoria and Department of Human Services (DHHS)

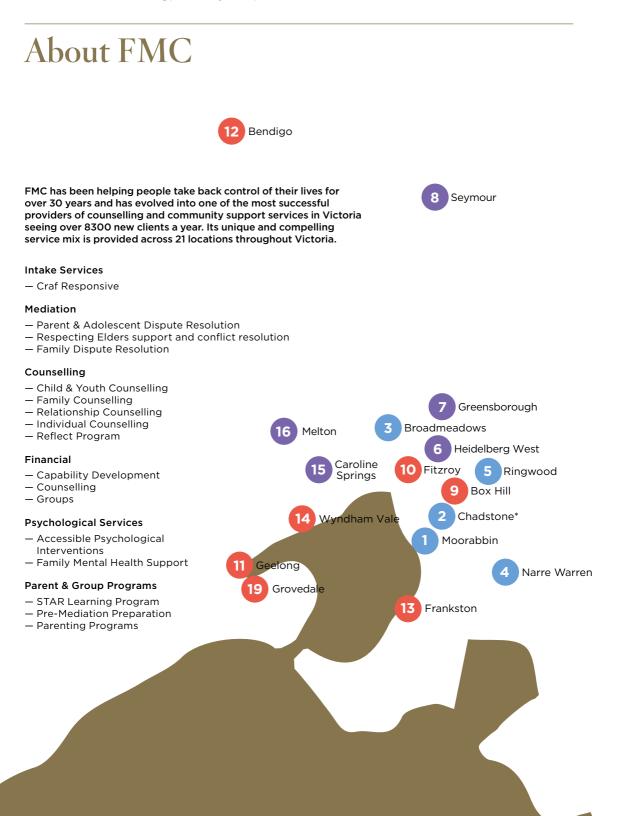
Victoria is a culturally diverse state that includes migrants, refugees and asylum seekers. Financial literacy is a critical component of their welfare. FMC has a strong relationship with Anglicare Victoria and DHHS, providing financial outreach programs to address the growing community need. The workshops are an ongoing development conducted by our Financial Counsellors to help members of the community adapt to their new Australian environment.

FMC Financial Statements

Statement of profit and loss	2017 \$	2016 \$
Revenue	9,065,018	8,936,101
Employee benefits	(6,441,614)	(5,812,755)
Depreciation, amortisation and impairment	(220,596)	(426,078)
Marketing	(237,448)	(217,532)
Occupancy and utilities *	(714,394)	(894,135)
Consultancy and legal **	(378,718)	(644,338)
IT software support and supplies	(305,878)	(263,354)
Other expenses	(670,268)	(658,418)
Finance costs	(10,639)	(13,477)
Surplus for the Year	85,463	6,014

Statement of financial position	2017 \$	2016 \$
Assets		
Current Assets	2,825,270	2,339,282
Non-Current Assets	2,440,672	2,637,472
Total Assets	5,265,942	4,976,754
Liabilities		
Current Liabilities	1,192,045	997,556
Non-Current Liabilities	70,938	61,702
Total Liabilities	1,262,983	1,059,258
NET ASSETS	4,002,959	3,917,496

* Occupancy and utilities | ** Consultancy and legal Reduction in these expenses were channeled to support an increase in staffing levels



Locations

01 Moorabbin (Head Office) 4/1001 Nepean Highway Moorabbin, VIC 3189

02 Chadstone* 41 Stamford Road Oakleigh, VIC 3166

03 Broadmeadows B1, 1-13 The Gateway Broadmeadows, VIC 3047

04 Narre Warren 86-88 Victor Crescent Narre Warren, VIC 3805

05 Ringwood 367 Maroondah Highway Ringwood, VIC 3134

06 Heidelberg West Shop 48 Bell Street Mall Heidelberg West, VIC 3081

07 Greensborough Level 3 Greensborough Plaza Greensborough, VIC 3088 08 Seymour Shop 5-6 78 Station Street Seymour, VIC 3660

09 Box HIII 3 / 27 Bank Street Box Hill, VIC 3128

10 Fitzroy Fitzroy Legal Service Level 4, 126 Moor Street Fitzroy, VIC 3065

11 Geelong 62 McKillop Street Geelong, VIC 3220

12 Bendigo 176 McCrae Street Bendigo, VIC 3550

13 Frankston 1/146 Young Street Frankston, VIC 3199

14 Wyndham Vale IPC Health, 510 Ballan Road Wyndham Vale, VIC 3024

FMC Offices

- Co-Locations
- Outreach Locations
- Branded Family Relationship Centre (FRC)

15 Caroline Springs 22-50 Becca Way Caroline Springs, VIC 3023

16 Melton 390-392 High Street Melton, VIC 3337

17 Traralgon* 41 Grey Street Traralgon, VIC 3844

18 Bairnsdale 306 Main Street Bairnsdale, VIC 3875

19 Geelong Cnr Torquay Road and Reserve Road Grovedale, VIC 3216

20 Leongatha 5A Church Street Leongatha, VIC 3953

21 Warragul 31-35 Gladstone Street Warragul, VIC 3820

Bairnsdale

Warragul



Leongatha

www.mediation.com.au www.financialfirstaid.org.au 1800 639 523 enquiry@mediation.com.au

FMC Mediation and Counselling is partially funded by the Australian Government Department of Social Services.

Visit **www.dss.gov.au** for more information.