



**Council of Single Mothers
and their Children Inc.
Annual Report
2016-2017**



The year in review

CEO Report

Let's celebrate the strength, resilience and capabilities of single mothers.'

At the end of my first year of leading CSMC, I feel excited about all we have achieved, honoured by the privilege of leading such a capable team and respected organisation, and inspired by the amazing single mothers I have encountered. All these positives almost overshadow what a punishing year it has been for single mothers. Almost!

While the unpaid national child support debt is over \$1.5B, the Federal Government proposed, through the Omnibus Bill and later Welfare Reform Bill, to further impoverish and vilify some welfare recipients. Single parents receiving Government benefits have been a key focus in these proposals. We have made submissions this year on issues relating to paid parental leave, family law changes, proposals to reform human services, welfare reforms, and considerations of the child support payment structure.

CSMC is building on our significant heritage, while innovating and strengthening to remain vital, effective and representative.

We continue to provide both practical support and advocacy for single mothers and in order to ensure we are doing this to the best of our ability, we undertook a strategic planning process to establish key priorities for 2017-2020. We identified the structural barriers single mothers continue to face and how we, as a small state-based organisation, can best address them. In tackling these six areas of focus for the coming three years, we will amplify the voices and experiences of single mothers and their children and collaborate with others seeking goals of equity and wellbeing.

This is work that we cannot accomplish alone and we have been busy building collaborative relationships. In some areas, such as housing and family law, our role is to support existing specialist organisations and community initiatives.

We are excited, determined and prepared to continue making a real impact on the lives of single mother families, as CSMC has been doing for almost 50 years.



Single mothers are doing more with less and making every dollar stretch to provide the best life they can for themselves and their children, now and into the future.

Single mothers are providing vital care of the next generation. While this work is not measured in the paid economy, it is a valuable and essential contribution to our economy and society overall.

A handwritten signature in black ink, appearing to read 'JD' or 'Jenny Davidson'.

Jenny Davidson

2017-2020 priorities: Strengthening our futures

PRIORITY 1:

A secure income

It is unacceptable for 33% of single mother families to live in poverty. We want the welfare system to better support single mothers at every stage: at home with children, seeking paid employment, and working to secure financial independence.



PRIORITY 2:

Diverse employment and education opportunities that complement family responsibilities

We will work with employers and organisations to cultivate a range of employment opportunities that suit single mothers' care responsibilities, and support access to further education, training and accessible children.

PRIORITY 3:

Safe, affordable and appropriate housing

Single mother families are among the most vulnerable in the housing market. We work with government and other stakeholders to facilitate innovative and collaborative solutions to the lack of housing and discrimination in the housing market.



PRIORITY 4:

Legal protection in Family Law matters

We seek more equitable laws and better information, support and treatment of single mothers in court, in relation to concerns for their children's well-being and their own future.

PRIORITY 5:

Wellbeing and resilience of single mothers

We seek to foster the wellbeing of single mothers and reinforce their resilience, capabilities and capacity to parent in order to overcome the negative impacts of entrenched poverty, family violence and social exclusion.



PRIORITY 6:

Children's wellbeing

Single mothers are a highly diverse group with one key commonality: the well-being of our children. CSMC works to ensure the children of single mothers have every opportunity to reach their potential.



Income

Single mothers rely on a range of income sources that are influenced by many factors. These include paid employment status, access to affordable childcare, family support or shared care with the children's father, and whether or not family violence still impacts their daily lives. Income sources include:

- ◆ Full, part-time or casual wages
- ◆ Welfare payments including Parenting Payment Single, Newstart, Disability Support Pension, Carers Pension, Austudy and the Age Pension (for grandmothers raising children alone)
- ◆ Child support from the child's father
- ◆ Entrepreneurial strategies including participating in the share economy, selling crafts or goods online, or renting out a room
- ◆ Savings.

For single mothers contacting the CSMC support line, economic hardship is a key concern even if they present with another issue. Others who have had more stable patterns of income are now finding that the changes to Family Tax, study support schemes and penalty rates are taking a toll. On top of these factors, many struggle with the financial and social ramifications of a child support system that is not delivering equitable outcomes.

Child support

The Department of Human Services annually transfers around **\$3.5 billion** to support approximately **1.2 million children**, or close to a quarter of Australian children under 18 years. Governments figures show **\$1.53 billion child support payments are outstanding** and this is without accounting for any unpaid child support in privately made arrangements. As women are 82% of all single parents, it is mainly fathers not paying.

Issues of non-payment, underpayment and delayed payment all seriously compromise the income and budgets of single mothers and the wellbeing of children.

Emergency relief

Single mothers are highly skilled at managing on very little. But much can and does go wrong. Increases in rent, larger than expected bills and rising utility costs, costs of legal representation for those going through Family Court, costs of specialist appointments and medication, and unplanned events such as a car or fridge breaking down, all make it unsurprising that single mothers come to us for emergency relief, many for the first time this year.

The generosity of the R E Ross Trust in recognising the challenges people can face and the consequent need to continue to fund emergency relief, provides a vital bulwark against homelessness and hunger for single mother families in need.



Newstart

The combined impact of the Howard and Gillard governments' decisions to move single mothers from the Parenting Payment Single to Newstart when their youngest child turns 8 years continues to negatively affect single mother families. The combined impact of these and other changes have proven so extreme for single mother families that key organisations including the National Council for Single Mothers and their Children, wrote to experts mandated by the United Nations to deal with extreme poverty and discrimination against women, to report on the violation of Australia's human rights commitments. Additionally organisations and individuals in the charity, academic and private sectors have called on the government to remedy this situation.

'So many single mums I know were half way through degrees when the Parenting Payment Single changes were introduced. They had to give up study because their youngest was eight years old, which meant moving to Newstart. That was 2012. By now, these women would all have qualified and have far better employment opportunities. Instead, they are semi-skilled and casual. If women can gain meaningful employment, it is life changing with knock-on effects.'

Advocacy

CSMC continues to advocate for a secure income for all single mother families. With 40% of children in these families living in poverty, there are clear national economic or social benefits in preventing this level of poverty and disadvantage becoming further entrenched. We made submissions this year to:

- ◆ The Australian National Audit Office in respect of Child Support
- ◆ The Senate Steering Committee on the proposed Omnibus and Child Care Bill.

We wrote letters to politicians and contributed to efforts by other State and National bodies working to relieve poverty particularly child poverty.

'The only flexibility in my budget is in the food spending.'

Dana's story

'Newstart has been a huge squeeze for my budget. My income is \$100 less a week and we are struggling.'

'I'm good at budgeting but the area the money has to come from is food because I can't change the bills and overheads.'

'I've gone through the cupboards to see what I can make into something that'll be nutritious. It's impossible now to buy the better food and I'm afraid my children's health will suffer.'

'I'm trying to get work but there is not much in a rural area and less that is with a family friendly employer. When my kids are a bit older I am confident I can get work and support us. We just need help now. I take on casual work whenever it is available but its not a regular income and nothing I can count on.'

'I can see where it's difficult but I think the government is really kicking us when we are down.'



Education & employment

"I love working and it has been good for the kids and me. I feel more confident and we get to have holidays.

I am so lucky though because my work fits around school hours and my boss is supportive."

Study and paid employment weigh heavily on the minds of single mothers as they strive to build sustainable futures for themselves and their children.

Research by CSMC finds that for 66% of participating women, higher education has been a critical enabler to securing a job. Despite this, skill development through higher education and vocational training is not well supported by government in programs for single mothers such as Job Active and ParentsNext. Some single mothers with independent means or those able to access Austudy or the Pensioner Education Supplement balance study and parenting to build their capacity to ensure independent and sustainable futures for themselves and their children.

'Education is the key to many positives. I have gained greater self-esteem, a better worldview, opportunities, and an identity other than 'mum'. Most importantly, I have a good quality job that is flexible which is critical as I have three children.'

While governments talk about the importance of paid work and study for single mothers, they have not, in our view, facilitated it. We prefer enabling systemic changes instead of actions that seeking to reprimand individuals can have negative impacts on both single mothers and their children and further entrench them in disadvantage.

CSMC has identified key barriers to paid employment:

- ◆ Insufficient part-time / job share positions
- ◆ Lack of access to wraparound supports such as affordable childcare and help to meet initial costs
- ◆ 'Poverty traps', where return to paid work incurs costs in childcare and transport, and wages are insufficient to offset the loss of government health and transport concessions
- ◆ Long separation from children during paid work and commuting. Subsequent negative consequences for the children compel many mothers to accept poverty in order to prioritise care for their children.

We also identified that single mothers whose children have a disability or trauma occasioned by family violence, and those who have health issues or care for elderly relatives as well as parenting, are affected even more by these barriers to work.

Advocacy

CSMC is building productive relations with other organisations working to achieve more flexible employment conditions. We identified for the Victorian government, steps it might take to support single mothers move to paid employment. Nationally, modelling shows a 1% increase in workforce participation in 2017 will increase GDP by an additional \$58 billion over the next decade. As single mothers are 12.7% of the Victorian population, there are good reasons to find and activate the right enablers.

At the national level, we made submissions to government on the Fairer Paid Parental Leave Bill 2016 and to the Productivity Commission on Reforms to Human Services, highlighting difficulties single mothers identified to us in working with Job Active providers. This government scheme, purportedly designed to match people with jobs, is experienced by our members as an unethical 'tick and flick' exercise whereby the provider does as little work as possible and still receives government bonus payments.

Particularly concerning is that single mothers who are required to sign with Job Active providers tell us they are pushed to take any job, without regard to flexibility, sustainability or longer term benefits. Low paid and insecure employment leads to reduced quality of life for both women and children, including social isolation, higher risks of intergenerational disadvantage and poverty of mothers in older age.

CSMC refers single mothers to work ready organisations like Fitted for Work and McAuley Works. These exemplify the enabling and facilitative approaches that we see bring long term benefits.

Family law decisions

The impact of family violence on the interpretations and actions of the family law courts, is on the radar of both federal and state governments. In the 2017 budget, the Federal Government announced an inquiry into the implications of family violence and the family law. At CSMC, we see a strong disconnect between increasing government awareness of the impacts of family violence and more compassionate policies, and the frequent public denigration of single mothers by government members and media.

CSMC submissions to government this year have highlighted this disconnect and called for:

- ◆ Greater judicial education about family violence and its ongoing impacts for all officers in any court dealing with family law matters
- ◆ Strategies to minimise the ways Family Court decisions can contribute to entrenching the poverty of single mother families, for example through allowing vexatious litigants
- ◆ Judges to take into account irregular and insufficient child support payments and the impact of these on the wellbeing and social inclusion of children
- ◆ Better integration of the court systems and recognition of orders made in respect to violence.

Ties between family violence and family law form the undercurrent evident in many disputes in Australian family law courts. Cases may be unnecessarily prolonged; stereotypes of women, men and children magnified; expert opinions given on the basis of single or few sessions with the parties and by people who lack any experience or expertise in family violence; and decisions based on outdated understandings of the impact of family violence on the survivors, the majority of whom are women and children. Seminal work by the Good Shepherd in 2016 shows survivors of domestic and family violence experience a range of negative economic outcomes as a consequence of the violence they have survived. These include reduced access to savings and assets, reduced financial confidence, lower levels of workforce and educational participation, and damage to credit records. On top of this, many women are subject to drawn out cases in the Family Court and decisions that do not consider the financial impact on the recently formed single mother family unit.

'I don't know what to do or where to turn for help. I've used all my savings on lawyer fees.

The judge has made a decision that I have to move interstate with my children so their father can have access even though he has admitted violence, so I have no job, or income, and we are living in share housing with no family support.

It's inhumane what the judge has done. Me and two toddlers thrown out of home, employment and family support and sent back to my abuser. Their father doesn't contribute a cent.

This judge is ex-commercial law and inexperienced. Its beyond belief that someone like this can make decisions for families! He told me I 'will get used to it'.

It will be 6-12 months before we get to the family court.'

Tania's matter (above) was heard in the Federal Circuit Court, designed to take the workload off other courts such as the Family Law Court, but without the judicial expertise in family matters.



Housing

“Why is rental so hard to get?”
Single mother on our Share House Register

The 2017 Anglicare rental affordability snapshot shows that “the devastatingly inadequate rate of Newstart is... reflected in a comparison of properties available for single parent families who have been moved from the Parenting Payment to Newstart Allowance once their child turns 8 years old. Only 0.3% (n=239) properties nationally are available for a single parent on Newstart Allowance compared to 1.5% (n=1,011) properties for a single parent on a Parenting Payment. No properties were available for a single parent on Newstart in Sydney, Canberra, Adelaide, Darwin, Hobart or Brisbane.”

Access to affordable housing is the second most significant issue for the single mothers we assist, with a majority navigating the private rental market.

Many single mothers, unable to afford better properties, rent ones in substandard condition, pay more than 55% of their income on rent, or move to outer metro and rural areas to find suitable housing. Those who contact us for financial assistance with housing are typically moving to more affordable accommodation and need financial help with removal costs and rent in advance. These families become dependent on cars and struggle to pay for repairs, services, petrol and registration. The consequences of living further out include increased social isolation, removal from family and social supports, limited transport, reduced employment opportunities and less access to support services.

It is often family violence that begins the cycle of homelessness for many single mother families. When woman and children leave for safety, they may move into ‘secondary homelessness’, sleeping in spare rooms and on the couches of friends and family. Even when they find housing, for some there are continuing risks of violence that mean they have to move again for safety, incurring the additional emotional and financial costs of re-establishing school, work, friends and stability.

Bethany is a single mum with chronic fatigue syndrome which makes it difficult for her to complete everyday tasks. She has two children,

one with autism and is struggling financially. When her lease was up and with the house being sold, Bethany needed to move. She found a smaller house that while more squashed, was easier to manage. CSMC helped her with the cost of moving. Despite the challenges, Bethany remains a positive and resourceful mother.



Divorce settlements do not guarantee a secure future and many single mothers work incredibly hard to make the best of the hand they are dealt.

‘I have managed to hang on to my modest home. In the divorce and financial settlement he kept all his superannuation and I got a massive mortgage!

Somehow I have managed to pay the mortgage, although I have been behind with repayments a few times and feared I would lose the house all too often.

The bank gave me a mortgage based on the child support I was supposed to receive. Then, there were a few years where I received no child support at all, even though he was working and earning a good income.

I have beautiful children and am very proud of them and what they and I have achieved, despite the hardships.’





Single mothers share house register

Closed group, 386 members

CSMC works to assist single mother families find and keep safe, secure and affordable accommodation and to advocate for constant improvements to the nature and availability of suitable housing stock.

Financially, we assist single mothers with bond payments, rent in advance and removal costs. Situations involving rent in arrears are heartbreaking but beyond our capacity to support. In these instances we work with women to ensure they can access all available supports.

A key resource we offer is our share house register. This is managed as a closed Facebook group of 386 members. Through this register, single mothers are able to find others with whom they feel confident sharing accommodation, occasional childcare, rent and utility expenses. The resourcefulness of single mothers is often on display on this register as women advertise, respond, comment and assist each other with advice and shared experience.

'Anyone interesting in sharing a house with me and my child? I want a stress free, happy environment preferably with someone with a baby of similar age. Being able to save money towards my child's future rather than paying such a large portion of my earnings in rent is definitely a motivating factor, but so is having company and my child growing up (even for a few years) with another child.'

'Help - My 6 & 2yr old sons and I, are in URGENT need of a rental or house share. We can go ANYWHERE north of the city and I can pay \$250 p/w for 1 or 2 bedrooms. We have been without a stable home and recovering from family violence for over a year. I've made contact with domestic violence services and been allocated a case worker but I don't see much action so I'm coming here. I work part time, and can provide references and an upfront bond. The children's father doesn't pay support and I am at my wits end trying to keep it together. The kids and I have moved in and out of friends' lounge rooms and garages all year, stayed in a shed and motel rooms. Services say they can't help us as there is a huge shortage in Melbourne. So this is my plea and I hope someone can help us.'

'Hi lovely people! I'm a single mum with a beautiful 4yr old boy. We're blessed with a 3 bedroom house in Collingwood to share come February next year. If you're interested in sharing, PM to find out



'Hi - I need a home for myself and my twelve year old daughter. I am just finishing my Diploma and will hopefully find work quickly. I can afford \$200 a week rent. Please contact me if you are looking at sharing or know someone who is. I do not party and live a quiet life and am looking for similar.

Thank you'

Of particular significance are the stories of women who, due to violence or other issues, had no home to take their baby from hospital or had to put their children in foster care. Sometimes there are happy conclusions.

'Hello wonderful mums.

I am writing to update you all.

I have got a place that I can call home and I have my baby back in my care full-time!!! Thank you for your words of wisdom :) '

CSMC continues to collaborate with Victorian and national organisations seeking to improve affordable housing options. We:

- ◆ contributed to discussions about *Fairer, safer housing*, the review of the Victorian Residential Tenancy Act 1997, and to research by RMIT on heatwaves, homes and health.
- ◆ made a submission to the Productivity Commission in relation to single mothers and social housing
- ◆ raised housing with government members in relation to proposed welfare reforms.

Single mother wellbeing

'Single mothers not only parent and do the household labour they also do the 'man-work': they 'take out the trash', negotiate household contracts, manage the finances, have difficult conversations with neighbour, fix the bike, deal with the mechanic, move the furniture, inspect houses, light fires, pitch tents, get the torch and steal around the house in our undies when we hear a noise at night, replace the batteries, assemble the IKEA furniture like a pro, change the light bulbs, plan the holidays, drive the car – and have control of the remote control. We have the satisfaction of knowing without a doubt that we can 'do it all', no matter what life throws at us.' Sophie Banks, *Musings of a Single Mother*, published as a blog on CSMC website.

Established international development practice tells us that the wellbeing and circumstances of the mother significantly affects the life quality and opportunities for their children. Additionally, there is evidence to show that it is stigma, entrenched poverty and ongoing discrimination that impede parenting effectiveness, rather than sole parent status.

Data from the CSMC Emergency Relief program reveals a high proportion of single mothers and their children suffering from physical health and/or mental health issues. This is not surprising given the extreme hardship some of our callers are facing and has long-term consequences for a single mother trying to enter the workforce to improve her financial position.

In our annual survey, women who called the Support Line identified social isolation as a key challenge to single parenting. They deal with it by meeting other single mothers at the park, playgroup, kinder and school, keeping busy in the lonely night hours at home, and searching online for other parents' wisdom about current issues, such as dealing with a toddlers tantrums or a teenager refusing to attend visits with his father.

CSMC has a track record of working to reduce isolation and to facilitate connections between single mother families. Past funded projects included camps and lunchtime gatherings. This year we held the Christmas party and courtesy of Circus Oz who supplied free tickets, we took a group of single mothers and their children to a performance in June. Throughout the year we have connected single mothers via social media and our Support Line.

In order to support the health and resilience of single mothers, we want to see:

- ♦ An end to unrelenting poverty so single mother families can afford school fees, community activities, medical and dental treatments.
- ♦ An end to punitive policies and constant media and government negativity about single mothers.
- ♦ Greater recognition of the wonderful work single mothers do and more broadly, respect for all sole parents as valued community members.

We know single mothers to be remarkably resilient and capable, and with half a chance, will overcome the negative impacts of entrenched poverty, family violence and social exclusion.

'I am beyond angry that the government and the media treat single mums so shabbily. That so many single mums live in poverty despite working their socks off because housing is unaffordable on one wage and working full-time is hard with small children and long commutes. This needs to change.'

'My girls make me proud every day. They are (mostly) kind, funny and enthusiastic about life.'

'I teach them that they are as good as anyone and better than no-one, that life is not perfect and that when things feel hard, the best medicine is to find something to be grateful for. We always find something.'

A fair start for every child

Single mothers are a very diverse group, but what we have in common is a drive to ensure the wellbeing of our children. When CSMC was founded, a core goal was to ensure 'a fair start for every child regardless of their birth circumstances'. CSMC was instrumental in the establishment of government benefits that enabled women to keep their children rather than be forced to give them up for adoption, and in changes to legislation to remove the stigma of illegitimacy.

We continue to work to ensure the children of single mothers have every opportunity to reach their potential through:

- ◆ Challenging government policies that may disadvantage children
- ◆ Supporting single mother families navigate the education system and negotiate with school when there are financial and other issues, and
- ◆ Providing mothers with parenting resources and support through our phone line and website.

Evidence shows it is not growing up in a single parent household that disadvantages children, but poverty.

We recognise the financial and emotional stressors on single mothers and their children when lack of finances mean a struggle to afford school. We provide:

- ◆ Information, referral and support on issues relating to children's access to education
- ◆ Primary and secondary education packs donated by the Brotherhood of St Laurence
- ◆ Financial assistance with secondary school costs
- ◆ Information about available government and community resources.

This year, through funding provided by the R E Ross Trust and donations raised in an online fundraising campaign, we distributed \$13,620 to support single mother families for costs associated with the new school year. Kids need books and stationery, uniforms and shoes, school fees paid, personal devices including maths calculators, camps and Myki

cards. Loss of the School Kids Bonus this year has been a challenge for many single mums.

CSMC wants every child to:

- ◆ Have access to sports and other cultural activities
- ◆ Enjoy life without worrying about the lack of money
- ◆ Never feel ashamed or less than their peers because they don't have essentials
- ◆ Be well fed and live in stable and suitable accommodation.

CSMC appreciates the support of the Government of Victoria through the Department of Employment and Training in enabling us to work with women parenting alone to achieve the best outcomes they can for their children.

Lisa is 15. She knows her mother struggles to make ends meet and feels hurt that her father isn't around and doesn't help out. Lisa has found it much harder at school this year after a school administrator told her in front of her friend, to 'make sure you tell your mum to pay the overdue fees'.

Lisa says she is proud of her mum who went and spoke with the Principal and wrote a letter to the Minister for Education. Lisa says she'd like to study law and help people get a fair deal.



Governance in action

From the Chair

As we begin preparing for our fiftieth anniversary in two years, we reflect on how we have managed the challenges of ensuring good governance as a member-based organisation, particularly as our single mother members have busy lives and many commitments. Other challenges include digital developments and the changing social and funding issues faced by many community organisations.

From our “non-hierarchical, cooperative, collaborative, [and] mutually supportive” feminist and self-help beginnings, CSMC has evolved into an incorporated, professional organisation, still fiercely committed to a fair deal for all single mothers and our children. All staff, Board and volunteers continue to have lived experience of being single mothers.

In the past year, the Board has worked with the CEO and staff to develop a strategic plan for 2017-2020 that ensures our work is focused on the current and emerging challenges for single mother families in Victoria and beyond. Implementation will involve continued and increasing collaboration with funders and others working to ensure a fair and equitable Australia in which every adult and child can flourish.

To us, this is not just rhetoric. We are acutely conscious that 40% of children in single parent families are living in poverty. This deeply disturbing statistic means that in too many families, there are insufficient means to live in adequate housing, participate in community sports, connect digitally, eat enough fresh fruit and vegetables, freely use heat and cooling, wear decent shoes or buy school supplies. The hope of special treats or a holiday is non-existent for all too many.

The 2016 Boyer lectures highlighted the work of Sir Michael Marmot and the relationship of social health determinants to the continuing well-being of the country. While Australia still rates well in global scales, Marmot points to growing inequalities that will negatively affect the health of citizens and thereby, our economy. He suggests remedies include, “greater equity of power, money and resources”.

For our Board, good governance includes, in addition to managing strategy, organisational performance, accountability, risk and engagement, maintaining awareness of our important social role in supporting single mothers and their children to achieve equality of opportunity. Our position accords with research from the OECD showing an emerging consensus that “addressing high and growing inequality is critical to promot[ing] strong and sustained [economic] growth”.

As times change, so do our strategies. This year we have updated our brand and website and established a more active and sophisticated digital presence.

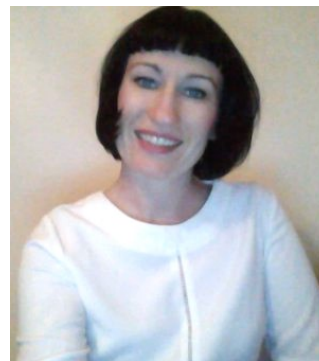
Single mothers cover the educational, financial, class and cultural diversity in Australia and our Board this year has reflected much, although not all, of this diversity. Our Board represents a spectrum of skills and education, family size, stage of parenting and life experience. The ‘personal made political’ in this Board, as in others over the years, has contributed to our remaining true to CSMC’s substantial history.

I want to pay particular tribute to Board members who completed their terms during this financial year. Sylvie Leber, Christin Quirk and Melinda Johnston are long-term members of the organisation who have stepped into various roles over the years including as staff, volunteer and Board members. Each of them, with feisty analysis and proposals for action have been an invaluable contribution to our monthly meetings.

I thank the staff for their continued dedication and exceptional work in 2016-2017. Thanks also to the Board for their work in this past year. I look forward to welcoming new members as the Board evolves.



Jessica Van Dyk



Sharing Christmas joy

CSMC knows that many single mother families feel isolated at Christmas time. This year to support our members through this time of year, CSMC called for help from our supporters and the broader community to fund a party with activities, small gifts and lots of delicious food.

\$3730 was raised in our online campaign, many donated goods were collected and staff, board and members volunteered time on the day.

The Christmas party was a great success for the families able to attend. We had a beautiful outdoor venue, perfect weather, a smoothie bike which the kids loved, crafts, a magician, balloon animals, face painting and a visit from Mrs Claus.

Each child received a showbag of goodies and a gift selected for their age and they took away an education pack donated by the Brotherhood of St Laurence. There were door prizes and gifts for their mothers too.

Huge thanks to those who donated:

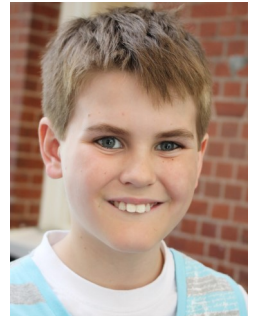
Time

Mandy Weber and her daughters
Kai
Maria Strofalis
Jan Baxter
Joanne Winterbottom
Jacqui Ng
Jenny Davidson
Fiona Combe
Annette Antolino
Chris Penver .
Jess van Dyk
Alex Girle
Craft group volunteers

Money

To all of you who gave from your hearts, thank you.

'This donation is to celebrate the work CSMC do - you were there when my boy and I needed some extra Christmas cheer. It's really nice to now be in a position to give something back!'



Goods

Chemist Warehouse
YMCA Parentlink
Kmart Brunswick
Woolworths Brunswick
Community Baptist Church of St Mark
Brunswick South Chemist Warehouse
Carman's Fine Foods
Mission Foods
Bakers Delight, Flinders Lane
Wrigley Company
Link Educational Supplies
Big W QV
Northcote Lions Club
Handpicked Wines
The Real Santa, for providing Mrs Claus probono
Sewing for Charity, for handmade Christmas gifts
Chris Penver and her church group

'Every time I am left alone with my beautiful kids, I am reminded how amazing single mothers are. I know a lot of you are escaping terrible situations and I admire your strength and courage. From our family to yours, we hope you have a joyous Christmas.'

Financials

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC.

Statement of Financial Performance for year ended 30 June 2017

	<u>2016/2017</u>	<u>2015/2016</u>
	\$	\$
<u>INCOME</u>		
Grants - DET Core Funding	207,264	198,666
- The R E Ross Trust (Emergency Relief)	36,746	37,228
- The R E Ross Trust (Branding & Website)	10,000	0
Donations	8,350	2,931
Interest Received	559	1,102
Membership Subscriptions	450	500
Sundry Income	163	55
TOTAL INCOME	263,532	240,482
<u>LESS EXPENDITURE</u>		
Audit & Finance Fees	1,708	1,708
Board Expenses	40	834
Depreciation & Losses on Disposal	2,908	1,906
Emergency Relief Program	36,746	37,228
Fundraising Contribution to Emergency Relief	3,835	-
Fundraising Administration Component	534	-
Insurance - Office	481	430
Occupancy Costs	19,600	23,078
Office Overheads	6,679	9,396
Planning & Publicity	6,231	1,901
Resources & Subscriptions	768	1,251
The R E Ross Trust - Branding & Website Project	10,000	-
Scarlet Letter Newsletter	8,303	7,394
Single Mum Social Projects	2,693	
Staffing Costs	162,584	160,286
Volunteer Expenses	62	64
Xmas Toy Program	-	2,334
TOTAL EXPENDITURE	263,172	247,810
<u>NET PROFIT/LOSS</u>	360	(7,328)

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC.

Statement of Financial Position for year ended 30 June 2017

	<u>30.06.17</u>	<u>30.06.16</u>
	\$	\$
<u>CURRENT ASSETS</u>		
Cash on Hand	53	34
Emergency Relief Food Vouchers	300	120
Cash at Bank		
NAB Business Maximiser	66,654	46,104
NAB Cheque Account	2,930	5,816
NAB VISA Business Payments Card	(67)	29
Give Now Fundraising Account	2435	0
My Cause Fundraising Account	183	0
PayPal Transaction Account	191	272
Total Current Assets	<u>72,679</u>	<u>52,375</u>
<u>FIXED ASSETS</u>		
Office Furniture At Cost	3,604	3,604
Less Accumulated Depreciation	(3,530)	(3,510)
Computer & Office Equipment At Cost	12,455	12,455
Less Accumulated Depreciation	(7,504)	(4,616)
Total Fixed Assets	<u>5,025</u>	<u>7,933</u>
TOTAL ASSETS	77,704	60,308
<u>CURRENT LIABILITIES</u>		
Accounts Payable	3,121	797
Advance Grants - R E Ross Trust - Emergency Relief	0	(254)
- Emergency Relief CSMC Contribution	1,477	0
- The Flora & Frank Leith Charitable Trust	10,200	0
GST Payable	4,039	3,834
Payroll Liabilities	3,254	2,678
Total Current Liabilities	<u>22,091</u>	<u>7,055</u>
<u>LONG TERM LIABILITIES</u>		
Provision for Staff Leave	26,000	24,000
Total Long Term Liabilities	<u>26,000</u>	<u>24,000</u>
TOTAL LIABILITIES	48,091	31,055
NET ASSETS	29,613	29,253
<u>EQUITY</u>		
Retained Earnings	29,253	36,581
Net Income	360	(7,328)
TOTAL EQUITY	29,613	29,253

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC.

Statement of Cash Flow for year ended 30 June 2017

	<u>30.06.17</u>	<u>30.06.16</u>
	\$	\$
CASH FLOW FROM OPERATING ACTIVITIES		
Receipts from Customers	262,973	239,379
Payments to Suppliers and Employees	(243,228)	(260,277)
Interest Received	559	1,102
Net cash provided by (used in) operating activities	<u>20,304</u>	<u>(19,796)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Payments for Property, Plant & Equipment	-	-
Proceeds on Sale of Plant & Equipment	-	1,757
Net cash provided by (used in) investing activities	<u>-</u>	<u>1,757</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from Borrowing	-	-
Payments on Borrowings	-	-
Net cash provided by (used in) financing activities	<u>-</u>	<u>-</u>
Net increase in cash held	20,304	(18,039)
Cash at beginning	52,375	70,414
Cash at end	<u>72,679</u>	<u>52,375</u>
a. Reconciliation of Cash	2017	2016
Cash at the end of the financial year as shown in the statements of cash flows is reconciled to the related items in the statement of financial position as follows:		
Cash on hand	72,679	52,375
b. Reconciliation of Cash Flow from Operations with Profit from Ordinary Activities after Income Tax		
Profit/(loss) from ordinary activities after income tax	360	(7,328)
Depreciation	2,908	1,906
Write-downs to recoverable amount	-	(9,113)
Net loss on disposal of plant and equipment	-	-
Changes in assets and liabilities		
Increase/(Decrease) in trade creditors	2,324	315
Increase/(Decrease) in other creditor and accrued liabilities	12,712	(741)
Increase/(Decrease) in provisions	2,000	(4,835)
Cash flows from operations	<u>20,304</u>	<u>(19,796)</u>

INDEPENDENT AUDIT REPORT TO THE MEMBERS OF COUNCIL OF SINGLE MOTHERS & THEIR CHILDREN INC.

ABN 28 796 387 679

We have reviewed the attached financial report, being a special purpose financial report of Council of Single Mothers & Their Children Inc. for the year ended 30 June 2017. The Council's Directors are responsible for the financial report and have determined that the accounting policies used in the financial statements are appropriate to meet the requirements of the Associations Incorporation Reform Act 2012 and are appropriate to meet the needs of the members. We have conducted an independent review of the financial report in order to express an opinion on it to the members of the Council. No opinion is expressed as to whether the accounting policies used are appropriate to the needs of the members.

The financial report has been prepared for distribution to members for the purpose of fulfilling the Directors' financial reporting requirements under the Associations Incorporation Reform Act 2012. We disclaim any assumption of responsibility for any reliance on this review report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

Our review has been conducted in accordance with Australian Auditing Standards. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report and the evaluation of significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report is presented fairly in accordance with the accounting policies so as to present a view which is consistent with our understanding of the Council's financial position, and performance as represented by the results of its operations and its cash flows. These policies do not require the application of all Accounting Standards and other mandatory professional reporting requirements in Australia.

The opinion expressed in this report has been formed on the above basis.

Review Opinion

In our opinion, the financial report of Council of Single Mothers & Their Children Inc. is in accordance with:

1. the Associations Incorporation Reform Act 2012, including:
 - a) giving a true and fair view of the Council's financial position as at 30 June 2017 and of its performance during and at the end of the financial year ended on 30 June 2017; and
 - b) complying with Accounting Standards and the Associations Incorporation Reform Act 2012; and
2. other mandatory professional reporting requirements.

ALKEMADE & ASSOCIATES



STEPHEN ALLEN - MIPA

Suite 2, 107 Union Rd

Surrey Hills VIC 3127

Dated this 5th day of October 2017

**Council of Single Mothers
and their Children Inc.**

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Toll free: 1300 552 511
9.30am-3pm Monday-Friday

STAFF

Chief Executive Officer

Jenny Davidson

Contact Workers

Fiona Combe

Jacqui Ng

Communication & Policy

Andi Sebastian

Finance Worker

Annette Antolino

Thank you

CSMC extends heartfelt thanks to the individuals and organisations whose donations, time, resources, skills and generous support have been invaluable to our ongoing work to value and strengthen the lives of single mother families:

CSMC Board 2016-2017

Jess van Dyk (Chair)
Christin Quirk (Vice Chair)
Lisa Assender (Treasurer)
Alexandra Girle
Melinda Johnston
Chris Penver
Sylvie Leber
Fiona Sunderland
Sophie Banks

Funding bodies

CSMC gratefully acknowledges the ongoing support of the State Government of Victoria through the **Department of Education and Training** for their funding of our telephone Support Line.

We thank the **R E Ross Trust** for their generous provision of emergency relief funds, helping CSMC to assist single mother families experiencing financial hardship.



THE
R E ROSS
TRUST

Members

Our single mother members have increased their engagement this year in significant ways.

- ◆ Responses to our e-bulletins and print newsletters have been animated, with letters, comments and stories received.
- ◆ Many have written to tell us what CSMC has meant to them over time.
- ◆ They have referred other single mothers to our support line and share housing register.
- ◆ Volunteering with admin tasks, policy research, the Christmas party, and newsletters mail outs.

Organisational members continue to support CSMC through strategic collaboration to ensure better outcomes for single mother families.

Probono support

Circus Oz
Lant3k IT Solution
Pretentia - website & social media
Sean Combe - database
Christmas party donors

CSMC office & policy volunteers

Maureen Marshal
Taline Velluto
Nancy Sarpi
Nicolette Muratti
Angela Vassallo
Robyn Curnow
Fiona Combes
Nita Heyward

Financial donations

Individual donors allow us to move beyond our funded work and to better accommodate unmet and arising needs.

All those who supported us financially, be it with \$10 or \$1000, please know we greatly appreciate your contributions and support for single mothers.

Donors 2016-2017, including:

Kerry Arch
Chelsea Ayling
Clare
Mary & Frederick Davidson
Nicola Foxworthy
Hannah Gissane
Caroline Hutton
Glen Jarvis
Clare MacDonald
Sue McDonough
Geoff Shield
Maria Strofalis
Harley Wilcox
and the many others who did not wish to be listed.



In 2016-17,

CSMC

- ◆ had 2,556 members
- ◆ answered **2297** calls
- ◆ Assisted **385** single mother families with multiple referrals

We provided **\$39,000 in emergency relief funds** for

- ◆ **Groceries** to **231** families with **524** children
- ◆ **Housing support** for **19** families with **53** children
- ◆ **School expenses** to **82** families and **119** secondary students

We also had to turn away **252** families for lack of funds

Our **social media** engagement is increasing

Website: 76,913 page hits & 58,689 users

Facebook: 29% increase in likes

Twitter: 67% increase in followers

Our **Share House Register** had a **64%** increase in members

The annual **Support Line survey** shows

91% very satisfied or satisfied with our service.

93% very likely to recommend our service to others.

Single mothers said:

- ◆ *I cannot thank you enough for supplying me with all this information. I know there are resources out there but never know where to begin.*
- ◆ *You are saving our children from going to school embarrassed.*
- ◆ *I didn't know CSMC existed until a neighbour gave me a number one day while we were having a chat. She literally placed a bit of paper in my hand and said, 'try this number and see if they can give a hand'. Just a number no name... CSMC, you are immeasurable. Thank you.*

Image attributions

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Together we are stronger!



council of
single mothers
and their
children