

Council of
Single Mothers
& their Children

Annual Report 2014—2015

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

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Council of Single Mothers and their Children Inc. (Victoria) is a not for profit organisation run by and for single mothers to improve their lives and the lives of their children. We achieve change by championing the voices and needs of single mother families and providing services that support women parenting alone.

Our vision

CSMC envisions a society where single mother families are valued and treated equally and fairly. CSMC aims to achieve this in the following ways:

- Providing information, support, referral and advocacy service to single mothers
- Providing accurate information and resources to single mothers through regular newsletters, email bulletins, information sheets, forums and our website
- Creating opportunities for single mothers to meet and overcome isolation
- Representing the needs of single mothers through media, working with government and community organisations and research
- Advocating to overturn the social, economic and legal discrimination against single mothers and raise the status of single mothers and their children

Our values

CSMC embraces:

- Single mothers as capable, resourceful, intelligent and responsible
- Single mothers are best placed to know the issues faced by single mothers and how to respond to the needs of other single mothers
- A mutual support organisational model
- Social justice for single mother families
- Recognition of the gendered nature of single parenting and the need for women's voices to be heard
- A feminist framework that believes women should be safe, respected, empowered and free to make genuine choices
- The diversity of family life and respect for individual difference
- The trust in us to deliver expert, relevant and influential information and support



board report

Over the past year, the Council of Single Mothers and their Children (CSMC) has continued to provide services to women parenting alone who continually face day-to-day struggles in many areas: managing on limited financial resources, access to affordable housing, flexible, permanent employment family violence, family court and custody issues.

It is the dedication of a long-serving team of our staff, who manage our limited resources in meeting the needs of our members that are the core of our organisation. The financial aid that we provide runs out, more often than not, long before the requests for such aid are met and yet, our staff remain positive and consistent in their approach to providing the best service they can to women parenting alone.

The financial support that we receive as an organisation is provided by the Victorian State Government, the R E Ross Trust and the Lord Mayor's Charitable Foundation (LMCF). Without this support, our work would not be possible so, on behalf of the Board and staff of CSMC, I offer our utmost thanks.

Over the course of the year, CSMC's Board of Management has endeavoured to establish a robust strategic direction for the future of the organisation and the people that it serves. With ongoing budgetary constraints, it has been our aim to look at the organisation's reach and relevance in the best interests of women parenting alone. With a number of changes to the Board, we have not been able to fully conclude, research and develop our objectives as much as we would have liked but we will continue to work on this into the 2015/2016 Financial Year.

As women parenting alone, it is increasingly difficult to juggle all of our priorities. Being a Board member at CSMC is an additional role that a number of single mothers have taken on but it is often the first thing to go when we are under pressure or have competing priorities. This year, we have bid farewell to Melinda Johnston and Sharon Kelsey, both of whom I would like to thank for their time and commitment. Sadly, we also learned of the passing of Board member Gainore Atkins. RIP Gainore. Additionally, we have welcomed Crystal James and Maureen Clifford.

This will be my last report as Chair as I am stepping down from my role on the Board after four and a half years. I feel it is time to 'hand over the baton' to the existing Board members who are more than competent in continuing to lead the way for single mothers and their children. I wish the organisation all the very best for the future.



Janet Beaumont
Chair

executive officer's report

This year has been a year of consolidation and review for CSMC. Like the women we represent, CSMC has always managed a very tight budget and the limits of our financial resources impact our ability to drive change, both within the organisation and at a policy level.

I would love to say this has been a year of great wins for single mothers, but sadly 2014/15 was one of those years where it felt, politically and economically speaking at least, we were pedaling really fast and going nowhere.

Women, especially those of us raising kids on our own, are continuously being asked to do more with less and it seems we almost can't go a week without an announcement about more proposed cuts to Parenting, Family and Carer payments.

Despite single mothers being the parent doing the lion's share of work raising children we are being told, both directly and indirectly, we lean too hard on society for support; however, I maintain it is an insult and a contradiction to punish the parent who is actually doing the work while failing to turn the spotlight on our social systems, infrastructure and those who aren't taking adequate responsibility.

CSMC aimed to highlight this, along with the systems and structures that see women shoulder most of the physical and financial burden of raising children, through our attendance at a public hearing for Parliamentary Inquiry into the Child Support System in 2014 - and again with our submission to the Victorian Royal Commission into Family Violence in 2015.

It was disappointing for CSMC not to be called to give evidence at the Royal Commission as we felt our submission highlighted a valuable piece of the puzzle that allows family violence to flourish. Equally disappointing was the Chair of the Parliamentary Inquiry into Child Support Systems, George Christensen's public posting on his Facebook page stating, "... I've had a crack at the child support system and family law regime for being biased against men", showing he didn't undertake the inquiry to support genuine reform of this failing system.

The 2015 Federal Budget compounded this insult by announcing cuts to the arm of the ATO responsible for enforcing Child Support payments, leaving women with no doubt about how little value is given to the work we do raising our children.

At CSMC we hear so many stories from single mums struggling just to meet the basic needs of their families.

Many of these women are trying to juggle the competing demands of raising their children with work, which is too often low paid and insecure, leaving them mentally and physically exhausted and no better off financially.

The decline in housing affordability across Australia hasn't helped women's economic position and government inaction on this issue is frustrating and infuriating to say the least. Single mother families are finding themselves priced out of the rental market or pushed further out into areas where the lack of infrastructure and jobs only serves to entrench their disadvantage.

It's a vicious cycle that sees more and more women with children being forced into unsuitable or unsafe housing, or worse, living in cars and on the streets. Even regional communities, which have traditionally been more affordable to low-income families, are becoming out of reach for many single mothers.

It hasn't all been bad news however. The win in Victoria for the Andrew's Labor government was a small victory as Labor campaigned and won on a promise to deliver the Royal Commission into Family Violence and a platform of education reform. So far these promises are being honoured and unlike their Liberal predecessors, Victorian Labor has shown itself to be genuinely consultative and appears to value the work undertaken within the community sector.

The ability to advocate for the families we represent is important to the work undertaken by CSMC and is the foundation on which this organisation was built. Holding funding to ransom has been the tactic of many state and federal governments to silence organisations with a strong advocacy voice like ours. This has had a negative impact on the social sector's capacity to ensure the most vulnerable in our community get heard. We were pleased to hear the Victorian Treasurer, Tim Pallas state Labor wouldn't be cutting funding to organisations because of their advocacy.

Family violence has become a hot political issue nationally and while this is an important development, CSMC remains adamant denying important parenting payments to women raising children alone limits women's options and keeps them economically dependent on violent men. Until Parenting Payment Single is reinstated any discussion on family violence by the Federal Government and the Opposition remains, in our view, little more than rhetoric.

Women's participation in the workforce is another hot topic and CSMC supports any genuine effort by

governments to assist women back to work as early as possible after having children; however we do not support measures which undermine a woman's capacity to provide for her children or participation requirements that put her children at risk.

CSMC maintains the best way to support women to return to work is through access to quality education and affordable, high quality childcare, along with the recognition that the cost of retraining and returning to work is higher for women with children than singles. Instead of acknowledging this however, the federal government has made it harder for women to access education and more single mothers are being forced to take up unsuitable, insecure and low paid work, exposing their families to greater vulnerability.

It's disheartening to say the least, but despite this CSMC remains grateful to the Victorian Department of Education and Training for their ongoing support and funding, which allows us to continue our work. We are also deeply grateful to the RE Ross Trust for providing funding for CSMC's Emergency Relief program and to the Lord Mayor's Charitable Foundation for their support in 2014. A special thanks is also required to the many individual donors who supported us in our fundraising efforts.

I would personally like to thank the staff here at CSMC, who all work extremely hard and the CSMC Board for their support and governance throughout the year. As single mothers, we all know first-hand how hard our members are working to raise happy, healthy children against some pretty big odds.



Tenar Dwyer
Executive Officer



support line

Taking a journey through the thousands of calls received through CSMC's Support Line over the course of our history is like taking a walk through the lives of Australian women as they intersect with social and political history. From the days of forced adoptions, to the introduction of the Single Mother's Benefit and No Fault Divorce, women's entry into the workforce, older single women conceiving through IVF and the degradation of hard-won welfare payments, what it means to be a women parenting alone has changed since the days of CSMC's foundation through to now.

Today a single mother could be a refugee from the Middle East or a student from China. She could be an Indian woman caught in an arranged marriage or a tourist whose ex-partner is in Australia on a working visa. She's also the New Zealander who crossed the Tasman

for the opportunity of a better life and the professional older woman considering life as single parent through assisted reproduction. Sometimes she's a grandmother in her 70's who suddenly finds herself caring for her grandchildren.

The common thread that binds these women is the need to create something better for themselves and their children. Amidst a political atmosphere that continues to label single mothers as *leaners* and undermines the important role of raising children, these women continue to contribute to our community despite being unrecognized for their unpaid caring roles and volunteer work. Far from being lazy, where women parenting alone are able to work, we increasingly find them juggling study, paid employment, full time parenting and caring responsibilities.



What are the pressing issues?

- Income security and poverty/emergency relief
- Housing security and homelessness
- School related financial assistance
- Family violence
- Health and mental health issues

As with previous years, poverty and the lack of safe, affordable accommodation continue to be key issues for callers to the support line at CSMC; however, after digging a little deeper, we find most single mothers are dealing with multiple complex and interrelated difficulties.

Separation and family breakdown, including family violence play a significant role in women's experiences of poverty and housing distress. Single mothers often have insecure tenancy and move to find more affordable rent or to be closer to their supports. Unexpected expenses on a tight budget can lead to many falling behind in their rent and some mothers who have the additional medical expenses of caring for children with health problems can struggle to pay for their children's schooling and other costs.

As each new challenge emerges, everything becomes exponentially more problematic. When combined with the inadequate income support policies and the woeful lack of flexible employment, we have a recipe for the precarious financial situation so many single mother families are now finding themselves in.

Information and support

CSMC provides support, information and referrals covering a wide range of issues. These include:

- Telephone support
- Parenting alone
- Parenting and children's issues
- Pregnancy information including birth certificates
- Financial assistance, financial counseling and material aid
- Housing and homelessness
- Share house registry
- Centrelink and income support matters
- Child support
- Family law matters including, divorce, separation and single parent rights
- Health and mental health
- Family violence
- Employment
- Education and training
- Volunteering, student placement and work experience
- Research on single mother issues
- Media opportunities
- Opportunities to connect with other single mothers including support groups
- CSMC membership
- Written information and resources for single mothers
- Digital community through social media

6% of families identified as homeless, including living in crisis or transitional accommodation, couch surfing, living in caravans or in their cars.

In 2014—2015

- 1858** Single mother families contacted us for information, support, referral and emergency relief
- 277** Agencies servicing single mother families requested assistance to support a woman and her children
- 244** Families supporting a total of **565** children were assisted through our Emergency Relief Program for food and housing establishment funds
- 281** Families were turned away for emergency relief due to lack of funds
- 169** Students from **81** families received financial assistance with their back to school expenses
- 31** Families supporting **67** children who were experiencing family violence were able to secure safe and ongoing housing through the LMCF Family Violence Housing Assistance funding

Family Violence Housing Assistance

Following on from last year's grant from the Lord Mayor's Charitable Foundation (LMCF), CSMC continued to provide financial assistance, telephone support and information to families fleeing family violence to help secure stable and ongoing housing in 2014.

On behalf of my client *Mai, I would like to thank you for providing assistance with her removal costs and for supporting her and her children to move on from family violence. With your help she moved into the property last week and this week she is making plans for her daughters to be returned to her care; a goal she has been working on for the past six months. This is really exciting for them all.

This grant provided **31** single mother families supporting **67** children with the capacity to escape family violence. With these funds CSMC assisted families to:

- Move out of emergency accommodation into stable housing
- Secure the family home by installing locks and other security measures
- Pay for removalist costs to allow the family to leave the family home with their possessions
- Pay for removalist costs to allow the family to take their possessions out of storage and into their new accommodation
- Pay for rental arrears caused by the sudden decrease in income after separation so the family could remain in their current home

Many thanks to the LMCF for supporting our work and for providing the funds to assist women and children impacted by family violence.

*Names have been changed

Back to School

Each year CSMC provides financial assistance, information and referrals to single mothers on how they can meet their children's back to school costs.

In recent years the rising cost of education, changes to income support and education subsidies has lead to a substantial increase in the number of single mothers who are unable to meet the full costs of educating their children.

In addition to providing financial support with Back to School costs CSMC also assisted families with:

- Information and clarification around the different types of school payments available
- Information on government assistance available (Schoolkids Bonus, Child Care Benefit, scholarships etc.)
- Information on assistance available through other community organisations
- Information on sourcing cheaper text books, equipment, uniforms and stationery
- Advice on what schools could and could not mandate parents to pay and parent's rights
- Advice on how to approach schools for assistance, referral to State School Relief Committee (SSRC) and how to negotiate payment plans
- Support and information around other non-school issues such as poverty, housing stress and general coping skills

In 2015 CSMC provided financial assistance to **81** families including **169** students to help with their school expenses.

Annual Support Line Survey

CSMC undertakes an evaluation of our services and programs at the end of every year to ensure we reflect and respond appropriately to the needs of single mothers. Every caller who contacts our service is encouraged to complete our online survey and give feedback on their experience of our services.

This year there was an even split between single mother families contacting CSMC for the first time and those who had previous contact with our service. 86% of survey respondents were single mothers who were accessing the service directly and 14% were organisations who had contacted CSMC on behalf of a single mother family.

More than half the respondents (53%) were contacting CSMC for emergency relief for the first time, while 15% had accessed this service four times or more.

All respondents indicated multiple reasons for contacting the service, but the most common reasons given for contacting the support line related to income security, poverty, housing security or homelessness and family violence.

Just over 85% of respondents stated they were either satisfied or very satisfied with the service they received. Others, who indicated being neither satisfied, nor dissatisfied attributed their responses to being declined emergency relief. One respondent indicated dissatisfaction with the service which she also attributed to being declined emergency relief.

Membership

As a self-help group, membership to CSMC provides an avenue for single mothers to receive peer-to-peer support and actively participate in the life of the organisation. Women can contribute to CSMC's work through volunteering opportunities, such as being elected to the Board, participation in direct action, as an advocate for women parenting alone or assisting with office administration, Scarlet Letter mail outs and helping out at our members' Christmas celebration.

For organisational members, the benefits include a more informed approach of the systemic issues affecting single mothers when making policy or working with women and their families.

Members are kept informed of relevant issues affecting single mother families through our Scarlet Letter newsletter and Scarlet Bulletin where we welcome contributions from our membership and the wider community.

Our 2014- 2015 membership remained steady with a total of 2,578 ordinary, organisational, life and associate members.



peggy's story

*Peggy's situation is typical of the complex and multilayered difficulties many single mothers face. After leaving a violent relationship she is now the sole carer of her son who is living with a disability. Her ex-partner hasn't spent time with their child since he and Peggy separated and with no family members nearby to offer respite, Peggy gets very little time out. Her son has access to some programs during the week; however he can be difficult to manage and often resists going, so Peggy can never count on a regular time to be by herself. Without the ability to plan ahead Peggy says living her day to day existence is exhausting.

Peggy's elderly father was recently discharged from hospital and is now living back in his home in rural Victoria. The family were worried about his ongoing health problems. Because all of her siblings were working and unable to leave their jobs, Peggy reasoned it would be beneficial for everyone if she moved closer to her father so she could look after him. She was also hopeful the move would provide a fresh start for herself and her son.

At the support line, we've seen similar situations where single mothers are caring for their elderly relatives as well as their own children. It is sometimes assumed by family these women are available to shoulder this additional family responsibility when they aren't in paid work; however, we know how easily this can lead to 'burn out'. Prioritising the carer's health is vital and connecting them to organisations who can support them is important.

CSMC's Contact Worker was able to discuss this with Peggy and encouraged her to find and engage in activities she enjoys. CSMC referred her to a carer's network, where she could receive ongoing counselling and support. Peggy was also advised to comprehensively discuss her situation with her carer's network.

Despite moving to an area where accommodation is cheaper, Peggy continues to struggle financially as her rent and the cost of living is still high in proportion to her Centrelink income. The medical

and ancillary expenses associated with her son's care can make it difficult to budget and when unplanned costs arise (e.g., car repairs) it takes Peggy months to recover financially. Even with regular utility deductions taken out of her Centrelink payments she is still falling behind. Moving to central Victoria took all of her savings and she was left for a week with little money for food. CSMC was able to help with some emergency relief for groceries.

Caring for family members with a disability is emotionally and physically draining. Carers often find little time for themselves and can easily become socially isolated. It is easy for carers to slip into depression without really noticing it.

Unfortunately, Peggy's story is no way unique and it highlights the difficulties many single mothers have to contend with when problems compound. It is unconscionable that we live in such a relatively prosperous country and yet it is still such a struggle to keep our heads above water for many of us, particularly those of us raising our children alone.

*Names have been changed

toys for csmc kids

Christmas is a major event on the Australian holiday calendar, but for single mother families Christmas can be a stressful time of year.

Whichever secular or religious holiday single mothers and their families celebrate, poverty, family breakdown and isolation can make what should be happy times an extra stress for these women as they struggle, year round, to provide for their families on their own.

Although the celebration isn't purely about gifts, making sure kids don't miss out because of poverty and disadvantage is important, if only because missing out can mark you out as different and lacking.

For over a decade, with the help of the Salvation Army Toys program, CSMC has been providing gifts to single mothers to put under the tree at Christmas.

Being part of a community involves coming together and rejoicing in one another's company over food, games and conversations. In 2014, rather than focusing only on presents, CSMC got back to basics, focusing on what loving and giving is truly all about and organised a Christmas party for our members and their children.

Using online crowdfunding we reached out to the wider community and with their help we were able to raise enough funds to throw our CSMC families a party and provide extra gifts for the older children, who have traditionally missed out.

Many individuals, businesses, services and organisations contributed to make the party happen and to help with distribution of toys and back-to-school education packs. A huge thank you goes to the Salvation Army for providing toys for 72 families, which included 178 children.

CSMC would also like to thank the Brotherhood of St Laurence for providing Education Packs for 91 primary school children and 78 secondary school children. Thank you also goes to the Queen Victoria Women's Centre, James Adler and Eagle's Nest Theatre Company, Business Risks International, Officeworks, Ben Hutton Magic, Coffee Peddlers Café and Catch Children's Entertainment for the provision of goods and services that assisted with the party and gift distribution.

Finally CSMC would like to say a very big thank you to all the individual Donors who gave so generously to our Pozible online crowd funding campaign and to all those who donated their time to help make this celebration happen.

For a full list of our donors please see the section under 'Thank You'.



single mothers share house register

In light of the increasing costs of living, high rent and changes to income support CSMC created a closed Facebook group for single mothers to connect and talk to each other about potential share housing opportunities.

Members can post on the page to let other single mums know if they are looking for share housing, have rooms to rent or know of someone who is looking for someone to share with. The page is moderated and contributed to by CSMC with information relevant to renting and share housing. Membership is strictly limited to single mothers.

The page is advertised on our Facebook page as well as through our Scarlet Letter and Bulletin. It can be found by searching for *Single Mothers Share House Register* in the Facebook search bar or going to: facebook.com/groups/753400381409870/?fref=ts



policy advocacy action

Policy

CSMC keeps a close watch on state and federal policy developments and this year was a particularly busy year. The Federal Coalition government continued their campaign for sweeping reforms to the public and welfare sectors and the review of Australia's welfare system. A *New System for Better Employment and Social Outcomes final report* was released in February 2015.

The Parliamentary Inquiry into the Child Support Program, *From conflict to cooperation*, which opened for submissions in 2014, held public hearings later in the year, with the final report released in July 2015. CSMC was asked to present at a public hearing in Melbourne

for the Child Support inquiry and to the Welfare Review. The Welfare Review followed last year's Commission of Audit report and preceded the Coalition's second Federal Budget, which like the first, was advocating for extensive and immediate changes to social spending. While widely perceived as 'softer', the 2015 Budget was condemned in the community sector, not only for the implicit lack of fairness to poorer Australians, but also because so many measures impacted heavily on women.

Some measures, such as changes to the Childcare Scheme, were linked to cuts to Family Tax Benefits and childcare subsidies for low income women, leaving

those who need the most support with the least. Women in casual work or without guaranteed hours face paying more for childcare with fewer supported hours under the proposed changes.

Concern over the impacts of these changes on single mother families and other vulnerable Australians drove CSMC to maintain high levels of activism and advocacy throughout 2015. We have fought hard, alongside many other organisations, to have these harsh reforms blocked. The overarching ideology of sexism from the Federal Government and many of its ministers has also seen CSMC step up our feminist activity; writing blogs, contacting ministers and attending and supporting rallies for women.

Advocacy

This year CSMC met with a number of politicians and their staff, including Leader of the Opposition, Bill Shorten's advisor, Max Jeganathan, the advisor to State Minister for Families and Children, Jenny Mikakos and State Member for Geelong, Chris Couzens.

As part of our involvement with the National Council of Single Mothers and their Children (NCSMC)'s *10 Stories of Single Mothers* launch in Melbourne, we were also involved in discussions with Federal Member for Melbourne, Adam Bandt and Shadow Minister for Families, Payments and Disability Reform, Jenny Macklin.

Four CSMC members shared their personal stories for the *10 Stories* project including, CSMC Project Worker Kerry Davies, Barbara Williams, Diane McAlpine and Bianca Maciel-Pizzorno. It was great to see so many members from across CSMC's 46 year history, including founding members and previous staff, at the launch. Thank you to everyone who attended and to those who shared their story. You can find out more at 10storiesofsinglemothers.org.au.

CSMC also stayed very active representing the interests of single mothers behind the scenes. The Victorian State Election in November 2014 saw a change of government and CSMC will continue to work with Victorian Council of

Social Services (VCOSS) and other state based organisations to keep attention on the issues affecting single mother families and other vulnerable Victorians.

Our involvement with the Equity in Education Alliance has continued throughout 2014 – 2015 and saw results with the newly elected Andrew's State Government introducing the Camps, Sports and Excursions Fund to ensure children from low income families can access the full range of activities when attending a Victorian State school.

CSMC also made a submission to the Victorian Royal Commission into Family Violence and began communicating with Ministers in portfolios relevant to single mothers.

CSMC continues to highlight and discuss issues around child support through our participation in the Child Support Stakeholder Engagement Group, which meets twice yearly.

Action

This year the CSMC Action Group continued our targeted approach with campaigns aimed at affecting political and social change for single mother families. Throughout the year CSMC supported individual members to represent our work at relevant groups as well as supporting other single mother groups to further their important activism.

Special mention needs to be made of long time CSMC member, Susan Barclay's vast contributions this year, which includes letter and article writing, submissions to government inquiries, attendance at many meetings and rallies, meeting with state and federal politicians and representing CSMC and the issues affecting single mother families with the Fair Go for Pensioners Coalition (FGFP), the Australian Unemployment Union and the Dole Action Group.

United Sole Parents of Australia, run by CSMC member, Kerry Arch, continues to be supported by CSMC and through our work with these groups CSMC and Action

Continued overleaf

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Group members have attended and spoken at rallies and forums, cross promoted campaigns, participated in media opportunities and met with state politicians, Victorian Trades Hall Council, representatives of churches and other community organisations on the Budget Response Steering Committee organising the Our Community Counts rally.

CSMC spoke at the International Women's Day rally and attended the protest against the World Congress of Families conference. CSMC Project Worker, Kerry Davies spoke at a number rallies, including the massive Bust the Budget rally, getting our message out to the thousands of people in attendance, while gaining some positive media attention for single mother families.

In a tough political climate that has resulted in harsher conditions for single mothers it is important to celebrate the small victories. Although the Federal Government made it clear the measures outlined in both the 2014 and 2015 Budgets are still on the table, public pressure and heavy lobbying of senators and cross-bench politicians has seen many of the government's cruellest measures failing to pass the Senate. Family Tax Benefits are still being paid and Labor is so far holding strong on refusing to pass the budgeted cuts.

As always, CSMC will continue to work with and represent the strong voice of single mothers to ensure the issues facing us and our children are heard across the community.



communications

CSMC has a responsibility to effectively inform and represent single mothers and their children. For this to occur it is vital to maintain and build regular and consistent communication with our members, politicians, media, other organisations and the general public. Our expertise and work is grounded in the many calls we receive to our telephone Support Line and the peer-to-peer support we offer single mothers.

CSMC shares and distributes information directly to the women whose lives are impacted conveying expert knowledge gained from our own lived experiences and our conversations with single mothers, key government decision makers, community workers and those influencing public opinion.

Scarlet Letter, printed twice yearly, reaches over 2500 members and includes important information for single mothers and those working with them. Single mothers tell us Scarlet Letter helps them to feel connected and supported and to know the issues they raise are being considered and addressed. Members are encouraged to submit to each edition giving them the opportunity to be heard on issues affecting them. The high number of contributions we receive is a testament to the important role this newsletter plays in giving single mothers a voice.

We would like to thank all our contributors, including Sylvie Leber, Christina Helena K, Samantha Parker, singlemum.com.au, Jason Bryce, Helen Said, Sarah Sullivan, Kate Borland, Marie Coleman and National Foundation for Australian Women, Susan Barclay, Nicole Maher, Jodie Scott, Gabriela Rodrigues, Valery Garrido, Catalina Larrondo and Por Amor a mi Hijo who contributed their stories and articles. Stories written by our members and those discussing the experiences of single mothers around the world receive the most positive feedback.

Our email bulletin, Scarlet Bulletin is sent out at regular intervals during the year and provides us with an opportunity to keep subscribed members up to date on current events and opportunities to participate in research and positive activism. CSMC reaches almost 800 members via this form of communication.

We have become more active in our use of social media as a way to engage with our members. Likes to CSMC's Facebook page have increased by 45% and we have seen a significant growth in our engagement through Twitter

with followers more than doubling this year. CSMC plans to grow our blog to give more single mothers the opportunity to contribute guest posts and to provide an outlet for commentary on issues affecting women parenting alone. This year we thank our contributors, Rowan White, Anne Foy and Liz Shield. During 2014 / 2015 CSMC wrote and posted several articles and our aim is to eventually be posting blogs at least monthly.

Prior to the Victorian State Election in November 2014 CSMC sent the major political parties a list of questions on policies effecting single mothers. Only the Greens responded to all questions in time for their answers to be posted on our blog. Labor contacted the office to give assurance that they would answer our questions but these answers were not forthcoming.

CSMC accepted a number of opportunities to meet and network with other organisations and community members to speak about our work and the issues facing single mother families, including Thornbury Women's Neighbourhood House *Solomums* group, Melbourne University's Young Iranian Women's group, Maryborough High School, Fair Go For Pensioners, Anti-Poverty Network South Australia, Dole Action Group, the Australian Unemployment Union and Leadership Victoria.

This year CSMC was sought for expert comment on issues concerning single mothers by a number of media outlets. We participated in interviews with *The Age*, *The Guardian* and *Brimbank and Northwest Star Weekly*. CSMC speeches at rallies were also picked up and quoted in *The Australian*, *The Big Smoke*, *Green Left Weekly* and *Red Flag*. Our submission to the Parliamentary Inquiry into the Child Support System was quoted in *The Guardian*.

CSMC was invited to deliver the key note speech to Fair Go for Pensioners AGM in December 2014 and drew on the similarities of struggle aged pensioners and single mothers share including recent changes in income support, housing and childcare legislation which effect both groups in similar ways. In March and June 2015 we were invited to participate in panel discussions for Leadership Victoria's Williamson Community Leadership Group titled *Measuring Prosperity – who gets left behind*. The session examined the real 'cost' of the growing economic divide for both individuals and the community and sought to highlight measures that reflect community wellbeing and social cohesion.



thank you

CSMC would like to extend our sincere and heartfelt thanks to the following organisations and individuals whose donations, time, resources, skills and generous support have been invaluable to our ongoing work to improve the lives of single mother families:

CSMC Board 2014—2015

Janet Beaumont
Annemarie Ferguson
Tania Curlis
Melinda Johnstone
Maureen Clifford
Sharon Kelsey
Crystal James
Gainore Atkins

Funding bodies

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



The R E Ross Trust for their generous provision of emergency relief funds, helping CSMC assist single mother families experiencing financial hardship.



The Lord Mayor's Charitable Foundation for funds that support single mothers and their children experiencing family violence to secure housing.



thank you

Toys for CSMC Kids Christmas Party

Thank you to everyone who donated to
our 2014 Christmas toys fundraising
appeal, including:

Alicia Rodriguez-Orana
O'Connor
Glen Jarvis
Bradley Reddington
Liz Branigan
Maurren Clifford
Tenar Dwyer
Nicola Foxworthy
Karen Fletcher
Christen Quirk
Colin Holdway
Geoff Shield
Petr Malapanis
Maria Strofalis
Daniel Scoullar
Ann Davies
Dorothy Kowalski
Laura Dettori Deriu
Karen Taylor
Kathleen Fitzgerald
Lefa Singleton Norton
Jen Jewel Brown
Michelle Reeves
Scott Mostafa Welsh
Natalia Gorbacheva
Megan Esson
Roz C
Kerry Arch
Laurel Thompson
Angela Lynch
Susan Connolly
Karenina Madrigal
Shuwei Harris
Christine Lewis
Fluer Oh
Megan Grainger
Kirsty Lee Davies
Crystal James
Resika KC
Susan Smith
Kerry Davies
Elizabeth Lopez
Jacqui Ng
Susan Bennett
Sue McDonough
Finch Hours
Brendan O'Connor

Emma
Sarah Officer
Liz Shield
Alison Lucardi
Katie Peters
Julian McNally
Eduado

Thank you also to all the anonymous
donors who contributed to our
fundraising

Christmas Party Volunteers

Fiona Coombe
Kerry Davies
Tenar Dwyer
Jacqui Ng
Melinda Johnstone
Maureen Clifford
Janet Beaumont
Crystal James
Mandy Weber
Jo Pickerd
Chris Penver
Christin Quirk
Christina Kuecker
Tamara Redondo
Frances Jones

Toys

Salvation Army Toy Bank

Education Packs

Brotherhood of St Laurence

Sponsors

Officeworks
QVWC
Ben Hutton Magic
Coffee Peddlers Café
Business Risks International
Catch Children's Entertainment
James Adler
Eagle's Nest Theatre Company

Other Donors

Northern Solo Mums Group

Promoters

singlemum.com.au
Music Feeds

Action Group

Susan Barclay

Banner Making Workshop

Anne Learmonth
Janet and Lily Baxter
Kerry and Aleda Davies
Tenar Dwyer

Scarlet Letter Contributions

Sylvie Leber
Christina Helena K
Samantha Parker
Singlemum.com.au
Jason Bryce
Helen Said
Sarah Sullivan
Kate Borland
Marie Coleman
National Foundation for Australian
Women
Susan Barclay
Nicole Maher
Jodie Scott
Gabriela Rodrigues
Valery Garrido
Catalina Larrondo
Por Amor a mi Hijo.

Scarlet Letter Mailout

Helen Said
Kirsty Davies

Blog Contributions

Rowan White
Anne Foy
Liz Shield

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

Statement of Financial Performance for year ended 30 June 2015

	<u>2014/2015</u>	<u>2013/2014</u>
	\$	\$
<u>INCOME</u>		
Grants - DEECD Core Funding	190,127	181,490
- The RE Ross Trust (Emergency Relief)	36,999	38,698
- CSMC History Project	0	100
- Lord Mayor's Charitable Foundation	4,000	5,900
Donations - General	3,638	2,103
Interest Received	2,003	2,725
Membership Subscriptions	550	670
Sundry Income	168	456
TOTAL INCOME	237,485	232,142
<u>LESS EXPENDITURE</u>		
Audit & Finance Fees	1,907	1,389
Board Expenses	498	338
CSMC History Project	-	100
Depreciation & Losses on Disposal	891	1,279
Emergency Relief Program	36,999	38,698
Insurance - Office	408	377
Lord Mayor's Charitable Foundation	4,000	5,900
Occupancy Costs	23,557	23,184
Office Overheads	4,804	5,120
Planning & Publicity	181	916
Resources & Subscriptions	1,196	1,151
Scarlet Letter Newsletter	7,152	6,692
Staffing Costs	163,548	154,396
Volunteer Expenses	57	116
Xmas Toy Program	3,271	849
TOTAL EXPENDITURE	248,469	240,505
<u>NETT PROFIT/LOSS</u>	<u>-10,984</u>	<u>-8,363</u>

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

Statement of Financial Position for year ended 30 June 2015

financials

	<u>30.06.15</u>	<u>30.06.14</u>
	\$	\$
<u>CURRENT ASSETS</u>		
Cash on Hand	2	42
Cash at Bank		
NAB Business Maximiser	67,470	81,332
NAB Cheque Account	2,367	1,256
NAB VISA Business Payments Card	0	-65
PayPal	126	0
Westpac Cheque Account	74	1440
ER Food Vouchers	375	195
Total Current Assets	<u>70,414</u>	<u>84,200</u>
<u>FIXED ASSETS</u>		
Office Furniture At Cost	3,604	3,604
Less Accumulated Depreciation	- 3,486	- 3,454
Computer & Office Equipment At Cost	14,212	15,052
Less Accumulated Depreciation	<u>-11,847</u>	<u>-11,828</u>
Total Fixed Assets	<u>2,483</u>	<u>3,374</u>
TOTAL ASSETS	<u>72,897</u>	<u>87,574</u>
<u>CURRENT LIABILITIES</u>		
Accounts Payable	481	509
Advance Grants - Ross Trust & ER	-26	-27
- Lord Mayor's CF Grant	0	4,000
GST Payable	3,743	3,532
Payroll Liabilities	<u>3,282</u>	<u>2,659</u>
Total Current Liabilities	<u>7,480</u>	<u>10,673</u>
<u>LONG TERM LIABILITIES</u>		
Provision for Staff Leave	<u>28,835</u>	<u>29,335</u>
Total Long Term Liabilities	<u>28,835</u>	<u>29,335</u>
TOTAL LIABILITIES	<u>36,315</u>	<u>40,008</u>
NETT ASSETS	<u>36,582</u>	<u>47,566</u>
<u>EQUITY</u>		
Retained Earnings	47,566	55,929
Net Income	- 10,984	- 8,363
TOTAL EQUITY	<u>36,582</u>	<u>47,566</u>

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

Statement of Cash Flow for year ended 30 June 2015

financials

	<u>30.06.15</u>	<u>30.06.14</u>
	\$	\$
CASH FLOW FROM OPERATING ACTIVITIES		
Receipts from Customers	235,482	229,417
Payments to Suppliers and Employees	- 251,270	- 288,678
Interest Received	2,003	2,725
Net cash provided by (used in) operating activities	<u>- 13,785</u>	<u>- 56,536</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Payments for Property, Plant & Equipment	-	-
Proceeds on Sale of Plant & Equipment	<u>-</u>	<u>-</u>
Net cash provided by (used in) investing activities	<u>-</u>	<u>-</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from Borrowing	-	-
Payments on Borrowings	<u>-</u>	<u>-</u>
Net cash provided by (used in) financing activities	<u>-</u>	<u>-</u>
Net increase in cash held	- 13,785	- 56,536
Cash at beginning	<u>84,200</u>	<u>140,736</u>
Cash at end	70,415	84,200
a. Reconciliation of Cash	2015	2014
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	<u>70,415</u>	<u>84,200</u>
b. Reconciliation of Cash Flow from Operations with Profit from Ordinary Activities after Income Tax		
Profit/(loss) from ordinary activities after income tax	- 10,984	- 8,363
Non-cash flows in profit from ordinary activities	-	-
Amortisation	-	-
Depreciation	891	1,279
Provision for doubtful debts	-	-
Write-downs to recoverable amount	-	-
Net loss on disposal of plant and equipment	-	-
Changes in assets and liabilities		
(Increase)/Decrease in trade debtors	-	-
(Increase)/Decrease in other receivables	-	-
(Increase)/Decrease in prepayments	-	-
(Increase)/Decrease in other assets	-	-
Increase/(Decrease) in trade creditors	- 28	264
Increase/(Decrease) in other creditor and accrued liabilities	- 3,164	- 49,116
Increase/(Decrease) in provisions	<u>- 500</u>	<u>- 600</u>
Cash flows from operations	<u>- 13,785</u>	<u>- 56,536</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 2015. 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 2015 and of its performance during and at the end of the financial year ending on 30 June 2015; and
 - b) complying with Australian Accounting Standards and the Associations Incorporation Reform Act 2012; and
2. other mandatory professional reporting requirements.

ALKEMADE & ASSOCIATES

Stephen Allen

**STEPHEN ALLEN MIPA
Level 1, 35 Whitehorse Rd
BALWYN VIC 3103**

Dated this 29th day of October 2015

Schedule 1
Regulation 15

Form 1

Associations Incorporation Reform Act 2012
Sections 94(2)(b), 97(2)(b) and 100(2)(b)

This form is required to be provided to the members at the AGM with the association's accounts.

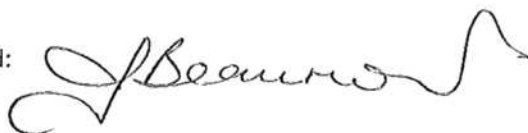
**Annual statements give true and fair view of financial performance and position of
incorporated association**

We, JANET BEAUMONT, and TANIA CURLLIS,

being members of the Committee of the Council of Single Mothers & their Children Incorporated, certify that—

The statements attached to this certificate give a true and fair view of the financial performance and position of
the Council of Single Mothers & their Children Incorporated during and at the end of the financial year of the
association ending on 30th June 2015.

Signed:



Dated:

29.10.2015

Signed:



Dated:

29.10.2015.

Editing and design layout

Tenar Dwyer

Content contributors

Tenar Dwyer

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Fiona Combe

Kerry Davies

Annette Antolino

Janet Beaumont

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Cover image

Kids at play #1 (recoloured, cropped)

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Vision and Values Page 1

Image: *I love Mario* (cropped)

Photographer: Din Yuin Shan

Board Report Page 2

Image: *Boy and circle* (cropped)

Photographer: Phillipe Put

Executive Officer Report Page 5

Image: *0238* (cropped)

Photographer: CIA DE PHOTO

Support Line Page 6

Image: *Circle of friends* (cropped)

Photographer: Valentina Powers

Peggy's Story Page 10

Image: *iPad Magic* (cropped)

Photographer: Robyn Jay

Single Mother's

Share House Register Page 13

Image: *Bird Houses* (cropped)

Photographer: See-Ming Lee

Policy Action Advocacy Page 14

Image: CSMC's own

Policy Action Advocacy Page 16

Image: *Three Down the Slide* (cropped)

Photographer: Danny Ray Jones

Thank You Page 18

Courtesy of Brisbane City Council

