ANNUAL REPORT 2022-2023

Council of Single Mothers and their Children

CHAIR'S REPORT:

It is with great pleasure that I present the Annual Report of the Council of Single Mothers and their Children (CSMC) for the fiscal year 2022-2023.

This year has been a testament to the unwavering dedication of our organisation towards the realisation of our vision: a society that ensures social and economic inclusion for all single mothers and their children. Guided by our steadfast mission to champion the agency, rights, and needs of single mothers and their children, we have made significant strides in achieving positive change and providing specialised support services.

The role of governance within CSMC has been pivotal. Firstly, our governance framework has focused on aligning our strategies with our overarching mission, ensuring that the intent of every initiative and decision is to advance the rights of single mother families. We have remained steadfast in upholding our core values and nurturing a culture that reflects the principles of social justice, mutual support, inclusivity, and accountability. Our commitment to these values has been the driving force behind our actions and has fostered a cohesive and empowering environment within our organisation.

Central to our approach has been our theory of change, which emphasises the pivotal connection between respecting the agency, rights, and needs of single mothers and their children, and the broader goal of driving social and economic equality. As we look back on the accomplishments of the past year, we are proud to have made significant progress in realising our objectives, and we remain resolutely committed to our vision of a more equitable and supportive society for all single mothers and their children.

I want to extend my sincere thanks to the current and retired Board members for their wonderful leadership, skills and generosity with their time, CSMC staff for their expertise and passion, and all our amazing members and supporters who enable us to continue to deliver this vital work.

Hannah George

CHAIR

Our Board

Special thanks to the retired board members:

Diedre Bignell

Kirsty-Lee Tyrrell

Sarah Liversidge

Amy Sasse

Current board:

Hannah George, Chair

Robyn Curnow, Vice Chair

Rowena Douglas, Treasurer

Virginia Wills

Emer Diviney

Desley Mather

Liana Brasacchio

Sian Kilgour

CEO'S REPORT:

The past year, 2022-2023, has been another extraordinary year of representing and supporting single mother families.

As Australia moved from the COVID years into a cost-of-living crisis, single-mother headed households navigated financial impacts that have had significant consequences on security of food and housing. This in reflected in our record-breaking service delivery.

In 2022-2023, we responded to almost 4000 contacts, which is 72% higher than the year previous, despite the impacts of COVID, and significantly higher than any past year.

On the upside, in 2023 we were proud to have contributed to one of the most significant advocacy wins for single mothers in decades: the cut-off age for Parenting Payment Single was raised from when a parent's youngest child turns 8 to 14 years.

CSMC contributed an email-writing and petition campaign, with a total of 902 single mothers and allies responding, to shore up the extraordinary lobbying of Terese Edwards from Single Mother Families Australia, Dr Anne Summers AO and others, and a decade of determination to undo the legislation changes made by the Howard and Gillard Governments.

In addition, the punitive ParentsNext program was made voluntary in May, to be replaced with a fully voluntary and genuinely beneficial program in July 2024. CSMC has fought long and hard for over six years to reduce the negative impacts and remove this program.

CSMC also wrote its eighth submission on the Family Law system in seven years, this one as the start of contributing to long overdue and very welcome changes will which place children at the heart of family law decisions. We continue to work towards this outcome.

In 2022, we undertook our second National Survey of Single Mothers, again having over 1100 respondents as we did in 2018. The report providing invaluable insights into single mothers' lives post-COVID is due out late 2023.

We created a new way to support single mothers, the Sassy Yoga Challenge, with 175 allies and single mothers signing up for 7 days of yoga to raise awareness of single mother families.

These innovations, achievements and essential support services would not have been possible without the dedication of the CSMC staff and board. Many thanks to our funders, donors and allies, without whom none of this would be possible, and to the single mothers who inspire and guide our work.

Jenny Davidson

CEO

CAMPAIGN: Parenting Payment Single eligibility raised


The Guardian
A decade of making a difference
News Opinion Sport Culture Lifestyle More

Single parenting payment cutoff to be lifted from eight to 14, reversing Gillard government policy

From September, single parents to receive extra payments until their youngest child turns 14, Anthony Albanese announces

- Will Labor fix its single parents mistake? - Full Story podcast
- Follow our Australia news live blog for the latest updates
- Get our morning and afternoon news emails, free app or daily news podcast

Josh Butler
Mon 8 May 2023 11.04 AEST

2023 was a year that will go down in the history of single mother activism. The wins achieved have together resulted from decades of determined advocacy, including by CSMC's members and supporters.

CSMC and its allies have long campaigned for a rise in the eligibility age for Parenting Payment Single.

In 2012, on the day of her celebrated misogyny speech, the Gillard government passed legislation that compounded the work of the previous Howard government, lowering the cut-off age for all recipients of the Parenting Payment Single from when the youngest child turns 16 to when they turn eight.

The move led to single mother families having their already tiny income drop by up to $172 a fortnight, a decision that would contribute to the shocking situation today, where 37 per cent of single-mother families are living in poverty.

In 2022 the election of a Prime Minister with the lived experience of growing up in a single mother family had hopes for a change as high as they have ever been. But nothing was assured.

In the weeks leading up to the new Labor Government's first budget, CSMC redoubled its campaigning, launching an online petition and letter writing campaign demanding a rise in the cutoff age of Parenting Payment Single. Members and supporters did not disappoint.

In an extraordinary call for change, 473 people signed the petition, and 330 people wrote emails to the Prime Minister. Respondents were generous in their honesty, telling their stories, and explaining the impact that being forcibly moved to JobSeeker had had on their families.

On Budget Night, Tuesday 9 May, change was announced: Parenting Payment Single will be accessible to single parents until their youngest child turns fourteen years. While not reinstating the original of sixteen years, it is a vast improvement on cutting access when the youngest turns eight. Single mothers who previously have been or would have been moved to Jobseeker, with its significantly lower rate, will now have access to Parenting Payment Single for up to another six years.

Commonwealth Rent Assistance was raised by 15 per cent, or $31 per fortnight, across a range of payments including the PPS.

For families living on the brink of poverty, this decision is a game-changer.

Every person who participated in this campaign joins countless others who have advocated for change since the 2012 decision and are due deep and profound thanks.

CAMPAIGN: ParentsNext abolished

Just days before the announcement that the eligibility rate for Parenting Payment Single would be extended, single mothers had another win: the cessation of the compulsory aspects of the punitive ParentsNext program and a commitment to redesign it in collaboration with parents and other stakeholders.

ParentsNext commenced as a ‘pre-employment program’ in ten trial sites in 2016 and targeted disadvantaged parents of young children, with a particular – and CSMC argues a discriminatory – focus on Indigenous parents. Rolled out nationally in 2018, it was heavily criticised, with CSMC involved from the start.

Mutual obligations were a part of the program from inception and were underpinned by the Targeted Compliance Framework. Under this system, the income these families depended on – parenting payments - could be arbitrarily suspended for those missing a meeting or agreed activity, or through administrative error, causing great stress for mothers already grappling with parenting in poverty.

From the outset, single mothers of young children described the complex and humiliating hoops they had to jump through to receive government support and their devastation when suspension of payments meant they defaulted on rent, could not use for their weekly shop, or faced a weekend with no money and high stress.

ParentsNext clients were 96 per cent women, 75 per cent single mothers, and 20 per cent Aboriginal or Torres Strait Islander parents. It was paternalising and undermined the self-esteem and autonomy of women forced onto it – the very characteristics essential to building a better life.

After six years of determined advocacy, in May 2023 the ParentsNext program was made voluntary immediately, with a replacement program due in July 2024. This now means that no parent on the program can have their income support suspended or cancelled.

CSMC has been approached for input into the new voluntary program, and is hopeful that it will be genuinely beneficial.

CAMPAIGN: Working together on Family Law reform

CSMC has written seven submissions to government in six years seeking improvements in the Family Law Act.

CSMC was delighted in January 2023 to respond to a proposal by Attorney-General for changes to place the safety and best interests of children at the centre of every court action and decision involving them.

CSMC created a survey that had 177 responses and detailed comments, which informed its submission authored together with Single Mother Families Australia. In March 2023, the Attorney released a draft bill that was in line with the recommendations that CSMC and other community organisations had been advocating for. Given CSMC's credibility in family law and family violence submissions, it was asked for advice on the contributions of other non-legal organisations.

From the survey, a network of 55 women emerged who are actively engaged with this process, keen to contribute to change, and ready to participate in the next step: a public hearing into the changes.

As single mothers, we sometimes need to advocate for ourselves and our children. However, some situations trigger deeply emotional responses that can hijack the ability to speak up effectively.

In April and June, CSMC worked with a specialist facilitator to design and deliver a course called Speak Up and Stay Cool. The course informed single mothers about theories of power, communication, discrimination and trauma, and armed participants with strategies to remain calm, bypass personal responses to past experiences and find the power in their voices.

Across the eight evening sessions, a highly engaged group of women came together to share and learn.

> *This is a boost to our assertive skills to thrive as single mums.*

The unique barriers single mothers face in securing and maintaining employment are often misunderstood or minimised in Federal and State programs aimed at increasing work readiness among people experiencing disadvantage.

In response, this year CSMC launched the Bloom program to support single mothers while acknowledging and accommodating the complexities of their parenting responsibilities, lived experience of family violence - for around 60 per cent - and time constraints.

Bloom is a careers, work and wellbeing program designed for single mothers, by single mothers. It is tailored to each woman's unique circumstances through accessible online fortnightly consultations, information and referrals and monthly half day workshop sessions for single mothers with a specialist guest speaker.

At Bloom's core is flexibility, to ensure women with barriers can participate in a trusted, safe and cooperative process.

In the initial stages of the program, 28 women were assisted by Bloom around Victoria, including those who participated in the Wyndham pilot program. **Funding has been generously provided by The William Buckland Foundation to deliver the program until June 2025.**

Neda came to Bloom via an employment service provider referral. She initially was unsure how she could possibly move forward. Neda has two primary school aged children, was living under the same roof as her ex-partner and had been managing anxiety and health issues for a significant period of time.

Originally nervous about participating in Bloom, Neda began to slowly open up about issues she perceived as barriers to moving forward. With guidance, Neda's confidence began to grow, as did her self advocacy skills. She saw that she could focus on more than her children's needs to consolidate her skills and abilities and progress towards her own goals.

By the end of her Bloom participation, Neda had resurrected her micro business selling her craft at local markets and had secured a permanent part-time position, with flexible hours, in a local retail store.

Support Line conversations

The staff of CSMC is often impressed by the resilience of the single mother community, which has been most evident this year.

Following the COVID pandemic in which single mothers juggled paid work, parenting and home-schooling, single mother families have been thrust into a cost-of-living crisis that has stretched the resourcefulness and capacity of many to maintain basic food and shelter for their family.

Rising rents, risk of homelessness, utility costs and feeding their children have consistently been primary issues facing single mothers, although women often presented with multiple and complex issues that require intense support.

Single mothers shared their stories of relationship breakdowns, family violence, financial abuse, protracted Family Court battles, struggles to balance single parenting with employment and studying, health and mental health challenges, rising education costs, and frustrations with Centrelink and the Child Support Agency.

The Support Line staff worked determinedly to respond to a surge of demand that amounted to a record-breaking 3,963 contacts - a 73 per cent increase for the Support Line services over the previous year. Forty-two per cent of service users contacted CSMC more than once in the 12 months.

CSMC frontline staff provided validation, support and the opportunity to discuss and evaluate options. Specialist tailored information, referrals, advocacy to other service providers and financial support were also provided to each caller.

This year the Emergency Relief program distributed financial aid to 528 families, including 1,123 children, critical to assist with the costs of purchasing groceries, paying utility bills or assisting to secure new housing.

Eighty-five Victorian high school students were assisted with the costs of purchasing text books, uniforms and shoes, Myki tickets, or contributions towards device costs. Families were provided with information on reducing school equipment costs, Department of Education guidelines, and self-advocacy with their children's schools.

CSMC acknowledges the courage of single mothers to reach out and seek support – it is not an easy task for many. The CSMC ethos that all staff have lived experience of being single mothers continues to be invaluable.

CSMC's impact

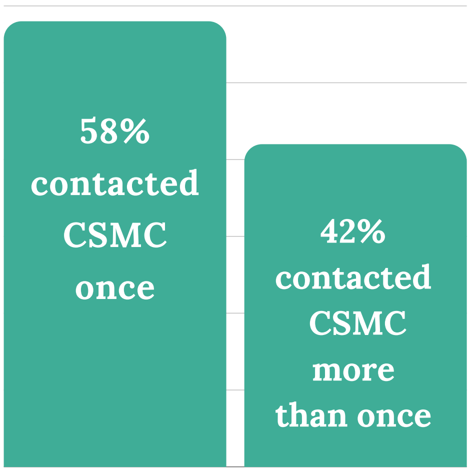
3,963

contacts from single mothers and services
- a record high

73%

increase in demand for CSMC services in 2022-2023, compared to 2021-2022

Number of contacts per family



The impact on single mothers who used CSMC services	
88%	reported feeling more supported or able to manage their issues
95%	felt they were provided with useful information and referrals
95%	said they would recommend CSMC's service to others

Three top reasons for contacting CSMC	
41%	Income security/ financial hardship
37%	Housing including homelessness, renting, discrimination and other issues
24%	Parenting/sole parenting

Housing: more than a roof over their heads

With housing and homelessness the top priority for mothers calling the Support Line this year, CSMC worked to expand referral pathways into affordable housing and building partnerships.

Private rental is an insufficient and broken system in Australia, with public housing and home ownership unobtainable. Results from CSMC's 2022 national survey showed higher numbers in insecure private rental in 2022 than in 2018. Even single mothers in higher income brackets can struggle to secure a rental, some facing homelessness or living in insecure housing such as caravan parks or a tent.

Exploring new models such as shared equity pathways to home ownership is essential. In 2022-2023, CSMC has fostered new relationships with innovative organisations, such as Ys Housing and Anika Legal.

CSMC are members of key alliances, such as Women in Housing and Better Renting, and work alongside single mothers to advocate to State and Federal Governments.

The next step is exploration of new approaches to engage single mother renters and property managers in examining the myriad of issues in accessing rental properties and seek solutions. The basis of this work is that single mothers struggle to compete with two-income applicants and yet are great tenants, given their priority to provide a stable, safe and comfortable home for their children.

Submissions

A critical part of CSMC's advocacy is to represent single mothers' voices and raise issues of concern in spaces where they can influence policy decisions and shift public attitudes. This is done by making submissions to the Victorian and Federal governments, articles on CSMC's and external websites, and contributing to academic and investigative articles.

This year, a total of ten submissions were completed including on:

- Work and Care
- Workforce Australia Employment Services and specifically, the ParentsNext program, and Employment White paper
- The extent and nature of poverty in Australia,
- Joint Select Committee on the Aboriginal and Torres Strait Islander Voice Referendum
- Exposure draft Family Law Amendment Bill, a submission based on a survey of 177 women
- Early Childhood Education and Care
- Family Law Amendment Bill 2023 - 2 parts

These submissions resulted in four invitations for CSMC to speak to Committees of Review at public hearings.

The CEO spoke on ParentsNext, employment, and poverty, and took a member with lived experience of poverty with her to the latter.

An invitation to speak to the Family Law Amendment Bill will be fulfilled next year.

Single mother stories

Mariam is a single mother of three children. She is a victim/survivor of family violence and the family recently had to move for safety reasons. When she called the Support Line, Mariam was struggling to keep up with the cost of living as the cost of the only rental house she could find was more than she had budgeted for.

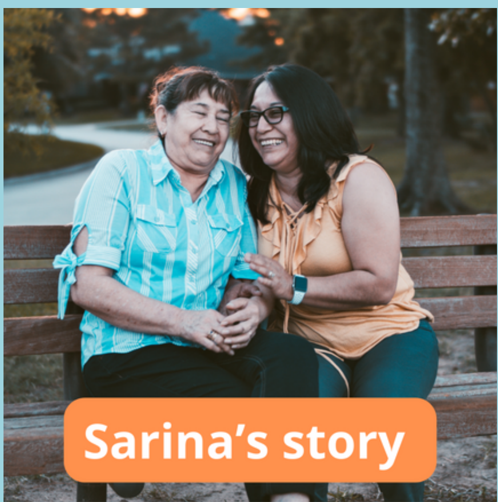
Two of Mariam's children have disabilities, and she cannot work due to her caring duties and no family support in Australia.

Mariam was feeling overwhelmed about the prohibitively expensive educations costs – especially devices, books and uniforms. She could not see a way she could pay for them with Christmas and school holidays coming up.

CSMC's Support Worker provided Mariam with information about the Department of Education's Parent Payment Policy on school fees and digital devices. The Contact Worker encouraged her to speak with the school's welfare officer for camps and sports assistance, uniform packages, and referred her to State Schools Relief Fund.

Additionally, Mariam was provided with CSMC's resource 'Meeting the Cost of Education' and financial assistance for some of her child's education expenses.

Finally, CSMC encouraged Mariam to contact tailored referrals provided to her that could support her with her caring responsibilities.



Sarina received a Notice to Vacate her rental property where she has lived for the last four years. She had a few weeks to secure a home for herself, her primary school aged son, and her 70-year-old mother for whom is carer. She was stressed and depressed as the situation brought up memories of when she was last homeless after experiencing family violence.

Sarina was worried about how her elderly mother and her son, who has a disability, would cope if they had to move away from the area, and change schools. Our Support Worker listened and supported Sarina through her distress.

The Contact Worker directed Sarina to two currently available National Rental Affordability Scheme properties and urged her to keep searching. The worker also encouraged Sarina's intention to write to her local MP about her situation.

Communications & social media

Communicating to CSMC's 5,400 single mother members enhances their ability to thrive and survive. Knowledge of changes in public policy and legislation, available resources and information, opportunities to access support are all pivotal to families.

This year, CSMC ramped up its digital communications with the aim of maximising its reach to single mother families. X (formerly Twitter) followers tipped the 1,000 mark for the first time this year, growing by 12 per cent; Facebook following increased by eight per cent, and Instagram by 19 per cent.

The 'Single Mothers Stronger Together' members-only Facebook group grew by an impressive 92 per cent.

The fortnightly ebulletin continues to be a key communications asset, reaching over 2,200 subscribers per edition.

"Can someone recommend a financial counselling service? I'm not in hardship but am wanting to learn how to manage my finances better and understand what I am actually spending."

Whether looking for advice, wanting to vent, sharing information about single mother friendly events, or just having a bit of laugh, 'Single Mothers Stronger Together' CSMC's members-only Facebook group is where mums headed to, knowing that it is a warm and supportive environment.

It's no surprise then that membership in the group almost doubled this year.

Questions such as the one above are asked. Typically there will be multiple suggestions from members with CSMC staff adding key information if it is not already covered.

Sassy Yoga Challenge 2023

CSMC's inaugural Sassy Yoga Challenge 2023 brought together a yoga teacher passionate about single mothers with CSMC members, yoga enthusiasts, and new allies keen to show support for mothers parenting solo by committing to 15 minutes of yoga every day for seven days.

The challenge kicked off on International Single Parents Day, 21 March with 175 participants.

Every morning for seven days, Yoga Challenge participants received a video of a free yoga session to undertake any time that day. Participants shared photos of their efforts on social media to spread support for single mothers and the benefits of self-care.

A new type of engagement, CSMC undertook this yoga challenge primarily to raise awareness of the challenges single mothers encounter, and because single mothers rarely have time to invest in their wellbeing – something everyone can benefit from.

Thanks to Susie Keratiotis for inspiring it and delivering the yoga sessions.

IWD ONLINE FRIENDSHIP MEET UP

In March, to celebrate International Women's Day, CSMC hosted an online meet-up where a group of single mothers gathered to share stories, offer mutual support and build community.

A key theme was connection, with strong interest in building more local, online and interest-based groups. The meet-up was a great way to connect with members and provided CSMC with essential information that will inform member engagement activities going forward.

Financial summary

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC
ABN 28 796 387 679
INCOME STATEMENT FOR THE YEAR ENDED 30 JUNE 2023

	2023 $	2022 $
INCOME		
Department of Fairness, Family & Housing - Core Funding	264,760	253,114
Donations & Bequests	83,724	41,215
Grants	281,464	315,960
Interest/ Investment Distribution Received	6,525	2,329
Sundry Income	655	300
TOTAL INCOME	**637,128**	**612,918**
EXPENDITURE		
Audit & finance fees	2,941	2,909
Board & volunteer expenses	1,604	499
Depreciation & losses on disposal	1,381	952
Fundraising expenses	7,045	1,343
Occupancy costs/ office overheads	45,576	35,201
Planning & publicity	1,813	6,606
Project grant expenditure	281,463	315,960
Staffing costs	287,834	249,097
TOTAL EXPENDITURE	**629,657**	**612,567**
Plus other investment income	14,179	471
Less other investment expense	(7,258)	(5,256)
NET SURPLUS/(DEFICIT) FOR THE YEAR	**14,392**	**(4,434)**

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2023

	2023 $	2022 $
NET SURPLUS/(DEFICIT) FOR THE YEAR	**14,392**	**(4,434)**
Other comprehensive income for the Year	-	-
NET SURPLUS/(DEFICIT) ATTRIBUTABLE TO THE ASSOCIATION	**14,392**	**(4,434)**

Financial summary (cont.)

BALANCE SHEET AS AT 30 JUNE 2023

	Note	2023 $	2022 $
CURRENT ASSETS			
Cash and cash equivalents	2	376,323	435,331
Accounts and other receivables	3	20,714	4,602
TOTAL CURRENT ASSETS		**397,037**	**439,933**
NON CURRENT ASSETS			
Managed fund investment	4	51,365	45,076
Office furniture & equipment	5	2,908	2,561
TOTAL NON-CURRENT ASSETS		**54,273**	**47,637**
TOTAL ASSETS		**451,310**	**487,570**
CURRENT LIABILITIES			
Trade and other payables	6	35,443	100,557
Amounts received in advance	7	179,719	169,684
Provisions	8	101,972	97,545
TOTAL CURRENT LIABILITIES		**317,134**	**367,786**
TOTAL LIABILITIES		**317,134**	**367,786**
NET ASSETS		**134,176**	**119,784**
EQUITY			
Accumulated funds		134,176	119,784
TOTAL EQUITY		**134,176**	**119,784**

Financial summary (cont.)

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2023

	Accumulated funds $	Total $
Balance as at 1 July 2021	**124,218**	**124,218**
Surplus/(deficit) attributable to the Association	(4,434)	(4,434)
Balance as at 30 June 2022	**119,784**	**119,784**
Surplus/(deficit) attributable to the Association	14,392	14,392
Balance as at 30 June 2023	**134,176**	**134,176**

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2023

	Note	2023 $	2022 $
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from funding agencies and grants		540,147	575,141
Receipts from other sources		92,268	46,910
Payments to employees and suppliers		(696,158)	(610,426)
Interest received		6,525	2,329
Net cash generated from/(used in) operating activities	(i)	**(57,218)**	**13,954**
CASH FLOWS FROM INVESTING ACTIVITIES			
Payment for property, plant and equipment		(1,728)	(1,908)
Payment for investments		-	(50,000)
Proceeds on disposal of property, plant and equipment		-	-
Net cash (used in)/provided by investing activities		**(1,728)**	**(51,908)**
Net increase/(decrease) in cash held		(58,946)	(37,954)
Cash and cash equivalents at beginning of financial year		309,975	347,929
Cash and cash equivalents at end of financial year	2	**251,029**	**309,975**

Financial summary (cont.

DIRECTORS' REPORT

Significant Changes

No significant changes in the nature of the Association's activity occurred during the financial year.

Operating Results

The surplus for the year attributable to the Association amounted to $14,392 (2022: $4,434 Deficit).

Significant Changes in State of Affairs

No significant changes in the nature of the Association's activity occurred during the financial year.

After Balance Date Events

No matter has evolved since 30 June 2023 that has significantly affected, or may significantly affect:
(a) the Association's operations in future financial years, or
(b) the results of those operations in future financial years, or
(c) the Association's state of affairs in future financial years.

Signed in accordance with a resolution of the Board Members.

Chair Hannah George

Hannah George

Treasurer

Rowena Douglas

Dated this 31st day of October 2023

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012.

The full financial report including the statement of accounting policies and the **Auditors Report from Frederik R. L. Eksteen** are available on request.

Thank you

Council of Single Mothers and their Children receives invaluable support from the Victorian Government, charitable trusts and foundations, and dedicated donors. Together, these organisations and individuals enable delivery of the Support Line and Bloom project, engagement in policy work, expansion of capacity, and growth of CSMC's reach to single mothers and their children in diverse situations, locations and cultures. In addition, CSMC is profoundly grateful to those who contribute in a range of ways towards achieving its vision and mission.

Funders

Accor ALL Heartist
Barr Family Foundation
Department of Social Services
Department of Families, Fairness and Housing
Erdi Foundation
Government of Victoria
Victorian Office for Women
StreetSmart Australia
R.E. Ross Trust
Bennelong Foundation
The Alfred Felton Bequest
Gandel Foundation
MinterEllison Charitable Gifts Committee
The William Buckland Foundation

Supporters

Susie Keratiotis, Sassy Yoga
Sassy Yoga Challenge participants
LantEk
Veronica Coyle, Thushare Dissanayake, Sebastien Lopez and Robin Visser
Data4Good, Altis & Kadre.
CSMC's donors and supporters
CSMC board members
CSMC volunteers and students
Friends of CSMC
Paul Bausch
Clive Scott

Sector partners

Community Information Services Victoria
Single Mother Families Australia
Treating Families Fairly
Victorian Council of Social Services
Women's Housing Alliance

50+

years stronger together

council of single mothers and their children

Council of Single Mothers and their Children

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Support Line: 03 9654 0622

ABN 28 796 387 679