A start in life



Annual Report 2026

Introduction

from our Chief Executive Officer and President

We have built the relationships and the systems that will carry our mission further...

This year has been one of significant development for A Start in Life. We have strengthened the foundations that support our mission of creating more opportunities for students where financial disadvantage impacts their education, deepening the relationships that create opportunity and building the systems that let us reach students well.

The commitment of our Board has been central to our achievements, ensuring every dollar entrusted to us delivers maximum impact, including the investment made in our new systems this year. A table of Board meetings and attendance is included on the next page. We thank our Board for their continued service, wisdom and commitment to our mission. Their governance and advocacy have guided the organisation through important milestones this year, and their contributions continue to shape the students and communities we serve.

This year, we strengthened relationships across industry and education, building pathways that connect students with additional academic, vocational and personal development opportunities. These partnerships are fundamental to our vision, enabling young people not only to study, but to thrive and transition successfully into further education or employment.

That same commitment to reaching students, wherever they live, drove one of the year's most significant milestones: the launch of our Learning Management System. For students in rural and remote communities, distance has long stood alongside financial disadvantage as a barrier to support. The LMS closes that gap, delivering flexible, accessible support regardless of where a student lives.

Key achievements this year include:

- Developing new relationships across industry and education, building pathways for students into further academic, vocational and personal development opportunities
- Launching our Learning Management System (LMS), delivering flexible, accessible support for students, particularly those in rural and remote areas
- Completing the implementation of a new Customer Relationship Management (CRM) system to strengthen how student and donor data is captured and used
- Progressing development of a new website and content management system (CMS), connected to the CRM, due to launch in July 2026

None of this work stands apart from our mission. Stronger relationships and stronger systems serve the same end: making sure every dollar and every hour reaches the students who need it, and that a young person's postcode or financial circumstances never determine the opportunities available to them. Building on these foundations, we look forward to deepening this work further in the year ahead.

Board of Directors

Meeting Attendance

Directors	30/9/2025	8/12/2025	9/2/2026	20/4/2026	22/6/2026
Allan Elliott	●	●	●	●	●
Dale Thomas-Berrier	●	●	●	●	●
Richard Winckles	●	●	●	●	●
Joe Hansell	●	●	○	●	●
John Carroll	○	●	●	●	●
Kathleen Donohoe	●	●	●	●	●

● Attended ○ Absent

"The support from A Start in Life opened doors for Jamie that may otherwise have been closed to her. Seeing her able to take part in opportunities alongside her peers, without her circumstances being a barrier, was incredibly special."

– Jessica, Primary School Teacher

Looking ahead

In the year ahead, we want to walk alongside more young people than before and stay the course with each of them on their educational journey.

Here's what that will look like.

Reaching more students

We are aiming to welcome 20% more students into the A Start in Life family, so more children and young people have someone in their corner.

Backing every step of the journey

With no two students taking the same path, we want to be there for all of it. From a child's first day in kindergarten to a young person's first day at university or in an apprenticeship, our aim is to offer steady, personalised support that grows with them, so they can keep moving forward knowing someone believes in them.

Seeing the difference together

We will be engaging even deeper with our students, capturing their progress, celebrating their milestones, whilst ensuring continual improvements in the services we offer. Our next evaluation report will be available early 2027.

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Our Students

A snapshot of the students we support

In 2025, our support extended from primary school classrooms to tertiary lecture halls, reaching students across rural and metropolitan communities alike.

Numbers tell part of the story; students tell the rest. Behind every figure is a young person charting their own course; different starting points, different dreams, one shared momentum towards something better. In the pages ahead, we follow where those journeys have taken them.

Where students are in their learning journey

18%
Primary school

49%
Secondary school

33%
University and TAFE

Three programs, one goal: helping students thrive

Over the past year, 119 students* took part in our three programs – each one opening doors, building skills and moving young people closer to their goals.

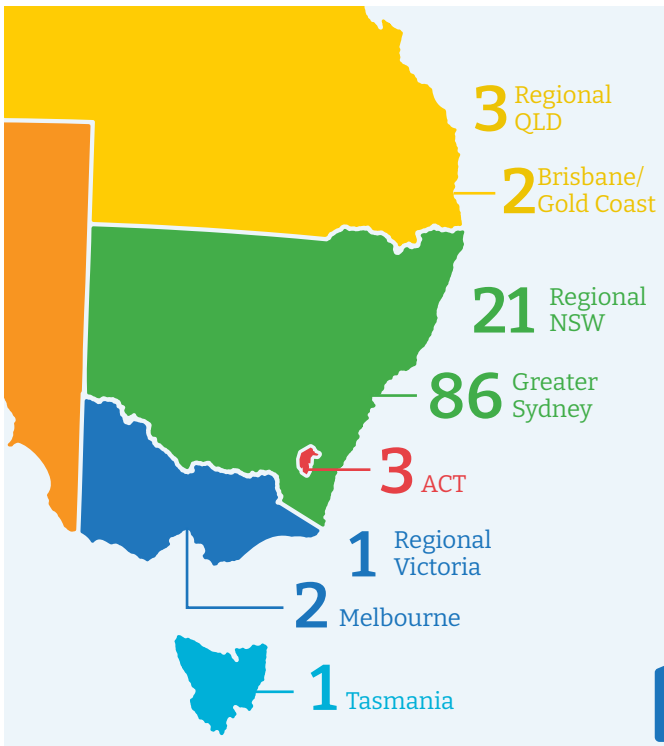
61 Primary and Secondary Program

39 Tertiary Program

19 Career and Skills Development Scholarship



Note: student numbers on this page reflect January to December 2025.



Where our students live and learn

In 2025, our students learned across 71 different schools, universities and TAFEs, a testament to the many places where education takes shape. Each brought its own opportunities and challenges, and our support was there at every turn.

Student location

78% Metropolitan

22% Rural

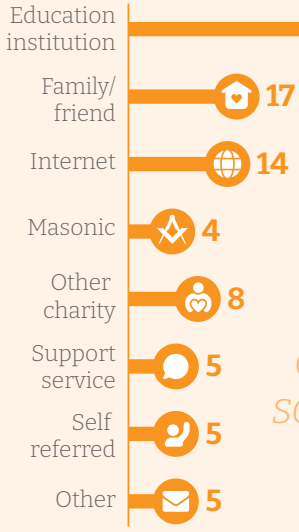
Years of connection

In 2025, 28% of our students recieved support from A Start in Life for the first time, a sign of our continued drive to open our doors to those who need support most. Yet the story doesn't end there: close to 8% had walked alongside us for a decade or more, proof of the enduring relationships we build and the steady support that carries students through every stage of their education.

1 year	33
2 years	33
6 years	12
3 years	11
4 years	11
7 years	5
5 years	3
11 years	3
12 years	3
8 years	2
10 years	2
13 years	1

How students and families hear about A Start in Life

However they find us, whether through a word from a friend, a school referral, a community connection or a late-night online search, students and families all arrive at the same place: met with understanding, encouragement and support shaped around their needs.



"A Start in Life gives me the freedom to do what I love and the confidence that someone always has my back."

– Luka, student

Primary and Secondary Program

Learning for Success

Over the past year, our Learning for Success K–12 program stayed firmly by the side of students from all walks of life, each with their own dreams to chase and hurdles to clear.

2025 also marked an important step forward. We introduced Learning for Success, building on our long-standing support for students with a more focused approach to helping them thrive at school and beyond. With the right resources and guidance within reach, students took on new challenges, uncovered talents they didn't know they had, and set their sights higher. What they achieved says it plainly: when support is there, young learners flourish.

We put tutoring to the test. All students were given access to funded in-person support alongside a trial of an AI tutor. The result was clear: 88% preferred learning with a human tutor, giving us valuable insight into what students need to thrive in and beyond the classroom.

91% average attendance rate for all students

4/5 average effort score across all school reports

100% of students received tutoring

Students by household arrangement (%)



61 Single mum
26 Dual parents
7 Single dad
3 Dual grandparents
1.5 Care-giver
1.5 Single grandparent

Note: student numbers on this page reflect January to December 2025.



Student spotlight:
How support changed Jamie's life

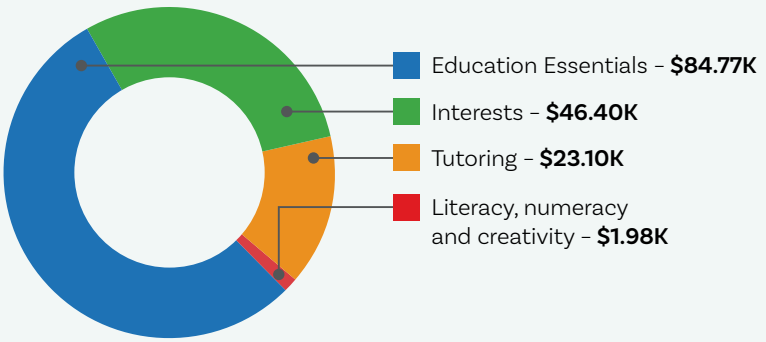
With the right support, a young girl found safety, a home, and the hope to walk into school as herself.

Before she'd even started Year 7, Jamie had lived through more than most adults face: financial hardship and a period without a stable home.

For a time, she and her family were staying in makeshift accommodation with limited access to basic facilities, washing clothes where they could. School, a place that should have felt safe, instead made the difference painfully visible, and Jamie's confidence suffered. It was a very difficult time. That's when things began to change.

With stable housing secured and support from A Start in Life, Jamie received the uniforms, equipment and school essentials she needed to walk through the school gates feeling like she belonged, rather than being defined by what she didn't have. Small things, but they meant she could arrive each day ready to learn, not braced for the next reminder of what she lacked.

Allocation of assistance



Interests included

Basketball, zone athletics, cross country, athletics carnival, interschool cricket and soccer, table tennis, running club, representative sport, school choir, Ovation Choir, school band, debating, public speaking, Spelling Bee, Art Club, Student Representative Council, Student Counsellor role, Elevate Education seminars

Students by institution type

66	8	2	4
Public school (excluding tertiary)	Catholic school	Independent school	Special purpose school

With strong foundations taking shape at school, students in our Career and Skills Development Scholarship are turning their eyes towards the futures they might build.

Career and Skills Development Scholarship

A head start towards a career

This past year, our Career and Skills Development Scholarship continued to give Year 9 and 10 students a genuine head start in shaping their futures.

Through hands-on workshops, mentoring and real-world experiences, students built transferable skills, grew in confidence and discovered possibilities they'd never considered for life after school.

Backed by direct funding, career coaching and a supportive peer network, they reached resources and opportunities that would otherwise have been out of reach. The feedback spoke for itself, with students reporting greater confidence, sharper decision-making and a growing ability to put their skills to work as they prepare for the years ahead.

Student spotlight:
Britney is opening doors she never knew were there

Over two years with A Start in Life, Britney has stepped out of her comfort zone, found new confidence, and discovered a future far wider than she'd imagined.

When Britney first joined A Start in Life, she couldn't have predicted where it would take her. Two years on, she describes it as a wonderful experience, one that reached well beyond study and into how she sees herself and her future.

Some of the change was simple but significant. The program gave her reasons to get out of the house, to challenge herself, and to meet new people and mentors who left a lasting impression. Along the way she made friends, built her confidence and found a stronger sense of belonging.

It also opened her eyes to what's possible. A visit to Microsoft introduced her to a workspace and an industry she'd never encountered before. "Without this excursion I probably would not have ever considered tech," she says, "but after seeing some of the work they're doing I feel inspired to explore more." Just as valuable were the conversations with people further along in their careers, each with their own winding path. The experience, she reflects, reaffirmed "that success is not a linear journey and looks different for everyone".

Through it all, Britney has picked up new skills, grown more self-aware, and gained the belief that she can take charge of where she goes next. The tools and ideas she's gathered have opened her mind to career paths she hadn't known were there.



"I like being around people who kind of motivate you and support you, and then we support each other."

Snapshot of Student Impact

This year, our Career and Skills Development Scholarship students discovered fresh pathways, built real-world skills and found the confidence to imagine what's next. The highlights below capture their journey.

Students were trained in 6 different 21st century skills:

- Communication
- Collaboration
- Creativity
- Critical Thinking and Problem Solving
- Flexibility and Adaptability
- Leadership

Where students plan to use the skills they learnt:

- Group Projects
- School
- Workplace Settings
- Teamwork
- Conflict Resolution

Increased access to new opportunities: **71%**	Improved confidence: **71%**	Felt more supported: **71%**	Enabled new pathways: **86%**
Inspired to try something new: **71%**	Developed new skills: **86%**	Gave a sense of achievement: **86%**	Made new friends: **57%**

100% found the scholarship 'quite' or 'extremely' useful

While our Career and Skills Development Scholarship students explore what's possible, our tertiary students are turning ambition into action at university and TAFE. →

Tertiary Program

Turning ambition into action

This past year, our Tertiary Program stood behind university and TAFE students chasing big goals while juggling study, work and everything life throws in between.

We kept the essentials covered and the momentum going, with regular financial help, check-ins, student excursions and practical support along the way. Students threw themselves into it: leaning into work placements, staying ahead of deadlines with smarter study habits, building networks and chasing new interests, from hands-on engineering builds and research projects to student societies and community volunteering. Tertiary students were also invited to join industry excursions and career samplings, previously only offered to highschool students, we extended this offering to help Tertiary students gain career insights and connections. Support for laptops, textbooks, transport and living costs turned everyday stability into real progress. The result? Less stress, sharper focus and stronger outcomes.

"At the start of the year I talked about wanting to do a human rights internship. In March, I'll be at a fellowship at the UN in New York."

– Casey, Bachelor of Laws

So what did a year at university and TAFE actually look like? A rich mix of courses, hard-won wins and big milestones, from first-year nerves all the way through to final-year projects.

14 graduated

Bachelor of Environmental Science, Bachelor of Science and Doctor of Medicine, Bachelor of Education (Primary), Doctor of Medicine, Bachelor of Mathematics Advanced, Community Services at Hamilton TAFE, Bachelor of Engineering Honours, Bachelor of Advanced Computing, Bachelor of Engineering (Mechatronic) Hons. and Bachelor of Science (Physics), Bachelor of Engineering Honours (Electrical Engineering), Bachelor of Business, Bachelor of Business and Bachelor of Laws, Bachelor of Business, Certificate III in Agriculture (Agriculture Production Program)

+0.27 grade improvement (average change across the remaining 16 named students, 7 improved / 8 declined / 1 unchanged.)

26 Academic Bonus Payments awarded to students

181 subjects were studied

76.3 average mark (weighted)

6 work placements

9 laptops provided

Tertiary Student Enrolments by Faculty

Health – 13 students

Business – 9 students

Engineering – 9 students

Humanities and Social Sciences – 7 students

Science – 6 students

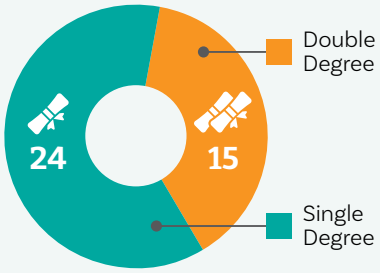
Law – 5 students

Technology – 4 students

Tertiary students by degree level

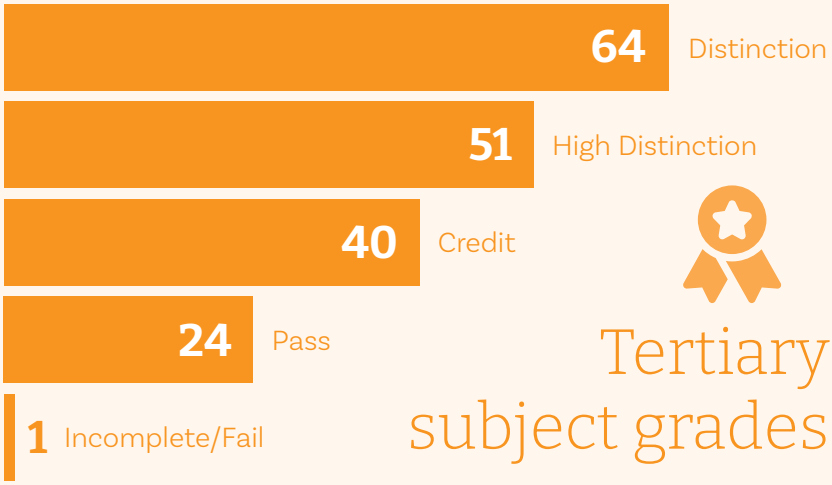
46 Bachelor **11** Honours **2** Certificate/ Diploma **1** Doctorate

Tertiary degree type



"It has shaped the person I am becoming and encouraged me to believe in what's possible."

– Mimi, Bachelor of Dentistry



Tertiary subject grades

Note: figures on this page reflect our student body as a whole, so those undertaking double degrees may be counted for each of their degree components.



Student spotlight:

Harper is stepping into an environmental science career

With the right support, a determined graduate is turning her ambition into real-world impact.

Harper has just completed her three-year Bachelor of Environmental Science, and now stands at an exciting crossroads: whether to dive straight into a master's degree at the University of Melbourne, or take time to build hands-on industry experience first.

Growing up, money was always tight at home, and as Harper moved through university she wanted to carry more of the load herself. With support from A Start in Life, she has been able to cover essentials like the household Wi-Fi, a small change that has meant a big step towards independence, while still having the tools she needs to study and job-hunt effectively.

Our support has also helped Harper invest in her career. She recently used her funding to join the Australasian Land and Groundwater Association, giving her access to specialist knowledge and a network of professionals in her field. Together with university networking events, this has sharpened her sense of where she can make the biggest difference.

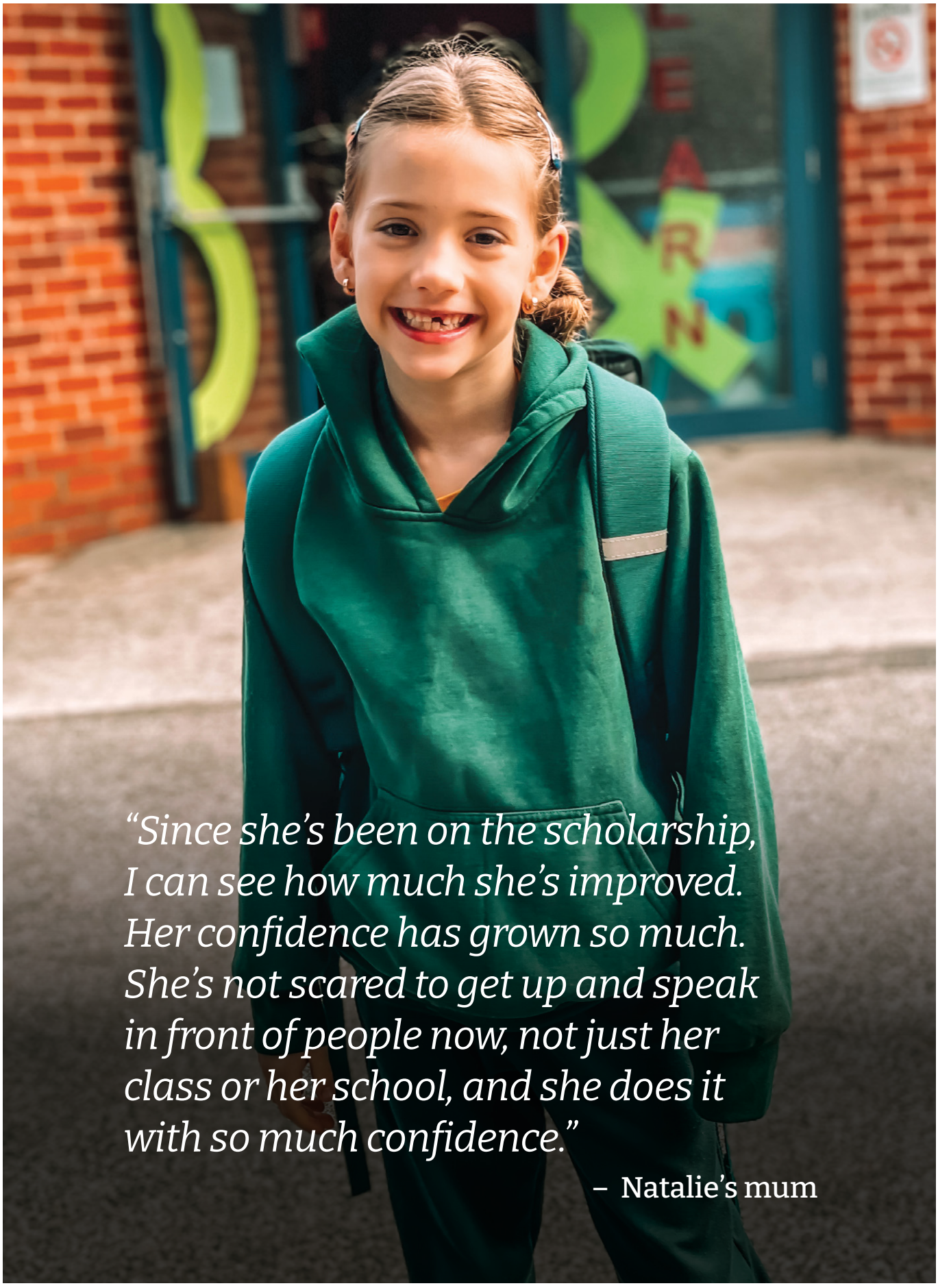
Harper has been busy turning opportunities into action. She has offered her time to the association as a volunteer and secured a meeting to explore how she can contribute, and she has been offered both a lab technician role and a botanical traineeship with CSIRO. With every step, she is shaping a career that makes a real difference.

"Thank you so much for the support over the years. It's been game changing."

Would you like to offer your support?

There are so many ways to get involved, whether that's volunteering your time, sharing your expertise, making a donation, hosting a community fundraiser, leaving a gift in your Will, or partnering with us to create new opportunities. However you choose to help, your contribution can change a young person's life. Scan the QR code to find out more.

Scan QR code or visit
www.astartinlife.org.au


"Since she's been on the scholarship, I can see how much she's improved. Her confidence has grown so much. She's not scared to get up and speak in front of people now, not just her class or her school, and she does it with so much confidence."

– Natalie's mum

Community Support

Behind every student's success is a community of people who chose to help.

We are deeply grateful to every donor, volunteer and partner who makes our work possible.

Every hour given, every dollar donated and every word of encouragement helps our students take confident steps towards brighter futures. From Board members who give their time so generously, to alumni who come back to give back, to industry professionals who share what they know, our community of supporters is the foundation of everything we do.

$134,487

estimated total savings* due to volunteer support

**standard industry wages*

3,033

hours of in-kind support were donated through mentoring, industry excursions, volunteer work and more



Supporter Voices

A Start in Life became the charity partner of the Eastern Tunnelling Package, delivered by John Holland CPB Contractors Ghella Joint Venture (JCG) on Sydney Metro West. Through the ETP Big Draw, a family day in the tunnels and City2Surf, JCG teams raised more than $13,400 and opened doors to industry connections for our students. Here is what the partnership has meant to them.

"Working closely with the team at A Start in Life has been truly inspiring. Despite being a small organisation, they make an enormous impact and genuinely change the lives of the students they support.

"What stands out most is their commitment to supporting students every step of the way. They don't simply provide assistance; they invest in each student's long-term success and help them reach their full potential."

– Mitchell Grima

"I'm proud to support A Start in Life and look forward to seeing the organisation continue to grow."

– Mitchell Grima



Supporter Voices

Reflecting on a decade of support

Doug, Investment Manager at the Banna Foundation, carries forward a legacy set by his grandparents. Since its first gift to A Start in Life in 2016/2017, the Foundation has supported ASIL students for a decade, helping them move from financial hardship toward a degree, a trade or a career.

"The Banna Foundation was established based on the core principles of my grandparents and to continue their philanthropic legacy. One of those core principles was the belief that a good education served as a basis to contribute to the betterment of society and the community around you by passing on what you had learnt. My grandparents provided the means for our family's education. Likewise the Banna Foundation is committed to supporting A Start In Life in the pursuit of providing a decent education for those less fortunate. We have seen many former ASIL students who have built amazing careers and many who have given back to community. Thanks to A Start In Life, this is exactly what the Banna Foundation wanted to achieve."

– Doug, donor

By the Numbers – A Year of Generosity

Our community of supporters comes together in many ways, and every contribution plays a role in changing a student's life. The following table highlights our giving tiers – showing how together, donors at every level are creating brighter futures.

Giving Tier	Contribution Range	Number of Donors	Percentage of Donors
Education Partner	< $499	201	44.27%
Pathway Partner	$500–$999	33	7.27%
Opportunity Partner	$1,000–$9,999	161	35.46%
Vision Builder	$10,000+	59	13.00%

196
new donors joined our community

454
total donors this year



Financials



As Treasurer and Executive Committee member since 2013, Joe Hansell has played a vital role in guiding A Start in Life's growth.

His commitment to financial sustainability reflects his deep belief in our mission – helping ensure that students receive the consistent, long-term support they need to succeed.

The continued strong performance and prudent capital allocation have enabled A Start in Life to maintain a strong Net Asset position as student numbers and support have increased, together with an increase in spend on a whole range of initiatives aimed at enhancing and enabling continued student support over the long term. A Start in Life remains poised to capitalise on opportunities when they arise and deepen support to those who need it most.

Statement of profit or loss and other comprehensive income

for the year ended 30 June 2026

	2026	2025
Revenue	**1,683,851**	**1,458,819**
Expenses		
Student assistance	(935,133)	(988,726)
Fundraising	(254,764)	(157,904)
Marketing	(195,447)	(105,047)
Banking, investment and accounting	(255,903)	(144,265)
Depreciation	–	–
Office and administration	(313,073)	(194,008)
Total expenses	**(1,964,320)**	**(1,589,950)**
Surplus for the year	**(280,469)**	**(131,131)**
Other comprehensive income/(loss)		
Gain/(loss) from the revaluation of financial assets at fair value through other comprehensive income	374,684	782,589
Loss of fair value of properties in use	–	–
Total Other comprehensive income/ (loss) for the year	**374,684**	**782,589**
Total comprehensive income/ (loss) for the year before allocations	**94,215**	**651,458**
Allocations from capital funds	–	–
Allocations to capital funds	14,567	(604,547)
Total comprehensive income for the year after allocations	**108,782**	**46,911**

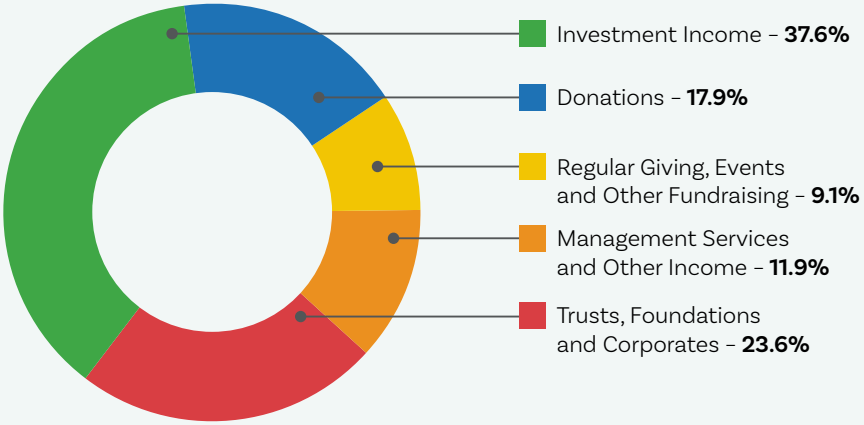
Our net asset position keeps strengthening, and so does the support we provide to students.



Statement of financial position
as at 30 June 2026

	2026	2025
Current assets		
Cash and cash equivalents	782,850	621,032
Trade and other receivables	180,945	95,678
Other financial assets	1,459,337	1,725,000
Other current assets	480	3,890
Total current assets	**2,423,612**	**2,445,600**
Non-current assets		
Other financial assets	9,642,901	9,657,077
Investment properties	678,000	678,000
Property, plant and equipment	1,070,000	1,070,000
Total non-current assets	**11,390,901**	**11,405,077**
Total assets	**13,814,513**	**13,850,677**
Current liabilities		
Trade and other payables	43,944	33,458
Contract liabilities	82,960	172,830
Employee benefits	53,178	39,060
Total current liabilities	**180,082**	**245,348**
Non-current liabilities		
Employee benefits	7,052	52,079
Other liabilities	9,492	29,577
Total non-current liabilities	**16,544**	**81,656**
Total liabilities	**196,626**	**327,004**
Net assets	**13,617,887**	**13,523,673**
Equity		
Reserves	8,162,310	7,783,105
Retained surpluses	5,455,577	5,740,568
Total equity	**13,617,887**	**13,523,673**

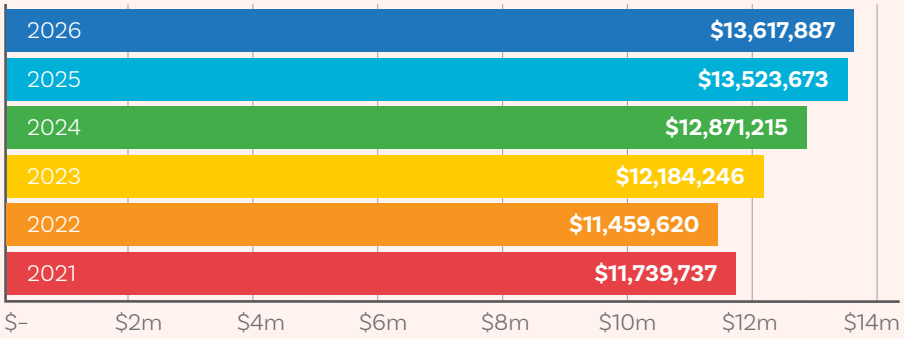
Sources of Operating Income



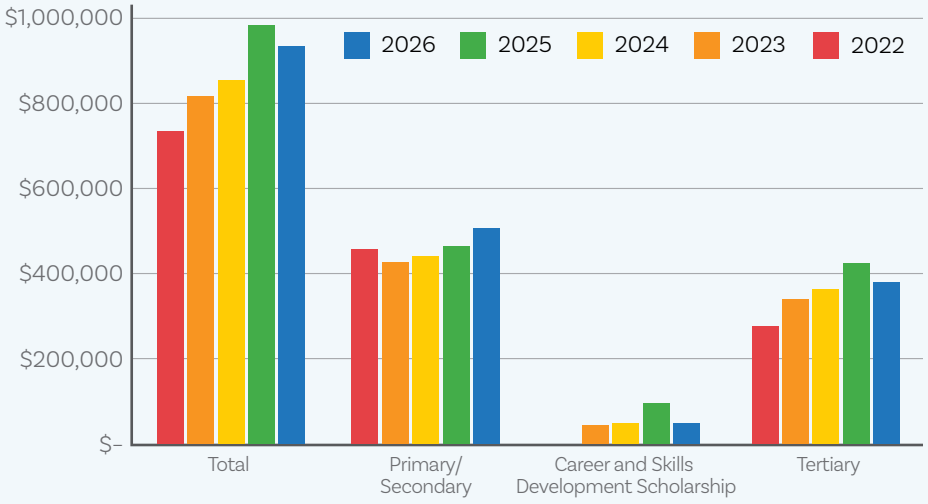
While investment income remains our largest source, its share eased this year as trusts, foundations and corporates, donations, and management services all grew. Diversifying our income base continues to be our focus.

Net Assets

Three years of growth has seen an increase in Net Assets of 5.8%



Annual value of support to students



Support for primary school students has grown this year.





A start in life

A Start in Life complies with all requirements of the Australian Charities and Not-for-profits Commission (ACNC) and submits an Annual Information Statement (AIS) every year.

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