

A start in life



Annual Report
2025

Introduction

from our Chief Executive Officer and President

We have strengthened the foundations that support our mission of creating more opportunities for students...

This year has been one of significant development and consolidation 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 – refining processes, improving the way we capture and use data, and positioning the organisation for sustainable growth.

The commitment of our Board has been central to our achievements, ensuring every dollar entrusted to us delivers maximum impact. A table of Board meetings and attendance is included on the next page, along with details of Board changes. We warmly thank our outgoing Board members Anne Ellison and Jeannine Walsh, for their service, wisdom and commitment to our mission. Their governance, advocacy and generosity of time have guided the organisation through important milestones, and their contributions will have a lasting impact on the students and communities we serve.

I would also like to extend my heartfelt thanks to our outgoing CEO, Neil Robinson, whose leadership over the past 15 years has been instrumental in shaping A Start in Life into the strong, future-focused organisation it is today. Under his guidance, the charity strengthened its impact, built enduring community and industry relationships, and laid the strategic foundations that will support future generations of students. His commitment, vision and care for our mission have left a legacy that will continue through his ongoing involvement as Chair of our new Investment Sub-committee. This group will provide strategic oversight of our investments and reserves, focusing on responsible stewardship balanced with the generation of sustainable returns, facilitating growth.

Key achievements this year include:

- Refining operational processes to improve efficiency and scalability
- Enhancing data capture to strengthen decision making and evaluation
- Commencing Power BI (Business Intelligence) implementation for real-time insights and reporting
- Establishing a robust evaluation framework building on our Measures of Effectiveness
- Planning for Learning Management System (LMS) adoption to deliver flexible, accessible support – particularly for rural and remote students

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

Board of Directors

Meeting Attendance

Directors	09/09/24	10/12/24	17/02/25	14/04/25	23/06/25
Allan Elliott	●	●	●	●	●
Anne Ellison	○	●	●	●	○
Dale Thomas-Berrier	●	●	●	●	●
Jeannine Walsh	●	●	○	○	○
Joe Hansell	○	●	●	●	○
John Carroll	●	●	●	●	●
Kathleen Donohoe	○	○	○	○	●
Neil Robinson	●	●	●	●	○
Richard Winckles	●	●	●	●	●

● Attended ○ Absent ● Resigned from Board ○ Ineligible

“Your commitment to helping these students believe in their ability to achieve their future aspirations is truly commendable.”

– Sarah, high school teacher

Our goals for the coming year are ambitious and focused:

- Achieve 30% growth in fundraising income
- Achieve 30% growth in student numbers
- Complete Power BI implementation and embed data-driven decision making
- Launch our new website to engage donors, partners and students
- Implement the LMS to scale service delivery and reach more rural and remote students
- Replace our CRM with one that is more suited to our current and emerging needs
- Expand partnerships and create more opportunities for students
- Continue to review and refine processes to maintain quality, compliance and scalability

None of this progress would be possible without the dedication of our staff, volunteers, partners and donors. Your belief in our mission drives us to work harder each year to break down barriers to education for young Australians. With strengthened foundations, growing partnerships and innovative tools, A Start in Life is more capable than ever of delivering on our promise – ensuring every student has the opportunity to succeed.



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Our Students

A snapshot of the students we support

In 2024, our support reached students far and wide – from primary school classrooms to university lecture theatres, and from bustling cities to remote country towns.

These figures capture the breadth of that impact. Behind every number is a student with a story – each on their own unique path, yet all moving towards a brighter future. These students form a bustling community in motion, and we are proud to share their stories with you on the pages ahead.

Where students are in their learning journey

 **18%**
Primary school

 **50%**
Secondary school

 **32%**
University and TAFE

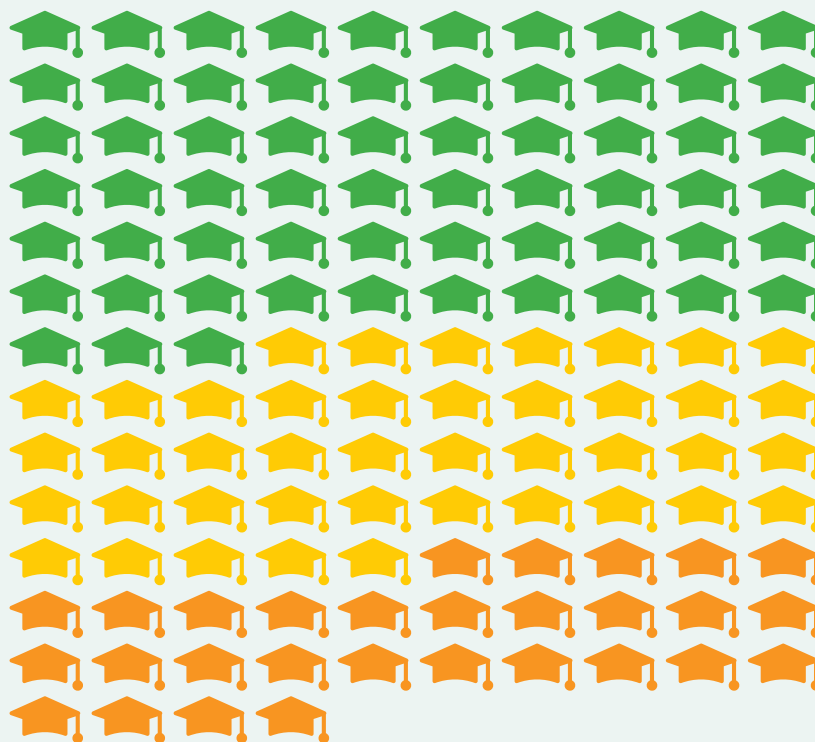
Three programs helping students thrive

Over the past year, **133 students** took part in our three programs – each one opening doors, building skills and helping students move towards their goals.

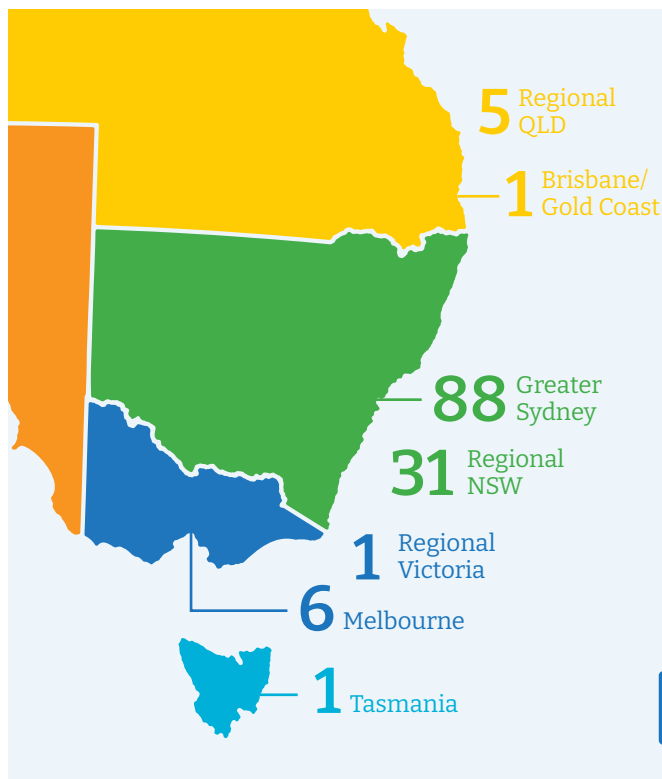
63 Primary and Secondary Program

42 Tertiary Program

29 Career and Skills Development Scholarship



Two of our students were in the Primary and Secondary Program, as well as the Career and Skills Development Scholarship



Where our students live and learn

In 2024, our students attended **78 different schools, universities and TAFEs**, reflecting the wide range of places where learning happens. Each setting brought its own opportunities and challenges, and our support was there every step of the way.

Student location



71%
Metropolitan



29%
Rural

Years of connection

In 2024, 28% of students were new to our support, reflecting our ongoing commitment to welcoming those who need it most. At the same time, just over 10% of students had been with A Start in Life for 10 years or more – a testament to the long-term relationships we build and the consistent support that carries them through each stage of their education.



How students and families hear about A Start in Life

Students and families find their way to us in many different ways – from word of mouth and school referrals to community networks and online searches. Regardless of how they arrive, they are each met with understanding, encouragement and tailored support.



“Your mentoring support is exceptional and my boys have been improving steadily.”

– Kaja, mother

Primary and Secondary Program

Our young learners

This past year, our Primary and Secondary Program continued to support students from all walks of life – each with different goals and challenges.

Importantly, it was also a year of development as we worked behind the scenes to design our new Learning for Success program for launch in 2025. As we worked on this exciting next step, our Primary and Secondary Program remained a cornerstone of our work – ensuring students had the resources and guidance needed to succeed at school. They embraced opportunities to learn and challenge themselves, explored new skills and set their sights high – showing that with the right support, young learners can truly thrive.

Our primary and high school students continue to bring determination and heart to their learning. They represent a rich mix of schools, backgrounds and communities, and benefit from support that's as varied as their needs – whether it's access to technology, tuition or opportunities to explore their passions beyond the classroom.



93%

Average attendance rate for all students



4/5

Average effort score across all school reports



29

Students received tutoring

Students by household arrangement





Student spotlight: Carl and Arnold's unstoppable team

With the right support, a devoted dad and determined son are achieving more than they thought possible – and inspiring us along the way.

Raising a child alone is never easy, but Carl has never wavered in his belief in his son. “He is very intelligent”, he told us when they first applied for support. “I just want to give him a fair and great start in life”.

Since joining A Start in Life in Year 1, Arnold has grown into a confident

learner with a passion for music. Throughout the years, our support has opened many doors for Arnold – from providing tuition and school essentials, to creating opportunities for him to follow his interests and grow. Now in Year 7, Arnold is settling well into high school, discovering new subjects

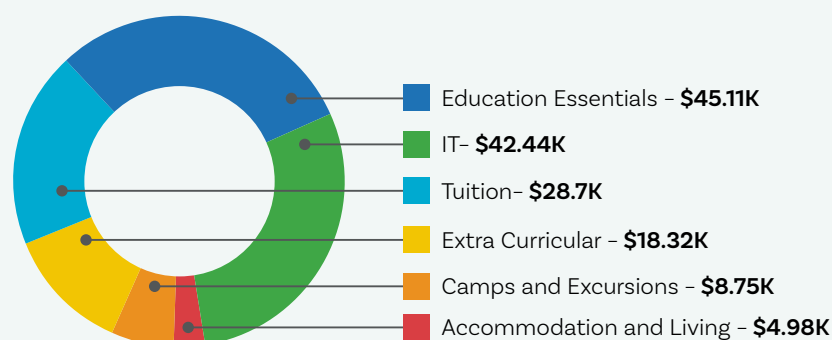
“Knowing that A Start in Life has our back and cares about my son's education and future is everything I could want as a dad who hopes to see his son achieve his life goals.”

and even talking about going to university.

Music has been one of Arnold's great joys. A committed member of his school band since Year 3, he has developed his skills through regular lessons and gained confidence performing at community events.

Carl's commitment to Arnold is equally inspiring. He spoke movingly at our charity's 100th anniversary event, sharing how A Start in Life has supported not just Arnold's education, but his own growth and hope as a parent. Together, they've shifted from “just getting through school” to planning for life after Year 12 – with options, goals and a belief that anything is possible.

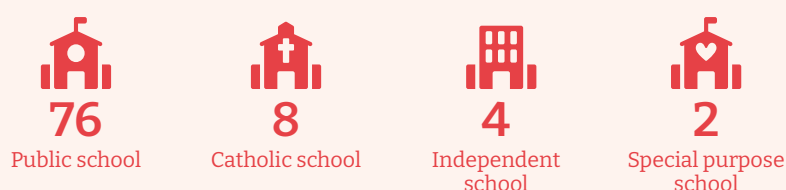
Allocation of assistance



Interests included

Arabic School, Creative Pack, Swimming, Singing Lessons, Basketball, Martial Arts, Art Class, Gym, Boxing, Gymnastics, Cricket Club, Kung Fu, Archery, Dance, OzTag, Rugby League, Ten-Pin Bowling, Dancing, Cello Lessons

Students by institution type



As these students set strong foundations at school, others in our Career and Skills Development Scholarship are beginning to imagine future careers. →

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 head start in shaping their careers.

Through interactive workshops, mentoring and real-world experiences, students built transferable skills, gained confidence and discovered new possibilities for life after school.

With direct funding, career coaching and a supportive peer network, they were able to access resources and opportunities that would otherwise be out of reach. Feedback was overwhelmingly positive, with students reporting greater confidence, better decision-making and an increased ability to apply their skills as they prepare for life after school.

Student spotlight: Justine is finding her own path

From old expectations to new passions – Justine is discovering that her future can be defined on her own terms.

In 2024, Justine entered the second year of the Career and Skills Development Scholarship, determined to make the most of every opportunity. She had grown up with the saying “You can be one of three things – a doctor, an engineer or a failure.” With the weight of expectation, she cycled through ideas of law, medicine and psychiatry – choices that felt respectable but never truly hers.

Through the scholarship, Justine has explored careers she once dismissed or never even knew about, realising that creativity and logic could co-exist in her future. Career sampling introduced her to transport and logistics, and from there her curiosity grew into possibilities like aerospace, fashion and textiles.

“Currently, I am thinking about studying aerospace engineering, which is wildly different from any of the pathways I mentioned previously.”

Grateful that the scholarship has given her the opportunity to learn from subject matter experts, she has gained skills that she now sees as essential in any career – such as networking, communication and collaboration. These helped her step into a UNSW engineering program, where she worked in a team to design building-integrated photovoltaics, connected with professors, and secured the requirements for an early access portfolio.

At home, Justine surrounds herself with tools for growth – her Scholarship Action Plan pinned by her desk, a vision board and reminders of her achievements. With each step, she grows more confident that her future can be shaped not by expectation, but by passion, creativity and possibility.



“One of the first things that I learnt from this scholarship is that there are endless possibilities when it comes to careers, and actually, all of them are important to society.”

Snapshot of Student Impact

This year, Career and Skills Development Scholarship students explored new pathways, gained practical skills and built the confidence to imagine broader futures. The highlights below capture what they achieved and discovered.

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

100%

were satisfied with the scholarship, with over half being 'extremely satisfied'

71%

said their career goals have changed throughout the scholarship

90%

now feel confident using strategies to generate creative ideas

100%

now feel comfortable breaking down complex problems into actionable steps

100%

found career coaching helped them discover more about their interests, skills and values

6

of our tertiary students volunteered for a panel, sharing real experiences of studying at university or TAFE

100%

felt that, by discovering more about themselves, they could broaden their career horizons

87%

now feel confident applying compromise strategies when working with others

We asked students which skill they feel will be most useful in their career:



10%

Communication



10%

Collaboration



30%

Critical Thinking and
Problem Solving



40%

Flexibility and
Adaptability



10%

Leadership

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 supported university and TAFE students who were working hard towards their goals while juggling study, work and life.

We provided regular financial assistance, check-ins and practical help so the essentials were covered and momentum kept going. Students leaned into work placements, kept on top of deadlines with smarter study routines, networked and explored new interests – from hands-on engineering builds and research projects, to student societies and community volunteering. They used support for laptops, textbooks, transport and living costs, and turned that stability into progress. In short – less stress, more focus, stronger results.

“The idea of making meaningful, positive impacts on both humanity and the natural environment once felt like an unattainable dream - yet it has now become a reality”

– Ned, Bachelor of Environmental Science

What did the year look like at university and TAFE? A wide mix of courses, small wins, key milestones and first year nerves through to final year projects.

7

students graduated from their degree (business, education, engineering, environmental science, medical science, medicine and agriculture)

5

work placement grants given (including placements in hospitals, law, engineering and even an international internship in Indonesia)

35%

of students experienced an improvement in their grades

23

Academic Bonus Payments awarded to students

143

subjects were studied

76.31

average mark (weighted)

15

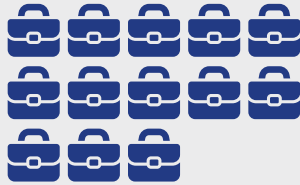
different universities and TAFE's attended

7

laptops provided to first year students

Tertiary students by degree field

Business – 13 students



Science – 12 students



Engineering – 9 students



Health – 7 students



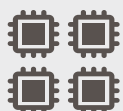
Humanities and Social Sciences – 6 students



Law – 5 students

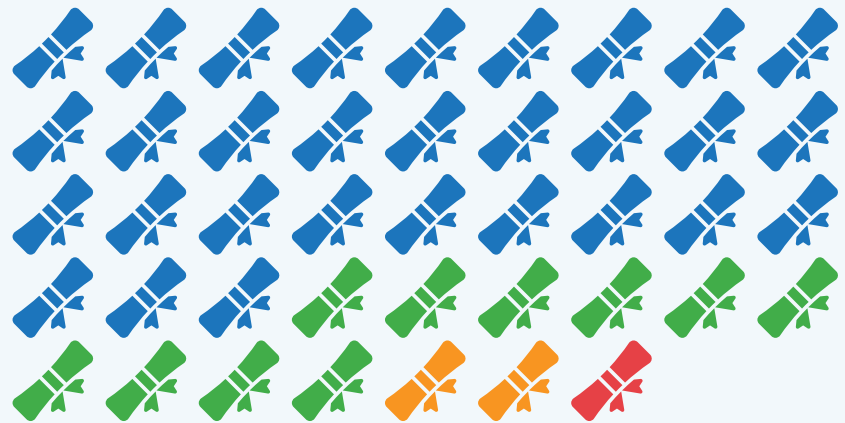


Technology – 4 students

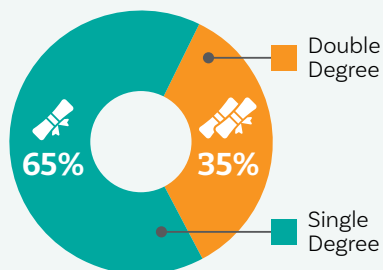


Tertiary students by degree level

30 Bachelor 10 Honours 2 Doctorate 1 Certificate/Diploma

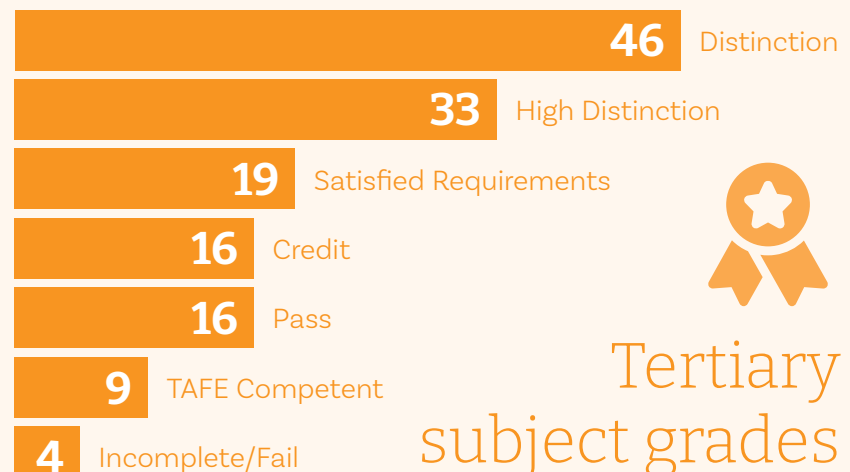


Tertiary degree type



“...it’s about empowering young people to be in the best position to achieve their personal and academic best.”

– Artie,
Bachelor of Economics/
Bachelor of Laws



Tertiary
subject grades



Student spotlight:

Hanna is building her future one step at a time

From high school hurdles to high distinctions – with the right support, Hanna is chasing her career dreams.

Moving out of home at 16, Hanna faced the challenges of supporting herself while studying – which she met with grit, focus and an unwavering commitment to succeed. In her final year of high school, she joined A Start in Life, gaining not just financial help for essentials

like rent and textbooks, but also regular check-ins that provided encouragement and a steady voice in her corner. With that stability, she finished Year 12 with an impressive ATAR of 89.25 and the confidence to begin a Bachelor of Exercise Science.

Since then, our support has continued to cover costs like rent, transport, textbooks and equipment, and to be a key source of motivation. Hanna has formed study groups, refined her learning strategies and taken part in her sporting passions – netball and Oztag – at a competitive level. Our funding has helped her balance her academic and sporting commitments without the stress of sacrificing one for the other.

A recent placement at her university gave her valuable industry connections and a clearer sense of the career paths she's excited to

explore. Despite challenges, Hanna's drive has never wavered. With her work ethic, and the ongoing support of A Start in Life, she is not only building her future – she's shaping it on her own terms.

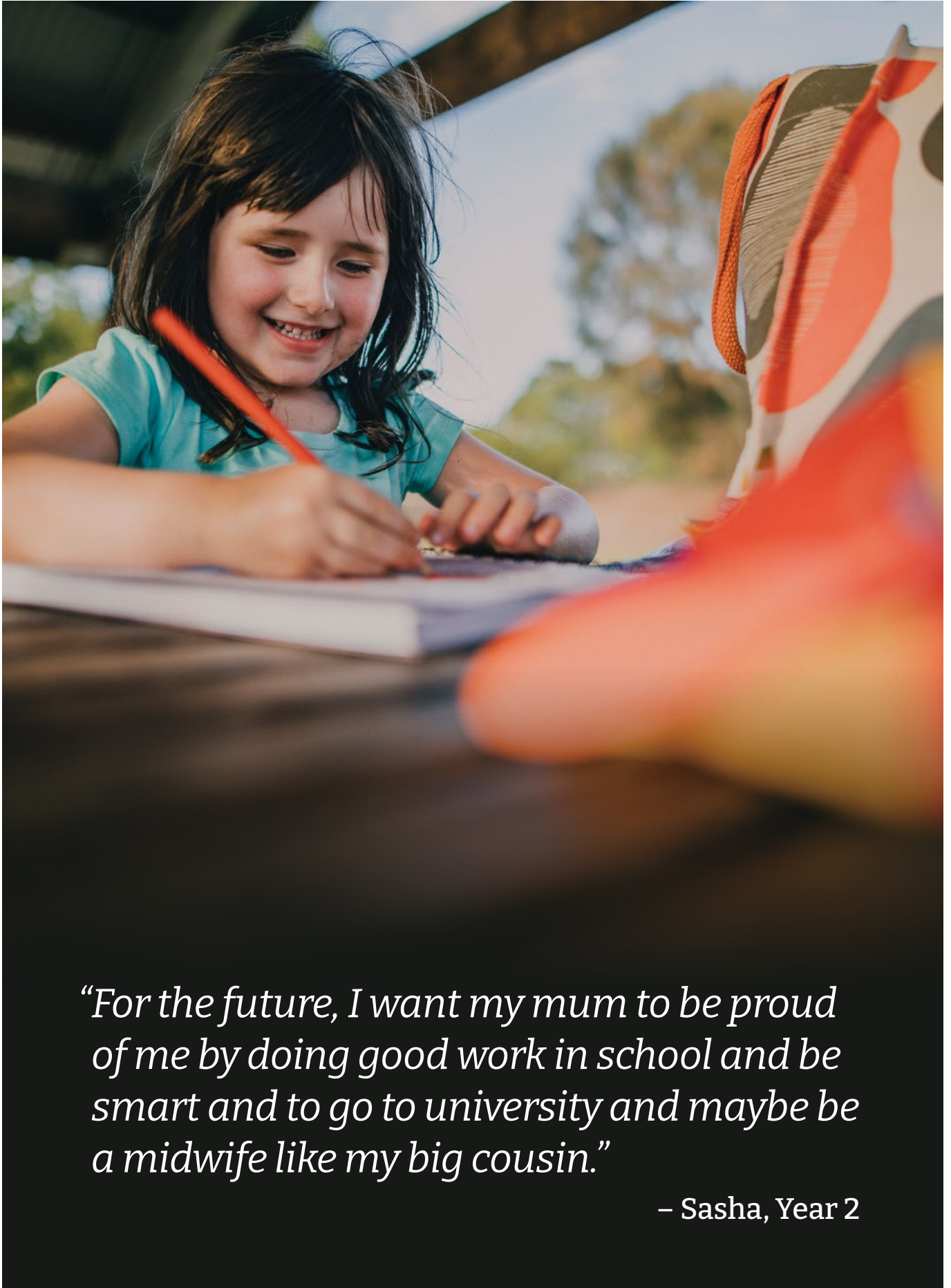
“Because of your help I've been able to achieve so many things I never thought I'd be able to. The financial support has alleviated so much of the pressure of having to work, allowing me to focus on university study, rather than worrying about buying textbooks and other resources.”

Would you like to offer your support?

There are many ways to get involved – whether it's volunteering 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 lives. Scan the QR code to find out more.

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





“For the future, I want my mum to be proud of me by doing good work in school and be smart and to go to university and maybe be a midwife like my big cousin.”

– Sasha, Year 2

Community Support

Building brighter futures

We are deeply grateful to the donors, volunteers and partners who make our work possible.

Every hour given, every dollar donated, and every word of encouragement helps our students take confident steps toward brighter futures. From Board members who dedicate their time, to alumni who return to give back, and to industry professionals who share their expertise, our community of supporters is the foundation of everything we do.



55
new donors joined our community – including 25 from our newest corporate partner, the Eastern Tunnelling Package



100+
hours of in-kind support were donated through mentoring, industry excursions, volunteer work and more

Supporter Voices

The power of generosity woven into daily life

Ni Putu and Chris's story shows how generosity can take many forms.

For nearly two decades, their family has supported A Start in Life in heartfelt and creative ways – and their commitment is a wonderful example of how kindness and dedication can create lasting opportunities for students.

"I came across A Start in Life about 15–18 years ago and found it a really great organisation. I have told everyone about the good work you do."

– Ni Putu

Over the years, their giving has been woven into everyday life. From saving bottles and using the refunds to donate, to keeping a charity box at home, their steady support reflects their deep care for disadvantaged children across Australia.

"We have a charity box at home and love the work you guys do...it is a little something that we are able to do to help. So thank you for all the lovely work you guys do."

– Chris



"We save the bottles and use that money to donate. My husband tells everyone about A Start in Life."

– Ni Putu



Supporter Voices

Reflecting on a lifelong impact

Bob's connection to A Start in Life stretches back more than six decades, when he received support as a student. Today, he continues to give back, reflecting on how the assistance he once received helped shape a lifelong career in education and public service.

"It is now nearly 66 years since I left the Masonic School and was assisted by the Welfare Fund, the predecessor of A Start in Life. At this stage in life, I'm fortunate to be able to reflect on the benefits I received that allowed me to receive a good education and overcome a difficult early family situation. As a result, I was able to spend 43 years as a teacher and public servant in both ACT and Commonwealth jurisdictions. I am now in the fortunate situation of being able to return in a very small way, through A Start In Life, some of the generosity that I received." – Bob, alumnus and 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	191	54%
Pathway Partner	\$500-\$999	93	26%
Opportunity Partner	\$1,000-\$9,999	64	18%
Vision Builder	\$10,000+	6	2%

 **2**

supporters joined our Seeds of Learning Circle, advising us of their intent to leave a gift in their Will

 **118**

donors gave through student sponsorships



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.

Strong capital gains on investments in the last two years have enabled A Start in Life to create reserves to focus on new programs, systems and overall efficiency.

Statement of profit or loss and other comprehensive income

for the year ended 30 June 2025

	2025	2024
Revenue	1,458,819	1,595,864
Expenses		
Student assistance	(988,726)	(852,378)
Fundraising	(157,904)	(133,957)
Marketing	(105,047)	(74,176)
Banking, investment and accounting	(144,265)	(122,998)
Depreciation	-	(18,392)
Office and administration	(194,008)	(109,172)
Total expenses	(1,589,950)	(1,311,073)
Surplus for the year	(131,131)	284,791
Other comprehensive income/(loss)		
Gain/(loss) from the revaluation of financial assets at fair value through other comprehensive income	782,589	531,608
Loss of fair value of properties in use	-	(130,000)
Total Other comprehensive income/(loss) for the year	782,589	401,608
Total comprehensive income/(loss) for the year before allocations	651,458	686,399
Allocations from capital funds	-	632
Allocations to capital funds	(604,547)	(653,889)
Total comprehensive income for the year after allocations	46,911	33,142

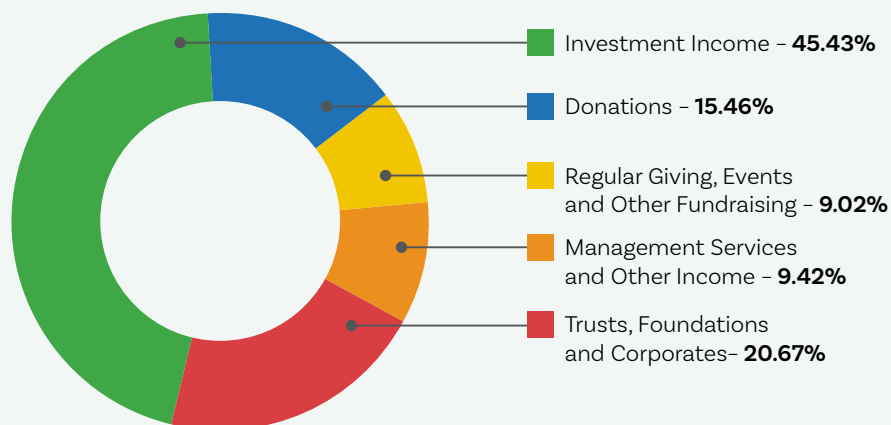
We continue to strengthen our Net Asset position while also increasing the assistance given to students.



Statement of financial position as at 30 June 2025

	2025	2024
Current assets		
Cash and cash equivalents	621,032	585,586
Trade and other receivables	95,678	114,777
Other financial assets	1,725,000	1,954,046
Other current assets	3,890	5,605
Total current assets	2,445,600	2,660,014
Non-current assets		
Other financial assets	9,657,077	8,776,179
Investment properties	678,000	678,000
Property, plant and equipment	1,070,000	1,070,000
Total non-current assets	11,405,077	10,524,179
Total assets	13,850,677	13,184,193
Current liabilities		
Trade and other payables	33,458	17,320
Contract liabilities	172,830	163,437
Employee benefits	39,060	56,046
Total current liabilities	245,348	236,803
Non-current liabilities		
Employee benefits	52,079	46,784
Other liabilities	29,577	29,391
Total non-current liabilities	81,656	76,175
Total liabilities	327,004	312,978
Net assets	13,523,673	12,871,215
Equity		
Reserves	7,783,105	6,413,054
Retained surpluses	5,740,568	6,458,161
Total equity	13,523,673	12,871,215

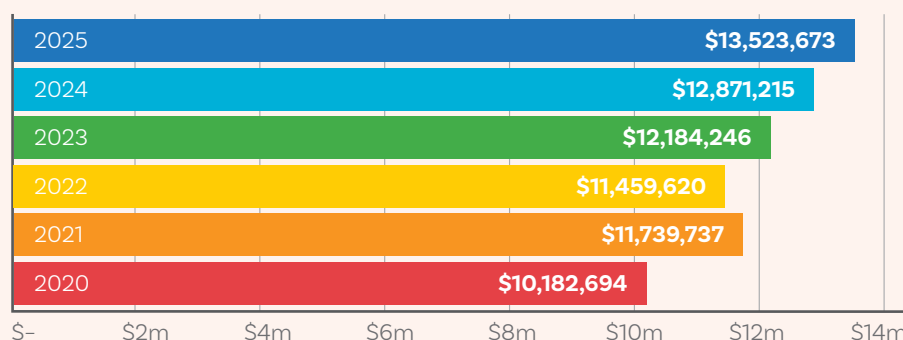
Sources of Operating Income



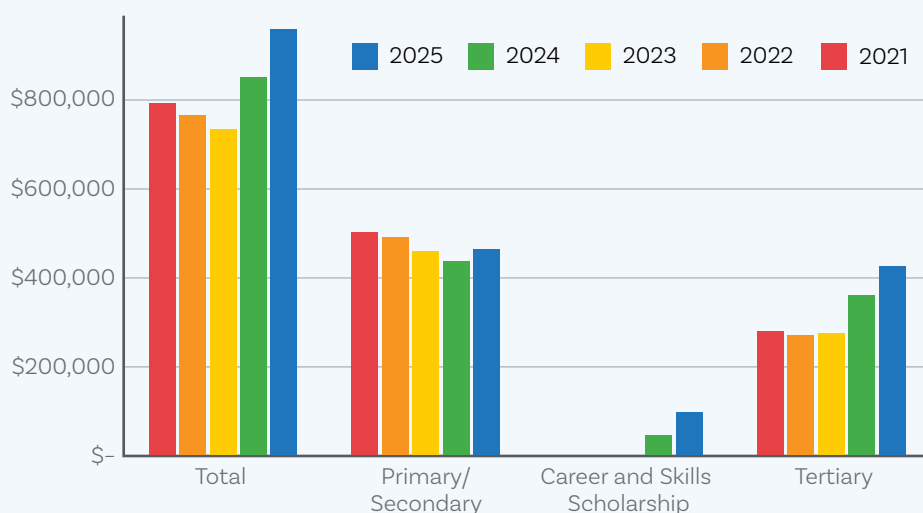
Investment income continued to contribute significantly. Increasing the diversity and size of other sources will be our future focus.

Net Assets

Three years of growth has seen an increase in Net Assets of 18%



Annual value of support to students



Support for students has increased across all programs, both collectively and individually.





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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