

ANNUAL REPORT

2017



ABOUT US

CONTENTS

01

About us

02

President and CEO Report

05

Students and Families

12

Treasurer's Report

13

Financials



A Start in Life provides an in-depth and tailored model of support to address the needs of the most disadvantaged Australian students and to promote their educational progression. Our support enables students' to access the same learning opportunities as their peers, assists in overcoming barriers to their education and ensures they too can reach their potential.

Support plans are developed by our Student and Family Management team in consultation with the parent/carer, student and educators. Based on the identified needs of students, our assistance may include (but is not limited to) the following:

- School fees
- Text books and stationery
- School uniforms and shoes
- School camps and excursions
- Remedial tuition
- Information technology
- Extra and co-curricular activities
- Medical treatment for learning impediments
- Accommodation/living costs (tertiary)

Since our beginnings in 1923, our support has assisted almost seven thousand students to comprehensively engage in their education. We have developed robust assessment processes that ensure support is directed to those whose needs are most acute.

We measure the outcomes of our work through regular feedback from families and teachers, along with school reports, and adjust support plans as necessary. Through this evaluation process we ensure the assistance provided is improving the educational and social outcomes for these young students, and helping them to create a brighter future.

PRESIDENT AND CEO REPORT



ALLAN ELLIOTT
President

We feel privileged to have observed the wonderful educational progress made by the students *A Start in Life* supported throughout the 2016/17 financial year. We expect the students and all those involved in their care and education will also be extremely proud of their achievements.

In this year, even more so than others, the need for our support of Australian students has become more evident. Australia's media, politicians and educators were all unequivocal in championing the need for more funds and support to be directed to education. The need is not just for more school resources and equipment, but for help to ensure all students can arrive at school equipped to access all that the school and its community can provide them. *A Start in Life* is pleased to provide this.



NEIL ROBINSON
Chief Executive Officer

We are aware, from our long experience in supporting disadvantaged students, just how important education is in mitigating the risk of future disadvantage by giving students the best opportunity to reach their personal and educational potential. All the team and Executive Committee of *A Start in Life* worked tirelessly in 2016/17, with this just one of their key focuses. Our thanks go to all within these small, yet very effective and cohesive groups.

Our program of support provides both yearly and life-long benefits to the students supported. We record these outcomes in our Annual Student Report and this year we were again pleased to see such a breadth of educational and social outcomes. A selection of these are shared below. Additionally, the feedback we have received from students' highlights the positive benefits flowing from the extension in support offered to cover educational extras, such as development camps, extra-curricular pursuits and remedial tuition.

Educational Outcomes Achieved by Students

	75%	increased their attendance at school
	73%	found it easier to complete homework
	67%	of primary and secondary students increased or maintained their average score across all subjects studied
	72%	of tertiary students increased or maintained their average score across all subjects studied
	35%	of students achieved an average across all subjects of > 70%

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Outcomes From Providing Educational Extras



IT (COMPUTERS, INTERNET CONNECTION AND PRINTERS)

- 84% of parents/carers worried less as a result of the IT assistance provided
- 89% of students did not have to rely on others for equipment
- 85% of students did better at school as a result of this assistance



REMEDIAL TUTORING

- 84% of students better understood their school work
- 80% of students improved academically
- 84% of students agreed tutoring had increased their motivation at school



CAMPS, EXCURSIONS AND EXTRA CURRICULAR ACTIVITIES

- 74% of student's health improved
- 86% of students felt more included in the school community
- 91% of student's confidence increased

One of the most effective methods available to measure the long term benefits of our assistance is through contact with previous recipients of support (Alumni). We were delighted to learn so many Alumni were enjoying successful careers, in a diversity of fields and were making significant contributions to the society in which they were living- with just one highlight being an Alumni who had gone on to be Assistant Conductor at Queensland Symphony Orchestra.

Our students who recently graduated have also delivered positive outcomes, through either going onto further study or entering the workforce. While we are pleased to have assisted them, we realise a key factor in their wonderful attainment is these students own persistence, motivation and resilience. With this in evidence and their education either complete or well progressed, we are confident their life outcomes are greatly improved.

YEAR 12 STUDENT GRADUATES

- 63% undertaking Tertiary study (University, TAFE)
- 37% are employed either full time or casual

TERTIARY STUDENT GRADUATES

- 25% completing further University study (Hons or PhD)
- 75% are employed either full time or casual

continued over...

While the depth of positive student outcomes demonstrates our “tailored model of support” is very effective, we know it is important to continue to refine and enhance our model. In 2017/18 and beyond, our interaction with students and their carers will have an increased focus on educational progression. Educational progression can occur, not only when help is provided to overcome learning barriers, but also when both the student and parent/ carer are engaged in education and have developed learning goals.

We wish to acknowledge and thank the many generous supporters of the students assisted through *A Start in Life*. We are greatly encouraged by the number of supporters who provide year on year support and who continue to make it possible for *A Start in Life* to provide a brighter future for young Australians. Also encouraging, is the number of donors who this year found us, as they sought to direct their philanthropic dollar towards most effectively helping students with their education. Both recurring and new supporters consist of individuals, families, Corporations and Foundations - a wide cross section of our community.

All at *A Start in Life*, remain diligent in seeking to maximise the benefits that flow from the support you allow us to make available to those needing assistance. We are acutely aware of the importance of controlling expenditure yet maximising the assistance provided to students each year, while also maintaining a balance sheet that will allow assistance to be made available for many years to come.

We look forward to the year ahead, comfortable that the resources needed to ensure disadvantaged Australian students can thrive, are in place at *A Start in Life*.



Dale Berrier
Vice President



Joe Hansell
Treasurer



Jeannine Walsh - OAM
Executive Committee



Olly Bergstrom
President Emeritus



John Carroll
Executive Committee



A Start in Life Team (L to R):
*Neil Robinson, Sara Lamedo,
Vanessa Prospero, Susan Falon,
Jason Chan, Monique Binstead.*

STUDENTS AND FAMILIES

Support Provided

During the 2016/17 Financial Year, we increasingly provided students with opportunities to attend school camps and excursions, and to participate in extra-curricular activities. Through participation in these activities, disadvantaged young people feel more connected with their school and wider community, develop new friendships and build their confidence.

We also helped more with the costs of computers, internet and software to aid learning, as well as remedial tuition in areas of critical underperformance. Moreover, we assisted families with the costs of medical treatment for conditions which were seen to be impacting on a student's performance or attendance.



163 students received new school uniforms



105 families received a computer and internet access



42 students benefited from remedial tuition



154 students received new school and sports shoes



160 students were provided with textbooks and stationery



31 students had the opportunity to be involved in the arts



92 students were able to attend school camps and excursions



17 students had the opportunity to learn a musical instrument



80 students were assisted to play a weekend sport

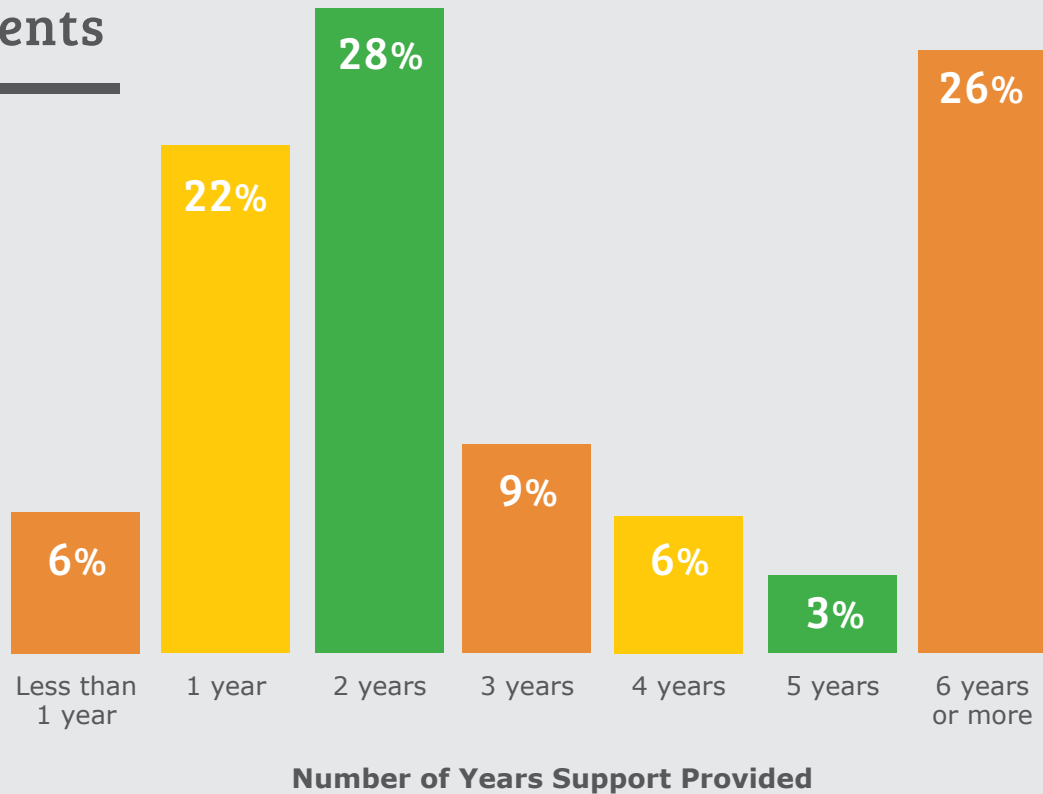


130 families received food vouchers to cover school lunches



15 students benefited from treatment for a medical condition impeding their studies

Our Continued Engagement with Students



Students Family Arrangements

The majority of students supported through *A Start in Life* are living in single parent family arrangements, followed by two parent families with multiple children, and then Grandparents or other relatives who are the child/children's guardian.



78%

Single Parent Families



12%

Two Parent Families










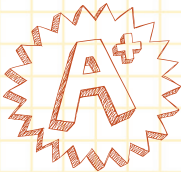




10%

Grandparent / Kinship Care

Student Report Card

Our students provide their School Reports and Academic Transcripts so we can track their progress and adjust support plans where necessary. The grades and comments extracted from a sample of our students' reports are shown in the report card below, and demonstrate the wonderful achievements they made in 2016.

PHOTO	STUDENT	GRADE	TEACHER COMMENTS
	JOSH KINDY		"JOSH HAS MADE SOME IMPRESSIVE PROGRESS WITH HIS READING AND HAS MOVED UP THREE READING LEVELS."
	EVIE YEAR 3		"EVIE DEMONSTRATED A THOROUGH UNDERSTANDING OF THE MATHEMATICAL CONCEPTS COVERED IN CLASS THIS SEMESTER AND COMPETENTLY TRANSFERRED SKILLS TO NEW SITUATIONS.."
	STELLA YEAR 6		"STELLA HAS BECOME AN OUTSTANDING STUDENT WHO HAS GROWN IN HER CONFIDENCE AND SKILLS. I AM PROUD OF THE JOURNEY STELLA HAS TAKEN THIS YEAR AND THE WAY IN WHICH SHE HAS STEPPED UP IN ALL HER SUBJECTS."
	MARCUS YEAR 8		"MARCUS SHOWS A STRONG DESIRE TO IMPROVE IN MATHS AND HAS INITIATED EXTRA HELP BOTH IN CLASS AND AT HOME."
	AVA YEAR 10		"AVA IS AN ENTHUSIASTIC STUDENT WHO IS HIGHLY ENGAGED IN BOTH PDHPE THEORY AND PRACTICAL SESSIONS. SHE HAS DEMONSTRATED A HIGH LEVEL OF FITNESS AS WELL AS PROGRESSION OF SKILLS, CO-ORDINATION AND TEAMWORK."
	BEN YEAR 12		"BEN IS A POLITE AND HARDWORKING STUDENT WHO HAS PROGRESSED THROUGHOUT THE SEMESTER IN ENGINEERING STUDIES. HE HAS NOTICEABLY BECOME MORE CONFIDENT WORKING WITH OTHERS IN A TEAM ENVIRONMENT AND HAS DISPLAYED LEADERSHIP ABILITY AT TIMES."

Supporting Students Aspirations

SAMMY, 3RD YEAR BACHELOR OF VETERINARY BIOLOGY/ VETERINARY SCIENCE – SUPPORTED THROUGH A START IN LIFE



As I have a deep love of animals and concern for their welfare, I had my heart set on becoming a Vet since I was eight, stemming from looking after the wildlife on my grandparents farm. My dream became a reality when, after studying hard throughout high school, I was accepted into university to study a Bachelor of Veterinary Biology/Veterinary Science.

My excitement faded a bit when I realised I needed to move 10 hours away from home, and my family's financial circumstances meant they were unable to support my living and studying costs. Regardless, I thought I should be able to overcome these temporary setbacks and enrolled.

The workload of my six year degree is intense, with one of the more difficult course requirements being a need to attend placements during school holidays and undertake practical training outside of my full time class schedule. This made it very difficult to undertake any regular part time work.

As such, I was living off Centrelink study payments which left me with less than \$50 a fortnight after my accommodation was paid for. I felt stressed and didn't know how much longer I could survive on that amount of money. I was soon to face additional costs due to the travel required for the next round of veterinary placements.

I needed some help and couldn't believe it when my university told me about the support *A Start in Life* may be able to provide. I was completely blown away when *A Start in Life* advised me they could help.

The help I receive through the *A Start in Life* support plan allows me to travel to my course placements, purchase equipment like boots and gloves (a necessity for working with livestock!) and covers course text books and stationery. I also receive vouchers that help cover my food costs, ensuring I have enough to eat. The laptop I received as part of my support plan has allowed me to study wherever and whenever. I take it along to practical assignments and can complete the required work there and then - so much more efficient! However, the greatest benefit from the support provided has been feeling less stressed and being able to achieve better grades.

I cannot explain how truly grateful I am to have you assist me in working towards my dream career!

Student Attendance

Research shows that school attendance is a strong factor in determining student success. When students are absent for fewer days, their grades and reading skills improve - even among those students who are struggling in school. Students who attend school regularly also feel more connected to their community, develop important social skills and friendships, and are significantly more likely to graduate from high school, and go onto tertiary education or enter the workforce. Data compiled from our students mid and end of year school reports shows a very high attendance rate was reported across our primary and high school students in 2016:



93% Average Student Attendance Rate

Barriers Impacting Our Students Education

A Start in Life undertakes rigorous assessment of each new application for support and of the annual reviews of current students' overall circumstances. These are assessed against standard benchmarks which help to identify the students' level of need, allowing us to direct support to those whose needs are most acute.

To be eligible for support from *A Start in Life*, all students must, as a minimum, be assessed as having critical financial needs. This requires that students are living below the poverty line and with limited or no family assets. Additionally, students typically present with other barriers to their education. These may include housing and location barriers (i.e. living in unsafe accommodation, living in a remote location); family barriers (i.e. cared for grandparents on a pension, single parent family with multiple children); social support barriers (i.e. complete absence of or limited social support from extended family, friends or welfare agencies); and health barriers (i.e. terminal illness of student or carer, chronic sensory, intellectual, physical or developmental condition).

In 2016 the students supported through *A Start in Life* presented with the below barriers.

42%	were living in government housing
35%	of families had no support networks (e.g. other family, community services)
3%	suffered from a chronic physical health problem
35%	had a parent/carers with a terminal illness

Changing Young People's Lives

STUDENT SPONSORS – BRIAN AND IVY



Each year we contribute to some organisations that we feel make a difference to the people they help and "A Start in Life" is certainly in that category.

We consider ourselves fortunate to have been able to live our lives without any real financial worries and we realise how important that has been in bringing up our five children. As they say, "*charity begins at home*" and we recognise that there are children here who are just like our children and are part of the same Australian society, but who are less fortunate. We feel that our modest contribution makes a difference to young people and their families who are less fortunate than we are.

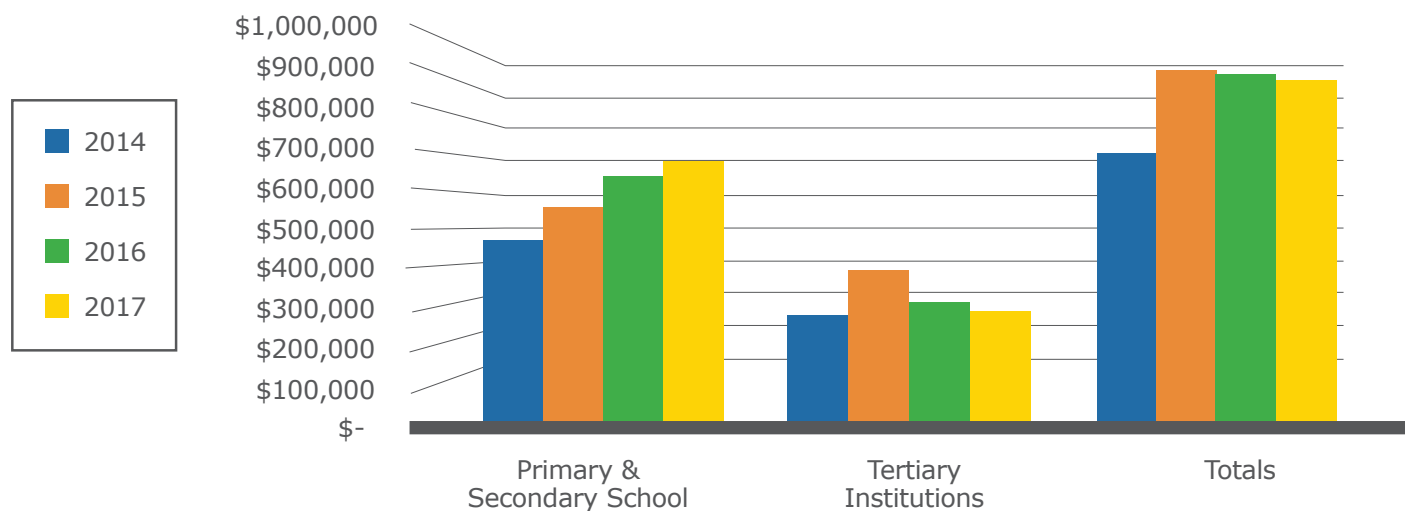
Currently we are helping Mozzie and we value and enjoy being kept informed about his progress and hearing directly from him about how he is getting on at school and about his friends, interests and his family. We are always keen for Mozzie to know that we care about him. For his birthday we send him a card with a personal message hoping that it will bring him some cheer and encouragement.

The family of one of the young people we were associated with, at an earlier time, overcame their financial difficulties and didn't need continuing support - what a wonderful outcome! We hope that Mozzie and his family have similar good fortune.

We are truly impressed with the work of "A Start in Life" and the connection they make between us and the young person we are helping. It is a pleasure to be associated with the staff and all that they do.

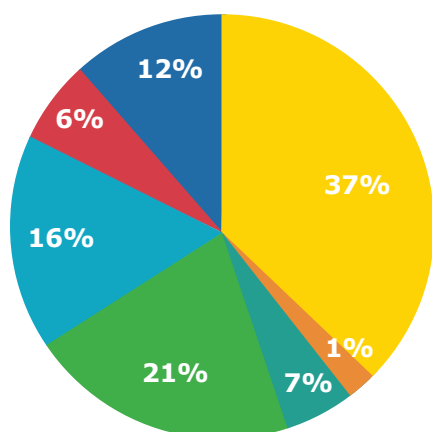
SUPPORT TO STUDENTS

Distribution of Support to Students



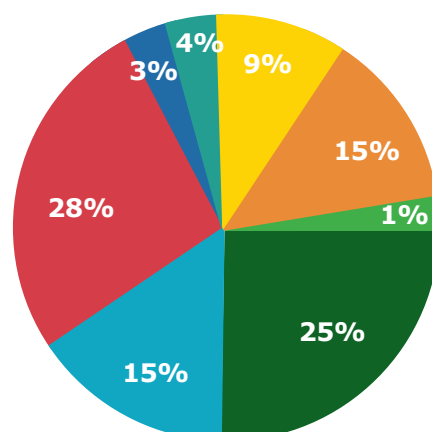
Support Components

Primary and Secondary Students



Education Essentials
 Medical
 Remedial Tuition
 IT
 Extra-Curricular
 Camps & Excursions
 Expenses e.g. Food Vouchers

Tertiary Students



Education Essentials
 Medical
 Remedial Tuition
 IT
 Extra-Curricular
 Accommodation
 Transport
 Food
 Utilities
 Medical, Remedial Tuition & Other

TREASURER'S REPORT



JOE HANSELL
Treasurer

It is pleasing to be able report that in FY17, while providing a similar value of assistance to our students as the previous year, our net asset position strengthened. The Charity was also able to achieve a small surplus and set aside reserves to ensure assistance can be provided for students for many years to come.

Overall revenue and expenses, which were both generally in line with expectations and previous years, resulted in an operating surplus for the year of \$8,167. As we consider this one of the key metrics of financial stability, we are pleased to once again be reporting such a result.

Within these headline numbers we were fortunate to obtain an increase in overall donations and support for our cause, particularly from trusts and foundations. This was however, offset by declining income, including the impact of declining interest rates and yields on investment income. We diligently ensured every dollar of expenditure made, will in the short term make a difference to the educational lives of Australian students. This resulted in overall expenditure during FY17, reducing by 2% from previous year.

This financial year, capital growth in investments held enabled strong positive contributions to be made to both the balance sheet and to profit and loss. Contributions were provided by financial investments, investment property and also real estate used for our operations. Similarly, where opportunities presented themselves and were in line with investment strategy, gains were also realised on some financial (listed) investments.

Extraordinary revenue gains were predominantly set aside in reserves to be used in the following and future years, to enable students to overcome barriers they may face and to then reach their potential. It was also prudent for a small amount of funds to be set aside for capital expenditure required to ensure the *A Start in Life* team have the resources required to operate most efficiently and in ways students, families and our suppliers require or wish us to interact with them.

While a diversity of sources contributed to revenue as they have in previous years, the Executive Committee are ever mindful that we operate in the very competitive charity sector (28,000 registered DGR's). This requires diligence to not only ensure these sources will continue to be available but to seek new sources of revenue.

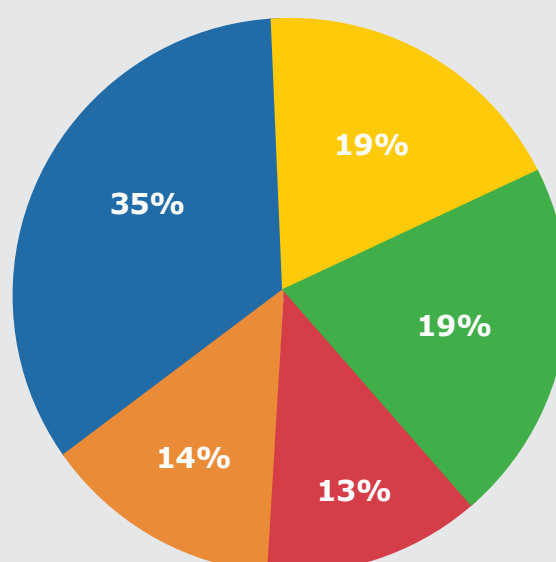
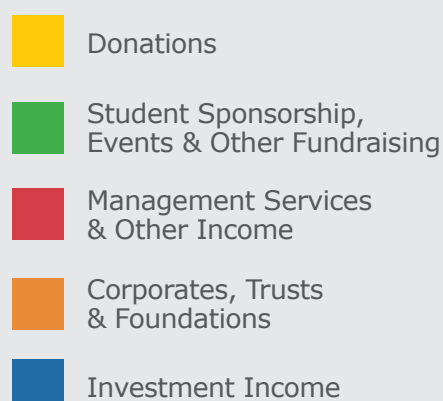
A Start in Life continues to remain in a strong financial position and I am confident it has the resources available, to ensure support can continue to be provided to those requiring our assistance for as long as the support is needed, ensuring their educational progression.



STATEMENT OF PROFIT & LOSS AND OTHER COMPREHENSIVE INCOME

	2016 \$	2017 \$	
REVENUE	1,370,002	1,327,408	REVENUE IMPACTED BY DECLINING YIELDS
EXPENSES			
Student assistance	(923,846)	(915,639)	
Fundraising	(147,546)	(145,801)	
Marketing	(71,846)	(74,297)	
Banking, investment & accounting	(107,762)	(101,750)	
Depreciation and amortisation	(21,438)	(24,955)	
Office & administration	(76,667)	(56,800)	
PROFIT FOR THE YEAR	20,897	8,167	
OTHER COMPREHENSIVE INCOME/ (LOSS)	(36,801)	241,139	GAINS (REALISED) & PROPERTY REVALUATIONS TO BE UTILISED FOR OVERCOMING EDUCATIONAL BARRIERS
TOTAL COMPREHENSIVE INCOME/ (LOSS) FOR THE YEAR BEFORE ALLOCATIONS	(15,904)	249,306	
Allocations from capital funds	29,007		
Allocation to capital funds	-	(239,000)	
TOTAL COMPREHENSIVE INCOME FOR THE YEAR BEFORE ALLOCATIONS	13,103	10,306	

Sources of Operating Income



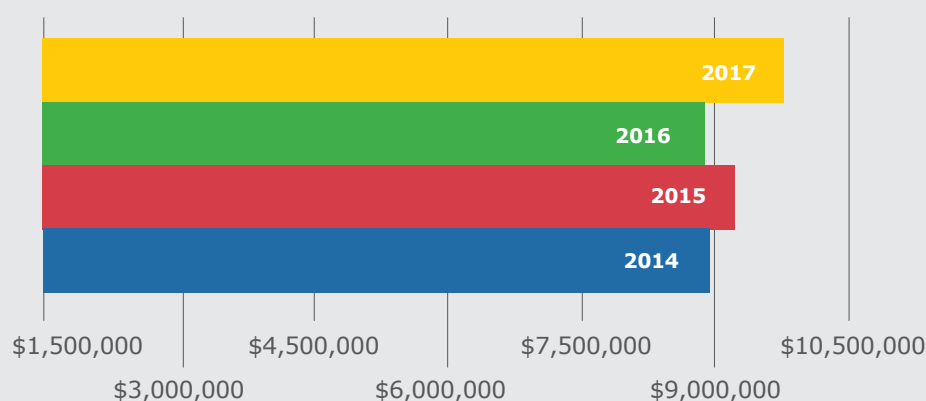
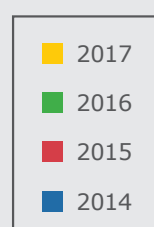
STATEMENT OF FINANCIAL POSITION

	2016 \$	2017 \$
CURRENT ASSETS		
Cash and cash equivalents	679,775	751,686
Trade and other receivables	86,002	83,884
Financial assets	1,289,932	1,376,525
Other current assets	400	400
Total current assets	2,056,109	2,212,495
NON-CURRENT ASSETS		
Financial assets	6,393,044	6,682,957
Investment property	170,729	280,000
Other property, plant and equipment	533,858	816,653
Intangible assets	24,044	12,022
Total non-current assets	7,121,675	7,791,632
Total assets	9,177,784	10,004,127
CURRENT LIABILITIES		
Trade and other payables	181,296	190,491
Employee benefits	99,739	30,959
Total current liabilities	281,035	221,450
NON-CURRENT LIABILITIES		
Employee benefits	10,583	20,531
Total non-current liabilities	10,583	20,531
Total liabilities	291,618	241,981
NET ASSETS	8,886,166	9,762,146
CAPITAL FUNDS		
Endowment fund	561,563	558,242
Special purpose funds	866,337	1,105,337
Asset revaluation reserve	416,895	1,046,890
Retained earnings	7,041,371	7,051,677
TOTAL CAPITAL FUNDS	8,886,166	9,762,146

**NET ASSETS
IMPROVED BY 10%
OVER THE YEAR**

**UTILISATION OF
RESERVES WILL
SUPPORT
ASSISTANCE TO
STUDENTS AT /
ABOVE EXISTING
LEVELS**

Net Assets





Supporting students since 1923

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