

Annual Report

2019



Annual Report Content

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President & CEO Report



We are pleased to provide this Annual Report and overview of progress made in 2018-19. Throughout the year, we watched young Australian students' progress in their education and benefit from the assistance generous supporters enable us to make available. Similarly, for *A Start in Life*, it was a year of progress and achievement. For a small charity, this is particularly pleasing and credit needs to go to the individuals whose diligence made it possible.

As in previous years, we were able to maintain a sound financial footing. Returns from investments were once again strong, and a primary contributor to increased revenue. Other comprehensive income benefitted from changes in Accounting Standards (beginning 1 July 2018), which saw unrealised gains on investments now included within it.

The enhancements made to our program, which marginally increased our expectations of students, did result in a slight decline in the number of students benefitting from our support. While this did add to the years' financial surplus, these funds have been reserved for the benefit of "educationally engaged" students, in need of our support in future years.

At the start of the year, our Executive Committee identified six key strategic initiatives for the next three years. Activity has commenced on all of these, with significant progress made on the initiative to Demonstrate the Effectiveness of our Model of Support in creating positive change for disadvantaged students. This initiative will also provide valuable insights to help guide the support offered, identify those most likely to benefit, and the optimal value of assistance.

The increased and diverse interaction of our team with those needing assistance has continued to prove beneficial. Key within this is the formulation and development of learning goals that this team undertakes with each of our younger students and their parents. These goals seek to address areas of academic underdevelopment and encourage behavioural change. This includes building a study routine, lifting classroom participation, fostering new interests, and encouraging the attainment of personal goals.

We were very pleased to witness so many of these goals being attained. What has really delighted us, however, are the many other unexpected outcomes, that have arisen from this. Outcomes, such as parents indicating it was easier to remind their children of their commitments. There was a consistent understanding of student expectations between home and school, and parents had a greater understanding of their role in after school study.

Our plans for the upcoming year continue to provide for stability, progress and achievement while maximising the effectiveness of our program. We look forward to sharing the results with you.

The Support we Provide

A tailored support plan is developed every year for each student we assist. They are developed in collaboration with students, parents/carers and, wherever possible, teachers. While assistance may be required for similar components of an education, the reasons and level of need behind this, is as diverse and individual as the students.



CATEGORY	WHY WE PROVIDE THIS SUPPORT	HOW STUDENTS BENEFIT FROM THIS SUPPORT
SCHOOL BASICS	Schools increasingly require parents to contribute to school administration fees, subject fees and equipment. Add to this transport to and from school, healthy lunch and recess, and the costs can be insurmountable.	<ul style="list-style-type: none"> A rural student seeking a career in agriculture could simultaneously obtain a practical agricultural education and complete her final years of study while at a government subsidised boarding school. Transport was required for two students at a specialist school.
CAMPS AND EXCURSIONS	Camps and excursions provide the opportunities for students to learn new skills, engage in different experiences and to develop both individually and socially through interactions with peers.	<ul style="list-style-type: none"> A Bachelor of Science student completed genetic tissue analysis from seedlings collected on a botanical gardens excursion. We matched the funds raised by a year 9 student to cover a 2 day school ski excursion.
SCHOOL UNIFORMS AND SHOES	Sometimes all it takes to feel equal to your peers is the right uniform and the right shoes. They can also provide the opportunity to participate in sports and other school activities.	<ul style="list-style-type: none"> For a year 12 student, it was their "leavers jumper". For a year 2 student it was a brand new (very red) school jumper he received in winter, as well as different shoes for the classroom and sport activities.
TECHNOLOGY	Technology is an increasingly essential requirement for keeping up with homework and assignments.	<ul style="list-style-type: none"> Online access to "Reading Eggs" helped a daughter independently practice and develop her reading skills, beyond levels her mother could assist with. An ipad with mobile data access ensured a student could now access school recommended programs and catch up to peers.
TUITION (REMEDIAL)	To improve areas that may be underdeveloped as a consequence of the students background.	<ul style="list-style-type: none"> Sporadic help was insufficient for one student. Regular and continuous tuition lifted the skills and confidence of this student. Believing dyslexia was an issue, a school recommended remedial reading intervention. The highly qualified instructor hired identified anxiety as the underlying issue and suggested a different course of action.
ACCOMMODATION	Full time study limits the opportunities to earn income sufficient to cover rent, food and other costs of living.	<ul style="list-style-type: none"> Rural students require college accommodation for first year university as they learn to live independently and settle into new surroundings. A tertiary student was able to continue living with and assisting her disabled mother, as she could help defray some of the family living costs.
EXTRA-CURRICULAR	Developing other interests and aiding physical and mental development are just some of the benefits which flow from participating in sport, the arts or other interesting leisure activities.	<ul style="list-style-type: none"> Participating in Yoga relieved anxiety for a year 12 student, and assisted in the muscle development advised by the Paediatrician of a year 6 student. With his school unable to develop his advanced coding skills, external, and challenging, programming courses were required to develop this interest.
BOOKS, STATIONERY, RESOURCES	Whether it's just the basics or the occasional unique resource, our students learn and develop when they have access to the right equipment.	<ul style="list-style-type: none"> Fabric purchased for a Bachelor of Textiles student helped transform her design sketches into a real life production. ¼ of our Primary School students receive a voucher to choose their own reading books – comics, fantasy, non-fiction and more – we don't mind as long as they're reading!



Demonstrating the Effectiveness of our Support Program

One of our key areas of focus is to capture and share with supporters the effectiveness of our model of support, in creating positive changes for disadvantaged students. After much research and with the help of some very experienced educators, we identified six areas in which students were expected to benefit from receiving our support. This group also established robust methods to measure, capture and report on the change in these areas for each of our students. We describe our *Measures of Effectiveness* as-

Personal

Attributes that students will develop from our assistance that will facilitate a more fulfilling life.

Social

The development of networks that provide support through increased and diverse engagement with school, family and the broader community.

Environmental / basic financial

- The extent to which we are able to alleviate issues relating to students' education.
- The extent to which *A Start in Life* has influenced parental engagement with children and schools.

Academic engagement

Behavioural changes we encourage to improve attitudes and learning habits.

Educational progression

Degree of achievement of tailored learning goals, including academic, personal, behavioural, social etc.

Academic attainment (Education)

The students' results as reported by schools.

We measure these through a combination of -

- Questionnaires completed by students & parents
- Questionnaires completed by teachers (*an independent validation*)
- Feedback obtained from our regular interaction with students
- Monitoring of attainment of learning goals measured at 6 monthly intervals, with input from each student, parent and teacher (*where possible*)
- Evaluation and tracking of school report data (*attendance, effort, grades, literacy & numeracy*)

As results are analysed over time, they will also help inform and guide the ongoing development of our unique & tailored model of support, to ensure it maximises the benefits that flow to engaged students.

Initial observations

With design and development complete, we began collecting and collating our first series of data. Comprehensive questionnaires were sent to students, parents/carers and teachers. An evaluation of the data obtained provided us with initial, yet invaluable, insights into our impact and into the lives of our students. It also allowed for comparisons between the Primary School and Secondary School cohorts.

Observations included

- The primary cohort spoke less to their parents about school than Junior and Senior Secondary students
- A greater number of Junior Secondary students (95%) indicated they benefited from participation in school organised activities than Primary School students (87%) and Senior Secondary Students (50%)
- The older the student, the more they felt ready to cope with pressure.
- Senior secondary students presented with higher self-efficacy and self-esteem than the younger cohorts
 - 60% responded "always" and 25% responded "mostly" when asked if "they can handle all challenges"
 - 85% responded they "always" "like being the way I am"
- The Junior High cohort are the most confident to ask the teacher for help when needed with 58% of students responding "always". This contrasts with 37% of primary students responding "always" and 33% from Senior High students.

Data obtained also allowed for comparisons of responses received from the three sources.

- Parents & carers indicated they were engaged with their child's education.
- Yet 20% of students said they don't talk to their parents about what they learnt.
- 2 out of 5 students indicated they were not likely to ask parents for help if school work was difficult.
- Overall though, 85% of students "completely agreed" they have people in their life that really care about them
- Teachers, independent of students and parents, considered 70% of students had adequate social support networks outside the classroom
- Teachers also indicated 50% of parents encouraged the completion of homework



While this initial analysis indicates the extent of our programs effectiveness, it also highlights areas where more is needed. Parents, students and teachers are all aware of the benefits of regular interaction and engagement in education. However, each group has different views as to what this looks like. We consider our inclusion of all three groups, in the development of learning goals and again with the six-monthly check in on the progress towards attainment of these, will help improve levels of educational engagement.

Families Share their Successes

We regularly talk with families to ensure the program is successfully supporting student needs and studies. While this information is important for maintaining support plans, it is often the unexpected feedback, which reinforces our work. Below are just a few quotes from interactions with students and families in 2018-19.



"I am so excited to share her school reports with you, she worked hard this semester and I loved reading the teacher's comments. It is the first report we have sat down to read together (normally she glances at the grades and walks away). We sat and chatted for half an hour about it!"

"A big win with Carey last night! After dinner he came and just talked with me for 40 minutes about his goals, what he has been learning and talking about. He apologised for his recent behaviour and tried to work out what had been happening. It is so nice to see some real growth and maturity. Anyway, thanks again for the call yesterday, I feel it went well!"



"I just wanted to send you and the team an email to thank you for your years of support for my family. I feel we no longer need your help and would rather some other family/children benefit. I'm so thankful to have had the A Start in Life support, I know it has helped them set and achieve their goals."

"I have started at the Agricultural College this week. I am loving it up here and there is so much I am doing. I'm starting the Wool Classing in the next few weeks, which is after school on Mondays. I am also doing a leather making class and we are making a belt. Thank you for your help with everything and I will let you know in a few weeks what I have been up to."

"His confidence hit an all-time low and he was in a rut... Somehow, thankfully, he turned himself around. He placed an ad asking if there were any tradesmen requiring an apprentice next year. Dozens of offers later he has been doing work experience a couple of days a week... He absolutely loves it and the company love him. His boss will enrol him in TAFE in the New Year and make him an official apprentice! He turned things around himself and I'm very proud of him."

Developing & Exploring



Exploring opportunities to develop and progress a goal for our program, just as it is for the students we support. In this section we share the past 12 months of development and exploration and presents the achievements flowing from this.

1. Partnering with Schools
2. The Essential Role of Tutors
3. Opportunity through Work Placement

Partnering with Schools

Knowing the benefit our program gains from being able to work with teachers of our students, we explored an opportunity to fund a program developed by teaching staff within a Specialist School.

This Specialist School was intimately aware of their students' needs, abilities and areas for development. They were skilled and experienced, however lacked the resources. *A Start in Life* was able to provide these and a partnership developed.

While only a small program, the benefits flowing to these Primary School students have been significant. Over the time we have been working with the school, 46 students participated in sessions which developed:

				
FRIENDSHIPS	POSITIVE SOCIAL BEHAVIOURS	SELF-AWARENESS	BEHAVIOURAL REGULATION	EMOTIONAL REGULATION

It also provided the opportunity for students to complete the Bronze Duke of Edinburgh International Award through:

- Development of a physical skill: swimming
- Exploration activities: camping
- Hobby development: cooking
- Volunteering and community engagement: gardening club

Being able to support the additional needs of this specialist student group, has been particularly rewarding for *A Start in Life*.

The Essential Role of Tutors

Many of the students supported have faced adversity early in life. Sometimes these struggles impact their schooling and lead to gaps in learning. Most often gaps are in core literacy and numeracy skills, and cause a "snowball effect" across all subjects. To overcome this, *A Start in Life* works with families to provide funds for tuition. We then work together with families to find the right tutor to fill in these educational gaps with the student.

In time, tutors become an essential part of the student's support network, reporting to and guiding *A Start in Life* in developing our support plans. In some cases, they may indicate new learning goals or resource needs. Other times, they may provide reports of students who have progressed into independent study, and no longer require tutoring. As we receive reports from every tutor, we are very pleased to share with you some highlights:

"I've noticed his self-esteem increased alongside the reading accuracy and technique application improvements."

"It is such a delight to see Sarah's growth and success at school and in her maturity. She remains motivated with schoolwork but needs ongoing support as issues arise. It was lovely to hear she received an award – it was well deserved."

"Once we worked out the problem was getting bored at school, I encouraged her to change her thinking by giving her harder questions. As soon as she was getting it, she was asking her teacher for harder questions at school."

"We've been working on her learning goal for task critique and comprehension. When she understands a task, she will approach anything independently. Her confidence has sky rocketed (I know she was worried about starting high school but it seemed to be a smooth transition)."

"Consistency is key for Ben and task repetition builds him up in difficult areas. He always comes to tutoring with a positive attitude, pays attention to instruction and is careful with his work."



"She recently got an 82% and was disappointed! Some of the errors were "silly human mistakes" so when we tried them again in our session, she answered them all correctly."


"I've quickly discovered the best way for her to stay engaged is being challenged. When she attempts a difficult question and gets it right – her confidence is automatically boosted."

Opportunity through Work Placement

As students develop academically towards their career goals, it is important they also gain practical experience in their chosen field. Placements and internships create the perfect opportunity for students to put into practice what they may have only heard about in the lecture theatre.

We were delighted to introduce additional grants to support tertiary students completing compulsory work placements. These grants helped alleviate the associated financial costs of these placements; costs such as transport, equipment and loss of part time work. With these covered, students could focus on the challenge and development available across a diversity of practices.

During 2018-19, the total grants supported tertiary students across 104 weeks of placement in becoming ready in the following fields:

HUMAN RESOURCE 	CHILDCARE 	EDUCATION 
RADIOLOGY 	VETERINARY PRACTICE 	PAEDIATRICS 
SPEECH PATHOLOGY 	AVIATION 	DENTISTRY 

Our team



A Start in Life Executive Committee

Left to Right:

Top row:

Neil Robinson – Chief Executive Officer

John Carroll – Executive Committee Member

Richard Winckles – Executive Committee Member

Olly Bergstrom – Executive Committee Member

Dale Thomas-Berrier – Vice President & Secretary

Joe Hansell – Treasurer

Bottom row:

Anne Ellison – Executive Committee Member

Allan Elliott – President

Jeannine Walsh OAM – Executive Committee Member

Our Team



Neil Robinson • Chief Executive Officer

9 years with *A Start in Life*, 25 years in the financial sector, and a lifetime commitment to orange poppy seed muffins on a Friday morning. During his finance years he worked with other charities (we forgive him) and recognised the value of a considered and considerate approach to helping those in need. Bringing this insight and the firm belief that "life is best when busy", Neil guides and supports our team in building strong foundations for generations to come.



Chloe Jiao • Finance, Donor and Office Manager

A woman of many talents, Chloe has been keeping the team, supporters and the books well organised since her graduation from the University of Sydney. Simply put, she is great at numbers and great at helping us understand them. More importantly, she is passionate about two things: supporting disadvantaged students, and the "love of Maths in everyday life" (a real quote).



Madeleine Davies • Supporter and Fundraising Coordinator

Madeleine has been raising funds since graduation (and arguably before then). From tech start-ups to *A Start in Life* she keeps up the conversation with the supporters who make it possible. Her studies in developmental psychology brought her to our team and students; and, alongside her impressive shoe collection, there is nothing she's more proud of.



Jason Chan • Senior Student Support Officer

After 5 years of regional and international Primary School teaching, Jason was looking for a way to make more of a difference to students in difficult circumstances. Now in his 3rd year at *A Start in Life*, Jason boasts a categorical knowledge of every student, their latest news and unique talents. Impressively, he does it all while keeping the cleanest desk any office has ever seen, "messy is not in my vocab."



Georgina Saunders • Program Manager

A Bachelors of Industrial Design, a Graduate Diploma in Education and now a Masters in Social Work, she is the Georgina of all trades. Joining *A Start in Life* in 2018, she brings a unique perspective to support plans and project management. A lover of art and chocolate, her extensive hobby list has been taken over by research for her masters.



Elysia Phillips • Student Support Officer

Elysia has recently joined the team at *A Start in Life* after leaving preschool (teaching). Bringing her teaching skills and a passion for making a difference in students' lives, she joined our Student Support Team in July 2019. Committed to ensuring people reach their potential in life, she keeps herself going on "coffee and great memes."

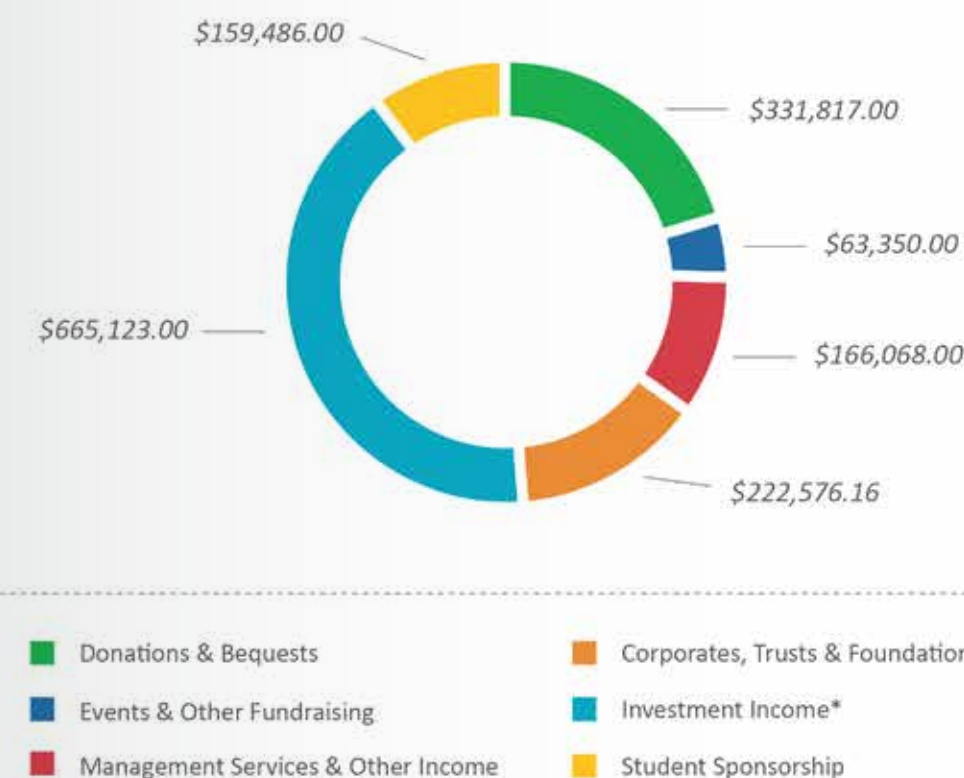
STUDENT SUPPORT TEAM

The Value of a Strong Support Community

Almost 100 years in the making, *A Start in Life* believes it has the foundations in place to continue its charitable work for another century. Key to this however, is the consistent support and encouragement we receive from foundations, corporates and individuals. Supporters are not only a significant part of each year's diverse sources of income; they provide the impetus for students to extend themselves and for our team to maximise the benefit they add to engaged students.

We acknowledge and thank you for your strong support.

The Value of a Strong Support Community



Statement of Profit or Loss and Other Comprehensive Income

FOR THE YEAR ENDED 30 JUNE 2019



	2019 \$	2018 \$	Treasurer's Commentary on the Financial Statements
Revenue	1,608,420	1,495,119	
Expenses			
Student assistance	(884,789)	(956,778)	
Fundraising	(136,758)	(144,922)	
Marketing	(86,715)	(76,372)	Revenue was boosted from higher dividends, increased franking credits & share buy backs.
Banking, investment & accounting	(128,312)	(120,856)	
Depreciation and amortisation	(6,286)	(19,320)	
Office & administration	(88,447)	(58,338)	Development that will benefit students was funded from both prior years' Reserves & additional expenditure.
Profit for the year	277,113	118,533	
Other comprehensive income	158,849	150,382	Gains on investments (realised and unrealised) now included other comprehensive income.
Total comprehensive income for the year before allocations	435,962	268,915	
Allocations from capital funds	61,386	18,785	Surplus is allocated to Reserves to Overcome Students Barriers to Education.
Allocations to capital funds	(480,000)	(110,000)	
Total comprehensive income for the year after allocations	17,348	177,700	Restatement of previous year results to meet new (1 July 2018) Accounting Standards resulted in higher total comprehensive income.

Statement of Financial Position

AS AT 30 JUNE 2019

	2019 \$	2018 \$	Treasurer's Commentary on the Financial Statements
Current assets			
Cash and cash equivalents	743,873	1,249,760	
Trade and other receivables	140,904	90,861	
Financial assets	1,249,748	1,039,537	
Other current assets	400	400	
Total current assets	2,134,925	2,380,558	
Non-current assets			
Financial assets	7,937,615	7,107,798	
Other property, plant and equipment	803,069	809,355	Current assets were utilised for purchase of income generating property.
Intangible assets			
Total non-current assets	8,740,684	7,917,153	
Total assets	10,875,610	10,297,712	
Current liabilities			
Trade and other payables	288,845	202,438	
Employee benefits	44,238	40,132	
Total current liabilities	333,083	242,570	Funds were committed to system and process enhancements.
Non-current liabilities			
Trade and other payables	31,383	-	
Provision for business enhancement	16,900	-	
Employee benefits	27,220	24,081	
Total non-current liabilities	75,503	24,081	
Total liabilities	408,586	266,651	
Net assets	10,467,023	10,031,061	Strong investment markets over the year lifted unrealised gains on investment.
Capital Funds			
Endowment fund	562,935	556,209	
Special purpose funds	1,610,473	1,198,585	
Asset revaluation reserve	1,513,535	1,221,418	
Retained earnings	6,780,080	7,054,849	
Total capital funds	10,467,023	10,031,061	

A start in life

a brighter future for young australians



PO Box 20606
World Square NSW 2002

Suite 702 370 Pitt Street
Sydney NSW 2000



www.astartinlife.org.au



02 9264 3017



communications@astartinlife.org.au



facebook.com/astartinlife

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DGR No 62593
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