



CIS Cranbourne Inc



2024-2025 Annual Report

Inform | Support | Empower

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Mission

Our mission is to provide an independent, free, impartial and confidential information, referral and support service to all members of the community, including those who are vulnerable and disadvantaged. Such services aim to uphold the dignity of all, respond to community needs, promote social justice and alleviate the impact of poverty and social isolation.

Statement of Purposes

To assess the needs of people who access the service seeking assistance.

To provide direct aid and assistance for the people of Cranbourne and District who are in need of relief from poverty, sickness, distress, misfortune, destitution, homelessness or helplessness.

To provide people with information about, and referral to the services they require.

To provide a volunteer program which enables personal growth and a high standard of service delivery.

To coordinate a local network of community information providers.

To facilitate the provision of counselling services.

To facilitate the activities of local people and organisations who wish to contribute their time and/or resources to community service.

To pursue donations and subscriptions from benefactors, benevolent societies, philanthropic trusts and like organisations as a means of providing relief and services to people from Cranbourne and District.

To inform Government and the Community about the need of the local community of Cranbourne and District, in order to obtain, maintain and improve services.

To pursue funding from Government, Corporate and Community sources to obtain, maintain and improve services in response to local needs.

Committee of Governance

President:	Simon Walliker	Ordinary Members:	
Vice-President:	Sue Owen	Matt Hine	Flora Di Biase
Secretary:	Mel Parsonage	Mary Pagett	Di Mainwaring
Treasurer:	Judith Tapscott	Tom Strickland	Rhiannon Harris-Campbell

Staff

Executive Officer:	Leanne Petrides	Advocacy Support:	Jenny McGowan
Program Manager:	Cathy Willmott	Bicultural Case Worker:	Emma James
Administration Officer:	Nicole Atkinson	Counsellor:	Natalie Waring
Reception:	Harley Meddings	Energy Support:	Ann Proud
Financial Counselling:	Sharon Hawkins Jenny McGowan Suzanne Deland		

Volunteers

Susan Adam	Carleen Gilchrist	Sohaila Lodeen	Zena Odish
Sharman Allan	Geraldine Haupt	Therese Mahoney	Sue Owen
Susan Arlove	Susan Hopkins	Di Mainwaring	Mary Pagett
Alex Budiono	Emma James	Anne Manning	Ann Proud
Christina Carrasco	Harsimran Kaur	Anne McKeown	Tom Strickland
Tracy Dyball	Urszula Kuzmin	Caren Meddings	Judith Tapscott
Glenda Egan	Lyn Leeds	Sharon Mills	Janet Ward
Celine Foxman	Gabriele Lindemann	Linda Notman	

Services

Information and Referral

Information and referral services are the core activity of the agency, and are available on a wide range of subjects.

Trained volunteers provide information in person or over the phone.

We maintain current, comprehensive community information, in the form of pamphlets, booklets, and manuals which enable access to thousands of agencies and services. Information is maintained on National, State, regional and local agencies, and provides people with improved access to resources and services, and knowledge of their rights and responsibilities.

CISC also provides on-line resources and information via our website and Facebook page.



Crisis Support

A support service is provided for people in crisis. This can include a 'listening ear', practical assistance, information, and referrals to appropriate specialist support services. Demand for our crisis support service grows each year as increasing numbers of people present with complex needs and numerous issues.

Emergency relief is provided for people experiencing financial hardship, and includes food, food and petrol vouchers, Myki Day Passes, nappies, baby food/formula, and pharmaceutical needs. Guidelines and eligibility criteria apply, and a 'holistic' rather than 'band-aid' model of service delivery is used.

Advocacy and Negotiation

This is provided on behalf of clients with Government departments, service providers, utility companies, landlords, and businesses, etc., with regard to issues including debts, services, hardship grant applications, complaints, and procedures. Emphasis is placed on the client developing these skills for future use.

Counselling and Financial Counselling

A generalist crisis intervention and counselling program is provided five days a week, with individual, child, adolescent, and family counselling offered. A financial counselling service is also available five days a week. The CISC counselling services are free, and available to individuals, couples and families who live or work in the Casey South area.



Services (continued)

No Interest Loans Scheme (NILS)

The No Interest Loans Scheme (NILS) offers low income earners an accessible source of credit for the purchase of essential household goods with an achievable repayment plan that does not compromise the household budget. Loans can be provided to approved applicants for goods such as fridges, washing machines, furniture, health aids and educational expenses.

Education Assistance

Throughout the year, CISC provides assistance to low income families struggling with the costs of education. Emphasis is placed on the Back to School (BTS) program, which is delivered between the months of November and February each year. The program has three primary aims - to directly provide financial assistance to families in need, to liaise with local schools regarding poverty, and to provide relevant information and referrals to families to ensure ongoing positive engagement with their schools.

Tax Help

Volunteers are trained by the Australian Taxation Office to assist people complete simple tax returns on-line. This service is offered to people on low incomes, the aged, people with disabilities, people whose primary language is not English, Aboriginal and Torres Strait Islanders, young people, pensioners, unemployed, and people with literacy or numeracy difficulties.

Volunteer Program

CISC volunteers undertake an extensive training program, including a nationally accredited course - "Assess Co-existing Needs", and a probationary period before becoming accredited community information workers.

A focus on personal development enables volunteers to further develop particular skills or interests in fields such as public relations, information management, research, administration and computers amongst many more.

Co-located and Outreach Services

In order to provide a one-stop-shop of service delivery, CISC has a number of co-located services that we work with to provide a holistic service to clients. These have included The Orange Door, Wayss, South East Community Links, and Gambler's Help.

Services Australia (Centrelink), Open Door, and Melbourne City Mission are among the organisations that have provided regular or occasional outreach support to clients.



President

Adapting with Compassion, Serving with Integrity

It is with great pride and a strong sense of purpose that I present this year's President's Report for Community Information and Support Cranbourne.

At the heart of our work is the enduring support of our major funding partners – the City of Casey and the Federal Department of Social Services (DSS). Their backing is not just financial; it is a genuine investment in the well-being of our growing community. We sincerely thank them for their continued belief in our mission. We also acknowledge the collaboration with Casey North CISS, particularly in the delivery of Emergency Relief. My thanks to Helen Small and the Casey North team for their commitment and shared values – our combined efforts strengthen the safety net for those doing it tough in the City of Casey.

We are equally grateful to the many individuals, organisations and community groups whose donations and goodwill fuel our work. Some of our programs simply wouldn't run without this local generosity. Please take a moment to view the Acknowledgements page in this Report.

Casey South, in Melbourne's outer south-east, is a region under pressure. Once considered part of the "affordable" mortgage belt, rising living costs – especially transport, housing, and necessities – are placing more households at risk. The flow-on effects are stark: mortgage stress, rental hardship, homelessness, family violence, and mental health strain. Right now, Casey faces an increase in crime, debt, and family violence. In this context, our staff and volunteers have shown incredible resilience, adaptability and resolve.

Under the leadership of Executive Officer Leanne Petrides and Program Manager Cathy Willmott, our counsellors, support workers, financial counsellors, and volunteers work together with partner organisations to deliver services that are both comprehensive and responsive. We are especially proud that 40% of our clients now come from culturally and linguistically diverse (CALD) backgrounds – a testament to our inclusive and adaptive approach.

Last year, we were invited by the City of Casey to become major tenants in the proposed Cranbourne Community Hub. After extensive consideration, we chose to remain at our current site – a decision that contributed valuable feedback to improve the Hub's future service, safety, and design. This outcome will benefit the broader community for years to come.

Looking ahead, we remain focused on expanding our reach and impact, while staying true to our core values. Policy reviews and service improvements will continue – but the real progress lies in partnerships. We cannot do this alone. The challenges are great, but so is our shared potential. Let us move forward with courage, compassion and unity.

Together, we will continue to *inform, support and empower* those who need it most.

Simon Walliker

President



Simon Walliker
President

Executive Officer

This reporting period has been a time of waiting and consolidation – a period in which we continued to deliver services while awaiting the outcomes of our most critical tender and funding applications. Despite this uncertainty, we remained flexible and committed, providing support to residents of Casey South—many of whom face complex and multiple challenges. As of June 30, we were still awaiting the outcome of our Emergency Relief tender with the Department of Social Services (DSS), though we remained hopeful that our strong track record and excellent reputation would help secure the necessary funding.

We remain deeply grateful for the generous support from both the City of Casey and the Department of Social Services, which is essential in allowing us to continue supporting the most disadvantaged members of our community. During this reporting period, we responded to over 54,700 requests for information and support, provided nearly \$455,000 in direct financial assistance, and delivered an additional 6,900 episodes of in-kind material aid—assistance not quantified in dollar terms, but equally vital.

We continue to be thankful for the strong support we receive from the City of Casey Council, the broader community, and our valued partners at Casey North CISS, with whom we collaborate across the entire municipality.

In a significant development, the City of Casey has re-signed a four-year funding and service agreement with us, securing our operational funding and continued use of our beautiful premises at 156–162 Sladen Street, Cranbourne. Even more exciting is the Council’s commitment to fund a new four-year project, delivered in partnership with Casey North CISS. This initiative will expand our reach, enabling us to provide core services from satellite locations—maximising accessibility for residents in growth corridors and underserved suburbs. This is a wonderful opportunity to meet people where they are and address their specific needs more effectively.

Unfortunately, we anticipate that demand for our services will continue to rise, as the gap between the rich and the poor widens. Many in our community, especially those on limited incomes, find themselves trapped in a cycle of survival. The City of Casey’s 2024 Annual Household Survey revealed that 40% of residents have experienced some form of food insecurity, including skipping meals, running out of food, or being unable to afford fresh produce.

But food insecurity is only the tip of the iceberg. Every day, we see people struggling to cope with the rising costs of housing, education, healthcare, and transportation. The strength of our service model lies in its ability to provide holistic, wrap-around support—addressing not just the immediate need, but also the root causes of poverty. In a single visit, clients can receive



Leanne Petrides
Executive Officer

supermarket vouchers that preserve dignity through choice, petrol vouchers, referrals to other agencies, and access to specialist services, including counselling, financial counselling, casework, and Utility Relief Grants. Seasonally, clients can access tax help, education support, and Christmas assistance.

Most importantly, every person who walks through our door is seen, heard, and treated with dignity—not as a problem, but as a person.

Beyond our core services, we host a range of co-located services that enhance our one-stop-shop approach. Under one roof, clients can access support for income and employment issues, education, settlement services, gambling and gaming addiction, health and housing, and more. This integrated model enhances our ability to address the diverse needs of our community.

I encourage you to read the Program Manager's Report on page eight for more information on the amazing work our team does. I join her in acknowledging the commitment and effort of our wonderful staff – both volunteer and paid – as well as our Committee of Governance. One of the reasons we work so effectively is that everyone pitches in and focuses on getting the job done. Despite the challenges of the past year, our team has remained focused on making a difference—one person, one family at a time. What may seem like a small act to us can mean the world to someone else.

It's easy to be consumed by the daily challenges and take a short-term view of our work. But the legacy we build becomes clearer over time—thanks in part to the many staff and volunteers who stay with our organisation for years. I was recently reminded of this by a student who completed 500 hours of placement with us. She expressed her deep appreciation for the generosity and mentorship she received from the team. Many of our students continue as volunteers after their placement, gaining further experience while awaiting employment opportunities. We support around five students each year and take great pride in shaping the next generation of social workers and community service professionals.

More recently, a former volunteer who worked with us over 15 years ago dropped by for a visit. As she left, she said, *"What a wonderful place you've created in Cranbourne."* It made me reflect on what truly makes CISC special. What's clear to me is this: CISC is built by people who have put a piece of themselves into it over many years. That legacy lives on in every act of kindness and every connection made.

To all of you—thank you. It remains a privilege to work alongside such a dedicated, compassionate team.

Leanne Petrides

Executive Officer

Program Manager

Each year, I reflect on the increasing demand for our services at CISC, and this year has been no exception. We have witnessed a notable rise in both the number of people seeking support and the complexity of the challenges they face. The ongoing cost-of-living crisis continues to strain the already limited resources of individuals and families who were previously just managing.

Leanne and I attended the Complex Needs Conference 2025, funded by the Department of Families, Fairness and Housing (DFFH) and presented by The Australian Community Support Organisation (ACSO) and ermha365 (Mental Health Disability Complex Service). The two-day conference was held at the Grand Hyatt in Melbourne and centred around the theme *Making it Work – Overcoming Barriers and Simplifying Support for People with Complex Needs*.

The conference explored a range of topics, including bridging gaps in service provision, mental health and housing, barriers to accessing support, personal journeys, the role of peer, family, and community support and advocacy, culturally relevant support, and fostering stronger community connections for individuals facing difficult circumstances.

We heard from numerous compelling speakers from diverse backgrounds, many sharing lived experiences, alongside informative presentations designed to inspire, inform, and promote best practices in delivering coordinated care. The focus was on improving the lives of those experiencing financial insecurity and hardship, mental health challenges, substance use, homelessness, trauma, and disability.

Thriving in the Workplace was the theme of this year's annual Team Day, held at the stunning Royal Botanic Gardens in Cranbourne. The day centred on self-care and stress management, providing valuable opportunities for personal and professional growth.

The morning session featured a breathwork workshop led by Kim from *The Physiology Lab*. Kim, an experienced Osteopath, shared her expertise in stress, trauma, and functional breathing. Her workshop focused on understanding the body's stress response, improving focus, and developing practical tools to better manage stress and enhance overall well-being.

In the afternoon, the focus shifted to **Moral Distress, Empathy Fatigue, and Resilience** with a thought-provoking and interactive presentation by Jill Wilson from CISVic. Jill guided us through meaningful discussions on the concepts of the *Community of Selves* and *The Wise Self*, exploring how these ideas align with the CISC core values: *Inform, Support, and Empower*. The session encouraged open, robust conversation around the challenges of working "Above the Line" and maintaining emotional resilience in our roles.

The day was well attended and included a delicious morning tea and lunch. It also offered our team the chance to explore the beautiful gardens, enjoy each other's company, and reconnect in a relaxed and inspiring environment.



Cathy Willmott
Program Manager

Over the past year, we were pleased to welcome six new volunteers to our team: Celine Foxman, Sharman Allan, Carleen Gilchrist, and Christina Carrasco. We also welcomed Harsimran Kaur and Urszula Kuzmin, who began their journey with CISC as students and have since chosen to continue volunteering. Each volunteer has become an integral part of the team, demonstrating professionalism, care, and a commitment to developing their interviewing skills while supporting our community.

Our student placement program continues to enhance the services we offer. In 2024/25, four additional students joined or completed their placements with CISC: Charlene Samuriwo, Dushantha Jayasinghe, Clare Manders, and Carolyne Muthoni. Each of them is actively developing their interviewing skills and has become a valued member of the team.

Following a successful placement at CISC and the completion of her Diploma of Community Services, Emma James continued her involvement in a voluntary capacity before accepting a paid position as Bicultural Caseworker, following the resignation of Kranthi Panta. In this role, Emma supports individuals from Culturally and Linguistically Diverse (CALD) backgrounds and provides assistance to clients with complex needs that extend beyond the scope of the CISC Emergency Relief program. We encourage you to read Emma's report on page seventeen.

Forty-seven people accessed the Tax Help program this year for assistance with lodging their tax returns. From November to February, the Back-to-School (BTS) program supported 123 families, providing over \$30,000 to help cover education-related expenses. A heartfelt thank you to Judith Tapscott for leading another successful BTS season.

The CISC Christmas program also made a significant impact, assisting nearly 200 families with more than 550 pre-wrapped gifts and hampers. Special thanks to Sue Owen and Lyn Leeds for the many hours they dedicated—not only during the Christmas period but throughout the year—to make this program a success.

Despite the conclusion of its funding, the Energy Assistance Program (EAP) continued to provide vital support. Over the year, 99 clients experiencing energy vulnerability received advocacy, help accessing hardship provisions, grants, and concessions, along with tailored advice on energy offer comparisons and conservation strategies. For further details, please refer to Ann's EAP report on page twenty.

To my co-workers and our volunteers: you are the heart of CISC. Your dedication enables us to inform, support, and empower the most vulnerable members of our community. I'm deeply grateful for the empathy, compassion, and strength you bring to your work each and every day.

Cathy Willmott

Program Manager

Counselling

Community Information & Support Service Cranbourne Inc (CISC) provides a free and confidential counselling service to residents of the Casey South community. This is a short-term counselling service initially offering six counselling sessions, with four further sessions offered upon review. The service is available for adults, children, and young people, and can be offered to individuals and families. Natalie is our sole counsellor, with over 13 years of experience in the field. She is a nationally recognised and registered Clinical Counsellor, and a member of the Psychotherapy and Counselling Federation of Australia.

Natalie delivered 452 counselling sessions to 143 clients, including 95 children or young people. 234 new client referrals were received, which is an increase of 43 from last year.

Counselling services were delivered through a combination of face-to-face and telehealth sessions, ensuring flexible and accessible support for clients.

Mental health remains the primary area of support required by clients, with a continued rise in family violence-related concerns. Behavioural and Social challenges in children have remained consistent, with a growing number of parents seeking individual support and strategies to manage behavioural concerns. Family-related issues, particularly separation and divorce, are significantly impacting both adults and children, contributing to increased demand for services. There has been a noticeable increase in children now living in the care of their grandparents, often due to safety concerns that led to their removal from the family home.

School refusal remains a prevalent issue among children and teenagers. Ongoing support to local Primary and Secondary Schools has strengthened referral pathways, resulting in a steady flow of referrals from them for both parents and children.

Both internal and external referrals from partner organisations have increased, reflecting stronger collaborative networks. Telehealth continues to be a widely utilised mode of service delivery, complementing in-person sessions to ensure flexibility and accessibility for clients.

Client “no-shows” were accounted for and had an impact on the total number of clients seen during the period. Missed appointments represent lost opportunities to support clients in need and continue to be a challenge in service delivery.

Natalie Waring

Counsellor

Counselling Case Studies – Grief

Grief counselling provides emotional support to people coping with the loss of a loved one. It helps process their emotions, understand the stages, and develop healthy coping strategies.

Case study 1: Katie **Age:** 15 years **Presenting Issue:** Grieving the sudden death of her father
Katie was referred to us for counselling by her school's Wellbeing Coordinator three months after her father's sudden death. Once a motivated and high-performing student, Katie began to struggle academically, lost interest in socialising with her peers, and withdrew from activities she had previously enjoyed. Her mother also observed changes in her sleep patterns, eating habits, and overall mood, including expressions of guilt and hopelessness.

Over the course of twelve months, counselling sessions incorporated a blend of Person-Centred Therapy and Cognitive Behavioural Therapy. The initial sessions emphasised building a trusting relationship and providing a safe space for Katie to express her emotions. As trust developed, she began to explore complex feelings such as guilt, anger, and sadness. Therapeutic activities, including journalling, memory work, and grounding exercises, supported Katie in processing her trauma and reconnecting with her emotions.

With ongoing support, Katie has now consistently attended school, reconnected with peers, and returned to playing basketball. While she continues to grieve, Katie now has the tools to manage her emotions in a healthy way. Counselling has played an integral role in supporting Katie's grieving process.

Case Study 2: John **Age:** 83 years **Presenting Issue:** Grieving the death of his wife of 40 years
John was referred to us for counselling by his GP six months after the loss of his wife, to whom he had been married for forty-five years. Since her passing, John has reported intense feelings of loneliness and isolation, particularly in the evenings when her absence is deeply felt. His adult children live interstate, and while they maintain regular phone contact, John spends most of his time alone. He described struggling to find purpose and motivation.

Counselling sessions focused on processing grief and adjusting to life without his wife. John was guided to process his memories and emotions through Narrative Therapy approaches, incorporating storytelling and journalling. John was provided with practical strategies to reduce isolation, such as establishing a daily routine, attending a local seniors' group, and scheduling regular Zoom calls with his family. John implemented sleep hygiene strategies to help manage difficult nights, which included establishing a consistent earlier bedtime routine and practising relaxation techniques to support better sleep.

Over time, John has reported feeling less overwhelmed and more capable of managing his daily life. Although he continues to grieve the loss of his wife, John has actively engaged in weekly community activities and recently got himself a dog for companionship and to alleviate feelings of loneliness. Counselling has been fundamental in helping John process his grief, build emotional resilience, and foster a renewed sense of connection and routine.

Financial Counselling

Complexity: the state of having many parts and being difficult to understand or find an answer to.

If one word summarised the last financial year in financial counselling, it would be “Complexity”.

The financial counselling referral read 'needs help accessing super'. The reality was that the client had three different superannuation accounts, all with outdated addresses, forgotten passwords, and different email addresses. After several financial counselling appointments, calls to funds and failed login attempts, the accounts were located, and an income protection application was commenced. The client finally regained access to an income. Later that month, another email was received: 'Sharon, I need to see you again. I have a 7-day notice from the Sheriff regarding outstanding fines'. In addition to the superannuation issues, the client also had nine outstanding utility bills, two personal loans in default, and more than 400 separate fines. Then, a notice to vacate the rental was received.

This year, our dedicated team of financial counsellors assisted over 180 clients, helping them negotiate debt, access financial resources, and regain control of their financial well-being. Many of these cases involved multiple, intersecting issues, such as housing stress, small business debts, credit card debt, utility arrears, and unemployment. The rising complexity of these situations reflects broader economic pressures, and our team has worked tirelessly to respond with compassion and expertise.

Scams have also become more frequent this year, ranging from investment scams, such as cryptocurrency, to romance scams. This year, we assisted multiple clients who reported losing more than **\$800,000** to scammers. For one client, the scam began with a single word -

'Hello' popped up on the screen while Bill was recovering from surgery. What followed were months of online interaction with someone claiming to be from an investment firm that traded in cryptocurrency. The scammer was using Bob's vulnerability, loneliness and isolation to steal more than \$407,000. This money is unlikely to be recovered, and Bob does not have the capacity to return to work and build a new nest egg. Bob was assisted in protecting his remaining assets, placing new safeguards, and referred to our counsellor for further support.

In the 2024–2025 financial year, CISC continued its mission to support individuals and families facing financial hardship, providing essential Financial Counselling and Advocacy across a range of complex financial issues. Despite the challenges that these complex cases present, the Financial Counselling team remained focused on empowerment and long-term stability for our clients. We continue to prioritise a person-centred approach that builds financial resilience and restores hope.

Sharon Hawkins, Jenny McGowan and Suzanne Deland
Financial Counsellors



Sharon Hawkins
Financial Counsellor

Small Business Financial Counselling

Small business clients are everyday Australians—shop owners, restaurateurs, mechanics, cleaners, and primary producers—who often face financial pressures related to mortgages, personal debt, and inconsistent income. Viable small businesses are crucial to the strength and resilience of the Australian economy.

Since commencing my role as a financial counsellor at CISC in August 2024, I have supported sixteen small business owners through complex financial challenges, with presenting issues including:

- ATO debt (11 clients)
- Personal guarantees on business debts (11 clients)
- Mortgage arrears (9 clients)
- Health-related income loss (6 clients)
- Business viability concerns (4 clients)

Small business was greatly impacted by COVID-19. During lockdowns, payments to the ATO, mortgage providers and other business creditors were put on hold. As Victoria emerged from repeated lockdowns and business disruptions, more than half of these businesses had ceased trading. This left small business owners with no business, no income and no way of paying unmanageable debt. Many clients are now reliant on DSP or other Centrelink payments.

As a financial counsellor, I have been able to provide practical assistance to small business clients in many ways including:

- Advocacy with the ATO for debt relief and hardship arrangements
- Assistance with applications for debt release and other financial supports
- Referrals to ATO hardship teams, tax clinics, legal services, and insolvency professionals
- Negotiation with creditors for both business and personal debt relief

Through this work, I've seen firsthand the long-term impact of the pandemic on small business owners. Many are navigating the emotional and financial aftermath of business closure while seeking ways to rebuild or find financial stability. Financial counselling continues to play a critical role in supporting this client group by providing advocacy, information, and access to the right services at the right time.

Suzanne Deland

Financial Counsellor



Suzanne Deland
Financial Counsellor

Small Business Financial Counselling Case Study

Joseph, a 38-year-old father of two young children, opened a restaurant prior to the COVID-19 pandemic. When lockdowns started, Joseph had to change his business to a takeaway model, which significantly reduced the business's income. The business became unsustainable and closed in 2023, leaving multiple debts, including a commercial lease with two years remaining on a five-year term, a large ATO debt of \$50,000 with outstanding lodgments and tax returns, mortgage arrears of \$35,000, and repossession of a leased business motor vehicle.

Joseph's mental health declined, and he needed to seek treatment. It is expected that he will be unable to work in the future. His income is now a Disability Support Pension; his wife works part-time as an aged care worker. Joseph does not have any superannuation worth mentioning and does not have any insurance, such as Income Protection or Total and Permanent Disability (TPD) insurance. Low and zero superannuation balances are a common problem with small business owners.

There was much work to be done to assist Joseph and his family's financial situation. He was at risk of losing his home, suffering from long-term poverty, and unable to return to work.

Firstly, Joseph completed all outstanding Tax returns with the closest Tax clinic. Joseph then applied for a release of debt which reduced the ATO debt to \$20,000. Unable to afford the payment plan as required by the ATO, Joseph is currently paying small regular goodwill payments, which is the best he can do.

Joseph was able to apply for the mortgage arrears to be capitalised, with a variation to his contract, resulting in affordable payments.

Joseph engaged with the Small Business Commissioner in Victoria for mediation with the commercial real estate agent regarding the lease. The property was re-leased and any residual debt has been cancelled.

Joseph and his family can now continue to pay all household expenses. Although Joseph is unable to work, he can continue to live in his home with his family.

Suzanne Deland

Small Business Financial Counsellor

Advocacy Support

This year has continued to be busy, with a sustained influx of referrals resulting in the need to implement a waiting list. Appointment scheduling has been refined to reduce no-shows, with bookings now limited to 2–3 weeks in advance. Despite these efforts, attendance at initial appointments remains around 50%, particularly for new clients.

Most referrals received related to budgeting assistance, largely from Emergency Relief (ER) volunteers. In response to the high follow-up workload, I have implemented a designated "no appointment day" once a week. While this day is primarily reserved for administrative tasks, I do see clients for short follow-ups and urgent matters when needed. This adjustment has helped me manage my workload more effectively.

There has been a noticeable shift in client distribution this year, with a greater number of Support Work clients being seen compared to Financial Counselling (FC) clients. This is due in part to the FC caseload now being shared across three Financial Counsellors. The addition of our Bicultural Case Worker, Emma, to the team has been a great asset; she is proactive, responsive, and willing to assist with any client request.

A significant issue arose earlier this year when the Department of Families, Fairness and Housing (DFFH) reviewed the value of their houses, resulting in rent increases for many tenants—some to market rates, even for those relying solely on Centrelink payments. To address this, a rental rebate form was required. Recognising the barriers faced by many tenants, including a lack of access to printers and difficulty understanding the form, I informally partnered with the two local housing managers to assist tenants. This included printing, completing, and submitting the forms on their behalf.

While I formally recorded only 16 of these in the database (as these were existing clients), many additional people were supported informally. Tenants who required only one-time help with the rebate process and were unlikely to engage with our broader services were not recorded.

Referrals for both programs were received from CISC Emergency Relief (internal), National Debt Helpline (via CNCISS), Maternal & Child Health nurses, Monash Health (Mental Health and rehab departments), Uniting (including Hampton Park Uniting Place), Wayss (Family Violence or Transitional Housing), as well as many self-referring clients.

In addition to my paid role, I volunteered for twelve weeks, providing Tax Help to nearly 40 clients on low incomes.

Jenny McGowan

Advocacy Support Worker



Jenny McGowan
Advocacy Support

Advocacy Support Work Case Studies

Case study 1:

Wahid was originally from Afghanistan and had his own tiling business in Australia.

Wahid completed tiling work on two units for a customer who has since failed to pay the outstanding amount of \$7,000. As a result, Wahid wishes to pursue the matter through the Victorian Civil and Administrative Tribunal (VCAT).

Wahid speaks English well; however, he lacks confidence in reading and writing, particularly when dealing with official documents. As his Support Worker, I assisted him in completing the VCAT application, which has resulted in a hearing being scheduled for the coming months.

Case study 2:

Sarah relocated from New South Wales to Victoria, fleeing family violence with her children. During this period, she resided in a refuge and transitional housing before eventually securing safe and stable accommodation in Cranbourne.

Two debts incurred during the abusive relationship followed her to Victoria. Due to her unstable housing situation and lack of contact information, she did not receive any correspondence regarding these debts.

Once Sarah secured employment and conducted a credit check, she became aware of these debts for the first time. With our assistance and advocacy, Sarah was able to explain her circumstances to the relevant creditors, and both debts were waived. Additionally, one creditor removed the associated entry from her credit report.

Case study 3:

Paul was 70 years old and employed full-time until late 2023, when he sustained a workplace injury to his arm that required surgery. Following the incident, he was placed on Workcover and began the process of returning to work on light duties. However, before he could fully return, he experienced significant heart issues and was medically advised to retire.

As a result, the client is now reliant on the Age Pension as his only source of income. While he was employed, he had become financially overcommitted. The substantial reduction in income following his retirement made it unmanageable for him to meet the repayment obligations on multiple credit cards and a secured car loan.

With supporting medical documentation from his doctors, I successfully negotiated the waiver of three credit card debts, an overdraft, and the residual balance on the car loan. The total amount waived was \$27,259.33.

Bicultural Case Work

I first joined Community Information and Support Cranbourne (CISC) as a volunteer in early 2024 and began paid work as the Bicultural Caseworker in the same year. My role as a caseworker is to assist clients with complex needs that often exceed the scope of our Emergency Relief program. Over the last twelve months, my position as the Bicultural caseworker at CISC has allowed me to learn more about the Cranbourne and Casey South communities and the growing complex needs resulting from the rising cost of living and housing stress.

In my position, I often work with clients to fill out forms, the majority of which are public housing application forms and Disability Support Pension applications. I have also assisted with passport and citizenship applications, as well as Centrelink payment applications. We have seen an increase in people needing assistance with applying for Working with Children checks and police checks for employment purposes, as some people find it difficult to navigate the online systems. Many people are unsure of how to fill out the forms correctly and what evidence and identification documents they need to include. To ensure they feel confident and supported when completing the paperwork, I work closely with my clients.

I have utilised the “Queen's Fund” eleven times this financial year, which has enabled me to provide single women clients with necessary assistance, including rent, education costs, and household goods. Our account with “The Good Guys Commercial” allowed me to provide some clients with access to discounted items such as fridges, washing machines, and phones. Additionally, I have established partnerships with other organisations (specifically Thread Together and GIVIT), which have given our clients access to new clothing, brand-new PPE workwear, and mattresses.

Over the financial year, I have delivered 520 sessions to 269 clients, with 39% of clients speaking a language other than English. I have been able to communicate effectively with these clients using TIS National (Translating and Interpreting Services) over the phone.

Just over 50% of my clients live in private rentals, followed by 11.5% with mortgages, which has demonstrated to me the extent of the housing crisis in Melbourne. Many clients have disclosed to me that their rent is becoming unaffordable, and as a result, they are having to choose between paying rent and purchasing food.

Almost 82% of my clients received Government payments as their main source of income, with 11.5% having wages as their main source. Specifically, I have noticed a rise in non-citizen or permanent resident clients who are unable to access most government benefits and are having issues finding employment, resulting in them struggling to survive on little to no income.

Emma James

Bicultural Case Worker



Emma James
Bicultural Caseworker

Bicultural Case Work Case Studies

Case study 1:

Maria has just turned sixty-seven and is now eligible for the age pension; however, she is unfamiliar with technology and struggles to use computers. She finds it difficult to access information online and to upload documents. Maria came to the CISC office with documents to apply for the age pension, and I assisted her in completing the online application.

Following her successful application and the granting of the age pension, Maria was unsure of how to report her income as she works a few hours at a part-time job each week and is required to report on a fortnightly basis. When she returned to CISC, I was able to assist her with setting up the Centrelink mobile app and showed her how to report her income. We went through the process a couple of times, and when I asked her to show me how to do it, she was able to successfully showcase what she had just learnt.

Many older Australians and those from CALD backgrounds find it difficult to navigate the complex online applications, portals, and forms. Even applying for rental properties is now primarily an online process, which requires a high degree of technical skill, as well as language and computer literacy, that many people simply do not possess. They often have the means to complete these applications, but the questions can be hard to understand and confusing for many who do not have English as a first language.

Case study 2:

Rauzia is a new arrival to Australia who has difficulty understanding and speaking the English language. She came to CISC because she received a \$600 ambulance bill, and her social worker told her she could get this debt waived as she is a concession card holder.

Rauzia wished to have this waived, but she was not confident enough in her English to navigate the process and was unsure about how to use the interpreter services. When she attended CISC, we utilised the TIS Translating and Interpreting Service, and we spoke with a translator present on the phone to determine her needs. Rauzia was able to clearly articulate the issue with the help of the interpreter, and I was able to contact Ambulance Victoria to advocate on her behalf, successfully having the charges dropped – an outcome with which Rauzia was very happy.

Many clients wish to make phone calls to government organisations and other agencies, but they are unsure of how the Australian system works or how to effectively communicate their needs. As a result, they prefer to have someone there to speak on their behalf, particularly as they learn to navigate the system and build their confidence in English.

Back to School and Education Assistance

As part of our commitment to supporting the most vulnerable members of our community, we were proud to deliver the Back to School (BTS) Program between November 2024 and the end of January 2025.

This program offers information, referrals, and financial assistance to help local families prepare their children for the upcoming school year. Assistance includes help with the cost of textbooks, non-voluntary school fees, and essential school items such as stationery, shoes, and uniforms.

In partnership with CISVic, we worked directly with State Schools' Relief to make applications for uniform support. This allowed families to access the help they needed without requiring a referral from their children's schools.

During the program period, we supported 123 families, including 115 primary school students and 135 secondary school students, across 47 schools. In total, the program provided over \$30,000 in financial assistance. Additionally, 86 applications were submitted to State Schools' Relief specifically for uniform support. Notably, almost half of the families who accessed the program were first-time participants. Beyond the BTS program period, an additional five families received ongoing support through our Education Assistance Program.

This important initiative was made possible thanks to the generous financial contributions of our supporters: the Andrews Foundation, Robin and Arnis Dzedins, Trios Sports Club, the Rotary Club of Cranbourne, and the Kiwanis Club of Berwick. Their continued support ensures that students in need can start the school year equipped and confidently.

Judith Tapscott

Back to School Program Worker



Judith Tapscott
*Back to School
Program Worker*

Energy Assistance Program

Our Energy Support Program continues, despite no longer receiving any government funding. The last two years demonstrated a high need for this support to be provided for clients, and as a result, I offered to volunteer two days a week to ensure the continuation of this service.

The aim of the program is to support vulnerable and hard-to-reach clients who are experiencing energy vulnerability. This includes:

- supporting clients to advocate with retailers around billing errors, access to hardship provisions, and accessing grants and concessions (such as the Utility Relief Grant),
- providing energy conservation and efficiency advice, and
- providing referrals to other supports, as needed.

As the costs of living have risen, the urgent need for support to access financial assistance to cover the costs of gas, electricity, and water has led to a steady flow of people requesting support to access Utility Relief Grants. In this reporting period, 99 clients have utilised the program over 178 sessions. This involves contacting utility providers by phone and negotiating payment plans, as well as fulfilling the aims outlined above. One advantage of utility providers having long telephone wait times is the opportunity to use that time to discuss with the client other needs their family may have. This way, clients have been referred to other internal and external support services, including the CISC Financial Counsellors, Services Australia (formerly Centrelink), SECL, and our volunteer team for emergency relief assistance. This highlights the benefits of an organisation like CISC providing a holistic service to our community.

With just over 70% of people who access this program born in a country other than Australia, there has been a particular benefit to people who speak English as a second language. It is with pleasure that I have been able to continue undertaking this work on a voluntary basis.

Ann Proud

Energy Support Worker



Ann Proud
Energy Support
Worker

Co-located Services

In order to provide a one-stop-shop of service delivery, CISC has a number of co-located agencies that we work with to provide a holistic service to clients. Many agencies utilise our offices on an ad hoc basis providing services to clients requiring support with mental health issues, addiction, legal matters and many others.

Gambler's Help Southern and South East Community Links have permanent offices in our building. They are integral services in our community and having them co-located with CISC means that clients can access a range of essential support.

Gambler's Help Southern

Gambler's Help Southern co-located at CIS Cranbourne in November 2021, and now have an outreach service available most days. Gambler's Help works to reduce the negative impacts of gambling by minimising or limiting risks for individuals and the community, without expecting to eliminate gambling participation. Harm prevention, education and treatment are all considered important. Visit www.gamblershelpsouthern.org.au to find out more.



South East Community Links (SECL)

South East Community Links (SECL) continues to provide outreach services from CIS Cranbourne. SECL provides support that assists refugees and vulnerable migrants to build independent and meaningful livelihoods that make a positive contribution to our local communities. Over the past year they have expanded their delivery to five days per week, and now include Settlement Services, Youth Housing, Youth Employment and Financial Counselling. Visit www.secl.org.au to find out more.



The close working relationships between CISC and other agencies located at CISC have benefited clients accessing services.

Clients are regularly able to walk through the door seeking a service response relating to one area of their life and then find they are able to receive a referral, support or emergency relief for other issues impacting them.

Statistics—a snapshot

Food and Vouchers

For the most vulnerable in our community, our capacity to provide the most basic safety net with food parcels, or food and petrol vouchers often means the difference between eating or not.



\$398,000

food and petrol vouchers

1249

food parcels

Education Assistance

We have a strong commitment to assisting families break the cycle of poverty by supporting children in education. This program can only survive with the support of philanthropic and community donations.



129

families assisted

\$30,890

assistance provided

Flexible Support

Medical

With our flexible support, people on low incomes are able to receive assistance towards the cost of specialist appointments, and essential medication for acute or chronic illnesses and diseases.

\$17,460

medical assistance

Car Registration

Flexible support also allows CISC to provide assistance towards expenses like short term car registration which may be critical to obtaining or maintaining employment, a child's education or medical appointments.



\$8,800

car registration

Statistics—a snapshot

Counselling and Support Work

With many people in need in our community, our specialist workers deal with complex issues including relationship breakdown, trauma, abuse, grief and loss, and depression and anxiety.



357

individuals, couples and families counselled

77

telehealth counselling sessions

410

complex support work sessions

Community Information

As one of our core services, CISC provides information, advocacy and referral services to all members of the local community.



54,727

requests for support or information

3,079

referrals made

9,595

website visits

Financial Counselling

Our highly trained Financial Counsellors provide support to clients with complex financial and para-legal issues.



\$156,000

Fines removed

\$218,000

Income Protection and TPD benefit claims received

\$158,940

debt waived

Acknowledgments

We extend our thanks to the following individuals and agencies for their support, donations or assistance to clients and staff of Community Information & Support Cranbourne:

City of Casey Councillors and Staff
 Department of Social Services (DSS)
 Casey North Community Information & Support Service
 Community Information & Support Victoria
 Magistrates' Court of Victoria
 DHS Centrelink - Cranbourne
 Mark Guthrie and Staff - Ray White Cranbourne
 Inner Wheel Club of Cranbourne
 The Rotary Club of Cranbourne
 Lions Club of Koo Wee Rup
 CWA Cranbourne Branch
 Trios Sports Club
 Kiwanis Club of Berwick
 The Andrews Foundation
 Brown Property Group
 South East Water
 Tobin Brothers Funerals
 Balla Balla Community Centre
 TerryWhite Chemmart Cranbourne

Blue Hills Rise Retirement Village
 Blue Hills Residences Social Club
 Berwick Brae Craft Club & Patchwork Group
 Selandra Rise Retirement Village
 Hampton Park Baptist Church
 Cranbourne Baptist Church
 Dignity Ltd Meals Program
 Alstom Group
 Crossway Lifecare
 Bendigo Bank Tooradin
 Woolworths The Avenue
 Cassandra Fernando MP
 Share the Dignity
 Cranbourne Library
 Beaconhills College
 Inspire Early Learning Centre
 Commonwealth Bank Cranbourne
 Lifeview Willow Wood
 Berwick & District Woodworkers
 Mothers Supporting Families in Need
 Robin and Arnis Dzedins
 Jacqueline Out
 Individual and Anonymous Donors



Mothers Supporting Families In Need (MSFIN)

Founded in 2012, MSFIN (Mums Supporting Families In Need) was established to redistribute essential material aid to families experiencing hardship across the local community. Their mission is grounded in building meaningful, long-term partnerships with community organisations and volunteers.

Thanks to strong community support, MSFIN provides practical aid to vulnerable families facing crisis situations. This assistance includes quality second-hand items such as nursing furniture, clothing and footwear, linen, non-perishable food, toiletries, prams, car seats, cots, and more. All support is delivered anonymously and only through referrals from qualified welfare professionals, ensuring families' privacy and dignity are always respected.

Currently, MSFIN partners with over 110 welfare agencies to deliver this vital material aid support. They do not work directly with families; instead, they collaborate exclusively with trained support workers to ensure each family receives comprehensive and professional care.

Community Information & Support Cranbourne (CISC) has proudly worked alongside MSFIN for many years. Their unwavering support has enabled us to provide essential goods to some of our most vulnerable mothers, babies, and children. This partnership has been instrumental in extending vital support to families in need—support that would not have been possible without MSFIN's dedication. The team at MSFIN is consistently professional, responsive, and committed to meeting urgent requests, especially during times of crisis.



Finance Report

We are pleased to present the 2024 - 2025 Finance Report for Community Information & Support Cranbourne Inc (CISC). All accounts have been audited, and the Auditors Report and Financial Reports have been included in this Annual Report.

CISC operates two sets of accounts: -

- Emergency Relief Accounts for all financial transactions relating to Emergency Relief and Associated Programs.
- General Operating Accounts for all financial transactions relating to overall operation of the Organisation.

Emergency Relief

The primary source of funding for our Emergency Relief delivery is via a local consortium funded by the Commonwealth Government – Department of Social Services. While initial funding was provided at base level, additional funding received during the year was critical in meeting the growing demand for support.

Annual Funding received from the City of Casey includes \$10,000 to support Emergency Relief.

Donations play a vital role in provision of our Emergency Relief Programs. This year, CISC received generous contributions from community groups, businesses, organisations and individuals. These supported us in responding to the rising demand for assistance across the Casey South community. We thank everyone who continues to support our organisation.

Our Back to School Program is fully funded by donations. Thanks to the generosity of donors, we were able to support many families with Back to School education expenses for 2025, with funds also secured to continue the program in 2026.

The Emergency Relief Account shows an overall surplus of \$653 for the 2024-2025 Financial Year.

General Operating

The main source of funding for the General Operations of CISC is provided by the City of Casey. This funding, together with other general income received, is the source of income for all employment, administration and operating expenses.

Annual budgets are prepared, and income and expenditure are regularly reviewed to ensure services provided remain aligned with client needs.

The General Account shows an overall surplus of \$1,574 for the 2024-2025 Financial Year.

The Statement of Financial Position shows that CISC remains in a strong financial position, with provisions maintained for employee entitlements, other liabilities, and the continued delivery of service to our community.

Nicole Atkinson
Administration Officer

Judith Tapscott
Treasurer



Nicole Atkinson
Administration Officer

STATEMENT OF FINANCIAL PERFORMANCE

For the Year Ended 30 June 2025

GENERAL ACCOUNT

INCOME	2025	2024
Grants		
- City of Casey	697,274	664,071
- CSO Funding	-	2,076
- CISVic PSB & EAP Outreach Program	1,805	3,324
- CASII Project Grant	-	11,118
Interest Received	10,931	7,533
Miscellaneous Income	-	600
NILS Funding	5,250	5,000
Room Hire	100,139	137,768
Volunteer Training Fees	-	168
Other Income	4,737	-
TOTAL INCOME	820,137	831,657
EXPENDITURE		
AGM Expenses	102	467
Audit Fees	800	800
Bank Charges & F I D etc	77	58
Computer/Printer Supplies and Maintenance	31,059	10,611
Depreciation Expense	-	5,005
Electricity	15,120	13,502
Employment Expenses	609,197	642,618
Equipment and Furniture	3,397	3,771
Insurance	2,338	2,191
Making Ends Meet Guide	5,645	4,360
Miscellaneous	925	2,661
Postage	399	158
Photocopying, Printing and Stationery	9,771	8,186
Police & WWC Checks	83	-
Provision for Annual Leave	57,407	49,696
Provision for Long Service Leave	18,395	17,861
Rates & Charges	300	263
Repairs and Maintenance	901	892
Staff Amenities	691	1,003
Subscriptions and Memberships	5,759	5,335
Telephone, Internet, Email and Webpage	12,049	11,668
Training	2,372	1,467
Workcover	17,776	18,114
BTS Program 2025	-	7,500
EOFY Expense Provisions	24,000	18,000
TOTAL EXPENSES	818,563	826,186
OPERATING SURPLUS/(DEFICIT)	1,574	5,472

As at 30 June 2025, the Fund continues to carry a balance of \$12,987.42 related to the Cash Flow Boost received during the COVID-19 stimulus period. This amount has been recorded as a liability in prior years. Following review, the balance will be reclassified as income in the 2025-26 financial year.

STATEMENT OF FINANCIAL PERFORMANCE

For the Year Ended 30 June 2025

EMERGENCY RELIEF FUNDING ACCOUNT

INCOME	2025	2024
Back to School Program		
- Andrews Foundation	15,000	-
- Robin and Arnis Dzedins	10,000	-
- Trios Sports Club	8,485	-
- Rotary Club	7,000	7,000
- Kiwanis Club of Berwick	2,000	-
- CISC Contribution	7,500	-
- Other BTS Donations	2,500	9,747
- Balla Balla Community Centre	-	15,000
- Commonwealth Bank	-	500
- Harli Project	-	2,000
Donations	54,509	13,448
Grant - City of Casey	10,000	10,000
CNCISS Emergency Relief Grants	483,682	406,496
Interest Received	1,250	857
TOTAL INCOME	601,926	465,048
EXPENDITURE		
Back to School Program		
- Andrews Foundation	15,000	-
- Robin and Arnis Dzedins	10,000	-
- Trios Sports Club	8,485	-
- Rotary Club	7,000	7,000
- Kiwanis Club of Berwick	2,000	-
- CISC Contribution	7,500	-
- Other BTS Donations	2,500	9,747
- Balla Balla Community Centre	-	15,000
- Commonwealth Bank	-	500
- Harli Project	-	2,000
Bank Fees	146	157
Christmas/Holiday Program Expenses	582	2,536
CNCISS Emergency Relief Grants	483,682	406,496
Client Relief - Chemist	8,054	6,672
Client Relief - Food/Pantry	11,562	9,455
Transport Support	908	609
Flexible Support	6,750	5,080
Miscellaneous	442	-
Provisions and Accruals	36,900	-
TOTAL EXPENSES	601,512	465,253
OTHER INCOME		
Adjustment for prior years	239	859
TOTAL OTHER INCOME	239	859
OTHER EXPENSES		
	-	-
TOTAL OTHER EXPENSES	-	-
OPERATING SURPLUS/(DEFICIT)	653	654

STATEMENT OF FINANCIAL POSITION

For the Year Ended 30 June 2025

<u>CURRENT ASSETS</u>	2024	2024
Bendigo General Operating	58,652	40,245
Bendigo General Investment	157,618	216,203
Bendigo Debit Card	501	432
Bendigo Term Deposit	200,000	200,000
Bendigo ER Operating	6,436	36,689
Bendigo ER Investment	134,082	62,852
Bendigo ER Debit Card	1,420	1,175
Petty Cash	100	100
Computers - Cost	10,135	10,135
Furniture & Fixtures at Cost	28,578	28,578
Furniture & Equipment/Computers	14,148	14,148
Less Accumulated Depreciation	(52,861)	(52,861)
TOTAL ASSETS	558,808	557,698
<u>CURRENT LIABILITIES</u>		
Education Assistance Program Provision	1,279	2,320
CNCISS CSW Training	2,000	2,000
Back to School Program Provision	39,756	29,685
CNCISS ER Grant	-	25,853
COVID-19 ATO Cash Flow Bonus	12,987	17,725
Donations Received in Advance	11,800	-
Flexible Support Options Provision	13,911	13,911
Hire Income Received in Advance	-	12,500
Key Deposits	150	150
Provision for Case Worker	39,147	11,147
Provision for Community Pantry	5,000	5,000
Provision for Equipment Replacement	2,355	2,355
Provision for Financial Counsellor Salaries	42,120	50,000
Provision for Foodbank Transport	1,900	-
Provision for Interpreter Service	15,000	-
Provision for Leave Entitlements	167,437	182,872
Provision for Mental Health First Aid Training	4,000	-
Provision for Periodical Cleaning	3,000	3,000
Provision for Promotional Material	-	291
Provision for Signage	600	600
Provision for Staff Training	5,000	5,000
Provision for Website	5,000	5,000
PAYG Tax Payable	9,122	8,635
GST Payable Control	17,431	25,736
Superannuation Payable	7,305	5,324
Trade Creditors	9,695	8,007
Sundry Creditors	474	474
TOTAL LIABILITIES	416,468	417,585
NET ASSETS	142,340	140,113
<u>MEMBER'S FUNDS</u>		
Accumulated Surplus/(Deficit)	146,284	144,057
Historical Balancing	(3,944)	(3,944)
TOTAL MEMBER'S FUNDS	142,340	140,113

Schedule 1

Regulation 15

Form 1

Associations Incorporation Reform Act 2012

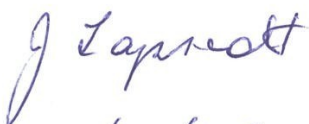
Sections 94(2)(b), 97(2)(b) and 100(2)(b)

This form is required to be provided to the members at the AGM with the association's accounts.

Annual statements give true and fair view of financial position of incorporated association

We, Judith Tapscott and Tom Strickland, being members of the Committee of Community Information & Support Cranbourne Inc., certify that the statements attached to this certificate give a true and fair view of the financial position of Community Information & Support Cranbourne Inc. during and at the end of the financial year of the association ending on 30 June 2025.

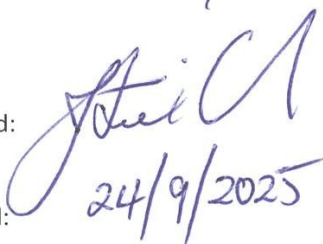
Signed:



Dated:

24/9/25

Signed:



Dated:

24/9/2025

Community Information & Support Cranbourne Inc.

ABN 81 873 703 886

Independent Auditor's Report

Report on the Audit of the Financial Report

Opinion

We have audited the accompanying financial reports of the Community Information & Support Cranbourne Inc. (the Association) which comprises the Statement of Income and Expenditure, Statement of Financial Performance, Statement of Financial Position and the Statement of Cash Flows and associated Bank Reconciliation(s).

In our opinion, the accompanying financial report presents fairly, in all material respects, the transactions of the Association as recorded for the year ended 30 June 2025 in accordance with Australian Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the association in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Committee for the Financial Report

The committee of the association is responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and for such internal control as the committee determines is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the committee is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the committee either intends to liquidate the association or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

In this instance, I draw your attention to a minor matter whereby due to the infrequency of bank statements, some reconciliations were completed to the end of the available statements rather than to the end of the month. The relevant transactions have been included in the reports and any outstanding amounts have since been cleared.

Community Information & Support Cranbourne Inc.

ABN 81 873 703 886

Independent Auditor's Report

Please note that we have not verified the 'Petty Cash' nor 'Undeposited Funds' account balances as at 30 June 2025.

In addition to our audit of the accompanying financial reports, our office has conducted a limited examination of various sample transactions by way of presented receipts and payments, amounts of which are included in the financial statements. It is not, however, a verification of the day to day activities of the Community Information & Support Cranbourne Inc. for the year ended 30 June 2025.

Mark Carusi

Signed on: 20 September 2025

Mark Carusi, B.Bus (Acc) NTAAF
MPC Consolidated Pty Ltd
PO BOX 5521, CRANBOURNE VIC 3977