



CIS Cranbourne Inc



2025-2026 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:	Judith Tapscott	Maree Cullinan	Flora Di Biase
Secretary:	Matt Hine	Mary Pagett	Di Mainwaring
Treasurer:	Tom Strickland	Janet Ward	Michael Cooney
		Melanie Parsonage	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		

Volunteers

Susan Adam	Celine Foxman	Therese Mahoney	Mary Pagett
Sharman Allan	Carleen Gilchrist	Di Mainwaring	Ann Proud
Susan Arlove	Geraldine Haupt	Clare Manders	Tom Strickland
Danielle Andraos	Susan Hopkins	Anne Manning	Judith Tapscott
Alex Budiono	Emma James	Anne McKeown	Christine Taylor
Christina Carrasco	Harsimran Kaur	Sharon Mills	Madeline Topa
Debbie Dodd	Urszula Kuzmin	Linda Notman	Teagan Vilbro
Tracy Dyball	Lyn Leeds	Zena Odish	Janet Ward
Glenda Egan	Gabriele Lindemann	Sue Owen	

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 South East Community Links, Gambler's Help and Settlement Services International (SSI).

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



President

A Journey of Service, Resilience, and Change

It is with immense pride, gratitude and a deep sense of purpose that I present this year's President's Report for Community Information and Support Cranbourne Incorporated, known to many simply as CIS Cranbourne.

This is my sixth and final report as President, and it is with mixed emotions that I announce that I will be stepping down from the Presidency. I will, however, remain on the Committee in a supporting role. Both my professional and personal commitments have reduced my capacity to continue serving the organisation in the way I believe it deserves. I do not want CIS Cranbourne to suffer as a consequence, particularly when there is such an outstanding array of talent, experience and commitment within the Board and broader organisation.

It has been an enormous privilege to serve as President, and I leave the role with great confidence in the future of CIS Cranbourne.

Throughout the past six years, our organisation has experienced change, challenge, growth and achievement. Through it all, one thing has remained constant – our commitment to **Inform, Support and Empower** the people of Casey South.

Our Supporters and Partners

At the heart of our ability to deliver this important work is the ongoing support of our major funding partners, particularly the City of Casey and the Federal Department of Social Services. Their support represents far more than financial assistance; it is an investment in the well-being, resilience, and future of our community.

On behalf of CIS Cranbourne, I extend my sincere gratitude for their continued confidence in our organisation and the services we provide to the Casey South community.

We also remain incredibly grateful for the many philanthropic contributions and donations, both financial and in-kind, received throughout the year from individuals, businesses, organisations, and community groups. Some of our programs simply would not operate without this generosity.

I encourage everyone to take the time to read the Acknowledgements section of this Annual Report and recognise the many generous community partners who support our work.

Our relationship with Casey North CISS (CNCISS) has also remained an important part of our service delivery, particularly through the Emergency Relief consortium. I would like to acknowledge the outgoing Executive Officer Helen Small and President Natalie Pearce for their continued efforts and commitment over the past twelve months.

I would also like to acknowledge CISVic CEO Kate Wheller and her team for their guidance and support, particularly in the important area of advocacy.



Simon Walliker
President

Our co-located services, including SECL, Gambler's Help, SSI, and others, also deserve recognition. Their ability to work seamlessly alongside the CIS Cranbourne team strengthens the range of assistance available to our clients and contributes to the holistic nature of our service.

Our People

None of this work would be possible without the incredible people who make up CIS Cranbourne.

I particularly acknowledge our Executive Officer, Leanne Petrides, and Program Manager, Cathy Willmott, whose leadership, dedication and commitment have been instrumental in guiding the organisation. Leanne's leadership and Cathy's compassionate approach have been supported by an exceptional team of staff and volunteers who consistently demonstrate thoughtfulness, tact, tolerance, and professionalism.

Our counsellors, support workers, financial counsellors, reception staff, volunteers, and co-located service providers all play a role in delivering the services our community needs.

A Conversation About Young People

Each year, I have tried to raise a topic that I believe deserves discussion within our community.

This year, my focus has been on entertainment and opportunities for young people aged approximately 14 to 24 in Cranbourne and the Casey South area. Our young people deserve better access to positive, affordable and accessible activities within their own community.

We live in an area where gambling opportunities are highly visible, while genuine entertainment and cultural opportunities for young people can be comparatively scarce. Online gambling presents another challenge, with young people increasingly exposed to advertising and opportunities through digital platforms. If we want to address the harms associated with gambling and other unhealthy activities, we also need to provide meaningful alternatives.

Sport can play an important role, but even sport is increasingly surrounded by gambling advertising. The saturation of gambling promotion around sporting events makes it difficult to ignore the parallels with the pervasive advertising of cigarettes in previous generations.

This is where arts, culture and entertainment can play such an important role. Every thriving society has a thriving arts and cultural community. Providing young people with places to gather, create, perform, participate and simply belong can have benefits that extend well beyond entertainment. There are certainly pockets of entertainment and cultural activity throughout Casey South, but access for young people aged 14 to 24 remains limited.

We must ensure that this growing and increasingly diverse young population is not forgotten.

To build a healthy community, we need to give young people positive alternatives, opportunities to connect, and reasons to be proud of where they live.

Recognising Our Journey

CIS Cranbourne has never been an organisation afraid of change.

Our journey of continuous improvement began with a comprehensive Strategic Review and continued through changes to our organisational structure, physical environment, branding, digital presence, advocacy, and service delivery.

The evolution from Citizens Advice Bureau (CAB), through Cranbourne Information and Support Service (CISS), to Community Information and Support Cranbourne (CIS Cranbourne) reflects an organisation that has continually adapted while remaining true to its purpose.

The introduction of our inclusive branding and the development of our website strengthened our ability to communicate with the community and broaden our reach. Our ongoing policy reviews, service improvements, and consideration of future outreach opportunities show that our evolution is ongoing.

The success of a community organisation like ours cannot be measured in financial terms in the same way as a commercial business. It is the positive non-economic impact on a community. To simplify, our true measure is the difference we make in people's lives.

Looking to the Future

Our future will continue to require adaptation.

The challenges facing Casey South are significant, and the demand for community support will continue to evolve. CIS Cranbourne must therefore remain flexible, innovative, and willing to respond to changing circumstances.

Our consideration of the proposed Cranbourne Community Hub demonstrated our willingness to engage constructively in discussions about the future of community services. After careful consideration, CIS Cranbourne decided to remain at our existing location. Our involvement in the process nevertheless provided valuable feedback that has contributed to improvements in the Hub's future service delivery, safety, and design.

Looking ahead, I believe the organisation should continue to expand its reach, strengthen its services, and broaden its advocacy while remaining true to its core values.

But we cannot do this alone.

Our future depends upon strong partnerships between community organisations, government, philanthropic supporters, volunteers, businesses, and the community itself.

The challenges are significant, but so too is our collective capacity to make a difference.

A Final Thank You

As I present my sixth and final President's Report, I want to take this opportunity to express my sincere thanks.

To our funding partners – thank you for your continued support.

To our philanthropic supporters – thank you for providing the resources that allow us to continue delivering additional vital programs and services.

To our partner organisations, including CNCISS, CISVic and our co-located services – thank you for your collaboration, guidance and shared commitment to the community.

To the Board – thank you for your support throughout my time as President; you are proof that a collaborative working environment makes for wise decision-making.

To Leanne, Cathy, and the entire staff and volunteer team – thank you for your professionalism, compassion, resilience and unwavering commitment. It has been an honour to work alongside you.

And finally, to the people of Casey South – thank you for allowing CIS Cranbourne to be part of your community and for trusting us to support you when times are difficult.

I may be stepping away from the Presidency, but I am certainly not stepping away from CIS Cranbourne. I look forward to continuing to contribute as a member of the Committee and supporting the organisation wherever I can.

I leave the Presidency knowing that the organisation is surrounded by talented people who care deeply about its purpose and its future.

From our origins as CAB, through CISS and into CIS Cranbourne, our organisation has continually evolved while remaining committed to one simple and powerful purpose:

Inform – Support – Empower.

It has been an honour and a privilege to serve as President.

I look forward to watching CIS Cranbourne continue its important work and making an even greater difference in the years ahead.

Simon Walliker

President

Executive Officer

I am pleased to present my 28th Annual Report as Executive Officer of Community Information & Support Cranbourne (CISC).

As you read through our Annual Report, you will see housing stress mentioned repeatedly. For us, this term encompasses a broad range of experiences: people sleeping rough, living in rooming houses, couch surfing, living in cars or staying in short-term motels. It includes people paying so much of their income in rent that they can barely keep their heads above water—living on a knife’s edge, waiting for an eviction notice and the inevitable search for somewhere else to live.

It also includes people with mortgages who have lost their jobs or become unwell and wait with bated breath for each RBA announcement, knowing that every interest rate rise brings them closer to losing their home.

It has been our privilege to be actively involved in two high-profile statewide advocacy campaigns over the past year, working to draw greater community and government attention—and funding—to these issues.

CISC is a founding member of the South East Homelessness and Housing Alliance (SEHHA), a collaborative partnership between local governments and homelessness and community service providers across Cardinia, Casey and Greater Dandenong. SEHHA exists to leverage our shared knowledge, experience and influence to coordinate support and advocate collaboratively for stable and affordable housing across the region.

With the City of Casey recording the second-highest number of people experiencing homelessness in the last Census, SEHHA has been campaigning for funding to expand assertive outreach support. Currently, this service covers only the City of Greater Dandenong, leaving the 1,689 square kilometres across Casey and Cardinia still without this critical support.

In October 2025, I was proud to be a panellist at the Council to Homeless Persons (CHP) “Walk in Her Shoes” launch at Bunjil Place. CHP partnered with CISVic agencies across Victoria to deliver a 12-month series of events highlighting the often-hidden plight of women of all ages experiencing homelessness. Most importantly, these events brought together women with lived experience of homelessness who bravely shared their stories, adding a human dimension and greater weight to the statistics and policy discussions that so often dominate conversations.

With a state election looming in November, we remain hopeful that all major parties will recognise the seriousness and breadth of homelessness and housing stress, and commit to real funding, real building and real solutions to address these challenges.

Finally, I would like to thank our dedicated team of wonderful volunteers and staff who keep the wheels turning on the frontline. Their commitment, compassion and tireless work enable CISC to support those who need it most, while also giving us the capacity to advocate for the broader systemic changes our community needs.

Leanne Petrides
Executive Officer



Leanne Petrides
Executive Officer

Program Manager

Each year brings new challenges for the community we serve, and 2026 has been no exception, with continued demand for the support and services provided by CISC. The ongoing cost-of-living pressures continue to affect many people, placing additional strain on household budgets and making access to essential services and support increasingly important. Our team and volunteers remain committed to ensuring that people who come to CISC are treated with dignity, respect and compassion, while receiving practical assistance and information to help them navigate challenging circumstances.

A focus this year was strengthening the skills and confidence of our staff and volunteers in responding to challenging situations. CISC closed the office for a day to enable staff and volunteers to participate in the Level 1 Manage Conflict Through Negotiation training course, delivered by Conflict Training Resolution & Consulting. Sixteen staff and volunteers attended the training, which provided valuable practical strategies for managing difficult client interactions and resolving complaints before they escalate.

The training explored the difference between client service and exceptional client service, recognising early warning signs of conflict, and the basic principles of conflict resolution. Participants also developed an understanding of the importance of body language, tone and empathy when communicating with clients who may be distressed or frustrated. Strategies for managing emotions, maintaining personal safety, negotiating face-to-face and creating ownership while working towards a resolution were also covered. The interactive format encouraged active participation and provided our team with practical tools that can be applied in their day-to-day work at CISC. The training was a valuable investment in our team, helping to reduce unnecessary workplace stress and further equip staff and volunteers to respond confidently and safely to difficult situations.

Another valuable training opportunity during the year was Mental Health First Aid and Older Person Mental Health First Aid, attended by several of our volunteers. These courses provided participants with the knowledge and confidence to recognise the signs and symptoms of common mental health problems and to provide initial support to people experiencing a mental health concern or crisis until professional assistance can be accessed. The Older Person Mental Health First Aid training focused specifically on supporting people aged 65 and over, helping participants better understand the mental health challenges that can affect older members of our community. This training has further strengthened the skills of our volunteers and their ability to respond with empathy, understanding and appropriate support when assisting clients.

Over the past year, CISC was pleased to welcome five new volunteers to our team: Teagan Vilbro, Danielle Andraos, Madeline Topa, Debbie Dodd and Christine Taylor. We are grateful for the time, energy and commitment they have brought to CISC. Volunteers are an integral part of our organisation, contributing their skills and compassion while helping us provide information, support and advocacy to members of our community.



Cathy Willmott
Program Manager

Our student placement program also continues to provide valuable opportunities for students to develop their interviewing and community support skills while contributing to the work of CISC. This year, Clare Manders, Carolyn Muthoni, Rukhsana Begum and Masha Dilmi began or completed placements with CISC. We appreciate the contribution each student has made to our team and wish them every success as they continue their studies and professional journeys.

The Tax Help Program supported 26 people this year with assistance in lodging their tax returns, providing a valuable service to community members who may otherwise find the process difficult to navigate.

The Back-to-School Program continued to provide much-needed assistance to local families preparing for the new school year. A total of 157 families accessed the program, receiving more than \$39,000 in support towards education-related expenses. This program continues to make a meaningful difference to families experiencing financial pressure and helps ensure that children can begin the school year with the resources they need. Thank you to Judith Tapscott for leading another successful BTS season.

The CISC Christmas Program also provided significant support to our community, assisting 264 families and distributing more than 750 pre-wrapped gifts and hampers. The generosity of our volunteers, supporters and donors makes this program possible and ensures that families experiencing hardship can celebrate Christmas with dignity and joy. 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.

The Energy Assistance Program supported 113 people throughout the year, providing assistance to people experiencing difficulty with their energy costs. The program remains an important source of practical support for people navigating financial hardship and seeking assistance with their energy needs. Please refer to Ann's EAP report.

To my co-workers, volunteers and students: thank you for your ongoing dedication to CISC and to the community we serve. Your compassion, professionalism and willingness to support others are at the heart of everything we do. Together, you continue to inform, support and empower people during some of the most challenging times in their lives. I am incredibly grateful for the contribution each of you makes to CISC.

Cathy Willmott

Program Manager

The moment I made a difference was.....

A young girl (21) came in for assistance. Our conversation led to her telling me she had been physically abused by her partner a couple of days earlier. She showed me the terrible bruises on her back. We talked about how she felt, and I tried to convince her that what had happened to her wasn't love, and that she was worthy of much more.

As she was leaving she asked if she could hug me. I felt I had made her feel worthwhile, even if it was only for that day.

Reflections from a CISC Volunteer - 2026

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 and has over 14 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.

Counselling Services Overview

The 2025–2026 reporting period demonstrated sustained demand for counselling services, with increases in client numbers, referrals, and presentations across several key areas. These trends highlight the ongoing need for accessible, community-based mental health support and early intervention for children, young people, adults, and families.

A total of **163 individual clients** accessed counselling services during 2025–2026, compared with **143** in the previous reporting period. New client referrals also increased from **234 to 252**, reflecting strong referral pathways through health professionals, community organisations, and self-referrals, as well as growing community awareness of the service.

During the year, Natalie delivered **457 counselling sessions**, compared with **452** in 2024–2025. While the overall number of face-to-face and telehealth sessions remained stable, demand increased across key client groups. A further 362 sessions were recorded for clients, and primarily covered consultations with external agencies, including the health system, schools, Centrelink, employment services and child protection.

- Adult counselling sessions increased from **286 to 328**, reflecting ongoing demand for mental health and wellbeing support.
- Child and adolescent counselling sessions increased from **95 to 129**, demonstrating significant growth in younger people accessing intervention and therapeutic support.

Client engagement remained positive throughout the year. Although cancellations increased from **50 to 64**, client no-shows decreased from **81 to 67**, indicating improved attendance and continued engagement with counselling.

Male clients accessing the service also increased notably, rising from **81 to 122**, suggesting improved help-seeking behaviours and greater engagement with mental health support. Female clients continued to represent a significant proportion of service users, with **331 counselling sessions** delivered during the reporting period.

Presenting Issues and Community Needs

Mental health concerns remained the primary reason individuals accessed counselling. Behavioural and social presentations increased from **73 to 77**, while family violence presentations rose from **94 to 102**, highlighting the ongoing need for trauma-informed therapeutic support. Grief and loss presentations also increased from **34 to 39**, reflecting the continuing impact of significant life events on community wellbeing.

The service also supported individuals experiencing emotional distress, relationship and family difficulties, behavioural challenges, and other complex personal circumstances. Presentations involving elder abuse concerns emerged as an additional area of community need during the reporting period. Children and young people commonly presented with anxiety, emotional regulation difficulties, behavioural concerns, social challenges, and changes within the family.

Emerging Trends

Key trends identified throughout 2025–2026 included:

- Increased referrals from health professionals and community organisations.
- Growth in self-referrals reflecting increased awareness and confidence in accessing counselling.
- Greater engagement from male clients seeking mental health support.
- Continued growth in child and adolescent counselling.
- Ongoing presentations involving family violence, trauma, emotional regulation, and complex family circumstances.

Services Impact

The continued growth in referrals and client engagement demonstrates the important role counselling services play in supporting the community's mental health and wellbeing.

Through accessible, evidence-informed counselling, clients were supported to strengthen coping strategies, improve emotional regulation, enhance relationships, and build resilience. Early intervention enabled many individuals and families to address challenges before they escalated, improving wellbeing and reducing the need for more intensive support.

Increasing referrals from health professionals, community organisations, and self-referrals further reflect the service's growing reputation as a trusted and valued source of support within the community.

Conclusion

The 2025–2026 reporting period confirms that counselling services continue to play an essential role in supporting the mental health and wellbeing of the community. Growth in client numbers, referrals, child and adolescent presentations, and engagement from male clients demonstrates increasing demand across diverse population groups.

Continued investment in accessible counselling services will ensure children, young people, adults, and families can access timely therapeutic support, promoting resilience, improving wellbeing, and strengthening the overall health of the community.

Natalie Waring

Counsellor

Counselling Case Studies

Case study 1: Supporting Trauma & Emotional Dysregulation

Lily: Age 9 years - Presenting Issue: Lily was referred to counselling by her GP following exposure to family violence and significant family disruption. These experiences impacted on her emotional wellbeing and sense of safety. Lily presented with anxiety, emotional distress and difficulty managing and communicating her feelings.

Counselling has provided Lily with a safe and supportive environment to express her feelings and experiences. Age-appropriate therapeutic activities have supported her emotional development and coping, including drawing and creative activities to explore and communicate emotions, body maps to recognise where emotions are felt physically, and feelings scales to understand the intensity of her emotions. Lily has also been supported to identify and name emotions, recognise early signs of feeling overwhelmed, and develop strategies to manage these feelings. Mindfulness, grounding and body scanning techniques have been introduced to support emotional regulation and develop greater awareness of her emotional responses.

Lily has become more confident in expressing her feelings and communicating her needs. She is increasingly able to recognise when she is becoming overwhelmed and uses strategies to manage these situations. Her progress demonstrates the value of counselling in helping young people experiencing trauma develop resilience, emotional awareness and greater confidence in managing challenges.

Case Study 2: Supporting Major Life Changes

Michael: Age 59 years - Presenting Issue: Michael was referred to counselling following significant health challenges that resulted in him being unable to continue working. As someone who had strongly identified with his role as a provider for his family, being unable to work contributed to feelings of inadequacy and a sense that he was no longer fulfilling an important role within his family. These changes contributed to feelings of loss, frustration and uncertainty, while also placing additional strain on his family relationships.

Michael has attended counselling regularly, which has provided him with a safe, supportive space to process these experiences and rebuild his confidence. Cognitive Behavioural Therapy (CBT)-based strategies supported Michael to identify and challenge unhelpful thoughts and develop more balanced ways of thinking about himself and his circumstances. Strengths- and values-based work helped him recognise his existing strengths, identify what remained important to him, and explore interests and activities that provided meaning and connection. Support with emotional regulation, problem-solving, and communication helped Michael manage practical and emotional challenges.

Michael has developed greater insight into the emotional impact of his circumstances and increased confidence in expressing his needs. He has begun exploring new interests and routines and has a renewed sense of purpose. His experience demonstrates how counselling support can help adults navigate life changes and adapt to new circumstances.

Financial Counselling

'It all came tumbling down like a house of cards'

When we looked at this year's Financial Counselling client base and dug deeper to understand what was really happening for them, a surprising trend emerged. Our client base has changed. We are now seeing middle-income earners struggling to make ends meet. Before seeing a Financial Counsellor, they were making their mortgage repayments, rates, utilities and all the usual household expenses- *just*. Then an illness or injury hit, and their income dropped dramatically or stopped altogether. These are the circumstances faced by almost half of all clients attending Financial Counselling this year.

Philip was advised to seek Financial Counselling by his bank after calling them to let them know he'd broken his leg after a fall. He was going to be short on this month's mortgage repayment. Phillip's wife, Andrea, was on maternity leave after having their second child only 4 months prior. Luckily, Phillip had income protection; this provided 75% of his usual income. Suddenly, he was earning 25% less. He was told he would not be able to return to work for at least 4 months and then only on light duties.

Not surprisingly, the National Debt Helpline reported a 9% increase in people reaching out for support during the 2025-2026 financial year. That's more than 183,000 people. The most common reasons for contacting the NDH are mortgages, credit cards, personal loans, utilities, and ATO debts.

Mandy was working full-time and living with her adult Son. Unfortunately, after working at the same company for over 4 years, Mandy lost her job. Her adult son contributes to rent and food when he can, but as he works casually in construction, he doesn't get paid when the site is shut down. Then, the home they were renting was put on the market for sale, and Mandy received a notice to vacate. I was able to assist with some small debts, but Mandy faces homelessness due to her lack of income.

Most clients requiring Financial Counselling support are experiencing multiple overlapping issues. These may include reduced income, illness, marital separation, business debts, or legal issues. Each client receives individual, client-centred support. Negotiating with creditors to reduce repayments, seeking no-repayment periods, having interest and fees removed and, in some cases, requesting the debt be waived are all part of the Financial Counselling role. Over the past year, we waived more than \$146K of debt for our clients. But for some clients, debt is not the main reason for seeking Financial Counselling.

Our team of Financial Counsellors work with clients to support, inform and negotiate on their behalf because we understand how financially devastating it can be when an unexpected life event occurs and threatens the house of cards we are all trying to build.

Sharon Hawkins, Jenny McGowan and Suzanne Deland

Financial Counsellors



Sharon Hawkins
Financial Counsellor

Advocacy Support Work

This year has continued to be busy, with strong demand across both Financial Counselling and Advocacy Support services. A total of 149 Financial Counselling sessions and 181 Support sessions were delivered during the year, reflecting the ongoing need for assistance within the community.

Utilities remained the most common issue presented by clients, with many seeking assistance for electricity, gas and water debts, hardship arrangements, payment plans and Utility Relief Grant applications. Budgeting and money management support also remained a significant area of need.

Family Violence remained a significant factor for many clients accessing our services. Most victim-survivors were living in safe accommodation and commonly sought assistance with debts arising from previous relationships, financial abuse, or managing household expenses independently for the first time. Utility providers have increasingly recognised the impacts of financial abuse, resulting in debt waivers being granted where appropriate.

Home loan hardship continued to be an emerging concern. Many clients seeking assistance had experienced prolonged financial hardship, often driven by increased interest rates, rising living costs and reduced household income.

A notable issue during the year involved rental rebate requirements for public housing tenants. Through relationships developed with local housing managers, tenants were referred for help completing and submitting rebate applications. While 16 public housing matters were formally recorded, many additional tenants received one-off support that was not captured as client activity because they did not require ongoing engagement with the service.

Referrals continued to come from a broad range of sources, including internal Emergency Relief, National Debt Helpline, community service organisations, local government, Monash Health staff and self-referring clients. The introduction of an external referral form has improved referral pathways and contributed to an increase in direct referrals from other agencies.

Demand for appointments remained high throughout the year. However, a significant number of appointments were cancelled, rescheduled or unattended, creating challenges in managing waiting times and service access. SMS reminders continue to be used and are generally well received by clients.

During the year, 30 debt waivers with a combined value of \$130,797.81 were secured for clients, including 13 Family Violence-related waivers totalling \$24,897.78. These outcomes provided significant financial relief to vulnerable households experiencing hardship.

Jenny McGowan

Advocacy Support Worker



Jenny McGowan
Advocacy Support

Advocacy Support Work Case Study

Case study:

Ms S, a mother of three young children, sought assistance after leaving the family home due to ongoing verbal, emotional and financial abuse. Her youngest child was only four months old at the time. Fearing repercussions from her husband, as well as pressure from both her own family and his, she did not engage with police or specialist family violence services.

Before the birth of her third child, Ms S had worked as a nurse in a busy emergency department. Due to complications in previous pregnancies, her most recent pregnancy was classified as high risk, requiring her to cease work. Having only recently commenced employment, she was not eligible for parental leave and relied solely on Centrelink payments to support herself and her children.

Throughout the relationship, her husband largely controlled the finances. Although he paid the mortgage and other household expenses associated with the family home, utility accounts were held in Ms S's name, and she was expected to pay these from her income. After she stopped working, he gave her a limited allowance to cover groceries, utilities, and the children's expenses.

When Ms S sought assistance, she was carrying utility debts totalling approximately \$3,400. Despite repeatedly asking her husband to pay the accounts while they were living together, the debts remained unpaid. After her separation, she told him she intended to close the accounts and again asked him to address the outstanding balances. He refused.

Financial Counselling support focused on advocating directly with the utility retailer. Information was provided regarding Ms S's circumstances, including the history of financial abuse, her separation, her sole reliance on Centrelink income, and the challenges of caring for three young children as a single parent.

After reviewing the matter over several weeks, the retailer agreed to waive the entire debt. In addition, they advised that further assistance would be available should Ms S require support with future utility costs.

The outcome removed a significant source of stress and financial pressure during an already difficult period of transition. In a message received following the outcome, Ms S expressed her gratitude, explaining that the debt had been her greatest concern and that the support provided had made a substantial difference to her family's wellbeing.

This case highlights the impact that advocacy and financial counselling can have for survivors of family violence, helping to reduce financial hardship and supporting clients to rebuild their lives with greater stability and confidence.

Bicultural Case Work

This financial year, I have seen an increase in the number of people needing complex support in Cranbourne and surrounding suburbs, with this year's total complex casework sessions reaching 350, compared to 242 last financial year.

Every week I see a substantial number of people facing financial strain due to the high cost of living and housing. One group I have seen more of is older people, balancing their aged pensions with rent, bills, groceries, and medication costs. Older people facing insecure housing and homelessness should not be the norm.

Furthermore, this year my role has seen an increase in youths aged 17-19 needing complex casework, a client group I did not work with the prior year. I have also worked with many newly arrived families, helping them navigate culture shock as they try to settle into an unfamiliar environment. Support for these client groups includes referrals to local services and community groups, assistance with advocacy, form-filling, research, and access to essential goods and services, such as funding, donated goods and clothing.

Rent costs remain a major contributor to financial strain. This year, 52.1% of my clients lived in private rentals, and many paid well over 30% of their income toward rent. This issue has shown me that for many people, housing costs remain a major problem that needs to be addressed.

This year, I assisted many people with filling out passport and citizenship forms, navigating the online "My Aged Care" services, and researching care providers. I also had the chance to facilitate referrals to other organisations and serve as a checkpoint for individuals starting their support journey. I would also like to mention our partnerships with organisations such as GIVIT, which have helped me provide a new fridge, clothing vouchers, and many other donated goods. I was also able to use the Queen's Fund for rent assistance, grocery vouchers, overdue bills, citizenship payments, etc. I have also used "Thread Together" many times to provide brand-new adult clothing for clients who need it.

I also had the opportunity to work on energy support for a short time, assisting clients with applying for the URGS, which revealed the increasing pressure of managing bills on top of rent and groceries in this economy. In total, I had 242 Energy support sessions. Many of my clients were not confident in their English skills, and 48.1% of energy support clients had English as a second language, so my support mainly focused on phone communication and connecting them with the right person who could help.

This financial year has placed a strong emphasis on the impact of rising housing costs on many Australian residents. To ensure people can live happily and comfortably, we need to address these critical needs first.

Emma James

Bicultural Caseworker



Emma James
Bicultural Caseworker

Bicultural Case Work Case Studies

Case study 1:

John and his partner are both retired and receiving age pensions. The couple are about to have their home of ten years sold from under them. The landlord has found that the mortgage is placing too much financial strain on him, and he has no choice. The rent is already high for the couple's age pension, and they are finding that bills, groceries, medication, and other essentials are too much to manage. There is no way for them to escape the cycle of living from pension to pension unless they find affordable housing.

John visits our office, wanting support with another issue. Once he mentions the stress of finding alternative housing, his inability to find anything affordable that meets his needs, and his fear of becoming homeless when his move-out date arrives, I suggest applying for government housing. John was unaware that this was an option and was happy to receive support applying online. Together, we filled out the online form and requested priority housing. John provided the required documents and was placed on the priority housing list once the application was processed.

Case study 2:

Prinka is a single mother who is unable to work after a car accident. She has a young daughter who wants to join a basketball club. Sandy felt overwhelmed with the number of tasks she had and issues that needed addressing. Together we made a list of what she needed to get done and what she had to prioritise. We started by requesting funding for a new refrigerator through GIVIT, as the current one was leaking. Some kind donors provided the necessary funding, and Prinka had her fridge delivered. We also received \$500 from the Queens Fund to help her with Council rates. We researched some children's basketball clubs together and found an affordable local one; her daughter was drafted into a team that week.



CIS Outreach Program

Outreach work remains at the heart of CISC's mission to inform, support, and empower.

With gratitude to the City of Casey, Community Information & Support Cranbourne (CISC) and Casey North Community Information & Support Service (CNCISS) secured additional funding to establish a new Community Information and Support (CIS) Outreach Workers Program. This initiative is a collaborative partnership between the two organisations, designed to strengthen coordinated service delivery and enhance support for individuals and families across the City of Casey Region.

We are pleased to confirm that the CIS Outreach Program commenced on 5 January 2026, marking an important expansion of outreach services to better respond to emerging and increasingly complex community needs. The program is staffed by Clare, a former CISC volunteer who brings valuable organisational knowledge and experience, and Vanessa, who joins the organisation as a new team member. Together, they share a commitment to supporting Casey communities and understanding the critical role in delivering early intervention, crisis support, advocacy, and practical assistance to individuals and families experiencing vulnerability across the City of Casey.

We consistently apply a strengths-based, person-centred approach grounded in the organisation's core values to Inform, Support & Empower. This includes operating within a holistic, wraparound model of care, ensuring clients receive not only immediate relief but also pathways to long-term stability.

During this reporting period, we have contributed to a broad range of integrated support services assisting with:

- Crisis intervention and practical support
- Advocacy with government and utility providers
- Financial and material assistance coordination
- Support with housing and tenancy issues
- Assistance with forms, applications, and digital access
- Warm referrals to internal and external services
- Case coordination and follow-up support

This integrated model ensured clients were not required to navigate complex service systems alone. Demand for outreach support has continued to grow, reflecting broader cost-of-living pressures and increasing service complexity across the region.

Vanessa and Clare continue to see increasingly complex client presentations, with clients often presenting with multiple, overlapping, and intersecting issues that require a coordinated, multi-agency response.



Vanessa D and Clare M
CIS Outreach Team

Challenges have included rising complexity of client needs, high levels of client crisis presentations, housing affordability and limited rental availability, lack of brokerage funds, digital barriers to accessing essential services, service waitlists, and appointment-demand pressures.

Some examples include a rise in:

Housing insecurity and rental stress, family violence-related presentations, mental health concerns, including anxiety and depression, digital exclusion and difficulty accessing online services, financial crisis driven by cost-of-living pressures, increased demand from culturally and linguistically diverse communities, and limited transport options across the growth corridor of Clyde.

Over the first six months of the Outreach Program, we have recorded 28 new cases and delivered 107 sessions.

A key strength of the Outreach Program is its ability to provide immediate, compassionate engagement in moments of crisis. One client reflected on reaching out for help and simply approached a worker, saying, “I’m ready to talk to you now.” This simple statement reflects the importance of patience, trust-building, and being available when clients are ready to engage. Vanessa and Clare aim to consistently provide a safe, non-judgmental space where individuals can take the first step toward support in their own time.

We have strengthened collaboration with key partner agencies and stakeholders and highly value co-located services, further enhancing accessibility for clients. This integrated approach enables individuals to access multiple forms of support in a single, coordinated location, improving both service efficiency and client outcomes.

Despite these challenges, Vanessa and Clare remain strongly committed to continuity of care and service responsiveness. The year ahead will continue to require flexible, responsive outreach services as community needs remain high.

Priorities include strengthening early intervention and prevention, expanding outreach accessibility across Casey South in the growth corridor, enhancing CALD and bicultural service responses, continued partnership development with key agencies and supporting clients through ongoing cost-of-living pressures. Ongoing community research and engagement will help identify emerging needs and underrepresented groups, enabling the Outreach Program to adapt and ensure services remain accessible, inclusive, and responsive to the changing needs of the Casey community.

Through compassionate engagement, practical assistance, and strong advocacy, we aim to continue providing a vital entry point into the service system and deliver meaningful impact during a period of increasing community need.

Clare M and Vanessa D

CIS Outreach Team

Back to School and Education Assistance

The Back-to-School Program ran from November 2025 to January 2026, providing practical and financial support to local families preparing for the new school year. The program aims to reduce the financial burden of education by helping with essential school-related expenses, including textbooks, uniforms, stationery, footwear, and school fees.

During the program period, 157 families accessed support, benefiting 173 primary school students and 162 secondary school students attending 65 schools across the Casey region. The program provided more than \$39,900 in financial assistance to help families meet the costs of returning to school. Notably, almost half of all families supported through the program were first-time participants, highlighting the community's ongoing need for assistance. In addition, four families received support beyond the program period through the Education Assistance Program.

Through our partnership with CISVic and State Schools' Relief, families could also access uniform assistance directly through the program, removing the need to obtain referrals from their children's schools. A total of 29 applications for uniform support were submitted during the reporting period. In addition, four families continued to receive support beyond the program period through the Education Assistance Program.

The Back-to-School Program continues to play an important role in ensuring children and young people can commence the school year with the resources they need to participate fully in their education. The program also connects families with other supports and services available in the community.

This valuable initiative was made possible through the generous support of Robin and Arnis Dzedins, and the Brown Property Group. Their ongoing contributions help ensure that local students are equipped to begin the school year with confidence and dignity.

Judith Tapscott

Back to School Program Worker



Judith Tapscott
*Back to School
Program Worker*

Energy Assistance Program

The Energy Support Program continues to be delivered two days per week and remains in high demand. The program supports vulnerable and hard-to-reach community members experiencing energy hardship by helping with utility debts, hardship arrangements, billing enquiries, concessions, and Utility Relief Grant applications.

As cost-of-living pressures have continued to increase, there has been a steady flow of clients seeking support to manage the costs of electricity, gas and water. During this reporting period, 113 clients accessed the program across 210 sessions. Assistance commonly involved liaising with utility providers, negotiating payment arrangements, advocating on clients' behalf on billing issues, and supporting access to available grants and concessions.

The program also provides an opportunity to identify and respond to broader client needs. While assisting clients with utility matters, conversations often highlight additional challenges individuals and families face. This has enabled referrals to both internal and external support services, including Financial Counselling, Emergency Relief, Services Australia (Centrelink) and other community-based programs. These referral pathways continue to demonstrate the value of CISC's holistic approach to supporting community members experiencing financial hardship.

More than 70% of clients accessing the program were born outside Australia, highlighting the importance of providing accessible support for people from culturally and linguistically diverse backgrounds, including those for whom English is a second language.

It has been a pleasure to continue supporting this program on a voluntary basis and to help community members access the support they need during challenging times.

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.



Settlement Services International (SSI)

SSI co-located at CIS Cranbourne in January 2026. SSI is a leading not-for-profit organisation delivering outreach employment, settlement, housing, disability, and community engagement programs that assist people from a refugee/humanitarian/special visa category background that have a disability/illness/medical condition to secure employment. Visit Settlement Services International | SSI 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.



\$307,900

food and petrol vouchers

1157

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.



157

families assisted

\$39,920

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.

\$15,150

medical assistance

Car Registration

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

\$11,346

car registration

Mobile Phone Credit

CISC can occasionally provide mobile phone credit, which is essential for people experiencing a crisis, seeking housing or food support, applying for employment, or escaping family violence.

\$1,290

mobile phone credit

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.



163

individuals, couples and families counselled

129

children and adolescent counselling sessions

375

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.



57,390

requests for support or information

3,038

referrals made

12,321

website visits

Financial Counselling

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



\$25,163

family violence related waivers

\$12,564

Toll fines waived

\$280,964

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
 DHS Centrelink - Cranbourne
 Mark Guthrie and Staff - Ray White Cranbourne
 Inner Wheel Club of Cranbourne
 The Rotary Club of Cranbourne
 Casey Lions Club
 CWA Cranbourne Branch
 Brown Property Group
 Balla Balla Community Centre
 Streetsmart Australia
 TerryWhite Chemmart Cranbourne
 Blue Hills Rise Retirement Village

Blue Hills Residences Social Club
 Berwick Brae Craft Club & Patchwork Group
 Selandra Rise Retirement Village
 Aveo - Botanic Gardens Retirement Village
 Cranbourne Football and Netball Club
 Hampton Park Baptist Church
 Cranbourne Baptist Church
 Dignity Ltd Meals Program
 Cassandra Fernando MP
 Share the Dignity
 Cranbourne Library
 Beaconhills College
 Inspire Early Learning Centre
 Berwick & District Woodworkers
 Cranbourne West Secondary College
 Mothers Supporting Families in Need
 Robin and Arnis Dzedins
 Jacqueline Out
 Individual and Anonymous Donors



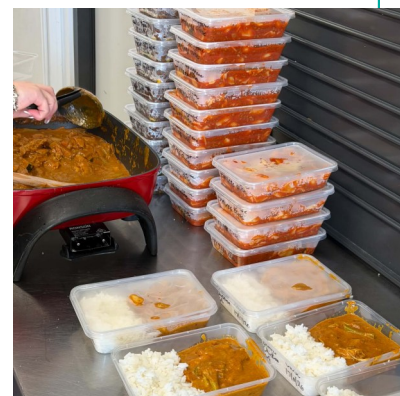
Cranbourne West Secondary College Partnership

Our 2023-2024 Annual Report highlighted our partnership with Dignity, a NSW-based not-for-profit organisation that empowers people at risk of, or experiencing, homelessness to prevent, respond to, and end it.

To support people in the Cranbourne and Casey areas, Dignity placed a freezer in our foyer some years ago to ensure that people in need have access to healthy meals whenever they need some – no questions asked. FareShare Australia provides the meals stocked in the freezer in partnership with Dignity, and in the first six months of 2026, we provided our community with almost 3,000 meals from that freezer.

Dignity's School Involvement Program is a great way for students to gain greater awareness of homelessness while also making a tangible contribution. The program includes interactive school presentations, fundraising and collections, and volunteering opportunities. Dignity's school education program aims to dispel myths and stigma around people experiencing homelessness while giving students the opportunity to make a valuable contribution.

We are proud to partner with two local secondary colleges, including Cranbourne West Secondary College (CWSC). Year 9 and 10 students from the Outreach Program at CWSC support our Dignity program by preparing freshly cooked, nutritious meals for the freezer fortnightly. They work as a team researching recipes and designing their menu, which can range from soup to pasta bolognaise to curries. They use their budgeting skills to make a grocery list, then cook and store meals in appropriate containers for their teachers to deliver to us. In the first half of 2026, they made over 250 meals, and they often deliver them just as we are about to run out of our FareShare meals. The students from Cranbourne West Secondary College have literally saved our program from running out of meals and people in our local community from going hungry.



Finance Report

We are pleased to present the Finance Report for Community Information & Support Cranbourne Inc (CISC) for the 2025–2026 financial year. Our accounts have been independently audited, and the Auditor’s Report and Financial Statements are included in this Annual Report.

CISC manages its finances through two accounts: the **Emergency Relief Account**, covering Emergency Relief and related programs, and the **General Operating Account**, supporting the organisation’s overall operations.

Emergency Relief

The principal funding for Emergency Relief delivery is provided through a local consortium funded by the Commonwealth Government - Department of Social Services. Annual funding provided by the City of Casey also includes \$10,000 allocated to support Emergency Relief.

Donations remain a vital source of support for our Emergency Relief programs. The increasing demand for our services places continued pressure on our available resources. Without the generosity of our donors, CISC would face a significantly greater challenge in balancing the cost of service delivery with available funding.

During the year, contributions were received from a range of community groups, businesses, organisations and individuals. These donations have made a genuine difference, supporting us to assist more individuals and families across the Casey South community. We extend our sincere appreciation to everyone who has supported our organisation. Without the additional support of donations received, the organisation may have faced a significant deficit.

For the 2025–2026 financial year, the Emergency Relief Account recorded a surplus of \$302.

General Operating

The primary source of funding for our general operations is provided by The City of Casey.

Together with other general income, this funding enables us to meet the costs associated with employment, administration and the day-to-day operation of the organisation.

For the 2025–2026 financial year, the General Operating Account recorded an surplus of \$822.

Overall

While CISC has maintained an overall small surplus, this position reflects careful financial management. Annual budgets are prepared, with income and expenditure regularly monitored and reviewed to ensure considered allocation of funds.

The Statement of Financial Position shows that CISC remains in a sound financial position. Appropriate provisions have been retained for employee entitlements and other liabilities, while also ensuring that sufficient provisions and resources remain available to support the ongoing delivery of services to our community.



Nicole Atkinson
Administration Officer

Nicole Atkinson
Administration Officer

Tom Strickland
Treasurer

STATEMENT OF FINANCIAL PERFORMANCE

For the Year Ended 30 June 2026

GENERAL ACCOUNT

INCOME	2026	2025
Grants		
- City of Casey	732,640	697,274
- CISVic PSB & EAP Outreach Program	-	1,805
- Community Outreach Program	29,730	-
- CAV Digital Literacy Program	4,545	-
Interest Received	9,146	10,931
Miscellaneous Income	750	-
NILS Funding	5,150	5,250
Room Hire	61,014	100,139
Other Income	13,461	4,737
TOTAL INCOME	856,435	820,137
EXPENDITURE		
AGM Expenses	53	102
Audit Fees	800	800
Bank Charges & F I D etc	56	77
Community Outreach Program	19,477	-
Computer/Printer Supplies and Maintenance	42,709	31,059
Electricity	3,954	15,120
Employment Expenses	633,970	609,197
Equipment and Furniture	579	3,397
Insurance	2,314	2,338
Making Ends Meet Guide	3,825	5,645
Miscellaneous	1,080	925
Postage	329	399
Photocopying, Printing and Stationery	8,549	9,771
Police & WWC Checks	210	83
Provision for Annual Leave	61,610	57,407
Provision for Long Service Leave	19,328	18,395
Rates & Charges	1,086	300
Repairs and Maintenance	1,031	901
SEHHA Homelessness Project	2,000	-
Staff Amenities	419	691
Subscriptions and Memberships	5,952	5,759
Telephone, Internet, Email and Webpage	11,896	12,049
Training	159	2,372
Workcover	18,407	17,776
EOFY Expense Provisions	15,821	24,000
TOTAL EXPENSES	855,613	818,563
OPERATING SURPLUS/(DEFICIT)	822	1,574

STATEMENT OF FINANCIAL PERFORMANCE

For the Year Ended 30 June 2026

EMERGENCY RELIEF FUNDING ACCOUNT

INCOME	2026	2025
Back to School Program		
- Andrews Foundation	-	15,000
- Robin and Arnis Dzedins	15,000	10,000
- Brown Property Group	5,000	-
- Trios Sports Club	-	8,485
- Rotary Club	-	7,000
- Kiwanis Club of Berwick	-	2,000
- CISC Contribution	-	7,500
- Other BTS Donations	-	2,500
Donations	32,533	54,509
Grant - City of Casey	10,000	10,000
CNCISS Emergency Relief Grants	355,512	483,682
Interest Received	141	1,250
TOTAL INCOME	418,186	601,926
EXPENDITURE		
Back to School Program		
- Andrews Foundation	-	15,000
- Robin and Arnis Dzedins	15,000	10,000
- Brown Property Group	5,000	-
- Trios Sports Club	-	8,485
- Rotary Club	-	7,000
- Kiwanis Club of Berwick	-	2,000
- CISC Contribution	-	7,500
- Other BTS Donations	-	2,500
Bank Fees	145	146
Christmas/Holiday Program Expenses	2,594	582
CNCISS Emergency Relief Grants	355,512	483,682
Client Relief - Chemist	8,572	8,054
Client Relief - Food/Pantry	5,286	11,562
Transport Support	1,373	908
Flexible Support	10,456	6,750
Miscellaneous	-	442
Provisions and Accruals	14,221	36,900
TOTAL EXPENSES	418,159	601,512
OTHER INCOME		
Adjustment for prior years	275	239
TOTAL OTHER INCOME	275	239
OTHER EXPENSES		
	-	-
TOTAL OTHER EXPENSES	-	-
OPERATING SURPLUS/(DEFICIT)	303	653

STATEMENT OF FINANCIAL POSITION

For the Year Ended 30 June 2026

<u>CURRENT ASSETS</u>	2026	2025
Bendigo General Operating	57,090	58,652
Bendigo General Investment	102,768	157,618
Bendigo Debit Card	393	501
Bendigo Term Deposit	200,000	200,000
Bendigo ER Operating	25,375	6,436
Bendigo ER Investment	89,223	134,082
Bendigo ER Debit Card	857	1,420
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)
Trade Debtors	2,529	-
TOTAL ASSETS	478,333	558,808
<u>CURRENT LIABILITIES</u>		
Education Assistance Program Provision	1,006	1,279
CNCISS CSW Training	2,000	2,000
Back to School Program Provision	28,037	39,756
COVID-19 ATO Cash Flow Bonus	-	12,987
Donations Received in Advance	-	11,800
Flexible Support Options Provision	13,911	13,911
Key Deposits	250	150
Provision for BTS Employment Costs	6,000	-
Provision for Case Worker	37,699	39,147
Provision for Community Pantry	-	5,000
Provision for Equipment Replacement	8,000	2,355
Provision for Financial Counsellor Salaries	-	42,120
Provision for Foodbank Transport	4,702	1,900
Provision for Interpreter Service	-	15,000
Provision for Leave Entitlements	151,173	167,437
Provision for Making Ends Meet	4,000	-
Provision for Mental Health First Aid Training	-	4,000
Provision for Periodical Cleaning	3,000	3,000
Provision for Police/WWC Checks	500	-
Provision for Professional Services	2,000	-
Provision for Signage	600	600
Provision for Training	15,000	5,000
Provision for Website	5,000	5,000
Queens Fund for Client Support	52	-
PAYG Tax Payable	9,852	9,122
GST Payable Control	25,625	17,431
Superannuation Payable	8,002	7,305
Trade Creditors	8,459	9,695
Sundry Creditors	-	474
TOTAL LIABILITIES	334,869	416,468
NET ASSETS	143,464	142,340
<u>MEMBER'S FUNDS</u>		
Accumulated Surplus/(Deficit)	147,408	146,284
Historical Balancing	(3,944)	(3,944)
TOTAL MEMBER'S FUNDS	143,464	142,340

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 2026.

Signed:

J Tapscott
25/9/26

Dated:

Signed:

Tom Strickland
25/9/26

Dated:

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 2026 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 2026.

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 2026.

Mark Carusi

Signed on: 4 September 2026

Mark Carusi, B.Bus (Acc) NTAAF
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