

Resilience: Overcoming Hardship Together



Annual Report 2019 -2020

Chairperson's Report



It is with pleasure that I present the Metro Assist Annual Report for 2019-20.

Metro Assist has shown great resilience in meeting the challenges of the Covid-19 pandemic. Throughout this

period, Metro Assist has continued to deliver comprehensive and quality services and provide support to its vulnerable clients. I wish to acknowledge the dedication and commitment of our frontline staff and congratulate them for their rapid adoption of new working arrangements. It has been an extraordinary effort and the Board has been delighted to witness the commitment shown to meeting the needs of our clients and the community.

I am also grateful to our many funding bodies and partner organisations who continue to support the work of Metro Assist. We are indeed fortunate to be in a country that has a strong social infrastructure and safety net to support people in a time of crisis.

The financial results for this year were disappointing. Whilst new revenue opportunities declined due to Covid-19, the major impact on the financial results were increased staff and compliance costs. The management team have developed a number of actions to improve the financial position of the organisation, and these are currently being implemented.

The impact of Covid-19 is yet to be fully felt and we are mindful that we could be facing continuing difficulties ahead for the community. Together with the management team, funding bodies and partner organisations, the Board will continue to monitor the situation and respond to changes as they emerge.

I wish to acknowledge the work of the management team, staff and volunteers in rising to the challenges of the past year. I thank and acknowledge my fellow directors for their continued work on the Board; contributing their time and advice in overseeing the organisation's direction:

- Jasmine Calleja
- Jemma Hollonds
- Alex Maitland
- Fiona McQueen
- Helen Miller
- Sanyu Mugambwa
- Janice Poynton
- Philippa Scott

Sanyu Mugambwa and Fiona McQueen are retiring from the Board after three and two years respectively. Both had made a terrific contribution to the Board and the organisation has benefited from their guidance and expertise. We wish them both well in their future endeavours.

I am confident that no matter what further challenges the coming year brings, the organisation is well positioned to continue to deliver quality services across its broad range of programs.

Scott Machin

Chairperson

Vision

A socially just society that respects individuality, dignity and diversity and provides avenues for all people to fulfill their potential.

Mission

To empower individuals, families and communities of diverse backgrounds through innovative, professional and responsive services.

CEO Report



2019-20 has been a year like no other. The intensity of the bushfires over the summer period followed by Covid-19 has had a humbling effect on everyone, and our thoughts are with those directly impacted by these

events. I suspect that the full impact of Covid-19 is yet to be felt as the shock waves reverberate through our economy.

As a community services organisation, we quickly adapted to a new operating environment by engaging with clients remotely where this has been possible, by phone or online platforms. Our Corporate Services team swung into action and ensured we had the systems and hardware to enable staff to continue their work with clients. We were still able to extend face-to-face support to people in more circumstances that are critical; in need of emergency relief, at risk of homelessness, in a financial crisis or in need of other urgent support. Safety measures were put in place to ensure the safety of staff and clients against the spread of the virus.

I acknowledge the efforts of our federal and state funding bodies for understanding the impact of Covid-19 and working with organisations to ensure the safety of workers and the community. In some instances, additional funding has been provided to meet the increased demand for emergency relief and tenancy support. During the peak, we actively collaborated with other organisations and funding bodies to coordinate local relief efforts.

The emotional impact on staff has been evident. Many of our staff members have family and loved ones overseas, or had been planning to take leave and travel overseas prior to international borders closing. Having a colleague to talk to and share their concerns has been a huge comfort. Each team has been able to adapt and continue supporting clients and participants in new and creative ways through the use of technology.

Overall, Metro Assist has continued to deliver on its programs, as you will read later in this report. Where we would have conducted face-to-face preemployment workshops, English conversation groups, or parenting programs; these were moved onto online platforms and we were able to provide contact and a sense of participation during a period of limited movement and social isolation. For many people, this has proven to be a preferred method of engagement and we are looking at ways that such approaches can be maintained, while helping others to adapt to new technologies.

I thank our Board of Directors for their guidance, collaborating organisations for their support and our funding bodies for their continued support. The experience of this past year clearly demonstrates the resilience of Metro Assist, its staff and volunteers, to continue to serve the community and to assist people in hardship. It has highlighted the resilience our team in the face of some very testing circumstances and I am incredibly grateful.

Lou Bacchiella CEO

Acknowledgements

Metro Assist acknowledges the Traditional Owners of the land on which we operate and we pay our respects to elders, past, present, and to all Aboriginal and Torres Strait Islander people. We also wish to acknowledge the Board, staff, volunteers and our stakeholders for their valuable contribution to the work we do.

Employment Services

2019-20 presented some unique challenges as well as opportunities in the Employment Support service area. In the fee for service environment, which majority of our programs are in, the team had to adapt to the changes very quickly to be able to continue delivering our programs remotely via online and to maintain our support to the service participants. Through our very effective remote service supported by organisational infrastructure and committed partners, we not only avoided missed opportunities to support job seekers, but rather, took full advantage of the convenience it could offer and extended our services to many who otherwise would not have been able to access our support. Here are some service highlights and achievements:

ParentsNext

Funded by the Commonwealth government, ParentsNext aims to help parents with pre-school aged children prepare for their future employment. Since its national roll-out in July 2018, the SSI ParentsNext consortium which Metro Assist is part of, has contributed to helping over 133,000 parents and carers nation-wide. We help these participants plan and take steps to achieve their education and employment goals by building work readiness and reducing barriers through a wide range of services and connections to the community while they are still caring for their young children. We also assist participants with their day-to-day parenting needs and challenges by connecting them with appropriate services. When delivering the program, we focus on our point of difference as a grass root community based organisation - our person-centred and holistic case management approach where we understand the barriers our participants are going through and we work with them closely to address all those issues that are preventing them from becoming job ready.

In the 2019-20 financial year, Metro Assist helped over 700 participants across the 8 sites in Inner West and Canterbury Bankstown LGA, with assisting around 550 participants at any one time.

Focusing



employment

As of June 2020, 70% of Metro Assist's participants assessed through the Work Star tool reported improvement in work readiness.



One third of the participants are studying and 10% are in some type of employment.

each participant to address their barriers to employment readiness and supported them to take small steps on their training and employment journey, and provided the much needed motivation and guidance when they struggle. - The funding body measures the effectiveness, efficiency and quality of the services each provider provides. We are very proud of these outcomes and we continue to work hard to help participants achieve the work ready outcome according to their individual goals.

on

preparation, we worked with

PowerME/SkillME

Funded by the Department of Social Services, PowerME is an employment support program for migrants and refugees who may not be eligible for other government funded employment services. Building on the foundation of our very successful SkillME project running between 2015 to 2018, PowerME aims to help recently arrived migrant and refugee job seekers to find employment that is commensurate to their skills and experience through targeted job seeking skill training, internship and mentoring. Through PowerME we provided intensive one on one support to 118 job seekers this financial year; out of the 118, 115 participated in at least one of our employment support workshops, course, or job seeking support such as internship or mentoring in 2019-20



Over 100 job seekers were supports through our flagship Skilled Migrant Development Program and workshop afterwards.

In this 8-week training, which we run four times a year, newly arrived migrants with professional skills and experience learn about job seeking skills specific to the Australian labour market and Australia's workplace culture. They also receive assistance in writing the stand-out CVs for the right job and practice their interview skills. Through our internship placement support, many of them obtain the opportunity to work in a role that matches their level of skills and experience for a short period of time.

In 2019-20 26% of the job seeker's who participated in the program were able to find a job within three months after they completed the program!



This is a significant achievement given the labour market had been impacted in the last four months of the financial year due to the pandemic.

While continuing our mentoring program in partnership with Engineers Without Borders to support overseas trained engineers, we commenced another mentoring program with the support of the global company Salesforce. Salesforce has generously mobilised their employees who we have matched up with our job seekers from IT backgrounds. We have received very positive feedback from both mentors and mentees after the first three months of mentoring.

We continued to develop our work with a range of employers in order to better support our job seekers. Our employer partners support us by providing probono job seeking advice, information sessions, work experience, mentoring as well as job opportunities. We would like to extend a special thanks to LinkedIn who generously supported us financially during the initial lock-down period. The funds enabled us to upgrade our IT support promptly, enabling us to switch our workforce to remote services.

Refugee Employment Support Program

Metro Assist is a service delivery partner for the Refugee Employment Support Program (RESP) in a consortium led by SSI. Funded by the NSW government, the program aims to provide a range of support for refugees and asylum seekers to achieve milestones and outcomes towards employment. We offer a person-centred triage model service to help participants develop an individual plan to achieve their education and employment goals.

April Pan Employment Services Manager



"Hi! I'm, I'm an Environmental Engineer from Colombia. I came to Sydney 4 years ago as a student. Being in a country with so much to offer, making the decision to settle in Australia was exciting but also very challenging. I heard about SkillME, so I contacted them & they kindly explained how they could support me. Thanks to SkillME, I had the opportunity to attend a #PlayfulCommunications Workshop in 2018, which helped my confidence and communication skills. I also attended a LinkedIn Coaching Session at their Head Office in Wynyard, which was very useful. SkillME also introduced me to a local mentor from Engineers Without Borders Australia (NSW Branch), who was also an Environmental Engineer, Alejandra. She helped me improve my resume and gave me some guidance on how to enter the Australian job market. I am now working in an environmental consulting company in Melbourne and enjoying the results of my dedication and effort".

In 2019-20, we helped over 100 refugees achieve milestones related to employment, including enrolment in vocational courses, providing work experience, assistance in overseas qualification recognition, and providing free driving lessons.



Mariana

Family Services

Metro Assist Family team has been paving the foundation for a significant phase within the Targeted Early Intervention (TEI) reforms of the Department of Community Justice (DCJ). We can proudly announce that we have been successful in receiving a 5 years contract from the Department for our TEI program and we look forward in working in the Targeted Early Intervention space.

With engagement strategies put in place by the service team, over the last 12 months, Metro Assist has seen an increase of families specifically from CALD and aboriginal background engaging with our services. These families have previously not known how to access appropriate support for their families. Our engagement strategies included providing culturally appropriate service, building trust and rapport with the clients, and educating families about the child protection system and how the families can benefit from the available support services. Our tailored approach not only helped the clients to meet their increasingly complex needs but also helped develop confidence to access mainstream support and build connections with other services and support. We have linked these families through a number of services including domestic violence support, emergency relief, NDIS funding process, psychological support and local mental health services. We supported 1412 people under TEI and 61 families under Brighter Futures program last year.

Family capacity building is a specialised practice that the family team are committed to when offering support to families accessing our services. Both our TEI and Brighter Futures program use a number of evidence informed tools such as the Outcome Star. These tools help build trusting relationships with clients while empowering families to make positive choices when making decisions in regards to their lives. When their journey begins with the family team, clients acquire skills and knowledge around problem solving and safety planning within their home environment and the wider community. Staff are able to measure the journey of change collaboratively with the families and celebrate the positive outcomes they have achieved.

Psychologist Service

Our psychologist service within both TEI and BF provides a unique and specialised service for the families including kids. Many families who present themselves with complex needs often experience a range of psychological barriers that hinders them from effectively engaging with services. These include low self-efficacy, learned helplessness and lack of trust in themselves and others within the family unit and wider community.

The families we work with are initially supported by our TEI and BF workers who encourage clients to attend counselling or at least to try since in many culture seeking counselling is considered a taboo. That trust and rapport building phase is crucial in engaging the families with the service. Our outreach service at Aboriginal Women and Children's Crisis Service has been effective in engaging Aboriginal women and children at the most vulnerable time of their life. The feedback received from the families is that they would not otherwise attend the counselling if it was not provided at the refuge and thus find it very beneficial.

Our psychological services apply a number of person centred evidence informed therapeutic methods including psychoeducation and the cognitive behaviour therapy model. The families have reported that from receiving psychological support they are able to complete complex tasks, solve problems, sustain attention with their children, and control impulses. These tools are fundamental processes underpinning the maintenance of positive, nurturing, non-abusive parenting practices which promote good developmental and health outcomes in children as well as parents.

Family Services

Community Development

The community development team has made 2019-20 an impactful year by delivering virtual and face-to-face programs and activities in line with new funding contract. The unexpected challenge of Covid-19 required the team to think outside the box that resulted in innovative strategies to engage with clients and the new activities in responding to the needs arisen due to pandemic. We delivered parenting programs Tuning in to Kids, 1-2-3 Magic and Emotion Coaching to parents in the Inner West, Strathfield and Canada Bay local government areas. These programs were delivered face-to face in partnership with the local Councils, Summer Hill Family Support, Burwood Community Welfare Centre, Concord West and Ashfield Public Schools. These programs assist parents to encourage positive behaviours, promote nurturing environments for children and provide tools for parents to address emotional and social behaviours.

While the delivery of face-to-face groups ceased due to Covid-19, the team offered a range of regular catch-

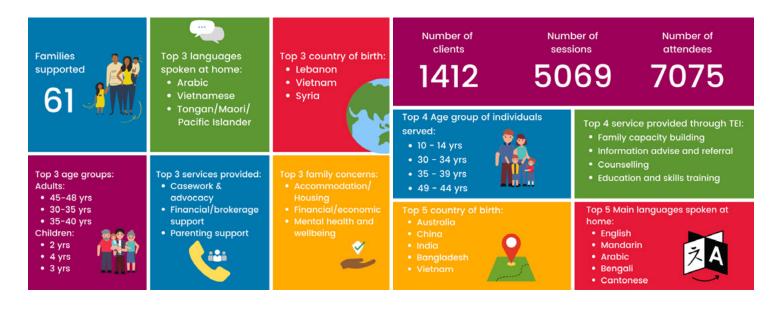
up sessions and activities online for the community via online Parenting Information Circle from March 2020. There have been over two hundred views/ access to the online platform and its information. Other online programs included Back on Track with 123 Magic delivered to twelve families and self-care webinar aimed to keep our communities engaged through exercise and techniques to support mental and physical health.

When restrictions eased, we proceeded with small faceto -face programs such as the Love Bites workshop, which covered topics about healthy relationships, sexual violence and consent for young people. The Conversation Club in partnership with Strathfield Council resumed. In partnership with Burwood Council, NSW Police, e-Safety Commissioner and Commonwealth Bank the community team delivered a range of workshops for women promoting personal safety, online safety and financial empowerment.

Targeted Earlier Interventions

Michelle Lazaris

Family Services Manager



Brighter Futures



Ramona, a single mum was referred to the Metro Assist Brighter Futures program after concerns were raised regarding her ability to support her newborn child and maintain her mental health treatment. Ramona is a refugee in Australia seeking asylum and has only recently received a protection Visa. She speaks no English, does not drive and at the time of referral was only receiving Centrelink income for her daughter. She was socially isolated and suffered from severe mental health issues because of recent trauma.

Our bi-lingual caseworker helped Ramona in developing an effective plan identifying clear goals for herself and her kid. With the support of the caseworker, she was able to identify her health concerns and financial support as her priorities. A case conference was organised by the brighter futures team with the services involved to ensure services were engaged, able to provide effective support and aware of the client's needs.

Ramona received ongoing psychological support from a psychologist regarding her PTSD, medication support from a psychiatrist to manage her medication side effects and regular ongoing physical health checkups for her daughter. Mum attended English classes in order to adhere to the conditions of her visa. Mum and brighter futures were able to place her daughter in childcare 3 days per week to offer mum some respite. Mum was able to attend weekly psychology sessions, women's support group at her local religious centre as well as parenting classes to assist in strengthening her bond with her daughter.

Outcome:

Ramona was been able to set goals that revolved around -her sense of empowerment, future employment abilities (financial stability), mental health support and social engagement. Ramona was been able to stabilise her mental health condition and engage more effectively with the services involved. She has also been able to improve her English skills, and her knowledge of local services to increase her level of awareness. Her daughter was able to attend weekly childcare classes and the Ramona continued with her parenting support programs.

The client's engagement with the program ended due to transferring out of area. The client was able to find a cheaper accommodation in another suburb. The client gladly accepted a referral to her local brighter futures program for further support.

Ramona

*image and name has been changed to protect the client's identity

Settlement Engagement and Transition Support (SETS)

With the ongoing Covid-19 situation, the year 2019-20 has been a challenging one. Our settlement service continued to operate during Covid-19 lockdown period and the service team has quickly adapted to the new normal of working within the social restrictions.

This year, we successfully transitioned our settlement services into enhanced Settlement Engagement and Transition Support (SETS) Program with the focus on English, education and employment (the 3Es). We provided one on one assistance to 1048 newly-arrived migrants and refugees with medium to low intensity service needs. As with everyone Covid-19 situation brought its unique challenges to the newly arrived migrants and refugees. We noticed the emerging trend of migrants and refugees looking for more emergency relief support, assistance with the remote schooling of the kids, support in accessing rent relief, and support in finding jobs amidst the uncertainty.

Collaboration is a fundamental part of the National Settlement Partnership Consortium under which we run this service. The consortium is led by SSI and funded by the Department of Social Service. We developed new partnership as well as strengthened existing connections with number of services, local schools, GP clinics, TAFE, Registered Training Organisation (RTO), councils and local Members of Parliament.

We ran a diverse suite of programs to supplement one on one client services under the Community Capacity Building program. The below provide the highlights of some of these programs:

School based youth program

Metro Assist Dare to Be Sensible program continued to be offered as an elective subject at Bankstown Intensive English Centre (IEC) this year. Eleven students aged 16 to 24 completed the program which included interactive sessions with the guest speakers, excursions to Maritime museum and other places of historic importance, mingling with Aboriginal groups and learning about the culture and history. The school has promoted the program throughout the school recognising the importance of an engaging early intervention program like this which teaches young people about sensible choices around social behaviour. The program will be continued after the school is able to resume its elective subjects which were temporarily removed from the Curriculum due to Covid-19.

Our homework help support run as School Tutoring Assistance Program (STAP) continued to support primary school kids from migrants and refugees backgrounds throughout the year excluding the lockdown period.

Pratto Project - Social Enterprise and Employment Initiative

The Pratto Project continued to deliver training and practical work experience to newly arrived migrants and refugees over the reporting period. This amazing partnership between TAFE NSW and the Pratten Park Community Sports and Bowling Club continued to help trainees in catering and hospitality to become self-reliant and to improve their English language skills. More than 90 participants were supported in Certificates 1 and 2 in catering and hospitality training, with a number of participants going on to complete their Certificate III3. Through the partnership, trainees have been exposed to food handling and preparation, kitchen operations and customer service. Events at the club such as Inner West Music Festival, Bush fire appeal, autumn festival have been successfully catered by the team which has whipped up some very delicious South-Asian meals which have proven to be a hit with club patrons.

While the club was forced to shut for a period due to Covid-19, some training continued on site, and trainees also gained valuable experience by attending some of the training at TAFE's Campbelltown campus where they were exposed to a larger commercial kitchen environment. Plans are afoot to restart the project at Pratten Park in the near future once Covid-19 restrictions are eased and the club reopens.

Dress for Work

Dress for work has dressed up 294 clients in 2019-20. Though Covid-19 slowed down the service initially, Dress for Work made a swift jump in adapting, and continued to deliver job readiness workshops and information sessions online, and moved to virtual fittings where clients submit their measurements and Dress for Work volunteers and staff pack and post out suits to clients. The success of the online workshops and virtual fitting have been especially surprising, given the initial concerns regarding the potential lack of meaningful engagement with the jobseekers.

Adapting to Covid-19 has clearly demonstrated that geographic location need not be barrier for clients accessing the Dress for Work service and has enabled the program to rethink its impact outside its traditional bricks and mortar service delivery.

Apart from the regular activities, Dress for Work team was able to support those impacted by devastating bushfires that ravaged parts of Australia by sending in donated care packs to the affected people by joining in the Red Cross and Shoe Boxes of Love initiatives. Thanks to our donors and corporate partners whose generous donations allowed us to contribute to the national bush fire efforts.

Group learning and educational activities

English conversation club, skill based group activities, accredited Retail courses, citizenship test preparation classes and excursions are some of the examples of the group activities undertaken to support the newly arrived migrants and refuges in their learning and building social connections and confidence that will help them to find an employment and settle into Australia.

Losena Fuko Settlement Services Manager

SETS Service

1074 people supported		40% male 59.2% female 0.8% other	
2375 attended group sessions		Top 5 country of birth 1. Syria 2. Vietnam 3. Bangladesh 4. Myanmar 5. China	
Age Group			
0-24 22%	25-44 48%	45-64 25%	65+ 5%
Service Provided			
Information/referral/advice 50%			
Advocacy support 24%			
Education, training and employment pathways 16% English help 4%			

Social participation, child focused support 6%



It took a month to get to the reality that Sydney is vastly different from an Asian country like India and Singapore, where we had lived three decades of our life. You need to be on your own here and you need to build your own networks, own hobbies, own circle to continue your life in a balanced way of managing the routine for family members but also establish yourself in new country. In 2016, I was introduced to Dinaz Rather from Metro Assist at Inner West Council, when I went to Inner West Council to enquire about volunteer work.

I joined the Multicultural Social Support Group. It helped a new migrant like me to get information about different services and programs as well make friends and networks. I attended many information sessions and workshops like Parenting Session, NSW Police Force- Safety, and Career Counselling Sessions etc. Dinaz provided me with further support to refine my resume and cover letter. My family and I were introduced to other programs at Metro Assist and we were given the opportunity to attend Management and Leadership Training delivered by TAFE. The Course helped me to drive solutions to predictable and unpredictable problems, and analyse and evaluate information from a variety of sources.

I started my first volunteering work, which opened up many other volunteering opportunities. I applied for "Record Support Volunteer" position in Burwood Council & successfully received the offer. Thank you to excellent references from Dinaz Rather and Sarah Harrison. While you may think what is the big deal in getting the volunteer role. However, it is a meaningful opening for me since I had taken a break for 9 years from my previous role as a Professional Research analyst. The support volunteer role gave me necessary experience I needed to transition into a full time job in Sydney. Finally, I have landed a job as a Record Officer with the Department of Justice NSW, and it was one of my happiest moments.

It takes time, patience, perseverance and guidance from the local community to get ourselves established in the new country. Some may be lucky to get a job in two days, for other it takes time. At the end, it is just a matter of time, to begin our new life. I am very grateful for all support provided by Metro Assist.

Priyanka

*Image and name has been changed to protect the clients identity



Our Arabic womens group made wooden cheeseboards that connected them virtually where they reflected how the design reflected their homeland.

Cancer Awareness Program

Metro Assist Cancer Screening Project developed a multi-component intervention to raise awareness in the community that included both media and education sessions. The activities included education with personal invitation, training of community cancer advocates and community leaders to raise engagement with cancer awareness programs.

"Let's Talk" Cervical Screening Awareness Project

With the support of the Cancer Institute NSW, the 'Let's Talk' project delivered by Metro Assist has been instrumental in turning around perceptions and misconceptions around cervical cancer and promoting the life-saving importance of cervical screening among migrant and refugee communities.

The team has specifically focused on community groups that have these barriers and are generally reserved. Since the launch of Let's Talk in 2019, the team has carried out a conversation directly into women's groups and have provided an open and safe space where women can engage without hesitation.

The project focused on migrant community groups and leaders in the development of a communication strategy towards improving cervical screening. Over the year, the project delivered:

- A cervical screening awareness video in Bangla and Rohingya languages.
- Factsheets in Indonesian Arabic and Chinese.
- Call of action videos in Arabic, Bangla, Chinese, Hindi, Indonesian, Urdu and Vietnamese to promote awareness campaigns to undergo cervical screening at regular intervals.
- Postcard with a cancer awareness message.
- Launch of "Purple Reminder", "I did it you do it too" and "Did You Know".

"Stay Tuned" Bowel Screening Awareness Project for the Arabic Community

Metro Assist initiated the program to increase knowledge, participation rate in bowel screening for the Arabic community in Canterbury area. This program was supported by Can Get Health in Canterbury. The project delivered education sessions on bowel screening to more than 100 Arabic men and women through a series of interactive activities on art, excursion and computer. Arabic women group in Condell Park produced handmade bookmark for bowel screening awareness campaign.

Diversity in Cancer Care Project

Diversity in Cancer Care project is funded by the Cancer Institute and started in August 2019. Under this project, Metro Assist is working with primary health care providers to improve the experience of people of CALD background with cancer, to improve the quality of life for cancer patients and those affected by cancer, through health care, support and engagement.

Moushumi Martin Project Leader



Metro Assist were finalists for our Breast Screen Awareness in Migrant Communities campaign at the NSW Premier's Multicultural Communications Awards!

Tenancy and Financial Inclusion Team

Resilience is a positive attribute often needed in the face of adversity or the challenge of continued knockbacks, and is an essential requirement for the services provided by the Tenancy and Financial Team. Our tenancy and financial inclusion service assist clients facing extreme hardships including loss of housing; inability to repay home loans or meet ongoing costs such as maintaining a car or utility connections.

As Covid-19 escalated, so did the increase of the service demand and difficulties. With the onset of Covid-19 and following restrictions, Metro Assist would like to thank the NSW Government for introducing some protections to restrict the number of evictions; and those utility and banking providers that put in place moratoriums where clients could not meet ongoing commitments.

Southern Sydney Tenants Advice and Advocacy Service (SSTAAS)

SSTAAS provides information and advice to tenants across southern Sydney. As a Covid-19, we had to extend our telephone advice service to meet the increasing demand for service and provide online duty advocacy service.

Apart from the telephone advice line and duty advocacy, Metro Assist has been working with the tenants in boarding houses and residential communities, formerly known as caravan parks and advocating on their behalf for last two years.

Residents in caravan parks cannot access energy assistance payments known as EAPA. Their utility accounts are referred to as embedded accounts – that is the owner of the building controls their access to energy supply and they cannot chose an energy retailer of their choice. These residents cannot obtain utility assistance regardless of the extent of their financial hardship, or they could not complain about the changes to Energy and Water Ombudsman NSW (EWON) or challenge the rate charged for electricity consumption. This involved significant assistance. All 33 residents needed to put together their utility records for a period of 3 years, attend multiple meetings to learn about the complex methods used to charge park residents for utilities, agree on the final claim on the park operator and attend multiple New South Wales Civil and Administrative Tribunal (NCAT) hearings. There is no agreed method that NCAT uses to calculate how residents should be charged. There are at least three methods to calculate electricity charges - this includes at least three different ways to calculate actual usage; service fees and administrative charges.

We assisted the residents in multiple hearings in NCAT and finally achieved a positive outcome. Overall, the 33 residents received a back payment of over \$33,000. The residents still cannot access EAPA payments but at least they now have an agreed method to calculate their quarterly bills. Department for Environment and Water (DEW) is still working on a system for EAPA for those residents who reside with embedded utility meters, and once a system is finalised will assist tenants living in caravan parks, boarding houses and some strata schemes.

Emergency Relief

The federal Department of Social Services (DSS) funds emergency relief program. Under this program, Metro Assist support clients with financial relief when they cannot pay a bill. Assistance is usually in the form food hampers, vouchers for food and transport; and assistance with medical, utility, housing and other accounts.

The Emergency Relief complements other services Metro Assist provide. Emergency service team has been able to support people supported by other teams such as tenants experiencing financial hardship towards the outstanding rental arrears, women fleeing domestic violence with crisis support or people who suddenly lost income, have no savings and seeking job with emergency support. The service has also been able to offer people seeking emergency service to refer other services within Metro Assist such as financial counselling, employment support, tenancy advocacy or family service.

No Interest Loans (NILS)

NILS is funded by NSW Fair Trading, Commonwealth DSS and Good Shepherd Australia New Zealand with loans capital provided by the National Australia Bank. NILS provides small loans to low income households. The loans are assessed in an ethical and responsible way; and are re-payed in small instalments. Loans are mostly used to buy essential whitegoods; meet the costs of running a car or urgent medical and dental expenses; and meet the costs of education and training. The loans are flexible so that clients can address their needs.

Financial Counselling

The Inner Western Sydney Financial Counselling Service is funded by NSW Fair Trading. The program assists clients facing financial hardship; due to a range of causes ranging from relationship debt to poor financial literacy to loss of employment. The aim is to relieve daily stress from debt collectors and worries; to improve financial skills to change spending habits.

It is a very challenging area of service that requires resilience not only by the people seeking service but also by the counsellors helping them. Our experience suggest that often people who have debts waived or reduced, but then go out and spend again. The counsellors work with the people in identifying the complex behavioral issues as well.

The service has operated since 2013 in partnership with Good Shepherd Australia New Zealand. The partnership ceased in 2020. Metro Assist would like to thank Good Shepherd Australia and New Zealand for their invaluable assistance in establishing and providing the service for last 7 years.

Rita Wilkinson

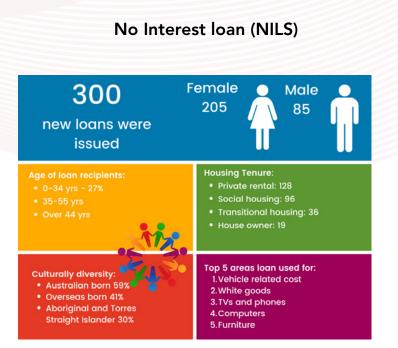
Tenancy and Financial Inclusion Services Manager

SSTAAS Service Data

Total new case	Top 3 group 1. Aral 2. Chir 3. Spa	nese	Age groups 0 -34 years 37% 34 – 55 years 43% Over 55 years 20%	
Tenancies Assisted • Tenants: 1354 • Boarders/ Lodgers: 4 • Co-tenancies: 173 • Park home: 21		Issues Assisted: • Rent and other charges 31% • Terminations 29% • Repairs 22% • Bond issues 22% • Social Housing issues 10%		

Service Outcomes

88 tenants prevented from being evicted or made homeless	90 Landlord legal action wholly or partly dismissed/ withdrawn	84 Landlord action prevented
1376 tenants have improved understanding of tenancy law	499 tenants connected with other services	49 Debt payable reduced/ removed
96 clients hearing successful	Positive negotiated outcome for 130 tenants	Obtained payment to 56 clients



Provided 518 people emergency relief Value of EAPA vouchers \$79,700 Helped 330 people with energy bills

Emergency Relief

Finanacial Counselling Data

Financial Counselling Outcomes

new clients 0 -34	Age group 0 -34 years 21%	Partially or fully released from debt 16	Repayment plan reduced or removed 39	Debt or contract release 20
2916 sessions 35% Male	35 – 55 yrs 46% Over 55 yrs 33% Top 5 languages Arabic, Bengali, Chinese, Vietnamese, Greek	Extension of time to pay 19	Repossession of house avoided 1	Budgeting advice 127
65% Female		Improved health 20	Access to NILS and other community services 46	Bankruptcy avoided 2



Yusuf arrived Australia around seven years ago. He was a university teacher in his home country but could not find similar employment in Australia. He agreed to retrain in the hospitality industry; and over the last seven years has been in between jobs in casual employment.

He took out a car loan so that he could keep a job, and then took other small loans for car repairs and maintenance, fundamental household appliances such as a fridge, computer and a television. As the economy softened in late 2019 his hours of employment decreased and he started to get behind with his personal loans. Then COVID 19 hit followed by falling off his bike. He needed urgent dental treatment but now had no employment, and was behind with all of his payments.

He was very unsure about taking out a NILS loan. The NILS officer carefully prepared a budget based on his expenditure, spent time collating all of his debts and what payments had been made; assisted him with energy relief and referred him to financial counselling to negotiate more affordable payments for the loans and utility account. He was given information about jobseeker and he successfully applied for jobseeker.

He decided to continue with the NILS loan application. The loan was approved and he was able to have urgent dental work. He is still on the waiting list for public dental treatment but he can eat and no longer feels embarrassed about his smile. He is still getting some casual work and is still paying off his loans.

Yusuf

*Image and name has been changed to protect the clients identity

Financial Summary

The 2019-20 Financial year resulted in a net deficit of \$460,912. This result was affected by the application, for the first time, of the new accounting standards on revenue recognition and leases.

The total equity at 30 June 2020 is \$1,623,263 – see the Balance Sheet below for details.

The financial year 2019-20 presented unprecedented challenges as Metro Assist rapidly adapted to a different working environment created by the Covid-19 pandemic, as it took hold from March 2020. The organisation quickly adapted via online platforms and the purchase of equipment and software to enable frontline workers to continue to service clients remotely, with face-to-face support ongoing for those with more complex vulnerabilities. Our continued investment in IT systems and software were proven to be critical in allowing Metro Assist to operate effectively in the environment of upheaval and restriction brought about by the global crisis.

In coping with the Covid-19 pandemic, Metro Assist had the security of reliable funding streams. We also received additional funds to boost our emergency relief and tenancy support for people who are at risk of joblessness and homelessness at this time. This work continues today and for the medium term as the nation deals with recovery from the impacts of this historic crisis. During the turmoil of 2020, we are particularly grateful for the funding and stakeholder support from various agencies, including:

Settlement Services International Department of Social Services Australia Department of Communities and Justice NSW Department of Customer Service - NSW Fair Trading Department of Customer Service - Office of Responsible Gambling NSW Cancer Institute NSW Multicultural NSW Local Councils, clubs and stakeholders.

Metro Assist auditors are: ESV Business Advice and Accounting Level 13, 68 York St Sydney NSW 2000

Metro Assist Limited Statement of financial position As at 30 June 2020

	30 Jun 2020 \$	30 Jun 2019 \$
Assets		
Current Assets		
Total Cash and Cash Equivalents	2,589,849	2,584,249
Total Trade and Other Receivables	170,834	181,042
Other Current Assets	41,600	77,481
Total Current Assets	2,802,282	2,842,771
Non-current Assets		
Property, Plant & Equipment	157,396	251,624
Total Right-of-Use Assets	379,530	0
Intangible Assets	1,800	1,800
Total Non-Current Assets	538,726	253,424
Total Assets	3,341,008	3,096,195
Liabilities		
Current Liabilities		
Total Trade and Other Payables	400,429	276,961
Total Contract Liabilities	24,798	412,752
Total Lease Liabilities - Current	192,419	0
Total Employee Benefits - Current	601,739	673,082
Total Current Liabilities	1,219,385	1,362,795
Non-Current Liabilities		
Total Lease Liabilities - Non-current	201,575	0
Total Employee Benefits - Non-Current	296,784	14,443
Total Non-Current Liabilities	498,359	14,443
Total Liabilities	1,717,745	1,377,238
Net Assets	1,623,263	1,718,957
Equity		
Reserves	269,324	271,561
Retained Earnings	1,353,939	1,447,396
Total Equity	1,623,263	1,718,957

Note: Metro Assisted Limited has initially applied AASB15 and AASB1058 in this Financial Year ended 30 June 2020 using the cummulative effect method and has not reinstated the prior year comparatives from that published in the 2019 Annual Report.



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