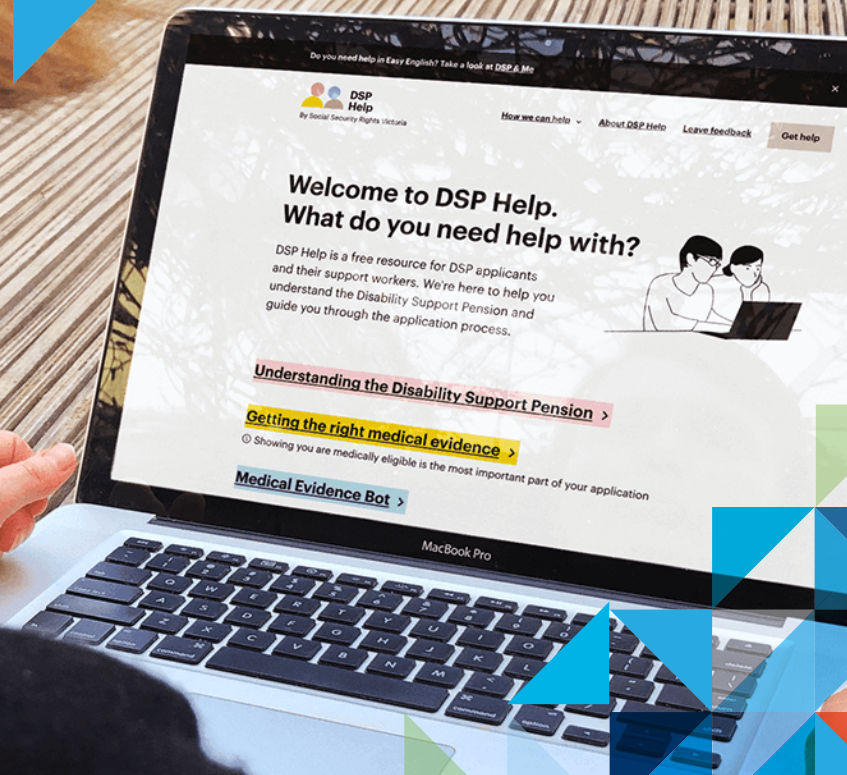


33  
YEARS



# Annual Report

2019-2020

# Strategic Plan 2018-2021

*Expert social security law assistance and advocacy*

## ABOUT US

**Social Security Rights Victoria (SSRV)** is an independent, state-wide community legal centre that specialises in social security and related law, policy and procedure. Our vision is for a fair and just society in which all people are able to receive a guaranteed adequate income in order to enjoy a decent standard of living. SSRV's contribution to this vision is the provision of legal services to vulnerable and disadvantaged Victorians, and those who support them, which assist them to secure and protect their right to equitable social security entitlements.

## OUR VALUES

### Respect

We engage respectfully with service users, partners, stakeholders, funders, colleagues and others.

### Empowerment

While recognising that people have varying capabilities, we work towards strengthening the capacity of individuals and communities to understand their rights and responsibilities, prevent or resolve legal problems and pursue their interests.

### Quality

We engage in continuous quality improvement and strive for excellence in our service.

### Integrity

We are fair, honest and accountable, and our decisions are informed by credible evidence.

### Courage

We are bold, adaptable and innovative in pursuing our vision and purpose.

## STRATEGIC PRIORITIES 2018-2021

### ■ We continue to strengthen our expertise in social security law, and we use our knowledge and experience to provide high quality community legal services.

- Build our workforce of legally qualified and specialist trained/experienced paid and volunteer staff and pro bono partners.
- Promote SSRV to ensure that target clients and service providers are aware of and able to access SSRV's expertise and services.

### ■ We target our services at vulnerable and disadvantaged Victorians and to where they are most needed.

- Work closely with Victoria Legal Aid and other stakeholders to identify legal need and plan social security law service provision.
- Provide specialist social security law assistance as part of 'wrap around' legal and related client services.
- Explore the use of technology to enhance and extend our impact, including into regional and rural areas and to those with particular access needs.

### ■ We build the capacity and capability of other professionals, enabling them to better identify and assist people experiencing, or who may encounter, social security problems.

- Provide specialist legal advice and training to other professionals who assist people with social security law issues such as community legal centre workers and financial counsellors.
- Design and implement strategies that encourage and support sustained change to practice.

### ■ We highlight and address injustice, enhance service outcomes and build knowledge by engaging and collaborating with others.

- Build, maintain and leverage relationships with the community legal centre and broader legal assistance sector, other relevant sectors, clients and service users.
- Engage in sector planning and other reform processes to ensure that the legal needs of social security recipients are considered and addressed.
- Contribute to strong community legal centre and legal assistance sectors through participation in relevant activities.

### ■ Evidence informs our decisions, practice and advocacy.

- Strengthen our data collection and analysis, including in relation to the monitoring and evaluation of our activities.
- Engage in research and consultation to better understand issues and inform proposed responses.
- Ensure that the views of service users and target groups are elicited and considered.
- Undertake strategic litigation as appropriate.

### ■ We are a high performing and sustainable organisation.

- Advocate for increased recurrent funding to support the delivery of efficient, high quality client services and to provide competitive working conditions.
- Ensure strong and accountable governance and operational structures.
- Actively engage with the CLC accreditation process as a basis for continuous improvement, risk management and organisational learning.

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# List of Acronyms

AAT	Administrative Appeals Tribunal
AFDO	Australian Federation of Disability Organisations
ARO	Authorised Review Officer
CLC	Community Legal Centre
DSP	Disability Support Pension
FCLC	Federation of Community Legal Centres
FCVic	Financial Counselling Victoria
ISP	Integrated Services Project
SSRV	Social Security Rights Victoria
TESS	Technical Experts on Social Security
VLA	Victoria Legal Aid



# About SSRV

Social Security Rights Victoria (SSRV) is an independent, statewide community legal centre that specialises in social security and related law, policy and procedure.

Our vision is for a fair and just society in which all people are able to receive a guaranteed adequate income in order to enjoy a decent standard of living.

SSRV's contribution to this vision is the provision of legal services to vulnerable and disadvantaged Victorians and those who support them, which assist them to secure and protect their right to equitable social security entitlements.

SSRV is governed by a skills-based Board drawn from and elected by the membership. A small team of staff and volunteers are responsible for organisational management, advocacy and service delivery. Partnerships and pro bono support assist SSRV to extend its reach and strengthen its foundations. The values and strategic priorities which guide our work are articulated in SSRV's 2018-2021 Strategic Plan.

## Our Annual Report

The annual report provides an opportunity to inform the SSRV membership, stakeholders, supporters, funders and others about our strategy, activities, impact and challenges during the reporting period. The information included in this report is one way in which SSRV is accountable to members and stakeholders.

This annual report covers the period 1 July 2019 to 30 June 2020.

## Our Funding

**SSRV gratefully acknowledges the funding and financial support from the following sources:**

- Australian Government Attorney-General's Department
- Victorian Department of Justice and Community Safety
- Victoria Legal Aid
- Victorian Legal Services Board + Commissioner
- Individual donors

# Our People

## SSRV Board Members

**Tom Cobban**  
President

**Jacinta Lewin**  
Vice President

**Kirsty Gregory**  
Treasurer

**Heather Bruer**  
Membership Officer

**Trevor Carroll**  
Member

**Jacob Erlandsen**  
Member

**Mark Kreuzer**  
Member

**Ben Zika**  
Member



Tom Cobban (SSRV Board President), Bryn Overend (Principal Lawyer) and Jacinta Lewin (SSRV Board Vice President).

## SSRV Staff

### **Gillian Wilks**

Director

### **Bryn Overend**

Principal Lawyer

*From November 2019*

Community Lawyer Integrated Services Project

*To November 2019*

### **John Berrill**

Principal Lawyer (Pro Bono)

*August-November 2019*

### **Michael Tamblyn**

Principal Lawyer

*To August 2019*

### **Patricia Bove**

Financial Counsellor

Integrated Services Project

*From March 2020*

### **Elizabeth Divers**

Community Lawyer

Family Violence Project/Worker Help Line

*To December 2020*

### **Peter Horbury**

Manager – Operations & Information Services

### **Leanne Khan**

Financial Counsellor

Integrated Services Project

*To December 2019*

### **Anna Morrow**

Community Lawyer

Worker Help Line/ Family Violence Project

*From February 2020*

### **Karl Schaffarczyk**

Community Lawyer

Integrated Services Project

*From January 2020*

### **Dermott Williams**

Community Lawyer

Worker Help Line/DSP Help Project

*From December 2019*

Paralegal

*To November 2019*

## SSRV Volunteers

**James Joseph**

**Eris O'Donnell**

**Dermott Williams**

## Pro Bono Supporters

**Berrill and Watson Lawyers**

**Hall and Wilcox Lawyers**

**Holding Redlich Lawyers**

**Jamie Grant, Barrister**

**KPMG Melbourne**

**Maurice Blackburn Lawyers**

**Monanegra Consulting Services**

**Sapphire Global**

## Contractors

### **Incus Consulting**

Taimur Siddiqi

Monitoring & Evaluation Consultant

Integrated Services Project/

DSP Help Project

### **Josef Legal**

Sam Flynn

Legal software – DSP Help Project

### **LANT3K IT Solutions**

Ritesh Foolchand

IT Support

### **Nexia Australia**

Andrew Wehrens & Tsuru Tomota

Auditors

### **Paper Giant**

Rueben Stanton, Wendy Fox,

Hannah Mitchell

Service Design – DSP Help Project

### **Skilled Accountants**

Russell Smith, Accountant

Wendy Foster, Bookkeeper

### **The Creative Works**

Mark Kreuzer, Tereza Lee, Kim Oberauer

Corporate website design and development

# Our Year

## President's Report

Tom Cobban

The last year has been another successful year for SSRV. The expression “out of adversity comes opportunity” springs to mind when reflecting on 2019-2020. In the wake of the Victorian Bushfires and the COVID lockdown, SSRV has successfully secured additional grant funding which has enabled us to increase our workforce and increase our reach. Importantly, we have been able to assist those living in regional and rural Victoria who have been affected by the bushfires. We've also been able to mobilise our workforce quickly and continue to deliver our services despite being confined to our lounge rooms.

As in previous years, much of the credit for securing this additional funding, and subsequent expansion of SSRV, must be given to our Director, Gillian Wilks.

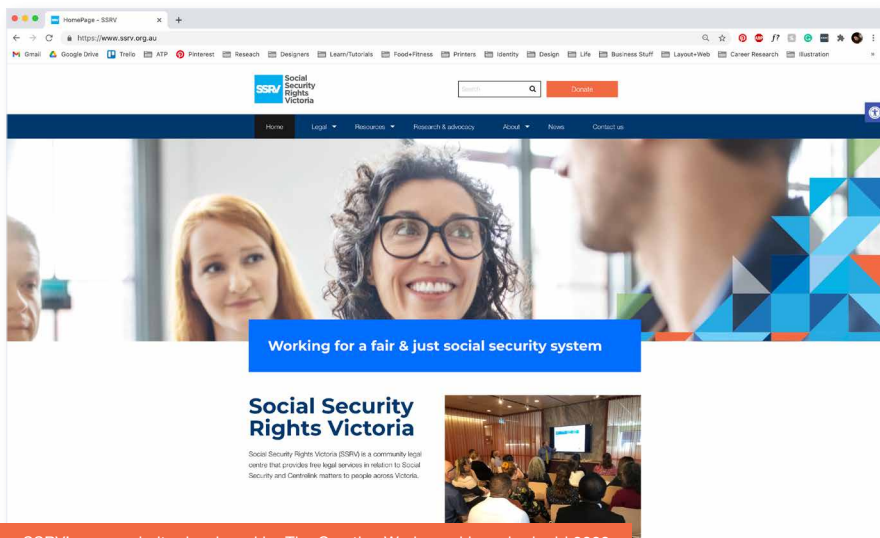
Whilst obtaining this additional short-term funding is excellent for the organisation and means that organisation's short-term viability is guaranteed, the future of the organisation has increasingly become a focus for the Board. We have had a number of conversations with various stakeholders at Victoria Legal Aid and within Government regarding core funding. Overwhelmingly the message that we have been given is that we are a valuable part of the community legal sector landscape, but funding considerations are tight. Therefore, we continue to explore options for SSRV to increase its funding reach and establish a sustainable source of core funding. This will continue to be a focus of the Board. Otherwise, the Board would like to take this opportunity

to thank Gillian and all of the SSRV staff for their hard work over the previous 12 months. These are exciting times for SSRV. The growth within SSRV is quite incredible for a small community legal service and we thank all of our staff for their hard work and contribution toward this growth.

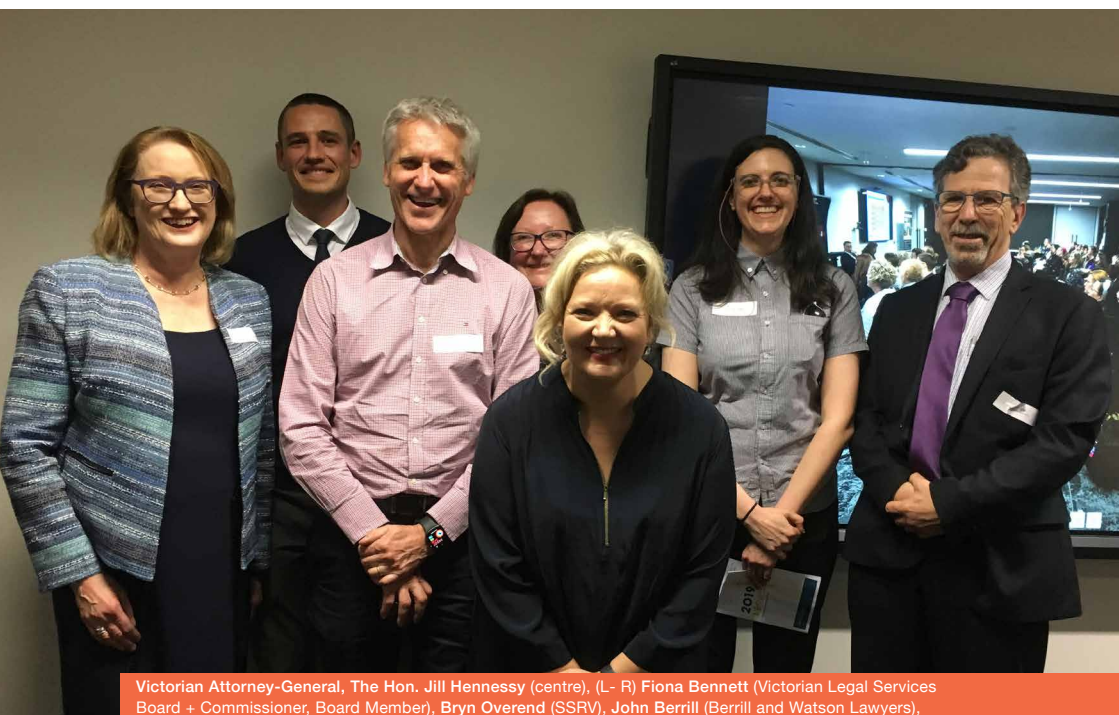
We are excited to welcome a number of new staff members to SSRV. In particular, we welcome Rachel Storey as our new Principal Lawyer. We would also like to thank and acknowledge our outgoing Principal Lawyer, Bryn Overend for his contribution.

From a Board perspective, we would like to thank our outgoing Board member, Heather Bruer, for her contribution to SSRV. Heather's tenure on the Board has come to an end and she has made a decision not to renominate. Otherwise, I would like to thank each of my fellow Board members for their time and effort over the last year, there has been a lot of hard work done by our Board of volunteers and each member's commitment to helping vulnerable people and equal access to justice is admirable.

Lastly, the SSRV Board would like to thank all of its funders, partners, supporters, donors and members for their ongoing support and hard work over the last year. We look forward to continuing to achieve great outcomes for those that need support on social security issues in the coming year and beyond



SSRV's new website developed by The Creative Works and launched mid 2020



Victorian Attorney-General, The Hon. Jill Hennessy (centre), (L- R) Fiona Bennett (Victorian Legal Services Board + Commissioner, Board Member), Bryn Overend (SSRV), John Berrill (Berrill and Watson Lawyers), Gillian Wilks (SSRV), Yvette Maker (Melbourne Social Equity Institute, Melbourne University), Len Jaffit (Victoria Legal Aid). Victorian Legal Services Board + Commissioner 2019 Grants Launch, 22 October 2019.

## Director's Report

### Gillian Wilks

2019-2020 was a challenging year. The commitment, flexibility, generosity, hard work and resilience of SSRV's staff, volunteers, Board members and supporters has been inspiring. With the support of funders and stakeholders, SSRV has continued and extended the specialist social security legal services it offers and has trialed new and innovative approaches to engagement and service provision. We have also continued to strengthen our foundations and our work towards ensuring that SSRV is a viable and sustainable organisation. Ultimately, SSRV's efforts are focused on ensuring that fair laws and processes are in place and that those who need to can access high quality, appropriate and timely assistance if they do encounter social security legal problems.

Many of SSRV's activities are undertaken with the support of and/or in collaboration or coalition with other organisations and individuals. All of these relationships and joint actions are valued and appreciated. I note the important roles played by peak sector bodies including the Victorian Federation of Community Legal Centres (FCLC), Community Legal Centres Australia and Economic Justice Australia.

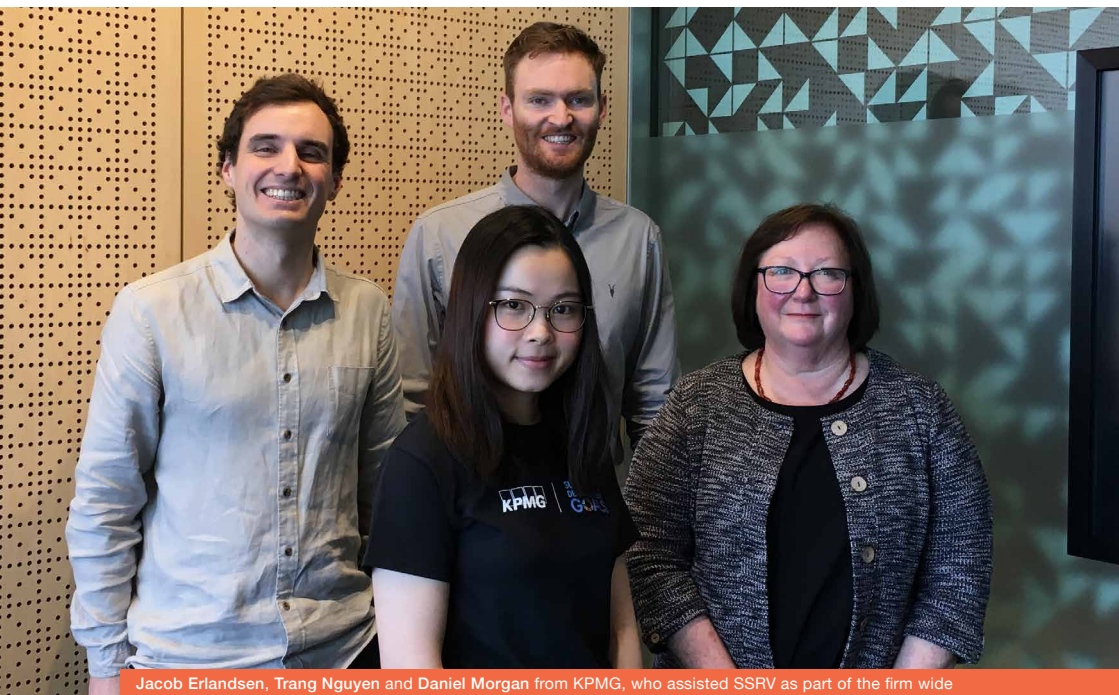
SSRV is committed to accessing and generating evidence to inform decisions related to our services, practices, advocacy and strategy. In 2019-2020 we continued to document and evaluate key services and activities, a notable example being the report into year one of the Integrated Services Project (ISP). We engaged with Victoria Legal Aid (VLA) and Barwon Community Legal Service to better understand social security legal need in Victoria. SSRV continues to strengthen the collection and analysis of client and service data. These activities

will continue in the coming year and, along with stakeholder consultation and research, will inform the development of SSRV's new three-year strategic plan during the first half of 2021.

The summer 2020 bushfires and the COVID-19 pandemic will continue to have an impact upon the people and organisations who require legal assistance from SSRV and on the way that we operate and deliver services. Specific purpose funding received from the Commonwealth and State governments to support SSRV in responding to these disasters is appreciated. I acknowledge the great work to co-ordinate the CLC sector bushfire disaster response that has occurred throughout 2020. This work has been led by the FCLC, Hume Riverina and Gippsland community legal services, working with a group of specialist centres including SSRV.

SSRV's website was redeveloped during the year, offering an opportunity to update both how SSRV presents itself and the content and structure of information made available via the website. The Victoria Law Foundation's Law Week interview series and the FCLC's CLCs at the Frontline campaign provided opportunities for SSRV to raise its profile and to highlight the impact of COVID-19 on social security recipients and the legal issues they may encounter.

A significant initiative commenced in 2019-2020 been the implementation of the Disability Support Pension Help Project. Funded by the Victorian Legal Services Board + Commissioner, the project has provided the opportunity for SSRV to work closely with stakeholders, service design and legal technology specialists to address key issues encountered by people applying



Jacob Erlandsen, Trang Nguyen and Daniel Morgan from KPMG, who assisted SSRV as part of the firm wide Volunteering Day on 25 September 2019, with Gillian Wilks.

for the Disability Support Pension (DSP). We have received very positive feedback about the website and legal 'bot' tool produced through the project. We look forward to the next stages of development in the coming year.

Sincere thanks to the SSRV Board members for the strong governance, leadership and support they continue to provide. Many thanks also to the wonderful team of staff and volunteers at SSRV. Each day their work makes a difference to the lives of our clients and to the health of the Australian social security system.



# Our Services

## General Advice Line

The General Advice Line and the Worker Help Line continued to be the primary initial access pathways for SSRV's legal advice, casework and representation services. As a specialist, statewide community legal centre providing services to people from across Victoria, SSRV has traditionally provided many of its services via telephone. For this reason, there was minimal disruption to service continuity as we transitioned to remote work arrangements due to COVID-19 restrictions. Anticipating greater demand for our services, SSRV increased the availability of the General Advice Line services from two to four mornings per week from late March.

SSRV assisted with 1047 calls made to the General Advice Line during 2019-2020. The two major issues people called about were Disability Support Pension rejections and Centrelink overpayments, particularly relating to robo-debts. About two-thirds of people accessing the General Advice Line were first time service users, with the majority of callers being of work-force age.

Assistance offered via the General Advice Line can include explanations of the law, information about the reviews processes, assistance with Centrelink's procedures and forms, and assistance to understand Centrelink documentation. General Advice Line staff assess and triage client matters for consideration for further legal casework and representation assistance.

## Case Study

Ruby\* called the General Advice Line in relation to her brother. He was unwell and unable to support himself, but had difficulties with applying for a Centrelink payment. The SSRV worker suggested a number of strategies that Ruby could use to help her brother determine if he might be eligible for the DSP. The SSRV worker encouraged Ruby to talk to a social worker at Centrelink and to access the on-line form for Jobseeker Payment (JSP) to start with. The SSRV worker also suggested that contact be made with her brother's psychiatrist to see if they were willing to write a report based on his history.

Ruby got back to SSRV to advise that the suggested strategies had been successful and that her brother was now receiving the DSP. She said that she was deeply grateful for SSRV's help 'when no-one else had any ideas'.

\*Name has been changed

## Worker Help Line

The Worker Help Line operates 9am – 5pm from Monday to Thursday. Community workers and lawyers who are assisting clients with social security matters are able to contact the service and speak with a social security law specialist. Community workers commonly access the Worker Help Line for a one-off secondary consultation, however, the Worker Help Line also provides ongoing legal advice and support for workers who are assisting clients with complex matters or appeals to the Administrative Appeals Tribunal (AAT).

In addition to providing legal advice and ongoing support, the Worker Help Line service includes the provision of information and resources via email, as well as arranging appropriate referrals. The Worker Help Line allows for referrals into the service where a client requires direct legal advice or representation. The lawyers on the Worker Help Line also provide community workers and other lawyers with guidance and referrals to other organisations where SSRV is unable to assist or where the client requires additional support.

### Some key statistics and findings from 2019-2020 include:

- 612 calls were taken through the Worker Help Line in 2019 -2020. This was an increase of 124 calls compared to the 2018-2019 financial year.
- Workers from 242 different organisations accessed the Worker Help Line. This included 12.4% from legal centres, 17.3% from financial counselling organisations, 6.6% from disability organisations, and 63.6% other organisations such as health, child and family services and family violence services.

- Of the workers who contacted the Worker Help Line, 21.4% were financial counsellors, 16.5% were lawyers/legal workers, and 62.1% were other professionals such as social workers, case workers, advocates, health workers and family violence workers.
- The number of different individual organisations contacting the Worker Help Line increased by 13.2%. Given the impact of COVID-19 on services in the community sector, this is a substantial increase, and indicative of the SSRV's efforts to promote and continue service operations to high standard during this challenging time.
- The majority of workers found out about the Worker Help Line through prior contact, being referred by a colleague or another organisation.
- The Worker Help Line provided information and legal advice on a variety of social security issues including Jobseeker eligibility and the Covid-19 supplement, Special Benefit, residency issues and accessing income support, Centrelink appeals, and parenting payment and FTB debts. The most common matters that workers contacted the service about were Disability Support Pension application appeals and Centrelink debts.
- Of the workers who provided feedback at the end of the call – 99.7% said the Worker Help Line was accessible, 99.7% said the service was useful, 99.1% said the service was timely.

### **Of the workers who provided medium term feedback through our evaluation survey:**

- the average satisfaction rating out of 5 was 4.68
- the majority of respondents indicated that specialist legal knowledge and telephone advice as the most helpful aspects of the Worker Help Line
- the majority of respondents indicated that the Worker Help Line made either a substantial (63.4%) or some difference (29.2%) to the service that they provide to their clients
- 100% of respondents stated that they would use the Worker Help Line again to assist their clients with social security matters.

#### **Post call feedback included:**

*"First time calling, was super easy, wasn't waiting on the phone, and picked up after 4pm."*

*"I feel I have a better understanding now."*

*"Really appreciative that there is a resource available and that we exist to speak to."*

*"I feel a lot clearer and a lot more confident going in with her."*

*"Very useful. Fantastic. This gives me guidance and it gives the client another avenue of support when feeling isolated."*

*"Wonderful. Vital for case managers working with vulnerable communities and families, because they don't have access to supports internally."*

*"Incredibly timely. 11 out of 10. Really prompt response and incredibly grateful for our assistance."*

*"The assistance SSRV have previously provided has resulted in successful outcomes."*

#### **Feedback from a medium term follow up survey of workers included:**

*"Exceptionally positive experience. Generally for the lay person Centrelink is an unknown beast. Having someone who specialises in that area is exceptionally useful. It would take all day for a worker to speak with Centrelink and then they wouldn't necessarily be given the correct information. It's really helpful having a service such as SSRV available to contact."*

*"More services we can provide the better. Services Australia is very difficult to deal with so any assistance that can be offered is greatly appreciated."*

*"It's a needed service, and it would be great if SSRV had more capacity to provide assistance for complex clients/cases. SSRV always gives a starting point, but if the person has complex issues and SSRV don't have capacity to take that person on, and person has no family support they are pretty well stuffed."*

## Casework and Representation

Primarily through project funding, SSRV has been able to grow its team of legal and paralegal staff over the past few years. With the benefit of a growing team, SSRV is taking every opportunity to build the expertise, continuity, dynamism and resilience of the legal practice and our services.

During the year the eligibility criteria, legal assistance guidelines and intake procedures were reviewed. Case management and supervision practices were refined. These activities reflected and supported SSRV's growing capacity and capability to take on additional, and more complex and specifically targeted, ongoing legal matters.

The Integrated Services Project (ISP) has provided impetus for SSRV to review and strengthen our approach more generally to assisting clients to identify and address associated legal and related matters. This includes through integrated or wrap-around service provision in conjunction with other professionals and through improved referral processes.

SSRV expanded its legal casework in 2019-2020, undertaking 75 legal tasks (limited casework assistance matters) and 56 Administrative Appeals Tribunal (AAT) and other representation cases. We continued to achieve good results for clients in the AAT Social Services and Child Support and General Divisions, appealing wrongful Centrelink decisions. After a recent case that was successfully appealed to the General Division of the AAT, one client said,

*"You were fantastic. We got through. You gave me the information. You were patient. There were times where I was up and down, and times I have energy and times I don't. But yes, no giving up, I was able to get an outcome. So, I would tell people not to give up. ... I do appreciate it from the bottom of my heart. It's the little people who usually don't get a go."*

For this client, who had suffered significant traumatic injuries and lived with Major Depressive Disorder, the win at the AAT resulted in over two years of DSP back payments.



## Case Study

Evelyn\* began to suffer the symptoms of gastroparesis in May 2016 on the back of a bout of gastroenteritis. Her GP referred her to a gastroenterologist. Evelyn went on a long journey of engaging with a wide range of health professionals in an attempt to cure herself of her debilitating condition. Despite seeing numerous specialists, her condition only deteriorated. As she described it:

*“... my work was slipping due to an inability to concentrate or sustain work for more than two hours without having to take a break to sleep. Although during these two hours, I was frequently interrupted due to pain, vomiting, changing of clothes, regulating my temperature, nausea and incontinence. After a review at work in September 2017, I was dropped down to a few hours per week when available. My tasks were altered and I was given very little responsibility due to my lack of detail, reliability and concentration on a task at hand.”*

Ultimately, Evelyn’s attention and concentration at any task at work or university was frequently interrupted or reduced by her gastroparesis symptoms. She was unable to sustain work activity or other tasks for a total of more than three hours a day, even with regular breaks, and she was frequently absent from her university and work as a result of the impairment she suffered.

At a loss, and unable to work, Evelyn made an application for the DSP in mid 2018. Centrelink rejected the DSP claim. Evelyn sought to review the decision, but in November 2018, an Authorised Review Officer (ARO) affirmed the original decision. Evelyn again appealed this decision, going to the AAT (Social Services and Child Support Division). They too affirmed that she was not eligible for the DSP. Evelyn appealed again, but this time contacted SSRV to see if legal assistance could be provided.

With Evelyn’s assistance and the help of her various treating specialists and practitioners, SSRV was able to prepare comprehensive submissions drawing on the vast amount of supporting medical documentation in an attempt to prove that Evelyn was in fact eligible for the DSP. These submissions were put to the lawyers of the Secretary of the Department. In early 2020, shortly before the next scheduled AAT hearing, SSRV received confirmation that the matter had been settled. Centrelink had decided that Evelyn was in fact eligible for the DSP and that she was to be back paid from June 2018.

\*Name has been changed

## Community Legal Education

SSRV's community legal education and engagement work is targeted primarily at other professionals who may assist their clients and communities with social security problems. This work is undertaken by staff from across the organisation, with staff employed through project grants usually focussing on specific cohorts of workers linked to the purpose of the project. Project related activity is documented in more detail later in this report.

Community legal education and professional development was particularly important with a rapidly changing social security landscape as a result of the Government COVID-19 response. We also saw a shift from face to face delivery to online presentations during the second half of the year. SSRV representatives:

- partnered with YACVic, the peak body and leading policy advocate for young people in Victoria, to undertake a live legal education webinar which was viewed over 1000 times
- participated in a webinar and Q&A session hosted by the Australian Council of Social Services that was live cast to discuss the latest COVID-19 updates as part of the broader 'Raise the Rate' campaign
- partnered with Welfare Rights and Advocacy Service (WA) as part of an Australia-wide webinar series, the webinar episode educated community lawyers across Australia on the latest social security laws and policies particularly, in light of COVID-19
- appeared on the FCLC 3CR radio show 'Done by Law', speaking about the impact of ending COVID-19 supplements and special measures for vulnerable Australians
- were interviewed by the Victoria Law Foundation as part of a Law Week webinar series focusing on the law and the impact of COVID-19
- were interviewed by ABC regional radio regarding robodebts.

### Community legal education presentations on the Disability Support pension were delivered to:

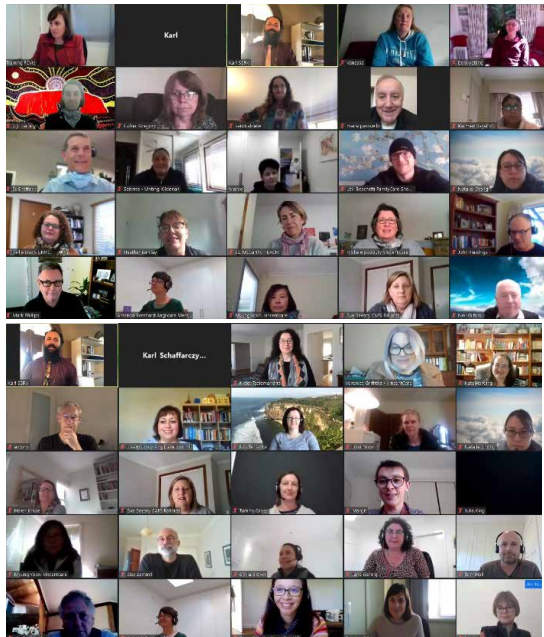
- Banyule Community Health Centre
- disability advocates in conjunction with the Disability Resource Centre
- attendees at the Disability Advocacy Resource Unit Annual Conference
- Salvation Army Melbourne
- Peter MacCallum Hospital
- Royal Melbourne Hospital
- Action on Disability within Ethnic Communities.



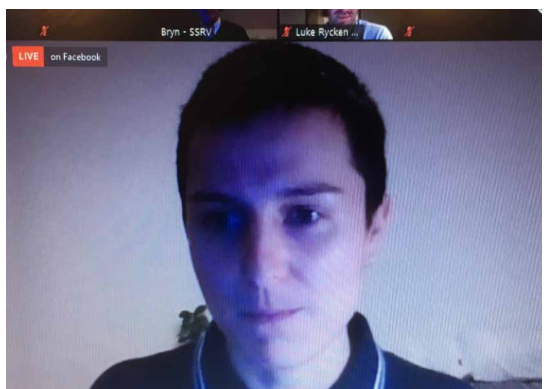
The Integrated Services Project team delivered a series of workshops to financial counsellors and associated service providers. These workshops covered a range of social security related topics and were delivered in various locations across Melbourne and regional and rural Victoria during the first part of the year.

Other presentations were delivered to :

- SSRV and Fitzroy Legal Service staff and volunteers (family violence and Centrelink)
- local residents at Coburg Library (robodebts)
- Slavic Welfare Association (overview of entitlements, overpayments and legal assistance)
- Council of the Aging (Centrelink overpayments)
- Energy and Water Ombudsman Victoria (problem noticing and services)
- WIRE (family violence and Centrelink)
- Elizabeth Morgan House – Aboriginal Women’s Service (family violence and Centrelink debts)
- Bendigo Health, (family violence and Centrelink).



Participants in a presentation to Victorian financial counsellors as part of the Integrated Services Project.



Anna Morrow, SSRV Community Lawyer, contributing to a presentation in conjunction with YACVic

## Policy & Advocacy

With the Government implementing significant measures in response to the COVID-19 pandemic, SSRV teamed up with the Australian Federation of Disability Organisations (AFDO), Western Sydney University, Victoria Legal Aid (VLA) and the Disability Resource Centre to form the Technical Experts on Social Security ('TESS') working group. Led by AFDO, TESS undertook a range of systemic advocacy and policy work with a particular focus on the impact of COVID-19 for those living with a disability and other vulnerable and disadvantaged community members. This included direct advocacy engagement with representatives from the Department of Social Services and Services Australia, as well as letter writing to responsible Senators regarding the Government's response to COVID-19. The engagement and advocacy topics covered included the suspension of mutual obligations, raising and recovery of debts, and the lack of social security supplements for DSP and Carer Payment recipients.

SSRV worked closely with TESS to develop submissions and recommendations for the Senate Inquiry into the Commonwealth Response to COVID-19 for persons living with disability and carers. SSRV's Principal Lawyer, Bryn Overend, appeared on behalf of SSRV along with representatives from AFDO and Western Sydney University to give evidence before this Senate Inquiry. SSRV also worked with TESS to develop and present submissions for the Health Outcomes International consultations on DSS's Evaluation of the Revised DSP assessment. SSRV aims to continue its work with TESS to advocate for systemic reform for those living with disability, with a specific on social security rights.



Peter Horbury and John Berrill, at the Senate Community Affairs References Committee Inquiry into Centrelink's Compliance Program hearing, 9 October 2019.

In August 2019 SSRV representatives joined with others from Economic Justice Australia in a consultation with the Productivity Commission regarding the social and economic impacts of improving mental health.

On 9 October 2019, John Berrill and Peter Horbury representing SSRV appeared before the Senate Community Affairs References Committee Inquiry into Centrelink's Compliance Program at the Melbourne hearings.

SSRV continued to engage with VLA, Gordon Legal and other stakeholders around the latest 'robodebt' developments. After the success of VLA's strategic litigation on robodebt in 2019, and as the Gordon Legal robodebt class action progresses, SSRV has seen an influx in calls regarding robodebt queries. SSRV has continued to share its experience amongst stakeholders and to provide legal support to those affected by the robodebt scheme through advice and casework.

## Intersection between Family Violence & Social Security

The SSRV Family Violence Project explores the intersection between family violence and social security law. Exploration of these issues involves identifying, mapping and documenting circumstances where family violence is relevant to the social security issue, providing advice and case work to clients and secondary consultation to workers for matters involving family violence. The project also aims to explore ways to transfer the knowledge and experience to the non-legal sector, such as family violence specialist services, social workers and financial counselors, and to influence government policy and its administration.

In the 2019 – 2020 financial year, SSRV continued to work in partnership with Fitzroy Legal Service, Justice Connect, Peninsula Community Legal Service, and Women's Legal Service Victoria. As part of the family violence project, SSRV undertook community engagement with family violence specialist organisations including Elizabeth Morgan House–Aboriginal Women's Service, Women's Health in the South East, Eastern Domestic Violence Outreach Service, Djirra and InTouch with the aim of assessing the gap in accessible social security legal services and referral pathways for victims/survivors of family violence with social security issues.

During 2019-2020, SSRV has supported victim/survivors to understand and exercise their social security rights. SSRV has provided legal advice, internal review legal assistance, and representation at the Administrative Appeals Tribunal. The project has continued to enable and prioritise victims/survivors of family violence to access legal support for a wide range of social security matters including, including DSP, Parenting Payment, Debts, Family Assistance payments, residency and visa issues and child support exemptions.

The project incorporates a holistic practice model by offering referral pathways to other

community support services, secondary consultations and casework collaboration with community workers assisting victims/survivors of family violence. In addition, the project has delivered community legal education tailored to family violence specialist workers, supporting them to expand their knowledge and skills in regard to resolving Centrelink issues for their clients.

As part of the Family Violence Project SSRV also undertook a research project to assess the gap in access to legal support at the time victims/survivors of family violence leave a violent relationship. This research project was conducted in partnership with Peninsula Community Legal Centre, Fitzroy Legal Service, and Justice Connect. The project highlighted the importance of early access to legal support and the need for further research into the impact of accessible income support and justice for victims/survivors of family violence. In addition, to the collaborative research piece, SSRV also conducted an internal research report to assess how accessible our services are to victims/survivors of family violence and to analyse the types of family violence social security matters that reach our service. The research project has played an important role in developing the Family Violence Project and our services for victims/survivors in the coming years.

During 2019-2020, SSRV provided almost 300 services to clients with a family violence indicator. The majority of family violence matters reach SSRV via the Worker Help Line. Parenting payment is the most common payment type to incur a family violence related debt, and Centrelink debts are the most common family violence social security issue to reach SSRV. During part of the year a SSRV Community Lawyer worked from Peninsula Community Legal Centre one day per week, enabling the trial of an alternate approach to engaging with a generalist CLC regarding Centrelink legal issues. We acknowledge and appreciate the support of Peninsula Community Legal Centre.

## Case Study

Kylie\* a single mother and migrant to Australia, was without income after separating from her ex-husband. Kylie had attempted to apply for parenting payment and was informed by Centrelink that she was not eligible due to the newly arrived resident's waiting period.

Kylie was facing several challenges at this time. Her ex-husband had been removed from their private rental property due to family violence, and she was facing eviction for falling behind in rent. Kylie's ex-husband was also receiving Centrelink payments when he did not have custody of their son. This put Kylie in a difficult position. If Kylie were to be able to access parenting payment, it would likely raise a debt against her ex-husband. This could present a safety issue for Kylie and her son.

Kylie engaged with a specialist community legal centre for assistance with her housing situation. That CLC's integrated lawyers and social worker negotiated extensively with Kylie's landlord, which prevented her eviction into homelessness and ensured that she and her son could secure a safe, new property. Based on the trust built by the CLC social worker, Kylie shared that her ex-husband was receiving Centrelink parenting payments when he did not have custody of their son. With consent, the social worker spoke with Family Violence Community Lawyer at SSRV, who provided legal guidance regarding Kylie's Centrelink rights and options.

After receiving tailored support from SSRV, the social worker advocated with Centrelink, which resulted in Kylie receiving her single parenting payments. This holistic community legal assistance has provided vital housing and financial security for Kylie, empowering her to prioritise her son's wellbeing and to enrol in further studies.

\*Name has been changed



Jackie Galloway (CEO, Peninsula Community Legal Centre) and Liz Divers (SSRV Community Lawyer).



Leanne Khan, ISP Financial Counsellor, speaking at the FCVic State Conference, October 2019.

## Integrated Services Project

The Integrated Services Project (ISP) is funded by the Victorian Department of Justice and Community Safety, with the funds administered by the FCLC. The project is structured as a partnership between SSRV and Financial Counselling Victoria Inc (FCVic). The purpose of the project is to explore how social security law experts and financial counsellors can work together more effectively and improve client outcomes. During 2019-2020 the first year of the project was completed and the project partners were pleased to receive funds to continue the work into a second year.

The transition between years one and two also saw a change in project staff. Leanne Khan and Bryn Overend initiated the project and led work to build relationships, explore and embed integrated practices. Patricia Bove and Karl Schaffarczyk have built on these foundations, although in quite different circumstances, with much of year two to date being conducted in the context of COVID-19 restrictions and remote work arrangements. The ISP Reference Group - Dr Sandy Ross (FCVic), Liz Stary (Vincent Care), Catherine Miller (Consumer Action Law Centre) and Kelly Bowey (Centre for Excellence in Child and Family Welfare) - continued to meet, providing project oversight and guidance. Taimur Siddiqi has continued in the role of evaluation consultant across both years of the project. The contributions of all are greatly appreciated.

*Specialist social security lawyers and financial counsellors working together to improve client outcomes: A report on the implementation and evaluation of the Integrated Services Project (Year 1)*, was launched in May 2020. The report is available on the SSRV [website](#). In the evaluation of year one, it was found that the “partnership between SSRV and FCRC (now FCoV) is one of the unequivocal enabling factors for the success of the project”. It was noted that FCoV’s “imprimatur on the project and support has helped expand

SSRV’s footprint and presence across the state among financial counsellors” (p. 57). The leadership, support and contributions of Dr Sandy Ross and the FCoV team are tremendously important to the implementation and outcomes of the ISP. Sincere thanks to all at FCoV.

**As well as recognising the need for shared objectives and commitment to working in an integrated way, the report also highlights:**

- the importance of relationships across service provision and management levels;
- that improvements have been achieved – both directly and indirectly – in client outcomes due to the operation of the ISP; and
- the ISP has demonstrated its viability as a model for social security specialists and financial counsellors to work together.

The second year of the ISP commenced in early 2020. Key underpinning documents including the memorandum of understanding between SSRV and FCoV, the project work plan and the monitoring and evaluation and tools were reviewed and updated.

Engagement work in year two was originally planned to have a focus on financial counsellors based in rural and regional areas, including continuing the well received regular visits and contacts established during year one. However, the travel restrictions implemented as a consequence of the COVID-19 emergency imposed limitations on direct contact. Video conferencing, email, and telephone were the main means of engagement and communications.

Despite this, the ISP Community Lawyer has attended at least one meeting of each of the rural and regional networks financial counsellor networks across the state. Our thanks to Lyn Dundon, FCoV Advocacy

and Campaigns Manager, who has assisted in connecting project staff to the network coordinators.

Adapting to new circumstances brought the surprising advantage of being able to deliver community legal education/professional development sessions to larger numbers of participants via Zoom. As at September 2020, six sessions has been delivered, each averaging over 50 attendees, with a combined total attendance of over 350 people. Many thanks to FCVic's Training Manager, Tanja Haeusler, for her generous contributions to this aspect of the project, her assistance has ensured effective promotions and smooth delivery.

Regular contributions to FCVic's monthly newsletter, *The Devil's Advocate*, have continued throughout the year. These articles are intended to increase the recognition and awareness of the ISP in the sector. Case studies are included to engage financial counsellors with the human face of our work and demonstrate how integrated practices can occur and that this approach can achieve better client outcomes. Many thanks to FCVic's Communications Manager, James Degenhardt.

The ISP Community Lawyer has regularly attended the FCVic Centrelink Working Group meetings. This an important forum for information sharing and identifying opportunities for collaborative policy and advocacy activities.

As can be seen earlier in this annual report, financial counsellors from across Victoria regularly access the SSRV Worker Help Line for information, secondary consultation and referral pathways in relation to social security problems being experienced by their clients. Many of these inquiries have related to 'robodebts'. SSRV lawyers have worked closely with both the SSRV financial counsellor and a number of external financial counsellors on a range of ongoing client matters. Many of these legal issues relate to appealing debts raised by Centrelink



#### Integrated Service Project Year One Report

against the clients. The respective expertise of both financial counsellors and lawyers, and the value of an integrated approach, is clearly relevant in these type of matters. The ISP Community Lawyer has been working on a case which has the potential to set a precedent concerning out of time applications in the context of family violence.

The in-house Financial Counsellor has worked closely with SSRV lawyers in the conduct of client legal matters by, for example, helping to understand the basis of debts Centrelink has raised, preparing detailed statements of the client's financial position and supporting documentation regarding the person's capacity to repay any debts. This information has informed advocacy to have debts reduced or waived. The financial counsellor has also provided assistance through conducting financial health checks, helping with the preparation of budgets and action plans, and assisting people to deal with other debts and access other supports such as utility relief grants.

The ISP Financial Counsellor role also involves building the knowledge of SSRV staff about the role and conduct of financial counsellors and issues for the sector. Both the ISP Community Lawyer And Financial Counsellor play a key role in championing the forms and potential of integrated service delivery.



Integrated Services Project Reference Group – Bryn Overend (SSRV), Kelly Bowey (Centre for Excellence in Child and Family Welfare), Catherine Miller (Consumer Action Law Centre), Gillian Wilks (SSRV), Liz Stary (Vincent Care), Sandy Ross (FCVic) and Taimur Siddiqi (Incus Consulting).



Patricia Bove, ISP Financial Counsellor.



Karl Schaffarczyk, Community Lawyer,  
Integrated Services Project

## Case Study

Sarah\* has received a Centrelink payment for a number of years. She has always tried as hard as she can to support herself and has picked up casual work from time to time to supplement the payment. Despite the work being short contracts, she sometimes earned a significant amount in a fortnight. Sarah struggles with understanding maths and numbers, and she did not always accurately report her income. Centrelink warned Sarah several times to be sure that she was reporting her earnings correctly. Following an investigation, Centrelink found that Sarah received substantial overpayments during the past ten years and began deducting money from her payments to pay down the debt.

Hoping to have the debt reduced or waived, with some help from family Sarah used the Freedom of Information laws to obtain documents from Centrelink about how the debt was assessed. Neither Sarah nor her family could understand the formatting of the documents, and they found wading through hundreds of pages of information to be overwhelming. Sarah and her family turned to her financial counsellor Megan\* for assistance.

On seeing the complexity of the matter and the number of documents, Megan contacted the SSRV's Integrated Services Project for assistance to sort through the information, and to see if there was an avenue of appeal to reduce the size of Sarah's debt.

The ISP lawyer analysed the documents, checked the debt calculations and for any grounds to apply for a waiver or write-off of the debt. This review did confirm that the earnings information had been processed correctly by Centrelink and that there did not seem to be grounds for reducing the debt. With this advice to hand, Megan assisted Sarah by confirming that the debt had been fairly raised, to have her repayment deductions adjusted to a more manageable level, and to fully understand her obligations moving forward.

\*Name has been changed

# Disability Support Pension Help Project

In 2019 SSRV was pleased to receive a two year grant from the Victorian Legal Services Board + Commissioner's (VLSB+C) grants program for the DSP Help Project. The project officially commenced in February 2020.

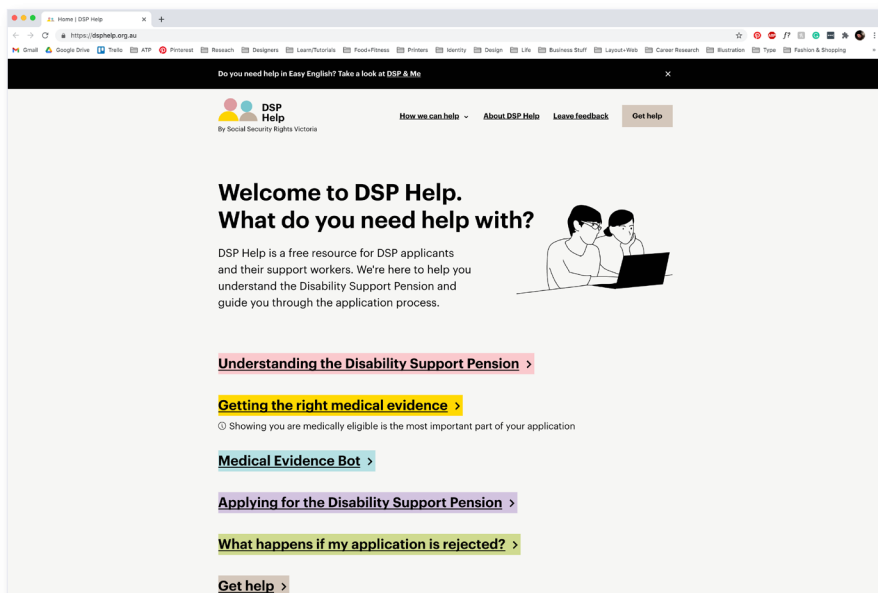
The DSP Help Project aims to help people living with illness, injury or disability access income support. Specifically, the project aimed to create an online resource that helps applicants better understand and apply for the Disability Support Pension. SSRV worked with service design firm Paper Giant to create the online resource, with the first six months of the project – those months within 2019-20 – dedicated to consultation, research and design. **DSP Help** was officially launched in August 2020.

DSP Help brings together information about DSP eligibility criteria, gathering medical evidence, how to apply, and the options if a claim is rejected, into a website applicants can use as a guide through the claim process. Built using Josef Legal's 'Chatbot' technology, DSP Help includes a bot that

takes users through creating a personalised medical evidence kit they can take to their health workers, to help explain what the workers can do to help support a DSP application.

The DSP Help Project is more than just the online resource. SSRV is providing a wrap around legal service, providing legal assistance services to DSP applicants and those who support them. The DSP Help legal service has been integrated into SSRV's overall practice and has increased SSRV's capacity to provide advice and representation services.

With DSP Help live and available, the second half of 2020 sees the DSP Help Project move into its next phase with a focus on promotion and service provision. In 2021, subject to VLSB+C's requirements, SSRV anticipates the DSP Help Project undertaking a second phase of development and iteration of DSP Help, expanding the target audience to doctors, specialists, and other health workers directly.



SSRV would like to thank and acknowledge the contributions of:

- The Victorian Legal Services Board + Commissioner.
- Paper Giant (Reuben Stanton, Wendy Fox, and Hannah Mitchell).
- The DSP Help Project Steering Committee (Patrick McGee, Len Jaffit, Yvette Maker, John Berrill, and Natasha Thompson).
- Incus Group (Taimur Sidiqi).
- The clients and support workers who have contributed their time, expertise and experience, and helped guide the shape and direction of DSP Help.

Visit the DSP Help [website](#)



DSP Help Steering Committee meeting, 3 March 2020. (L-R) Patrick McGee (AFDO), Yvette Maker ((Melbourne Social Equity Institute, Melbourne University), Wendy Fox (Paper Giant), Reuben Stanton (Paper Giant), Dermott Williams (SSRV), Hannah Mitchell (Paper Giant), Bryn Overend (SSRV), and Len Jaffit (Victoria Legal Aid).

## Case Study

Travis\* is a 16 year old man living with Autism Spectrum Disorder (ASD) and associated mental health conditions. He is supported by his mother, Judy\*, in his day to day life. Travis requires constant supervision and assistance, either from Judy, other family members, or while attending a special school.

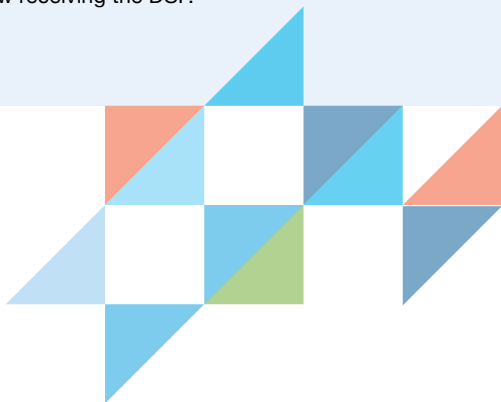
Judy contacted SSRV when Travis was rejected for the DSP. She had taken this matter to a Centrelink Authorised Review Officer (ARO) who found Travis' conditions to not be permanent as they were not fully treated or fully stabilised. Judy sought assistance to take this to the Administrative Appeals Tribunal.

At the time Travis applied for the DSP he was experiencing difficulties with his conditions. He could easily become distressed and at times aggressive. Travis had to be removed from the family home on at least one occasion. The treatment Travis received at this time and the recommendations health workers made led the ARO to believe that his conditions were not fully treated, and that he could show significant improvement if he undertook more treatment. This was the main reason why his DSP claim was rejected.

Additionally, Travis was in the process of obtaining National Disability Insurance Scheme assistance which the ARO also considered treatment he needed to complete before his conditions were considered permanent. On top of these challenges, the nature of his conditions meant Travis was unable to advocate for himself, or even seek assistance on his own behalf. He was and is reliant on Judy to obtain assistance for him.

A SSRV lawyer provided advice to Judy about the DSP eligibility requirements and how medical evidence can and should be used to demonstrate these have been met. Judy used this advice to obtain follow up reports from the health workers treating Travis. SSRV provided representation at the Tribunal hearing, preparing written submissions and assisting Judy with the hearing itself. A decision was made in Travis's favour and he is now receiving the DSP.

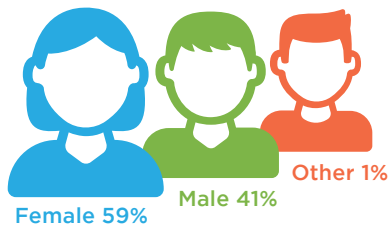
\*Name has been changed



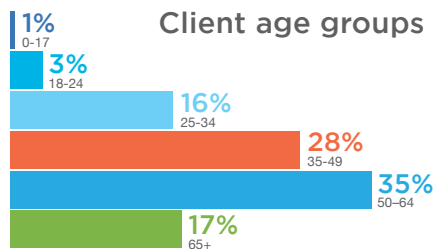
# Client and service data

The following graphs outlines a range of demographic and service issues.

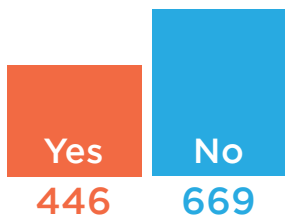
Note that all demographic data (except locations) are for individual clients only.



This infographic identifies the gender of our individual clients in the 19-20 year.

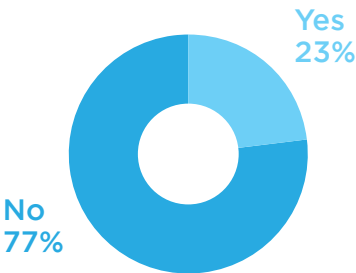


This graph identifies the age groups that our individual clients fall into.

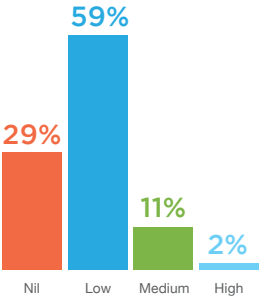
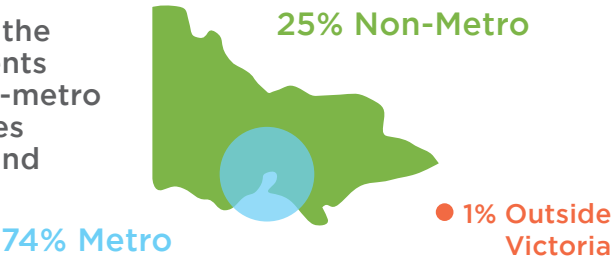


This graph highlights the number of individual SSRV clients who identify as living with a disability.

This chart outlines the SSRV clients who themselves or a family member have experienced family violence.



This graph shows the breakdown of clients from metro & non-metro areas. This includes both individuals and organisations.



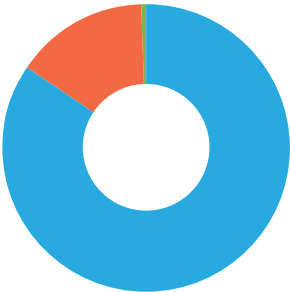
### Income Level

This graph outlines the levels of income clients report to us when they first contact us. A significant number of clients have no current income at all.

### Client types

This graph indicates the types of clients who contact SSRV.

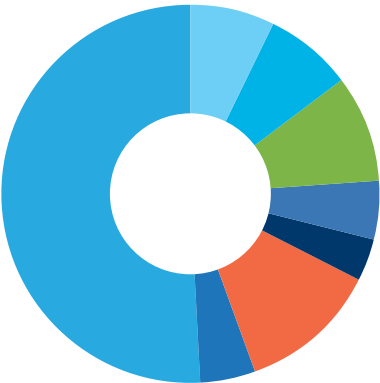
- Individuals 84%
- Organisations 15%
- Government & Other 1%



# Non-metro clients

This outlines the spread of SSRV clientele (both individuals and organisations) in the non-metro areas of Victoria. The seven most represented LGAs are identified individually, the rest are included in 'other'. Other includes clients from thirty-three (33) Victorian LGAs.

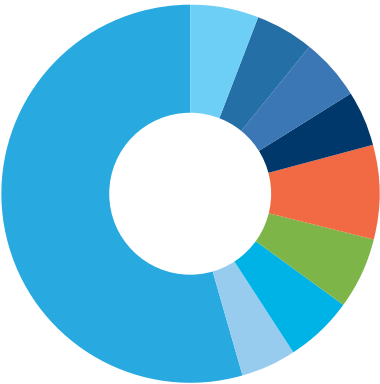
- Other 47%
- Mornington Peninsula 24%
- Geelong 19%
- Ballarat 15%
- Bendigo 15%
- Shepparton 10%
- Yarra Ranges 9%
- LaTrobe 7%



# Client metro locations

This graph identifies the local government areas (LGAs) in greater metropolitan Melbourne where clients are from. The top eight LGAs are noted. All others are in 'other'. There are twenty LGAs represented in the 'other' category.

- Other 54%
- Melbourne 8%
- Moreland 6%
- Brimbank 6%
- Wyndham 6%
- Frankston 5%
- Casey 5%
- Hume 5%
- Yarra 5%



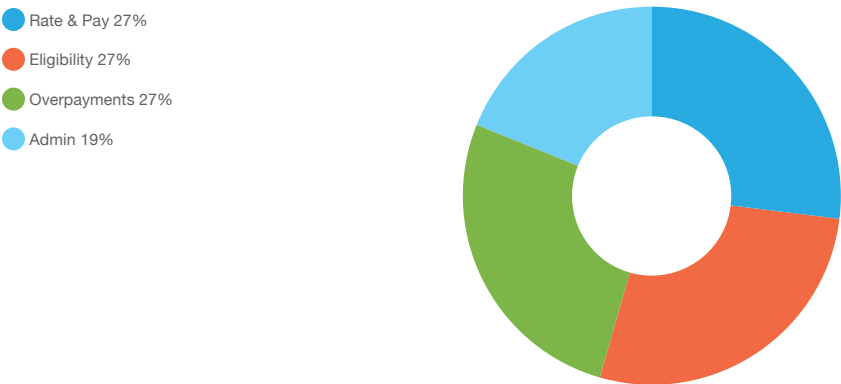
# Clients payment chart

This graph shows the various types of payments people contact SSRV about. Smaller payments are aligned with larger ones of the same nature. For example, study payments includes Austudy Payment and Youth Allowance; Age Pension includes Widow's Pension; Medical covers Disability Support Pension and Carer payments; Family includes Family Tax Benefits and Parenting Payments whilst JobSeeker includes NewStart Allowance. (JobSeeker replaced NewStart Allowance,Sickness Allowance and Widow's Allowance in March 2020).



# Presenting issues

This graph outlines the overall presenting issues clients contact us with. Each area is broken down further in the graphs that follow. Note that some clients have more than one presenting issue when they contact us.



# Eligibility

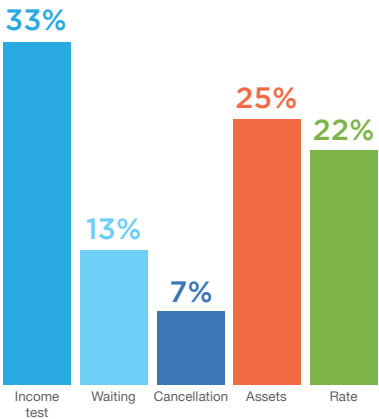
The main issues clients have with eligibility include activity issues, overseas (including NZ) issues, family issues (such as membership of a couple) study issues (full-time status etc) and medical – carer and disability eligibility usually.

- Medical 55%
- Activity 16%
- NZ/OS 16%
- Family 10%
- Study 4%



# Rate & Payability

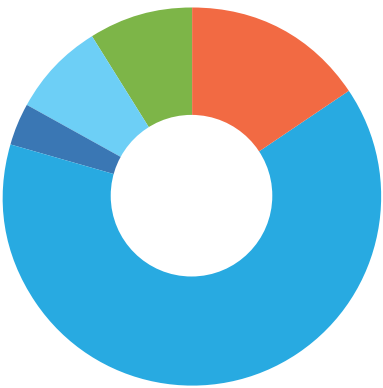
The main areas in rate and payability are the income test, waiting periods, cancellation (or suspension) the assets tests and the rate people are paid (affected by their membership of a couple or other circumstances).



# Debts & Repayments

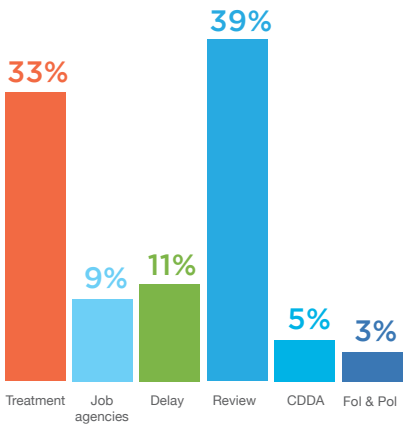
The main areas in debts and repayments are the rate of recovery, the existence of the overpayment, possibility of prosecution, the quantum (that is, the amount) of the overpayment and requests for waiver.

- Existence 64%
- Recovery rate 16%
- Waiver 9%
- Quantum 8%
- Prosecution 4%



# Administration issues

Administration issues covers areas such as complaints about treatment (by Centrelink staff) issues to do with job providers, delays and the review processes.



# Social Security Rights Victoria Inc

Reg No. A0015471X

**Financial Statements**  
**For the Year Ended 30 June 2020**

## Social Security Rights Victoria Inc

Reg No. A0015471X

### Statement by the Members of the Board of Management

The Board of Management has determined that the Association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 3 to the financial statements.

In the opinion of the Board of Management the financial report as set out on pages 1 to 15:


1. Presents fairly the financial position of Social Security Rights Victoria Inc as at 30 June 2020 and its performance for the year ended on that date.
2. At the date of this statement, there are reasonable grounds to believe that Social Security Rights Victoria Inc will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Board of Management and is signed for and on behalf of the Board of Management by:

President .....

  
Tom Cobban

Treasurer .....

  
Kirsty Gregory

Dated this ..... 4 ..... day of ..... November ..... 2020

4.11.2020.

**Social Security Rights Victoria Inc**

Reg No. A0015471X

**Statement of Profit or Loss and Other Comprehensive Income  
For the Year Ended 30 June 2020**

	2020	2019
	\$	\$
<b>Income</b>		
Grant - Attorney General - Commonwealth	273,575	270,116
Grant - Attorney General - State	48,588	45,840
Project income	365,139	239,052
Interest received	1,558	2,145
Government assistance	50,000	-
	<b>738,860</b>	<b>557,153</b>
<b>Expenditure</b>		
Salaries	(455,616)	(381,660)
Superannuation contributions	(42,417)	(35,449)
Workcover	(2,620)	(2,526)
Annual leave expense	(9,137)	(12,260)
Long service leave	(9,167)	(9,601)
Staff related expenses	(12,399)	(8,450)
Premises	(29,929)	(30,815)
Office overheads	(13,393)	(12,689)
Communications	(8,925)	(8,594)
Finance & accounting	(20,149)	(18,867)
Insurance	(1,330)	(1,264)
Library & resources	(4,214)	(4,003)
Travel	(1,540)	(1,486)
Programme & planning	(70,460)	(11,306)
Depreciation	(5,605)	(5,880)
	<b>(686,901)</b>	<b>(544,850)</b>
<b>Surplus/(Deficit) for the year</b>	<b>51,959</b>	<b>12,303</b>
<b>Total comprehensive surplus/(deficit) for the year</b>	<b>51,959</b>	<b>12,303</b>

The accompanying notes form part of these financial statements.

**Social Security Rights Victoria Inc**

Reg No. A0015471X

**Statement of Financial Position****As At 30 June 2020**

		2020	2019
	Note	\$	\$
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and cash equivalents	5	563,388	364,361
Trade and other receivables	7	199,650	100
Prepayments		4,863	3,616
<b>TOTAL CURRENT ASSETS</b>		<b>767,901</b>	<b>368,077</b>
<b>NON-CURRENT ASSETS</b>			
Property, plant and equipment	8	6,720	10,366
<b>TOTAL NON-CURRENT ASSETS</b>		<b>6,720</b>	<b>10,366</b>
<b>TOTAL ASSETS</b>		<b>774,621</b>	<b>378,443</b>
<b>LIABILITIES</b>			
<b>CURRENT LIABILITIES</b>			
Trade and other payables	9	573,293	240,321
Employee benefits	10	92,997	81,750
<b>TOTAL CURRENT LIABILITIES</b>		<b>666,290</b>	<b>322,071</b>
<b>TOTAL LIABILITIES</b>		<b>666,290</b>	<b>322,071</b>
<b>NET ASSETS</b>		<b>108,331</b>	<b>56,372</b>
<b>MEMBERS' FUNDS</b>			
Retained surplus		108,331	56,372
<b>TOTAL MEMBERS' FUNDS</b>		<b>108,331</b>	<b>56,372</b>

The accompanying notes form part of these financial statements.

## Social Security Rights Victoria Inc

Reg No. A0015471X

### Statement of Changes in Members' Funds For the Year Ended 30 June 2020

#### 2020

	Retained Surpluses \$	Total \$
Balance at 1 July 2019	56,372	56,372
Surplus for the year	51,959	51,959
Balance at 30 June 2020	<u>108,331</u>	<u>108,331</u>

#### 2019

Balance at 1 July 2018	44,069	44,069
Surplus for the year	12,303	12,303
Balance at 30 June 2019	<u>56,372</u>	<u>56,372</u>

The accompanying notes form part of these financial statements.

**Social Security Rights Victoria Inc**

Reg No. A0015471X

**Statement of Cash Flows**  
**For the Year Ended 30 June 2020**

	2020	2019
Note	\$	\$
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Receipts from customers and funders	537,752	561,508
Payments to suppliers and employees	(338,324)	(448,173)
Interest received	1,558	2,145
Net cash provided by operating activities	6 <u>200,986</u>	<u>115,480</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Purchase of plant, plant and equipment	(1,959)	-
Net cash (used in) investing activities	<u>(1,959)</u>	<u>-</u>
Net increase in cash and cash equivalents held	199,027	115,480
Cash and cash equivalents at beginning of year	364,361	248,881
Cash and cash equivalents at end of financial year	5 <u>563,388</u>	<u>364,361</u>

The accompanying notes form part of these financial statements.

## Social Security Rights Victoria Inc

Reg No. A0015471X

### Notes to the Financial Statements For the Year Ended 30 June 2020

The financial statements cover Social Security Rights Victoria Inc as an individual entity. Social Security Rights Victoria Inc is a not-for-profit Association incorporated in Victoria under the *Associations Incorporation Reform Act 2012*.

The functional and presentation currency of Social Security Rights Victoria Inc is Australian dollars.

Comparatives are consistent with prior years, unless otherwise stated.

#### 1 Basis of Preparation

In the opinion of the Board of Management, the Association is not a reporting entity since there are unlikely to exist users of the financial report who are not able to command the preparation of reports tailored so as to satisfy specifically all of their information needs. These special purpose financial statements have been prepared to meet the reporting requirements of the *Associations Incorporation Reform Act 2012*.

The financial statements have been prepared in accordance with the recognition and measurement requirements of the Australian Accounting Standards and Accounting Interpretations, and the disclosure requirements of AASB 101 *Presentation of Financial Statements*, AASB 107 *Statement of Cash Flows*, AASB 108 *Accounting Policies, Changes in Accounting Estimates and Errors*, AASB 1048 *Interpretation of Standards* and AASB 1054 *Australian Additional Disclosures*.

The financial statements, except for the cash flow statement, have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

#### 2 New, revised or amended accounting standards adopted

##### Revenue from Contracts with Customers - Adoption of AASB 15

The mandatory date of adoption for AASB 15 and AASB 1058 was 1 July 2019.

AASB 15 involves the use of a five-step recognition model for recognising revenue, the steps are:

Step 1 – Identify the contract with the customer

Step 2 – Identify the sufficiently specific performance obligations to be satisfied

Step 3 – Measure the expected consideration

Step 4 – Allocate that consideration to each of the performance obligations in the contract

Step 5 – Recognise revenue

The Association has described its new accounting policy below in Note 3(c). The Association has elected to adopt the practical expedient whereby contracts that are considered to be 'complete' (where revenue has been fully recognised in accordance with previous standards) are not adjusted upon the adoption of the new standards.

AASB 1058 measures income by reference to the fair value of the asset received. The asset received, which could be a financial or non-financial asset, is initially measured at fair value when the consideration paid for the asset is significantly less than fair value, and that difference is principally to enable the Association to further its objectives. Otherwise, assets acquired are recognised at cost.

## Notes to the Financial Statements

### For the Year Ended 30 June 2020

#### 2 New, revised or amended accounting standards adopted (continued)

##### Revenue from Contracts with Customers - Adoption of AASB 15 (continued)

Where the asset has been measured at fair value, AASB 1058 requires that elements of other Accounting Standards are identified before accounting for the residual component. These standards are:

- AASB 15 *Revenue from Contracts with Customers*
- AASB 16 *Leases*
- AASB 1004 *Contributions*
- AASB 137 *Provisions, Contingent Liabilities & Contingent Assets*
- AASB 9 *Financial Instruments*

A transfer that requires the Association to use those funds to acquire or construct a recognisable non-financial asset to identified specifications; does not require the Association to transfer the non-financial asset to the transferor or other parties; and occurs under an enforceable agreement is recognised as income when (or as) the Association satisfies its obligations under the transfer.

Any donations, bequests or grants not recognised as described above are recognised as income when the Association obtains control of those funds.

The adoption of AASB 15 and AASB 1058 has not had a material impact on the financial performance or position of the Association in either current or prior reporting periods.

##### Leases - Adoption of AASB 16

AASB 16 replaces AASB 117 *Leases* and has been applied for the first time from 1 July 2019. The accounting policy adopted by the Association from that date is described in Note 3(b).

Under AASB 117, the Association assessed whether leases were operating or finance leases based on its assessment of whether the significant risks and rewards of ownership had been transferred to the Association or remained with the lessor.

Under AASB 16, there is no differentiation between finance and operating leases for the lessee and therefore all leases which meet the definition of a lease are recognised on the statement of financial position (except for short-term leases and leases of low value assets).

The Association has elected to use the exception to lease accounting for short-term leases and leases of low value assets, and the lease expense relating to these leases are recognised in the statement of profit or loss on a straight line basis.

The adoption of AASB 16 has not had a material impact on the financial performance or position of the Association in either current or prior reporting periods.

#### 3 Summary of Significant Accounting Policies

##### (a) Income Tax

The Association is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

## **Notes to the Financial Statements**

### **For the Year Ended 30 June 2020**

#### **3 Summary of Significant Accounting Policies (continued)**

##### **(b) Leases**

At inception of a contract, the Association assesses whether a contract is, or contains, a lease. A contract is considered to contain a lease if it allows the Association the right to control the use of an identified asset over a period of time in return for consideration.

Where a contract or arrangement contains a lease, the Association recognises a right-of-use asset and a lease liability at the commencement date of the lease.

A right-of-use asset is initially measured at cost, which is the present value of future lease payments adjusted for any lease payments made at or before the commencement date, plus any make-good obligations and initial direct costs incurred. Lease assets are depreciated using the straight-line method over the shorter of their useful life and the lease term. Periodic adjustments are made for any re-measurements of the lease liabilities and for impairment losses.

Lease liabilities are initially measured at the present value of future minimum lease payments, discounted using the Association's incremental borrowing rate if the rate implicit in the lease cannot be readily determined, and are subsequently measured at amortised cost using the effective interest rate. Minimum lease payments include fixed payments, amounts expected to be paid under a residual value guarantee, the exercise price of purchase options for which the Association is reasonably certain to exercise and incorporate the Association's expectations of lease extension options.

The lease liability is remeasured when there are changes in future lease payments arising from a change in rates, index or lease terms from exercising an extension or termination option. A corresponding adjustment is made to the carrying amount of the lease assets.

Short term leases (lease term of 12 months or less) and leases of low value assets (\$10,000 or less) are recognised as incurred as an expense in the statement comprehensive income. Short-term assets comprise of office premises.

##### **(c) Revenue and other income**

In the previous financial year, revenue recognised in accordance with AASB 118 *Revenue* was measured at the fair value of the consideration received or receivable. The Association recognised revenue when the amount of revenue can be reliably measured, it is probable that future economic benefits will flow to the Association and specific criteria have been met for each of the Association's activities.

Revenue recognised under AASB 15 is measured at the amount which the Association expects to receive in consideration for satisfying performance obligations to a customer. A performance obligation is the distinct good or service defined within the contract with a customer. The transaction price is allocated to one or more performance obligations contained within the contract, with revenue being recognised as or when the performance obligation is satisfied.

Where consideration comprises variable components, the amount recognised as revenue is constrained to that amount that would not result in a significant reversal of the cumulative revenue recognised when that uncertainty is resolved.

##### *Timing of Revenue Recognition*

Revenue is recognised either at a point in time or over time, when (or as) the Association satisfies performance obligations by transferring the promised goods or services to its customers.

## **Notes to the Financial Statements**

### **For the Year Ended 30 June 2020**

#### **3 Summary of Significant Accounting Policies (continued)**

##### **(c) Revenue and other income (continued)**

If the Association satisfies a performance obligation before it receives the consideration, the Association recognises either a contract asset or a receivable in its statement of financial position, depending on whether something other than the passage of time is required before the consideration is due.

All revenue is stated net of the amount of goods and services tax (GST).

##### **Rendering of services**

Revenue in relation to rendering of services is recognised depending on whether the outcome of the services can be estimated reliably. If the outcome can be estimated reliably then the stage of completion of the services is used to determine the appropriate level of revenue to be recognised in the period.

If the outcome cannot be reliably estimated then revenue is recognised to the extent of expenses recognised that are recoverable.

##### **Grant revenue**

Grant revenue is recognised in profit or loss when the Association satisfies the performance obligations stated within the funding agreements. If conditions are attached to the grant which must be satisfied before the Association is eligible to retain the contribution, the grant will be recognised in the statement of financial position as a liability until those conditions are satisfied.

##### **Government assistance**

Government assistance has been received during the year under the Cash Flow Boost program. Payments under this program are recognised as revenue once the Association is entitled to receive the payments. A receivable is recognised at year end for any payments that the Association is entitled to that have not been received. Payments received are included as part of 'Government assistance' in the statement of comprehensive income.

##### **Interest revenue**

Interest revenue is recognised using the effective interest method.

##### **(d) Goods and Services Tax (GST)**

Revenue, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payable are stated inclusive of GST.

The net amount of GST recoverable from, or payable to, the ATO is included as part of receivables or payables in the statement of financial position.

##### **(e) Property, plant and equipment**

Each class of property, plant and equipment is carried at cost less, where applicable, any accumulated depreciation.

Plant and equipment are measured using the cost model.

## Notes to the Financial Statements

### For the Year Ended 30 June 2020

#### 3 Summary of Significant Accounting Policies (continued)

##### (e) Property, plant and equipment (continued)

Property, plant and equipment, excluding freehold land, is depreciated on a straight-line basis over the assets useful life to the Association, commencing when the asset is ready for use.

##### (f) Financial instruments

###### Initial recognition and measurement

Financial instruments are recognised initially on the date that the Association becomes party to the contractual provisions of the instrument.

On initial recognition, all financial instruments are measured at fair value plus transaction costs (except for instruments measured at fair value through profit or loss where transaction costs are expensed as incurred).

###### Financial assets

All recognised financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial assets.

###### Classification

On initial recognition, the Association classifies its financial assets into the following categories, those measured at:

- amortised cost

Financial assets are not reclassified subsequent to their initial recognition unless the Association changes its business model for managing financial assets.

###### Amortised cost

Assets measured at amortised cost are financial assets where:

- the business model is to hold assets to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows are solely payments of principal and interest on the principal amount outstanding.

The Association's financial assets measured at amortised cost comprise trade and other receivables and cash and cash equivalents in the statement of financial position.

Subsequent to initial recognition, these assets are carried at amortised cost using the effective interest rate method less provision for impairment.

Interest income, foreign exchange gains or losses and impairment are recognised in profit or loss. Gain or loss on derecognition is recognised in profit or loss.

## Notes to the Financial Statements For the Year Ended 30 June 2020

### 3 Summary of Significant Accounting Policies (continued)

#### (f) Financial instruments (continued)

##### Financial assets (continued)

###### *Impairment of financial assets*

Impairment of financial assets is recognised on an expected credit loss (ECL) basis for the following assets:

- financial assets measured at amortised cost
- debt investments measured at FVOCI

When determining whether the credit risk of a financial assets has increased significant since initial recognition and when estimating ECL, the Association considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis based on the Association's historical experience and informed credit assessment and including forward looking information.

The Association uses the presumption that an asset which is more than 30 days past due has seen a significant increase in credit risk.

The Association uses the presumption that a financial asset is in default when:

- the other party is unlikely to pay its credit obligations to the Association in full, without recourse to the Association to actions such as realising security (if any is held); or
- the financial assets is more than 90 days past due.

Credit losses are measured as the present value of the difference between the cash flows due to the Association in accordance with the contract and the cash flows expected to be received. This is applied using a probability weighted approach.

###### *Trade receivables*

Impairment of trade receivables have been determined using the simplified approach in AASB 9 which uses an estimation of lifetime expected credit losses. The Association has determined the probability of non-payment of the receivable and multiplied this by the amount of the expected loss arising from default.

The amount of the impairment is recorded in a separate allowance account with the loss being recognised in finance expense. Once the receivable is determined to be uncollectable then the gross carrying amount is written off against the associated allowance.

Where the Association renegotiates the terms of trade receivables due from certain customers, the new expected cash flows are discounted at the original effective interest rate and any resulting difference to the carrying value is recognised in profit or loss.

###### *Other financial assets measured at amortised cost*

Impairment of other financial assets measured at amortised cost are determined using the expected credit loss model in AASB 9. On initial recognition of the asset, an estimate of the expected credit losses for the next 12 months is recognised. Where the asset has experienced significant increase in credit risk then the lifetime losses are estimated and recognised.

## Notes to the Financial Statements

### For the Year Ended 30 June 2020

#### 3 Summary of Significant Accounting Policies (continued)

##### (f) Financial instruments (continued)

###### Financial liabilities

The Association measures all financial liabilities initially at fair value less transaction costs, subsequently financial liabilities are measured at amortised cost using the effective interest rate method.

The financial liabilities of the Association comprise trade payables, bank and other loans and lease liabilities.

##### (g) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

##### (h) Employee benefits

Provision is made for the Association's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits that are expected to be wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled.

##### (i) Adoption of new and revised accounting standards

The Association has adopted all standards which became effective for the first time at 30 June 2020, the adoption of these standards has not caused any material adjustments to the reported financial position, performance or cash flow of the Association.

#### 4 Critical Accounting Estimates and Judgments

Those charged with governance make estimates and judgements during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

The significant estimates and judgements made have been described below.

##### Key estimates - receivables

The receivables at reporting date have been reviewed to determine whether there is any objective evidence that any of the receivables are impaired. An impairment provision is included for any receivable where the entire balance is not considered collectible. The impairment provision is based on the best information at the reporting date.

**Social Security Rights Victoria Inc**

Reg No. A0015471X

**Notes to the Financial Statements  
For the Year Ended 30 June 2020****5 Cash and Cash Equivalents**

	2020	2019
	\$	\$
Cash at bank and in hand	3,356	3,064
Short-term deposits	558,298	361,046
DGR Trust Account	1,734	251
	<u>563,388</u>	<u>364,361</u>

**Reconciliation of cash**

Cash and Cash equivalents reported in the statement of cash flows are reconciled to the equivalent items in the statement of financial position as follows:

Cash and cash equivalents	<u>563,388</u>	<u>364,361</u>
---------------------------	----------------	----------------

**6 Cash Flow Information****Reconciliation of result for the year to cashflows from operating activities**

Reconciliation of surplus/(deficit) to net cash provided by operating activities:		
Surplus / (Deficit) for the year	51,959	12,303
Non-cash flows in surplus / (deficit):		
- depreciation	5,605	5,880
Changes in assets and liabilities:		
- (increase) / decrease in trade and other receivables	(199,550)	6,500
- (increase) / decrease in prepayments	(1,247)	(419)
- increase / (decrease) in trade and other payables	332,972	69,354
- increase / (decrease) in employee benefits	11,247	21,862
Cashflow from operating activities	<u>200,986</u>	<u>115,480</u>

**7 Trade and Other Receivables**

CURRENT		
Trade receivables	199,650	-
Sundry receivables	-	100
	<u>199,650</u>	<u>100</u>

The carrying value of trade receivables is considered a reasonable approximation of fair value due to the short-term nature of the balances.

The maximum exposure to credit risk at the reporting date is the fair value of each class of receivable in the financial statements.

**Social Security Rights Victoria Inc**

Reg No. A0015471X

**Notes to the Financial Statements  
For the Year Ended 30 June 2020****8 Property, plant and equipment**

	2020	2019
	\$	\$
Furniture, fixtures and fittings		
At cost	21,091	21,091
Accumulated depreciation	(21,091)	(21,091)
Total furniture, fixtures and fittings	-	-
Office equipment		
At cost	19,072	17,113
Accumulated depreciation	(12,352)	(8,394)
Total office equipment	6,720	8,719
Computer equipment		
At cost	10,544	10,544
Accumulated depreciation	(10,544)	(8,897)
Total computer equipment	-	1,647
<b>Total property, plant and equipment</b>	<b>6,720</b>	<b>10,366</b>

**9 Trade and Other Payables**

CURRENT		
Unsecured liabilities		
Grant funding unspent for specific projects (non VLA)	269,985	126,701
Grant funding unspent (Worker Helpline/Family Violence Project/COVID-19 and Bushfire funding)	188,166	51,583
VLA Allowable Surplus	35,110	24,777
Other payables	80,032	37,260
	<b>573,293</b>	<b>240,321</b>

**10 Employee Benefits**

CURRENT		
Long service leave	53,841	51,731
Annual leave	39,156	30,019
	<b>92,997</b>	<b>81,750</b>

**11 Contingencies**

In the opinion of the Board of Management, the Association did not have any contingencies at 30 June 2020 (30 June 2019: None).

**12 Events after the end of the Reporting Period**

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Association, the results of those operations or the state of affairs of the Association in future financial years.

## **Social Security Rights Victoria Inc**

Reg No. A0015471X

### **Notes to the Financial Statements**

**For the Year Ended 30 June 2020**

#### **13 Economic Dependency**

The Association is primarily funded by the Federal and State Attorney Generals Departments Community Legal Service Program - 44% of this year and 57% last year. This year, they have received additional grants from other donors as well as the cash flow boost which have placed less dependency on the program. However, without the continued support of the Departments, the Association would not be able to provide its valuable services to the community.

The Association has a funding agreement in place with the Departments until 30 June 2023 and there are no indications that these arrangements will be discontinued thereafter.

#### **14 Statutory Information**

The registered office and principal place of business of the association is:

Social Security Rights Victoria Inc  
4th Floor, Fitzroy Town Hall  
126 Moor Street  
FITZROY VIC 3065

## **Independent Auditor's Report To the Members of Social Security Rights Victoria Inc.**

### **Report on the Audit of the Financial Report**

#### **Opinion**

We have audited the financial report, being a special purpose financial report, of Social Security Rights Victoria Inc. (the association), which comprises the statement of financial position as at 30 June 2020, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the declaration by those charged with governance.

In our opinion, the accompanying financial report of Social Security Rights Victoria Inc., is in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) giving a true and fair view of the association's financial position as at 30 June 2020 and of its financial performance for the year then ended; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1 and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

#### **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 auditor independence requirements and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other 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.

#### **Emphasis of matter regarding basis of accounting**

Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the Board of Trustees' financial reporting responsibilities under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

#### **Responsibilities of Management and Those Charged with Governance for the financial report**

Management is responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management 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 management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.

**Nexia Melbourne Audit Pty Ltd**  
Registered Audit Company 291969  
Level 12, 31 Queen Street  
Melbourne VIC 3000  
**p** +61 3 8613 8888  
**f** +61 3 8613 8800  
**e** info@nexiamelbourne.com.au  
**w** nexia.com.au

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## **Independent Auditor's Report To the Members of Social Security Rights Victoria Inc.**

### ***Auditor's responsibility 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 the 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 this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by those charged with governance.
- Conclude on the appropriateness of the committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



**Nexia Melbourne Audit Pty Ltd  
Melbourne**



**Andrew S. Wehrens  
Director**

**Dated: this 5th day of November 2020**



Social Security Rights Victoria (Inc) is a community legal centre specialising in social security advice and advocacy.

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General Advice Line, Mon-Thurs, 9.30am-12.30pm  
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Administration Line, Mon – Thurs, 9.00am-5.00pm 9481 0299.

Worker Help Line, Mon-Thurs, 9.00am-5.00pm (03) 9481 0655.

E: [info@ssrv.org.au](mailto:info@ssrv.org.au)

W: [ssrv.org.au](http://ssrv.org.au)

Incorporation number: A0015461X