

Annual Report

2021-2022

SSRV

**Social
Security
Rights
Victoria**

ABOUT SSRV

ABOUT SOCIAL SECURITY RIGHTS VICTORIA (SSRV)

SSRV is an independent, state-wide community legal centre that specialises in social security and related law, policy and administration.

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 and related services to vulnerable and disadvantaged Victorians and those who support them, which assist them to secure and protect their right to social security entitlements.

The values that underpin our work are respect, empowerment, quality, integrity and courage.

FUNDERS

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

- Victorian Department of Justice and Community Safety
- Australian Government Attorney-General's Department
- Bushfire Recovery Victoria
- Victorian Legal Services Board and Commissioner, and
- Individual donors.

We also acknowledge the support provided by the organisations that administer much of our funding, including:

- Victoria Legal Aid
- Federation of Community Legal Centres.

SUPPORTERS

SSRV sincerely appreciates the pro bono support provided by the following people:

- John Berrill
- Bryn Overend
- Willem Drent

ACKNOWLEDGEMENT OF COUNTRY We acknowledge the traditional custodians of the land on which the Social Security Rights Victoria offices are located and all of the places across Victoria from where we work and provide services. We pay our respects to their Elders past and present. We also pay our respects to the First Nations people who access our services, with whom we collaborate and who may be reading this report.

CONTENTS

This annual report covers the period 1 July 2021 to 30 June 2022.

In this report we document our strategy, funds, people, services, impact and challenges during the financial year. Through this report SSRV informs and is accountable to its members, service users, funders, stakeholders and supporters.

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OUR PEOPLE

BOARD

President

Tom Cobban

Vice President

Jacinta Lewin (until February 2022)

Treasurer

Kirsty Gregory

Membership Officer

Trevor Carroll

Members

Jacob Erlandsen

Mark Kreuzer

Katy Woods

Mary Anne Noone

Troy West

Ben Zika (until November 2021)



Great to be back in the office and for some of us to meet each other in person for the first time. L-R: Peter Horbury, Graeme Parsons, Gillian Wilks, Georgina Sack, Dermott Williams and Laura Jordan.



STAFF

Chief Executive Officer

Gillian Wilks

Principal Lawyer

Emily Singh (to January 2022)

John Berrill (Acting, pro bono from February 2022)

Operations & Intake Co-ordinator

Peter Horbury

Intake & Administration Worker

Miles Busfield

Executive Assistant

Georgina Sack

Financial Counsellor

Graeme Parsons

Communications Officer

Margaret Ambrose

Project Worker

Mark Morand

Community Lawyers

Elizabeth Divers

Laura Jordan

Aidan McCarthy (to January 2022)

Nhirushni Somasundaram

Pamela Taylor-Barnett

Dermott Williams

CONTRACTORS

Incus Consulting

Josef Legal

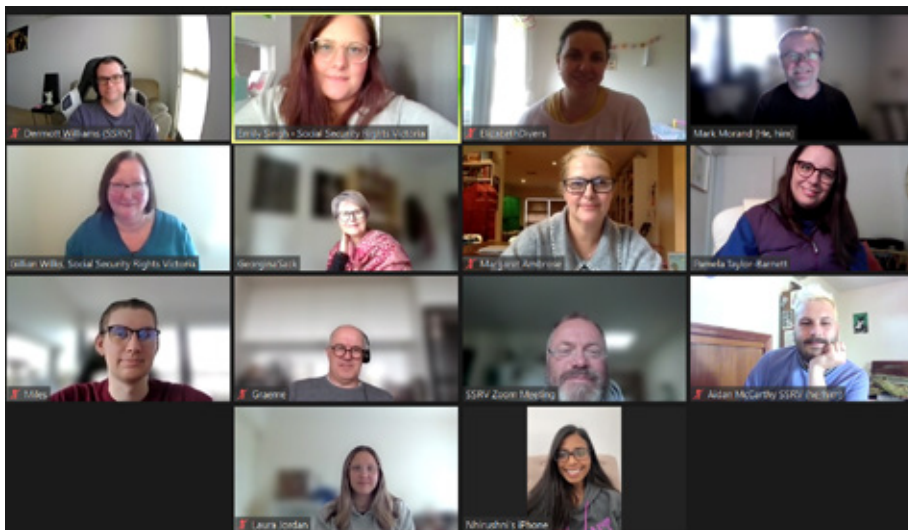
LANT3K IT Solutions

Nexia Australia

Paper Giant

Skilled Accountants

The Creative Works



SSRV Staff Meeting, November 2021. L-R, top to bottom: Dermott Williams, Emily Singh, Elizabeth Divers, Mark Morand, Gillian Wilks, Georgina Sack, Margaret Ambrose, Pamela Taylor-Barnett, Miles Busfield, Graeme Parsons, Peter Horbury, Aidan McCarthy, Laura Jordan, Nhirushni Somasundaram.





OUR YEAR

PRESIDENT'S REPORT

TOM COBBAN



SSRV's tireless work helping vulnerable Victorians continued in 2022, as has been the case for more than 30 years. As in the past, SSRV assisted individuals and community sector workers via its advice lines and through case work/representations.

Work has been done at a Board level to consult with staff and key stakeholders to develop an updated strategic plan and to work through the Multi-Enterprise Agreement consultation process, which is being undertaken between a working group of CLC CEO's and the Australian Services Union, this work continues. The Board has also supported our Chief Executive Officer to make decisions regarding the allocation and focus of funds, as some of the project money which SSRV received between 2019-2022 comes to an end over the 2022-2023 financial year, along with those projects.

Congratulations must go to those involved in the Disability Support Pension (DSP) Help Project, which has come to an end in around March 2022. The project was a huge success and has provided an ongoing resource to those that need help with the DSP and to the community sector workers that assist them. Whilst the project has ended, and some of the hands-on assistance that was funded by the project has ceased, the website and associated resources continue to be publicly available: <https://dsphelp.org.au/>.

SSRV is also pleased with the ongoing success of the Integrated Services Project, which is delivered in partnership between SSRV and Financial Counselling Victoria (FCVic) and allows SSRV to employ financial counselling and legal staff. SSRV's commitment to integrated services in community law is strong and we are pleased that we have secured further funding to continue this important work at SSRV. Funding for this project has been provided by the Department of Justice and Community Safety and we thank the Department for its ongoing support and the Federation of Community Legal Centres for



its strong advocacy about the benefits of integrated practice.

SSRV also continues to work with and provide assistance to those individuals and communities that are impacted by disasters. Initially, funding was provided to SSRV to assist in the wake of the 2019/2020 bushfires, however the need for social security assistance to those impacted by disasters is ever present and we are pleased to be able to continue to provide assistance in the coming year to people in the wake of disasters, including storms and floods.

The growth in project-based funding which we received over the past few years, has this year begun to decline, as fixed-term projects funding comes to an end. This was not unexpected and we have taken steps to manage the transition. However, we remain hopeful of additional funding and continue to advocate for a stronger, better resourced service for vulnerable Victorians impacted by decisions of Centrelink.

My sincere thanks to all SSRV Board members for their contributions during the past year. In particular, I would like to thank Kirsty Gregory for her contribution to the SSRV Board over her tenure, which comes to an end at the upcoming AGM. Kirsty has been a board member for almost 10 years and has been actively involved in all aspects of SSRV's management and governance, particularly in her role as Treasurer. Thank you, Kirsty.

I would also like to thank Jacinta Lewin for her contribution to SSRV as a board member following her resignation in February 2022. Jacinta was a solid contributor during her time as a board member, including in her role as Deputy Chair.

I would also like to belatedly welcome to the SSRV Board, Troy West, who was elected at the 2021 AGM and has made welcomed contributions given his "day job" as a financial counsellor and his ability to assist with financial matters.

Lastly, I would like to welcome Rebecca Burdon to the Board. Rebecca was co-opted as a board member in August 2022 and will stand for election at the upcoming AGM. Welcome Rebecca.

There have been staffing changes this year as our funding situation changes and has, in some cases, become uncertain. I sincerely thank all of SSRV's staff, past and present for their patience and understanding as we work through this transition. The uncertainty that work within the community sector brings is difficult to manage, and your dedication to the organisation is both humbling and appreciated. We welcome incoming Principal Lawyer, Laura Jordan, to the role and congratulate her on her promotion from within the organisation. We also thank John Berrill for filling the role of Principal Lawyer on a pro bono basis whilst it was unoccupied earlier this year.

As in previous years, we would like to thank our Chief Executive Officer, Gillian Wilks, for her hard work, resilience and dedication to the organisation and to the community sector generally. Gillian works hard and long hours to ensure the future of SSRV and it is appreciated.

To everyone involved in the work that SSRV does, from staff to volunteers, board members to funders, we thank you for your contributions over the last 12 months and we look forward to working with you in the future.

CHIEF EXECUTIVE OFFICER'S REPORT



GILLIAN WILKS



It was great to welcome new staff members to SSRV, to be inspired and energised by the passion and commitment of those involved with the organisation, and to see the continued expansion and deepening of the collective experience and expertise of the team during 2021-2022. COVID-19 restrictions continued to impact upon our clients, services and operations for much of the year. However, as Victoria came out of COVID lockdowns in late 2021, SSRV gradually moved the delivery of services and operations back to the office and continued to operate a hybrid model of staff working from the office and remotely for the remainder of the year. The lifting of restrictions also provided opportunities for in-person engagement with some clients and a range of partner and stakeholder organisations, including visits to regional Victoria.

The range and impact of SSRV's activities during the year are described throughout this report. There are three areas of work that I would especially like to note. Funding from Bushfire Recovery Victoria (BRV) has enabled SSRV to undertake a social security disaster legal needs analysis and to develop an outwardly and inwardly facing Disaster Preparedness and Response Plan. This work has highlighted that being resourced and prepared to respond to social security legal issues that arise in the wake of bushfires and other disasters must be viewed as a core, business-as-usual, area of work for SSRV given the frequency with which disasters are now declared in Victoria. Through the legal advice and casework services that have been provided to people affected by bushfires and other disasters, a number of areas where policy and procedural reform is required have been identified. The critical importance of ensuring that decision-making and service provision are underpinned by trauma-informed approaches has also been stressed through this BRV funded project.

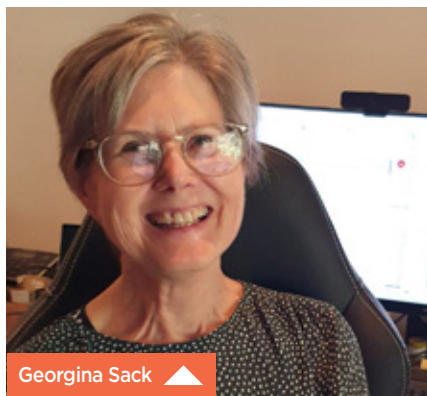
All of SSRV's community lawyers and funding sources contribute to the delivery of services through the Worker Help Line (WHL). The WHL is viewed by SSRV as a core component of our work. Providing secondary consultations, warm referral pathways and collaborative service delivery opportunities to other professionals, who are assisting their clients with social security matters, has benefits for individuals and also builds the confidence and capability of those professionals. The WHL service supports early identification of and intervention in relation to Centrelink matters. Through other professionals and organisations, SSRV is able to provide assistance to people who may not have reached us otherwise. There is strong demand and very positive feedback regarding the WHL. It highlights the importance of there being a specialist service that maintains knowledge and expertise that others can access as required.

I would like to particularly note the skilled role of the staff who provide reception, information, triage and intake services. There was significant change in this area of SSRV's

operations during the year. The front-line staff actively and positively contributed to determining and implementing procedures that aim to ensure that people can easily contact SSRV, feel safe and understood when they do get in touch, and that they are directed to the most appropriate information and assistance as soon as possible. This is such a critical role. The care and professionalism that staff bring to it is recognised and valued.

There are many individuals and organisations to thank for their contributions to SSRV and its work during the year:

- The SSRV Board, led by President, Tom Cobban. SSRV is fortunate to have such a skilled and dedicated Board that provides strong and responsible governance to the organisation.
- The SSRV staff team, pro bono supporters and student interns, all of whom worked incredibly hard to ensure smooth and accountable operations, high quality legal and related services and the best possible outcomes for clients. The entire team are committed to linking direct services to the education, systemic advocacy and engagement aspects of SSRV's work. They are passionate about making a difference to lives of vulnerable and disadvantaged Victorians. Thanks especially to Emily Singh and John Berrill who have filled the Principal Lawyer position; Peter Horbury, Operations and Intake Co-ordinator; Georgina Sack, Executive Assistant; and Wendy Foster, Finance Officer.



Georgina Sack ▲

- Margie Ambrose, SSRV Communications Officer, and the team from The Creative Works who have continued to build the extent and quality of SSRV's communications, including the website, e-bulletin and social media. We appreciate their professional expertise and enthusiasm for SSRV's work.
- The government and other bodies that fund SSRV and administer the funding, all of which are listed earlier in this report, and individuals who have made donations during the year.
- Our peak bodies – the Federation of Community Legal Centres, Community Legal Centres Australia and Economic Justice Australia.
- The Working Group of Victorian Community Legal Centre CEOs who are leading the renegotiation of the CLC Multi-Enterprise Agreement.
- Key partners and collaborators, including Financial Counselling Victoria, Monash University, Hume Riverina Community Legal Service, Gippsland Community Legal Service, the Australian Federation of Disability Organisations and Victoria Legal Aid.

Leveraging SSRV's core funding, the various grants of project funding that we have been grateful to access over the past few years have supported growth in staff numbers, services to individuals and the community, areas of specialist focus and innovative approaches to challenging issues. It has been wonderful to have the opportunity to build on SSRV's capability, specialist legal knowledge and expertise, and to explore what SSRV can achieve with the increased capacity offered by more funding.

As had been mentioned in previous annual reports and addressed in the above President's Report, much of this time-limited, project-based funding has been or is expected to be expended by the end of the 2022-2023. SSRV's current base level funding is increasingly insufficient to adequately support an independent, modern community legal centre to provide client services and meet its responsibilities. At the time of writing this report, SSRV and other Victorian community legal centres do not have formal agreements for core National Legal Assistance Partnership funding beyond 30 June 2023. It is in this context that a key priority for the SSRV Board and leadership in 2022-2023 will be to continue to take proactive action to ensure that vulnerable and disadvantaged Victorians, who are experiencing legal problems with Centrelink decisions and actions, and those who support them, continue to have access to specialist social security legal expertise and services from within the Victorian community legal centre sector.

SSRV finalised its 2022-2025 Strategic Plan during the year. The plan identifies the high-level outcomes that SSRV is aiming to achieve and the key areas of activity that the organisation will pursue over the next three years. I encourage everyone to read through the 2022-2025 Strategic Plan, included later in this report and available on the website, and to consider how you might encourage and support SSRV's work to ensure that those who need it are able to secure and protect their right to fair social security entitlements.

OUR SERVICES

The background of the page is composed of various geometric shapes, primarily triangles, in shades of blue, orange, and green. The shapes are arranged in a way that creates a sense of movement and depth. The colors used are a light blue, a medium blue, a dark blue, an orange, and a green. The overall design is modern and minimalist.

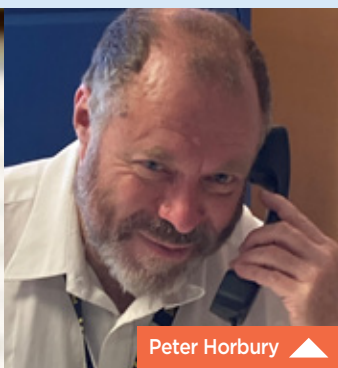
LEGAL AND FINANCIAL COUNSELLING SERVICES REPORT

GILLIAN WILKS | CHIEF EXECUTIVE OFFICER

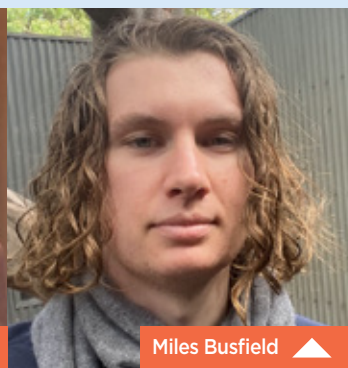
In September 2021, following review of our service model and consideration of feedback from clients and stakeholders, SSRV implemented significant changes to triage and intake processes, established a series of clinics for advice services, increased capacity to undertake limited legal assistance tasks and streamlined procedures for determining matters that would be accepted for legal representation. The new model was designed to improve the accessibility, timeliness and appropriateness of legal and related services. The model was made possible by the growing number of experienced social security lawyers that SSRV has been able to employ and train, and the areas of specialist focus developed, over the past few years enabled by project funding.



John Berrill



Peter Horbury



Miles Busfield

Under the previous service model, the SSRV General Advice Line was open four days per week. We are very pleased to report that for most of the year SSRV was able to operate the Legal Assistance Line and the Worker Help Line five days per week, in doing so improving the accessibility and responsiveness of our client services and operations more generally.

Emily Singh and John Berrill (pro bono) filled the Principal Lawyer position during the year, supported by Nhirushni Somasundaram in a Senior Lawyer role. Peter Horbury and Miles Busfield staffed the Legal Assistance Line, providing reception, information, referral and intake services. Dermott Williams, Elizabeth Divers, Pamela Taylor-Barnett, Laura Jordan and Aidan McCarthy were all employed as community lawyers.

Graeme Parsons joined the SSRV team in November 2021, providing financial counselling services to SSRV clients and continuing to foster working and referral relationships with the broader Victorian financial counselling sector. Graeme and other staff employed with Integrated Services funding continue to implement and champion a whole of organisation approach to person-centred, holistic service provision.

We also note with thanks the contributions to client services made by the Social Security Advocacy Clinic run in collaboration with Monash University and by legal practitioners providing assistance on a pro bono basis. In 2021-2022, as in previous years, the significant contributions made by John Berrill in a pro bono capacity are acknowledged and much appreciated.

During 2021-2022 SSRV assisted 779 clients, including individuals and professionals from other organisations, providing:



490 information services to members of the public



423 secondary consultation services to other professionals assisting their clients with Centrelink problems



615 referral services



660 advice services



258 legal task (limited legal assistance) services



78 representation services.

Note: *There has been some change to the way that various legal service activities are categorised for data collection and reporting purposes. Therefore, the above number of services may not directly align with statistics from the previous financial year.*

Throughout the year, SSRV saw successful client outcomes through all levels of work undertaken – legal advice and tasks, Worker Help Line services and casework matters.

Details about the demographics and problem types experienced by people using SSRV's services during the financial year are outlined in the graphics below. As in previous years, matters related to Centrelink overpayments and Disability Support Pension eligibility featured significantly in our legal advice and casework services. Case studies included throughout this report provide examples of the clients SSRV assists, the issues they are dealing with and the outcomes that have been achieved.



As well as providing direct client legal and financial counselling services, SSRV staff continue to undertake engagement, community legal education and systemic advocacy activities. Work in these areas is described in more detail in the reports later in this document.

SSRV undertakes monitoring and evaluation work to assess if we are achieving our intended outputs and outcomes, to look at what we are doing well and to identify opportunities for improvement. During the year feedback was sought from service users immediately following the service and through medium term follow up. Feedback was also sought following the delivery of community legal education workshops, in relation to resources that SSRV produced and from key stakeholders regarding specific areas of activity.

Some of the feedback we received in 2021-2022 included:

Of the people who had received legal advice services and provided feedback:

- more than 98% said that the service was accessible and timely
- in medium term feedback, more than 75% said that
 - they felt safe and secure using SSRV
 - SSRV helped them understand their rights and responsibilities
 - SSRV helped them better understand their legal issue and their options for dealing with the problem
 - they will know where to obtain legal help in the future and will feel more confident in getting that help, and
 - 97% said they would recommend SSRV to other people.

In medium term feedback obtained from a sample of people who had received legal representation services, the majority of respondents reported that (following the assistance):

- they were satisfied with the assistance provided
- SSRV staff helped them better understand their legal issue and the options for dealing with the issue
- they felt safe and less stressed.

SSRV staff delivered 24 community legal education workshops on a wide range of topics, online and in person, to 415 participants, mostly other professionals, during 2021-2022. Of the participants who completed the feedback form, 100% reported that following the workshop:

- they had an improved understanding of SSRV and its services
- they feel more confident in identifying and responding to client matters
- they anticipate that what they learned in the workshop will help them better assist the people who use their services.

Feedback received in relation to Worker Help Line services is covered in the specific report later in this document. Extensive evaluation work was conducted and reported in relation to the DSP Help Project and the Integrated Services Project, please look at the SSRV website for more information.

WORKER HELP LINE

PAMELA TAYLOR-BARNETT | COMMUNITY LAWYER

Without the SSRV Worker Help Line, workers say they would be ‘scrambling’, ‘bumbling’, ‘trawling’ or ‘waiting’ to try to find the answer some other way. With SSRV, those workers can receive a secondary consultation from a lawyer five days a week, from 9am to 5pm.

What workers say about us

SSRV’s Worker Help Line receives consistent and resoundingly positive feedback from the workers who use it. Workers describe the Worker Help Line as timely and easy to access. Feedback includes that the lawyers they speak with ‘explain the jargon’, ‘are respectful of the client’s circumstances’, ‘have a sense of passion’ and, most importantly, that the call makes a difference. 92% of respondents to feedback questions gathered 2-4 months after the first call say that the service made at least some or substantial difference to the service they gave to their client.



Pamela Taylor-Barnett ▲



Who we helped

In the 2020-21 year, SSRV delivered 423 Worker Help Line services to workers from 212 different organisations. 21% of these were to workers in regional/rural Victoria. 28% of calls came from social/case workers, 27% from financial counsellors, 14% from legal workers, 10% from Disability Workers/Advocates, 6% from health workers, 5% from housing workers, with the remaining 10% from various other sectors.

More than a third (38%) of calls to the Worker Help Line were about clients receiving the Disability Support Pension. The next most common payment for clients of Worker Help Line callers was JobSeeker Payment (10%). The Worker Help Line fielded calls about 20 payment types which illustrates the breadth of the payments and problem types about which SSRV's lawyers are able to assist.

Advice and task services

This year, SSRV pivoted the Worker Help Line services slightly, with the introduction of dedicated appointments with lawyers each day, for clients of workers who were referred to SSRV. SSRV was able to offer appointments to 76 clients who were referred to us by workers from 62 organisations. The model is best practice integration, with SSRV's lawyers meeting with the worker and the client

together around 21% of the time, at the client's request. Or, with SSRV's lawyers guiding the workers about how best to assist the client, for example, to seek review of a decision. Vikki's case study is an excellent example of this collaborative to-and-fro between SSRV's lawyers and a worker, to achieve a fantastic outcome for a client.

Information services and advocacy

Within the Worker Help Line project, SSRV also produced four fact sheets to share with workers and clients; contributed to Economic Justice Australia submissions and advocacy with case studies; and provided a monthly news bulletin updates.

There is always room for growth, and key requests or suggestions from surveyed workers were for more fact sheets, for more follow up emails and more visits from SSRV to their offices. SSRV is delighted that workers trust us and that we can work collaboratively with them to maximise outcomes for clients.

Case study – Quinn

Quinn is a financial counsellor in Melbourne. He called SSRV about a client with a debt to Centrelink of \$26,000. SSRV explained the processes to request a review, provided suggestions, and discussed the risks that the client should consider before appealing. The client decided to request a review of the debt with Quinn's assistance which led to Centrelink changing the decision. They found that they had made an Administrative Error and waived \$24,000 of the debt. They also refunded to the client \$10,000 that they had been progressively paying back to Centrelink over many years.

Katie first called our Worker Help Line about her client, Vikki, in May 2021.

Katie told us that Vikki had recently received a letter from Centrelink stating she had a \$27,000 debt for overpayment of the Disability Support Pension (DSP).

A SSRV community lawyer provided Katie with a secondary consultation through the Worker Help Line. In this appointment the review process was discussed with Katie. Katie did not have details of the debt and why it was raised. The SSRV community lawyer offered to book Vikki in for an advice appointment with one of the lawyers, with Katie present.

During this advice appointment, Vikki advised that she had been receiving the DSP for 20 years. She had a husband who lived in Taiwan, but they had recently separated. Vikki told us her husband had come to Australia on a bridging visa and, shortly after he received permanent residency, he left the relationship. Vikki told us she was always honest with Centrelink about her relationship and where her husband was living.

During the appointment, the SSRV community lawyer advised Vikki about her right to seek review of the debt, as well as the possibility of seeking a copy of her Centrelink file through a Freedom of Information (FOI) request.

After the advice appointment, Katie assisted Vikki to lodge a FOI request. The FOI documents were received in July 2021, at which time Katie referred Vikki through the Worker Help Line again and a further legal advice appointment was booked with Vikki. Upon speaking with Vikki again and receiving her FOI documents, the SSRV community lawyer opened a legal task file to review the FOI documents.

Through this review, it was identified that Vikki had been receiving the single rate of DSP throughout her relationship with her ex-husband, because Centrelink had made a determination under section 24 of the Social Security Act 1991 that they were not members of a couple. Centrelink had raised the debt because they had reviewed Vikki's circumstances and decided that a section 24 determination should not have been applied. As such, Centrelink decided that from 2015-2020 Vikki had been eligible for the lower couple rate of payment, and her husband's income should have been taken into account when determining her rate of payment. Vikki told us that she has an intellectual impairment and that she had never had any knowledge of her ex-husband's finances or income.

At this point, Vikki had lodged an Authorised Review Officer (ARO) request. Following the FOI review, the SSRV community lawyer discussed with Vikki what she should raise in her conversation with the ARO and what documents she could provide the ARO to support her application for waiver of the debt.

In April 2022 Katie contacted our Worker Help Line and asked if we could explain to Vikki the ARO decision she had received. Katie emailed us the ARO decision and we called Vikki for a further advice appointment. The ARO decided that while the overpayment was raised correctly, the entire debt of \$27,000 was waived under special circumstances and administrative error.

This case study highlights the importance of the Worker Help Line, and the impact the Worker Help Line can have in achieving successful client outcomes. The Worker Help Line allows legal practitioners and community workers access to lawyers with specialist social security knowledge and empowers them to support their clients. SSRV's collaboration with Katie meant that Vikki received ongoing support from Katie, whilst SSRV advised Katie and Vikki on the rights to review, reviewed the FOI documents, and advised upon the merits and arguments of strength in the ARO request. The pooling of knowledge and resources between Katie and SSRV resulted in a very successful outcome for Vikki.

FAMILY VIOLENCE PROJECT



PAMELA TAYLOR-BARNETT | COMMUNITY LAWYER

The Family Violence Project continued its work in 2021-2022. A part-time community lawyer, Pamela Taylor-Barnett, was employed with project funds. This year saw the commencement of legal advice clinics at SSRV, including the Family Violence Clinic which operated weekly from September to December 2021, and then fortnightly thereafter.

In addition to targeted legal services delivered by Pamela, each of the SSRV community lawyers and financial counsellors also assisted clients who had experienced family violence. Across the organisation during the year, 247 matters where SSRV provided assistance involved people who were either at risk of, or currently experiencing, family violence.

Who we helped

The Family Violence Project Community Lawyer assisted clients in tribunal and other representation matters, undertook legal tasks and provided legal advice services.

Of the enquires at SSRV with a family violence indicator, overpayments accounted for almost 41%; refusals/eligibility problems accounted for just over 38% (an increase from 25% last year) and problems about review of benefits made up 5% (a drop from 15% last year). The remaining 16% were a range of problems.

SSRV sees clients who have experienced family violence who have received a broad range of payments from Centrelink. The most common payment type for matters with a family violence indicator was Disability Support Pension and Family Tax Benefit (each with 24%). This is followed by JobSeeker/Newstart (14%) and Parenting Payments (13%). Some clients may have recorded two payment types, for example Parenting Payment and Family Tax Benefit. These statistics reflect the percentage of payment types recorded.

Critically, clients who have experienced family violence deserve well trained and caring professionals. SSRV staff attended MARAM training to be up to date with the information sharing requirements of other professions. We also attended Aboriginal Cultural Safety training run by the specialist CLC, Djirra.

Client overpayment debts

SSRV's advice led to several clients having significant debts waived for special circumstances or administrative error. A number of clients had a 'section 24' discretion applied, which happens when the decision maker treats a Centrelink recipient as not being a member of a couple, even where evidence to the contrary exists. For victims of family violence, this is a very important discretion and, in some cases, can mean that they have amounts they've already paid off a debt repaid to them.

This is possible because the record is amended to reflect that the recipient is not to be considered to have been a member of a couple, to a backdated point in time. SSRV advocated for several clients in this way, for example, where a client had over \$30,000 repaid from a six-figure debt that they had been paying off for many years. That debt was waived with a section 24 discretion after SSRV's advocacy. Ellie's story, below, is another example of a successful section 24 waiver.

Working with other professionals

SSRV was also able to work with external professionals to put our clients in the best position possible to improve their chances of successfully seeking a waiver. Sometimes this means that the external professional can prepare documents, often it means helping with communication with clients, and sometimes it means providing evidence for the tribunal. In the case study of Bashara, it meant finding funding so a client could get the evidence they needed.

SSRV produced four fact sheets to assist workers; a short information video about the intersection between family violence and the pandemic; participated in the Economic Abuse Reference Group; provided news bulletin updates; and met with numerous other professionals, both in large groups (e.g. financial Counsellors) and small (e.g. other community legal centres).

Our critical service

Research has shown that women who experience economic insecurity are more likely to experience family violence. This was

reported on in research from the Australian Institute of Criminology survey about women's experiences of economic insecurity in the pandemic, which linked economic hardship with violence. (Women's experience of COVID-19 economic insecurity linked to partner violence, study finds - sbs.com.au)

SSRV was able to contribute to the submission for the Inquiry into the performance and integrity of Australia's administrative review system and provided Economic Justice Australia with case studies and experience of family violence social security issues to assist in their advocacy of these important issues. We also participated in the VCOSS & FCLC joint workshop on the Parliamentary Inquiry into Victoria's Criminal Justice System.

Very few other firms or legal centres assist with social security legal issues. Addressing Economic Safety is a primary prevention mechanism to address family violence and keep women safe, and it is a means to ensuring women feel they are not obliged to return to perpetrators of family violence because they need economic security for them and their children.

Case study - Bashara - Finding the right evidence

Bashara is a migrant to Australia. She has three children but her ex-partner has full custody of them, which has been distressing to Bashara as she misses them. While they were together, Bashara experienced economic abuse by her husband. He encouraged her to apply for payments that she was unable to read and understand the meaning of, but trusted him. In particular, these payments were paid at a single rate, whereas she was a member of a couple at the time.

Bashara came to SSRV by a referral from a financial counsellor. Bashara was having her Centrelink payments deducted each fortnight, to repay a large debt (more than \$100,000), which was raised because Centrelink had realised she had been overpaid. Through several conversations, it became clear that Bashara experienced enormous difficulties understanding material, which Bashara said was diagnosed as a child as dyslexia and ADHD. Bashara also experienced confusion and gets lost a lot. She struggled to work more than 15 hours per week.

The SSRV community lawyer came to realise that Bashara would benefit from evidence of her disabilities. This would enable her to provide evidence to Centrelink about her actual knowledge about receiving the incorrect rate of payment, to apply for the Disability Support Pension, and to seek NDIS support. With Bashara's consent, the SSRV community lawyer spoke to the referring financial counsellor. The financial counsellor applied for funding through her own organisation to pay for a neuropsychologist to meet with Bashara and diagnose her condition. Bashara now understands her condition, which includes an intellectual disability, the financial counsellor is assisting with an NDIS application, and SSRV has been able to provide advice about the DSP and the overpayment debt.

Ellie is a single mum with three daughters living in Melbourne's west. She is a survivor of an abusive relationship with the father of two of her daughters.

In 2009, Ellie received a \$30,000 overpayment debt from Centrelink. Centrelink had made a decision that she had received the incorrect rate of Parenting Payment for a number of years leading up to 2009 as she had been paid the single rate of payment.

Centrelink alleged that she was only eligible for the lower couple rate of Parenting Payment. Ellie tried to challenge this decision on her own through the Authorised Review Officer (ARO) review process, and later to the Administrative Appeals Tribunal (AAT). This was an incredibly difficult task for her as she suffers from multiple, severe, mental health conditions as well as her experiences in having to recount the instances of violence perpetrated on her in the years prior to the debt being raised.

Ellie was unrepresented at the AAT in 2014 and was unaware that legal services might have been available to her at the time. She did not know she had a further right of review to the General Division of the AAT, and started the process of slowly paying off the large debt. This left Ellie and her daughters in a position of severe financial hardship. In 2020 Ellie was referred by another community legal centre to SSRV. SSRV assisted her to argue that she should be given an extension of time to have her matter reviewed by the General Division of the AAT, with the benefit of having legal representation, given the compelling circumstances in her case. Ellie, with the assistance of a legal representative from SSRV, was successful in obtaining a six-year extension of time from the AAT.

SSRV then represented Ellie in a review application at the General Division and successfully negotiated a settlement agreement to have the full \$30,000 debt waived and all previously recovered amounts were repaid to Ellie.

Ellie told her SSRV lawyer that she has felt a huge weight lifted knowing that she has someone helping her to navigate this complex appeals process and that she could not do it without the "caring, compassionate and dedicated support of the SSRV staff and students" she has worked with since coming to SSRV in 2020.



VIOLENCE OR POVERTY

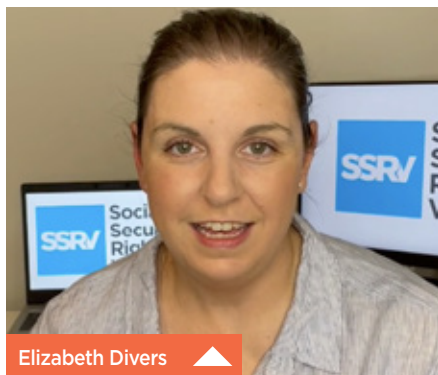
SOCIAL SECURITY REFORM IS KEY

COVID-19 RESPONSE

ELIZABETH DIVERS | COMMUNITY LAWYER

Throughout 2021-2022 COVID-19 continued to cause a significant impact on the lives of Victorians as we lived through another year of extended lockdowns. Fortunately, we were able to swiftly adapt and transition to remote working as we moved in and out of lockdowns. Our remote working arrangements have allowed us to guarantee service continuity for members of our community affected by COVID-19 and in need of legal advice.

COVID-19 funding has been invaluable to SSRV, providing increased access to justice for our most vulnerable and disadvantaged community members as we were able to offer more advice, legal task and representation services. This impact cannot be underestimated as we continue to experience



Elizabeth Divers

a greater demand for services than we are able to meet.

Community lawyers, Nhirushni Somasundaram and Liz Divers, were employed during the year with COVID funding. Compared to the previous year, they delivered an increased number of legal advice and task services and continued to offer representation in negotiations with Centrelink and Administrative Appeals Tribunal hearings.

In September 2021, SSRV pivoted the delivery of advice and legal task services from the General Advice Line to a clinic based model. Under the COVID-19 funding, we offered legal advice appointments each week, with a priority focus for those experiencing COVID-19 related issues. Clinic appointments were consistently full throughout the year across all clinics indicating that despite the increased resources available there is still unmet legal need within our community for social security related issues.

Throughout the pandemic, we have seen a variety of COVID-19 related issues including access to specific COVID-19 payments such as Pandemic Leave, Disaster Payment and COVID-19 crisis payment as well as Jobkeeper debts, eligibility for Paid Parental Leave and COVID-19 supplement debts to name a few.

While SSRV has always operated a telephone-based services, the technology investments we made to enable remote working meant we have also transitioned to provide community legal education sessions by webinar and/or online meetings throughout lockdowns.

Other highlights of the activities undertaken by the community lawyers employed under the COVID-19 funding include:

Khodar is an Iranian refugee living in Australia on a temporary visa. Khodar lives by himself with no family in Australia and relies on his few friends for support. In March 2020, as a result of the COVID-19 pandemic, Khodar lost his job. Khodar's friends told him that the Australia government was assisting people who have been affected by COVID-19 and advised him to apply for JobKeeper. Even though English was his second language, Khodar decided to do some research on the Australian Taxation Office (ATO) website. However, he was not able to find much information about this payment. Khodar spoke to his tax agent, who advised him that he was eligible for this payment.

When Khodar was completing the JobKeeper application form, he noticed that one of the questions was regarding his residency status. As his temporary visa allowed him to work lawfully in Australia, he believed that this meant he was an Australian resident and he incorrectly ticked that he was Australian resident. Khodar subsequently started receiving JobKeeper payments throughout COVID-19, which greatly assisted him to pay his rent and utilities as well as buy necessities such as food.

About a year later, Khodar received a letter advising that the ATO had raised a debt of \$42,000 for overpayment of JobKeeper. Khodar tried to obtain legal advice, but the COVID-19 restrictions and curfew, made it extremely difficult access assistance. Khodar contacted his tax agent, who was aware of SSRV's work, as he had previously attended one of our community legal education seminars. The tax agent referred Khodar to SSRV. However, by the time Khodar was referred to our services, he only had two days to seek an appeal of ATO's decision.

SSRV was able to work quickly to request an extension of time for Khodar to appeal ATO's decision to raise a debt. SSRV then subsequently assisted Khodar to obtain a copy of the ATO Freedom of Information file, before assisting Khodar to complete the relevant objection form and a supporting statutory declaration outlining that Khodar had made an honest mistake when completing his JobKeeper application. The ATO waived Khodar's JobKeeper debt in full.

- Development of an “*Appeals and COVID-19 related payments quick reference guide*”. The quick reference guide is designed to help someone identify the appropriate appeal process as not all COVID-19 related payments were made under the *Social Security Act 1991*
- Development of a list of Frequently Asked Questions relating to COVID-19 payments and matters
- Delivery of community legal education workshops, including to Scleroderma Victoria and Action on Disability within Ethnic Communities
- SSRV's submission to the Inquiry into the Performance and Integrity of Australia's Administrative Review System
- Ongoing communications through email, Facebook and our website to update any changes announced by government in response to COVID-19
- As SSRV moved into the video content space to increase accessibility of online our content, the COVID-19 project community lawyers created two videos which were published on our website and social media. The first provided an update on the Robodebt Class Action Settlement and the second highlighted COVID-19 and family violence
- Preparing a COVID-19 report reflecting on our learnings, challenges, and opportunities during the pandemic as circumstances were incredibly dynamic and constantly changing.

BUSHFIRE & DISASTER RESPONSE

MARK MORAND, LAURA JORDAN AND
DERMOTT WILLIAMS



Funding from Bushfire Recovery Victoria has supported SSRV to continue and build in 2021-2022 on work commenced in the previous year. Laura Jordan, Mark Morand, Dermott Williams and Aidan McCarthy were the key SSRV staff working in the area during the year.

The following activities are undertaken with project funding:

- Social security law related **legal assistance including information, advice and representation to individuals** affected by bushfires and other disasters and/or living in bushfire/disaster affected areas;
- Social security law related **secondary consultation and warm referral pathways for workers and agencies** based in bushfire/disaster affected areas who are assisting clients with social security related matters;
- In collaboration with local services, delivery of **community legal education workshops and resources** to individuals and community workers in bushfire/disaster affected areas, both online and through visits to local areas;
- **Communications** regarding social security legal issues spotting/matters that may arise in the wake of bushfires and other disasters/preparedness and where to obtain legal assistance;
- **Stakeholder engagement and participation in relevant networks/forums** – including local/regional networks/meetings such as those convened by Gippsland Community Legal Service and Hume Riverina Community Legal Service; and legal assistance forums such as the Federation of Community Legal Centres Bushfire/Disaster Working Group and Disaster Legal Help Victoria Community of Practice;
- Undertaking a **social security law disaster legal needs analysis** and the development and implementation of a **disaster preparedness and response plan**.

SSRV is fully supportive of the 'locally led model' of disaster legal response that has been developed in Victoria. We appreciate the work done by the community legal centres based in bushfire affected areas to lead the local response and to facilitate the engagement with specialist legal assistance services



such as SSRV. At the invitation of Gippsland Community Legal Service, for example, in October and December 2021 SSRV community lawyers travelled to East Gippsland, delivered community outreach services in person to disaster affected communities and had the opportunity to engage with a number of local agencies. Further community legal education sessions were delivered online throughout the year to community groups and services in bushfire affected areas.

In the context of the increasing frequency of disaster declarations in Victoria (and elsewhere in Australia) and the ongoing impact of the COVID-19 pandemic, the purpose of the Disaster Legal Needs Analysis was to provide SSRV with greater insight into the social security legal needs of disaster affected people and communities.

The core findings of this analysis are that:

1. the frequency and severity of disasters is increasing and the disasters can have extensive impacts on affected communities, including many impacts that have negative financial implications;
2. disasters create new demand for social security payments, including amongst newly vulnerable people, and including through the provision of new, temporary payment types;
3. social security legal needs are surfaced, created and exacerbated by disasters, and potentially emerge long after the disaster has occurred;
4. the intersection of socio-economic disadvantage with greater exposure to disasters contributes to postcode injustice in regional Victoria; and
5. disaster preparedness and response should be a business-as-usual activity for SSRV, requiring both base and project funding.

SSRV's first *Disaster Preparedness and Response Plan* was prepared and implementation commenced. The objectives of the Plan are described within a six-element framework:

Readiness: Seek permanent ongoing funding to provide specialist social security legal support to disaster affected communities.

Preparedness: Ensure that disaster-preparedness is normalised as part of SSRV operations, from the perspective of funding, planning and deliverables.

Collaboration: Improve and exercise relationships with peak bodies, community legal centres and community organisations across Victoria with the express purpose of preparing our shared response to future disasters.

Prevention: Establish and maintain delivery of community-targeted awareness-raising activities designed to raise awareness of preventive measures which may avoid Centrelink disputes, both before and after disaster strikes.

Strategically advocate for reform to social security law and policy to reduce the likelihood of future disputes.

Responsiveness: Establish and maintain a year-round capability to rapidly deploy community-targeted information and services supporting social security rights in the immediate aftermath of a specific disaster.

Resilience: Develop in-house resources that describe and highlight the types of social security legal issues that typically emerge in the aftermath of a disaster, to empower community lawyers to efficiently respond to legal issues as they present.

SSRV recognises and appreciates the important sector co-ordination work being undertaken by the Federation of Community Legal Centres and Disaster Legal Help Victoria.

In 2022-2023 SSRV will continue work in the disaster space, particularly in implementing the *Disaster Preparedness and Response Plan*.

Case study – Max's Story

Max was in the process of seeking an Authorised Review Officer (ARO) review of a Centrelink debt, when she lost her rural property and most of her personal belongings in a bushfire. She was later diagnosed with bushfire-related PTSD.

Max told her SSRV lawyer that her capacity to engage with Centrelink and challenge the debt raised against her had significantly declined since the bushfire and the COVID-19 pandemic.

Max was referred to SSRV by a private lawyer. SSRV provided Max with initial advice then decided, based on Max's instructions, it was appropriate to assist her with an Freedom of Information (FOI) application to obtain details to better understand the basis of the debt.

On review of the document released through the FOI application, SSRV determined there was merit in appealing this debt to the Social Services and Child Support Division of the Administrative Appeals Tribunal.

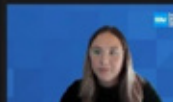
SSRV represented Max at the hearing and assisted her in preparing supporting documents.

At the hearing we persuaded the Tribunal that Max's situation was special enough to justify waiver of the remaining debt. This waiver of the debt was a huge relief for Max. The decision removed the ongoing stress of debt recovery from her life going forward.

Presentation to Roundtable Meeting organised by Gippsland Community Legal Service, May 2022. Dermott Williams and Laura Jordan (SSRV Community Lawyers).

Social Security – Age Pension, the assets test, and rights of review

Disclaimer: The content of this presentation is information for educational purposes.
It cannot be relied on as legal advice.





Farm Succession Planning Workshop, Gippsland, November 2022. Presenters L-R: Sam Forbes (Elbow Community Building), Dermott Williams (Social Security Rights Victoria), Katherine Argentino (Warren, Graham and Murphy Lawyers), Eleni McIlroy (Bushfire Recovery Victoria), Simone Elias (Gippsland Community Legal Centre), Scott Ashley (Findex)

Case study – Alex's Story

Alex's house burnt down in a bushfire. He needed somewhere to live and moved into a house with his ex-partner. Alex updated Centrelink about his changed circumstances. As a result, Centrelink made a decision that Alex was a member of a couple for Centrelink purposes. This reduced Alex's Age Pension payment by \$210 per fortnight.

Alex contacted SSRV through the Legal Assistance Line. Alex told SSRV that he had not reconciled with his ex-partner, that they did not share finances, and that they were living together as house mates. SSRV provided Alex with an initial advice appointment and opened an ongoing casework file to assist him with drafting and lodging an Authorised Review Officer (ARO) request.

SSRV's community lawyer also referred Alex to the in-house financial counsellor. The financial counsellor helped all to further understand Alex's financial situation. This information was included in the review request. Alex submitted the ARO request. The community lawyer suggested that Alex return to the service once he received the ARO decision, so we could help explain the decision and the next steps to him.

DSP HELP PROJECT

DERMOTT WILLIAMS | SSRV COMMUNITY LAWYER



In March 2022, SSRV completed the second and final year of the Disability Support Pension (DSP) Help Project. The project was funded by the Victorian Legal Services Board and Commissioner Grants Program. The DSP Help Project sought to help people living with illness, injury or disability to access income support. Specifically, the project aimed to create an online resource that helps applicants better understand and apply for the DSP.

DSP Help

The first year of the project focussed on DSP applicants and informal supporters including friends and family. Working with Design Consultancy, Paper Giant, SSRV developed the DSP Help website as an online resource applicants and supporters can use to understand the DSP, understand the medical evidence requirements, and make better applications and appeals.

The second year expanded the focus of the project to health workers and medical professionals. SSRV again worked with Paper Giant, consulting doctors, psychologists, psychiatrists and others in health fields to further develop and improve DSP Help, making it easier for them to use and provide medical evidence in support of DSP eligibility.

Through the two years the DSP Help Project has been run SSRV has gained an online resource that meets the needs of DSP applicants, friend and family supporters, community workers, and people working in health fields. DSP Help provides information and guidance for interacting with the DSP as a system, and channels people with higher support needs into SSRV's legal service.

Legal Services

Throughout the project SSRV provided a wraparound legal service, assisting DSP

applicants in a more direct way through advice and casework services. An online resource suits a specific category of DSP applicant – the people who are able to self-advocate provided they have the right tools and resources – but for others direct legal assistance is needed, and the project was able to provide this.

Community Legal Education

Community Legal Education (CLE) was also a focus for the DSP Help Project. Throughout the two years the project delivered CLE sessions to a variety of audiences, including financial counsellors, disability liaison officers in health services, and other community lawyers. Three of the sessions were particularly noteworthy. Those run in partnership with the Disability Advocacy Resources Unit in 2020, Economic Justice Australia in 2021, and SSRV alone in 2022 attracted a high turnout, with between 40 and 140 participants in each.

Systemic Advocacy

In June 2021 the Senate's Inquiry into the Purpose, Intent and Adequacy of the Disability Support Pension was announced. The DSP Help Project took a leading role in SSRV's submissions to this inquiry, co-ordinating the main submission and a supplementary submission using data obtained through the project's research. Both have been accepted and published by the Committee.

Case study – Elijah

Elijah is a young man living with Autism Spectrum Disorder. He is supported day to day by his mother, Debra. Elijah has never held full time employment. He applied for the DSP. After the DSP application was rejected by the Centrelink Original Decision Maker and an Authorised Review Officer, Debra sought help from SSRV to assist Elijah in appealing the Centrelink decision at the Administrative Appeals Tribunal (AAT).

The DSP Help Community Lawyer assessed the matter and determined that this was not a case of poor-quality medical evidence leading to an unfavourable decision. Rather, the evidence supported eligibility in multiple ways; Centrelink had applied the evidence to the rules poorly. Accordingly, this was not a matter where the DSP Help Online Resource would be sufficient, and the wrap around legal service was engaged.

The DSP Help Community Lawyer represented Elijah at the AAT, working with him and Debra to present the medical evidence in a way that made Elijah's eligibility clear, while guiding them through the procedural aspects of the Tribunal process. The Tribunal decided that Elijah was in fact eligible for the DSP. This decision has now been implemented and the payment granted.

Debra provided the following feedback:

"Your advice and preparatory work prior to the AAT Hearing has contributed extensively to this positive outcome and as I have said many times - thank you - to you, your colleagues and the SSRV for your guidance. Your extensive knowledge of the legislation around disability and implementation procedures, your passion for the needs of people with disabilities and your attention to detail is outstanding."

The Committee has in February 2022 reported back, and SSRV is pleased to note the recommendations we are others in the sector made have largely been acknowledged and accepted. www.ssrv.org.au/ssrv-at-the-dsp-inquiry

SSRV continues to be involved in the Technical Experts on Social Security (TESS) working group convened by the Australian Federation of Disability Organisations (AFDO). Recently AFDO and TESS organised a DSP Roundtable for interested parties to discuss the current issues with the DSP. Representatives from the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability attended and observed, and the entire roundtable was recorded as a submission to the Commission. SSRV followed this up by submitting the Senate Inquiry submissions for the Commission's consideration.

SSRV would like to thank and acknowledge the contributions of:

- The Victorian Legal Services Board + Commissioner for project funding
- Paper Giant (Reuben Stanton, Eily Williams, Emily Hamilton, and Willow Berzin)
- The DSP Help Project Steering Committee (Patrick McGee, Len Jaffit, John Berrill, Yvette Maker, and Natasha Thompson)
- Incus Group (Taimur Siddiqi)
- Everyone who has contributed their time, expertise and experience as part of the project's consultation and human-centred design processes.

DSP Help website: www.dsphelp.org.au

Year One Report: www.ssrv.org.au/wp-content/uploads/2021/07/SSRV_DSP-Help-report_Web.pdf

Year Two Report: www.ssrv.org.au/wp-content/uploads/2022/10/DSP-Help-Project-Year-2-Report.pdf

INTEGRATED SERVICES PROJECT

DERMOTT WILLIAMS | SSRV COMMUNITY LAWYER
GRAEME PARSONS | FINANCIAL COUNSELLOR

Through the Integrated Services Project (ISP) grant, SSRV has continued our partnership with Financial Counselling Victoria (FCVic), bringing together social security law experts and financial counsellors to work together towards to improve client outcomes. The ISP is funded by the Victorian Department of Justice and Community Safety, with funding administered by the Federation of Community Legal Centres. During 2021-2022, the Project completed its third year of operation.

Project Team

A community lawyer and a financial counsellor are employed in the project. Graeme Parsons, an experienced financial counsellor, joined the team in November. Dermott Williams joined the ISP in April, taking over from Aidan McCarthy.

During the year the staff in both positions worked across all areas of the project, including providing direct client services, secondary consultation to other workers, education, resource development, engagement and policy activities. They championed and practiced integrated service delivery within SSRV and with financial counsellors across Victoria.



Graeme Parsons

Integrated Service Provision

Through the project both legal and financial counselling services were provided to vulnerable people experiencing issues with Centrelink. The project ran a legal advice clinic weekly, providing advice and other discrete services, and assessing where further casework services may be appropriate. Financial counselling services were provided to these clients as well, usually via an internal referral.

Integrated services are more than the sum of their parts. With access to an in-house financial counsellor, the project was able to delve into client circumstances and address client issues in a more holistic way than we otherwise would have been able. By complementing and building onto the relationship that has been initiated with the community lawyer, the financial counsellor has been able to assist with immediate financial challenges, not just those relating to Centrelink, and support the client to map out opportunities to plan for the future and to build their financial capability.

Case study – Teagan

Teagan is an older woman from a culturally diverse background. She does not speak English and needed an interpreter for all interactions with Centrelink and SSRV. Teagan had a Centrelink debt of more than one hundred thousand dollars as she was receiving Carer Payment while not providing care to anyone. She had previously been caring for her parents, however they have both since passed away. Teagan had been paying this debt off through deductions from her JobSeeker Payment for over five years.

Teagan contacted SSRV for assistance in challenging the debt. SSRV made a Freedom of Information application in order to obtain more information about the debt and whether there was a basis to have recovery waived. After reviewing the released documents SSRV determined that an appeal would likely not be successful and we could not assist with taking this further.

Through SSRV's contact with Teagan it was revealed that while recovery of the debt was causing her strain, this was not in isolation. The actual recovery was set at a level that was manageable for several years – which is why Teagan had not sought further assistance earlier – however there were now other circumstances in her life that were exacerbating her situation.

An internal referral was made to SSRV's in-house financial counsellor, who spent time with Teagan to understand these circumstances and financial pressures. The financial counsellor identified that Teagan's immediate needs were focussed on her own disabilities and efforts to support her quality of life. The financial counsellor linked Teagan to services provided by the local council and the community organisations supporting people from her cultural background, including enrolment in a home and community care program. Assisting Teagan to address her immediate wellbeing needs, means that she is in a better position to focus on the Centrelink overpayment matter. Without the connection and communication between lawyer and financial counsellor, providing a co-ordinated and holistic approach, it is possible that Teagan's overall needs may not have been addressed.

Engaging with the financial counselling sector

During 2021-22, opportunities to engage with financial counsellors in-person continued to be limited by government restrictions in response to the COVID-19 pandemic. Building on the experience from 2020, engagement was still possible online and was successful overall.

The ISP team remain actively engaged with the Victorian financial counselling sector, including via the Financial Counselling Victoria (FCVic) Centrelink Working Group, the community of practice group for financial counsellors in integrated settings, and FCVic regional network meetings where possible. The team has also continued their regular contribution to FCVic's Devil's Advocate publication throughout the last year.

Unfortunately, the FCVic Conference has not been able to run in the last two years due to COVID-19 restrictions. SSRV and the ISP team

remain excited to attend and contribute to the conference planned for September 2022.

Professional development for financial counsellors

Supporting community and other workers to better assist their clients with Centrelink issues remains a priority for SSRV. In the ISP this, in part, took the form of delivering professional development for financial counsellors. We delivered a tailored presentation to financial counsellors based in a community support service in Melbourne's north area and to an FCVic working group. Additionally, we were pleased to take part in FCVic organised professional development programs, delivering sessions covering:

- Ethical dilemmas for financial counsellors (August 2022).
- Supporting refugees and asylum seekers (December 2021).

Thanks and acknowledgements

The ISP Project is delivered as a partnership between SSRV and FCVic. The support and collaboration provided by FCVic staff and networks is integral to the conduct and success of the project and is greatly appreciated. The ISP team would also like to thank and acknowledge:

- The Project Reference Group: Dr Sandy Ross (FCVic, Chair), Gillian Wilks (SSRV), Liz Stary (Women's Legal Service), Kelly Bowey (Centre for Excellence in Child and Family Welfare), Catherine Miller (Consumer Action Law Centre)
- Taimur Siddiqi, The Incus Group.

Case study – Shane

Shane lives in Gippsland. He suffered a medical injury over a decade ago and settled a medical negligence claim. As a result, he was precluded from accessing Centrelink payments until 2025.

Shane experienced a serious personal crisis since the settlement of his medical negligence claim and was now in financial hardship. He had appealed the rejection of his claim for Centrelink payments to the General Division of the Administrative Appeals Tribunal and had been unsuccessful at each step of review along the way.

Shane contacted SSRV seeking assistance. A community lawyer worked closely with Shane to gather material demonstrating his need for Centrelink benefits. They were able to persuade the Centrelink lawyer to agree to settle the matter, allowing Shane to get Centrelink payments again. The settlement meant that Shane would be eligible for benefits again, including nine months backpay.



Aidan McCarthy (Community Lawyer), Stratford, Gippsland, November 2021

SOCIAL SECURITY ADVOCACY CLINIC



LAURA JORDAN | SSRV COMMUNITY LAWYER

SSRV has been delighted to continue the Social Security Advocacy Clinic in partnership with Monash University, throughout the 2021-2022 financial year. Over the past year, SSRV and Monash University welcomed three cohorts of students to the Clinic for twelve-week placement periods. The Clinic allowed SSRV to expand services to the community whilst providing law students with practical experience in social security law at a specialist community legal centre.

Due to the impacts of COVID-19 restrictions, the three placement periods ran as a combination of in person and online. Over the three cohorts, SSRV and Monash University welcomed 17 students to the Clinic. The Clinic involved the students running client appointments, assisting lawyers with legal tasks and ongoing casework, drafting legal documents, policy tasks and legal research. The Clinic delivered a total of 142 advice appointments, 54 legal tasks and 29 policy tasks. We would like to thank every student involved for their hard work in making this happen.

Throughout the year SSRV lawyers, Emily Singh, Nhirushni Somasundaram and Laura Jordan at various times oversaw the operation of the Clinic from SSRV's end. Bryn Overend, Monash University Clinic Supervisor, continued to co-ordinate the Clinic and supervised the students. Bryn's expertise and knowledge of social security law and his ongoing relationship with SSRV has been instrumental to the efficient operation of the Clinic. We would also like to acknowledge the input of Jeff Giddings, Melissa Fletcher and Ross Hyams from Monash University.

Social security law is a specialised area of administrative law. SSRV is proud and thankful for the opportunity to collaborate with Monash University and extend knowledge of social security law within the legal profession— all while increasing the services we deliver to the community. We look forward to continuing the Clinic and collaboration with Monash University going forward.



L-R: Laura Jordan, SSRV Community Lawyer, with Monash University Social Security Advocacy Clinic Students - Thuvijan Pasupathidasan, Jenny Gong, Ananya Batra Mahajan and Eryn Dessiniotis. ▲

A big thank you to the following students who participated in the Clinic over the past year:

2021 Clinical Period 3 - Jujhar Singh, Sara Akmal, Miles Busfield, Emilia Feneziani, Despina Skourlis, Catrina Yao.

2022 Clinical Period 1 - Shay Kavallero, Hayley Duncan, Morgan Edwards, Mianna Chan, Pranav Kaushal, Annie Jain.

2022 Clinical Period 2 - Ananya Batra Mahajan, Jenny Gong, Hannah Rose Lind, Eryn Dessiniotis, Thuvijan Pasupathidasan.

2022 Clinical Period 1 student, Hayley Duncan, provided the following reflections on her time in the Clinic:

"The whole placement was incredibly enriching! Prior to my placement at the Clinic, I was passionate about social justice and driven to help the most vulnerable members of our community, but I did not feel like I had the skills or knowledge to do so.

Working under the supervision of the various experienced and intelligent lawyers at SSRV completely changed my outlook. Being given the independence to undertake legal and policy tasks whilst knowing that I would be supported every step of the way was invaluable. Over the placement, I found myself becoming more confident in my abilities and I could more easily envision myself as a legal practitioner.

The most important skill I developed throughout the placement was my ability to take file notes. The most valuable thing I learnt in my time at the Clinic was that I am capable of picking up the skills and knowledge needed to be a good lawyer, and that ability will benefit me throughout my career. After the placement, I no longer fear graduation or the prospect of being a lawyer. Instead, I'm excited about all the things my future holds, and I'm excited to get out there and fulfill my passion for social justice."

COMMUNICATIONS

MARGIE AMBROSE | COMMUNICATIONS OFFICER



Margaret Ambrose ▲

SSRV continued to build on the reach and impact of the three key assets for our front-facing communications in 2021-22: our website, social media, and the monthly eBulletin.

During the year, 21,672 individuals visited our website 31,313 times. This is a huge increase from the 15,315 individual visitors, who accessed the website in the previous year. Around 35 per cent of these visitors came to our website via our monthly eBulletin, highlighting the importance of email marketing in driving traffic to the information on our website.

Until recently, our eBulletin list consisted of contacts compiled by SSRV, including organisations we work with, workers who



have requested to be emailed information, and other legal and community centres. Given the considerable impact of our eBulletin, we recently added an eBulletin sign up function on the website and have been promoting it on social media, with the aim of growing the number of people we speak to monthly.


The number of Facebook followers continued to increase, although at a rate slightly lower than since the beginning of the pandemic, unsurprising given the increased need for information about changes to Centrelink during lockdowns. The stand-out performer on social media were posts related to our Integrated Services Project, with financial counselling posts performing 65 per cent higher than average.

During 2021-22, SSRV's communications were expanded to include videos. In short, to-camera pieces, staff updated viewers on social security requirements, new SSRV projects, and importantly when and how to call SSRV for support.

The inclusion of video in our suite of communications is increasing our reach and understanding of the services we offer, due to video being rewarded by search and social media, and has required staff to step outside their comfort zone, which they do with courage and persistence, all in an effort to reach people who need SSRV when they need us.

Examples of tiles used in social media during year





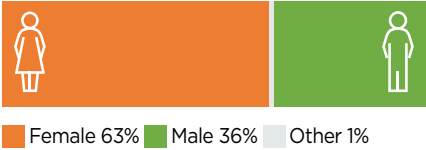
OVERVIEW CLIENT DEMOGRAPHICS AND PROBLEM TYPES

1 July 2021 through to 30 June 2022

The following graphs provide a snapshot about client demographics and problem types during the year. All demographic data is for individual clients except where noted and cover all SSRV funding sources.

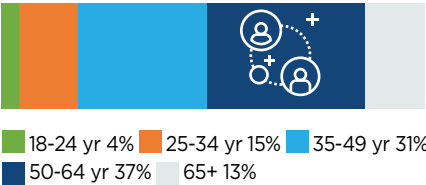
Gender

Percentage of 2021-2022 clients by gender type.



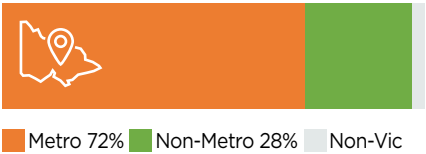
Age

Percentage of 2021-2022 clients by age group.



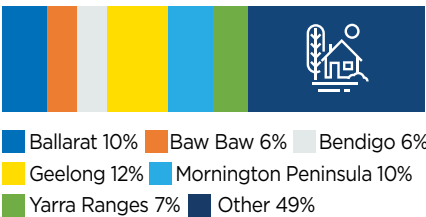
Location

Breakdown of percentage of clients, including individuals and organisations, by the location in which they were living or based.



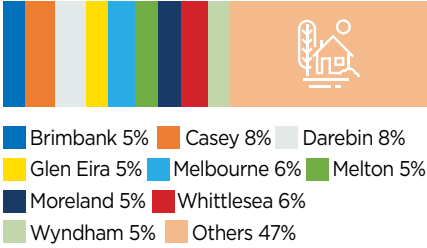
Location - Outside Melbourne Metropolitan Area

For clients, including individuals and organisations, living or based outside of the Greater Melbourne area, the graph shows the six local government areas with the highest number of clients. The 'Other' category includes twenty-eight Victorian local government areas.



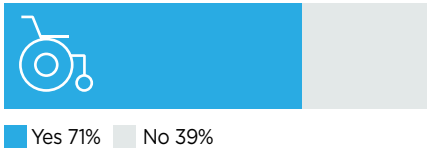
Location - Melbourne Metropolitan Area

For clients, including individuals and organisations, living or based in the Greater Melbourne area, the graph shows the nine local government areas with the highest number of clients in 2021-2022. The 'Other' category includes twenty-one local government areas.



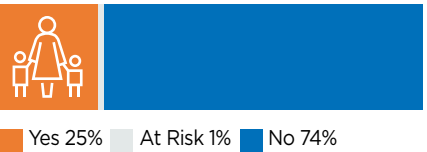
Disability Status

Percentage of 2021-2022 clients who identify as having a disability.



Family Violence Indicator

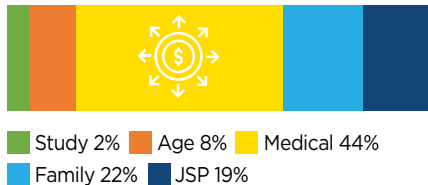
The percentage of 2021-2022 clients who identify that they or a family member are experiencing or have experienced family violence.



Payment Types

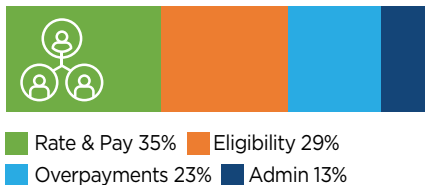
By percentage, the types of Centrelink payments about which people contacted SSRV in 2021-2022. For the purpose of this graph, payments are summarised in groups with others of a similar nature.

For example, study payments include Austudy Payment and Youth Allowance; Age Pension includes Bereavement Allowance; Medical covers Disability Support Pension and Carer payments; Family includes Family Tax Benefit and Parenting Payments; JobKeeper also includes NewStart Allowance (usually in relation to issues prior to the change in payment names, such as historical overpayments).



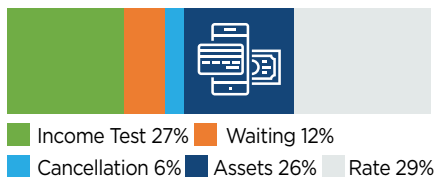
Presenting Issues

By percentage, overall outline by percentage of the presenting issues about which people contact SSRV. Each area is broken down further in the graphs that follow. Some people have more than one presenting issue.



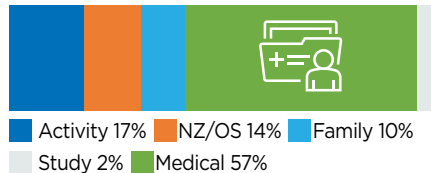
Rates and Payability

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



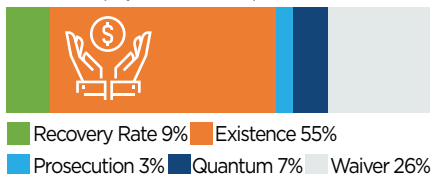
Eligibility Issues

The main issues people have with eligibility include activity, overseas (including New Zealand citizen), family matters (such as membership of a couple) study issues (such as full-time status) and medical - carer and disability eligibility.



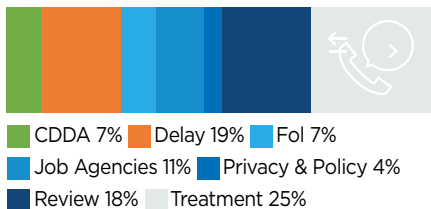
Debts and Repayments

The main issues related to 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.



Administration Issues

Administration issues include matters such as complaints about treatment (by Centrelink staff), issues to do with employment service providers, delays and the review processes.



Expert social security law assistance and advocacy

WE ARE

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

VISION

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.

PURPOSE

To provide legal services to vulnerable and disadvantaged Victorians and those who support them, which assists them to secure and protect their right to social security entitlements.

VALUES

RESPECT

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

EMPOWERMENT

While recognising that people have varying needs and abilities, we work towards strengthening the capability of individuals and their 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 priorities.

The impact and outcomes that SSRV is working to achieve and the activities we will undertake are described in the SSRV Theory of Change. Strategic priorities in 2022 – 2025 for each of the key outcomes are identified below.

OUTCOMES	STRATEGIC PRIORITIES 2022-2025
<p>01</p> <p>SSRV is capable, sustainable and able to respond to the legal needs of people experiencing disadvantage.</p>	<ul style="list-style-type: none"> i. Ensure that specialist social security community legal services continue to be available in the Victorian community legal assistance sector by pursuing viable and sustainable funding and operating structures. ii. Build, support and empower our (paid and volunteer) workforce ensuring continuity and extension of knowledge, experience and expertise. iii. Enhance evidence informed decision-making, practices and advocacy by resourcing data collection and analysis, research and evaluation of our work and its impact. iv. Continue and strengthen communications and engagement activities to ensure priority groups and stakeholders know about SSRV, its services and its impact; create awareness of policy and system injustices and proposed solutions; to build support and opportunities for collaboration. v. Ensure that disaster preparedness and response considerations are included in service and operational planning and delivery. vi. Build, maintain and leverage relationships within the legal assistance sector, with other relevant sectors and organisations.
<p>02</p> <p>People experiencing disadvantage have increased access to justice.</p>	<ul style="list-style-type: none"> i. Prioritise the provision of legal and related services to vulnerable and disadvantaged Victorians and those who support them, where there is the greatest social security legal need. ii. Continue and strengthen provision of specialist social security legal and related services underpinned by person-centred, rights-based approaches and commitment to holistic/integrated service provision. iii. Plan and deliver a range of legal and related services, ensuring that they are accessible, timely and appropriate to the needs of individuals/priority groups and those who support them. iv. Remain open, proactive and responsive to changing needs for and innovative approaches to service design and delivery. v. Maintain relationships with other social security legal service providers to support understanding of legal need, efficient service provision and referrals, knowledge and skills building and collaborative activities.
<p>03</p> <p>Community members and service providers have increased capability to understand and address legal issues.</p>	<ul style="list-style-type: none"> i. Provide specialist legal support, referral pathways, professional development and resources to those who assist people with social security law issues and problems. ii. Design and deliver quality social security legal information, tools and education targeted at both the general public, priority individuals/groups and those who support them. iii. Maintain and further develop the application of digital communications and technology to support people to identify, understand and address social security legal issues.
<p>04</p> <p>SSRV and its stakeholders have increased capability to provide integrated responses to the needs of people experiencing disadvantage.</p>	<ul style="list-style-type: none"> i. Continue to build and strengthen organisational understanding of, commitment to and capability in integrated practice. ii. Deliver and further develop the Integrated Services Project in partnership with FCVic, including in-house financial counselling services and proactive engagement with the Victorian financial counselling sector. iii. Identify and develop opportunities to strengthen and extend existing partnerships and integrated practice within current services. iv. identify and expand integrated service delivery relationships, particularly in relation to intersections with family violence, health, mental health and disability.
<p>05</p> <p>Decision makers address systemic issues.</p>	<ul style="list-style-type: none"> i. SSRV's evidence base informs policy and systemic advocacy priorities and activities. ii. Undertake strategic litigation as appropriate. iii. Work to identify, highlight and propose solutions to systemic issues in social security law and its administration. iv. Maintain an active and constructive presence in the national welfare rights movement.

FINANCIAL STATEMENTS



Social Security Rights Victoria Inc

Reg No. A0015471X

Financial Statements

For the Year Ended 30 June 2022

Social Security Rights Victoria Inc

Reg No. A6015471X

Contents

For the Year Ended 30 June 2022

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Social Security Rights Victoria Inc

Reg No. A6915471X

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 general purpose financial report should be prepared in accordance with the accounting policies outlined in Note 2 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 2022 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 27 day of OCTOBER 2022

Social Security Rights Victoria Inc

Reg No. A0015471X

**Statement of Profit or Loss and Other Comprehensive Income
For the Year Ended 30 June 2022**

	2022	2021
	\$	\$
Income		
Grant - Attorney General - Commonwealth	296,588	266,429
Grant - Attorney General - State	50,300	49,312
Project income	838,166	592,549
Interest received	609	1,100
Donations	380	7,422
Government assistance	-	50,000
	<u>1,186,043</u>	<u>966,812</u>
Expenditure		
Salaries	(860,513)	(672,137)
Superannuation contributions	(84,291)	(59,735)
Workcover	(7,615)	(6,340)
Annual leave expense	(3,522)	395
Long service leave	(20,875)	(6,296)
Staff related expenses	(13,880)	(13,222)
Premises	(27,341)	(28,044)
Office overheads	(20,407)	(35,801)
Communications	(16,832)	(13,074)
Finance & accounting	(30,817)	(22,996)
Insurance	(1,752)	(1,613)
Library & resources	(6,782)	(5,210)
Travel	(1,396)	(400)
Programme & planning	(88,079)	(88,260)
Depreciation	(2,019)	(2,846)
	<u>(1,186,121)</u>	<u>(955,580)</u>
Surplus / (Deficit) for the year	<u>(78)</u>	<u>11,232</u>
Total comprehensive income for the year	<u>(78)</u>	<u>11,232</u>

The accompanying notes form part of these financial statements.

2

Social Security Rights Victoria Inc

Reg No. A0015471X

Statement of Financial Position As At 30 June 2022

	Note	2022 \$	2021 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	4	956,375	1,144,912
Prepayments		<u>4,491</u>	<u>3,547</u>
TOTAL CURRENT ASSETS		<u>960,866</u>	<u>1,148,459</u>
NON-CURRENT ASSETS			
Property, plant and equipment	6	<u>2,901</u>	<u>3,874</u>
TOTAL NON-CURRENT ASSETS		<u>2,901</u>	<u>3,874</u>
TOTAL ASSETS		<u>963,767</u>	<u>1,152,333</u>
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	7	137,798	112,418
Deferred Income	8	606,467	831,252
Employee benefits	9	<u>100,017</u>	<u>89,100</u>
TOTAL CURRENT LIABILITIES		<u>844,282</u>	<u>1,032,770</u>
TOTAL LIABILITIES		<u>844,282</u>	<u>1,032,770</u>
NET ASSETS		<u>119,485</u>	<u>119,563</u>
MEMBERS' FUNDS			
Retained surplus		<u>119,485</u>	<u>119,563</u>
TOTAL MEMBERS' FUNDS		<u>119,485</u>	<u>119,563</u>

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 2022

2022

	Retained Surpluses \$	Total \$
Balance at 1 July 2021	119,563	119,563
Deficit for the year	(78)	(78)
Balance at 30 June 2022	<u>119,485</u>	<u>119,485</u>

2021

Balance at 1 July 2020	108,331	108,331
Surplus for the year	11,232	11,232
Balance at 30 June 2021	<u>119,563</u>	<u>119,563</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 2022

	Note	2022 \$	2021 \$
CASH FLOWS FROM OPERATING ACTIVITIES:			
Receipts from customers and funders		960,649	1,503,353
Payments to suppliers and employees		(1,148,749)	(922,929)
Interest received		609	1,100
Net cash provided by / (used in) operating activities	5	<u>(187,491)</u>	<u>581,524</u>
CASH FLOWS FROM INVESTING ACTIVITIES:			
Purchase of plant, plant and equipment		(1,046)	-
Net cash (used in) investing activities		<u>(1,046)</u>	<u>-</u>
Net increase / (decrease) in cash and cash equivalents held		(188,537)	581,524
Cash and cash equivalents at beginning of year		<u>1,144,912</u>	<u>583,388</u>
Cash and cash equivalents at end of financial year	4	<u>956,375</u>	<u>1,144,912</u>

The accompanying notes form part of these financial statements.

5

Notes to the Financial Statements For the Year Ended 30 June 2022

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 financial statements are the first general purpose financial statements prepared in accordance with Australian Accounting Standards - Simplified Disclosures. In the prior year the financial statements were special purpose financial statements prepared to meet the reporting requirements of the *Associations Incorporation Reform Act 2012*. There was no impact on the recognition and measurement of amounts recognised in the statements of financial position, profit and loss and other comprehensive income and cash flows of the Company as a result of the change in the basis of preparation.

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 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*.

(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.

Notes to the Financial Statements

For the Year Ended 30 June 2022

2 Summary of Significant Accounting Policies (continued)

(b) Leases (continued)

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

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 2022

2 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 was received during the previous year under the Cash Flow Boost program. Payments under this program were recognised as revenue once the Association is entitled to receive the payments. A receivable was recognised at year end for any payments that the Association is entitled to that had not been received. Payments received were 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 2022

2 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 that 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 2022

2 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 2022

2 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.

3 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.

Notes to the Financial Statements

For the Year Ended 30 June 2022

4 Cash and Cash Equivalents

	2022	2021
	\$	\$
Cash at bank and on hand	2,404	2,585
Short-term deposits	952,943	1,141,680
DGR Trust Account	1,028	647
	<u>956,375</u>	<u>1,144,912</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>956,375</u>	<u>1,144,912</u>
Balance as per statement of cash flows	<u>956,375</u>	<u>1,144,912</u>

5 Cash Flow Information

Reconciliation of result for the year to cashflows from operating activities

Reconciliation of surplus / (deficit) to net cash provided by / (used in) operating activities:

Surplus / (Deficit) for the year	(78)	11,232
Non-cash flows in surplus / (deficit):		
- depreciation	2,019	2,846
Changes in assets and liabilities:		
- (increase) / decrease in trade and other receivables	-	199,650
- (increase) / decrease in prepayments	(944)	1,316
- increase / (decrease) in trade and other payables	25,380	32,386
- increase/(decrease) in deferred income	(224,785)	337,991
- increase / (decrease) in employee benefits	10,917	(3,897)
Cashflow provided by / (used in) operating activities	<u>(187,491)</u>	<u>581,524</u>

Social Security Rights Victoria Inc

Reg No. A6015471X

Notes to the Financial Statements For the Year Ended 30 June 2022

6 Property, plant and equipment

	2022	2021
	\$	\$
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	20,117	19,072
Accumulated depreciation	(17,216)	(15,188)
Total office equipment	2,901	3,874
Computer equipment		
At cost	10,544	10,544
Accumulated depreciation	(10,544)	(10,544)
Total computer equipment	-	-
Total property, plant and equipment	2,901	3,874

7 Trade and Other Payables

CURRENT		
Unsecured liabilities		
Trade payables	25,177	5,347
Accrued Expenses	43,369	31,810
Other payables	69,252	75,261
	137,798	112,418

8 Deferred income

CURRENT		
Grant funding unspent for specific projects (non VLA)	219,204	314,209
Grant funding unspent (Family Violence Project/Assistance Fund Grant/Bushfire Funding/Covid-19)	338,802	457,150
VLA Allowable Surplus	48,461	59,893
	606,467	831,252

9 Employee Benefits

CURRENT		
Long service leave	57,733	50,338
Annual leave	42,284	38,762
	100,017	89,100

Notes to the Financial Statements

For the Year Ended 30 June 2022

10 Key Management Personnel Remuneration

The remuneration paid to key management personnel of Social Security Rights Victoria Inc does not need to be disclosed for privacy reasons as there is only one paid Key Management Person.

11 Auditors' Remuneration

	2022	2021
	\$	\$
Remuneration of the auditor Nexia Melbourne		
- auditing or reviewing the financial statements	5,775	5,250
- other services	4,000	1,350
Total	9,775	6,600

Other services in 2022 include assistance in preparation of financial statements \$2,500 (2021: \$1,350) and audit of the DSP Help Project \$1,500.

12 Contingencies

In the opinion of the Board of Management, the Association did not have any contingencies at 30 June 2022 (30 June 2021: None).

13 Related Parties

(a) Transactions with related parties

There have been no Related Party transactions in 2022 (2021: None).

14 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 2022

15 Economic Dependency

The Association is largely funded by the Federal and State Attorney Generals Departments Community Legal Service Program - 29% of this year and 33% last year. This year, they have received additional grants from other donors as well 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.

16 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 general-purpose financial report, of Social Security Rights Victoria Inc. (the association), which comprises the statement of financial position as at 30 June 2022, 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 2022 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.

**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 26th day of October 2022



Social Security Rights Victoria Inc.

PO Box 4226, Fitzroy, Victoria, 3065

Legal Assistance Line

(03) 9481 0355 or 1800 094 164 (Toll free outside of Melbourne)

9.00am-5.00pm (closed 1.00pm-2.00pm), Monday – Friday

Worker Help Line

(03) 9481 0655

9.00am-5.00pm, Monday – Friday

Administration Line

(03) 9481 0299

9.00am-5.00pm, Monday – Friday

Email: info@ssrv.org.au

Website: www.ssrv.org.au

DSP Help website: www.dsphelp.org.au

Incorporation Number: A0015471X

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