

A start in life

a brighter future for young australians



Annual Report 2020



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PRESIDENT AND CHIEF EXECUTIVE'S REPORT



ALLAN ELLIOTT
President

As we looked back over this year, we were pleased to note COVID-19 did not prevent us from extending support to students in our community who needed help to overcome barriers to their education. The 2019/20 year was certainly more challenging than many previous years: for families and students who were already struggling, for educators as they adapted to quickly develop online curriculum and for the *A Start in Life* team, as we adapted our support to ensure that education remained at the forefront for each student within our care.



NEIL ROBINSON
Chief Executive Officer

We relied upon our Reserves to supplement a reduction in revenue, in order to provide assistance to our students, at levels just below those in the prior year.

This year, our greatest delight was witnessing the resilience and aptitude shown by our students as they navigated their way through the many educational changes they faced. Like our students and despite the diversions of this unusual year, *A Start in Life* maintained its commitment to helping those in need. This required some important changes to be made while maintaining a continued focus on previously identified key strategic initiatives.

In reviewing and simplifying the Student Sponsorship program, we sought to maximise the assistance provided to students. This permitted us to enhance and adapt our utilisation of resources and ensure the sustainability of our support to students. It also enabled us to continue to deliver a high quality program, allowing our Student Support Team to:

- Liaise more extensively with those also helping to support our students; i.e. teachers, parents, tutors, coaches/instructors
- Spend more time creating tailored support plans for students and families
- Increase interactions with students, including the development and alignment of learning goals

Our most significant strategic initiative, the development of Measures of Effectiveness (MoE), continued throughout the year. This required an investment in Technology, both with software and hardware. This tool will provide information on our program and identify the areas in which students are improving and/or areas where different or further assistance is required.

Our confidence in the importance of this initiative grew, as we witnessed much larger charities and even universities also embarking on similar projects, to demonstrate the outcomes they and other charities expect to provide. While not fully complete, this initiative is well progressed and having collected MoE data for a selection of our students we are pleased to share a sample of this with you (page 04). Over the ensuing year, as further results become available, these will also be shared with supporters.

We identified a need to change and introduce new criteria, to help determine which students were most in need and would most likely benefit from support. These changes were introduced prior to the 2020 academic year & while it is too early to definitively outline the benefits of these changes, we are confident the Measures of Effectiveness for these students, will show benefits in coming years.

With new financial and a more rigorous academic engagement criteria in place, a change was then able to be made to the methods of assistance provided to Tertiary Students. We advised Tertiary Students of the educational components we expected this assistance to be directed towards. During the year, we then provided students with these funds for them to disperse as directed. Extra financial assistance is available, where good academic results are attained and also available, should work placement be required as part of their course. This change will allow the *A Start in Life* Student Support team to interact more frequently with students to ensure as many barriers as possible are removed and beneficial academic progress can occur.

While change is important, what is more important is recognising this would not be possible without the assistance of many.

To the supporters who generously and regularly donate, so that those less fortunate can enjoy the benefit of a well-rounded education, we thank you, on their behalf. The *A Start in Life* team were particularly buoyed by the calls and correspondence received from our supporters. Your determination in offering assistance, despite any ongoing difficulties you and others around you may have been experiencing was heartening, and something we wish to share and acknowledge.

To the small team that is *A Start in Life* and to the Executive Committee that provide their guidance, oversight and wisdom to ensure this charity exceeds the sum of its parts, our sincere appreciation and gratitude.

We are acutely aware of the hardship currently faced by our community and recognise that education is more important than ever to ensure our society has the opportunity to succeed. We plan to be a key part in this and with the help of so many, will continue to provide educational assistance to students for as long as it is needed and of benefit.



A Start in Life Executive Committee – 2020

Top row, Left to Right:

Neil Robinson (Chief Executive), John Carroll, Richard Winckles, Olly Bergstrom, Dale Thomas-Berrier (Vice President & Secretary), Joe Hansell (Treasurer)

Bottom Row:

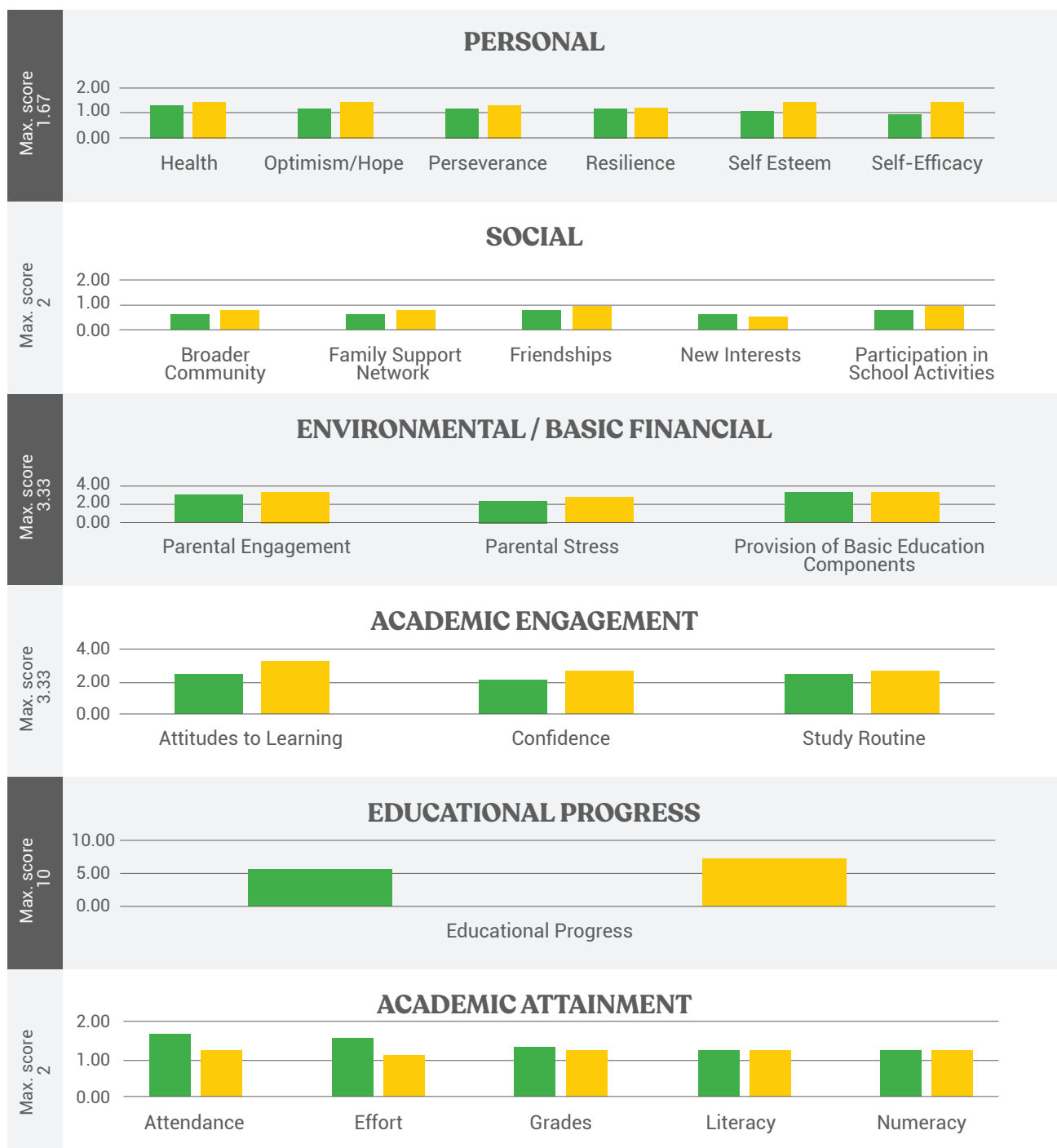
Anne Ellison, Allan Elliott (President), Jeannine Walsh OAM

2020 Program Overview

MEASURES OF EFFECTIVENESS

We evaluate the impact of our support on students in 6 areas. We refer to these as our “Measures of Effectiveness” (MoE). Each Measure of Effectiveness is comprised of one–six key components. These results will be analysed over time, to inform the ongoing developments of our program and the needs of students. Below is a sample set of results for Cam, a student in Year 6.

LAST YEAR THIS YEAR



2020 Program Overview

A CHANGING LEARNING ENVIRONMENT

In a year like no other, many of the students and families supported by *A Start in Life* faced additional challenges. Their recounts below capture the optimism and determination they called upon, to adapt to their new learning environments.

PEPPER

(Year Two, recited to her carer during NSW School shutdown)

"I am working on my worksheets every morning and doing my reading online. I am doing Science experiments making different types of soaps. I am cooking and doing lots of Maths. We went to the Library before it shut down. We borrowed 38 books for me to read and I have made a Library in my sunroom. I am the librarian and have a book to sign books in and out. I miss class and I can't wait to get back to school."

MELISSA

(Year Five)

"This year I am proud of Maths...when I was in Grade Three and Four I would usually struggle a lot, but this year I have found strategies to help me improve. During the lockdown, when many things were happening, Music was my favourite subject because we got to create a song. I really enjoyed that so I kept on making some of my very own songs..."

SAM

(Diploma of Nursing)

"While on work placement I was able to put into practice techniques that the Registered Nurse suggested I didn't need to be qualified to perform. I was a bit slow at first and needed some guidance but with practice I got better and had more confidence to just get in there and do it. Some of the days I was able to go with the Palliative Care Nurses and learn how they assist their clients...I was in awe of how much they do to help them, how they go above and beyond to assist and communicate with the clients and their families."

MICK

(Father to Charlie, Year Two)

"We are going OK given the current times. We have finished schooling from home for the rest of the term (two). The home schoolwork was definitely a challenge for the first couple of days, but by the end of the first week I was able to manage the IT side of things and we settled into a good routine. The improvement in Charlie's work within the first week was incredible and his teacher is just what we needed, she has been very pro-active in her communication. We hope all of you at A Start in Life stay safe and well."

CONNIE

(Mother to JB, Year Six, and Evie-girl, Year Four)

"During the home school period, the school ran a competition for the kids in any age group/year to enter a piece of artwork as a design for a brick wall in the playground. They had a lot of entries and ended up choosing 7 of the kids to combine different parts of their artwork to use in a mural and those

2020 Program Overview

SUPPORT PROVIDED TO STUDENTS & FAMILIES

Throughout 2019/2020, adjustments to our program of support were required, to help ensure issues were not compounded and that education remained at the forefront, for each student within our care.

There was a need to offer additional help with technology. As students undertook online lessons, siblings could no longer share a single device. As video became the new normal for interaction, and assignments and classwork were uploaded for teacher review, families required more access to internet, greater data capacity and improved speed. We considered this help a necessity, not only now, but for the longer term, as the need for technology remains at these elevated levels.

Conversely, as we learned that camps, excursions and extra-curricular activities had been postponed or cancelled, we kept hold of funds allocated for these, ready to make available when these activities resumed. Some have resumed, some have not and others are proceeding in a different manner. No matter what the outcome, we will continue to support those students who we committed to help at the start of the 2020 academic year.

A SELECTION OF OUR SUPPORT



129 students
received support for
Internet access



45 students
benefited from remedial
tuition



64 students were able to
attend school camps and
excursions



113 students
received new school
uniforms



41 students
received new
computers



118 students received
textbooks and stationery
supplies



7 students received work
placement grants for
their tertiary studies

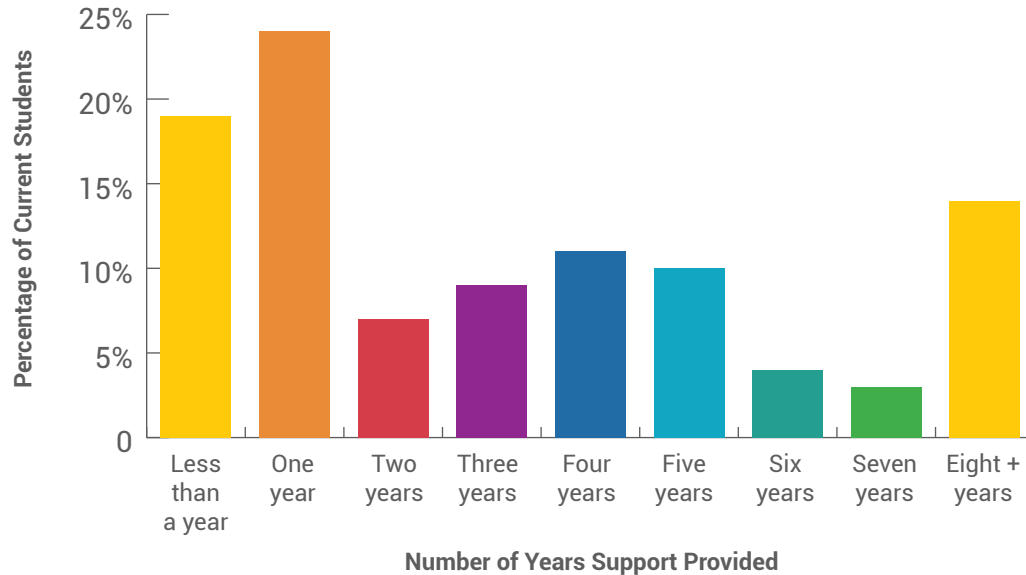


108 students benefited from
assistance with extra
curricular activity costs

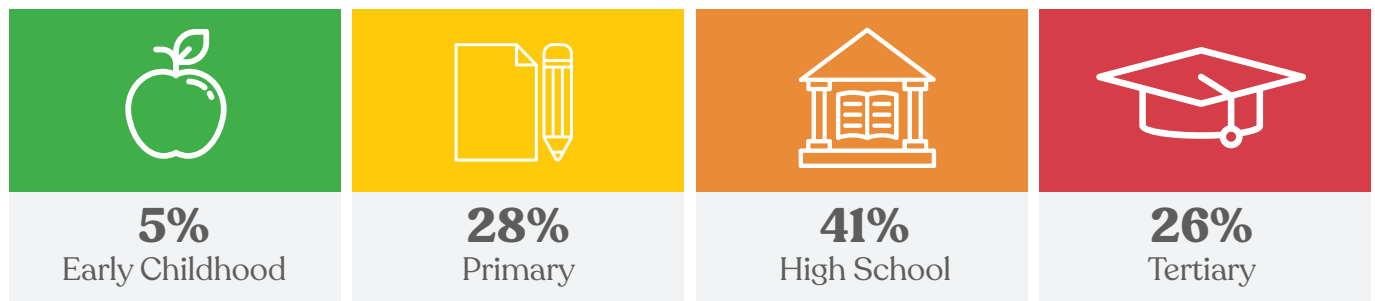


7 students benefited from
treatment for a medical
condition impeding their studies

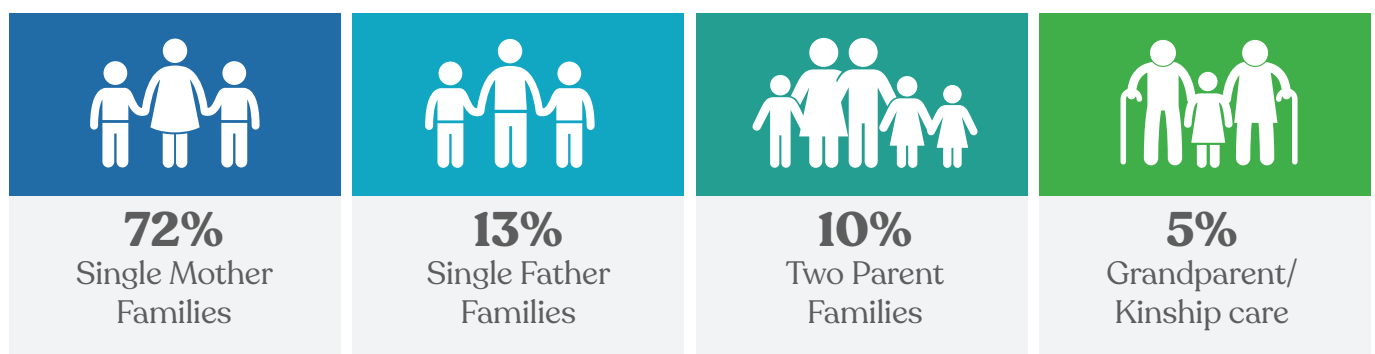
OUR CONTINUED ENGAGEMENT WITH STUDENTS



OUR SUPPORT BY COHORT



OUR STUDENT FAMILY ARRANGEMENTS

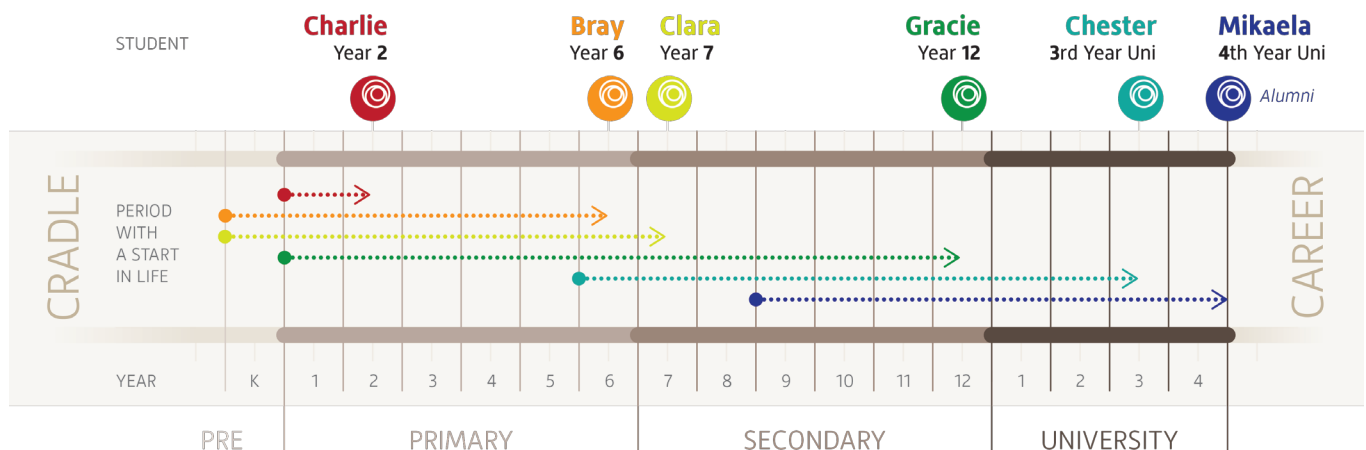


Student Achievements

CRADLE TO CAREER



A *Start in Life* applies a 'Cradle to Career' approach, providing long-term assistance to many of our students. It is our expectation that by overcoming the barriers faced throughout their education, we can work together to create a brighter future for these students. The following stories represent each stage of the 'Cradle to Career' continuum: Early Childhood, Primary, Junior High, Senior High, Tertiary and Alumni. A *Start in Life* support for these particular students ranges from 1.5 years to 12 years.



Before support is offered to students each year, A *Start in Life* requires recipients to demonstrate financial need and an engagement with their education. Engagement in education is demonstrated by a minimum of 85% attendance and good effort across all subjects for primary and secondary students or a weighted average mark of 55% for Tertiary.

With this established, a support plan is then developed for each student. Each support plan will provide the student with both educational essentials and assistance to address their specific needs. In the following stories, we highlight which of these are most important to a selection of our students.

CHARLIE



In July 2019, *A Start in Life* commenced supporting Charlie, a lively and bright Year 1 student whose behavioural issues were impacting his academic success within the classroom. Charlie loved to draw, and was

demonstrating strong reading and writing skills, however had difficulty focusing, and regulating his emotions.

A START IN LIFE IMPACT

Prior to our support, Charlie's Semester 2 2018 report detailed him as *"slowly becoming better at managing his emotions. His interest in reading has seen his literacy skills grow"*.

In addition to providing the education essentials, we developed a tailored plan to address the emotional regulation issues affecting Charlie's academic success, and implemented support for one on one counselling and drama classes.

We are pleased that the assistance provided is already yielding results in Charlie's development, with his Semester 2 2019 teacher noting Charlie *"is a highly social student who seems to value feedback from his classmates"*. Based in Inner city Sydney, Charlie and his sole carer/Dad have become well known to the team, particularly for their keen engagement and Charlie's great sense of humour.

LOOKING FORWARD

Over the next 12 months, one of Charlie's Learning Goals is to read each night to improve his fluency and complete writing tasks beyond the introduction. He will also work at listening to teacher instructions and following teacher feedback. Most importantly, we will continue to encourage Charlie not to give up when the work is difficult at school, and support his aptitude for drawing through private lessons.



BRAY



Bray joined our program as a Kindergarten student in 2014. His primary caregiver, a Great-Grandmother, was reliant on a Pension, and worried for a future where Bray would not have the same academic opportunities as his classmates in rural NSW.

A START IN LIFE IMPACT

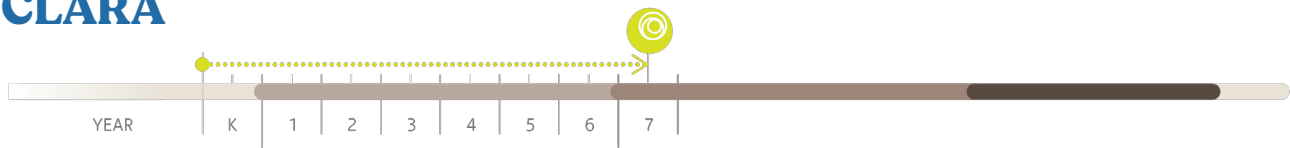
Over the past 7 years, to ensure that Bray was prepared for learning and could access the same opportunities as his classmates, *A Start in Life* provided the education essentials required, including recently supplying a laptop. We have been delighted to see Bray gaining strong results with his Learning Goals in the past 12 months. We are also particularly proud of the Year 6 Semester 1 report (2020) that describes him as an *"organised student, ready for learning each day"*.

LOOKING FORWARD

Since *A Start in Life* commenced support for Bray, he has aspired to be a Police Officer, and it is our endeavour to support him to achieve this goal once he completes High School.



CLARA



A *Start in Life* first met Clara in 2014 when she was in Year 1. Clara's mother sought assistance in the hope that additional academic support could address the developmental and learning difficulties that were already impacting her education. The impact of these difficulties was causing her anxiety, with many teachers noticing her reluctance to interact with other students or partake in activities. Clara was receiving some support from her school in addressing these difficulties, but still required

a large amount of assistance to keep up with her classmates.

IMPACT OF A START IN LIFE SUPPORT

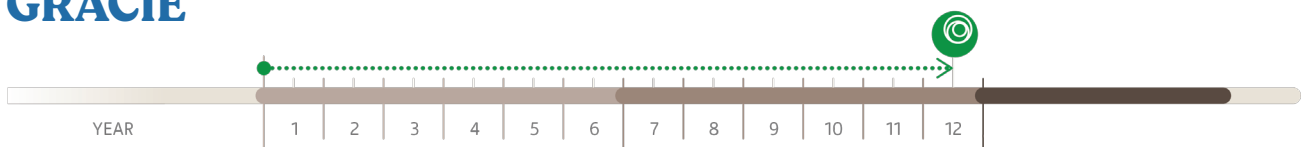
To reinforce Clara's school individual learning plan, A *Start in Life* provided assistance with one-on-one tutoring, technology and educational resources.

In recent years, both Clara's teachers and tutor have noticed marked improvements in Clara's progress and her confidence. At the end of 2019, in her final year of Primary School, her class teacher noted Clara was an **"exemplary model for her Kindergarten buddy"**, and that the **"learning support received has reinforced many understandings and enabled Clara to work independently on more challenging tasks"**.

LOOKING FORWARD

Clara's early Year 7 results and private tutoring reports indicate that while she continues to navigate ongoing learning difficulties, she does so with a positive attitude. The team greatly enjoy hearing directly from Clara about her growing interest in reading and the pleasure she gains from purchasing books with the charity's support.

GRACIE



Gracie and her mother first sought support in 2009, when Gracie was in Year 1. Living in rural NSW, Gracie's mum was concerned that providing for her daughter's education might be beyond the reach of a widowed single mother.

IMPACT OF A START IN LIFE SUPPORT

Over Gracie's 12 years of schooling, A *Start in Life* has been able to provide assistance with educational essentials including uniforms, stationery, textbooks as well as extra-curricular activities, camps and excursions. Gracie has proven a dedicated student, with her Year 5 teacher identifying **"Gracie understands she is responsible for her learning and exhibits a mature attitude towards her education"**.

Gracie has, however, suffered bouts of anxiety and bullying, particularly in her high school years, and has challenges with her self-confidence. To overcome these barriers, she has been supported to attend school events, partake in extra-curricular activities and has received the same materials as her peers, ensuring she does not feel excluded. Throughout her education,

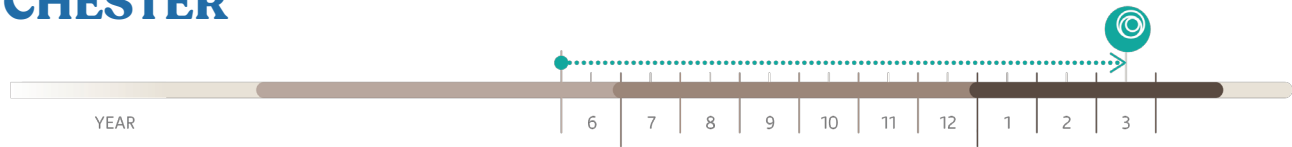
Gracie has continually earned awards for her participation in activities, including karate, netball, soccer, softball and public speaking.

LOOKING FORWARD

Like many students, Gracie has been navigating the complexity of completing Year 12 in 2020 through at-home and online learning. Despite these challenges, Gracie is on track to successfully finish her schooling, and we anticipate continuing support into her tertiary studies.



CHESTER



Chester and his family were introduced to *A Start in Life* in 2011. As a single mother with four children under 12, Chester's mum was determined to give her children the best chance at a fulfilling and well-rounded education. She knew she needed to seek support to cover costs.

IMPACT OF A START IN LIFE SUPPORT

Throughout his schooling, *A Start in Life's* support allowed Chester's passion for music to develop. This included near perfect marks in Junior High School music, Chester creating a music recording program for his school in Year 12 and performing in 16 classmates'

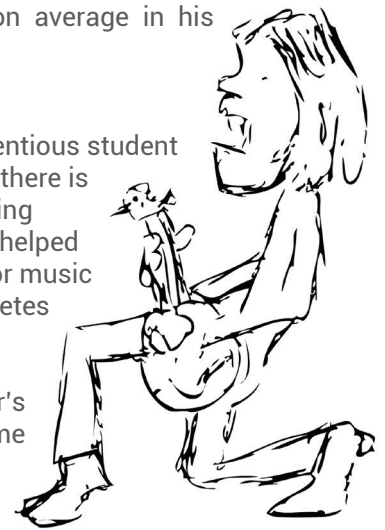
HSC Music exams.

Having achieved a result of 82% in Music in his HSC, *A Start in Life* was thrilled to assist Chester in his pursuit of a Bachelor of Creative Arts. Support provided for his studies included a laptop to keep up with course work, software and technology required for his courses and vouchers to assist with the cost of driving 1 hour each way to university each day.

In spite of the challenges of learning online in 2020, Chester secured a Distinction average in his latest Semester of study.

LOOKING FORWARD

Known as a quiet and conscientious student who keeps largely to himself, there is no doubt that Chester's ongoing confidence issues have been helped significantly by his passion for music performance. When he completes his undergraduate study in Semester 1 2021, Chester aspires to undertake a Master's Degree in Education, to become a High School music teacher.



MIKAELA



When Mikaela was introduced to *A Start in Life* at 14, she had already established herself as a talented athlete. She had represented her state in Basketball and was a high-achiever in a number of other extra-curricular activities. Mikaela's mother struggled with the demands of living in a remote setting, trying to make ends meet and covering the costs of travel that allowed Mikaela to excel in her pursuits. *A Start in Life* stepped in and helped both Mikaela and her brother.



IMPACT OF A START IN LIFE SUPPORT

Throughout High School, *A Start in Life* assistance provided uniforms and shoes, study materials and fees for extra-curricular activities. These allowed Mikaela to excel academically, and she finished her time in High School as School Captain and Basketball team Captain. With an ATAR of 91.45, she secured a place to study a Bachelor of Social Work.

A Start in Life was pleased to then extend support for Mikaela's tertiary studies, by providing assistance with living costs, including accommodation, food and transport; costs that were otherwise beyond her means. In addition to this, the charity supplied a laptop to support her study.

LOOKING FORWARD

Now part of *A Start in Life's* Alumni, Mikaela has been working as a Social Worker in Domestic Violence and Child Protection for the last three years. Whilst the demands of her job are high, Mikaela has maintained a strong passion and commitment to her work.

The Year in Numbers

EVERYTHING HELPS

THE LEGACY OF A BEQUEST

Throughout our 97 year history, we have been honoured to receive bequests from supporters, including alumni. The generous gifts left behind, allow us to increase the number of students receiving assistance and broaden the support we are able to offer to each student in our care.

Evidence of the legacy created is perhaps best witnessed in the day-to-day successes enjoyed by students whose lives are brighter and better as a consequence of the support these bequests allow us to offer. Many examples of this are contained throughout this Report.

This year we were again fortunate to receive some wonderful bequests and we wish to acknowledge & thank those, including their family & friends, who provided so generously for future generations of students. The amounts provided and their reasons for giving are often very different, however they were all united in their belief in the importance of a good education.

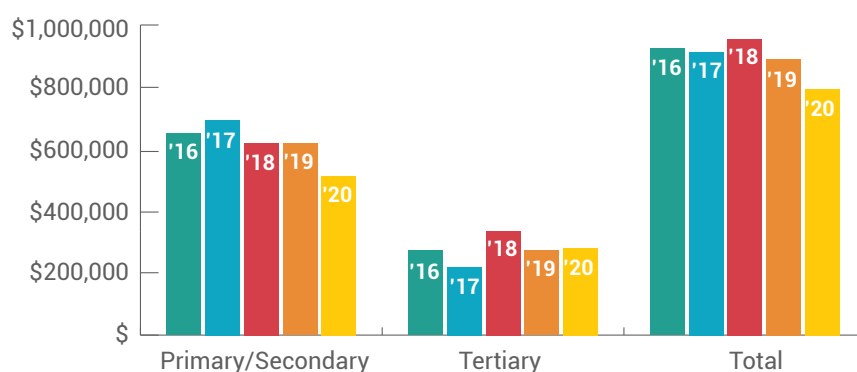
"EVERYTHING HELPS"

Throughout his life, supporter Tony Ostler would, whenever able, make the occasional donation to *A Start in Life*. Only on his death, when a bequest was provided by his estate, did we learn of the effort he expended in providing for others. Tony lived his life by the motto, "everything helps", and would collect recyclables, using sale proceeds/refunds in order to make his donations to *A Start in Life*. Tony spoke often to his children about their luck, the importance of education and the role of each of us in supporting others in the community. Leaving a bequest was very important to him and he worked with his children to ensure this could occur. When he passed away at the age of 92, Tony left a meaningful portion of his estate to *A Start in Life*.

There are many other reasons bequests are made. One mother gave in recognition of a son who passed away before he could benefit from his education. Another gave because he had seen the benefits of *A Start in Life's* assistance and wanted more Australian students to experience this. Two of the larger bequests received were from previous beneficiaries of this charity, who wanted others to reap the rewards they gained, from the assistance they received when their lives were difficult.

We are grateful for these bequests, as each has a significant impact on those in need.

ANNUAL DISTRIBUTION OF SUPPORT TO STUDENTS



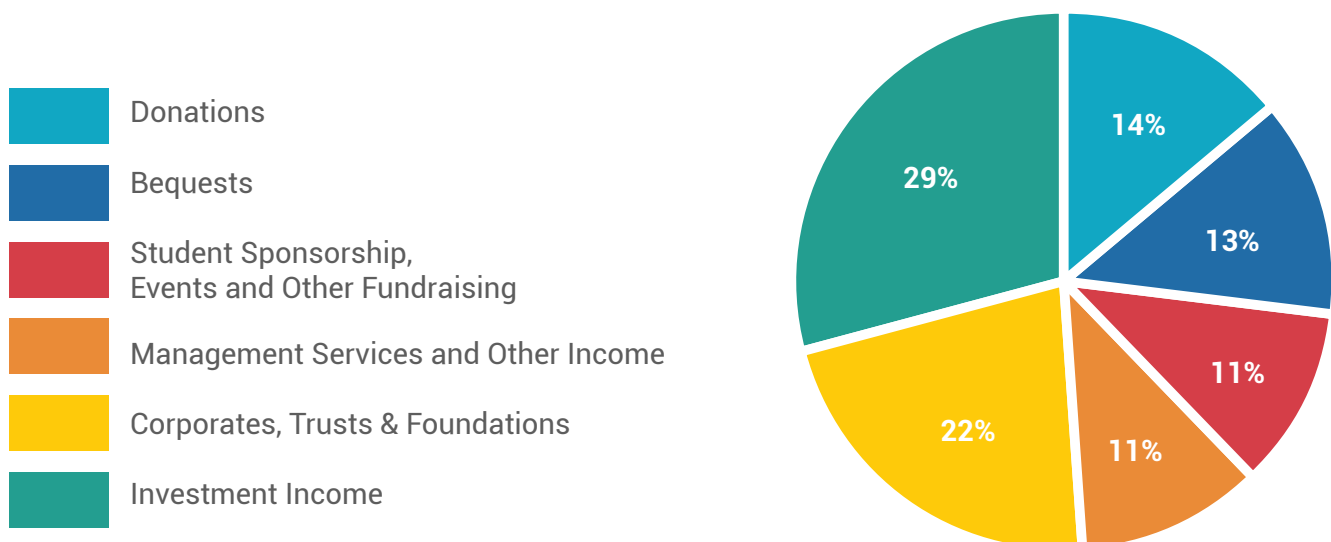
The Year in Numbers

THE IMPACT OF YOUR SUPPORT

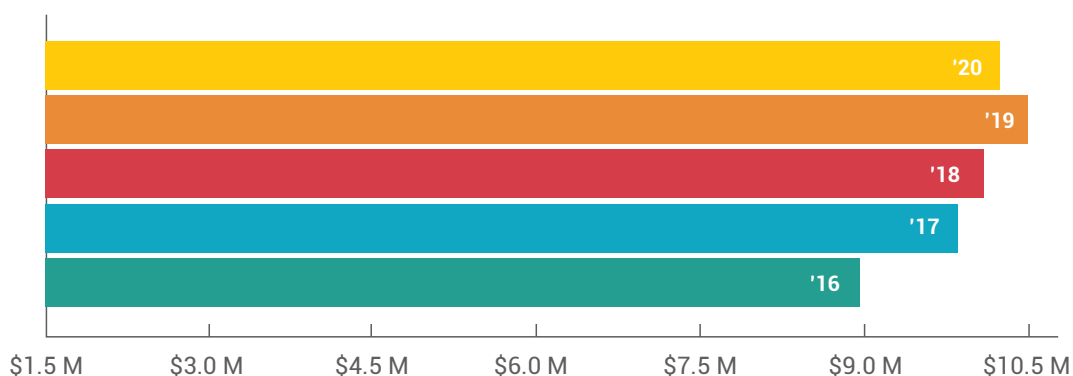
Meaningful levels of assistance are able to be provided to students where diversity and regularity in our sources of income are coupled with a sound financial position.

We acknowledge and thank the foundations, business partners and individual supporters whose consistent generosity make this possible. While your support is financially significant, its greatest impact is on those students, now with the resources and encouragement required to learn and grow.

SOURCES OF OPERATING INCOME



NET ASSET BALANCE AT 30 JUNE



The Year in Numbers

FINANCIAL STATEMENTS

Joe Hansell
Treasurer



Statement of Profit of Loss and Other Comprehensive Income FOR THE YEAR ENDED 30 JUNE 2020

	2020 \$	2019 \$	Treasurer's Commentary on the Financial Statements
REVENUE	1,512,389	1,608,420	
Expenses			
Student assistance	(793,802)	(884,789)	Declines in dividends, franking credits & other returns on investments of ~ -35%, were partially offset by increases in bequests and sponsorship ~+20%.
Fundraising	(112,918)	(136,758)	
Marketing	(79,888)	(86,715)	
Banking, investment & accounting	(124,784)	(128,312)	Small decreases in expenditure in most areas, allowed for student assistance at levels appropriate for this unusual year.
Depreciation and amortisation	(6,285)	(6,286)	
Office & administration	(88,843)	(88,447)	
Profit for the year	305,870	277,113	
Other comprehensive income/(loss)			
Net change in fair value of financial assets recognised through other comprehensive income	(674,663)	158,849	Market valuations of underlying investments, were impacted by uncertainty created by COVID-19.
Other comprehensive income	84,965	-	
Total comprehensive income/(loss) for the year before allocations	(283,828)	435,962	
Allocations from capital funds	212,659	61,386	Reserves, set aside in previous years, were utilised to ensure student assistance was provided where needed.
Allocations to capital funds	-	(480,000)	
Total comprehensive income/(loss) for the year after allocations	(71,169)	17,348	

Statement of Financial Position

AS AT 30 JUNE 2020

	2020 \$	2019 \$	Treasurer's Commentary on the Financial Statements
Current assets			
Cash and cash equivalents	744,777	743,873	
Trade and other receivables	95,851	140,904	
Financial assets	1,499,815	1,249,748	
Other current assets	1,840	400	
Total current assets	2,342,284	2,134,925	As volatility increased throughout the year, an increasing proportion of assets were held in Cash/Term Deposits.
Non-current assets			
Financial assets	7,345,732	7,937,615	
Other property, plant and equipment	796,784	803,069	
Intangible assets	-	-	
Total non-current assets	8,142,516	8,740,684	
Total assets	10,484,800	10,875,610	Financial assets are revalued (at market) at 30 June each year. Assets held are actively monitored to ensure alignment with Investment objectives.
Current liabilities			
Trade and other payables	187,151	288,845	
Employee benefits	53,092	44,238	
Total current liabilities	240,243	333,083	
Non-current liabilities			
Trade and other payables	31,383	31,383	
Provision for business enhancement	-	16,900	
Employee benefits	30,480	27,220	
Total non-current liabilities	61,863	75,503	
Total liabilities	302,106	408,586	
Net assets	10,182,694	10,467,023	Fall in Net Assets of only 2.7%, belies the difficulties of this COVID-19 impacted year.
Capital funds			
Endowment fund	558,561	562,935	
Special purpose funds	1,401,689	1,610,473	
Asset revaluation reserve	859,711	1,513,535	
Retained earnings	7,362,733	6,780,080	
Total Capital funds	10,182,694	10,467,023	Reserves available, even after utilisation this year, will support meaningful student assistance for many more years.



PO Box 20606
World Square NSW 2002

Suite 702 370 Pitt Street
Sydney NSW 2000



www.astartinlife.org.au



02 9264 3017



communications@astartinlife.org.au



facebook.com/astartinlife

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ABN 21 871 881 074

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