



# Annual Report



# Lighting a path forward for women impacted by domestic abuse.

## Acknowledgement of Country

The Zahra Foundation acknowledges the Traditional Custodians of the land we live and work on across Australia and pay our respects to Elders past and present. We want to acknowledge First Nations Peoples' extraordinary cultural authority and their journey to healing and commit to continue learning from and including the voices of First Nations women and other survivors of violence and abuse. We support female, female-identifying and non-binary folk impacted and recovering from domestic abuse and are committed to helping people of all ethnicities, religions, ages, physical ability and the LGBTQ+ community. We acknowledge the voices of survivor advocates who have shared their experiences with us to ensure our programs are responsive to their needs.



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# Contents

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<b>01</b>	The Zahra Foundation	2
<b>02</b>	Message from CEO & Chair	4
<b>03</b>	Our Board & Team	8
<b>04</b>	Our Programs, Services, Grants & Education	10
<b>05</b>	Our Events & Advocacy	12
<b>06</b>	Key Partnerships	16
<b>07</b>	Our Impact	22
<b>08</b>	Financial Report	28
<b>09</b>	Statement of Comprehensive Income	30
<b>10</b>	Acknowledgments	32
<b>11</b>	Looking Ahead	34

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01

# The Zahra Foundation

The Zahra Foundation exists to support women recovering from domestic abuse to build a more empowered life and gain financial independence.

The Zahra Foundation was established by Atena, Arman and Anita Abrahamzadeh in 2015 to honour their mother Zahra who was killed by her estranged husband at the Adelaide Convention Centre on March 22, 2010. The family had endured 24 years of domestic abuse before Zahra managed to leave her abusive husband, taking her children and just the bags on their backs.

They experienced financial stress, homelessness, isolation and fear as they began to rebuild their lives. Before Zahra was tragically murdered she had found work, was talking about studying and had been on her way to establishing the financial security that women need when building a life after escaping abuse. Zahra's death had a significant impact on South Australia. It changed the state's

political, judicial and policing systems and placed much needed attention on the family and domestic violence sector. This resulted in bi-partisan support for major changes, better responses and increased community awareness – all working towards 'zero tolerance' of family and domestic violence in our community.

The Zahra Foundation is built upon our values; To instil **hope** and provide women with financial education **opportunities** and services that promote economic **empowerment**, while building meaningful **partnerships** with stakeholders and the community. Our role is to support survivors of domestic abuse while they rebuild their lives and look to the future.

“Survivors of domestic abuse shouldn't have to live in fear - having to choose between an abusive environment or to live in poverty. 14 years ago, when we left our family home we became isolated, we became homeless and we faced poverty. And no woman, no family, no child should be in a position like that.”

- Arman Abrahamzadeh, Zahra's Son

## Our Mission

Every woman in Australia impacted by domestic abuse is economically empowered and safe.

## Our Values

### Hope

To instil hope and optimism in the lives of women and children.

### Partnerships

To build meaningful relationships and partnerships with stakeholders and community.

### Opportunities

To provide women and their children with a range of financial and educational opportunities.

### Empowerment

To deliver services that promote women's economic empowerment.

# Message from CEO & Chair

In the annals of The Zahra Foundation, the past year stands as a significant milestone, marked by expansion, impactful partnerships, and a steadfast commitment to empowering women and non-binary individuals. Our journey took a transformative turn with our inaugural interstate launch into Newcastle, New South Wales in November 2022, made possible through the invaluable support of our partners, the Greater Charitable Foundation and Jenny's Place.

Over the next three years, we are set to deliver our Pathways to Empowerment Program and Financial Counselling workshops to 240 women and non-binary individuals in the Newcastle and Hunter region of New South Wales. This venture is a testament to our six years of demonstrated expertise in South Australia, where we have been steadfastly supporting individuals in rebuilding their lives after escaping Domestic Abuse.

Our dedicated Zahra team worked collaboratively to ensure the seamless implementation of this program in NSW, upholding the high-quality outcomes that have become synonymous with our efforts in South Australia. This venture, however, was not our sole expansion in 2022/23.

We extended our Pathways to Empowerment service, offering ongoing support at four locations across Greater Adelaide – Salisbury in partnership with Relationships Australia SA, Hackham in collaboration with Junction Australia, Port Adelaide Enfield in partnership with the Port Adelaide Enfield Council, and at our headquarters in Mile End. This expansion prompted a comprehensive review, resulting in the restructuring of the program into a four-course model. This strategic move was in direct response to the feedback from our clients, who expressed a desire for more course choices and extended engagement with our highly skilled professional staff during their recovery journey from Domestic Abuse.

Collaborating with the Office of Women's Information Services, we broadened our impact, delivering financial literacy workshops to women and non-binary individuals across nine regional and remote areas of South Australia. Our collaboration with member organisation Yarredi ensured that even in Port Lincoln, individuals had access to crucial financial counselling workshops and the Pathways to Empowerment program, garnering overwhelming positive feedback from participants.

Additionally, we had the honour of being selected by the Wyatt Trust as part of their new social impact initiative, 'Linker.' This pilot program aims to co-design innovative solutions to better support older women and single partners, linking them to services that aid in overcoming poverty and social injustices.

This financial year, we observed a remarkable 33% increase in engagement with our services. Despite our continuous expansion efforts, the demand for our services remains unprecedented. The persisting cost of living crisis and heightened community awareness of coercive control contribute to this ongoing surge in demand. Currently, we are grappling with a substantial waitlist for our Pathways to Empowerment program, which exceeds 80 people. Additionally, individuals seeking our financial counselling services are facing up to a five-week waiting period. We extend our deepest gratitude to our supporters, corporate partners, and generous donors for their benevolence in aiding our mission to ensure no woman in South Australia has to endure a prolonged wait for essential access to our services and programs.

Starting this financial year as a small and young non-profit organisation with strategy and opportunities to expand our reach throughout SA and interstate, concerns can naturally arise amongst funders, staff, board members and executive regarding risk management, consistent quality of service provision

and a maintaining our strong and ethical culture. We express profound gratitude to our Board of Directors and executive team for recognising these potential risks and taking purposeful measures throughout this year, including the development of a well-considered business plan from our CEO and executive team, ensuring we spent time developing and implementing adequate controls for risk management, providing additional resources for our team and management, and implementing systems and processes to work towards Australian Service Excellence Standards accreditation and STAR services recognition in SA.

As we grow, we prioritise looking after our team, fostering a culture of innovation, growth and collaboration, and ensuring our systems can effectively identify and respond to risk. We can confidently work towards realising our mission of every woman in Australia being economically empowered and safe.

The investment from Perpetual Grant, alongside the hard work of our team and board, means that in the next financial year the Foundation will undergo its first external audit aiming to achieve ASES accreditation with robust systems in place for client management, supporter engagement, resource and risk management, compliance, staff training, development and support.

The ASES and STAR service accreditations in the next financial year will mark a significant achievement, acknowledging the outstanding work of our team and the quality services and programs delivered to vulnerable individuals. They also recognise sound management across finance, risk, legal, strategy, and governance within the organisation and will set us in a strong position to continue to expand our services across Australia within the near future.

Partnerships lie at the core of The Zahra Foundation's work, culminating this year in the development of our first-ever strategic plan, set to be released in December 2023. This three-year plan charts a course for the Foundation, focusing on creating access to our services for women and non-binary individuals across Australia.

The plan's four pillars outline a collective impact model; fostering collaborations with local services to replicate successful programs; breaking down barriers for employment; and working towards being an employee of choice for people who require flexible work arrangements and hybrid approach we hope to be an option for single parenting people, new arrival Australians and other people who sometimes may have barriers for employment.

Finally via our Changemaker events we will continue our work to raise awareness and actively engage in the movement to end domestic violence across the nation.

Through our fundraising endeavours, the "Opportunity Knox" grant program and partnership with Wyatt Trust we have administrated over \$94,372.09 in grants this year, supporting women to pay rent, bills, get their car back on the road, health costs and supporting women and children to access education and training with school fees, uniforms, books, payments of training costs and laptops.

We extend our heartfelt gratitude to our partners, including the Wyatt Trust, Greater Charitable Foundation, Office for Women South Australia, Department of Human Services South Australia and Department of Education and Training, for their unwavering support and generous investments that have empowered us to extend our specialised programs and services to those in need.

In conclusion, none of this would be possible without the continuous hard work and dedication of our Board and incredibly skilled and professional team. This year, we welcomed a skilled volunteer model, introducing a surge of volunteers who have become the heart of the Foundation. Their support is invaluable, and we express our deepest gratitude for their commitment to our cause. As we turn the page into the next chapter, we remain steadfast in our commitment to empower lives, help build safe futures for women and their children, and work collaboratively, with community, industry partners, corporates and governments to create an Australia free from abuse and violence.



**Kelly-Ann Tansley**  
CEO



**Natasha Malani**  
Chairperson







# Our Board

The members of our Board work with great passion and dedication to guide The Zahra Foundation in achieving its mission.

## 2022/23 Members of the Board



**Natasha Malani**  
Chairperson



**Hugh Driver**  
Deputy Chairperson



**Koby Lockett**  
Treasurer



**Patrick Canny**  
Director



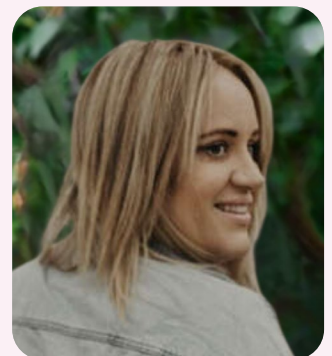
**Genevieve Lewis**  
Director



**Lauren Novak**  
Director



**Sofi Mauratzas**  
Director



**Hannah Taylor**  
Director

# Our Team

The Zahra Foundation Financial Counsellors & Program Facilitators are accredited domestic abuse specialists, who are 'trauma and violence-informed' and work within a specialist domestic abuse and violence framework. The Zahra Foundation Specialist Financial Counsellors are qualified and are registered, accredited and audited by Financial Counselling Australia (FCA).

The volunteers at Zahra are an integral part of our team. With a myriad of expertise, our volunteers can be seen analysing our data, providing administrative support, facilitating groups, actively engaging in fundraising activities and being the face of The Zahra Foundation through reception

and community activities. The wealth of diversity in our volunteers reflects the diversity of women accessing our programs. Volunteers working alongside our staff add a richness to our services that benefits our participants.



**Kelly-Ann Tansley**  
CEO

## Staff

Karrin - Operations Manager  
Tashi - Finance & HR Systems Officer  
Amanda - Partnerships & Events Lead  
Liah - Wyatt Linker Program  
Sonya - Financial Counselling Manager  
Ersi - Financial Counsellor  
Cath - SA Program Coordinator  
Dikea - Program Facilitator  
Rabia - Program Facilitator  
Natalie - NSW Program Coordinator  
Jordan - Program Facilitator

## Volunteers

**10**  
active volunteers

**114** Approx.  
volunteer hours  
per week

**5480** Approx.  
volunteer hours  
over the year



# Our Programs & Services

The Zahra Foundation's free programs, services, education and grants promote economic wellbeing and empower participants to build a life that is free from poverty and abuse.



## Programs

# Pathways to Empowerment

Pathways to Empowerment is a 9 week program for women impacted by domestic abuse, empowering participants to take the next steps in their recovery journey.

Qualified and accredited program facilitators create a safe and supportive space, where participants are surrounded by a non-judgemental community.

Participants have the opportunity to focus on their future, build skills and confidence, learn about healthy relationships, communication, decision making and discover pathways to education, training and employment.

## Program Details

**Where:** Various locations across South Australia & New South Wales.

**When:** Programs run during school terms and hours for greater accessibility for mothers and guardians of children.

**The Space:** Our facilities are secure and confidential for the safety of our participants.

**Program Facilitators:** Accredited domestic abuse specialists, who are 'trauma and violence-informed' and work within a specialist domestic abuse and violence framework.

## Services

# Financial Counselling

The Zahra Foundation provides specialist Financial Counselling to support women impacted by domestic abuse who may be experiencing financial debt or hardship. This free service is delivered by qualified and accredited Financial Counsellors.

## Grants

# Opportunity Knox

Opportunity Knox is a small grants program that supports women impacted by domestic abuse who are experiencing financial hardship or facing barriers associated with the costs of gaining and sustaining education or employment.

## Workshops

The Zahra Foundation hosts a range of financial literacy workshops for women impacted by domestic abuse, that offer access to information and the opportunity to build skills and independence.

## Open House

The Zahra Foundation "Open House" is held once a month, inviting participants into a safe and supportive space where information on recovery services and programs is accessible from key services providers and is an opportunity to be part of the Zahra community.

# Our Events & Advocacy

The Zahra Foundation is committed to advocating for survivors of domestic abuse through policy reform, partnerships and community awareness. Efforts in advocacy over this financial year include; x15 Publications and Representatives (media, print, radio, TV), x4 Submissions to SA Government, x3 Government Roundtables, x6 Conferences, x2 Corporate Trainings.



## Zahra Events

### Women on the Run

2023 event was the biggest attendance so far with 437 attendees (149 individual registrations and 48 teams, attending to walk 4km from the grange Jetty reserve to raise awareness on Domestic and Family Violence and support the foundation to provide services to South Australian women and non-binary folk.

*Money Raised: Over \$37,000*

### Lotus Gala Ball

Held at the Adelaide Convention Centre Lotus Gala Ball reclaims the space by celebrating the empowerment and resilience of the women that the Foundation supports in Zahra's honour. The 280 attendees heard from Dr Anne Summers AO on her recent report *The Choice: Violence and poverty (2022)*. Guests also had the chance to hear from Arman Abrahamzadeh OAM on the journey of the Foundation over the last 8 years. People with lived experience attended a panel to share their outcomes of now attending university and being in employment after receiving support from The Zahra Foundation programs and services.

*Money Raised: \$110,300*

### Changemaker Events

Our Changemaker events set out to equip attendees with tools and skills to become changemakers in their workplaces, community, and families, with motivating guest speakers, and inspirational stories from Zahra participants in 22/23. Over 180 South Australian corporate professional, government workers, industry experts and community members attended a Zahra Changemaker event.

## Professional Memberships

**Being involved in these organisations assists us in achieving our mission.**

Volunteering SA & NT  
Member

Fundraising Institute Australia  
Partnership and Events Lead - Member

Committee For Adelaide  
Associate Member

Australian Institute of Company Directors  
CEO and Directors Membership

Behind Closed Doors  
CEO Membership

SA Leaders  
Alumni

Embolden  
Member, CEO on Board of Directors

Australian Services Union (ASU)  
Workforce Membership

South Australian Financial Counsellors  
Association (SAFCA)  
Member

## Partner Events

### ANZ Community Ball

Zahra Foundation was selected as a preferred charity by the staff at ANZ to be a major recipient charity for the ANZ Community Ball in 2023. The Ball was hosted by the Royal Flying Doctor Service – Central Operations with ANZ as the major sponsor and supporting partner. The event raised money for 12 local charities, with The Zahra Foundation being amongst the 6 charities that were major recipients and showcased on the night. The Zahra Foundation was fortunate to receive \$37,843.50 fundraising from the event. We thank ANZ and Royal Flying Doctor Service.







# Key Partnerships

We are grateful that we have meaningful and collaborative partnerships with services and networks who share our mission.

## Linker Program with Wyatt Trust



In March 2023, The Zahra Foundation was one of seven partner agencies to commence working with the Wyatt Trust in the design of a pilot program. The 'Linker Program' is a co-design lived experience program designed to create a service that addresses the needs of women over 50 and sole parents/carers facing financial hardship.

The Linker Network includes five Linkers positioned across Adelaide metro and two in regional areas, Mount Gambier and Port Augusta as well as a Coordinator from The Wyatt Trust. Across 12 months, the Linker Program is engaging in the co-design and testing of the Linker service prototype across key phases through interviews, workshops and surveys.

"Poverty and financial hardship are a key factor that prevents women from leaving abusive relationships as well as impacting the recovery and healing from domestic and family violence. It is very exciting to be designing a service with a focus on women over 50 and sole parents and

carers experiencing financial hardship to support people to plan for the future beyond surviving to help people thrive, create more connection to community, less financial stress and increased financial security. This is closely aligned to The Zahra Foundation's purpose of empowering women's financial independence."

Flinders University is undertaking an evaluation of the co-design process and will co-author a paper with women with lived experience who participated in the design work. The prototyping will finish in mid 2024 at which time a final Linker service model will be ready to commence service delivery.

## Jenny's Place New South Wales



Jenny's Place provides direct relief and support to women and children who are experiencing domestic abuse and/or homelessness (or are at risk of homelessness). Jenny's Place is the first partner in our expansion of service delivery nationally, providing the Pathways to Empowerment program in the Newcastle region, New South Wales.

"The partnership between The Zahra Foundation and Jenny's Place means that women can access a safe, supportive group environment while receiving one-on-one individualised support from their caseworker. This partnership provides women with the opportunity to increase their safety, build self-confidence and plan for their future.

The partnership ensures that women can look towards providing safe and stable futures for themselves and their children. The Zahra Foundation and Jenny's Place are committed to ensuring that women and children feel respected, are heard, and treated with dignity."

- Jenny's Place Program Coordinator

## Greater Charitable Foundation



Greater Charitable Foundation share our mission to empower financial independence and economic wellbeing and have been a generous and committed supporter of The Zahra Foundation for 3 years. Our partnership has seen many impactful projects be made possible.

In November 2022, the Greater Charitable Foundation were a key partner in the expansion of The Zahra Foundation program to New South Wales, to deliver our Pathways to Empowerment program in Newcastle for the next three years. We are grateful for the

foundation's generosity and commitment to our mission and vision to deliver our specialised programs and services across Australia. We are looking forward to more partnership opportunities with the Greater Charitable Foundation in the year ahead.

# Deakin University

Victoria



This year, the Foundation embarked on our first-ever formal evaluation of our Pathways to Empowerment Program with Deakin University.

We are grateful for the expertise, skills, and wisdom of Dr. Lata Satyen, Senior Lecturer and Registered Psychologist with the Faculty of Health and Psychology, who will work with us over the next three years to provide a holistic evaluation of our programs. This evaluation centres on the voices and feedback of program participants and our industry frontline partners.

The goal is to continue to grow and enhance our program, ensuring we meet the needs of participants, are culturally responsive, and that our collective impact model delivers sustainable outcomes for women and non-binary people recovering from domestic abuse to become economically empowered, safe, and financially independent.

## Department of Education

# Skills SA



Supported by  
**Government  
of South Australia**

This financial year the Zahra Foundation was successful in receiving recurring three-year funding from Skills SA, Department of Education, as part of the Adult Community Education initiative, to support the expansion of our Pathways to Empowerment courses.

This sustained financial support has enabled us not only to extend our services to the Western suburbs of Adelaide in partnership with the City of Port Adelaide Enfield but also to increase enrolments significantly and expand our program into a four-course model, allowing women and non-binary people to receive essential additional support. In the last financial year, enrolments grew from 80 to 100 placements and by next year we will reach 140 enrolments.

This initiative equips women and non-binary people with foundational skills, providing pathways into employment, education, and training empowering them to work towards economic independence. We express our gratitude to the Minister for Education, Skills and Training for the Government's continued support. Having successfully delivered this initiative to South Australians for over seven years, we are proud of the positive impact it has brought to the South Australian community.

## Department of Human Services

# Office for Women



We are extremely grateful for the ongoing support from the Department of Human Services through the Office for Women.

This support ensures that South Australian women and non-binary individuals in the Adelaide Metropolitan area and surrounding South, Western and Northern suburbs have access to specialised financial counselling supporting participants to work towards financial independence while escaping and recovering from abusive relationships assisting our participants to build skills, knowledge and to recognise financial abuse and economic control in the future.

During the COVID-19 pandemic, Zahra initially received support from DHS through COVID funding under the Commonwealth Partnerships agreement with the Federal Government. This funding has been extended year after year to date, we are pleased to announce that, at the end of this financial year, we have successfully secured ongoing funding for the next three years. The assurance of continuous funding not only enhances job security for our workforce but also allows us to plan programs effectively,

ensuring women have access to this essential service whenever they need it and for as long as necessary.

Although the funding is limited to supporting one financial counsellor, our partnerships with philanthropic organisations enable us to respond to additional demands with funding for additional financial counsellors. With the current cost-of-living crisis and increased community awareness of financial abuse and coercive control, our financial counselling program continues to experience high demand meaning we often have to ask women and non-binary individuals to wait for up to five weeks for appointments.

The Foundation looks forward to continued collaboration with the Office for Women and the Department of Human Services to help us to achieve our goal of ensuring all South Australian women have access to the support they need, whenever they need it, for as long as that support is needed.

## Women's Information Service

### South Australia

This financial year we were able to provide financial counselling workshops in 10 regional areas across South Australia thanks to the support of Women's Information Service.

We recognise that women and non-binary people in regional and remote areas are more likely to experience Domestic Abuse and have limited access to support and services, and that First Nations women are 34-times more likely to experience Domestic Abuse. Thanks to Women's Information Service in this financial year, we were able to tailor our approach and significantly expand access to regional, remote, and First Nations

communities working towards our mission is to ensure that all women throughout Australia are economically empowered and safe.

The workshops were successful, and we are actively exploring options for ongoing funding to ensure our continued presence in these regions. This will enable us to provide essential, specialised, trauma-informed services to those who need them most.

# Perpetual Grant



Creating maximum impact and long-term sustainability for not-for-profits, The Zahra Foundation Australia 'Leading at all levels' project.

**Received: \$93,270**

The funding was a collaborative impact effort of:

G & H Foulkes Charitable Trust - Discretionary Acc	\$2,000
E B Myer Charity Fund	\$55,000
The Cecil and Neita Quail Perpetual Charitable Trust	\$4,000
Estate of the late Patrick Brennan	\$31,770

The funds from the perpetual grant supported us to expand services, reducing waiting lists across Adelaide. We bolstered funds into financial counselling services and our Pathways to Empowerment program. Furthermore, with this grant, we supported the development of our team, enabling them to grow and transition from technical frontline service roles to leading teams with complex requirements in leadership. We achieved this through accredited training for our staff, professional development in trauma-informed care models, leadership development across governance, systems change, and social impact. Additionally, we provided essential resources to our staff to deliver high-quality services.

We utilised this funding to deliver an evidence-based clinical supervision model with AMOVITA supervision. This funding also ensured the development and implementation of platforms to support compliance, quality, risk and governance within the Foundation.

We purchased and implemented the InfoXchange SRS platform in collaboration with Employment Hero to support our services for case management and service delivery. This ensures that we collect and record data in accordance with Australian privacy laws, fulfilling our requirements as a child-safe organization and responding appropriately to DFV risk and safety requirements.

We also purchased and implemented SupporterHub, a platform to nurture, inform, and manage our individual, corporate and community supporters. This platform enables us to regularly keep them up to date with our work and manage and run our Change-maker events effectively.

The investment from Perpetual has set the foundations for the Zahra Foundation to expand, scale our services, and realize our mission of ensuring all Australian women and non-binary people impacted by domestic abuse are economically empowered and safe.



07

# Our Impact

Key statistics of our impact over the last financial year.

**\$168,614**

in savings (grants and waivers) for clients,  
a 70% increase from last financial year

**33%**

increase in total  
participants

**55%**

increase in Financial  
Counselling sessions

**100%**

of grant recipients found the financial  
assistance "life-changing"

**\$94,372.<sup>09</sup>**

in grants administered to women and families  
experiencing financial hardship

**546**

total participants  
supported



# Pathways to Empowerment



Supported by **Government of South Australia**

## Impact Report

In 2022/23 we honoured over 100 graduates from our newly expanded, four-course 'Pathways to Empowerment' (PTE) program. The new model provided participants the ability to spend a year in the program, progressively improving foundation skills and achieving education, employment, and training outcomes. One participant's impact statement reveals the core benefit of the new model - "It is so good to go more in-depth in the material than I did in the original course. I'm really feeling it is challenging me and I'm recognising I am learning so much more [in my recovery]."

In partnership with the Government of South Australia's Skills SA team, we delivered the

highest number of courses in our Pathways to Empowerment program via an Adult Community Education Grant. We thank our valued venue partners, Relationships Australia, Junction Australia and The City of Port Adelaide Enfield as well as community leaders and other sector services who contribute to our collective impact.

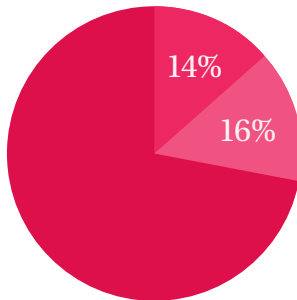
We are also grateful for the ongoing partnership with Uni SA College, enabling life-changing opportunities for twelve participants to enrol in one of two exclusive women's programs. Regionally, it's been wonderful to work with Yarrendi Women's Well-being and Safety Centre on co-delivering our first Pathways to Empowerment program.

Outcomes for the financial year:

# 129

## Participants

completed the Pathways to Empowerment program



# 14%

are commencing further study

# 16%

are commencing employment

Over the course of the year, our Program Facilitator team grew to eight dedicated staff and volunteers. Our new training and professional development framework provides formal recognition via certified training to ensure Program Facilitators are 'specialist DFV' practitioners. Participants attest to how supported and safe they feel in our program learning environment.

**"The last 12 months have been so exciting for the PTE SA team. The success of the expanded program has only been possible with our incredible team's hard work."**

- Pathways to Empowerment SA Coordinator

# Cally's Story

Cally contacted The Zahra Foundation in January 2023 in devastating circumstances after having fled from regional SA to the southern metropolitan area after having "just got out of a 5-year abusive relationship". She described through tears how she and her ex were homeless and living in a tent for 6 months. She took the brave step of moving and living with her family temporarily, some of whom were supportive and some who were continuing to perpetrate abuse towards her. Cally had bravely sought support from 1800 Respect and understood she was experiencing emotional abuse. Her private counsellor, funded at her own cost, told her about The Zahra Foundation's Pathways to Empowerment programs.

Cally has a 4-year-old son who has been in foster care since he was four months old. She sees him once a month which she says is heartbreaking. She is passionate about reunification with her son and she and DCP are working together to "extend visitations." The abuser has been using coercive tactics and stalking her by trying to contact her through the family. Despite this, Cally is working hard to maintain her boundaries.

Cally had difficult schooling experiences and suffered emotional abuse from her father, who repeatedly told her about her lack of intelligence and ability. Despite this, Cally is keen to be the first in her family to go to university.

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**"Pathways has given me so much more confidence, I am better at asking for help and have achieved so much."**

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Demonstrating her deep commitment to her recovery, Cally completed two consecutive domestic abuse support groups and started slowly breaking isolation and speaking about her experiences. At that time, she said she was "taking it day by day and having so many guilty thoughts."

Cally enrolled and successfully graduated from Pathways Healthy Decision course in Term 1. Cally says, "Pathways has given me so much more confidence, I am better at asking for help and have achieved so much." Cally couldn't wait to enrol in the Term 2 Healthy Futures course and graduated in July. "I feel strong, brave and proud" she said at Graduation.

Cally has a passion for research and it took great courage for her to enrol in Foundation Skills at Flinders University. In term 2 she achieved her dream of finishing her foundation studies and was planning to apply for a Social Work degree. At the same time, Cally was applying for work to secure her financial future for her and her son. Cally was successful in achieving full time work in the construction sector. Cally says she can't believe how far she has come and is thrilled to be a guest speaker at the Pathways program and present her experiences. "I am looking forward to enrolling again, when I can, for the Healthy Relationships program and getting my son back."

Programs | New South Wales

# Pathways to Empowerment

Funded & Supported by



## Impact Report

The Pathways to Empowerment program launched in the Newcastle region term 1 2023. The Zahra Foundation partnered with Jenny’s Place Newcastle, funded by the Greater Foundation, to support women engaged with Jenny’s Place who were seeking group-based support to become financially empowered and independent.

During the initial engagement with the local community and service providers it became evident that there was a need to open the group up to other referring agencies to ensure access for women in the area and in term 2 the Program Facilitators connected with local service providers to provide this opportunity.

During the group program in term 2, participants gave feedback that they felt that the program should be offered not only in the city of Newcastle but also across the Hunter region, and in particular regional spaces where access to group based support focusing on long term financial independence is not offered. These conversations have led to the connection with other service providers across the region to ensure that the program is reaching more regional and rural spaces.

Jenny’s Place Operations Manager states, “we truly value the partnership and have seen some wonderful changes for participants since working with The Zahra Foundation.”

### Outcomes since launching (Term 1 & 2 of 2023):

**8** ●●●●  
**Participants**  
completed the Pathways to Empowerment program

**6** ●●●●  
**Participants**  
have accessed specialist Financial Counselling

**2** ●●  
**Workshops**  
for Financial Counselling were facilitated

“It has been such a privilege to have the opportunity to be a part of The Zahra Foundation moving into NSW. The women who we have supported to date have expressed their absolute gratitude for the opportunity to have a safe space to think about their future, something that they have not had the opportunity to do previously. I am excited to see the impact that delivering this program in other regional and rural areas has for women. To be a part of supporting women to gain their financial independence to live safe and free from violence is a sincere privilege.”  
- Pathways to Empowerment NSW Coordinator

Services

Grants

Workshops

# Financial Counselling, Grants & Workshops

## Impact Report

Supported by



The Zahra Foundation provides a specialist, one-on-one, financial counselling service working collaboratively with participants to recover from financial hardship and debt accrued because of relationship breakdown due to domestic abuse. Financial Counsellors worked with 184 women over the 2023 financial year, identifying financial priorities, advocating with debt collectors and for other overdue bills, identifying concessions and savings opportunities so that participants moved away from debt, towards empowerment and managing their finances independently.

A highlight of the 2023 financial year was the unique opportunity provided to us by the Office of Women and the Women's

Information Service who enabled our Financial Counsellors to visit nine regional centres and facilitate financial literacy workshops in each centre. Almost eighty women participated in these workshops. Topics including budgeting, managing debt, financial abuse and 'savings contribute to my safety' were discussed over coffee and food. Financial counsellors encouraged participants to access local services and to share the information that they had gained with friends and family. Through facilitating conversations about money we were able to spread ripples of knowledge, hope and empowerment through regional communities of Pt Augusta, Pt Pirie, Gawler, Goolwa, Mt Barker, Murray Bridge, Mt Gambier, Whyalla and Berri.

### Outcomes for the financial year:

**409** participants supported with financial counselling

**80** participants attended nine regional workshops

**197** grants provided **\$94,372.09**

+  
**28** laptops  
**18** school uniform fees  
**8** adult education/training

Waivers/Removal of Debt	\$74,242.19	75% increase
EEPS Grants	\$3,600.00	80% increase
Opportunity Knox Grants	\$11,796.25	30% increase
Wyatt Capacity Grants	\$78,975.84	73% increase
<b>Total 'Savings' for Participants</b>	<b>\$168,614.28</b>	<b>70% increase</b>

# Amita's Story

Amita came to The Zahra Foundation ten months ago. At that time, she was overwhelmed with unopened mail from debt collectors and creditors and said 'I don't know if I can afford to pay rent'. Many of her debts had gone to debt collectors, and Amita also had outstanding utilities bills.

Working with a Zahra Financial Counsellor Amita set financial priorities and completed a Statement of Financial Position together. Amita told her story to the Financial Counsellor and they were able to advocate with several debt collection agencies for debt waivers. Amita said 'this is a huge relief, a weight off my shoulders'.

“My budget is still tight, but I feel confident now and I can see light at the end of the tunnel. I do not feel alone anymore.”

Sustainable payment plans were negotiated for other debts. Amita worked on her budgeting with the Financial Counsellor and through this she realised that she would like to return to work. The Zahra Foundation provided a laptop for her to return to study. Amita is currently undertaking her study, and is close to paying off her remaining debts.

Amita has learnt financial management skills that she can apply for the rest of her life and is living with her child in private rental accommodation. Amita said 'my budget is still tight, but I feel confident now and I can see light at the end of the tunnel. I do not feel alone anymore. The support that I received at Zahra has enabled me to move forward'.

# Emma's Story

Emma connected with our financial counselling services after leaving an abusive and controlling relationship. As Emma started attending counselling sessions, she expressed her desire to pursue education and assist others in healthcare and nutrition, knowing that it would be the key to a brighter future. Alongside her financial challenges, Emma faced the obstacle of not having a laptop, an essential tool for her studies. Undeterred, she enrolled in her course and applied for a grant to get a laptop. While awaiting the grant, Emma defied the odds, completing her coursework on her mobile's tiny screen and, remarkably, received a distinction on her first assignment.

“Imagine what I'll achieve now I have a laptop”

# Financial Report

By Koby Lockett, Treasurer

This is the Treasurer's Report for the Zahra Foundation Australia and represents the eighth year of the organisation's operation as an entity in its own right. Zahra Foundation formally commenced on July 9 2015, prior to that Zahra Foundation was auspiced by the Central Domestic Violence Service Inc. The organisation began a pilot program in New South Wales expanding on the current program delivered in South Australia. The foundation also increased the number of events held in the 2023 financial including the Lotus Ball.

- Donations received of \$186,921 compared to \$160,077 in the 2022 financial year which is a 17% increase.
- Grant income received of \$750,691 compared to \$425,988 in the 2022 financial year which is a 76% increase.
- Event income received of \$173,639 compared to \$100,059 in the 2022 financial year which is a 74% increase.
- Fundraising income received of \$55,763 compared to \$26,083 in the 2022 financial year which is a 114% increase.
- Total income of \$1,206,644 which was up 63% on the previous year of \$740,063.
- A net profit of \$76,253 was incurred in the 2022/23 financial year.
- Increased the number of employees to 12 which was up from 6 on the previous year.
- Cash on hand of \$841,892 increased by \$79,044 from the previous year of \$762,848.
- The foundation now has equity of \$615,618 which is an increase of 14% on the previous year.

I would like to acknowledge the work of Kelly-Ann Tansley, Tashi Dendup & Dawa Lhamo for their work in assisting of preparing the budget, processing the bookkeeping, undertaking accounting functions and preparing the regular reports to the Board.



Koby Lockett (Director/Treasurer)

Date: 20/11/2023

# Directors' Report

The directors of Zahra Foundation Australia have the pleasure in submitting the Statement of Financial position of The Foundation as at 30 June 2023, related Statement of Comprehensive Income, Statement of Changes in Equity, and Statement of Cash Flows for the year then ended.

## Responsible Persons' Details

The following persons were directors of Zahra Foundation Australia during or since the end of the financial year:

Name	Position	Date Started	Date Ended
Koby Locket	Director/Treasurer	August 2016	
Rebecca Miller	Director	November 2018	November 2022
Natasha Malani	Director/Chairperson	November 2020	
Jodie Stevens	Director	November 2020	November 2022
Lauren Novak	Director	November 2020	
Genevieve Lewis	Director/Family Nominee	November 2020	
Patrick Canny	Director	October 2021	
Hugh Driver	Director	December 2021	
Hannah Taylor	Director	December 2022	
Sofi Mavratzas	Director	December 2022	
Suhit Anantula	Director	December 2022	

## Principal Activities

The Foundation was established to assist South Australian women and children affected by domestic violence, empowering them and providing pathways towards financial independence.

## Significant Changes

No significant changes in the nature of these activities occurred during the year.

## Contributions on Winding Up

In the event of the company being wound up, ordinary members are required to contribute a maximum of \$20 each. Honorary members are not required to contribute.

Signed in accordance with a resolution of the Director's on:



Natasha Malani (Director/Chairperson)

Date: 20/11/2023



Koby Lockett (Director/Treasurer)

Date: 20/11/2023

The total amount that members of the company are liable to contribute if the company is wound up is \$40, based on 2 current ordinary members.

## Auditor's Independence Declaration

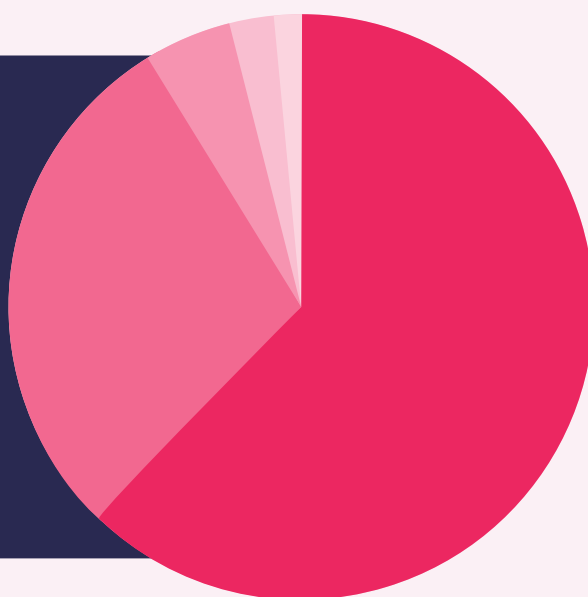
A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 is set out immediately after this directors' report. This report is made in accordance with a resolution of directors, pursuant to section 298(2)(a) of the Corporations Act 2001.

# Statement of Comprehensive Income

For the year ended 30 June 2023

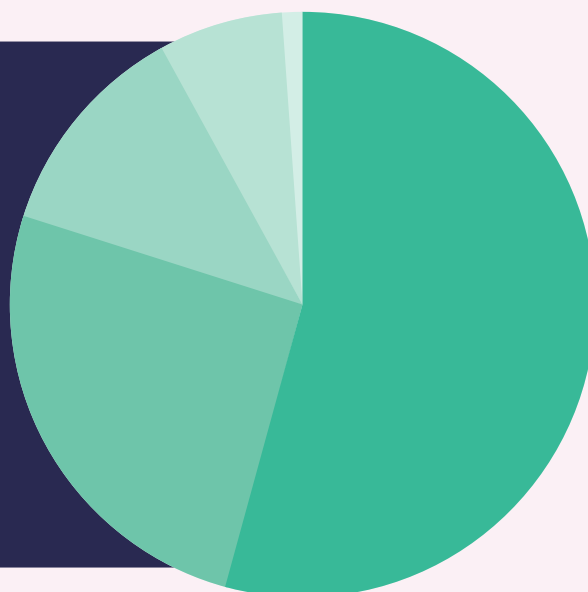
## Income

■ Grants	\$750,691
■ Donations & Events	\$360,560
■ Fundraising	\$55,763
■ Other Income	\$24,323
■ Interest	\$15,308
<b>Grand Total</b>	<b>\$1,206,645</b>



## Expenses

■ Employee Expenses	\$614,575
■ Admin & Overhead	\$290,551
■ Services Delivery Costs	\$136,834
■ Occupancy Costs	\$77,455
■ Consultancy Fees	\$10,977
<b>Grand Total</b>	<b>\$1,130,392</b>



**Net Operating Profit (Loss) = \$76,253**

Net Cash Flows = \$79,043  
 Net Assets = \$15,618  
 Equity = \$615,618



# Notes to the Financial Statement

## 1. Summary of Significant Accounting Policies

This financial report is special purpose financial statements prepared in order to satisfy the financial reporting requirements of the Australian Charities and Not-for profits Commission Act 2012 and the Corporations Act 2001. The responsible directors have determined that the not-for-profit company is not a reporting entity.

Zahra Foundation Australia is a Public Company limited by guarantee incorporated under the Corporations Act 2001.

These financial statements have been prepared in accordance with the recognition and measurement requirements specified by the Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') and the disclosure requirements of AASB 101 'Presentation of Financial Statements', AASB 107 'Statement of Cash Flows', AASB 108 'Accounting Policies, Changes in Accounting Estimates and Errors', AASB 124 'Related Party Disclosures', AASB 1048 'Interpretation of Standards' and AASB 1054 'Australian Additional Disclosures', as appropriate for not-for-profit oriented entities.

The financial statements have been prepared on an accruals and is based on historical costs unless stated otherwise in the notes.

The preparation of the financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed below.

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory, have not been early adopted by the company for the annual reporting period ended 30 June 2023. The company has not yet assessed the impact of these new or amended Accounting Standards and Interpretations.

The accounting policies that have been adopted in the preparation of the financial statements are as follows:

### Income Tax

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

### Property, Plant and Equipment (PPE)

All property, plant and equipment except for freehold land and buildings are initially measured at cost and are depreciated using the diminishing value method over their useful lives to the company.

The carrying amount of plant and equipment is reviewed annually by the directors to ensure it is not in excess of the recoverable amount. The recoverable amount is assessed on the basis of expected net cash flows that will be received from the asset's employment and subsequent disposal. The expected net cash flows have been discounted to present values in determining recoverable amounts.

Freehold land and buildings are carried at their recoverable amounts, based on periodic, but at least triennial, valuations by the directors.

### Depreciation

The depreciable amount of all fixed assets, including buildings and capitalised lease assets but excluding freehold land, is depreciated on a straight-line basis over the asset's useful life to the company commencing from the time the asset is held ready for use.

### Employee Provisions

The liability for employee provisions expected to be settled more than 12 months from the reporting date are recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

### Cash on Hand

Cash on hand for the Zahra Foundation Australia Pty Ltd for the year ended 30 June 2023 includes cash on hand, deposits held at call with banks, and other short-term highly liquid investments with original maturities of three months or less.

### Accounts Receivable and Other Debtors

Accounts receivable and other debtors include amounts due from

members as well as amounts receivable from donors. Receivables expected to be collected within 12 months of the end of the reporting period are classified as current assets. All other receivables are classified as non-current assets.

### Revenue and Other Income

The company recognises revenue as follows:

#### Donations

Donations are recognised at the time the pledge is made.

#### Grants

Grants are recognised at their fair value where there is a reasonable assurance that the grant will be received and all attached conditions will be complied with.

#### Interest

Interest revenue is recognised as interest accrues using the effective interest method. This is a method of calculating the amortised cost of a financial asset and allocating the interest income over the relevant period using the effective interest rate, which is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the net carrying amount of the financial asset.

#### Other Revenue

Other revenue is recognised when it is received or when the right to receive payment is established.

### Goods and Services Tax (GST)

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

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or payables in the statement of financial position.

### Accounts Payable and Other Payables

Accounts payable and other payables represent the liability outstanding at the end of the reporting period for goods and services received by the association during the reporting period that remain unpaid. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

## 2. Critical Accounting Judgements, Estimates and Assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management basis its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements, estimates and assumptions that have a significant risk of causing a material adjustments to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

### Estimation of useful lives of assets

The company determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

### Employee benefits provision

As discussed in note 1, the liability for employee benefits expected to be settled more than 12 months from the reporting dates are recognised and measured as the present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition rates and pay increases through promotion and inflation have been taken into account.

# Thank You

The Zahra Foundation would like to thank and acknowledge our major sponsors, donors, fundraisers, and supporters for investing in women and their futures:

A Bit Fancy Gin	Fielding Family	Mighty Craft	Solar Eggs
Adelaide Festival Centre	Financial Counselling Foundation	Miranda Lloyd Artist	South Australian Tourism Commission
Adult Community Education	Foodland Henley Square	Mr Murphy Adelaide Hills Wines	St Pauls Old Scholars FC
South Australian Government	EMBOLDEN Peak	My Care Solutions	St Peters School
Amy Hill – TheFreedomMentor	Flinders University Foundation	Myer Adelaide	Studio Pilates
Analytics Anomalous	Studies	Native Food Co.	Sullivan Consulting
Apex Communications	FoodBank	Natures Quest	Super Fierce
Technologies Pty Ltd	Foodland Henley Square	Office for Women SA	Tafe NSW
Argon Design Pty Ltd	Foundation for Rural and Regional Renewal	Oval Hotel	TAFE SA Women's Education
Artisans of Barossa	Fresh 927	Palace Nova	Tanya Jane Pet Photography
Aspire, Adelaide	Gerard McCabe	Paracombe Wines	The City of Port Adelaide Enfield
Bank SA	Good Company Workplace Giving	Pay Pal Workplace Giving	The Lane Wines
Bank SA Foundation	Good Shepherd Microfinance	Paxton Wines	The Advertiser Foundation
Ben Potts Wines	Greater Charitable Foundation	Perpetual Grants	The Highway
Beyond Bank	Greg.	Pikes	Tick Services
Bird in Hand Winery	Harwood Foundation	Pirate Life Brewery	Trojan Technology
Bleasdale Wines	Haighs	PKF Adelaide	UniSA
Bound Bouldering	Hay's Recruitment	Popeye	UniSA College
Bremerton Wines	Heaps Normal	Port Adelaide Football Club	Vineyard Rd and Barossa Chocolates
CARAT Media	Heidi Wolf Photography	Prompt Creative	Wangarra Wines
Cirelli Coffee	Hentley Farm	Pure Vision Wines	Westfield Local Hero
City of Charles Sturt	Hilton Central Pty Ltd	RAA	Wicks Estate
Copy World Toshiba	Hugh Hamilton Wines	Relationships Australia	William Buck Workplace Giving
Conroy's Smallgoods	Hunter Volunteer Centre	Riviera Bakery	Women's Safety Services SA
Credit Union SA	Ink on Paper	Robert Oatley Wines	Women's Information Service
Crowne Plaza	Jenny's Place Newcastle	Rotary St Peters	Woodhouse Activity Centre
Department for Innovation & Skills	Junction Australia	Sage Automation	Wyatt Trust
Downward Family Fund	Jurlique	SA Government	Yarrendi Women's Well-being and Safety Centre
Dress for Success, Adelaide	Kentish Hotel	SA Leaders	Yin Safety Solutions
East End Flowers	Kiin Restaurant	Sanctuary Catering and Events	Zap Fitness
Ecstra Foundation	Kingston Estate Wines	SA Police	Zonta Club Adelaide Flinders Inc.
Edible Blooms	Lang Foundation	SA Road Runners	Zoo's SA
Edward C Dunn Foundation	Langmeil Wines	Showcase SA	
Exiis	Lenswood Cider	Sinclair Charitable Trust	
FBW Gynaecology	LK Law	Singleton Family Support	
FEENEY Marketing	Matchworks		

In addition, we would like to recognise the many grassroots fundraisers and individual donors who are a vital part in supporting The Zahra Foundation.

# Partner With Us

Create an Australia where every woman recovering from domestic abuse is economically empowered and safe.

## Corporate Partnerships & Sponsorship Opportunities

If your organisation is aligned with our mission and you want to support the life changing work we do, we invite you to find out more about our partnership packages and sponsorship opportunities and hear more about the benefits of partnering with us.

## Service Provider Partnerships

Service providers across Australia who support women impacted by domestic abuse can partner with us to deliver our programs at your facilities or present information at our Open House events. Contact us to learn more about these opportunities.

## Fundraising Partnerships

If you would like to fundraise or host an event with The Zahra Foundation please get in contact with us. We are more than happy to help promote your event and provide you with our event marketing materials and a guest speaker to help make your event even more of a success.

**For more information please contact:**

Email: [partnerships@zahrafoundation.org.au](mailto:partnerships@zahrafoundation.org.au)

Phone: (08) 8352 1889

# Looking Ahead



A message from The Zahra Foundation's newly appointed Operations Manager, Karrin Blatchford.

I started in the Operations Manager role in September 2023 and I have been so impressed with the team's unwavering commitment to advancing economic empowerment for women. This dedication shines through in the remarkable results they're achieving. Addressing financial abuse and empowering women with financial knowledge and skills is crucial for their long-term financial safety and independence. Our financial counsellors are practice experts, supporting women affected by domestic abuse to increase their financial knowledge and confidence in managing their financial affairs. This is essential for them to regain control over their financial situation and make informed decisions.

Financial and economic abuse is a significant challenge, so providing targeted information and psychosocial education on this specific type of abuse is essential. I see our financial counsellors and program facilitators do this work every day. With a focus on adult education and economic empowerment, the Pathways to Empowerment program's building of foundational skills provides an avenue for women to access training, education, and employment opportunities, working towards creating sustainable outcomes.

Other programs, such as Opportunity Knox (grants provided for women experiencing financial hardship because of financial abuse) and Open House (a confidential space for women to come together and learn about resources/programs/

supports around financial security), are innovative ways to support women through their journey of recovery which I am keen to see grow. Throughout this report you will read stories of women who have accessed our programs, and what it means for them. I take great pride in being a member of this team, and I excitedly anticipate the coming year, during which we will solidify our efforts by finalising quality standards and frameworks and working towards future growth with our community partners.

Women accessing our Financial Counselling and Pathways to Empowerment programs not only improve their financial knowledge but also gain an understanding of economic and financial abuse. Through specialised interventions, women acquire skills in money and finance management while making informed decisions concerning both their present and future safety. Operating with a trauma-informed care approach and a deep understanding of domestic abuse, our dedicated team assists women on their path to recovery, recognizing that financial literacy serves as a protective factor in their journey towards independence. Building their foundational skills adds to their confidence in accessing employment, training and education; as well as practical skills such as opening bank accounts, using online applications, paying bills, and budgeting tools. These are skills for life and as such we can see the sustainable benefits of these programs.

# Strategy for 2024-2027

## Our Strategic Pillars

### Creating Safe & Economically Empowered Futures

We grow and develop our innovative trauma and violence-informed services, financial counselling and group education programs to empower women and non-binary people to rebuild their lives after leaving domestic abuse situations, via pathways into education, employment, training and build skills to work towards financial independence.

### Creating Greater Access to Our Services

We work towards being able to provide access to women who require our services across Australia into our programs when they need them and for as long as they need them.

### Creating Change Through Collective Impact

The Zahra Foundation will continue to enhance our collective impact model nationwide via collaboration and partnership with organisations that are aligned with our strategy and mission. This will pool resources and expertise to deliver integrated services for people impacted by domestic abuse, from crisis support to recovery and healing. Within our collective impact model we will co-locate our programs and services, work on collaborative projects and initiatives, host changemaker events and utilise campaigns, advocacy and government submissions to influence policy makers, community and corporate organisations.

### Creating Opportunity

We are an employer of choice, with a focus on creating opportunities for those facing barriers to employment to join our team.

The Zahra Foundation’s priority impact areas align with the following **United Nations Sustainable Development Goals (SDG’s)**:



#### 01 No Poverty

End poverty in all its forms everywhere. Domestic Abuse is the leading cause of homelessness in Australia.

#### 02 Gender Equality

Achieve gender equality and empower all women and girls.

#### 03 Reduce Inequalities

Including income, age, sex, disability, race, ethnicity, origin, religion or economic or other status within a country.

