

Annual Report

2023/24



32nd Annual General Meeting

Banana Shire Emergency Accommodation and Support Centre Inc.

6th November 2024

Banana Shire Support Centre Inc.

Our Vision

To be the most trusted provider of services to our clients / persons in distress

Our Values

We are:

Professional and proactive

Respectful of our clients and each other

Inclusive

Honest and trustworthy

We:

Deliver on our commitments.

Ensure a safe, supportive, and enjoyable workplace.

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Presidents Report 2024

This is the annual report of the *Board of Governance of the Banana Shire Emergency Accommodation and Support Centre Inc for 2024, and my final report prior to retirement from the role of President.*

I am delighted to be able to say that far from deserting a sinking ship; I am getting out while we are full steam ahead.

The management of the Crisis Accommodation/ Homelessness Programme operates under a Service Agreement funded by the Queensland Government and is next due for renewal in 2026. Unfortunately we do not have a dedicated contact with the office in Rockhampton and so need to be very pro-active in advocating for ourselves in the future. We cannot sit back and then express disappointment when funding is inadequate.

Under the state Labor government, the Department has become a dedicated Department of Housing, with a Director General and four deputy directors. Prompted by this our partnership with Banana Shire Council has progressed to the Accommodation Needs Analysis being completed. Not surprisingly it indicates a need for single and affordable housing in Biloela's future. What is lacking to date is a purpose planned project. More of that shortly. The recent election of an LNP state government changes the complexion of the sector and we need to be very proactive to survive.

Our business venture into affordable housing is going well. It is important to keep a close eye on the finances, and I believe we are doing our little bit with success. We have received some worthwhile donations lately too, indicating that our public profile is healthy.

We have secured a 5yr lease on BSC property including a shed and yard. This will provide storage space and hopefully a Dignity Hub in the near future.

NILS continues to provide very valuable assistance to families in need.

Governance matters are being reviewed according to the annual plan.

One of my great concerns during the most recent years of my tenure, has been the difficulty in managing succession. When we discussed the qualities required for service on this Board of Governance, we found it hard to pin down. It is not desirable to have 6 people who mirror each other's outlook. That would be to inflict narrowness of viewpoint in discussion. We need a mix that is liberating, not restrictive. However, there are certain qualities that draw people to a support group, and they are essential here. We are managing public money; we need integrity. We are managing policy that directly affects the comfort and security of vulnerable people; we need compassion. We are providing governance for programmes that have to change with needs and direction; we need executive acumen. I am comfortable that this association has a strong Board and stand-by members, all an ideal fit for the roles for which you have volunteered. We have a good mix of old and new blood - although more new would be ideal. It has been a special delight to welcome Luke Siegmeier, Bronwyn Dendle and Dan Gordon recently.

As always we acknowledge the contribution of our small staff under Mark's leadership. We commend Nathan for his initiative in promoting the Centre. We did not farewell Di McKenzie this year, by her own request, but we pay tribute to her many years of service to the Centre- she had the longest history with BSSC – and wish her well in retirement. We welcome new staff members, Stacey Peterson and Peta Rickets-Mol.

I want desperately to leave this position with some future direction for us all to consider. I recently acquired access to the Anglicare report for the Anglican Synod of the Diocese of Central Queensland and had my jaded 80-year-old mind blown away by reference to some of their projects.

- Karen's Place is a complex of 4 detached homes with shared children's play area, that provides a safe place for those moving beyond family violence. The women are engaged with planning for their future. Could we acquire 2 adjacent properties and do similarly?
- Anglicare CQ has partnered with Qld Gov and Livingstone Shire Council for an affordable housing development at Emu Park.
- Anglicare is a member of The Shelter Collective. This is complex in setting up; but not beyond us.
- Gavin's story outlines the concept of a blue tree; a safe space to discuss mental health issues through yarnning. It represents, "it's OK not to be OK." A tree? Surely we could do something like this?

So where are we going next? And will it be alone or in partnership?

I thank Board members Pam, Vice president and correspondence secretary; Cathie the minutes secretary and by default, publicity person; and Dan who continues to be a very valued treasurer, for their unfailing support of me and the contribution they make to providing these services with integrity, compassion and acumen, for our staff and clientele. I look forward to serving with you and our very welcome newer members in the coming year under a compassionate and demonstrably capable leader, Pam Semple.

Manager's Report

Our services continue to be in constant demand, which I believe is a recognition of both the hard work and commitment of our staff, as well as the continuing cost of living pressures coupled with the lack of available accommodation options.

It was with a tinge of sadness that Di McKenzie advised she would be retiring. She was our longest serving employee and has been a wealth of knowledge concerning the complexities of our clients. I have the utmost faith that our 2 new employees will bring further benefits to our organisation and we will continue to improve our services.

We have raised our social media presence through Facebook and our website, many thanks to our resident Gen Z Nathan for keeping it all active and relevant.

With this higher visibility, a spinoff is the volume of donations we receive. The acquisition of the 5-year shed lease has given us an excellent location to store items until they are redistributed to the community.

With the assistance of Cathie and the Board, staff undertook a visibility survey. The staff embraced the survey and were presented the findings by Cathie for discussion. It is planned to undertake a similar survey in 2025, with a slightly modified survey questionnaire.

The additional funding of a position under Immediate Housing Response program to June 2026 is a very proactive decision by the funding bodies. This will help relieve some of the time constraints experienced by the existing staff.

It was very pleasing to see a long-term friend of the Centre be allocated Unit 1 Prospect Street as part of our affordable accommodation arrangements.

Challenges and opportunities for 2024-2025 will include:

- Investigating the dignity hub initiative
- Installing a covered BBQ area at Harcla
- Housing and Health Connect event
- Upgraded external office signage

My thanks as usual to the Board, Dianne and Nathan for their efforts this year. I would like to mention a thank you to Betty who volunteered her time after her retirement to help us through periods of staff leave.

I would also like to express my thanks to Tom Kirchner from Biloela Betta Home Living who provided his delivery truck and 3 employees to assist with the relocation of our donations to the new shed.

Thank you

Mark Warnick

Emergency Financial Relief

**Funded by Department of Treaty, Aboriginal and Torres Strait Islander Partnerships,
Communities and the Arts**

The Department provided additional funding of \$9213 to a total of \$18,945 to further assist with the ongoing financial crisis that is being experienced throughout the region.

In delivering this program within the agreement we must continue to:

- ensure methods of hardship payments available are flexible to meet individual needs and where possible, maintain spending with local businesses
- maintain relationships with financial resilience and counselling supports and where appropriate, refer service users to appropriate financial and social support services to enable long-term, sustainable responses

A noticeable impact from the inclusion of brokerage funding in the Homelessness funding is the decrease in expenditure for accommodation/rent arrears support through emergency relief.

Service Type	2019/20	2020/21	2021/22	2022/23	2023/24
Accommodation / Rent	\$4,969	\$8,252	\$4,203	\$5,156	\$2,383
Vehicle Costs	\$1,461	\$106	\$214	\$3,484	\$2,600
Food / Fuel / Medical	\$3,251	\$2,862	\$2,276	\$3,173	\$8,782
Emergency Travel	\$2,388	\$3,415	\$2,145	\$1,711	\$3,030
Household / living costs	\$4,443	\$2,028	\$1,892	\$2,110	\$2,430
Totals	\$16,512	\$16,663	\$10,731	\$15,635	\$19,225

Items of interest that we have assisted people in this year have included:

- Medical procedure - \$500
- Emergency breakdown car repairs - \$500
- Rubbish skip to avoid eviction - \$510
- Homeless backpack beds - \$480
- Food vouchers - \$6,950
- Household gas bottles x 6 - \$866

NILS – No Interest Loans Scheme

Funded by - Good Shepherd Australia New Zealand and National Australia Bank

The NILS program structure throughout the state changed through the year with several providers choosing to opt out of the program or reduce their time commitment given to the NILs program.

Strong relationships have been maintained with 3 Client Support Providers as shown below. Mackay loan numbers are continuing to reduce as it is now only a 3 day per week service.

Total loan numbers have reduced this year, predominantly due to a change regarding top up loans. The preference is that now loans are fully paid prior to refinancing. Exceptions are available in emergency situations.

It is expected there will be further changes to QLD NILs structure as there has been a recent appointment to the position of Queensland Manager.

The Centre continues to work closely with the Queensland Financial Resilience Group, and we are well supported by Karen Denham, Senior Manager Financial Resilience & Wellbeing – QLD.

The loan book balance at the end of 2023-24 showed 430 active loans with an outstanding balance of \$341,182, a balance increase of \$23,773 from 2023.

This year of the total loans issued, 50% of clients identified as Indigenous Australians.

Unpaid loan write-offs totalled \$14,640, a sizable decrease from 2023. There are currently 7 clients repaying written off loans from previous years.

In the 2024-25 year we will be:

- Exploring options to return to Woorabinda on a regular basis.
- Install signage on office frontage.
- Develop and trial an online application process.

NILS – Statistical Information

Location	Loans Issued 22/23	Loan Value 22/23	Loans Issued 23/24	Loan Value 23/24	Avg Loan 23/24
Mackay	83	\$104,557	34	\$43,302	\$1,274
Bowen	2	\$2,920	1	\$1,201	\$1,201
Murgon	109	\$132,634	116	\$157,023	\$1,354
Proserpine	6	\$9,089	1	\$499	\$499
Logan East	0	0	1	\$1,230	\$1,230
Caboolture	0	0	1	\$659	\$659
Miles	0	0	1	\$2,000	\$2,000
St Vinnies	0	0	5	\$7,642	\$1,528
Banana Shire	150	\$140,767	135	\$159,683	\$1,183
Deception Bay	32	\$49,679	52	\$77,604	\$1,492
Total	382	\$439,646	347	\$450,843	\$1,307

Location	Repayments	Non Paying	Non Paying Value	Completed loans	Outstanding Balance	Write off value
Mackay	\$69,681	12	\$11,456	37	\$53,013	\$5,535
Caloundra	\$81	1	\$559	0	\$559	\$0.00
Bowen	\$2,517	0	\$0.00	2	\$1,841	\$0.00
Murgon	\$134,452	14	\$11,913	98	\$99,624	\$2,703
Sarina	\$0.00	0	\$0.00	0	\$0.00	\$316
Proserpine	\$6,778	0	\$0.00	5	\$2,388	\$0.00
Logan East	\$490	0	\$0.00	0	\$740	\$0.00
Mt Isa	\$743	0	\$0.00	2	\$0.00	\$1,911
St Vinnies	\$3,742	1	\$1,845	1	\$3,900	\$0.00
Banana Shire	\$143,677	23	\$12,012	107	\$109,002	\$4,174
Caboolture	\$279	0	\$0.00	0	\$380	\$0.00
Deception Bay	\$51,356	10	\$10,563	15	\$68,848	\$0.00
Miles	\$1,115	0	\$0.00	0	\$885	\$0.00
Total	\$416,983	61	\$48,348	272	\$341,180	\$14,639

Homelessness Service

Funded by Department of Housing, Local Government, Planning and Public Works

This year saw a continuation of the rental market crisis in Central Queensland.

Rental opportunities have been virtually non-existent and those that have been available are unaffordable for medium to low-income tenants.

The Department continued the rollout of the Immediate Housing Response program and augmented it late in the year to include funding for Singles & Couples. These additional programs ensured funding was available to assist with short term accommodation options and tenancy commencement / sustainment costs. It is however very difficult to obtain longer term motel accommodation stays as suppliers are generally booked out many months in advance.

Clients who have been accommodated under the IHR programs receive priority allocation to social housing. The flow on effect is that other approved applicants, including those in CAP properties are less likely to receive a timely house allocation due to lack of vacant properties.

The existing CAP housing properties operated at nearly full capacity for the year. We have maintained a reasonable turnover with 3 of the 4 houses having three individual tenants within the year and 1 house having only 2 tenants throughout the year.

Harcla Close accommodated 18 individuals throughout the year with the average length of stay of approximately 3 months.

Achievements

We have been able to transition our first tenant from the Harcla Close accommodation into the Prospect Street Units under the affordable accommodation arrangement.

The Centre continues to support the client as needed in conjunction with First National Real Estate.

Challenges

Tenant behaviour continued to be a concern this year and as a result tenants were moved on from Harcla accommodation 7 times. It is disappointing that some tenants had utilised the premises in previous years and were moved on then as well.

Under the IHR program, we have paid for damages at motels and caravan parks to the value of \$3,200. This is made up of a mix of material damage as well as additional cleaning requirements on departure.

The Neville Street house was unable to be utilised for a period of 6 months due to repairs being undertaken to rectify white ant / termite damage in the laundry and rear bedroom, as well as safety issues concerning the rear veranda structure. This put another strain on our already limited resources.

Banana Shire Support Centre – Case study 1 – 2024 – CAP housing

Who	Ms CN D and 3 children
Why	<p>Client relocated in October 2022 from crisis accommodation in Brisbane to be with family members locally. The client was initially escaping Domestic Violence.</p> <p>Local family arrangement became under pressure due to overcrowding. Client approached Service again for support / crisis housing availability.</p>
What	<ul style="list-style-type: none"> • 11/22 – assisted to submit housing application. • 1/23 – client offered social housing – declined offer as house was disability suitable house, and she did not require that service. • 3/23 – follow up with housing application still approved. • 4/23 – housing arrangement worsening, many unsuccessful private rental applications submitted. • 5/23 – allocated CAP house • 6/23 – client referred to service for psychology assistance and DV Counselling • Client advised that she was interested in locating to Brisbane area. Social housing application amended. • Client was actively sourcing private rentals in Brisbane and has secured a suitable tenancy. • Damage was sustained at the residence by ex-husband who breached DV order costs for which will be taken from bond.
How Long	204 days
Outcome for Client	Successful outcome to location of choice
How does outcome compare with what would have happened if you had “done nothing”	Client would have been homeless and a potential IHRF program participant.
Learnings	Many people we assist are more than capable of managing a tenancy and have the financial means to sustain tenancy. Availability remains the issue.

Housing Performance Statistics – CAP houses

	2019/20	2020/21	2021/22	2022/23	2023/24
Total Adults Clients Accommodated	37	35	27	30	32
Accompanying Children	17	27	30	36	32
ATSI	3	14	12	23	19
Culturally and Linguistically Diverse	4	6	4	3	4
Crisis Accommodation nights (total)	5,300	5,843	7303	7303	6274

Average Length of accommodation support (days) (adults)

2019/20	2020/21	2021/22	2022/23	2023/24
101	89	125	110	87

Clients exit points

	<u>2019/20</u>	<u>2020/21</u>	<u>2021/22</u>	<u>2022/23</u>	<u>2023/24</u>
Family or friends	7	4	2	5	6
Private rental	4	10	8	6	6
Ownership	1	0	0	0	0
Social housing	8	5	4	8	10
Institution	1	2	1	0	1
Unknown	2	3	6	0	0
Total	23	24	21	19	23

IHR

<u>Year</u>	<u>Clients</u>	<u>Access Accommodation</u>	<u>Maintain Accommodation</u>
2022-23	18	\$9,775	\$6,411
2023-24	18	\$21,508	\$7,571

The Crisis Accommodation property portfolio

Residence	Bedrooms	Bathrooms / toilets	Condition	Comments
Harcla – two storey structure	7	5 bathrooms / 5 toilets	Good	Communal kitchen and lounge, 1 unit fully self-contained and disability adaptable
Works completed: <ul style="list-style-type: none"> • Veranda stability • Additional security lights 			Maintenance requirements: <ul style="list-style-type: none"> • Kitchen upgrade • External stair painting • Internal painting • Fence repairs 	
Bell Street –	3	1/1	Excellent	Carpeted bedrooms Lockable car shed & covered entertainment area, ramp access at rear ,2 air conditioners
Works completed: <ul style="list-style-type: none"> • Nil 			Maintenance requirements: <ul style="list-style-type: none"> • Large tree trimming • Internal painting • Install exhaust fan - bathroom 	
Tiamby Street	3	1 / 1	Good	Compact house with carport and solar panels. 6 ft paling fence on 3 sides. Airconditioned in 3 rooms
Works completed: <ul style="list-style-type: none"> • Front security screen door upgrade 			Maintenance requirements: <ul style="list-style-type: none"> • Tree removal 	
Washpool Street	3	1 / 1	Good	Close to CBD, undercover car storage, 4 th room sleepout downstairs
Works completed: <ul style="list-style-type: none"> • Nil 			Maintenance requirements: <ul style="list-style-type: none"> • Internal painting • Bench repairs- kitchen 	

Neville Street	3	1/1	Average	Undercover car port External laundry
Works completed: <ul style="list-style-type: none"> • White ant damage repairs – house and laundry • Veranda upgrade • Security door replacements 			Maintenance requirements: <ul style="list-style-type: none"> • Internal painting • Bathroom upgrade • Large tree trimming 	

Neville Street CAP House



Board
2023/2024

Chairperson	Marion Meissner
Vice-Chairperson	Pam Semple
Secretary	Cathie Dendle
Treasurer	Dan McMillan
Board Member	Dan Gordon
Association members	Bronwyn Dendle, Luke Siegmeier

2023/24 Staff

Manager	Mark Warnick
NILS Administrator	Dianne McKenzie
Housing	Nathan Capuano

Treasurer's Report

I am pleased to be able to make this report for the Banana Shire Emergency and Accommodation Support Centre (BSEASC) for the 2023/24 financial year.

This is our fifth year that the financial statements have been prepared by Catalyst Accounting and Tax from the Xero Accounting software program, and the feedback from both our Accountant and Auditor remains positive.

The organisation's financial statements for the year ended 30 June 2024 include:

- Consolidated Statement of Income & Expenditure
- Divisional Statements of Income & Expenditure
- Detailed Balance Sheet

Comments will focus on the consolidated report statement of income & expenditure.

1. The association recorded a total deficit of (\$10,223) for the year compared with a surplus of \$58,163 in 2023. Total income decreased by \$68,386 from the previous year.
2. Total expenses increased by \$81,842 mainly relating to employment costs.
3. Current assets, including bank accounts, prepayments and receivables, decreased by \$2,280.
4. Total Liabilities of \$177,578 increased by \$42,892 from the previous year and includes \$77,707 unspent funding transferred to the coming year.
5. Prospect Street loan balance remained in line with prior year, 2023 loan balance \$3,096, 2024 loan balance \$1,250. Surplus cash funds held by BSEASC have been deposited into the Prospect Street loan account, to minimise interest payable on this loan. These funds are available to BSEASC at any time, should they be required. Approximate funds available for redraw are \$101,500.

I would like to acknowledge the effort the Board, Mark and the team have made to the organisation during the 2023/24 year.

I present this report for receipt and adoption.

FINANCIAL BUDGET SUMMARY		
BSSC - excluding Prospect St & Emergency relief		
	2024-2025	
INCOME		
Grants		Annually
		\$492,772
	Total	\$492,772
Other Income		
	CAP Housing	\$ 84,000
	Total Income	\$576,772

EXPENSES		
	Salaries & On Costs	\$432,525
	Insurance	\$8,000
	Office Rent / Administration Costs	\$37,560
	Financial Consultants	\$6,804
	Vehicles	\$6,000
	Direct Housing	\$6,000
	Brokerage	\$80,000
	Total	\$576,889

SUMMARY	2024-25	
	Income	\$576,772
LESS		
	Expenses	\$576,889
	Deficit	\$ 117

FINANCIAL SUMMARY
1 Prospect Street, Biloela
2024/25 - Unit 1 & 2 as Affordable housing

INCOME

	Weekly	Annually full occupancy	Annually 90% occupancy	Annually 80% occupancy
Unit 1 - Affordable	\$ 225	\$ 11,700	\$ 10,530	\$ 9,360
Unit 2 - Affordable	\$ 220	\$ 11,440	\$ 10,296	\$ 9,152
Unit 3 (lease expiry Apr-25)	\$ 320	\$ 16,640	\$ 14,976	\$ 13,312
Total	\$ 765	\$ 39,780	\$ 35,802	\$ 31,824

EXPENSES

	BUDGETED	BUDGETED	BUDGETED
Audit Fee	\$ 170	\$170	\$170
Managing Agent Fees (9.35% + \$5/pm)	\$ 3,779	\$ 3,407	\$ 3,016
Landlords Insurance	\$ 2,980	\$ 2,980	\$ 2,980
BSC Rates & water	\$ 8,000	\$ 8,000	\$ 8,000
BSEASC Management Fees	\$ 2,000	\$ 2,000	\$ 2,000
Bookkeeping & Accounting Fees	\$ 250	\$ 250	\$ 250
Bank Charges	\$ 395	\$ 395	\$ 395
Maintenance Allowance (\$2,000/unit/pa)	\$ 6,000	\$ 6,000	\$ 6,000
Fire Alarm Compliance Audit	\$ 550	\$ 550	\$ 550
Contingency	\$ 1,500	\$ 1,500	\$ 1,500
Total	\$ 25,954	\$ 25,582	\$ 25,210

PROFIT / LOSS

\$ 13,826	\$ 10,220	\$ 6,614
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Financial Statement

Income & Expenditure Statement

Balance Sheet	2019-20	2020-21	2021-22	2022-23	2023-24
Accumulated Funds					
Balance at beginning of year	387,092	487,229	624,830	622,381	680,545
Disposal of Assets					
Add Net Surplus/ (Deficit)	100,137	137,601	(2,449)	58,163	10,223
	\$487,229	\$624,830	\$622,381	\$680,545	\$670,322
Current Assets	2019-20	2020-21	2021-22	2022-23	2023-24
Cash and cash equivalents	105,967	190,976	182,914	265,166	305,518
Cash flow boost	9,147				
Prepayments	4,126	2,702	2,770	2,867	1,054
Trade Debtors	51,641	2,703	1,543	1,709	1,243
	\$170,881	\$196,380	\$187,226	\$269,742	\$307,814
Fixed Assets	2019-20	2020-21	2021-22	2022-23	2023-24
Investment Property – Prospect St	543,787	540,538	544,598	541,471	533,194
Portable LSL receivable				4,017	1,024
Motor Vehicles					1,710
Plant & Equipment					4,157
	\$543,787	\$540,538	\$544,598	\$545,488	\$540,086
Total Assets	\$714,668	\$736,918	\$731,824	\$815,230	\$847,900
Liabilities					
Sundry Creditors	4,252	499	517	6,739	13,683
Grants in advance	28,182	7,500	18,000		
Superannuation Payable	6,105	8,482	7,123	6,782	8,055
Loan – Prospect St	110,368	2,138	2,587	3,096	1,250
GST Payable	(8,999)	8,993	4,050	9,113	9,014
GST adjustment	2064	(526)	(3)	(2,559)	1,449
PAYG withholding	3,518	6,944	3,136	2,666	3,624
Provision for Annual Leave	38,421	17,665	13,670	22,404	15,487
Provision for LSL	43,528	60,362	60,362	66,509	47,309
Unexpended grants				19,936	77,707
Total Liabilities	\$227,439	\$112,088	\$109,433	\$134,686	\$177,578
Excess of Assets over Liabilities	\$487,229	\$624,830	\$622,381	\$680,545	\$670,322

Assistance / donations

This financial year we received generous support from two local organisations that continue to be regular supporters of the Centre.

Our thanks go to:

Moore Australia - \$2000 and Biloela Rotary \$2500

We also received financial donations from individuals:

Alan Inslay and Nina Sorrenson

Donations of material items were also supplied by:

Share the Dignity – hygiene products

Drug Arm – furniture and equipment

Sugarland Retirement Village volunteers – Calm and Cuddle dolls

Drakes Biloela – food products

A special thanks for all those individuals who donated furniture and household goods to enable us to redistribute items to those in need.

This year we took the opportunity to financially assist:

- *Biloela State High School – life education program and school camp fees for disadvantaged children*
- *Biloela Show Society – sponsorship towards children's show events*

Compliance

Met or exceeded all milestone targets.

We have achieved for the 3rd year in a row

- Zero formal complaints
- Zero major incidents
- Zero Workplace Health and safety incidents

Banana Shire Support Centre

ABN: 92 885 454 110

Shop 2B 58 Kariboe Street

Biloela QLD 4715

Contact Details

Phone 4992 3322

Email: admin@bssc.org.au

Fb. Banana Shire Support Centre

Web: bssc.org.au

Office Hours

Monday 9:00 AM to 12:30 PM

Tuesday - Friday 9:00 AM to 4:30 PM