



ANNUAL REPORT

2024 – 2025

33rd Annual General Meeting

Banana Shire Emergency Accommodation and Support Centre Inc.

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OUR VISION

To be the most trusted provider of services to our client / 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

“Every individual matters. Every individual has a role to play. Every individual makes a difference.” – Jane Goodall

LOOKING AHEAD

Looking ahead, we are committed to deepening our impact by expanding community access and responding to emerging community needs. We aim to enhance wraparound support for individuals and families experiencing housing insecurity, while continuing to offer safe, affordable financial solutions that empower people to regain stability and independence. By investing in outreach, improving service integration, and advocating for systemic change, we strive to create a more inclusive and resilient future where everyone has the opportunity to thrive.

PRESIDENTS REPORT – PAM SEMPLE

In 2024–2025, Banana Shire Emergency Accommodation and Support Centre (BSEASC) has continued to uphold its vision to be the most trusted provider of support services to our clients. This report outlines achievements and developments since November 2024, following on from last year's report covering July to November.

I wish to extend sincere thanks to the Board and Associate Member for their continued commitment, patience and guidance throughout this year of leadership transition. Moving from Marion's ethical, strategic and collaborative leadership to my own stewardship has been a period of learning, and your support has been invaluable. I also express appreciation to Manager Mark and all staff, whose professionalism and compassion ensure our clients receive the highest standard of care and that our contractual obligations are enacted in everyday practice.

A key focus for the Board this year has been the review and update of our Strategic Plan. This process has reaffirmed our organisational strengths, identified areas for improvement, and established clear goals for the future. Thank you to all members who contributed to this important work and to the exploration of opportunities to expand our affordable housing portfolio.

The Emergency Relief Program received a welcome boost with an additional one-off payment for July 2025 – June 2026 and renewed funding through to December 2030. Further, successful OLGR and CS Energy grant applications will soon enable delivery of a replacement vehicle, improving service capacity. The continued maintenance of two of the three Prospect Street units as affordable housing demonstrates prudent budgeting and considered decision-making.

Operationally, the induction of new staff members Peta and Stacey has strengthened the team whose initiatives in reviewing and updating client, tenant and office systems, improving shelter presentation and refining processes have resulted in better client engagement, reduced conflict and a more balanced workload across the organisation.

While January's storm damage caused disruption, it also created the opportunity to renovate and repurpose office spaces for improved functionality. Our visibility within the community has continued to grow through participation in local events, development of static and rotating displays, engagement in regional networks and the publication of quarterly newsletters.

The most significant challenge this year has been external—role changes within the Department of Housing and Public Works have hindered communication and access to support during a period of legislative reform. In the year ahead, our focus will be ensuring compliance with new legislative requirements and pursuing opportunities to expand our affordable rental property portfolio.

Our achievements are the result of a committed and capable team. I thank each of you for your energy, professionalism and dedication. I also acknowledge Marion's enduring legacy in leaving BSEASC financially sound and strategically positioned for the future. My gratitude extends to Cathie for her proactive management, Dan for his sound financial oversight, and Mark for his collaborative leadership. Together, we are building on a strong foundation to ensure BSEASC continues to serve our community with integrity and purpose.

MANAGER'S REPORT – MARK WARNICK

Operationally this year was a year of reflection, change and improvement as we worked through the many challenges the current environment throws at us as we continue to deliver quality support services to the community.

Vulnerable families and singles continue to suffer the very worst impacts of the continuing housing crisis. This has meant our staff have faced complex challenges in supporting people to access and/or sustain housing in a market where private rental housing is rare or unaffordable and social housing is in very short supply, especially for people who are only entitled to 1 bedroom housing and who wish to reside in Banana Shire.

We've continued to provide short-term accommodation in motels and caravan parks although the availability of such accommodation is severely limited due to the large volume of construction and maintenance in the area. This is further complicated by some establishments unwillingness to take any accommodation bookings from us due to poor behavior of a small percentage of our clients.

There have been significant developments in attempting to reduce homelessness in Central Queensland. We have joined the initiative "CQ Zero", a project which brings a previously proven framework to Central Queensland. The goal is to prevent, reduce and eventually end homelessness, starting with targeting rough sleeping. The project brings together real time data, assists in bringing a co-ordinated response, identifies gaps, trends and what areas require further resourcing. Through this system service delivery can be prioritised to ensure everyone receives the support they need. I thank Nathan and Peta for their commitment to the project.

With the support of Good Shepherd Australia New Zealand, we have continued to provide No Interest Loans to individuals statewide, maintaining our role as the only provider in Central Queensland. This program is essential in assisting financially vulnerable people to access fair and equitable credit.

I would also like to acknowledge the donation received from the Biloela Community Preschool & Kindy of \$29,000, as well as the other donating organisations and individuals.

I am grateful for the hard work and dedication of our Board and staff. Their efforts make a positive difference to families and individuals and ensure that we are in a strong position going forward.

EMERGENCY FINANCIAL RELIEF SNAPSHOT

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

The continuation by the Department of the additional funding of \$9,214 has again been welcomed by the community. This additional funding will also continue into 2025-2026 financial year.

The ongoing housing crisis has impacted on the Emergency relief program with there being a large increase in people who cannot secure and/or sustain a tenancy or be supported by other housing support programs. These clients generally couch surf with friends or family until the relationship breaks down, and they are forced to relocate to other family or friends.

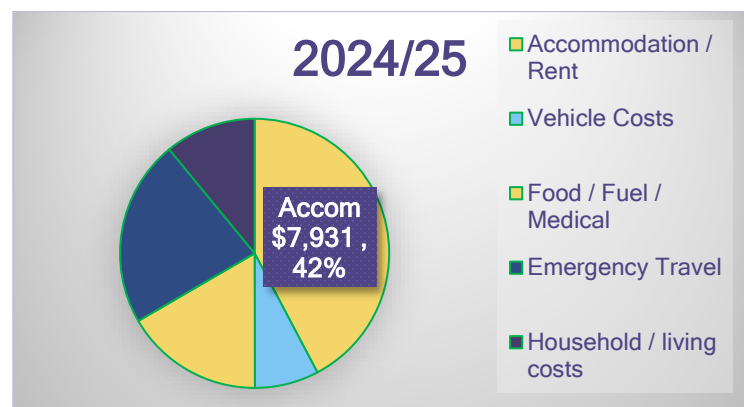
The impact of this state wide issue is reflected in the table below with increases in accommodation and emergency travel as people move around attempting to find longer term accommodation.

Within Banana Shire there has been a noticeable increase in support requests from Moura, Cracow and Theodore. There are minimal support agencies operating in these areas.

Service Type	2024/25
Accommodation / Rent	\$7,931
Vehicle Costs	\$1,444
Food / Fuel / Medical	\$3,124
Emergency Travel	\$4,209
Household / living costs	\$2,053
Totals	\$18,791

Annual Budget

\$19,329



NILS – NO INTEREST LOANS SCHEME

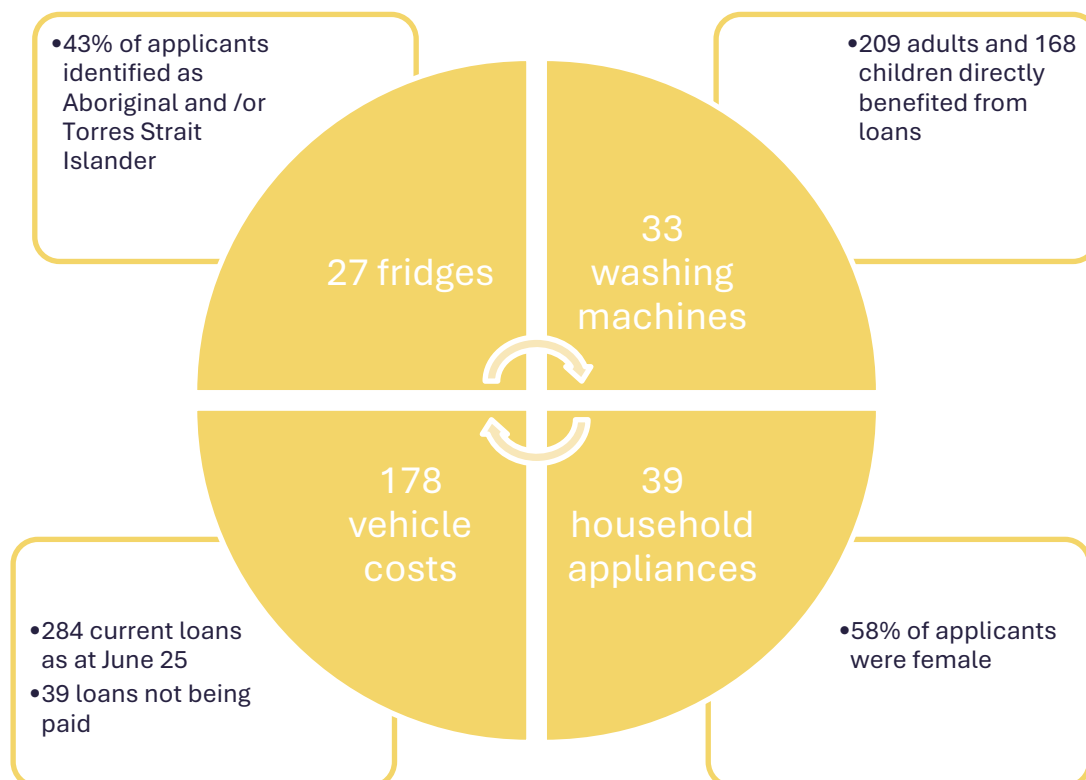
SNAPSHOT

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

The NILs program continues to evolve as the greater Good Shepherd organisation continues to revise policies and procedures for delivering the NILs program.

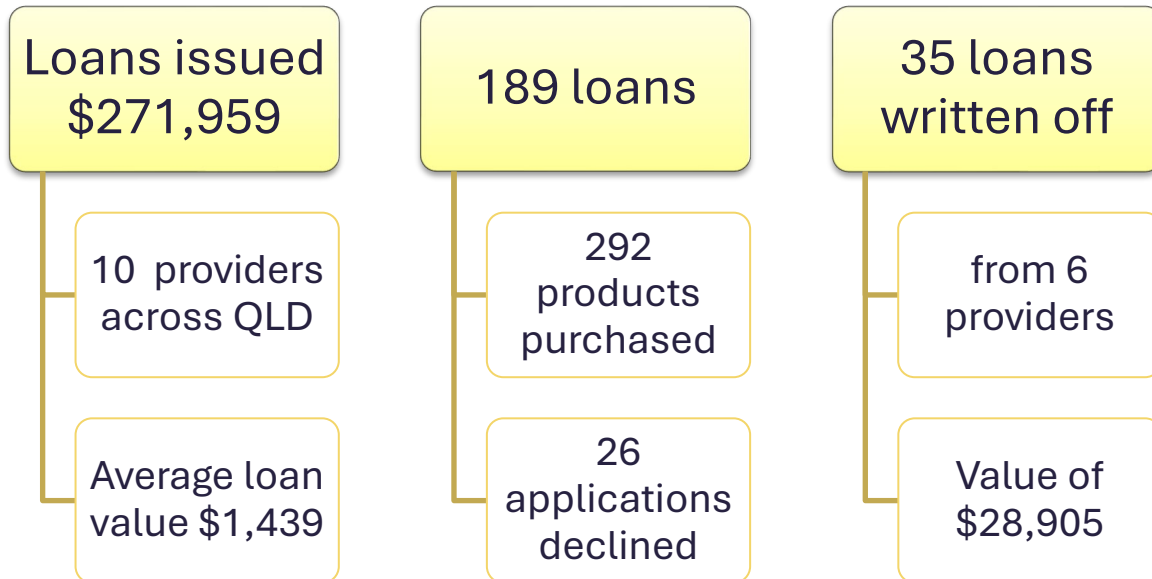
The restrictions on top-up loans that commenced in 23-24 continue to reduce loan numbers across the program, for all client support providers across the state.

The clients not paying (CNP) rate remains a concern at 14.13% although this is a decrease from the 22-23 rate of 14.43%. Significant effort will be made in 25-26 to reduce this figure to the target of 7%.



NILS – STATISTICAL INFORMATION

Loan information 24-25



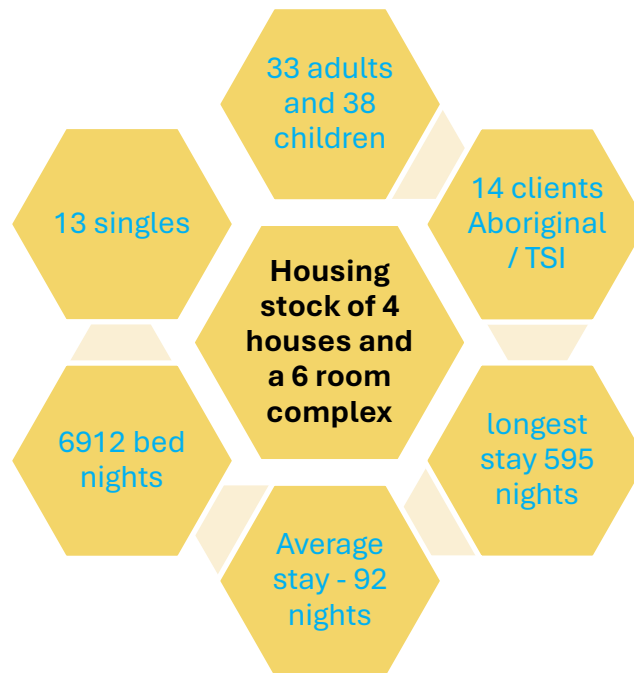
"I have had 10 NILs loans since 2014. They have been so helpful in assisting me to setup my home to have new efficient items. I have a small mowing business, and I recently had my mower and whipper snipper stolen and was so happy to get replacements quickly through the NILs system"

Client Testimonial

HOMELESSNESS SERVICE

Funded by Department of Housing and Public Works

Crisis Accommodation Snapshot



Achievements

This year several improvements have been undertaken at Harcla Close to refresh the premises and to make bedrooms and general areas presentable and manageable.

<ul style="list-style-type: none"> • Install bird scaring devices 	<ul style="list-style-type: none"> • Replace all curtains 	<ul style="list-style-type: none"> • Install blinds on bathroom and toilet windows
<ul style="list-style-type: none"> • Upgrade security door locks 	<ul style="list-style-type: none"> • Installing communal bench seating 	<ul style="list-style-type: none"> • New fridges and beds

Challenges

A young child staying at a residence removed the grill from a stormwater drain and got his leg stuck in the drain. Parent and staff were unable to extract the child from the pipe and called in emergency services to assist.

Emergency services attempted unsuccessfully for 25 minutes to extract his leg before commencing to dig up the pipe. This took another 45 minutes to successfully expose the pipe, cut it and remove the pipe off the child's leg.



Case Study

Background

HS, a single mother and survivor of domestic violence, came to BSSC with her young child after leaving unsafe and unsuitable housing. Initially staying in a family room at the Homeless Shelter, HS's living situation was further complicated by ongoing custody disputes and Child Safety involvement. When concerns were raised about the communal environment at the shelter, HS urgently needed stable accommodation to protect her custodial rights and provide a safe environment for her son.

Our Response

Through the Crisis Accommodation Program (CAP), BSSC immediately placed HS and her child into a newly vacated CAP property.

Case management support included:

- Linking HS and her child with NDIS providers for tailored support plans.
- Assisting with housing applications, now at approved status.
- Offering tenancy skills and financial literacy courses.
- Ongoing collaboration with Rockhampton HSC, her solicitor and Child Safety Officer.
- Regular case management check-ins to reduce isolation and maintain consistent support.

Why We Did This

The CAP program provides safe, transitional housing for families in crisis. For HS, this was essential to meet Child Safety requirements, reduce her exposure to risk, and give her the stability needed to focus on her legal proceedings and long-term housing pathway.

Outcome

HS and her son remain safely accommodated in CAP housing while waiting for a social housing allocation in Rockhampton. She has engaged positively with support services and is well-positioned to transition into private or social housing in the future.

Learnings

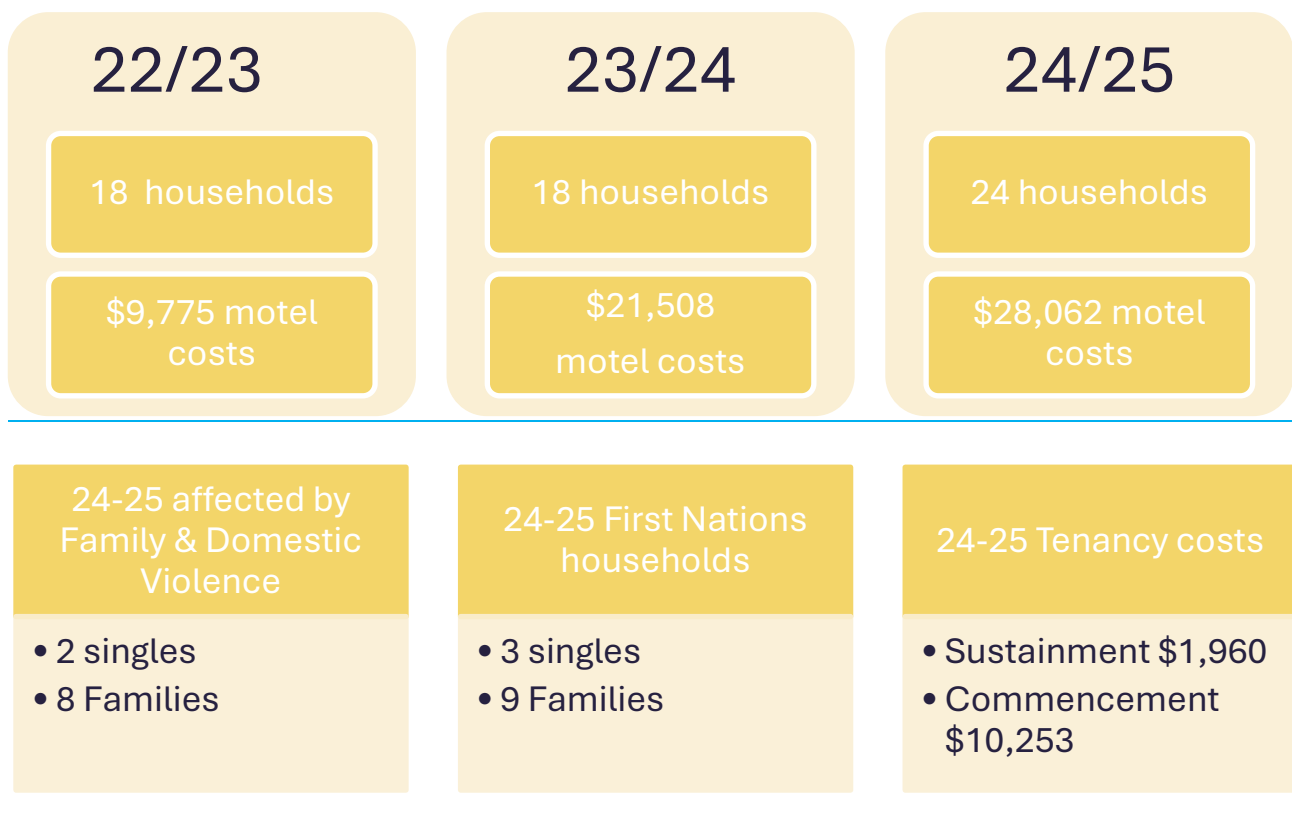
This case highlights how CAP housing is a vital safety net, enabling families to break cycles of crisis and move towards stability. It also reinforces the importance of multi-agency collaboration, as legal, housing, and support services must work together to protect vulnerable families. Additionally, the case demonstrates the value of early intervention—acting quickly to relocate HS prevented custody risks and further trauma.



Immediate Housing Response snapshot

Immediate Housing Response is support to Queensland families and individuals who are experiencing or are at risk of homelessness, to secure or sustain a home, prioritising the needs of First Nations people, people experiencing domestic and family violence, young people and older people.

The program includes emergency brokerage funds to secure temporary or short-term accommodation (e.g., hotel/ motel accommodation), and to transition from crisis accommodation to longer-term housing options



People who are homeless are not social inadequates. They are people without homes."

Sheila McKechnie

Case Study

Background

Mr and Mrs DL, long-time homeowners, found themselves unexpectedly homeless after complications with the sale and purchase of a property. Due to missed finance deadlines and the collapse of settlement arrangements, they lost access to their new home. With limited mobility and health needs, they were unable to stay with family and soon exhausted their own funds on motel accommodation.

Our Response

BSSC supported the couple through the Immediate Housing Response – Singles & Couples (IHR S&C) program by:

- Providing short-term motel accommodation.
- Assisting them to make co-contributions while securing support to complete a social housing application and navigate Department of Housing documents and requirements.
- Giving them space and stability to organise alternative arrangements with family.

Why We Did This

The IHR S&C program exists to provide immediate relief to individuals and couples who suddenly become homeless and have no safe alternatives. For the DLs, this intervention ensured their physical and mental health safety while they worked through complex financial and housing challenges.

Outcome

The DLs successfully transitioned from IHR S&C accommodation into a granny flat built under their daughter's home, where they now reside safely. Their long-term goal remains to purchase a suitable property in Biloela.

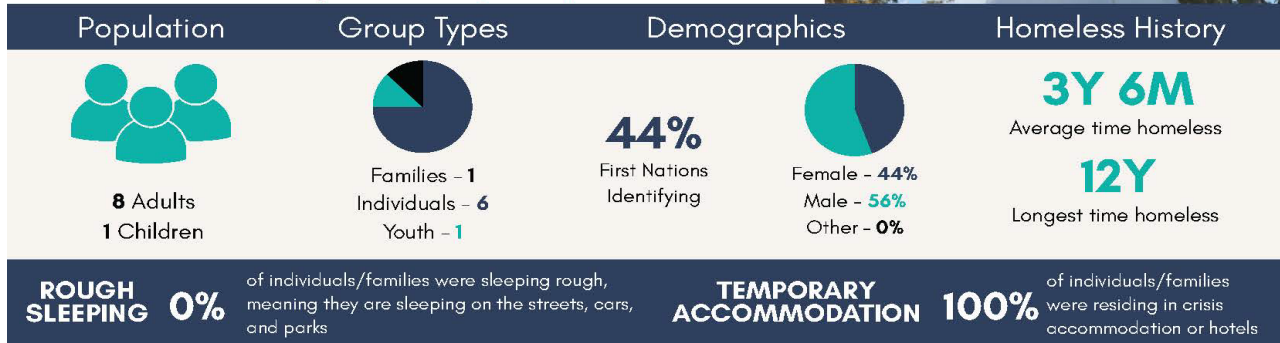
Learnings

This case illustrates that homelessness can affect anyone, even long-term homeowners with strong financial histories. It shows the importance of flexible and immediate supports that can be scaled to different client circumstances. The case also reinforces that homelessness is not always linked to poverty alone, it can stem from sudden financial or administrative complications. Programs like IHR S&C provide crucial breathing space for clients in unexpected crises, allowing them to recover dignity and plan next steps safely.

CQ Zero snapshot

CENTRAL QUEENSLAND HOMELESSNESS VULNERABILITY SNAPSHOT

BSSC Data up to 30/06/2025



Safety

- 50%** experienced violence in the past year
- 75%** thought about hurting themselves
- 13%** do not feel safe where they sleep

Daily Needs

- 25%** do not have access to food and water
- 25%** do not have money to take care of daily needs
- 63%** do not have people they can rely upon or care about them

Health

89% experienced at least one health, mental health or substance use issue



50%
have a diagnosed mental health condition

25%
have a brain injury or traumatic head injury

63%
have serious ongoing health issues

50%
regularly use substances like drugs or alcohol

COMMON HEALTH ISSUES

For those with a diagnosed mental or physical health condition:

- **50%** have anxiety
- **75%** have clinical depression
- **25%** have a neurodevelopmental disorder
- **25%** have schizoaffective disorder
- **20%** have diabetes
- **20%** have heart disease

Health System Usage

22% were high health service system users



25% were taken in an ambulance to the hospital 5 or more times in the past year



12% went to the emergency department 5 or more times in the past year

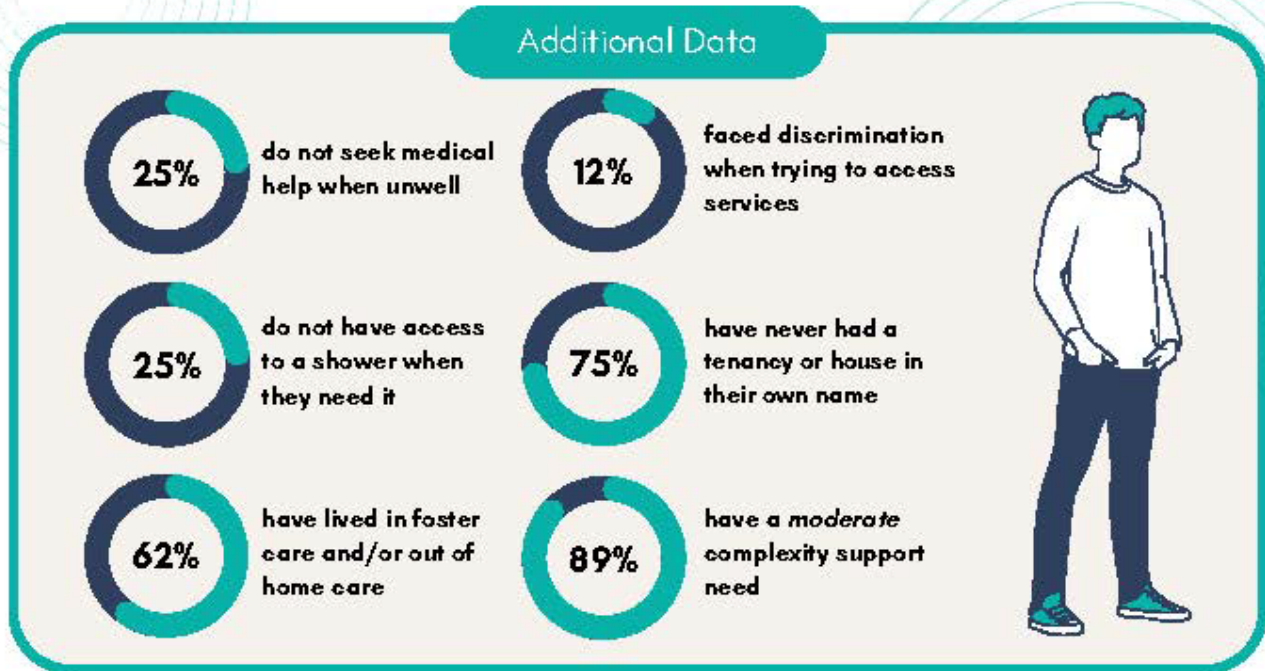
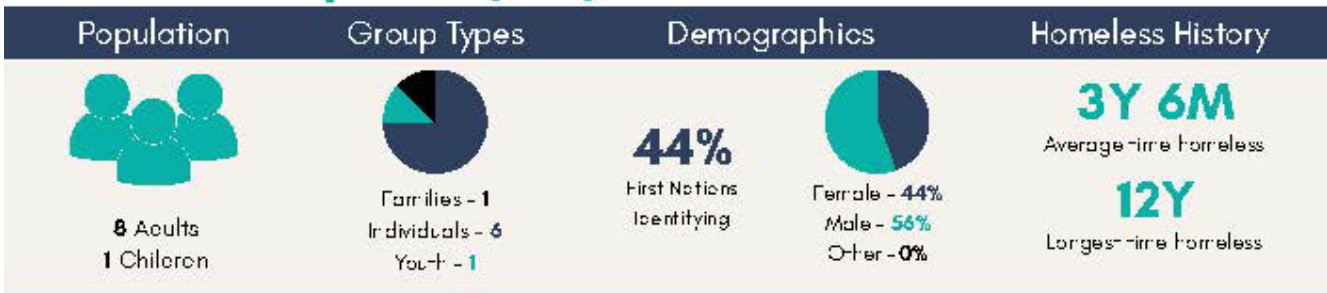


12% were admitted to hospital for 5 or more nights in the past year

CENTRAL QUEENSLAND ROUGH SLEEPER SNAPSHOT



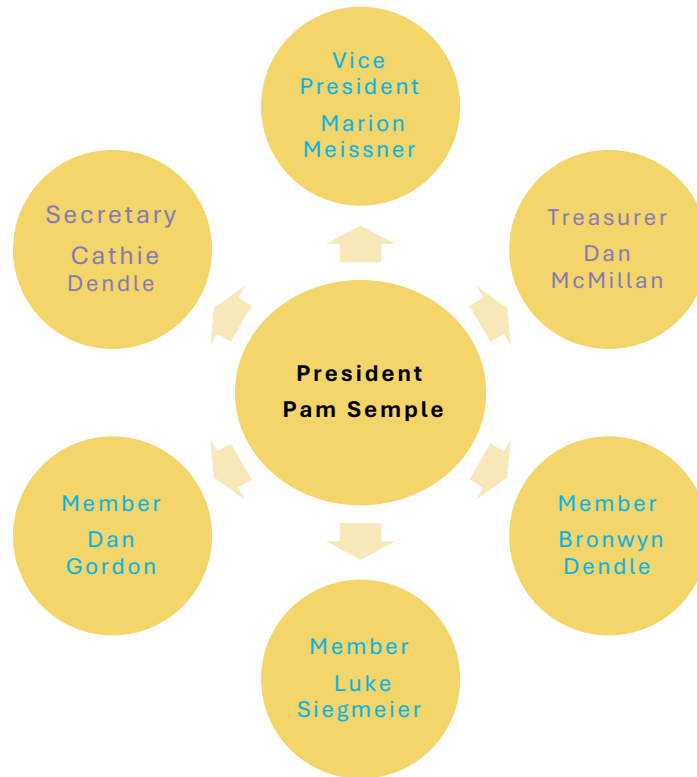
BSSC Data up to 30/06/2025



CQ Zero thanks the ongoing contributions from BSSC. Without you, we would not have any data to represent Banana Shire

BSSC has contributed 8 AHVTS and identified 9 Individuals in total.

BOARD OF GOVERNANCE 24-25



STAFF 24-25



TREASURERS REPORT

I am pleased to be able to make this report for the Banana Shire Emergency Accommodation and Support Centre (BSEASC) for the 2024/25 financial year.

This is our sixth 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 2025 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.

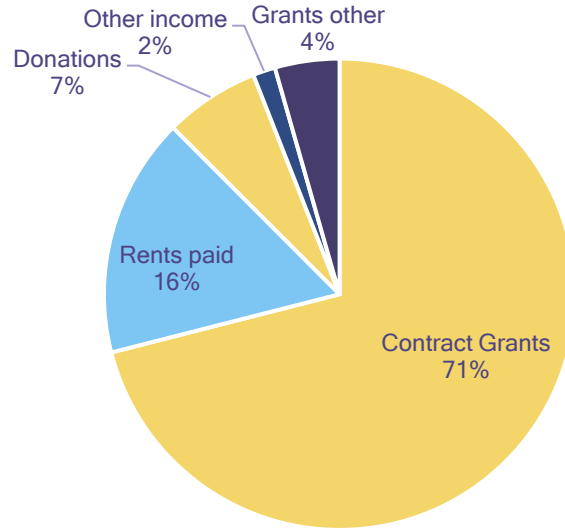
1. The association recorded a total surplus of \$71,113 for the year compared with a deficit of (\$10,223) in 2024. Total income increased by \$101,616 from the previous year.
2. Total expenses increased by \$20,280, mainly relating to employment costs.
3. Current assets, including bank accounts, prepayments and receivables, increased by \$205,978.
4. Total Liabilities of \$309,558 increased by \$131,980 from the previous year and includes \$247,630 unspent funding transferred to the coming year.
5. Prospect Street loan balance remained in line with prior year, 2024 loan balance \$1,250, 2025 loan balance \$603. 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. Funds are available for redraw at 30 June 25 of \$92,794.

I would like to acknowledge the effort the Board, Mark and the team have made to the organisation during the 2024/25 year.

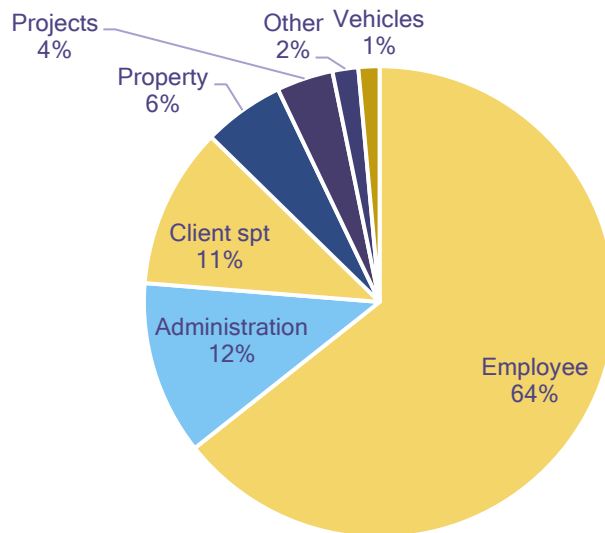
I present this report for receipt and adoption.

FINANCIAL SUMMARY

Revenue for year ending 30th June 2025 \$808,236



Expenditure for the year ending 30th June 25 \$592,305



Assets \$847,900



Liabilities \$177,578



Equity \$670,322

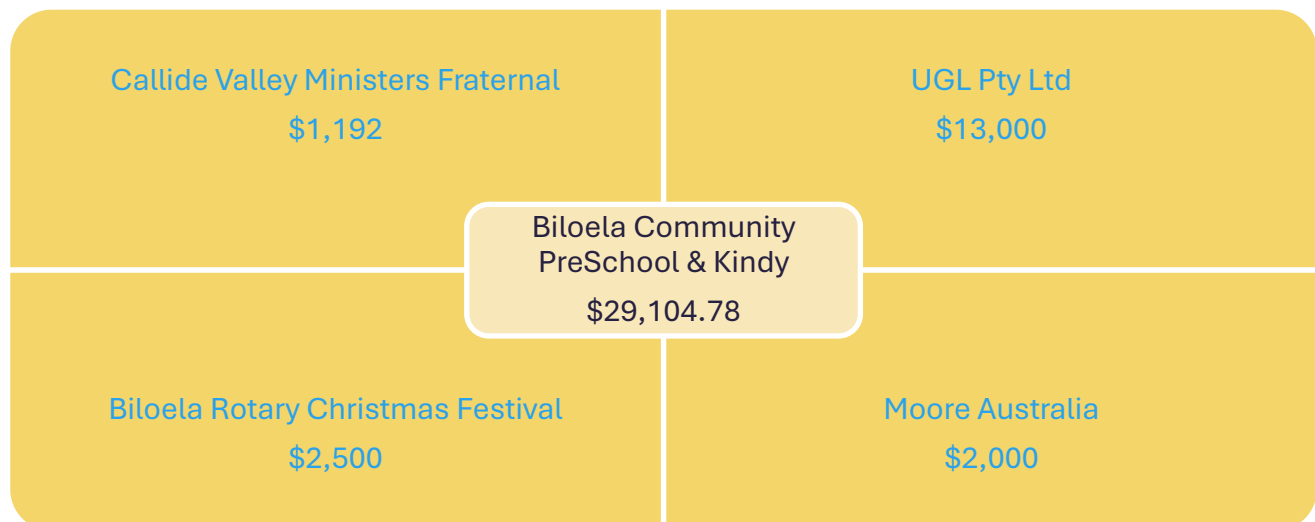
Our Community & Colleagues

Providing the best possible solutions for clients and the community takes commitment and support from a network of partners.

BSSC wishes to thank organisations and individuals for their support of Biloela and Banana Shire residents.

ADRA Community Care	Anglicare CQ	Apollo Motel
Banana Shire Council	Biloela Betta Electrical	Biloela Hospital
CQ Zero	CS Energy	Drakes Biloela
First National Real Estate	GWH	Hotel Settlers
MegWay Electrical	Q Shelter	Q Stars
Queensland Police	QuHIN	Roseberry QLD
Rotary Biloela	ST Vinnies	Woolworths (Oz Harvest)

DONATIONS RECEIVED



Biloela Housing + Health Connect

In November 2024, the Banana Shire Support Centre proudly organised and hosted the Biloela Housing + Health Connect at Melton Park. The event brought together over 35 local and visiting service providers representing a wide range of sectors, including housing, physical health, NDIS and aged care, hospital and mental health services, legal and employment services, and other vital community supports.

The event was made possible through the generous sponsorship of Banana Shire Council, ARK Energy, and EDF Renewables, along with a significant contribution from the Banana Shire Support Centre. Sponsorship supported a variety of free community activities, including a sausage sizzle and drinks prepared by the Callide Valley Men's Shed, face painting, a live radio broadcast, a shuttle bus service provided by the Twin Valley Motorcycle Club, and event equipment such as marquees, tables, and chairs supplied by the Thangool Race Club.

The day was well attended by residents from across Biloela and surrounding areas, with positive feedback received from both community members and service providers. Many agencies noted that the event provided an excellent opportunity to network, collaborate, and strengthen local service linkages, ultimately improving outcomes for clients across the region.

A special thank you is extended to Marion for her time and effort staffing the BSSC stall throughout the event while Mark and Nathan coordinated activities, networked, and participated in the live radio broadcast. Your support and commitment were greatly appreciated.

COMMUNITY NEWS



HOUSING AND HEALTH CONNECT

**Building Connections
in Banana Shire
A Community that cares**

On the 21st of November, the Biloela community came together for a day filled with connection, support, and a true sense of togetherness at the Housing & Health Connect event held at Melton Park in Biloela. Put on by the Banana Shire Support Centre, the event raised awareness about the many local services available in the Shire to support our residents.

With a free BBQ lunch on offer and a shuttle bus ensuring everyone could join in, the day was as welcoming as it was informative. There were plenty of stall holders offering residents valuable information from aged care to NDIS services available within the area. Whether you needed guidance or just wanted to explore what's out there, there was something for everyone.

Thank you to Banana Shire Support Centre for putting on this amazing event for the residents of the Banana Shire.



Banana Shire Support Centre

ABN: 92 885 454 110

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Biloela QLD 4715

Contact Details

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Web: bssc.org.au

Office Hours

Monday 9:00 AM to 12:30 PM

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