

Annal Report

EMPOWERING VICTORIAN WOMEN AND CHILDREN SINCE 1887

The Queen's Fund

"Can't thank you enough - only wish that you got to experience the joy when our clients hear the wonderful news that the funding has been approved!"

> - December 2021. REFERRING AGENCY: NEAMI NATIONAL

In the past year, The Queen's Fund has provided assistance to 1,592 women across Victoria.

"Her safety is ensured by your support."

The client had arrears totalling over \$1000 and had received a termination notice. She needed to be able to provide a payment plan to avoid eviction. The Queen's Fund paid \$350 off her arrears preventing eviction and keeping the client off the streets.

"When fleeing family violence [to] have money to assist you to cover the basics is so important. Thanks to The Queen's Fund our client will be able to meet the immediate food and clothing needs she has."

The woman had recently fled family violence relationship, leaving behind her house, car and possessions and taking nothing but the clothing on

"[You] provided a student with added encouragement to keep working hard ... to complete her university degree when she was feeling so alone and fearful she wouldn't be able to attend lectures and complete her schoolwork."

"Thank you so much Queen's Fund. I'm an international student trying to raise money for my tuition fee away from home and family. My laptop stopped working

ACKNOWLEDGEMENT OF COUNTRY

The Queen's Fund respectfully acknowledges all traditional custodians of the land and waterways in Victoria and we pay our respects to Elders past, present and emerging.

QUEENSFUND.ORG.AU

IT IS PARTICULARLY REWARDING WHEN WE HEAR BACK FROM SOME OF THE WOMEN AND THEY TELL US HOW THE SUPPORT HAS IMPROVED THEIR LIVES.

A payment plan of \$15 was put in place for the client to repay the remaining arrears.

- September 2021. REFERRING AGENCY: MELBOURNE CITY MISSION

her back. She was unable to work in her full-time management role due to safety concerns.

- June 2021. REFERRING AGENCY: HOPE CITY MISSION INC

so the laptop given to me [will] be really helpful to do my lectures and assignments in the coming semester."

> - November 2021. FEEDBACK FROM CLIENT

2021/2022 **YEAR IN REVIEW**





WOMEN ASSISTED



FAST TRACKED \$19,899 VALUE OF FAST-TRACKED



REFUGEE WOMEN



TRUSTS & FOUNDATIONS DONORS

1.804 **APPLICATIONS**

150 AVERAGE APPLICATIONS/ MONTH



2,010

CHILDREN ASSISTED



COVID RELATED \$128,663 GRANTED



FIRST NATIONS WOMEN



\$ 161,416

INDIVIDUAL DONORS

FAMILY VIOLENCE

HOMELESSNESS HOUSING

MENTAL ILLNESS

FAMILY CRISIS

MEDICAL

DISABILITY

\$ 138,152 \$ 64.749 8 54,804 \$ 51,884 \$ 33.685

\$ 187,603



WHAT WE HELP WITH



WHY WOMEN NEED OUR HELP

852,478 of our education fund assisted OVER 165 WOMEN TO UPSKILL THEMSELVES, AND A FURTHER 334,454 helped 107 women to SUPPORT THEIR CHILDREN'S EDUCATION.

\$ 127,601	BASIC NECESSITIES
8 86.932	EDUCATION (CHILD AND SELF)
\$ 76.569	RENT
\$ 72,522	HOUSEHOLD GOODS
\$ 70,836	UTILITIES
\$ 39,734	TRANSPORT
\$ 37,593	MEDICAL
\$ 19.090	MOVING AND STORAGE COSTS

ABOUT US

"The Aneen's Fund is a crucial safety net for vulnerable women and their families."

- December 2021. **REFERRING AGENCY:** PORT PHILLIP COMMUNITY GROUP

OUR VISION

To financially assist and empower single women and children in Victoria who are in distress, crisis or emergency situations.

OUR MISSION

The Queen's Fund provides financial aid to single women and children in Victoria who are subject to hardship. Grants are allocated to women who are referred by community organisations and welfare agencies.

The Queen's Fund encourages women to increase their self-worth, skills and knowledge through the:

- provision of short-term emergency relief to alleviate immediate financial crises with rent, medical and household expenses;
- allocation of educational grants to increase access to educational opportunities; and
- provision of grants which give women a chance to rebuild their lives and nurture their children.

ABOUT US

The Queen's Fund provides emergency funding to Victorian women and children in crisis.

The assistance we provide can help prevent homelessness, enable a woman to escape family violence, provide education or training for a woman and/or her children, pay essential medical bills or provide crucial breathing space so a woman can get her life back on track.

We work with social workers who are in the best position to determine how to help the woman in need. They continue to support her after our emergency relief has been provided.

Founded in 1887, we are one of Victoria's oldest charities. Our committee is unpaid and we have very low overheads. A historical beguest from a committee member covers our overheads. This means 100% of the money you donate goes to the women and children who need it most.

PRESIDENT'S REPORT

"At its current rate of \$47 a day, [JobSeeker] is too low to buy fresh food, it's too low to be able to pay for medication, to pay for your rent and also it's too low to be able to actually look for a job."

EMMA KING, CHIEF EXECUTIVE VICTORIAN COUNCIL OF SOCIAL SERVICES

Many of the women we help at The Queen's Fund are on Government benefits. This is due to a range of issues, including a greater caring role for both children and family members; higher rates of family violence; higher rates of casual employment; lower superannuation for retirement; and poor health/mental health leading to them being unable to provide for themselves or their family.

During the worst of the pandemic, The Queen's Fund saw a reduction in applications for assistance because, for the first time in a long time, Government support packages such as JobKeeper and the JobSeeker supplement were enough for women in need to exist above the poverty line.

Sadly, The Queen's Fund has seen a return to prepandemic levels of applications for assistance this year. The Queen's Fund. The number one reason why those women needed assistance was family violence. See pages 20 and 21 for details on how The Queen's Fund helped Wayss clients following their escape from family violence.

Basic necessities (ie food and clothing) was the number one request for assistance from the women we helped in 2021/2022 and we expect that trend to continue in 2022/23 with the rise in the cost of living. Our non-cash partnership with 2U Grocer (see page 26) will help us to meet this demand by driving greater value from our grants.

In 2022, we celebrate 135 years of The Queen's Fund. While this is a significant achievement, it is a reflection of the fact that single women, particularly those with



children, remain one of the groups in our society who are most in need of help. Pages 11, 12 and 13 set out some sobering statistics to support this.

We do not receive any Government funding, so The Queen's Fund is incredibly grateful to have strong support from individuals, trusts and foundations and corporate sponsors who believe in what we do. Everyone's reason for giving is different. See pages 14 and 15 for why the Erdi Foundation chooses to support

Finally, a massive thank you to our volunteer Committee, Board and pro bono advisers for giving your time and talent to support single women in need. We say goodbye to Thelma Castles OAM, Beenu Fernando, and Kathryn de Bont. See pages 9, 27 and 35 to learn about their significant contribution to The Queen's Fund. We welcome new Board member Andrew Baxter and Committee members Astrid Ajzensztat, Ilaria Bigaran, Lucy Saliba and Melissa Goode, who bring with them a diverse range of skills and experience that will help us to support those most in need in our society.

Sally McLean - May 2022.

"The client is very grateful for this support. Living on Newstart is impossible and the client has serious health concerns.

December 2021



IN CONVERSATION WITH THELMA CASTLES OAM

THELMA CASTLES HAS BEEN A **CORNERSTONE OF THE QUEEN'S** FUND AND IS A MENTOR TO MANY OF **ITS YOUNGER MEMBERS. IN 2017, SHE RECEIVED THE MEDAL OF THE ORDER OF AUSTRALIA IN THE GENERAL DIVISION 'FOR SERVICES TO THE COMMUNITY THROUGH CHARITABLE INSTITUTIONS.' HERE IS A LOOK BACK** AT THE INCREDIBLE WORK SHE HAS **DONE WITH US OVER THE LAST 24** YEARS.

Invited to join The Queen's Fund by Helen Moylan (Committee member 1993-2021) in 1998, Thelma held executive positions for 18 of her 24 years on the Committee. She holds the honour of being The Queen's Fund's longest-serving President - leading for a total of 6 years - as well as performing the roles of Deputy President, Secretary and Convenor of the Communication Subcommittee.

The changes that Thelma introduced during her terms as President modernised The Queen's Fund and completely transformed the way it operated.

In 1998, one person was responsible for applying for funding; one person for collecting the letters in the city; one for reading and prioritising the applications; one for entering the information on the database; and one for reading the letters at the meeting.

There was significant pressure on the individual volunteering for each role. During her time working in what is now the Submissions Subcommittee, Thelma had many sleepless nights and dreams that she had missed the application date and lost funding for The Queen's Fund. She was, however, always on time.

Today, as a result of changes to structures and processes initiated by Thelma, there is a Subcommittee for each of these activities filled with



volunteers with the required skills and expertise. The organisational changes she put in place ensure that The Queen's Fund remains a viable and relevant organisation, able to adapt and meet new challenges.

In her time, there has been a significant increase in the number of applications, number of women and children assisted, and total grants provided. There has also been an increasing number of partnerships and individual donors. Following Thelma's instigation, TQF now has automated systems and processes in place that allow us to cope with this increase.

Reflecting on her time in The Queen's Fund, Thelma is so thankful to have had this wonderful organisation be a significant part of her life for 24 years. Advocating for and directly aiding women in need has been truly fulfilling. Sadly, the work does not end. The reasons women were in crisis in 1998 remain today: homelessness and housing, family violence, mental illness, medical, and disability.

Thelma is sad to go but grateful to know she has contributed to the ongoing and crucial work of The Queen's Fund: helping vulnerable women.

THE JOURNEY, WHAT WE DO



THE NEED

Single Victorian woman is in crisis, distress or an emergency situation.



APPLICATION

Woman meets with social worker (or similarly qualified professional referrer). Social worker applies to The Queen's Fund on behalf of the woman for assistance via online portal. Assistance provided is in the form of:

- Monetary grants for rent, utilities, household items, basic necessities, medical assistance, education for self or child, transport, storage and moving costs.
- Utility debt waivers & appliance grants.



ASSESSMENT

Applications are considered through 2 channels:

- Fast-track to secure housing or if there is a threat of eviction/ disconnection.
- Monthly referral meeting.



APPROVAL

Upon approval, grants are sent directly to the nominated third party payee or Referrer via BPAY, EFT, cheques or debt waivers. A letter of confirmation is sent to the Referrer.



RECEIPT OF GRANT

The Referrer meets with the woman to provide confirmation of funding and (if applicable) cheque.

THE NEED FOR THE QUEEN'S FUND

The Queen's Fund supports single women and children in Victoria who are in distress, crisis or emergency situations.

Single women, particularly those with children, remain one of the groups in our society who are most in need of your support.

More than a third of single mothers and their children are living in poverty (37%)¹. This outcome is due to women tending to have lower employment rates and lower wages than men, paired with a greater caring role for both children and family members.

"Her funds are extremely limited due to Joh Seeker payments and private rental costs.

> - April 2022. **REFERRING AGENCY: BALLARAT HEALTH SERVICES**

"As an emergency relief organisation supporting people who find themselves in financial and personal crisis... we are finding more and more women needing assistance with day to day necessities, and the request for assistance, the types of assistance and amount of assistance is growing. The Queen's Fund goes such a long way to help meet the needs of women that we just cannot help with our limited resources, and without this assistance these women have no other places to turn to."

> - March 2021. **REFERRING AGENCY: DIAMMOND VALLEY COMMUNITY SUPPORT**



Recent statistics indicate that:

- the COVID-19 pandemic has hit women much harder than men, and will compound women's lifetime economic disadvantage. For more information, see pages 12 and 13 of this publication (COVID-19 and the Gender Lens):
- women and female-headed households are at increased risk of homelessness because they are more exposed to violence, poverty and inequality; ²
- women make up 60% of Victorians seeking help from homelessness services;³ and
- rents are "unaffordable" to "severely unaffordable" for the single part-time worker parent on benefits household and, in Greater Melbourne, these households pay around 49% of income on rent.⁴

"The existence of The Queen's Fund is an important acknowledgement that women, especially single mothers, are still considerably disadvantaged in society. - July 2021.

REFERRING AGENCY: CITY OF DAREBIN

- ¹ Poverty in Australia, 2020, ACOSS/UNSW
- ² WIRE, 'Women's Information Booklet Housing Guide for Women in Victoria, Dealing with a Housing Crisis, Needing Help Right Now! Booklet One', p2
- ³ Australia's Welfare 2019, AIHW, ¹¹ September 2019
- ⁴ SGS Economics and Planning, Rental Affordable Index, November 2021 Key Findings

COVID-19 & THE GENDER LENS

SINCE THE START OF THE PANDEMIC, THE QUEEN'S FUND HAS SPENT \$282,764, HELPING 841 WOMEN AND THEIR CHILDREN WHO WERE DIRECTLY AFFECTED BY THE COVID-19 LOCKDOWNS AND RESTRICTIONS. While there is no question that the entire population of Australia suffered, overall the impact of COVID-19 was greater on Australian women than on Australian men.

Women from vulnerable cohorts experienced the impacts even more acutely, including women with a disability; women from migrant, refugee and culturally diverse backgrounds; and women in remote and regional communities.

Areas in which women were particularly impacted include job losses, gendered violence such as family violence, mental health deterioration and housing insecurity.

"I know it is going to make a significant difference in the life of my client and her child."

The Queen's Fund paid \$272.25 for a refurbished laptop from B2C Community IT Recyclers to

be delivered direct to her door so her 11 year old son could continue his learning at home during Melbourne's lockdown 6.0. In previous lockdowns, he was unable to complete his school work because he did not have access to an iPad or working laptop.

Gender lensing means looking at the impact

differing impacts on women and men. For

Australia's social and economic recovery, a

both at a community and government level.

gender lens is crucial in designing policy and

funding responses that reflect these differences,

of a seemingly gender-neutral event to detect

- August 2021. REFERRING AGENCY: FAMILY LIFE

WHAT IS GENDER LENSING?

The client was homeless due to fleeing family violence but has now secured transitional housing. She has anxiety and depression as a result of her history of trauma which has been further exacerbated by the COVID-19 lockdowns. She is also receiving treatment for breast cancer. The client lost her job mid-2021 due to extended lockdowns, and is

struggling to meet the cost of living on JobSeeker, leading her to fall into rental arrears.

The Queen's Fund paid \$350 towards her rent arrears which enabled her to maintain safe, stable housing. The client has now set up Centrepay to stay up to date with her rent in the future.

- January 2022. **REFERRING AGENCY: JUNO**

EMPLOYMENT

- The economic downturn induced by COVID-19 differed from previous ones in how it affected women's employment. Lockdowns disproportionately affected industries that are large employers of women such as retail and hospitality. In addition, women were more likely to work in casual or part-time roles, making them more likely to lose their jobs at the start of the pandemic.
- At the peak of the pandemic, Victorian women shouldered 4 out of 5 job losses.

MENTAL HEALTH

- During the Victorian lockdowns, 67% of women took responsibility for supervising their children's remote learning, compared to 24% of men, intensifying existing pressures on women's mental health such as deteriorating economic conditions and loss or reduction of employment.
- Women constituted the majority of the frontline jobs that were directly exposed to the risks of catching COVID, and were under greater pressure in their work environments such as nurses, check-out staff, aged care workers, cleaners and laundry workers.
- By the end of 2020, 25% of Australian women were experiencing high or very high levels of psychological distress, compared to 16% of men.

SAFETY

• As economic conditions worsened during the pandemic, the stress factors for family members saw a rise in the risk and actual experience of family violence against women, exacerbating their vulnerability to psychological distress. Women in remote and regional areas were even more affected due to their greater inability to access safety and support services.

- Two-thirds of women who reported experiencing family violence did so for the first time, or reported experiencing an escalation in the frequency and severity of prior violence.
- In 2019-2020, there was a 9% increase in reported cases of family violence across Australia.

HOUSING

- The pandemic had a significant impact on housing security and homelessness for women in particular due to increased unemployment and loss of wages.
- Increases in rent, particularly in regional areas, plus a reduced supply of rental stock further exacerbated housing insecurity.
- The higher rates of family breakdown and family violence placed additional stress on housing security and the risk of homelessness.
- Post-pandemic, as emergency policies are phased out, the number of vulnerable women at risk of homeless will continue to grow.

Philanthropy will continue to serve a critical role in providing services and support as we emerge and recover from the pandemic and its effects, particularly on women and children.

The need for The Queen's Fund to continue our work and role in the philanthropic sector has never been more urgent.

This article was sourced from "Gender-wise Investing: A Springboard for Australia's Recovery.", April 2021, commissioned by Equity Economics, and Australians Investing in Women, of which the Erdi Foundation is a major funder.

IN CONVERSATION WITH ALISSA WOOLF THE ERDI FOUNDATION



Erdi Foundation

ALISSA WOOLF IS THE PHILANTHROPY EXECUTIVE FOR THE ERDI FOUNDATION, A QUEEN'S FUND RECURRING DONOR, WITHOUT WHOSE GENEROUS SUPPORT WE COULD NOT CONTINUE OUR WORK OF ASSISTING AND EMPOWERING VULNERABLE WOMEN AND CHILDREN IN VICTORIA.

Alissa is a qualified lawyer who specialised in commercial litigation and taught in the law faculty at Monash University. In 2015, Alissa paid homage to her belief that "it is only worth doing something if you are truly passionate about it" and left the legal profession to pursue a career in the not-for-profit world. She is an active volunteer and holds a number of communal leadership positions.

1. Please tell us a little about the Erdi Foundation and how it positions itself within philanthropy in Australia.

The Erdi Foundation was established by Eva Erdi in 2014 to expand the generous philanthropy of Eva and Les Erdi who were committed to philanthropy in Australia and Israel throughout their lifetime.

Eva and Les survived the Holocaust; they embraced the future with a zest for life. Their passing was profoundly sad, but their legacy is a constant reminder of their love of life.

Today, the Erdi Foundation is committed to strengthening community life and to addressing disadvantages in Australia and Israel. Our gifting is divided equally across three areas; Jewish Australia, Secular Australia and Israel.



The Erdi Foundation is committed to values of caring, equality, integrity, excellence, and better practice. We ground our philanthropy in our overriding commitment to the Jewish values of repairing the world (tikkun olam), collaborating to strengthen community (kehilla) and treating all people with civility, humanity and respect (derech eretz)

2. Why has the Erdi Foundation chosen women and COVID-19 as a focus for its funding?

In April 2021, the Erdi Foundation co-funded a research project commissioned by Australians Investing in Women into the gender impacts of COVID on women, Gender-wise investing: A springboard for Australia's recovery, by Equity Economics. (See page 12 and 13).

This report confirmed that women were disproportionately impacted by the COVID-19 pandemic. The data in the report was the basis upon which the Erdi Foundation chose to prioritise funding opportunities which focus on women in vulnerable cohorts that have been detrimentally affected by COVID.

3. What in particularly inspired the Erdi Foundation to support The Queen's Fund?

The Foundation was introduced to The Queen's Fund mid-2020, after the onset of COVID-19. We were particularly attracted to The Fund for the following three key reasons:

- the ability to have a significant and immediate impact on a vulnerable cohort;
- 100% of proceeds are used for essential services; and
- $\cdot\,$ it is run by women, for women.

4. What has the Erdi Foundation identified as future priorities where greater funding through philanthropy will be required?

In 2021, the Erdi Foundation focused on three priority areas in its secular gifting as follows:

- a. Grants that have a COVID lens, and which aim to address medium-long term needs of women;
- b. Projects which aim to address and alleviate homelessness; and
- c. Opportunities which address racial intolerance and social cohesion such as Holocaust Education and Inter-faith programs, as well as programs which support migrants and refugee needs.

Our priority areas continue to be reviewed and evolve in line with the community's needs which are themselves evolving very quickly. We are seeing significant increases in needs in areas such as mental health, disengagement from education, and family violence.



OUR IMPACT





ENABLING ATTENDANCE **AT SCHOOL AND ESSENTIAL APPOINTMENTS** AND HELPING WOMEN **FEEL SAFE BY KEEPING** THEIR CAR ON THE ROAD



ALLEVIATION OF FINANCIAL PRESSURE AND ASSISTANCE WITH SOCIAL INCLUSION **FOR CHILDREN BY PAYMENT OF SCHOOL** COSTS



INCREASED ACCESS TO EMPLOYMENT OPPORTUNITIES SO THEY CAN BECOME MORE SELF RELIANT



PROVISION OF CRUCIAL BREATHING SPACE SO WOMEN CAN GET THEIR LIVES BACK ON TRACK



 December 2021. **REFERRING AGENCY: COHEALTH**



PREVENTION OF HOMELESSNESS AND ENABLING ESCAPE FROM **FAMILY VIOLENCE**

8 168,181

500 WOMEN

The Queen's Fund provided 220 women with household items, 222 women with rent/ bond, 36 women with moving costs and 22 women with storage costs.

> "This has helped [the client] to set up a safe home with food and toiletries after escaping family violence."

> > - July 2021. **REFERRING AGENCY: SOUTH EAST COMMUNITY LINKS**

ACCESS **TO HEALTHCARE**

98.887

319 WOMEN

The Queen's Fund helped 124 women with medical costs, 68 women with medical or mental health issues or a disability with utility bills and 127 women with car costs so the woman or her child can get to medical appointments.

"[Your grant eased] the financial burden of ongoing medication costs." The client has complex medical issues and takes 7 different types of regular medication to maintain her physical and mental health needs.

> - November 2021. **REFERRING AGENCY: THE SALVATION ARMY**

ACCESS TO EDUCATION AND TRAINING PATHWAYS

The Queen's Fund helped 107 women with child education, 165 women with self-education and sourced a refurbished computer from B2C Community IT Recyclers for 130 of those women.

"This payment has helped my client turn her life around in a very positive way through successfully gaining enrolment into an Aged Care course where the demand for labour is extremely high."

ENABLING WOMEN TO GET THEIR LIVES BACK ON TRACK

8 270 959 **789 WOMEN**

The Queen's Fund helped 382 women with basic necessities, 220 women with household items and 187 women with utility bills.

"The funding helped my client immensely, the funding enabled her to get her life back on track. The funding helped create stability and a place she can call her home. This funding supported my client to meet her basic needs."





272 WOMEN

- August 2021. **REFERRING AGENCY: WOMENCAN**

- September 2021. **REFERRING AGENCY: JUNCTION SUPPORT SERVICES**

FAMILY VIOLENCE

IN 2021/2022, THE QUEEN'S FUND SAW A 25% INCREASE IN THE NUMBER OF APPLICATIONS RECEIVED FROM WOMEN WHOSE PRIMARY REASON FOR NEEDING ASSISTANCE WAS FAMILY VIOLENCE. Family violence during pandemics is associated with a range of factors, including economic stress, increased exposure to exploitative relationships and reduced options for support.

In Australia, as stay at home orders came into force, the police in some parts of the country reported a 40% drop in crime overall but a 5% increase in domestic abuse call outs. At the same time, Google Australia reported a 75% increase in internet searches relating to support for domestic abuse.

While stay at home orders curbed the spread and controlled Coronavirus, the more menacing harm of family violence increased. Isolation coupled with psychological and economic triggers and reliance on alcohol and drugs to get through the pandemic created the catalyst for family violence. In addition, the isolation helped to keep the abuse hidden.

Family violence can cause terrible physical and psychological harm, particularly to women and children. It destroys families and undermines communities.

During this challenging time, The Queen's Fund played a pivotal role in providing financial support to women experiencing family violence.

[The Queen's Fund funding] provides immediate financial relief for client and her child [and] assists with costs of storage associated with leaving family violence."

- January 2022. REFERRING AGENCY: WAYSS

¹ Peterman et al 2020, Pandemics and Violence Against Women and Children

² Kagi, 2020, Crime Rates in WA Plunges , ABC News Australia

- ³ Poate, 2020, NBN News
- ⁴ Royal Commission into Family Violence

IN CONVERSATION WITH WAYSS

THE INCREASE IN APPLICATIONS RECEIVED BY THE QUEEN'S FUND FROM WOMEN WHOSE PRIMARY REASON FOR NEEDING ASSISTANCE WAS FAMILY VIOLENCE IS A REFLECTION OF THE UNPRECEDENTED DEMAND SEEN BY THE FAMILY VIOLENCE SUPPORT SERVICES AGENCIES SINCE THE PANDEMIC BEGAN. ONE SUCH AGENCY IS WAYSS.

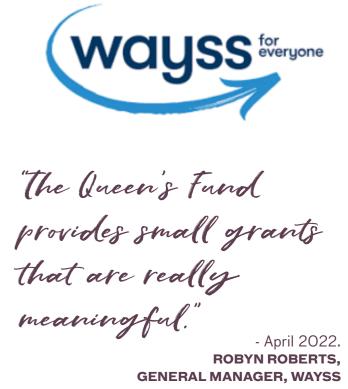
Wayss supports people in the south eastern suburbs of Melbourne who are homeless, or at risk of homelessness, and people who have experienced family violence, to access safe, secure and affordable housing. Since the pandemic began, Wayss has seen demand for their services skyrocket by 150%. 83% of the people Wayss help are women.

Family violence is the biggest cause of homelessness for women and children. Some of the troubling trends being seen by Wayss include:

- pressure on availability of accommodation in refuges;
- an increase in the number of women in refuges who have no residency status and no means to support themselves;
- women with young children who have escaped family violence spending too long in emergency accommodation such as motels or rooming houses due to shortages in housing; and
- up to 40 people applying for each private rental that is affordable for women on low incomes.

In 2021/2022, The Queen's Fund spent \$41,936 helping 127 women referred by Wayss.

For one Wayss family violence client, the Coles voucher Wayss obtained using the assistance from The Queen's Fund made an incredible difference to the life of her family at that point in time. She said,



"Thanks so much for sending that voucher through, it really saved me this week. This has been the poorest week I have ever experienced in my whole life; its been terrible. We have completely run out of food due to not being able to afford shopping this week due to two large medical bills for two of my children. I can now head to Coles and get some supplies. Thanks so much."

The flexibility in how the funds can be used has enabled Wayss to tailor the support provided to clients to best meet their current and future needs.

Recently Wayss was able to secure assistance to pay for an Australian Nursing Registration for a Sri Lankan client who had fled her violent partner with her baby. By providing the client with practical assistance to obtain her nursing registration, she was able to go on to find work as a nurse, become financially independent and provide for herself and her baby into the future.

VOLUNTEER **NUMBERS**

OUR PEOPLE







NUMBER OF COMMITTEE



MEMBERS

BOARD MEMBERS



NUMBER OF PRO BONO ADVISERS



3.926

TOTAL HOURS VOLUNTEERED PER ANNUM

(Committee and Board only)



\$ 197.682

ESTIMATED REPLACEMENT **COST OF VOLUNTEER LABOUR PER ANNUM**

(Committee and Board Only)

1 Volunteering Victoria, State of Volunteering Report 2020, Table 25: Cost to the Victorian community of replacing volunteers' labour, p.63

PATRON The Governor of Victoria The Honourable Linda Dessau AC

TRUSTEE

The Queen's Fund Limited (TQFL) (ACN 622 589 600)

DIRECTORS OF TQFL

Katie Bayley Andrew Baxter William Jones Jane McLaughlin Gail Owen OAM Belinda Thompson Frieda Yeo

COMPANY SECRETARY OF TQFL Kathryn de Bont

OFFICE BEARERS Sally McLean (President) Lucy O'Sullivan (Deputy President) Shireen Reddy (Secretary) Frieda Yeo (Treasurer)

Katie Bayley (Submissions) Kathryn de Bont (Governance) Anne-Laure Cavigneaux (Communication) Lili Zhao (Referrals) Frieda Yeo (Finance)

OTHER MEMBERS

Margaret Allen Astrid Ajzensztat Sophie Benardeau-Short

"I think this is a wonderful group of people who are making a difference to people's lives."

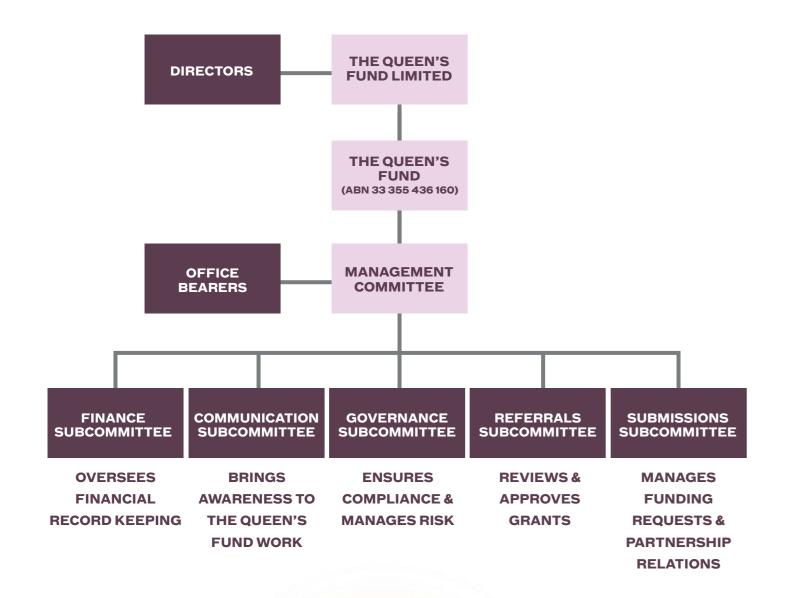
- April 2022. REFERRING AGENCY: DHM MENTAL HEALTH CARE

EXECUTIVE COMMITTEE

CHAIRS OF SUBCOMMITTEES

Ilaria Bigaran Claire Britchford Thelma Castles OAM **Beatrice Collins** Lee Ann Connor Kathryn Couston Beenu Fernando Melissa Goode Anna Hoy Melisa Hudson Jane McLaughlin Erica Moloney Penny Montgomery Dimity Morgan Lalitha O'Donahue Lucy Saliba Emily Tang Mandy Wong

OUR STRUCTURE



2021-25 **STRATEGIC PLAN**

In 2021 the Management Committee members The engagement and enthusiasm of all participants set aside a day to develop the 2021-25 strategic made for an enjoyable and productive day, with plan for achieving The Queen's Fund Vision. We the result that we established five key objectives were fortunate to have Mr. Ian Smith, of Ian Smith supported by six strategic initiatives to advance our Consulting, a pro bono supporter of the organisation, vision over the next few years. facilitate the session and keep us focussed.

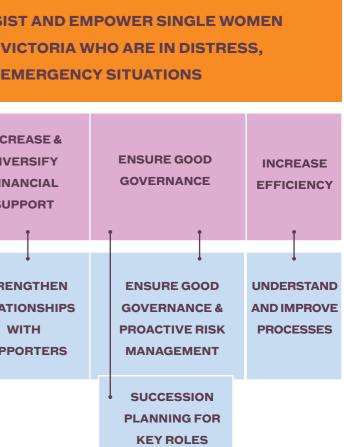
OUR VISION >	TO FINANCIALLY ASSIS AND CHILDREN IN V CRISIS OR E			
OBJECTIVES >	ENSURE OUR ASSISTANCE MAKES A DIFFERENCE	INCREASE OUR PROFILE	INCF DIV FIN SU	
2021-25 STRATEGIC PLAN INITIATIVES >	IMPROVE THE QUALITY OF APPLICATIONS	CLEAR BRANDING & MESSAGING	STRE RELAT V SUPF	



"Thank you for the amazing work you do supporting vulnerable women."

- February 2022. **REFERRING AGENCY: ANGLICARE** Small teams have been established to develop action Our strategic plan guides our efforts to what is plans with KPIs and timelines to progress each important for our clients, supporters and volunteers initiative. Oversight is provided by the Management now and into the future. Committee through regular reporting and monitoring.





IN PARTNERSHIP WITH

OUR CORPORATE PARTNER 2U GROCER

THE HELP WE PROVIDE IS MORE **URGENT AND IMPORTANT THAN EVER. OUR PARTNERSHIPS REMAIN KEY TO CONTINUING TO HELP FAMILIES RECEIVE DISCOUNTED GROCERIES,** PAY THEIR ELECTRICITY OR GAS BILLS. **RECEIVE DISCOUNTS ON A PAIR OF NEW GLASSES, AND AFFORD DISCOUNTED** HOUSEHOLD GOODS OR REFURBISHED LAPTOPS TO EDUCATE THEMSELVES **OR KEEP CONNECTED TO LOVED ONES.**

The support of our generous partners helps us to alleviate the gap and empower Victorian women to stay strong together.

Since October 2021, The Queen's Fund and 2U Grocer have given 22 women in need and their families access to high quality, fresh groceries and household items delivered direct to their doors, to the value of \$8.239.

In addition to individual grocery and household items, 2U Grocer supplies pre-made meals and value boxes filled with fresh fruit and vegetables and high quality meat that are ready to turn into nutritious meals. 2U Grocer shows its support for The Queen's Fund by offering a 7% discount to clients who receive funding from The Queen's Fund. This means that the women receive \$374.50 to spend on groceries, instead of \$350. Orders over \$60 before discount also receive free delivery.

In addition, for every order placed with 2U Grocer using The Queen's Fund discount code, 2U Grocer will generously donate \$5 to The Queen's Fund.

We wish to take this opportunity to thank our friends at 2U Grocer for their incredible support in partnering with us to provide generous discounts to women on their groceries and household items.





- August 2021. Celebrating our Partnership on Social Media.

The client is a single mother of a new baby. They have been living in temporary transitional housing after the mother was homeless for periods in 2020 and 2021 due to family violence.

The mother is struggling financially and is trying to save money at times by not buying food. She received \$374.50 worth of vouchers from 2U Grocer (at a value of \$350 to The Queen's Fund) so she could order fresh, healthy food to keep her in good physical health so she can continue to breastfeed her baby.

> - January 2021. **REFERRING AGENCY:**

OUR CORPORATE PARTNER THE GOOD GUYS COMMERCIAL

THIS YEAR, WITH THE RISE IN THE **COST OF LIVING AND THE URGENCY OF NEED FOR HOUSEHOLD GOODS** AND SUPPLIES, THE QUEEN'S FUND WELCOMES OUR NEWEST PARTNER, THE GOOD GUYS COMMERCIAL.

We wish to thank them for their generous agreement, which has been able to drive greater value from our grants and offer greater support to Victorian women and children in need.

After creating a The Good Guys Commercial account, any referring agency working with The Queen's Fund may access The Good Guys Commercial prices for appliances and technology for their clients, which can result in savings of up to \$100 per appliance.

Since the offer began, 17 agencies have taken up this offer on behalf of their clients and we hope that many more will come on board in the future.

IN CONVERSATION WITH **BEENU FERNANDO**

THIS YEAR WE SAY GOODBYE TO **BEENU FERNANDO, WHO HAS BEEN A COMMITTEE MEMBER SINCE 2017.**

Beenu brought to The Queen's Fund over 20 years of experience in the financial services industry and strong strategic management skills. As well as working, raising a family and volunteering for The Queen's Fund, Beenu is on the Board of HerSpace, a not-for-profit organisation specialising in providing

THE GOOD GUYS COMMERCIAL



August 2021. Celebrating our Partnership on Social Media.



trauma-informed wellbeing and mental health recovery services to women survivors of exploitation in Australia. While a member of The Queen's Fund. Beenu devoted her time to the Submissions and Referrals Subcommittees, establishing valuable noncash partnerships with 2U Grocer and SpecSavers and using her excellent communication skills to write applications for funding to various trusts and foundations.

OUR SUPPORTERS

FINANCIAL SUMMARY

"I wish to thank you for the work you do and the positive impact that you continue to have on the lives of many women and their families. I admire the time, effort and commitment you display without fanfare or favour."

PROBONO ADVISERS



Andrew Lane Cressida Staggard



VIDSON ONSULTING

Glenda Morrison







Rod Bridger Steph Bennett

William Moore

- December 2022. **REFERRING AGENCY:** MELTON CITY COUNCIL

Maree Davidson OAM

CORPORATE SUPPORTERS



CORPORATE PARTNERS



origir

Specsavers

SUMMARY OF REVENUE **AND OUTGOINGS**

	NOTE	2022	2021
Donations - Capital Account	1	\$8,636	\$24,904
Donations - Revenue Account	2	\$596,450	\$522,846
Interest & Dividends		\$83,451	\$69,624
Total Income Available for Grants		\$679,901	\$592,470
Amount Granted	2	\$517,132	\$466,915
Other Expenses	3	\$10,052	\$8,469
Net Surplus		\$161,353	\$141,990

Note 1 - Donations to the Capital Account are unavailable for grants. Note 2 - Excludes value obtained from non-cash partnerships; includes cheques that have been re-issued. Note 3 - All expenses in 2021 and 2022 are covered by The Tivey Memorial Fund.

ACCUMULATED FUNDS

The Queen's Fund and Trustee for the Queen's Fund

	NOTE	2022	2021
Net Assets		\$2,618,154	\$2,407,484

The Queen's Fund complies with all applicable Australian Accounting Standards and Guidelines. These financial statements are audited by Accru Melbourne (Audit) Pty Ltd. Complete financials can be viewed at www.queensfund.org.au



OUR DONORS

TRUSTS, FOUNDATIONS AND COMMUNITY GROUPS

2U Grocer Ambrose Foundation Collier Charitable Fund D'Esterre Taylor Charitable Fund Erdi Foundation Helen Gyles Turner Samaritan Fund Henley Properties Jack Brockhoff Foundation Jenkins Foundation John Russell MacPherson Fund Lendlease Foundation Link 21 Foundation Magistrates Court of Victoria Mulgrave Uniting Church Stanley Heath Fund The Hugh D.T. Williamson Foundation The Marian and E.H. Flack Trust The McPhee Charitable Trust The Prescott Family Foundation The Price Family Foundation The Tivey Memorial Fund The Vera Moore Foundation The Victoria Golf Club Women's Committee The William Angliss Charitable Fund UK Online Giving Foundation Vera Moore Foundation Xi Master, Beta Sigma Phi Organisation

WORKPLACE **GIVING PROGRAM**

Morgan Stanley Australia Ltd

MONTHLY DONORS

A Chaturvedi P Burke A Drysdale C Dynon C Elston M Munro I Smith

INDIVIDUALS

R Andrews A Barry N Bayley Y Bayley C Bester A Beynon E Blunden C Bono R Bowen V Bowen C Britchford W Britchford C Burns F Carmody T & J Castles A Chlebnikowski J Coleman C Collingwood P Cox F Curtis H Dale K de Bont L Draper H Evert S Foran M Goode H Gray **B** Haigh M Haigh K Hand S Harkin S Harvey J Hookey S Hosking **B** Hughes G Hund M Iliescu C Ingleby U John K Johns W Jones M Kenny A & R King A Lane J Lord N Lukies M Malarney H McInnes D McLaughlin J & P McLaughlin D & T McLean S & M McLean R McNab S Minshall J Molina H Moylan L Neve D Nielsen A Orre T Overend-Stevens M Palmer P Prior H Prohasky A Quarrell K Ramsay M Readman I Renard A Robson N Rodd D Rogers J Rothwell-Short C & A Sabharwal A Sale L Saliba M Sallmann **B** Schilling L Schubert R Scrivener J Sharwood J Smith R Spurio P Spyropoulos N Stevens A Sylvester B Thompson C Thompson B & K Thomson J Thomson C Tran C & R Vance J Walling G Walton M Waterworth M Watson D Webb M Whiting J Wilkinson M Winship I Withell F Yeo

THE FRIENDS OF TQF

THE FRIENDS OF TQF WAS FORMED THIS YEAR AS A WAY FOR FORMER **MEMBERS, DONORS AND** SUPPORTERS TO STAY CONNECTED TO THE ORGANISATION AND PROVIDE THEIR EXPERTISE.

The aim is to contribute to the work of The Queen's Fund by supporting, promoting, and enhancing the fundraising and development efforts of The Queen's Fund.

"The funding reduced [the client]'s stress and gave

her hope that she can achieve her goals of getting out of debt. [She] was overwhelmed with the generosity of organisations wanting to help her following fleeing family violence."



This new group was created to address the need to keep people connected to The Queen's Fund once they have left the Committee. Given their combined years of experience, it is also expected that the Friends of TQF will provide ideas for gathering a history of The Queen's Fund and its work in Victoria, so that past memories of The Queen's Fund do not fade.

- February 2022. **REFERRING AGENCY: COHEALTH**

SOME OF THE REFERRING AGENCIES WE WORK WITH



REFERRING AGENCIES

We received applications from 245 national and state agencies from across Victoria, of which 85 had not previously applied in, the 2020-2021 period. There was also an increase in applications received from health related organisations by 30%.

Our top ten agencies accounted for 40% of the 1,592 approved applications. The ten agencies that made the most applications to the Queen's Fund in 2021-2022 were:

- WAYSS Ltd
- Uniting Vic. Tas
- Whittlesea Community Connections
- The Salvation Army
- Launch Housing
- Anglicare Victoria
- Refuge Victoria
 (Previously known as Safe Futures Foundation)
- Melbourne City Mission Warracknabeal
- Bethany
- Caroline Chisholm Society

The Queen's Fund has received applications for assistance to women and children during the 2021-2022 financial year from the Melbourne Metropolitan area as well as regional Victoria including but not limited to Anglesea, Ararat, Bairnsdale, Ballarat, Bannockburn, Barwon Heads, Benalla, Bendigo, Bunninyong, Camperdown, Clunes, Colac, Corio, Cororooke, Cowes, Dimboola,

Horshan

Ballarat

Ararat

Portlan

"I, as a support worker, really appreciate The Queen's Fund and the work it does. It allows our people to receive that extra bit of assistance and allows for good change in their lives."

> - March 2022. REFERRING AGENCY: HICCI

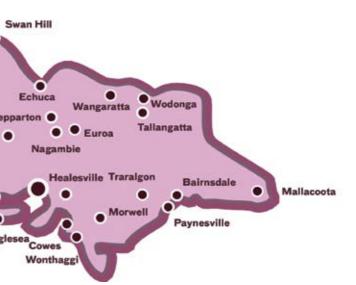


75% from the Melbourne Metropolitan area.



25%

women and children are from Rural and Regional Victoria.



Drouin, Eaglehawk, Echuca, Euroa, Freshwater Creek, Geelong, Greendale, Healesville, Heywood, Horsham, Kalimna, Mailors Flat, Mildura, Morwell, Ocean Grove, Port Fairy, Portland, Rosebud, Sale, Shepparton, Smythes Creek, Stawell, St Leonards, Leopold, Timboon, Terang, Torquay, Traralgon, Warracknabeal, Warragul, Warrnambool and Wodonga.

IN CONVERSATION WITH ANNE-LAURE CAVIGNEAUX

OVER THE LAST 6 YEARS, ANNE-LAURE HAS COMPLETELY TRANSFORMED THE QUEEN'S FUND'S VISUAL IDENTITY AND CORPORATE BRANDING, AS IS EVIDENT IN THE HIGH QUALITY OF THIS ANNUAL REPORT AND OUR SOCIAL MEDIA COMMUNICATIONS.

When she is not volunteering for The Queen's Fund, Anne-Laure is Creative Director with March.Studio, an architectural firm based in North Melbourne.

Anne-Laure's first involvement with The Queen's Fund began in 2016 when she helped Committee member Sophie Benardeau-Short run a public design competition to find a new logo for The Queen's Fund. Sabine Cotte's striking logo won the competition and is still used by The Queen's Fund today.

During the course of the competition Anne-Laure was inspired by the "relentless and incredible work of the other Committee members" and decided she wanted to donate her substantial graphic design and branding skills to The Queen's Fund on an ongoing basis. Anne-Laure liked the fact that The Queen's Fund was "unique in all its aspects, and crucial due to its local impact and fast turnaround."

Anne-Laure likes the flexibility of The Queen's Fund funding and the "compassionate, reactive and impartial" way a grant from The Queen's Fund can have an impact on a woman in need's life. In recent months, her Referrals Subcommittee team has approved funding for a citizenship certificate so a victim of family violence could access financial support from Government; money to buy fresh drinking water for a house not connected to mains; and paid for a TV to provide comfort to an autistic child who could not access necessary services during the pandemic.



Anne-Laure is impressed with the way The Queen's Fund pivoted during the COVID-19 lockdowns, introducing remote referrals and an online preapproval process to ensure that vulnerable women and children were still receiving the help they needed. "As the world is changing, and becoming more complex, The Queen's Fund is not afraid of re-thinking its way of doing things and constantly looking for improved solutions and methodology," says Anne-Laure.

While there have been significant organisational changes during her time on Committee, Anne-Laure has noticed that the major reasons why women seek assistance from The Queen's Fund have remained the same - family violence and homelessness. "Every month we hear about so many heartbreaking stories of women and children's lives being at risk, and it is hard to comprehend how in 2022 it is still possible that this happens," says Anne-Laure.

In a perfect world, Anne-Laure wishes that The Queen's Fund will have helped all the vulnerable women and children of Victoria so that its assistance is no longer required. Unfortunately, she believes The Queen's Fund will remain very busy as new challenges (pandemic, global warming, rise in the cost of living) compound ongoing challenges such as inequality, gender gaps, housing crisis and education challenges.

IN CONVERSATION WITH KATHRYN DE BONT

KATHRYN DE BONT HAS SERVED AS COMPANY SECRETARY AND A MEMBER OF THE QUEEN'S FUND MANAGEMENT COMMITTEE FOR FIVE YEARS, AND WILL BE STEPPING DOWN AT THIS YEAR'S ANNUAL GENERAL MEETING.

She joined when the trustee of The Queen's Fund incorporated and the charity was looking for additional corporate governance expertise on the Management Committee. She was asked by fellow Committee member Katie Bayley to help out.

Reflecting on her time working with The Queen's Fund, Kathryn has seen her experience as "a great opportunity to use my skill set to contribute back to the community". Since joining in mid-2017, she served as Chair of the Governance Subcommittee and the Company Secretary of The Queen's Fund. Kathryn notes that her time as Company Secretary included efforts "towards bringing one of Victoria's oldest charities into the modern age".

"In addition to [The Queen's Fund moving] to a corporate trustee, more recently COVID has forced us to find flexible ways of working which makes being involved in The Queen's Fund more accessible to both current and future volunteers."

On her time with The Queen's Fund, Kathryn notes that in addition to contributing to the broader community, "the best thing about working for The Queen's Fund is the people".

"The Management Committee comprises a fabulous group of women with a diverse range of skills sets, ages and backgrounds. I have learnt so much from the others in the Committee."



In the five years with The Queen's Fund, Kathryn has seen many requests for assistance arise either directly or indirectly from a woman seeking to remove herself from a family violence situation. She is hopeful for a better future but believes this is a trend that will continue for some time.

"I like to imagine a time in the future when this is no longer an issue, but sadly, I think family violence will continue to be one of our most pressing societal issues."

HOW CAN YOU HELP

"Such a fantastic organisation that really provides situation changing funds for women in need!"

REFERRING AGENCY: MIND AUSTRALIA

MAKE A ONE TIME DONATION

Your donation, no matter how large or small, will provide vulnerable women and children crucial breathing space to get their lives back on track.

Details on how you can donate can be found on our website:

www.queensfund.org.au/donate

DONATE THROUGH WORKPLACE GIVING

You can help change lives every payday. Workplace giving is an easy and tax-effective way to support The Queen's Fund. It also provides us with a steady, regular source of funds, enabling us to plan for the future.

LEAVE A BEQUEST

Leaving a bequest to The Queen's Fund is a special way of leaving a lasting legacy with an organisation that has been around for 135 years. It also allows us to plan for the long-term future.

Please email enquiries@queensfund.org.au to organise a confidential discussion.

BECOME A RECURRING DONOR

Your monthly donations provide a degree of certainty in our ability to provide assistance to women in need.

When you donate to The Queen's Fund online, simply tick the recurring donation box or set up a scheduled monthly transfer with your bank to:

Account name: The Queen's Fund **BSB:** 063 - 019 Account Number: 1012 8344

VOLUNTEER

The Queen's Fund has been run entirely by volunteers since 1887. You could help to make a difference to the lives of Victorian women in need by joining one of our Subcommittees. We are looking for passionate enthusiastic volunteers with interests, skills or expertise in PR/marketing, governance, law, finance and community or welfare services.

Please email

enquiries@queensfund.org.au

with details of your skills, experience and availability.

The Queen's Fund is a Public Benevolent Institution (PBI) and is endorsed by the Australian Taxation Office as a Deductible Gift Recipient (DGR) with charity tax concessions. Our ABN is 33 355 436 160 This report has been printed on 100% post-consumer recycled paper.



July 2021.

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