

# BIG

Impact Report  
2015



We believe that individuals develop better relationships and skills for themselves and with the people who matter to them, and through this we live kinder, more positive and fulfilled lives.

# Welcome from the Chair



**FMC Mediation and Counselling Victoria has been in the business of helping people take back control over their lives for the past 30 years.**

The organisation can trace its beginnings back to the Noble Park Family Conciliation Centre that opened its doors in 1985. This government-funded pilot was aimed at testing the viability of a community-based alternative to litigation involving family disputes.

After rigorous evaluation by a government-commissioned agency, the initiative was deemed to have 'exceeded all expectations'.

From then on, FMC evolved into one of the most successful providers of relationship services in Victoria. It is now the state's third largest recipient of federal government funding under the Families and Communities program.

On behalf of the Board of Directors, I am pleased to report that FMC has had a very successful year to 30 June 2015. You will find all the details in the CEO Welcome and the following pages. I would like to draw attention to our new strategic plan that stretches to 2020.

Organisations, like people and relationships, have to change and develop. FMC is currently on this journey of change. It is growing, adapting to clients' evolving needs and responding to changes in the operating environment.

Our new strategic plan builds on FMC's three decades of experience as a sector leader and innovator. The plan maps the way for us to become emphatically research-led, client-focused, evidence-based and technology-enabled. The Board and management are committed to ensuring that these characteristics are fully embedded into FMC's operational culture.

Ongoing research will provide us with a deeper understanding of our clients' changing needs and expectations, which will in turn inform the design of new services and help us refine our existing programs.

The research will also provide evidence of FMC's impact on our clients' lives. This data will allow us to give clients, funding agencies and management essential information on the effectiveness of our work and where we can do better. In the social services sector, this evidence-based approach is only just emerging and we are proud to be at the forefront of it.

It is a sobering fact that the community's need for our services is not declining, while governments at all levels face fiscal challenges that put pressure on the traditional public funding model for family and community services. As the funding landscape changes, it is the Board's responsibility to be alert to strategic opportunities and risks for the future of the organisation. We believe that our new strategic plan responds creatively and positively to these potential challenges, and will safeguard FMC's future for the benefit of communities that use our relationship, financial counselling and mental health services.

These past twelve months have also seen several changes in the Board with the retirement of former Chair Julie Dixon, former Treasurer Greg Whimp and Dr Becky Batagol. We thank each of them for their contributions and commitment to FMC and for their friendship around the Board table. We wish them all the best for the future.

David Speyer has since been appointed as our new Treasurer. Peter Saunders, a lawyer with commercial law firm Thomson Geer, joined the Board as a new director and has been appointed Company Secretary.

I was honoured to be elected Chair following Julie Dixon's retirement after the 2014 AGM. It is humbling and a big responsibility to succeed a colleague like Julie who had been a director for more than ten years, served as Treasurer and Chair, and played an important part in FMC's growth and development.

I would like to take this opportunity now to thank my fellow directors Michelle Lac,

Ashley Saltzman, Peter Saunders and David Speyer for their support, commitment and work throughout the year, and our Chief Executive Officer, Kim O'Neill for her leadership at FMC. It is a privilege and joy to work with such a dedicated group of professionals for a common cause.

At the time of writing, the Board is finalising the recruitment of two new directors who will bring additional skills to our governance team. We look forward to seeking member endorsement for these proposed appointments.

At FMC, the staff, management and directors are united by a passionate belief that we can empower people to deal with their personal and relationship challenges. Our information, tools and expert support help clients develop self-awareness, improve practical life skills and build resilience. Our experience has shown that helping people take control enables them to lead more positive lives which then has a multiplier effect on their relationships, families and the community as a whole. This is what we all work towards.

On behalf of the clients who benefit from FMC's services, I acknowledge with sincere appreciation the support the company receives from relevant funding agencies, our collaborators, partners and friends in the community.

Gerlinde Scholz  
**Chair**

# CEO Welcome



## What a BIG year it has been for FMC!

Firstly, an enormous thank you to our incredible staff without whom it would be impossible to deliver such a wonderful range of family and relationship services to the community.

At FMC, we believe that the relationships we have with ourselves and others is the most important factor in contributing to our sense of purpose and wellbeing. Enabling people to live more positive lives and enjoy better relationships has a multiplier effect. Our work not only enhances our clients' chances in life but also strengthens communities and society as a whole.

With this belief at the heart of our work, we have intensified our efforts to transform FMC into a more customer-centric organisation by leveraging on technology. We have improved the access and quality of our services in line with the digital world in order to broaden our reach and deepen our understanding of our clients' needs. To this end, we have invested in consumer research and user-friendly technology that is both accessible and free.

I am immensely proud of our new interactive financial website and encourage you to visit it at [www.financialfirstaid.org.au](http://www.financialfirstaid.org.au).

We are also very excited to announce our new community mental health service aimed at supporting young children, teenagers and families who are showing early signs of or who are at risk of developing mental ill health. In terms of geographical reach, we have expanded our Financial Counselling and Capability program across Victoria to assist more people who are experiencing financial difficulties. Through this program, we are able to help people better manage their money and make informed choices that will give them greater control over their lives and relationships.

Our Seniors Mediation service, which is a collaboration with our fantastic partner, Benetas, is a first in Victoria. Through this service, our older clients are given a voice in decisions concerning their own health, finances and care arrangements. All our services follow best practice models and program logics to ensure that we are delivering the highest quality, most effective services to our clients.

Our focus over the last 12 months has also revolved around creating new service experiences to faster and more effectively meet the evolving needs of our clients. Our 1800 number and Live Chat have yielded a swifter and better quality triage process. Families and individuals are equipped with information, tools, skills and support to help them build resilience and improve their communication and relationships.

Another key achievement lies in our financial results. We have successfully secured new funding agreements that have resulted in FMC extending its geographical footprint. We now have 18 locations across Victoria. Additionally, we have run a more effective and efficient organisation that has delivered a year end \$400,000 plus surplus.

Our other achievements this year include:

- 20% overall growth in government contracts
- We saw 6,294 clients
- 92% rating in client satisfaction
- 20% growth in client fees
- Development of new, innovative services i.e. Seniors Mediation program and [financialfirstaid.org.au](http://financialfirstaid.org.au)
- Diversification into new service areas i.e. Family Mental Health Support Services and Financial Counselling and Capability
- A new strategic plan that sets a clear direction for FMC's future.

We look forward to tackling the ongoing challenges ahead of us, which we have already addressed in our new strategic plan for 2015-20. We understand that we need to prepare for further changes in funding mechanisms and technology to better position ourselves in a customer-centric marketplace.

The next few pages hold more of our highlights for this year and our strategic direction for the coming years. The following case studies will give you a better insight into the work we do and the outcomes we strive towards.

It has indeed been a big year for us, and I would like to once again thank the staff and leadership team for the commitment, energy and passion that have brought us to this point. I would also like to thank the volunteer Board for their continuous and generous support.

Thank you.

Kim O'Neill  
**Chief Executive Officer**

# Our Achievements

New Live Chat Service

# 20%

Increase year-on-year in client fees



Increase in staff productivity

# 82%

Clients feel they are able to manage conflict better and have a better understanding of their children's needs after separation

Cost reduction

Surplus in 2013/14 and 2014/15

# GROW WITH

20% Overall growth in government contracts

# 100%

Compliance

Diversification of service areas into mental health and financial counselling and capability



Introduction of Seniors Mediation and [financialfirstaid.org.au](http://financialfirstaid.org.au)

# 92%

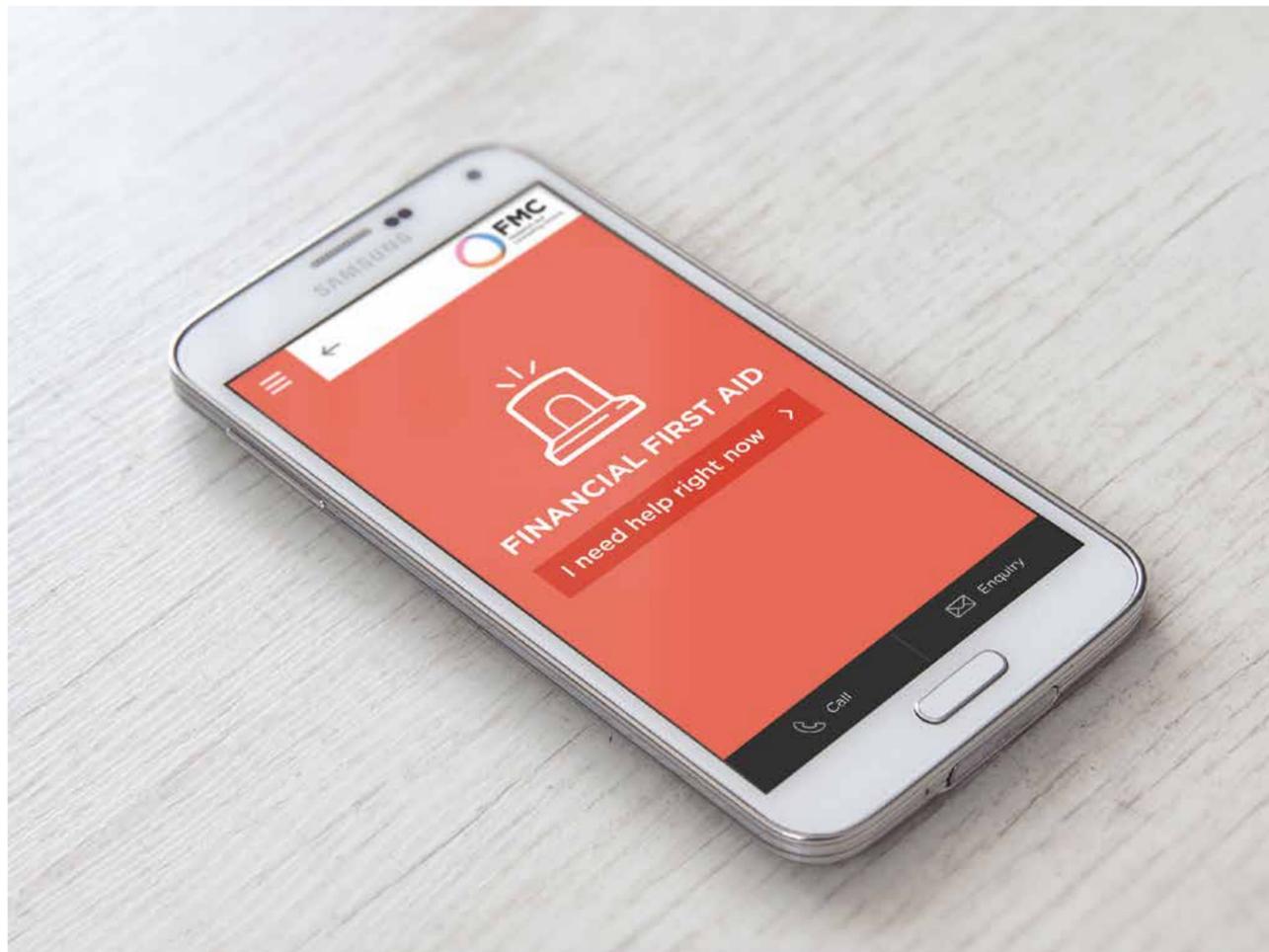
Rating in client satisfaction

Expansion into

# 18 sites

## Case Study

# Financial Counselling and Capability



“The couple said that the support of our service and the knowledge they had gained along the way empowered them enough to escalate the matter to the Financial Ombudsman Service following the unsatisfactory internal dispute process with the bank. The outcome of the process was a fairer and more manageable arrangement.”

*Shauna, Financial Counsellor*

## Alice & Leon

A couple facing the prospect of foreclosure and repossession of two cars due to debt arrears.

### Scenario

**Leon (31)** was facing high medical bills and impending unemployment following a work-related injury. **Alice's (29)** small business had suffered losses over the past five years.

Alice had been handling all the financial affairs since Leon's injury. Her small business was suffering heavy losses but she didn't tell Leon who was struggling emotionally with an injury and a drop in income.

When expenses began exceeding income, Alice turned to credit in the hope that things would improve. The couple's debt progressively climbed from \$10,000 to \$40,000. Then Alice obtained three successive loans through unsolicited offers. Each loan was used to pay off the previous one.

The funds soon dried up and Alice requested consolidation. The bank refused on the basis of irresponsible lending and instead, approved a fourth loan which only worsened the couple's financial situation. By the time a desperate Alice sought help, their debts stood at \$80,000 plus a home mortgage.

When Alice first approached us, she said she felt very responsible, embarrassed and ashamed. Leon was shocked to learn that she had allowed the situation to get that far out of control but also expressed anger at the bank for contributing to it.

Our financial counsellor identified maladministration on the bank's part and began negotiations with the bank to address the matter and take action. The bank ignored the couple's financial hardship application and issued a legal notice. Advice was sought from the Consumer Action Law Centre.

Our financial counsellor proceeded to discuss legal remedies, expenditure and a sustainable budget with the couple. They were also briefed on the tactics and potential outcome, and were provided guidance and support to develop their case.

Alice eventually felt empowered enough to challenge the bank's lending practices and escalated the case to the Financial Ombudsman Service (FOS).

### Outcome

- › The FOS ruled that the bank was to waive all fees, interest and charges, significantly reduce the principal on the credit card, and consolidate the balance. The overall debt was reduced from \$80,000 to \$37,000 and affordable instalments were put in place.
- › Alice felt very empowered and satisfied with the results while Leon was very complimentary about the financial counselling service and role.
- › A non-judgemental approach was taken when collecting facts from Alice, which enabled the practitioner to build trust and a good rapport with the couple.

### Community Need

- › Financial issues remain the leading cause of stress among Australians<sup>1</sup>
- › 62% of young people aged 18-25 suffer from financial related stress<sup>2</sup>
- › \$400 million in payday loans were taken out between June 2013-14, an increase of 125% since 2008<sup>3</sup>
- › According to Financial Counselling Australia, 74% of clients avoid legal action and 53% avoid bankruptcy by undertaking financial counselling<sup>4</sup>

### FMC Impact

- › Of all FMC's Financial Counselling clients:
  - 100% are better able to manage financial issues when they arise
  - 96% are more confident in managing their financial affairs
  - 96% are better equipped to seek help in managing their finances

1 Australian Psychological Society  
2, 3 Australian Securities and Investments Commission  
4 Financial Counselling Australia Fact Sheet

\*Names have been changed

Getting all the information with your input and guidance really empowered me to stand up to the bank. *Alice*

## Case Study

# Couples Counselling

“Giving Rina and Jon the space and “permission” to speak openly but respectfully to each other helped bring the real issues to light. Once they were able to see the situation from each other’s point of view and agree on the resolutions, they were able to move their relationship forward.”

*Brad, Counsellor*

## Rina & Jon

A married couple with three children sought relationship counselling.

### Scenario

**Rina (40) and Jon (44)** who have been married for 20 years. They have three children between the ages of 10 and 18.

Their marriage was plagued by conflict for a few years with the two main issues being Jon's drinking and Rina's criticism of him.

When the couple were referred to counselling after their initial Family Dispute Resolution session, they were separated but still living under the one roof. Jon agreed to counselling for possible reconciliation which Rina supported.

The sessions enabled Rina and Jon to constructively discuss the issues that bothered them without directing angst at each other.

Jon learned that Rina didn't like him drinking at evening family events because she was nervous about driving home at night. When Jon understood the seriousness of her concerns, he committed to limiting his alcohol intake during their nights out.

Rina realised that she had to step back from constantly “reminding” Jon to do things and choose a time to talk to him when he wasn't distracted. She, in turn, voiced her frustration over Jon's tendency to dish out solutions to her work issues rather than just listen to her.

### Outcome

› The sessions slowly reduced the tension between Rina and Jon. They began spending more time together and took weekends away.

› After four sessions, Rina was less critical of Jon. Meanwhile, Jon had reduced his drinking.

› One month later, their relationship was still moving in a positive direction.

› FMC recommended follow up sessions for the couple to review their progress and revise strategies if needed.

### Community Need

- › Relationship counselling works for 65-70% of couples who attend the sessions<sup>5</sup>
- › 40% of couples who divorce have never sought counselling before<sup>6</sup>

### FMC Impact

- › FMC counsellors have observed that most couples seek counselling services late in the relationship breakdown which lowers the likelihood of a positive outcome
- › FMC's consumer research found that men took longer than women to readjust to separation. A significant number of men said they needed to “recalibrate” in order to move on and reset their frame of mind. They are usually prompted in this direction by external agents like friends, colleagues, their mother and other family members
- › 78% of couples who approached FMC for counselling reported an improved ability to manage family relationships

<sup>5, 6</sup> Australian Psychological Society

\*Names have been changed

# Case Study

# Reconciliation

“Rohan and Christie both recognised the importance of a healthy lifestyle and self-care to improve their general quality of life and minimise stress. Once they started making the right changes, they found that they were enjoying a higher level of energy and an overall sense of optimism.”

*Leanne, Counsellor*

## Rohan & Christie

A couple who dated for four years but separated after five months of living together sought counselling three months into the separation to seek reconciliation.

### Scenario

**Rohan (38)** A middle manager with a sales company. Has a 10-year-old daughter from a previous relationship whom he sees once a fortnight. Was diagnosed with general anxiety and is seeing a private psychologist.

**Christie (31)** A child care worker who had to temporarily stop working due to physical health issues. Has an 8-year-old daughter from a previous relationship who lives with her full-time.

The sessions focused on:

#### Rebuilding Trust

Both reflected on the underlying issues and the impact of their past infidelities on their relationship. They clarified and negotiated boundaries, and developed strategies to prevent future infidelities. Through this, they were able to create a healing space.

#### Conflict Resolution

Rohan was shown how to move from a competing style and Christie, from an avoiding style, to meet each other in a collaborative style. This allowed them to work towards resolution in a respectful and constructive manner.

#### Re-Establishing Connection

The couple were shown how to use family support and additional resources to create opportunities for spending time together on a regular basis. Strategies were also developed to help them strengthen their bond.

#### Addressing Step-Family Issues

Both parents acknowledged the complexity of the different family dynamics that were in play and developed strategies for a smooth transition to blended family living. They also established common ground as step-parents.

### Outcome

- › The couple is living together again and working on settling in the kids. Communication has improved as has the ability to discuss issues and resolve disagreements. They are working well in their agreed roles with a degree of flexibility and mutual support.
- › There is also an increased level of mutual trust that has strengthened their bond and enabled them to have fun as a family.
- › The children are more open to the idea of living together as each parent has made an effort to engage with the other's child. More realistic expectations of family life are now being developed.

### Community Need

- › According to the Australian Institute of Family Studies:
  - Parental divorce has the largest negative effect on a child's personality development
  - Children of separated parents are consistently shown to have a greater likelihood of poor mental health than children of intact families

### FMC Impact

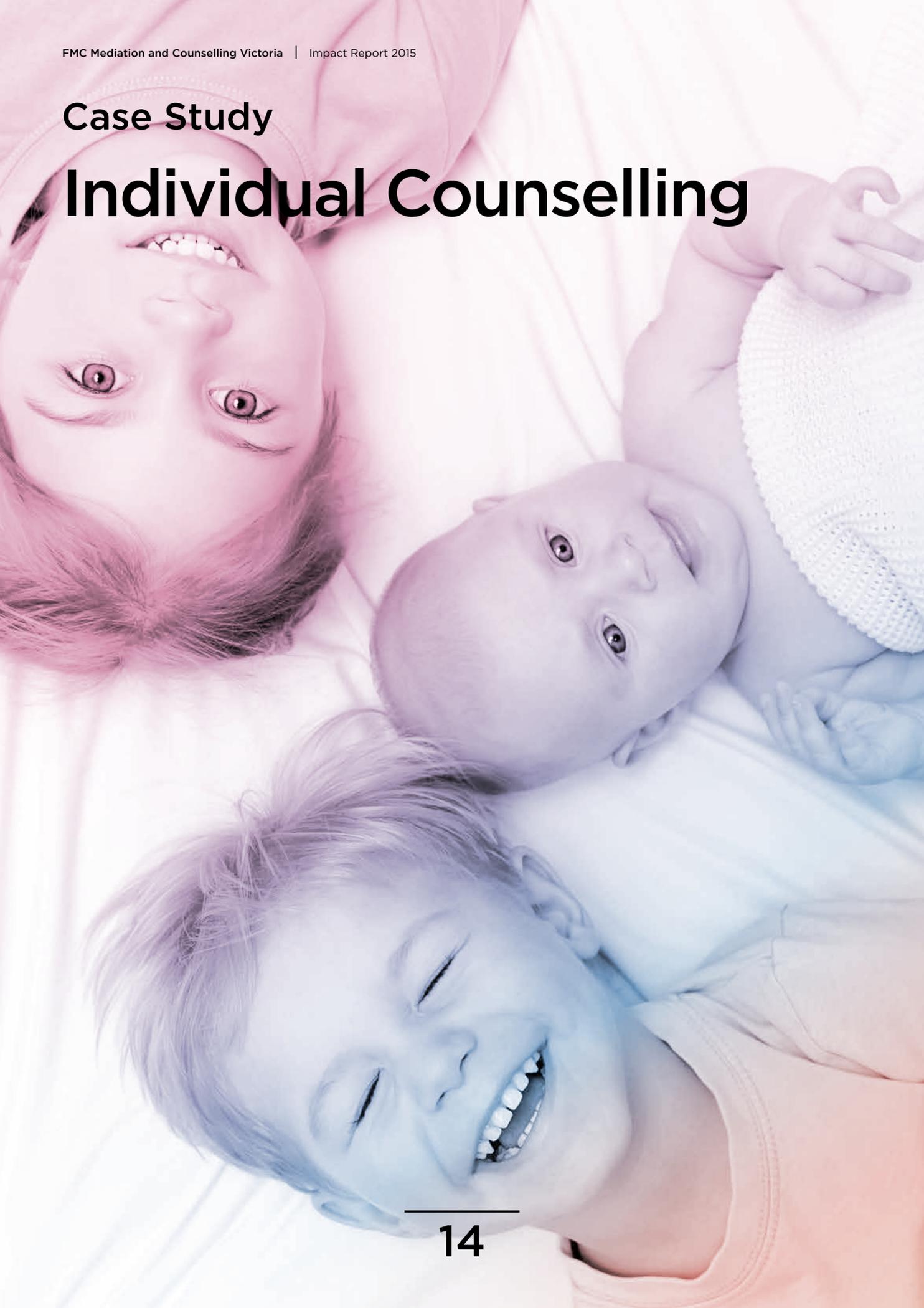
- › FMC has helped 1,569 clients improve their relationships this year. Among those clients:
  - 84% say they are better able to manage issues as they arise
  - 82% say they are better able to cope with issues as they arise
  - 78% have seen an improvement in their ability to manage family relationships
- › The target age group most stressed about relationships are those between the ages of 26-35 at 40%<sup>7</sup>

<sup>7</sup> Australian Psychological Society

\*Names have been changed

## Case Study

# Individual Counselling



“What Lisa needed to know was that she wasn’t alone in dealing with all these issues. Our support and encouragement gave her clarity on the next steps and then empowered her with the confidence to follow through.”

*Anita, Counsellor*

## Lisa & Geoff

Mother sought counselling after separation to get support while going through a Family Dispute Resolution involving three children and a property.

### Scenario

**Lisa (32)** separated from her partner, **Geoff (35)**, and is the primary carer of their three children - **Jessica (8)**, **Tom (3)** and **Ryder (18 months)**.

Mounting financial difficulties involving a mortgage, car loan and credit card debt required sale of the family home but Geoff was reluctant to sell the property.

The relationship between Geoff and the children was strained with Jessica saying she was unable to confide in her father. Geoff also reduced his time with them which put increased stress on Lisa. In February, he took a job that required frequent commutes to Western Australia and was cancelling plans with his children at the last minute.

In April, Geoff began sending drunken, late night text messages and making phone calls to Lisa that included verbal threats. Lisa’s application for an Intervention Order wasn’t granted, and an undertaking was agreed on instead.

Debt collectors knocked on Lisa’s door, the local council contacted her over outstanding rates when they couldn’t locate Geoff and she discovered that two loans had been taken out in her name. Her parents stepped in with a short-term loan.

In July, Geoff forgot Ryder’s birthday, was driving an unregistered car and continued sending Lisa angry text messages. In that time, Lisa was served a default notice on the house.

In the counselling sessions, Lisa was assisted in understanding the triggers and patterns of her anxiety, and supported in developing strategies to manage her anxiety and ensure safety within her home. She was also encouraged to further her professional development and return to the workforce.

Lisa was given emotional support during the process of applying to Family Court for the house to be sold and the children’s matters to be resolved.

The house was successfully sold in September. A referral to child counselling for Jessica was made to help her work through her relationship with her father.

### Outcome

› Lisa was in a better position emotionally and mentally to deal with Geoff’s unreasonable demands and unpredictable behaviour. She was able to place firmer boundaries with him while waiting for proceedings with Family Court to commence.

### Community Need

- › Life satisfaction declines from the early 20s to mid 30s, improves from the early 50s and stabilises in the 60s<sup>8</sup>
- › A quarter of young Australians say they are unhappy with their lives<sup>9</sup>
- › Young people are most concerned about coping with stress, school or study problems and body image in that order<sup>10</sup>

### FMC Impact

- › FMC’s consumer research has shown that people see a stigma with having relationship difficulties and believe that “you should be able to handle it all on your own.”
- › 80% of clients who approached FMC for counselling said they were better able to deal with issues afterwards

<sup>8</sup> Household Income and Labour Dynamics in Australia  
<sup>9, 10</sup> Mission Australia

\*Names have been changed

## Case Study

# Child Counselling

**“Positive relationships with adults are integral for kids. It is important to create a safe space where they feel they can talk without being judged, and where the other person will not be shocked by their behaviour.”**

*Daniella, Child Counsellor*

## Samuel

A young boy who was facing possible expulsion from school over his anger management issues.

### Scenario

**Samuel (9)** was repeatedly getting into trouble at school for being disruptive in class and bullying other children. He had been removed from class a number of times and was close to being expelled if his aggressive behaviour didn't change. Samuel's parents couldn't understand what was going on as he was not displaying these types of behaviours at home.

Samuel was referred for counselling by the school during term two. In the first session, he confessed to being bullied at school and was struggling to fit in due to cultural challenges. His family had moved frequently, including abroad, and this recent move was a particularly difficult one for him. It hurt him to be labelled a bully when he himself was being bullied, and he genuinely wanted to learn how to manage his anger.

The child counsellor began by talking about the way the brain works and how our thinking is directly linked to big emotions which are in turn linked to our behaviours. Samuel had always felt he didn't have the ability to control his actions so he welcomed this new understanding. He was supported to understand that he could be experiencing a range of emotions, like hurt or fear, which he could be mistaking for anger. Samuel actively engaged in developing strategies to express emotions safely without hurting anyone, physically or emotionally.

The child counsellor adopted a strength-based approach to support Samuel to develop coping strategies, which would be reviewed and refined. There was also a behaviour contract in which Samuel was rewarded for each set of three positive behaviours.

With Samuel's consent sessions were also held with his parents and teachers. The intention was to provide them with insights into the underlying causes and triggers of Samuel's aggressive behaviours. They were also

informed of Samuel's treatment plan and supported to develop and implement language and behaviours that were conducive to this.

Samuel was also encouraged to keep a Gratitude Journal which helped him focus on the positive aspects of his life.

### Outcome

- › Samuel's behaviour improved dramatically after eight sessions and he no longer faced the threat of expulsion from school.
- › As the criticism and bullying lessened, Samuel's confidence grew and he no longer battled daily anger issues or had outbursts that affected others.
- › The whole family participated in the Gratitude Journal practice and decided to make it a permanent fixture because of the positive impact it has on all of them.
- › Samuel's parents gained a better understanding of how constantly being on the move had impacted him.

### Community Need

- › Children have a right to access help and assistance.
- › Children want to be consulted on issues that directly affect them.<sup>11</sup>

### FMC Impact

- › FMC's Child Counselling Program helps children express their thoughts and feelings in a safe environment and develop coping strategies to manage the changes in family life.
- › FMC has helped 1,368 parents support their children through counselling this year. Of these parents:
  - 90% say they can support their child in a more positive manner
  - 93% say their children are better able to manage their emotions
  - 88% say they are better able to manage issues with their children

<sup>11</sup> Australian Institute of Family Studies

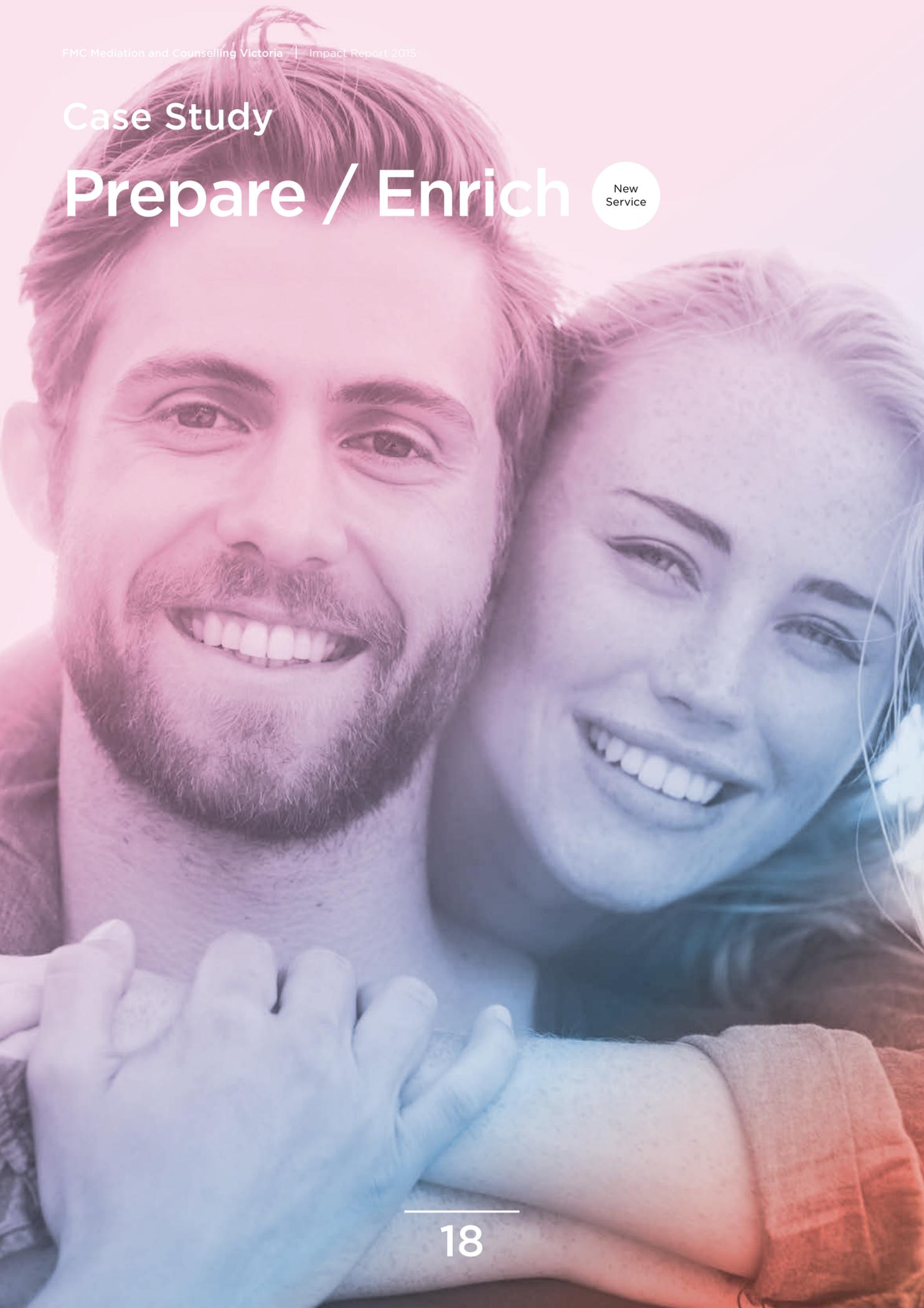
\*Names have been changed

**“I liked talking to someone about what was really happening. Daniella was really good. One time I slipped up and felt really bad but she didn't make me feel worse. She taught me that it's ok to mess up as long as I learn from my mistakes and don't do them again.”** *Samuel*

## Case Study

# Prepare / Enrich

New Service



**“Monica and Peter started having “meetings” to discuss their plans and this shifted their general outlook and approach to life from reactive to proactive. They soon felt confident enough about their relationship to decide to try for a baby.”**

*Mariska, Counsellor*

## Peter & Monica

A young married couple experiencing relationship issues due to conflicting expectations and priorities.

### Scenario

**Peter and Monica** are young professionals in their 30s who have been married for four years with no children.

Peter recently suffered a motor bike injury which resulted in restricted mobility, weight gain, low self-esteem and reduced sexual desire.

Monica was battling a mental health issue and would go through phases of extreme exhaustion. On good days, she is driven and has high expectations of herself and others. She enjoys structure and struggles with change.

The couple entered counselling to address their mutual disappointment and disconnection with each other, and their conflicting expectations and priorities. They were also uncertain if they were good for each other.

First they completed a Prepare/Enrich online inventory. The results were collated into a report which then outlined the couple's strengths and areas of growth.

The next step was meeting with a counsellor to address the factors that had changed their relationship and how to manage those changes. They also talked about stress management strategies and decision-making as a couple based on shared priorities.

The couple worked on their communication skills, conflict resolution, re-negotiation of respective roles around household contribution, as well as appreciating their personality differences and understanding how to use them to enhance the relationship.

### Outcome

› Peter took full responsibility for his recovery and committed to regular exercise as advised by his doctor. His weight loss boosted his self-esteem which in turn, improved the couple's intimacy. Throughout this process, Monica remained supportive and encouraging.

› Monica recognised a pattern of overworking to the point of collapse, which gave rise to her short fuse. Once she began practising self-care, her stress diminished and she was calmer in her communication with Peter.

› The couple drew up an agreement about household roles and these clear expectations helped them work as a team. Their commitment to spending quality time with each other and openly discussing their life plans increased their sense of connectedness.

### Community Need

› The five areas most predictive of happy versus unhappy couples are (in rank order): communication, flexibility, closeness, personality compatibility, and conflict resolution<sup>12</sup>

› Studies have found that couples who complete the Prepare/Enrich program prior to marriage have the potential to reduce their chances of divorce by as much as 30%<sup>13</sup>

### FMC Impact

› FMC found that couples who attended counselling after taking the Prepare/Enrich program saw significant improvement in their relationship after four sessions. Couples were given a relationship workbook after the last counselling session and some even returned for a booster session.

› After the four counselling sessions, a majority of these couples told FMC that they:

- Were calmer and spending better quality time together in conversation
- They were gentler with each other and had a deeper understanding of the other person
- Found the Prepare/Enrich report “incredibly helpful” but at times confronting as it gave them a visual representation of the issues and showed them their individual parts in it
- Were reassured that the foundation of their relationship still existed

<sup>12</sup> Journal of Family & Community Ministries  
<sup>13</sup> prepare-enrich-com.au

\*Names have been changed

## Case Study

# Family Dispute Resolution (FDR)



“Six months after the sessions, Melisa and Kurel reported that Ricky, Mayel and Donna were much happier and better able to cope with them living in separate homes. Kurel proudly informed me that Ricky had been awarded a position on the school council and had become a positive influence on the children in his class.”

*Leonard, Family Dispute Resolution Practitioner*

## Kurel & Melisa

A married couple of three children needed mediation to address unresolved emotions over past trauma and the breakdown of their relationship.

### Scenario

**Kurel (39)** and **Melisa (34)** migrated from El Salvador in 2010 when their eldest child Ricky was aged 7 and their twin daughters Mayel and Donna were 18-months-old. Their marriage was already on the rocks but they hoped that a fresh start would change things.

Kurel however turned to alcohol to deal with his Post Traumatic Stress Disorder while Melisa escaped her own unhappiness and trauma at the pokie machines. When Kurel's drinking led to domestic violence, Melisa applied for and was granted an Intervention Order.

Kurel left the family home but continued to run his business from the shed on their property. Melisa supported this arrangement as she needed the money for the mortgage and to take care of the children.

Effects of the family violence on the children soon became evident. Ricky began mimicking his father's anger and was removed from a class for hitting another student. The twins meanwhile grew more clingy and weepy. Donna also started wetting the bed.

The couple eventually sought FDR separately.

Kurel and Melisa needed a safe space to discuss and unpack the trauma experienced in their country of origin. The trauma assessment involved identifying unhealthy distraction techniques, like Kurel's drinking and Melisa's fondness for the pokies. Both parties saw that these distractions were self-destructive. A Medicare referral was made through their doctor for individual counselling.

While Kurel spoke positively about his migration experience, Melisa said while she struggled being apart from family and friends, she was happy that the children had the chance of a better future. The council linked her to a multicultural support service to help her make connections with other people from El Salvador and neighbouring countries.

The three children were referred to the Supporting Children After Separation Program where they had a safe space to talk about the family violence they had witnessed. They were also given strategies to deal with their new living environment. The program helped them understand their situations and develop positive relationship skills.

Both parents were referred to the Parenting After Separation Group Program where they received information and strategies around protecting the children and creating a safe bridge for them to move between the two homes.

Kurel and Melisa also talked about starting mediation sessions on the breakdown of their relationship so they could move on to the next phase of their lives without any anger.

### Outcome

- › Kurel and Melisa were able to talk about their relationship breakdown and their feelings of guilt from a religious perspective.
- › They also disclosed feelings of love for each other which had been consumed by the emotional exhaustion of managing their personal traumas. However they felt that living apart was still the best option as

staying together had produced damaging outcomes for the children. They agreed to co-parent for the next 12 months while continuing to work with their psychologists.

- › Kurel was granted more access to the children in the family home. After six months, both decided that they wanted to carry on with this arrangement and entered into property mediation.

### Community Need

- › Family issues are a cause of stress among 51% of young adults aged 18-25<sup>14</sup>
- › In a survey of 65 children who were exposed to family violence, 52% said they felt helpless at not being able to stop the fighting and 28.8% believed the fights were their fault<sup>15</sup>

### FMC Impact

- › FMC has assisted 3,714 clients through this service this year. Of these clients:
  - 82% believe they can manage conflict in a more positive manner
  - 79% have greater confidence in achieving workable parenting arrangements
  - 82% say the information provided a better understanding of their children's post-separation needs

<sup>14</sup> Australian Psychological Society  
<sup>15</sup> Australian Institute of Family Studies

\*Names have been changed

## Case Study

# Parenting After Separation

## (PAS Group Program)



**“I don’t know if me and Terry will stay together but we have both made the decision that whether we are together or not we are going to care about each other and work together as parents for the sake of our son.”**

*Sally*

## Terry & Sally

Father wanted more access to his son who had been denied to him due to his emotional outbursts and verbal conflict with the mother.

### Scenario

**Terry (24)** was court ordered to the PAS Group Program in order to gain more access to his 16-month-old son, Daniel. At the time, he was only allowed supervised visits.

**Sally (22)** primary carer of Daniel. Requested that Terry be only allowed supervised visits due to their verbal conflicts and his angry outbursts.

Terry was required to attend four PAS group sessions. He later requested that Sally also attend a PAS group and she agreed.

In the group Terry learnt about the impact of separation and conflict upon children. He was provided with problem solving strategies and guidance on how to create a workable co-parenting relationship.

### Outcome

› After four weeks, it was clear that the program had a positive impact on Terry’s communication with Sally. Through the program, he was also able to understand the effects of both their behaviours on Daniel.

› Terry understood and accepted that it only takes one parent to stop the conflict and by practicing this strategy, he was able to see his son more often. He also acknowledged that Daniel would greatly benefit from having a meaningful relationship with both his parents.

› Terry and Sally were able to come to an agreement that they would undertake mediation with FMC instead of going to court. Through mediation, a parenting agreement was reached.

› Both parents agreed that they didn’t really want their relationship to end and explored ways of supporting each other and Daniel.

### Community Need

› About 16% of Australian children whose parents have separated had no contact with one of their parents (mainly fathers) a year or so after the separation<sup>16</sup>

› Most parenting arrangements come about as a result of direct discussions between separated parents and most of these parents maintain or develop friendly or cooperative relationships with each other<sup>17</sup>

### FMC Impact

- › FMC has found from its Child In Focus groups this year that:
- 85% said they had an increased understanding of their children’s needs following separation
  - 80% said that the group session prepared them for mediation

16, 17 Australian Institute of Family Studies

\*Names have been changed

**“Sally was able to identify that parental conflict was having a negative impact on her child and decided that negative patterns developed in her own childhood were not something she wanted to pass on to her son.”**

*Sarah, Group Facilitator*

## Case Study

# Family Mental Health Support Service (FMHSS)

New Service

**“Continued engagement with the Family Mental Health Support Service will have positive effects on the quality of life for the whole family.”**

*Yvonne, Child & Family Practitioner*

## John & Anna

Divorced parents of three children with a history of domestic violence. Mother has re-partnered. The children have no contact with their biological father and consider their stepfather as their father.

### Scenario

**John (31)** works full time. Underwent joint sessions with Anna that focused on the importance of attachment, developing parenting skills and appropriate boundaries, and understanding the impact of domestic violence on a young child's development.

**Anna (30)** is the primary carer of the children. Suffered depression after the separation, and has unresolved trauma, grief and loss as a result of domestic violence. Underwent an individual session to address and work through these issues.

**Sam (10), Lucy (9) and Matt (7)** were referred by their school after acting out in class and displaying aggressive behaviour towards other students. They were also withdrawn, anxious and had somatic symptoms, such as difficulty in concentrating and sleep disturbance.

All three underwent individual and group sessions that focused on normalising their experience of family, improving their communication skills, developing ways to understand and manage their emotions, and developing coping strategies for anxiety, anger and conflict.

A family action plan was developed which included a referral for the three children to an Emotional Regulation Group run by FMHSS.

### Outcome

- › Anna was able to identify that she needed additional support in dealing with her past, and an internal referral was made for her to see an FMC counsellor.
- › The family was engaged as a whole unit and each member was encouraged to express his or her needs and concerns. They were all given an opportunity to be heard and to work together.
- › The family action plan assisted with self management.
- › Communication improved within the family unit and they were able to verbally resolve their conflicts.

### Community Need

- › 1 in 4 Australians report mental health issues as a source of stress<sup>18</sup>
- › Young people see mental health as a more important issue than things such as importance of family, environment, bullying, education and employment<sup>19</sup>
- › A national survey commissioned by the federal government in 2012 and released in August 2015 found that:
  - 1 in 5 people across all ages experience mental illness symptoms each year
  - Anxiety is the most common mental health concern
  - Significant rates of mental illness developed during childhood experience
  - Mental health disorders are a leading cause of disease burden in Australia and will be experienced by 45% of Australians in their lifetime<sup>20</sup>

### FMC Impact

- › FMC has found that the FMHSS:
  - Helps families successfully overcome their mental health issues
  - Instills resilience in children and families, and enables them to meet their developmental and social milestones

<sup>18</sup> Australian Psychological Society  
<sup>19</sup> Mission Australia  
<sup>20</sup> Department of Health and Ageing

\*Names have been changed

## Case Study

# Seniors Mediation

New Service

“Mediation opened up communication between the family members, and this will help them in the family’s future decision making process.”

*Clarissa, Seniors Mediator*

## Catherine, Jane, Louisa, Patrick and Anthony

A father of five passed away in 2012. The two oldest siblings as the executors of his will have not moved to disburse it yet.

### Scenario

The siblings consist of twins **Catherine and Jane (69)**, **Louisa (66)**, **Patrick (65)** and **Anthony (61)**.

Jane was the primary home carer for her mother for over five years until she passed away in 2009. When her father moved into a nursing home, Jane visited him daily until his death in 2012. The other four siblings fully acknowledge Jane as the primary carer of both their parents.

Jane now lives in an investment property that her parents purchased 15 years ago.

The family home is currently rented to Anthony’s friends and the rent goes into a trust fund.

The twins are the executors of their father’s will which has not been disbursed yet. The three younger siblings find it difficult to discuss the topic of the unresolved will.

Louisa initiated mediation and the rest agreed to attend the sessions.

There were individual sessions, a few follow-up phone calls and one mediation session.

This family was bound up in a strong family system where no open and joint family discussions were held. Hence the legal issue of resolving the will was submerged here.

During the mediation, numerous issues and past grievances were raised, which included a pattern of shifting alliances.

### Outcome

- › It was largely positive to have a firsthand discussion about some family issues and history. Alliances became less dominant and individuals more important.
- › This was ‘news of difference’ to this family – that they could all sit round the table and hear what each other had to say. This was a relief for some but challenging and a bit threatening for others.
- › Grievances were resolved during the session as family members were able to speak to each other directly. Three of them commented that this was very helpful.
- › As their awareness of family dynamics increased, the siblings experienced a different dynamic during the session. This awareness gave greater clarity on issues.
- › It was evident to the mediator that there was a powerful family agreement to not upset Jane so the subject of the will was only raised at the end of the first session.
- › Louisa, Patrick and Anthony agreed to return for a second mediation session. Catherine and Jane did not.
- › Understanding the family dynamic proved useful in moving to the next stage of discussing issues within the will as a family in a joint and open discussion.

### Community Impact

- › Seniors Mediation is designed to give older people a voice in discussions and decisions on issues concerning their health, finances and care arrangements
- › Family issues cause stress among 41% of those aged 56-65 and among 30% of those aged 66-75<sup>21</sup>
- › Up to 5% of older people aged 75-85 are reported to have experienced some form of elder abuse. However this number is likely to be much higher.<sup>22</sup>
- › Financial abuse forms 50% of all perpetrated abuse against the elderly<sup>23</sup>
- › 72% of abuse victims are female while 60% of perpetrators are male<sup>24</sup>
- › 92% of abuse was perpetrated by persons related to the older person or in a de facto relationship, while 66.8% was perpetrated by a child of the older person<sup>25</sup>

21 Australian Psychological Society  
22, 23 Department of Health, Victoria  
24, 25 National Ageing Research Institute

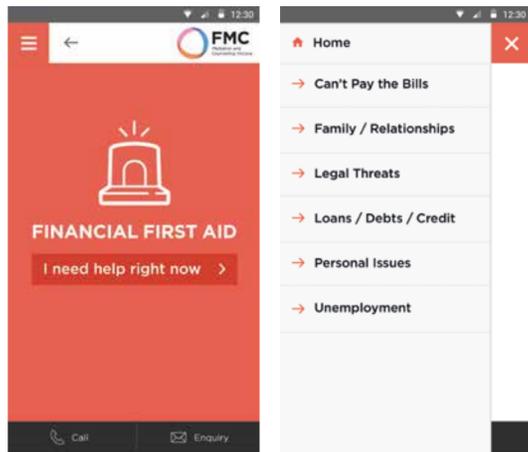
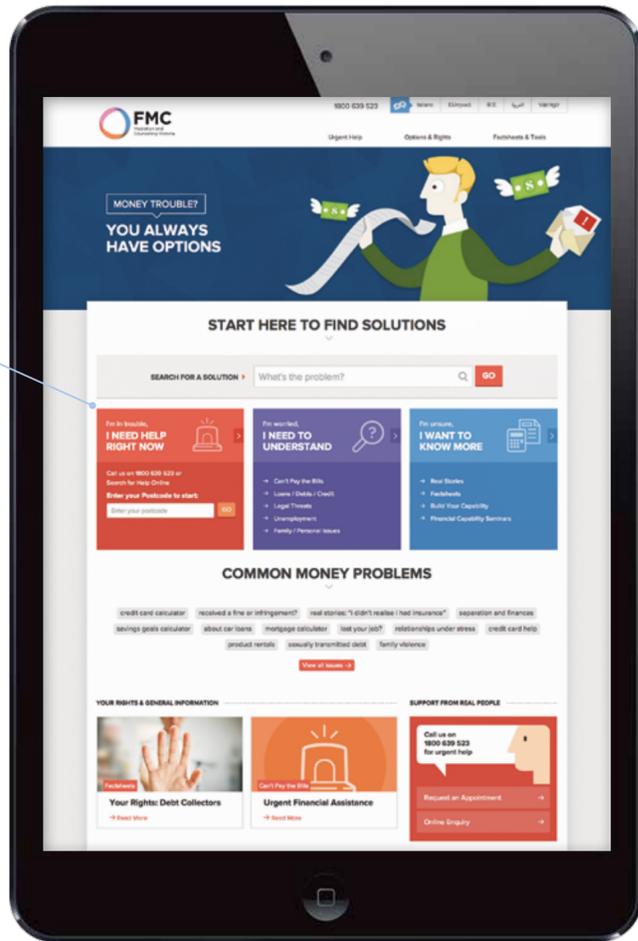
\*Names have been changed

# Financial First Aid

financialfirstaid.org.au

New Service

Financial First Aid address these three needs



Financial First Aid app

Financially stressed consumers are overwhelmed by the sheer volume and complexity of financial literature available. Their stress is further heightened by the financial sector's tendency to pin a person's financial difficulty on personal ignorance or incompetence.

A Google search on financial help, meanwhile, is likely to lead a person to companies offering debt consolidation and pay day loans. A stressed, anxious consumer, who is struggling to absorb detailed information, will likely make irrational decisions that can increase the financial burden.

FMC identified an opportunity to develop an online experience for such a consumer based on the principles of behavioural change. Our client data collection also pointed to an urgent need for basic financial literacy education amongst families, youth, and older people.

Financial First Aid (www.financialfirstaid.org.au) is a new FMC service designed to provide easy and direct access to information via computer, tablet or mobile phone. The website is user friendly, takes into account the consumer's potentially high levels of anxiety and offers support, encouragement and a call to action.

FMC anticipated that the demand for this service would likely outstrip the supply of Financial Counsellors so we ensured that people were able to access relevant information in a timely manner in order to reduce their anxiety whilst waiting for an appointment.

The website's overarching goal is to be an online financial literacy resource that addresses prevention and early intervention for people who want to take back control of their lives, or who want to improve their financial management capability.

This new service also marks FMC's commitment to investing in technology and innovation. While technology cannot replace personal contact between clients and practitioners, it has changed client expectations about when, where and how services should be accessible.

The development and launch of the Financial First Aid website was enabled by a Financial Counselling and Capability Grant. A complementary app was launched in July 2015.

The website has generated many enquiries from community service providers about group presentations on financial literacy for workers and client groups. It has also sparked an overall increased interest in financial literacy and has led to a 20-minute radio interview with Melbourne 774.

**Based on FMC's YouTube channel:**

- › financialfirstaid.org.au has received a very positive response with over 2,000 visitors in its first week of launch
- › Most of the visitors to the site are aged 25-44
- › The high click-through-rate shows that videos are an effective means of communication as stressed individuals struggle to absorb written information
- › The most popular likes are "I need help right now" and "I want to know more"
- › The most popular fact sheet is on online scams

# Consumer Support Service (CSS)

Less Waiting. Better Outcomes.



3,331

An average of 277 booked appointments per month



14

Average number of days to first appointment



85%

Of calls responded to within 24-hours



6,290

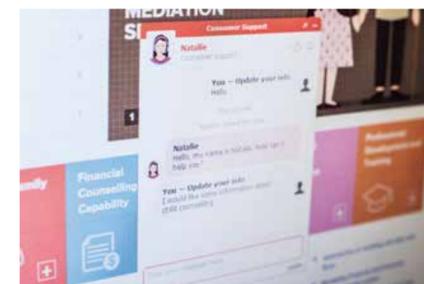
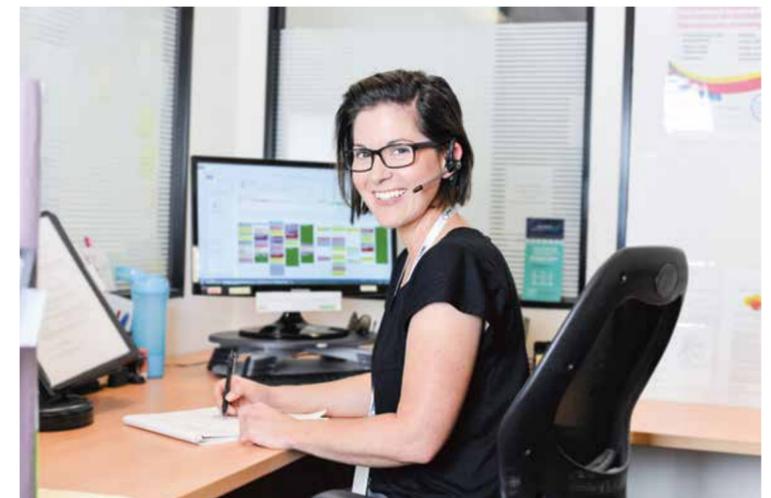
Enquiries received in the last financial year ending 30 June, 2015. An average of 524 calls per month

FMC's Consumer Support Service is the first point of contact between consumers interested in our services, and our mediators and counsellors. The FMC service offers consumers easy access across the phone or via the Internet. Clients can be referred to us by our partners and other service providers or contact FMC directly. Our team of trained support staff have clinical backgrounds, and are highly skilled in needs assessment and matching people to the right service quickly and professionally. FMC's aim is to make access to our range of services as smooth as possible.

Our focus over the last 12 months has been to create new service experiences aimed at boosting the quality and accessibility of our services. This development is part of FMC's efforts to meet our clients' changing needs more swiftly and effectively.

To date, our 1800 number and Live Chat have improved the quality of our triage process. This is evident in the reduced time on phone and waiting times for first appointments, efficient transition into FMC's services, and quicker detection of risk factors, like family violence. Our CSS also provides secondary consultations to referrers and offers consumers a clear explanation of FMC's new or expanded services.

As more families and individuals access our services, FMC is able to direct them to the necessary information, tools, skills and support to build their resilience and improve their communication and relationships.



**One phone call provides:**

- Information provision
- Triage
- Assessment
- Booked appointment

# Training

“The facilitator’s style, prior experience and knowledge was brilliant. Not only do I have practical tools to implement with my team I also have insight into the impacts of my own behaviour as a leader.”



## Scenario

A program manager of a community health organisation identified particular cultural issues within their workplace. This had stemmed from miscommunication, inability to resolve conflict and personality clashes. It was apparent to the manager of that program that the tension and communication issues had resulted in increased conflict and incidents of sick leave and a decline in productivity and overall morale. The program manager enrolled the leadership team in the Managing Tricky Workplace Relationships training seminar.

The leadership team were engaged in a process of learning and skill development that was underpinned by “reflection on doing”. This entailed the direct application of a “lived example”; their specific circumstance and experiences within their organisational environment was applied. Group and individual coaching for the leadership team led to the development of strategies and an Action Plan that enabled the direct application upon their return to the workplace.

## Outcome

- › The manager gained an increased understanding of the different behavioural styles that make up a team and how diversity helps build a cohesive work environment.
- › The leadership team recognised their personal responses and how they were adversely impacting their ability to manage and positively influence their workforce and subsequently the culture.
- › As a group they obtained an understanding of different communication and personality styles and how to specifically apply the checklist for managing difficult conversations.
- › As individuals they gained an understanding of their own automated reactions to work colleagues and were able to avoid miscommunication and better understand personality differences.

## Community Impact

- › The state of workplace relationships is critical to personal wellbeing and organisational success. This success hinges on the ability of people to manage their emotions in order to avoid miscommunication, resolve conflicts, understand personality differences and build a cohesive work environment
- › FMC have trained 296 people this year from both the community and business sectors
- › 95% of participants who attended our training seminars stated they left the course with a significantly greater level of competency
- › 100% of participants stated they would recommend the training to a colleague
- › More than 90% of participants, whom were followed up after a training seminar advised that the new techniques/tools/strategies they have learnt were and continued to be useful in their application

# What Does Our Future Look Like?

In moving towards creating a sustainable business we will need to explore new funding avenues, service deliveries and innovative ideas. In other words, we must have our finger on the pulse of our clients’ changing needs and be versatile enough to adapt to these changes.

By prioritising our clients, we will be able to design our services around best practice, program logics and most importantly, their feedback. It is only through giving our clients what they want in the way they want it, that we will truly be fulfilling their needs and our purpose.

We are developing our capacity in the area of technology but there is a lot more room for growth and reach. A presence in the digital space is crucial if we are aiming for broader reach and better connectivity at minimal cost.

FMC’s focus over the next 12 months will be to further dissolve the boundaries between consumers and us through our enhanced service offerings and methods of delivery. We want our clients to improve the quality of their lives through relationships with themselves, their families and their communities.

## Our Vision

Be the leader in accessible and effective solutions to personal and relationship challenges



**1. Respond Quickly To Changing Consumer Needs**  
Swift response to evolving client needs and funding priorities  
Flexible approach and solutions

## Our Mission

Helping people take back control over their lives



**2. Innovate Through Technology**  
Offer new and effective solutions  
Improve accessibility and flexibility of services through technology

## Our Values

Compassion  
Professionalism  
Optimism  
Empowerment



## Our Strategic Objectives

Our focus on business sustainability requires the pursuit and practice of these five strategic objectives:



**3. High Quality, Accessible Services**  
Maintain high quality services and practitioners  
Stronger community presence  
Solid reputation among stakeholders and funders



**4. Grow And Diversify For Sustainability**  
Expand service offerings  
Explore different income sources  
Create a sustainable business

**5. Build Our Research To Measure Impact**  
Identify client needs  
Measure services impact  
Design data-driven solutions

Be the leader in accessible and effective solutions to personal and relationship challenges

# Our Numbers



6,294

Number of clients seen by FMC in the last financial year



92%

Clients expressed satisfaction with the quality of FMC's services



94%

Clients found FMC's services easy to access



91%

Clients say they are better informed about their options after meeting with FMC



88%

Separated parents who say FMC's SCASP child counselling program has helped them better manage issues with their children



96%

Clients believe they are better able to manage their financial affairs and better equipped to seek help in managing their finances



6

The number of additional locations for Financial Counselling and Capability services in Victoria - Tootgarook, Bendigo, Frankston, Geelong, Fitzroy and Box Hill



37,400

Website visits

# Our Clients



## Gender

Female	53%
Male	46%
Not stated	1%



## Highest Level of Education

Tertiary, University or Institutes	42%
Secondary Year 12	19%
Secondary Year 10	17%
Primary	13%
Not Stated	9%



## Employment Status

Employed including self-employed	56%
Not in the labour force (e.g. stay at home parent)	26%
Unemployed - actively looking for a job	9%
Not Stated	9%



## Current Income

\$0 - \$25,000	30%
\$25,001 - \$50,000	22%
\$50,001 - \$110,000	21%
\$110,001 and over	5%
Not Stated	22%

# Financial Statement

Income Statement	2015 \$	2014 \$
Revenue	8,016,565	7,250,497
Marketing expenses	(210,627)	(95,452)
Occupancy expenses	(496,225)	(429,386)
Employee benefits expenses	(4,988,223)	(4,814,674)
Consultancy and legal expenses	(588,863)	(514,864)
Membership expenses	(6,672)	(13,865)
Bank charges and interest	(30,876)	(59,084)
Depreciation	(295,573)	(372,355)
IT software support and supplies	(225,142)	(132,825)
Utilities expenses	(70,320)	(69,519)
Other expenses	(670,851)	(707,042)
<b>Total Expenses</b>	<b>(7,583,372)</b>	<b>(7,190,864)</b>
<b>Surplus for the Year</b>	<b>433,193</b>	<b>59,632</b>
Other comprehensive income	-	-
<b>Total Comprehensive Income for the Year</b>	<b>433,193</b>	<b>59,632</b>

Larger surplus through greater revenue and cost control

Assets	2015 \$	2014 \$
<i>Current Assets</i>		
Cash and cash equivalents	1,882,569	1,725,835
Trade and other receivables	17,035	230,420
Financial assets	153,258	150,357
Other current assets	132,221	47,702
<b>Total Current Assets</b>	<b>2,185,083</b>	<b>2,154,314</b>
<i>Non-Current Assets</i>		
Property, plant and equipment	2,979,978	3,153,109
<b>Total Non-Current Assets</b>	<b>2,979,978</b>	<b>3,153,109</b>
<b>Total Assets</b>	<b>5,165,061</b>	<b>5,307,423</b>

Strong cash position

Sound liquidity 2.68 to 1

Liabilities	2015 \$	2014 \$
<i>Current Liabilities</i>		
Trade and other payables	701,948	434,508
Borrowings	-	205,008
Short-term provisions	304,043	397,248
Other current liabilities	35,089	569,696
<b>Total Current Liabilities</b>	<b>1,041,080</b>	<b>1,320,792</b>
<i>Non-Current Liabilities</i>		
Borrowings	-	392,020
Other long-term provisions	163,052	66,875
<b>Total Non-Current Liabilities</b>	<b>163,052</b>	<b>458,895</b>
<b>Total Liabilities</b>	<b>1,204,132</b>	<b>1,779,687</b>
<b>Net Assets</b>	<b>3,960,929</b>	<b>3,527,736</b>
<i>Equity</i>		
<b>Accumulated Surplus</b>	<b>3,960,929</b>	<b>3,527,736</b>
<b>Total Equity</b>	<b>3,960,929</b>	<b>3,527,736</b>

Paid out mortgage

Increase in net asset position

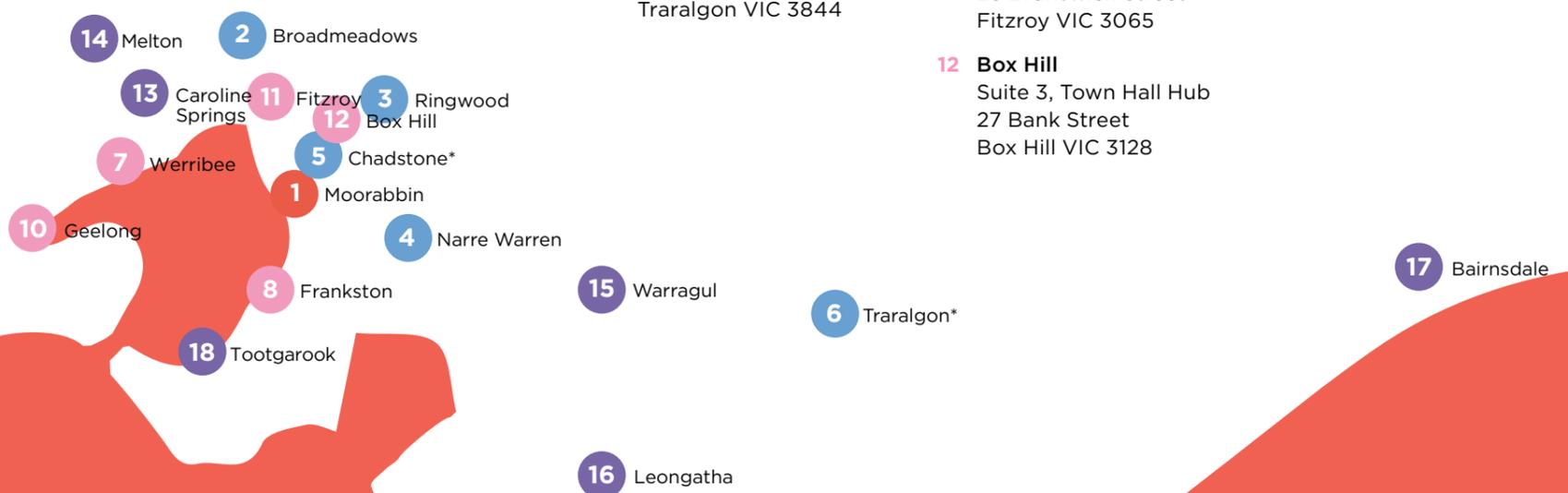
FMC Mediation and Counselling Victoria is partially funded by the Australian Government Department of Social Services. Visit [www.dss.gov.au](http://www.dss.gov.au) for more information.



## Our Staff

# Our Locations

9 Bendigo



## FMC Offices

- 01 Moorabbin**  
Level 4  
1001 Nepean Highway  
Moorabbin VIC 3189
- 02 Broadmeadows**  
Unit B1, 1-13 The Gateway  
Broadmeadows VIC 3047
- 03 Ringwood**  
367 Maroondah Highway  
Ringwood VIC 3134
- 04 Narre Warren**  
86-88 Victor Crescent  
Narre Warren VIC 3805
- 05 Chadstone\***  
41 Stamford Road  
Oakleigh VIC 3166
- 06 Traralgon\***  
41 Grey Street  
Traralgon VIC 3844

## Co-Locations

- 07 Werribee**  
Level 1  
242 Hoppers Lane  
Werribee VIC 3030
- 08 Frankston**  
Level 1  
146 Young Street  
Frankston VIC 3199
- 09 Bendigo**  
Catholic Care  
176 McCrae Street  
Bendigo VIC 3550
- 10 Geelong**  
Catholic Care  
McKillop Street  
Geelong VIC 3220
- 11 Fitzroy**  
Catholic Care  
23 Brunswick Street  
Fitzroy VIC 3065
- 12 Box Hill**  
Suite 3, Town Hall Hub  
27 Bank Street  
Box Hill VIC 3128

## Outreach Locations

- 13 Caroline Springs**  
22-50 Becca Way  
Caroline Springs VIC 3023
- 14 Melton**  
390-392 High Street  
Melton VIC 3337
- 15 Warragul**  
36 William Street  
Warragul VIC 3820
- 16 Leongatha**  
12 Routhead Street  
Leongatha VIC 3953
- 17 Bairnsdale**  
306 Main Street  
Bairnsdale VIC 3875
- 18 Tootgarook**  
10 Carmichael Street  
Tootgarook VIC 3941