

**WESTERN AUSTRALIA DIVISION
PUBLIC RELATIONS OFFICE**
AUSTRALIA SOUTHERN TERRITORY



29th August 2018

Mr [REDACTED]
Senior Manager
ASIC
Deposit Takers, Credit & Insurers
Email: [REDACTED]

Mr [REDACTED]

Please see attached report in relation to the Community Benefit Payment from Cash Converters toward our Doorways program.

The Doorways program assists those most vulnerable in our community in severe hardship and case manages those people that require help to try and break the cycle of poverty.

The Salvation Army would like to thank ASIC and Cash Converters for the assistance in delivering this program to the public of Western Australia.

Yours sincerely

[REDACTED]
Assistant Divisional Public Relations Secretary
and Director of Major Gifts

cc. [REDACTED] (Divisional Commander WA)

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William Booth Founder
Brian Peddle General

Floyd J Tidd National Commander

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The Doorways case work model is a strengths based approach, designed to support clients to build their individual capacity and resilience. Case Management is a "wrap-around" approach.; the worker is supporting clients to address their immediate presenting needs and concurrently supporting them to develop strategies and skills to give them opportunities to work on achieving more sustainable outcomes.

After paying accommodation expenses most clients are left with \$21 per day to live on.

Breakdown of assistance

- 17% financial difficulty (pay day loans)
- 15% health related needs
- 11% increase in expenses (utilities)
- 15% unexpected events
- 2% Domestic Violence (accommodation)
- 2% loss of employment
- 35% material in kind (Salvos Stores vouchers)
- 3% Other

Cash Converters funds were used to contribute to our work in providing financial assistance to 13,006 clients or 32,493 individuals to break the poverty cycle.

The Doorways program receives \$1.3M from Government and \$408,000 from donations.

Case Study- Client was a young woman of culturally and linguistically diverse background with a young child who had left her marriage due to violence. She had entered case management through emergency relief and had presented with multiple bills the most pressing of which was an eviction notice for the Wednesday 2 days away. We triaged this client and swapped appointments around to see them immediately. On arrival the client stated that her ex-husband had taken her car and used it illegally and it had been impounded and therefore she did not want to aggravate her husband any further so she did not want to take this further.

An income and expenditure was done and the client was only on a Newstart payment and she had no input on finances when married so learning about money and expenses was new to her. We constructed a payment plan that was sustainable for her current circumstances and made a payment of \$500 to her real estate agent once having confirmed that this plus the payment arrangement would stop eviction. The real estate agent confirmed that this amount would stop eviction in writing.

In helping with keeping the client housed we stopped the cascade effect that homelessness has. The client received an offer of employment shortly after and stated that it was much easier to keep a job knowing that her housing was secure.

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