



Epping, VIC

www.kildonan.unitingcare.org.au



'During the past five years we have significantly benefitted from the business tools and consultation provided by SVA that have enhanced our capacity for growth. SVA have been the 'coach' our team needed to ensure we developed strong foundations for our Social Advocacy programs.'

Stella Avramopoulos
Chief Executive Officer
Kildonan UnitingCare

How we came together

Most people want to meet their financial responsibilities. But for some, there are times when adverse circumstances and financial hardship can make this difficult. To those caught in the cycle of debt, contacting the businesses owed money and finding solutions can seem an impossibility. Kildonan UnitingCare understands that the hard-line approach used by businesses to secure payment is often counter productive and damaging to consumers' relationships with their providers. Kildonan UnitingCare works with both industry and consumers and across legislatures to develop respectful practices and programs that promote long term sustainable and mutually beneficial relationships.

SVA were made aware of Kildonan UnitingCare's (Kildonan) pioneering model of debt in 2005. Sue Fraser, Kildonan's social entrepreneur, had been working at Kildonan for a number of years, but had acquired deep domain knowledge and corporate connections through her previous work in debt relief in the utilities sphere. SVA and Kildonan came together when SVA arranged for a pro-bono consultant to document this successful model. SVA recognised the potential to replicate this success on a broader scale and arranged for Sue Fraser to participate in SVA's mentor program. Shortly after, Kildonan formally entered the SVA portfolio in 2006.

Mission

To empower people to improve their lives, through the provision of effective community services and by addressing issues of social and economic hardship.

Purpose

Kildonan's Social Advocacy Services (SAS) team delivers services which focus on social justice and advocacy for those who are on low incomes, vulnerable or disadvantaged. Services include Financial Counselling and Energy Services to facilitate energy efficiency and affordability primarily

for those experiencing hardship. In addition, Kildonan provides Training and Consultancy services for businesses to influence and support industry change. This work is underpinned by the *Kildonan Hardship Awareness Strategy*, a comprehensive change program for organisations based upon principles of corporate social responsibility and good business practice. It assists commercial businesses to enhance their communication with and support of low income and vulnerable consumers who are not meeting payment obligations. This award winning model of alleviating systemic hardship is used in Training and Consultancy.

Growth

- In financial year 2009 Kildonan maintained the 21 programs operating in SAS. Kildonan UnitingCare played a lead role in responding to the Victorian Bushfires including financial counselling and providing information and support to community members. Kildonan completed 794 energy audits in financial year 2009 compared to 714 in financial year 2008. Kildonan established national partnerships with agencies in South Australia and Queensland during financial year 2009. These services have already provided energy audits to 87 households.
- Kildonan introduced a number of innovative programs in SAS. *MoneyMinded*, a financial literacy training program, began in 2006 and had 1250 participants in financial year 2009 compared with 1140 in financial year 2008. *Hospital Based Financial Counselling* works closely with hospital social work departments to minimise the financial harm associated with health issues. It had 118 clients in four hospitals in VIC in financial year 2009 and has commenced development of partnerships to deliver the service in hospitals in other states of Australia.
- Kildonan piloted a new program in partnership with a local Indigenous agency in financial year 2009. The

project provides support to community members in order to address sustainability and affordability issues, as well as on-the-job training to the Indigenous staff and shared learning between both organisations. This capacity building initiative has provided 91 financial counselling and energy audits during the last 12 months.

- Kildonan provided staff the opportunity to undertake a Financial Counselling Diploma in financial year 2009. Two staff have graduated from the program with a further five due to graduate in financial year 2010.
- Kildonan provided 12 radio segments about financial stability and education to the visually impaired. Information about financial counselling has also been given to bushfire affected community members through talk back on local radio and newsletter articles.
- Kildonan increased its work with existing clients and industries (primarily utilities) for its Training and Consultancy services and has begun working with other industries such as banking, insurance and telecommunications. In financial year 2009 Kildonan had 11 clients in Training and Consultancy compared to four in financial year 2005.
- Kildonan is experiencing significant demand for their expertise from government, business and other non-profit organisations. Presentations were given in financial year 2009 at forums and conferences in relation to hardship and potential for partnerships with corporations in order to address social justice issues.

Social impact

- Several Kildonan programs have been national firsts, with its work identified as best practice, leading the way for innovation in essential services and legislative changes. State Governments have adopted the 'Kildonan Strategy' as the benchmark for electricity and gas retailers in Australia, which has the potential to have an impact on five million Australians.

Initial SVA distribution	2006		
Total distributions from SVA	\$315,000		
SVA in-kind support	\$110,000		
– Social Return on Investment (2008)	\$40,000		
– SVA Consulting – Energy Services strategic plan (2009)	\$30,000		

	FY05	FY09	CAGR
Revenue (SAS – whole of group)*	\$600,423	\$2,043,741	35.8%
Participants**	720	3,256	45.8%

* Social Advocacy Services revenue only

** Comparisons for direct participants only for financial Counselling, no interest loan recipients, energy audits and financial literacy training

Note: Number of participants includes direct services provided under sub-contractual and licensing arrangements in regional Victoria and Interstate.

- Kildonan has directly impacted household electricity consumption, with more than 2,100 households having an energy audit since the program began in 2004. Analysis of the first 150 households showed an average saving of \$351 a year on their electricity bills. Kildonan anticipates some homes will also save \$500 per year on their combined water and gas bills.
- In FY09, Kildonan's Training and Consultancy services indirectly, and positively, impacted at least 20,000 individuals per month via policy changes and trained call centre staff and other staff at 11 large businesses including Origin Energy, AGL, ANZ and Yarra Valley Water.

Why Kildonan is graduating

Kildonan has delivered evidence based social impact and sustainable revenue generation through innovative partnerships with business. Growth has been considerable during the SVA partnership, but more importantly Kildonan has built organisational capacity to meet further growth demands. Kildonan will continue to engage with SVA through SVA Consulting in the near future to refine its strategic intent and delivery models in SAS.

Looking ahead

Kildonan's SAS programs have continued to provide financial counselling and energy related services to an increasing number of vulnerable clients. The reach of Kildonan's Energy model has increased with the establishment and implementation of licensing arrangements in two other states. Kildonan is seeking to expand the program to at least one additional state in financial year 2010. The *Hospital Based Financial Counselling* program will be launched in at least three other states in the next financial year. Workforce development strategies will be an important part of Kildonan's forward planning as well as further integration between their financial counselling and energy services program areas. The Training and Consultancy team has expanded to include three new agencies and potential work in New Zealand is being explored.