

Aspire Social Impact Bond

Annual Investor Report
Period ending 30 June 2020
Issued December 2020



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Foreword

Dear Investor,

Social Ventures Australia is pleased to present the third Aspire Social Impact Bond (**Aspire SIB**) Investor Report.

At the end of June 2020, the Aspire program marked its third year of supporting people experiencing persistent homelessness in Adelaide. The outcomes data has demonstrated that Aspire participants experienced a significant reduction in accessing justice services, emergency accommodation and hospital bed days in comparison to the baseline that program results are measured against. Results for all three metrics are currently at or above the 'outperform' level. 430 people had been enrolled in the program as at the end of June 2020, and approximately one third of all outcomes have now been measured.

The year three results highlight the effectiveness of the Aspire program and, more broadly, build upon the evidence base for the efficacy of intervention models based on the principles of 'housing first' and sustained wrap-around support for people experiencing homelessness.

Covid-19 led to a reduced number of employment and community engagement opportunities for Aspire participants, and created service delivery challenges. It also had some benefits, with some Aspire participants without permanent housing placed into short-term accommodation in motels as part of the SA Government's emergency response.

Limited housing supply continues to remain a challenge for all specialist homelessness service providers in Adelaide, with many properties being unsuitable for Aspire participants. 55% of Aspire participants had been placed into housing by 30 June 2020, with 88% maintaining their tenancies.

A Counterfactual Review was undertaken this year to ensure that the fixed baseline that outcomes are measured against is reflective of the complexity of the participants entering the Aspire program. The review found that participants enrolled in the program to date are a more complex cohort of individuals than anticipated, with many participants experiencing significant mental health and alcohol and other drug issues. The counterfactual rates were revised following the review with investor consent.

We trust that the stories and information shared in this report will provide useful insights into the successful and inspiring Aspire journey to date.

Kind regards,



A handwritten signature in black ink, appearing to read 'Elyse Sainty'.

Elyse Sainty
Director, Impact Investing
Social Ventures Australia



A handwritten signature in black ink, appearing to read 'Casey Taylor'.

Casey Taylor
Manager, Impact Investing
Social Ventures Australia

Aspire SIB overview

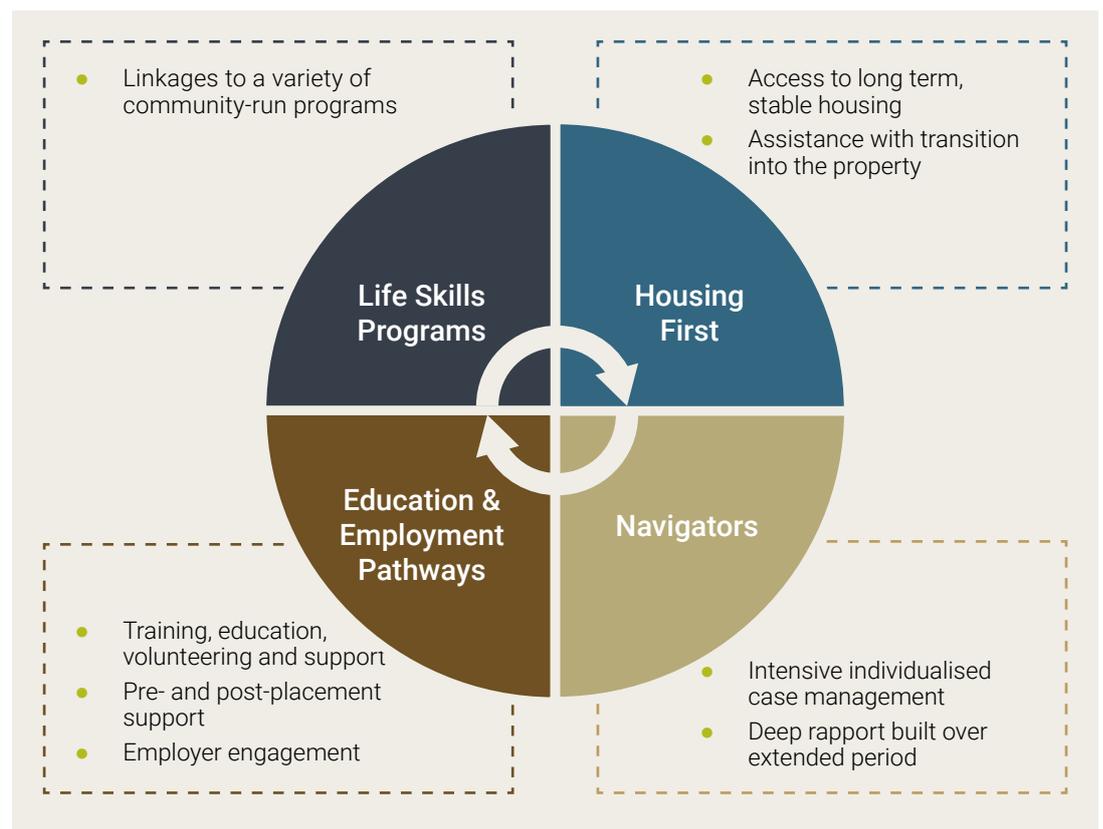
The Aspire SIB funds the delivery of the Aspire Program in Adelaide, which is delivered by Hutt St Centre, a specialist homelessness service provider, in partnership with the SA Government and community housing providers. The Aspire SIB has a term of 7.75 years and utilises \$9 million of investor capital.

Aspire Program

The Aspire Program is based on the 'housing first' intervention model and is designed to focus on strengthening community engagement and economic participation. Under the Aspire model, participants are provided assistance in securing stable accommodation, job readiness training, pathways to training, employment and life skills development. Importantly, they also have the long-term support of a dedicated 'Navigator' to help them connect with wider support services and identify and achieve their aspirations.

Program Elements

Figure 1 Aspire Program elements

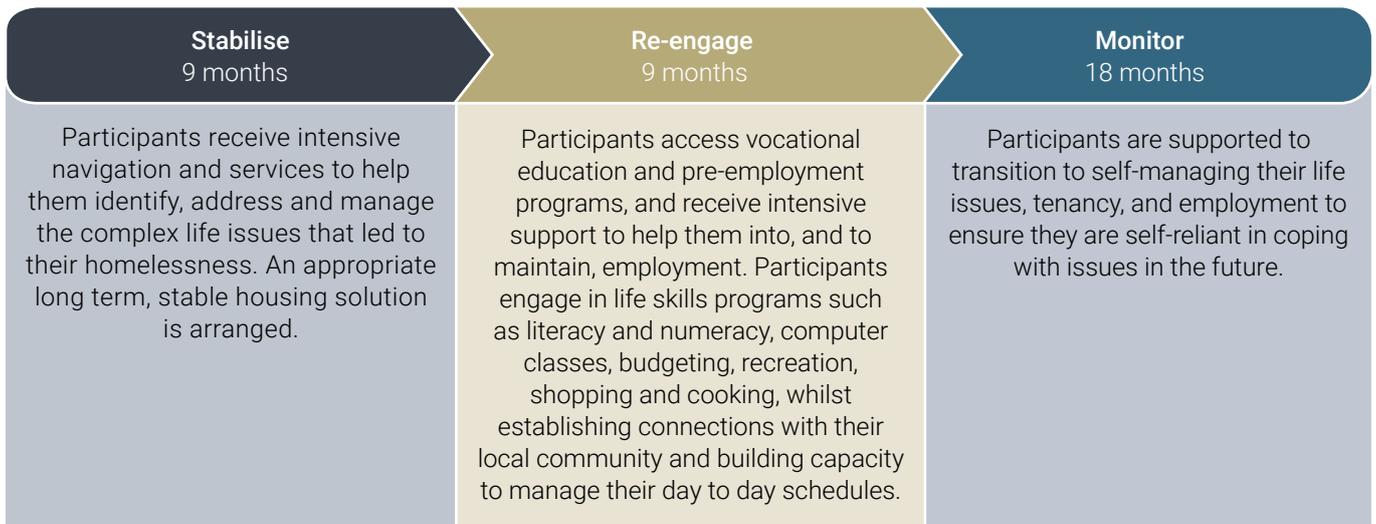


Program phases

The Aspire Program is designed as a three-year program with tiered intensity of support. Each individual's journey is unique, and the level of support is adjusted to reflect their strengths and needs. The design allows for the program to quickly ramp up support to people who may have gone through to the re-engage or monitoring phase but experience an unexpected crisis.

On average, the phases of the Aspire Program were anticipated to be as follows:

Figure 2 Aspire Program phases



SIB overview

The Aspire SIB is underpinned by an outcomes-based contract between the Government of South Australia (**SA Government**) and the Aspire SIB Trust. Payments will be made by the SA Government based on the savings generated as a result of the program. These savings are determined by measuring the reduction in participants' utilisation of SA Government services relative to a historical baseline. Specifically, outcome payments are made based on the reduction in the number of hospital bed days, convictions, and short-term or emergency accommodation support periods.

The level of these payments from the SA Government will in turn be reflected in the investment returns generated by the Aspire SIB.

Investor returns

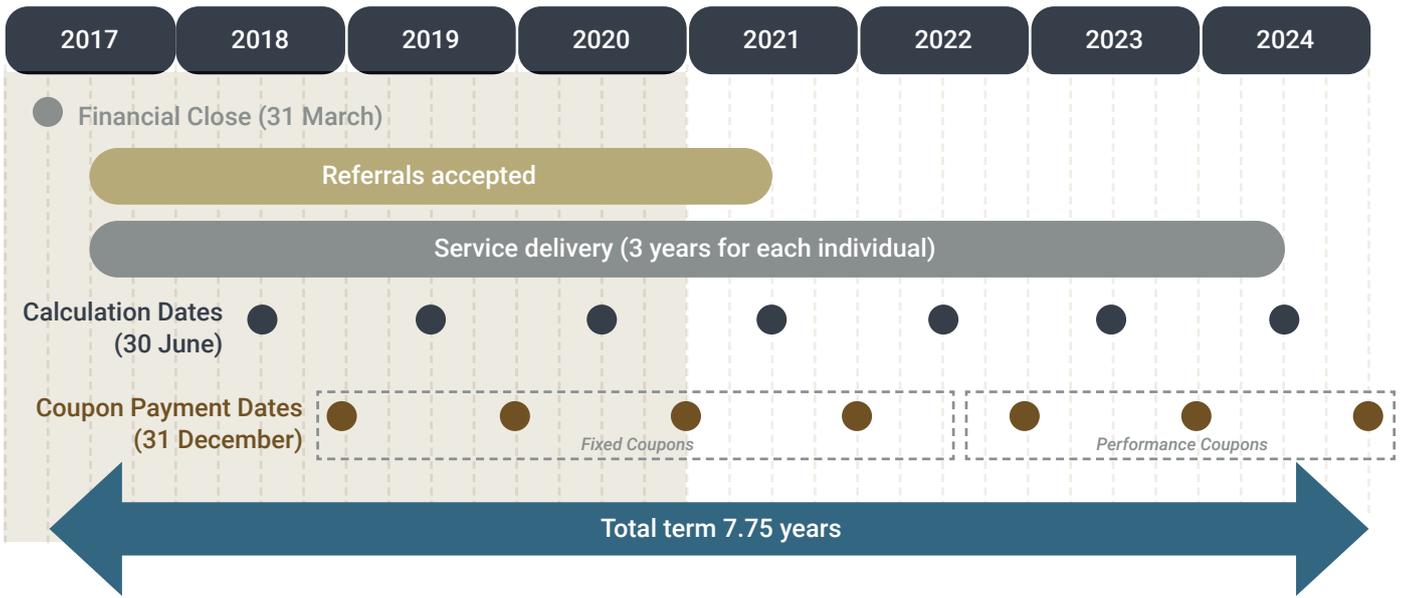
Investors will receive a 2% per annum Fixed Coupon over the first 4.75 years of the bond, and Performance Coupons linked to program performance at the end of the final three years. Performance Coupons and Redemptions are determined by the balance of Trust Assets, and are thus directly linked to the performance of the Aspire Program. Other influences include the amount paid to Hutt St Centre and earnings on cash balances in the Trust.

Under the assumptions set out in the [Aspire Social Impact Bond Information Memorandum](#) dated 1 February 2017, investor returns vary with the level of program performance as illustrated in Table 1.

Table 1 Aspire SIB Noteholder Returns Under Initial Assumptions

Scenario	Below Target	Target	Above Target	Outperform
Internal Rate of Return	4.5%	8.5%	12%	13%

Figure 3 Aspire SIB timeline



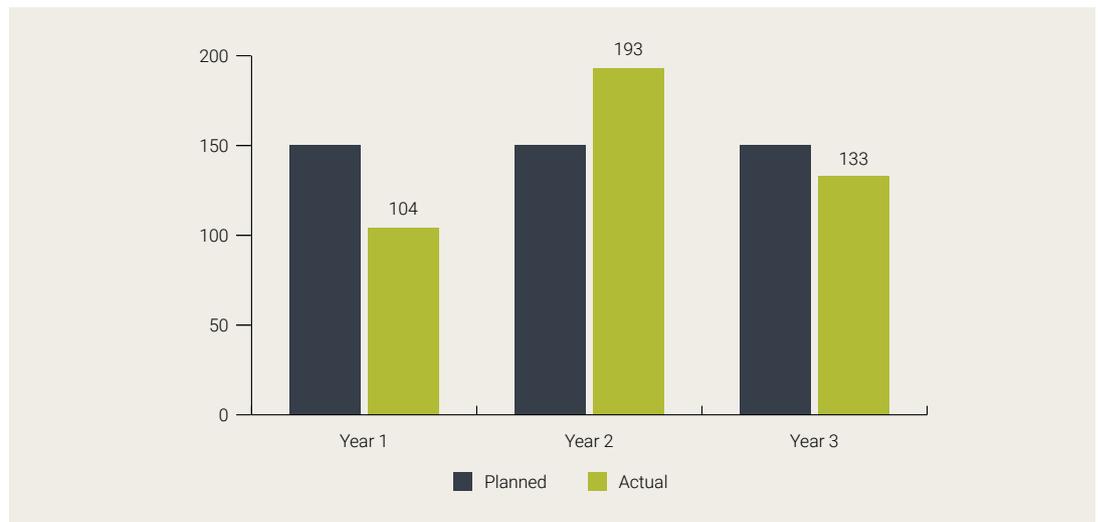
The front entrance of the Wellbeing Centre at Hutt St

Program update

Referrals and enrolments

Enrolments in Year 3 steadied following a significant increase in Year 2, with a total of **133 individuals entering** the Intervention Group, 31% less than in Year 2 and 11% less than initially planned.

Figure 4 Enrolments by year



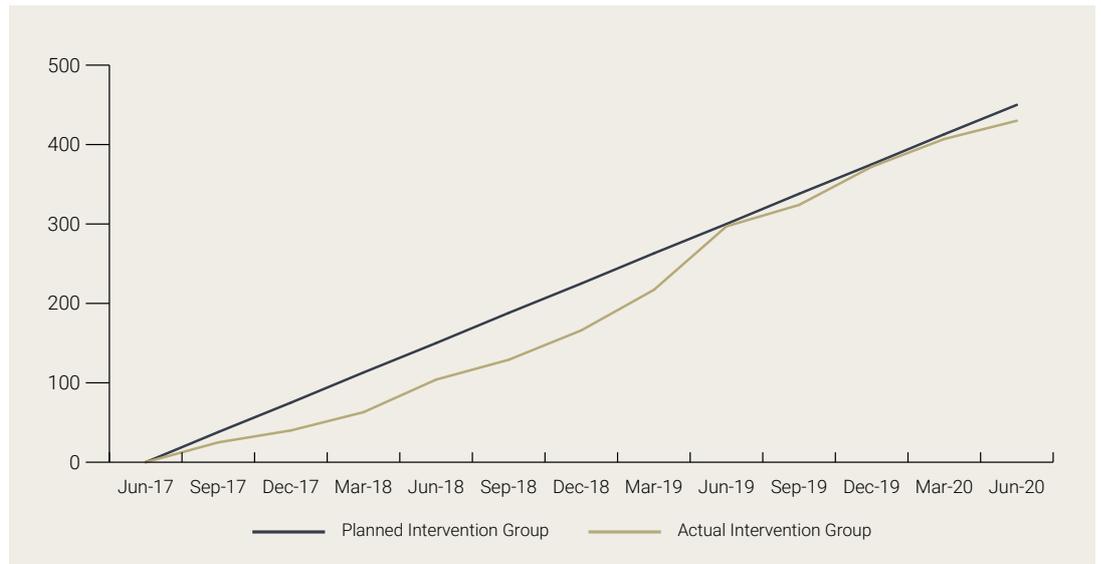
Covid-19 made it challenging to enrol new participants, with difficulties engaging individuals face-to-face and restrictions on services. Referrals were deliberately slowed during the March-June period to enable the Aspire team to support participants and adapt to new service delivery rhythms.

Twenty-five separate agencies made referrals to Aspire over Year 3. The largest sources of referrals were specialist homelessness service providers, the Department for Correctional Services, St Vincent de Paul Society and the SA Housing Authority (**SAHA**).

Overall, 60% of referrals have proceeded to enrolment in the program. The most common reasons for a referral not converting to an enrolment include withdrawal of referrals, participant ineligibility, the proposed participant being uncontactable or not attending their appointment. Hutt St Centre continues to work closely with referral partners to ensure they understand the Aspire eligibility criteria.

At 30 June 2020 the Intervention Group comprised **430 individuals**. This is slightly lower than the planned Intervention Group size of 450.

Figure 5 Intervention Group size

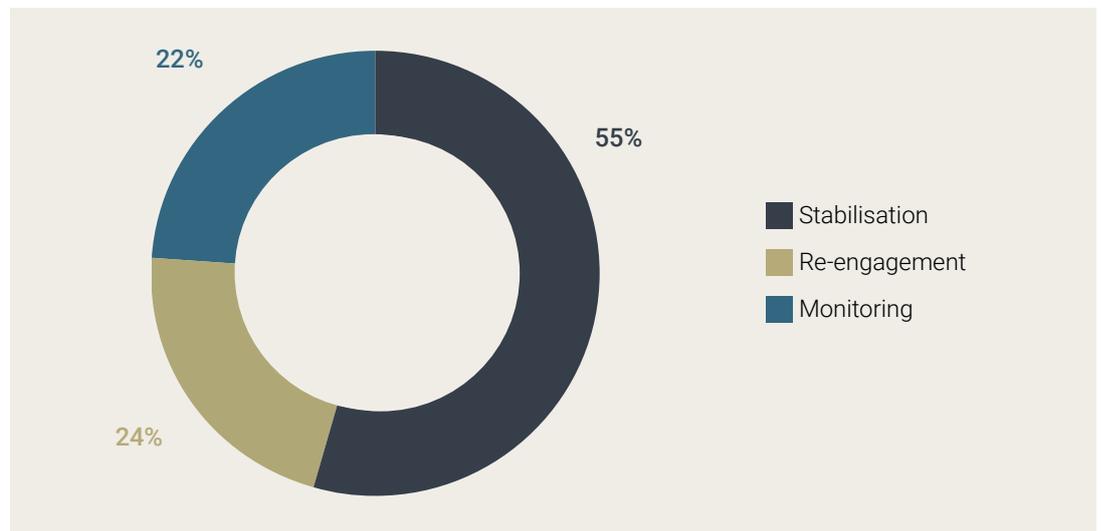


Participant engagement rates

Of the 430 people enrolled in the program, 335 were actively participating as at 30 June 2020. This represents a **22% disengagement rate**, which is lower than the forecast rate of 33%.

The experience of the Aspire program so far shows participants respond well to the program phases. However, participants have tended to remain in the Stabilisation and Re-engagement phases for longer than expected (approximately 10 months per phase on average for the Year 1 cohort). Covid-19 exacerbated this situation, with opportunities for economic and community engagement curtailed during the pandemic.

Figure 6 Active participants by program phase



Housing placements

As at 30 June 2020, **238 participants had been placed in housing**, representing 55% of the Intervention Group. This is a material improvement on last year (47%). 14 participants have been housed in private rental properties, which were all secured this year, and the remaining 224 are housed by the SAHA and community housing providers.

167 housing offers were made in Year 3. A total of 387 housing offers have now been made to participants by housing providers, with 61% converting to tenancies. The five largest providers by offers are SAHA, Uniting Housing, Junction Australia and Anglicare. Of the 387 housing offers, 51% of the properties had one or more restrictions applied to them, which is a significant decrease from last year (73% of properties). This reduction is mainly due to the large proportion of offers (90%) made by SAHA during the Covid-19 emergency accommodation response. Only 10% of SAHA properties have restrictions compared to 58% of community housing provider properties.

Aspire participants continue to be stable tenants, with **88% of participants maintaining their tenancies** and only 13 being evicted. Others have not maintained their tenancy for a variety of reasons including transferring to alternative housing, incarceration or due to external factors such as property redevelopments.

Employment and community

The number of active participants working with Engagement Navigators has doubled over the past 12 months compared to the previous two years, with 42% of active participants currently working with Engagement Navigators. Activities undertaken with Engagement Navigators include volunteering, arranging work related tickets and qualifications and attending employment opportunities, community activities and general wellbeing support.

37 Aspire participants secured employment over the year, which is a significant reduction compared to prior years (71 participants secured employment in Year 2). This is primarily due to the impact of Covid-19, which reduced employment and community engagement opportunities. Another 67 participants were able to engage in community activities, volunteering or study. Industries such as hospitality, trades, cleaning, administration and community services continue to provide employment and community engagement opportunities for Aspire participants.



The Aspire program has continued to deliver good outcomes for South Australians experiencing homelessness, including throughout the Covid-19 pandemic. The wrap-around support through Aspire has complemented the South Australian Government's response in providing motel accommodation to people sleeping rough during Covid restrictions.

Hon Michelle Lensink MLC,
SA Minister for Human Services

Hannah's Story¹

Hannah commenced in the Aspire program in 2017.

"Due to domestic violence, desperate circumstances and bad mental health I lost two children to the state and I was on the street for some time. The streets were violent and unsafe for a young female who has no idea about how to stay safe. I was assaulted on one occasion which led to a decline in my mental health and caused me to feel extremely unsafe and hyper vigilant. I remember sleeping on the cold concrete in wet clothes with no blankets, napping when I could by day when there were people around."

After being on the streets, Hannah discovered the Hutt St Centre which provided her with a hot meal and shower and found her some short-term emergency accommodation at a local shelter. Whilst in the shelter, Hannah found out she was pregnant. She was also accepted into the Aspire program.

"The first year of Aspire I was supported through medical appointments and helped to establish a relationship with the father of my child. My Navigator helped me to see red flags and to make good decisions for my health and unborn child."

"I soon gave birth to a healthy boy. Then I was offered a home in an amazing location. It was close to hospitals, shops, buses and schools. It gave me the opportunity to think about the future, not just day by day and minute by minute."

Hannah has now been settled in her property for two years.

"For the first time in my life it feels like home. It's a safe haven and a secure place to grow for both myself and child."

The Aspire Program helped Hannah to attend her medical appointments and seek help when required. After six months she was deemed mentally stable and was reunited with her two other sons. Aspire connected Hannah to a parenting course, where she learned how to raise a child in a safe environment whilst encouraging their growth and enjoying their achievements.

"Not only did Aspire house me but they supported me to become the best person I can be for my children. Aspire helped me learn to cook healthy and fun food for my son (with some veggie smuggling). I now have an amazing relationship with my children, a safe stable home, support in the community and great mental health. This has enabled me to have healthy relationships with friends and family. I even have confidence to volunteer one day a week with a local organisation."

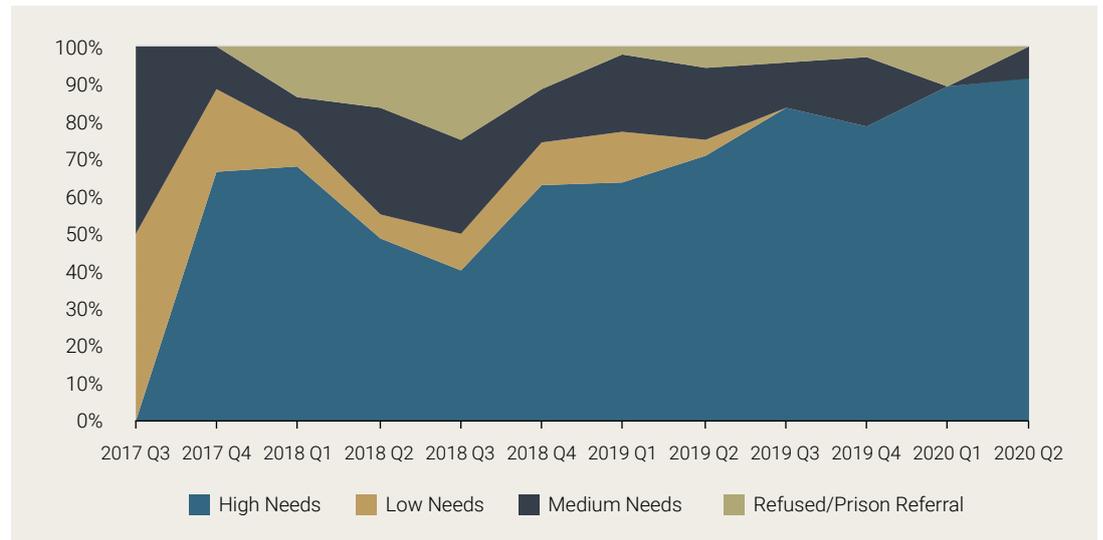
"My three years with Aspire has come to an end and I can honestly say I now enjoy life and I look forward to each new day. Aspire helped me in more ways than one and I can't express how grateful I am. I do not know where I would be today if it were not for the help from Aspire. Thanks for everything Aspire!!"

1. The participant's name has been changed to protect their privacy.

Profile of Aspire participants

Individuals entering the Aspire Program present with varied and complex backgrounds including mental health issues, alcohol and drug usage and difficulty accessing stable accommodation and employment. The Vulnerability Index – Service Prioritisation Decision Assistance Tool (VI-SPDAT)² has indicated that the complexity of the participants entering Aspire has increased over the life of the program.

Figure 7 VI-SPDAT Scores



According to data collected by Hutt St Centre from participants:

- 14% report having a guardianship history
- 42% report having a conviction history
- 56% report having entered hospital in the 2 years prior to enrolment
- 47% report having accessed emergency accommodation in the 2 years prior to enrolment
- 82% report having a history of alcohol and/or drug misuse
- 12% are of Aboriginal or Torres Strait Islander descent

For clients where vulnerability assessments have been undertaken:

- 87% report having physical health issues
- 80% report having a mental health issue
- 74% had been homeless for more than 6 months
- 75% had felt at risk of harm on the street every night
- 88% had not being able to take care of themselves or their basic needs
- 69% had felt their homelessness has been cause by abuse or trauma
- 50% believe they have no meaningful daily activities in their lives.

Aspire continues to challenge ideas of what a typical homeless person is: 23% of people who were sleeping rough on entry to Aspire were tertiary educated, 18% of people rough sleeping on entry also reported never having a history of alcohol or drug misuse and 15% of people rough sleeping were born overseas.

2. VI-SPDAT is a survey designed to assist practitioners understand the needs of people experiencing homelessness so they can effectively match services to an individual.

The charts below illustrate the characteristics of Aspire participants on entry to the program³.

Figure 8 Alcohol and / or other drug misuse

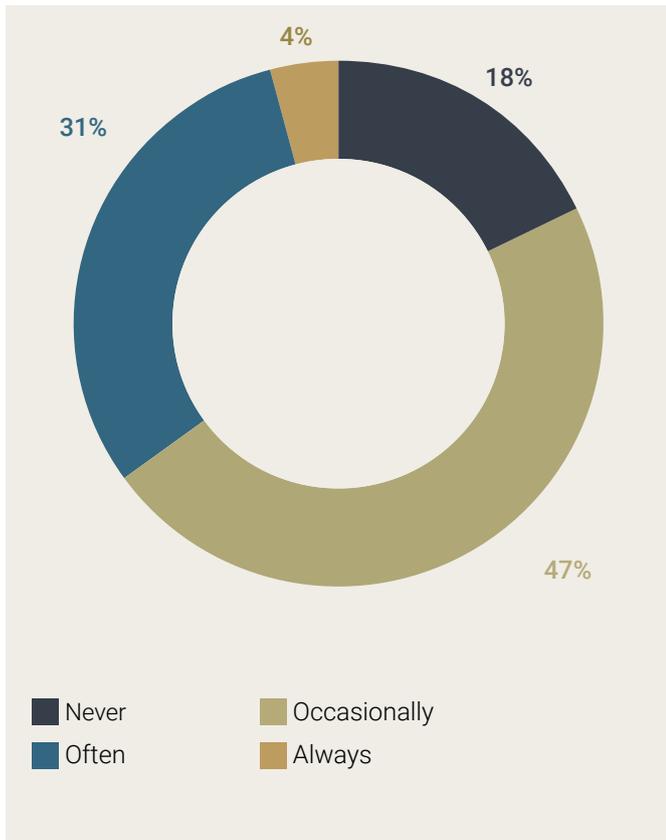


Figure 9 Accommodation type on entry to Aspire

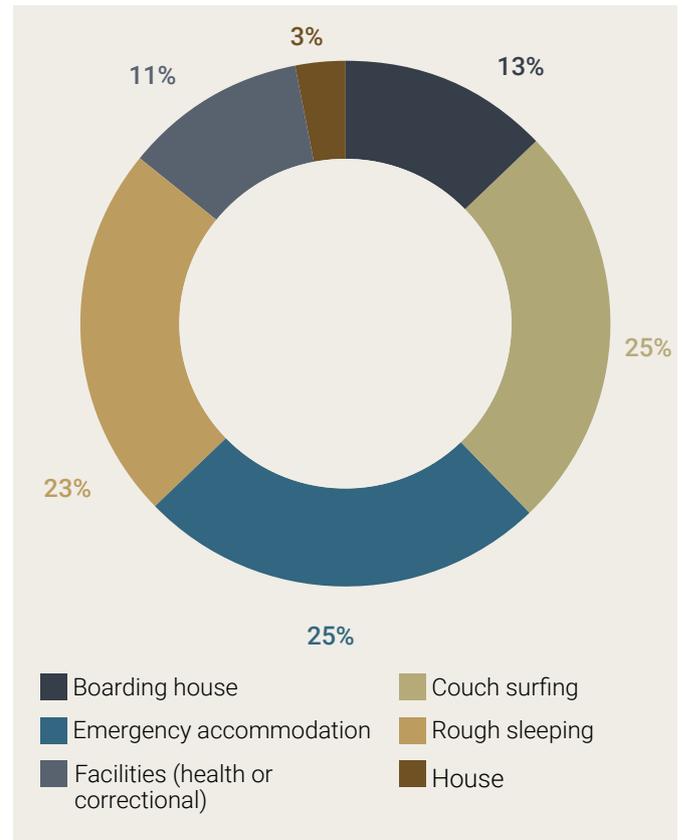


Figure 10 Highest level of education completed

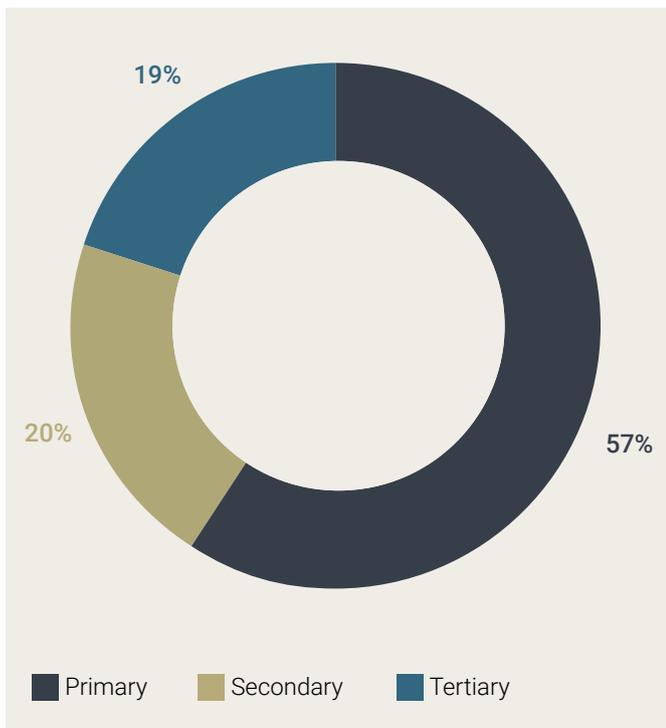
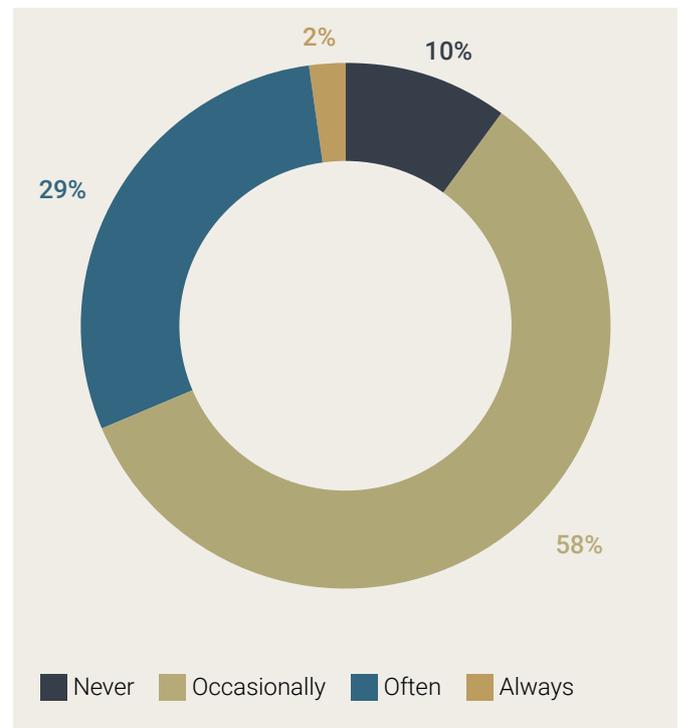


Figure 11 History of employment



3. Source: Hutt St Centre (reported by clients)

Aspire Team

The Aspire team was generally at or close to planned resource levels over the year to June 2020. The planned team size (including two roles not funded by the Aspire SIB) is currently 19 FTE.

Due to participants remaining in the Stabilisation and Re-engagement phases for longer than anticipated, caseloads are higher than originally forecast. This has created an increased workload for the team, a situation exacerbated by the constraints on face-to-face contact imposed by Covid-19. The team also observed an increase in the use of drugs and alcohol by Aspire participants during the pandemic, resulting in heightened negative behaviours and the need for careful de-escalation. Despite these challenges the team have remained highly committed, with a focus on securing the assistance needed by their clients.

All members of the Aspire team have recently completed Mental Health First Aid training.



Introducing Victoria

Victoria Haggerston is the Program Manager of Aspire, where she commenced in April 2020.

She brings eight years of experience working in employment services, across both private and not-for-profit sectors. This includes four years with the Brotherhood of St Laurence in Melbourne, where she managed a program to assist parents and carers to build confidence and skills to plan for their future.

Through her work in the employment services sector, Victoria recognised that high caseloads and structural barriers often resulted in a limited capacity to help clients address the issues they faced, including their experience of homelessness.

With a long-held passion for ending homelessness, Victoria has returned to her home state of South Australia where she can contribute her skills and experience to making a difference for participants of the Aspire program.

"I've loved joining Hutt St Centre as the Aspire Program Manager," Victoria says. "It was evident from day one that we have a team of people who truly value each and every client, working relentlessly to help them to rebuild their lives and empower them on their journey to homefulness."



Hutt St Centre staff (left to right) Vicki, Jan, Veronica, Joann, Katriona and Victoria, around resident dog Scotty's kennel

Outcomes

The outcomes data set out in this section is drawn from Deloitte's certification report for the 30 June 2020 Calculation Date.

Measurement Years

Outcomes for each individual have been measured over the period from their enrolment date to the third Calculation Date.

The table below compares the targeted and actual Intervention Group size and the aggregate 'Measurement Years' recorded.

Table 2 Measurement Years

	Target	Actual	Variance
Intervention Group size at Calculation Date	450	430	-4%
Average years on the program per person	1.50	1.34	-11%
Aggregate Measurement Years	675 years	577 years	-15%

The aggregate Measurement Years is now closer to planned (-28% variance as at June 2019) as enrolments remain close to target levels.

Based on current enrolment plans it is anticipated that there will be a total of approximately 1,700 Measurement Years (three for each enrolled individual). Accordingly, 34% of total outcomes have been measured at this point.

Counterfactual Review

The metrics used to determine the outcomes generated by the Aspire Program are:

- The number of days spent as an admitted hospital patient;
- The number of convictions; and
- The number of short term/emergency accommodation support periods.

A Counterfactual Review was undertaken in 2020 to assess the suitability of the counterfactual⁴ service usage assumptions, which were determined based upon the service usage of a sample of the target population undertaken during the development of the Aspire SIB.

Revised rates were determined based on Aspire participants' average service usage over the **two-year period prior to their enrolment into the program**. This approach endeavours to ensure that the counterfactual rates fairly reflect the complexity and characteristics of the individuals entering the program.

The Counterfactual Review found that, in particular, the individuals enrolled into the Aspire program are greater users of health services than the generic homeless population analysed during the development phase, which is due to more significant and prevalent mental health issues and alcohol and other drug issues. Conversely, baseline justice and homelessness services interactions are lower than for the generic group.

4. The counterfactual is the estimate of what would have happened in the absence of the Aspire Program.

Following the Counterfactual Review, the SA Government and SVA Nominees Pty Ltd as trustee of the Aspire SIB Trust, in consultation with Hutt St Centre, agreed to the revised counterfactual rates in the table below. The revised rates were approved by Noteholders and apply retrospectively from the commencement of the program.

Table 3 Revised Counterfactual Rates

	<i>Previous Counterfactual Rate Per Person</i>	<i>New Counterfactual Rate Per Person</i>
Hospital bed days	3.3 pa	5.9 pa
Convictions	1.3 pa	0.8 pa
Accommodation periods	2.0 pa	1.1 pa

Service Utilisation

The table below sets out the counterfactual and recorded rate of service utilisation for each metric and the percentage reduction achieved. Data is presented on a cumulative basis and as such covers the first three years. **Outcomes across all metrics are above the Outperform scenario** identified in the Information Memorandum.

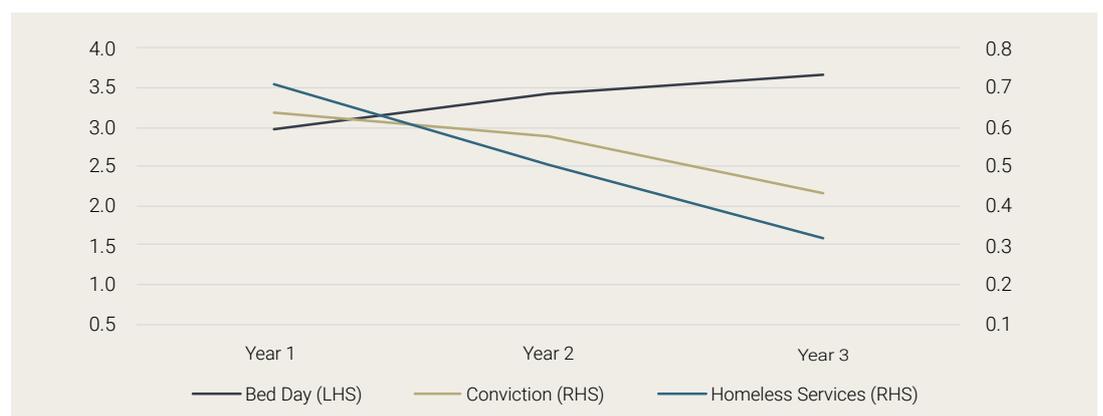
The initial target scenario reduction in the number of hospital bed days and convictions was 15%, and the targeted reduction in accommodation periods was 50%, compared to the counterfactual service utilisation rate for each metric.

Table 4 Service Utilisation Rates

Outcome metric	Counterfactual Rate Per Person	Recorded Rate Per Person	Initial Target Reduction	Actual Reduction
Hospital bed days	5.9 pa	3.7 pa	15%	38%
Convictions	0.8 pa	0.4 pa	15%	46%
Accommodation periods	1.1 pa	0.3 pa	50%	71%

The cumulative service utilisation rates at the first three Calculation Dates are shown in Figure 12 below. Data trends should be interpreted cautiously due to the small number of measured outcomes in the early years of the program.

Figure 12 Trends in Recorded Service Utilisation Rates Per Person



Health outcomes

Health outcomes are highly impacted by a small number of individuals. Both before and after enrolling in Aspire, around 3% of individuals account for half of all hospital bed days. Many of these individuals disengaged from the program early, and the majority are admitted for mental health or alcohol and other drug related issues.

A review of the hospital admissions and emergency department presentations data this year indicated that no Aspire participants were admitted or presented to hospital due to Covid-19 related symptoms.⁵

Justice outcomes

As part of the Counterfactual Review, the parties agreed that convictions data from South Australian Courts Administration Authority will be used to measure convictions directly, rather than inferring them from police data. This provides a more accurate measure of convictions and avoids challenges that were introduced by a new South Australia Police information system. Consequently, the justice outcomes from Year 1 and Year 2 have been restated using the new methodology.

Accommodation outcomes

In response to Covid-19, the SA Government offered short-term motel accommodation to rough sleepers in Adelaide during the pandemic. Utilisation of accommodation through this initiative is excluded from the short term and emergency accommodation service usage outcome data. A number of Aspire participants were placed in short-term motel accommodation through the emergency Covid response. For some, this has provided them with the safe and stable environment required to be able to access permanent accommodation in the private market or with housing providers.

It is likely that declining homelessness services utilisation rates reflect both the increasing proportion of participants who are permanently housed and, to some extent, the temporary accommodation provided under the Covid response.

Peter's Story⁶

Peter joined the Aspire Program in March 2020 after being evicted from the property that he lived in with his son. Peter was evicted due to significant property damage caused by his son. As a result, Peter and his son were separated: Peter's son moved into his grandma's house; Peter slept in his car. The separation took its toll on both of them.

Peter was previously self-employed, but was unable to work due to his current situation. He was also unable to organise his financial affairs and access the government assistance he was entitled to.

During the Covid emergency response, Peter was allocated a motel room. The time in the motel and the support provided by Aspire allowed Peter to have the right headspace to organise his affairs and work towards securing a private rental property. Peter was provided meals by the Hutt St Centre during his time at the motel, and he was referred to a service for some much needed emergency dental work.

Peter was successful in securing a private rental property where he and his son are now settled; they have plans to build a kitchen table together. Peter continues to access his Alcoholics Anonymous meetings and he has commenced night classes in construction so he can work towards getting his builders' licence.

Peter feels like he has got his life back, and is looking forward to what the future holds.

5. International Classification of Diseases codes were used to identify Covid-19 related symptoms in the available hospital admissions and emergency department presentations data.

6. The participant's name has been changed to protect their privacy.

Avoided services

Taken together, the reduction in the rate of service utilisation per annum and the aggregate number of years measured produce the number of avoided services:

$$\text{Avoided Services} = (\text{Counterfactual Rate} - \text{Recorded Rate}) \times \text{Measurement Years}$$

Table 5 Avoided Services

Outcome metric	Cumulative Targeted Avoided Services	Cumulative Actual Avoided Services	Cumulative Variance
Hospital bed days	334	1,288	285%
Convictions	132	212	61%
Accommodation periods	675	453	-33%

Wellbeing outcomes

In addition to the specific metrics used to determine outcome payments, the Aspire Program undertakes an Outcome Rating Scale (ORS) and Session Rating Scale (SRS) assessment with each participant on a quarterly basis. ORS is designed to assess how a participant is feeling about themselves; individually, interpersonally, socially and overall. SRS is designed to assess how a participant is feeling with regard to the service they are receiving from Aspire.

The average ORS score has fluctuated over the past two years and, as expected, the average score was lowest during the period of the pandemic. SRS scores remained consistent with prior years and reduced slightly during the period of the pandemic, which may have been due to the less face-to-face interactions between participants and Navigators.



Financial report

Coupon payment

The third Fixed Coupon Payment will be paid to investors on or around 31 December 2020. The Fixed Coupon rate is 2% per annum.

$$\text{Third Fixed Coupon Payment} = \text{Note Value} \times 2.00\%$$

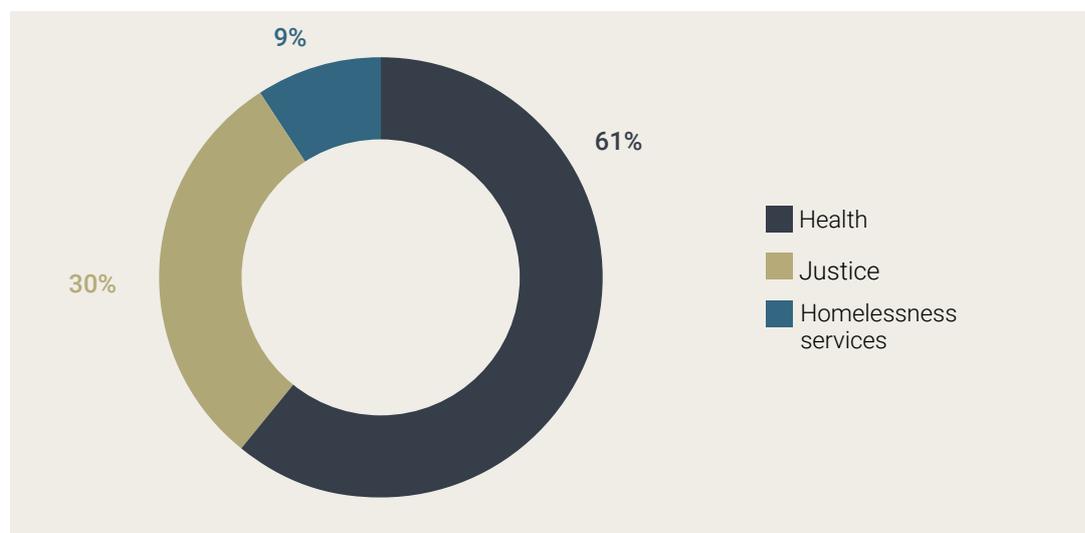
Note Value is the number of Notes multiplied by \$100 (the note issue price).

Program Savings and Outcome Payments

Based upon the avoided services detailed above, the Aspire program has generated total SA Government **savings of \$5.69 million** over the three years to 30 June 2020, which is 210% of the initial plan.

The breakdown of savings by service area is illustrated below.

Figure 13 Proportion of Government Savings by Services



The Outcome Payment to be made by the SA Government following each Calculation Date is determined as:

- 100% of the first \$13.5 million of cumulative program savings; plus
- 50% of the next \$15 million of cumulative program savings; less
- all previous payments (\$4.8m to date).

Accordingly, an Outcome Payment of **\$0.89 million** will be paid to the Aspire SIB Trust by January 2021.

Trust Assets and Cashflow

Performance coupons in 2022-2024 and redemption payments are linked to the value of assets in the Trust. From its commencement in April 2017 to 30 June 2020, cashflows to and from the Aspire SIB Trust (excluding GST) were as follows:

Table 6 Aspire SIB Trust cashflows from inception to 30 June 2020 (\$m)

	Target	Actual	Variance
1. Note subscription amounts	9.00	9.00	–
2. Government payments⁷	4.80	4.80	–
3. Interest on cash⁸	0.47	0.45	(0.02)
Total Inflows	14.27	14.25	(0.02)
4. Payments to Hutt St Centre	5.17	5.10	(0.07)
5. Management and other costs	0.78	0.70	(0.08)
6. Investor Coupons	0.41	0.41	–
Total Outflows	6.35	6.20	(0.15)
Closing Trust Assets	7.92	8.05	0.13

Distributable Trust Assets

Performance Coupons will be payable from 31 December 2022. Performance Coupons are determined by the Distributable Trust Assets, which are the assets in the Trust in excess of total future outflows.

The Distributable Trust Assets are determined as the total Trust Assets, less the aggregate of:

- a. the maximum prospective amounts payable to Hutt St Centre under the Services Agreement and to SVA under the Management Deed;
- b. an appropriate allowance for any other future debts and liabilities (including payments to the Independent Certifier and potential costs on termination); and
- c. the outstanding principal amount of the Notes.

An estimate of the Distributable Trust Assets as at 30 June 2020 is included below for illustration. This figure includes an allowance for the earned Outcome Payment detailed above.

Table 7 Distributable Trust Assets as at 30 June 2020

	Actual
Trust Assets	8.05
Earned Outcome Payment	0.89
Maximum prospective contractual payments	(6.85)
Allowance for future debts and liabilities⁹	(0.86)
Outstanding principal amount of all Notes	(9.00)
Distributable Trust Assets	(7.77)

7. Government payments are 'standing charge' or fixed amounts

8. Does not include interest accrued on term deposits totalling \$0.06m

9. Includes unpaid Fixed Coupons in addition to Independent Certifier fees and maximum potential termination costs

Disclaimer and confidentiality

This document has been prepared by Social Ventures Australia (ACN 100 487 572), (SVA) as the Manager of the Aspire SIB Trust. Please refer to the Information Memorandum, SIB Deed Poll and Purchase Deed for the Aspire Social Impact Bond dated 1 February 2017 for information on structure and terms. The information contained herein should be considered as indicative and does not purport to contain all the information that any recipient may desire. SVA does not provide financial advice and recipients should seek independent financial advice. Further, statements in this report are not intended to be tax advice and investors should consult a professional tax adviser, if necessary, for tax advice required in connection with completion of tax returns.

Investors should note that past performance of the Aspire Program should not be treated as an indication of future performance. This document and all the information contained in it must not be disclosed to any person or replicated in any form without the prior written consent of SVA Nominees Pty Ltd (ACN 616 235 753) in its capacity as trustee of the Aspire SIB Trust.



Hutt St Centre staff (left to right) Rafal, Tameka, Danielle, Danni and Gemma with resident dog, Porky

Photo credentials

Cover: Hutt St Centre staff (left to right) Kayla, Robyn, Susan, Dan and Marie, around resident dog Bob's kennel

All photos supplied by Hutt St Centre

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