

IMPACT

YOUR SUPPORT IS CHANGING LIVES

IN WESTERN AUSTRALIA

We thank you for your kindness and ongoing support.

A MESSAGE FROM

THE STATE PRESIDENT AND CEO

We are proud to present our Spring Edition of Impact, our special donor magazine.

Over the following pages, you will read updates from our recent Appeals, personal stories and news from Vinnies WA.

You will read about how Peter and his family were able to stay in their home after a family tragedy, and how Joan found hope after losing everything.

We hear from Bridget, who is one of our dedicated Vinnies members, working hard to help others in the community and take a look inside our newly extended Emergency Relief Service Centre, which receives calls from members of the community who need our support.

Finally, we have included some handy budgeting tips from one of our financial counsellors, because we know that cost-ofliving pressures affect many people in our community, including our readers.

West Australians continue to experience hardships as a result of increases in the cost of living and the unrelenting pressure on housing, but due to your kindness and generosity, Vinnies is able to play a critical role in helping some of the most vulnerable people in our community deal with these challenges.

Thank you for your support.

Warm regards,

Susan Rooney CEO David Kennedy State President



Acknowledgement of Country

We acknowledge Aboriginal and Torres Strait Islander peoples, as the Traditional Custodians of this land, with deep respect. May Elders, past and present, be blessed and honoured.

May we join together and build a future based on compassion, justice, hope, faith, and reconciliation.

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A FATHER'S COURAGE

You may remember Peter's story from this year's Autumn Appeal. Peter is a devoted father raising his two children on his own after he tragically lost his wife to cancer.

While Peter was dealing with his grief, the bills relentlessly piled up. Vinnies volunteers provided him not just with practical and financial assistance, but also the warmth of companionship during a difficult time.

"I'm very thankful to Vinnies," he says. "If they had not been there, I don't know what I would have done."

A perfect life, struck by tragedy

Peter and Sally were living a life familiar to many. Both parents were working, providing a loving and stable home for their two young children, Riley and Mya.

Tragedy struck in the form of a lung cancer diagnosis that would eventually claim Sally's life. During her treatment, Peter needed to reduce his work hours to care for her and their children. With a reduced income, the rising cost of living placed immense pressure on the family.

"I was working Monday to Friday as a part-time worker, and I'm getting a little bit of money but not enough to keep up because of the children's expenses, food and bills," he recalls.

Overcome with grief, and with Sally's funeral costs adding to the financial hardship he was experiencing, Peter knew he could not go on without help. After reaching out to Vinnies, Peter got back on top of things.

A brighter future

Vinnies knows that in a situation like Peter's, it is vital to help keep people in their homes. Once people lose their homes, it is very hard for them to regain control of their lives.

Thanks to generous donations like yours, that is just what Vinnies did. With Vinnies assistance the family was able to stay in their home, and Peter was provided with advice and help with his finances.

With Riley and Mya now thriving at school, Peter is much more optimistic about his future and theirs. "I'm not giving up. I'm behind them, always," he says.

FINDING HOPE AFTER HEARTACHE

The theme of this year's Winter Appeal is 'What if your mum, grandma, or sister became homeless?'. It shines a spotlight on one of the fastest-growing demographics of people at risk of and experiencing homelessness across Australia: older women.

One of the women Vinnies assisted was Joan, who shared her story of finding hope after heartache.

Immediately in the wake of the death of her loving husband of almost 50 years, Joan made the shocking discovery that she had secretly been written out of his will.

Joan's daughter had abused the access her parents had given her to their personal details and finances to have her father's will rewritten to exclude her mother. Things only deteriorated from there. A few weeks out from her 70th birthday, Joan was told by her daughter she was not welcome in their house any longer.

"I had nowhere to live because I wasn't even in the will. I was homeless," Joan recalled.

Thankfully, Joan found short-term accommodation in a motel before being referred to crisis accommodation. It was there she first encountered Vinnies.

"Without Vinnies and without the accommodation, I doubt whether I would have seen my 70th birthday," she said. "I was just broken-hearted. I'd lost my husband, my home, my family. I had nothing to live for. I didn't even have a pension."

A pension was one of many things Vinnies helped Joan access.

Thanks to the tireless efforts of the Vinnies team, she soon found long-term accommodation in public housing.

Vinnies continued to support Joan, helping her take care of her dog, getting her to medical appointments and providing companionship.

"They'd do my shopping or pick something up, or take me to the hospital, or take me to an appointment."

Above all, Joan appreciated the companionship Vinnies provided.

"It's the emotional things that they do. You don't get that from everybody," Joan said.



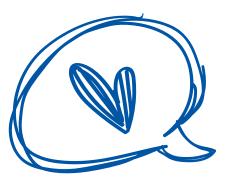


Words of Encouragement

You responded to Joan's story with generosity, kindness and words of hope. Here are just a few of your messages.

- "I think you are so brave and strong. Keep believing in yourself."
- "I am so happy for you that Vinnies was able to help you. I hope you continue to enjoy life and all it has to offer you."
- "I send you a message of hope at this time of your life. May the future be kind to you."

MEET BRIDGET



Bridget stepped away from a busy job to focus on something that she had been searching for: a way to serve. She eventually found her calling at Vinnies.

"Serving was always on my mind, and I asked myself, 'How can I serve? I don't have time for this.' I'm very spiritual, and I had this moment where I asked, 'God, what do you want from me?"

She became a catechist through her local church, but when she moved to another parish, she heard someone asking for people to volunteer with Vinnies.

"That's where my story starts," she says. Since becoming a Vincentian two years ago, her experiences have shaped her view of herself and of those around her.

"What surprised me was my spiritual growth. I didn't expect that. It's not just about visiting people, it's also about growing yourself."

Bridget recalls visiting a woman who had escaped a violent partner. The woman was injured and hiding alone in an unfurnished apartment.

"She cried, and it was the first time I cried. That was the start of the compassion and understanding for others. It was something I needed to understand, because I'd never experienced that. Until this day, I go and visit her and watch her grow."

Bridget is now the president of the Kelmscott conference, located in Perth's south-eastern suburbs.

She and her fellow Vincentians run a wellorganised and highly successful soup kitchen, providing meals to people experiencing homelessness in the local area.

"It's had a flow-on effect in the community. Now everyone is on board with the Vinnies soup kitchen. People bring me toiletries, second-hand clothing, cakes and soups."

Bridget also strives to make the work of the conference go beyond providing food or vouchers, also finding out what other services and pathways are available to clients.



Like a Family

When she first started volunteering as a conference member, she was struck by the diversity of the people alongside her, with people coming from all walks of life, but driven by a shared purpose.

"Seeing what we've achieved by being like-minded, they're my family. We have a bond because we're passionate about what we're doing. Seeing that reflected in the community is awesome."

And she has advice for those seeking to become involved.

"Everyone can do it. You have it in you. But it's also about the team you're in. Once people feel they are at the right time, they'll come. In God's timing, He'll tell you when it's time to join.

Thank you



CALL CENTRE BLESSING

The Emergency Relief Service Centre in Canning Vale receives calls from members of the community who need our help.

The centre was recently extended to accommodate even more call takers, allowing Vinnies to meet the increase in calls that have occurred as cost-of-living pressures in the community mount.

In June this year, the Emergency Assistance and Support program assisted 2899 families, a 25 percent increase compared to the same month last year.

Following a Welcome to Country and a special smoking ceremony from traditional owner Auntie Marie Taylor, Father Nino Vinciguerra blessed the service centre.





Thanks to your kind support, Vinnies can provide assistance to more members of the community, like Sophie, a new client who called our Emergency Relief Service Centre to ask for help.

Sophie contacted Vinnies after she and her children had missed meals due to the financial impact of a recent relocation and her partner's sudden departure.

Vinnies provided food, clothing, bed packs, and furniture to ease the financial strain as she adjusted to supporting her children on a single income. This assistance was a circuit-breaker, and Sophie and her family now experience improved financial and food security.

BUDGETING TIPS

Vinnies financial counsellors work with clients to achieve positive financial outcomes, helping them to build their own capacity to avert financial crisis and reduce stress.

Financial counsellors use tools such as money plans and a creditors list to work with clients to gain a clearer picture of their financial situation, and then assist clients to make their own choices about the best way to resolve their financial problem. With cost-of-living pressures affecting West Australians from all walks of life, Vinnies financial counsellor Suzanne Long shares some handy tips for personal finances.

1. Make a budget. Put your incomes and outgoings in a spreadsheet. This is a great starting point and may highlight areas in which you're overspending.

2. Set goals. Setting a goal is paramount. Knowing what you're saving for may provide the extra motivation you need to save.

3. Know your expenses. Track your spending. If you don't know where your money is going, it will be hard to make cutbacks where needed.

4. Aim to reduce debts. It may be a good idea to use some of your money to pay down debts, such as credit cards or personal loans. Pay your smallest debts first, then the next smallest and so on. This can save you thousands of dollars in interest.

5. Zero percent interest credit cards. If you have a credit card balance that you are finding hard to pay off, try and transfer the balance to a credit card with a 0% interest introductory offer.

6. Consider an online savings account and automate your savings. Transfer part of your pay into your savings account. You can do this by setting up a direct debit, which lets you save without even having to think about it.

7. Shop around for better deals. Compare utility providers to make sure you are getting the best deal. Review your monthly usage over a 12-month period and look for a plan that suits your needs. Your provider may even offer you an incentive to stay, which may give you a better deal. **8. Review your insurance.** Compare premiums with other providers. You could get a discount if your policies are grouped.

9. Shop smarter. Avoid impulse purchases; shop at discount grocery stores or farmers markets; buy generic brands instead of big brands; and buy in bulk when there are specials.

10. Plan your meals. Planning meals in advance can help you avoid impulse-buying and save money on food. Make a weekly meal plan and stick to it. You can save money by buying only what you need and avoid wasting food.

11. Swap clothes or visit your local Vinnies shop. This way you could get some new things for free and give away clothes you no longer wear.

12. Utilise reusable products. By utilising reusable bags, bottles and containers you are significantly reducing your spending on disposal items such as paper towels or plastic water bottles. You will save money and reduce waste.

If you are struggling to manage your money or finding it hard to makes end meet, help is available.

Contact a Vinnies financial counsellor on **08 6323 7500**, who can help you with general money management information and advice.

CHLOE'S Story

When Chloe was referred to a Vinnies financial counsellor by a conference member, she was seven months pregnant and escaping family and domestic violence.



Manage your debt. Her previous partner had subjected her to financial abuse, which left her with more than

\$60,000 in debts, ranging from personal loans, buy-now-pay-later debts as well as medical, dental and veterinary bills.

Chloe told the financial counsellor that the stress of having to manage the debts was affecting her pregnancy and that she had been in and out of hospital. Our financial counsellor negotiated with a number of organisations on Chloe's behalf and a total of 16 debts were waived, while others are now being managed through payment plans.

Meanwhile, the Vinnies Support Centre in Joondalup helped Chloe with food and paid her electricity bill.

Chloe has since given birth to a beautiful and healthy baby boy. She is doing well, and expressed her gratitude to Vinnies for the assistance she received.

GIFT A NIGHT OFF THE STREETS

Vinnies Western Australia, South Australia, New South Wales and Queensland ran a special 'Gift a Night' Appeal to raise funds for specialist services that help people sleeping rough.

To date, over 16,000 nights off the streets were gifted, with almost 2,500 of those for Tom Fisher House in Perth.

"Tom Fisher House provides a warm and welcoming place where clients feel safe, respected and connected. These are all pre-conditions to feeling hopeful and being able to live a fulfilling life," Vinnies WA Manager of Homelessness Services, Si Lappin, says.

Thank you to everyone that gifted a night off the streets this winter.

Here are some messages of support you sent with your generous donations.

"I hope my little act of kindness can bring a smile to someone's face today, and I hope the kindness of others may change people's lives completely, so no one has to live under these circumstances."

"For a beautiful soul braving the cold and wet weather. You are loved."

"I was homeless when I was young had no help then. I'm glad to see things are changing."

"Looking after your mates' is one of the core tenets of Australian culture. We are pleased to be helping out and looking after others in our community."



Tom Fisher House is an intensive intervention service and provides short term respite for rough sleepers.

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LEAVE A LEGACY

TO VINNIES

Gifts in wills are a valuable source of funding for Vinnies WA, and we are so grateful for the many people who choose to leave a legacy to Vinnies through a gift in their will.

One of our retail volunteers, Carolyn, shares why she has decided to leave a gift to Vinnies in her will:

"I have been a Vinnies volunteer for nearly eight years now. Once I retired in 2015, I realised I no longer had the cash flow to continue supporting several charities as I had throughout my working life. So, instead of cash support, I chose to volunteer instead, and I have also left a gift to Vinnies in my will." If you would like to include a gift to Vinnies in your will, we have partnered with several reputable solicitors who can draft or update your simple will free of charge.

Alternatively, you can visit safewill.com/svdpwa and for a small fee you can prepare your will from the comfort of home.

For more information about bequests please contact Natasha Prins at natasha.prins@svdpwa.org.au or visit bit.ly/bequestswa





St Vincent de Paul Society (WA) Inc

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