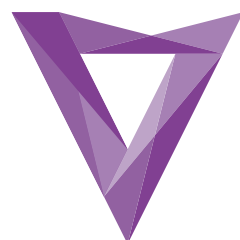




**Creating better housing
options for women**

ANNUAL REPORT 2018



YWCA
National Housing

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This Annual Report covers the operations of two entities – YWCA National Housing and YWCA Housing, herein referred to as YWCA National Housing.

Acknowledgement of Country

YWCA Australia acknowledges the First Australians as the traditional custodians of the continent, whose cultures are among the oldest living cultures in human history.

We recognise and respect Aboriginal heritage, beliefs and relationship with the land and sea.

About Us

YWCA National Housing believes that the provision of safe, secure and affordable accommodation is a foundation for ending inequality for women.

We provide and advocate for improved access to safe, secure and affordable housing for people on low incomes, particularly women and their children.

YWCA National Housing recognises that housing affordability disproportionately and adversely affects women and limits their equal access to social, economic and educational participation. We acknowledge that housing is a human right and the fundamental basis to the realisation of gender equality.

YWCA National Housing owns and manages a large range of medium to long term rental properties across Australia, with 70 properties for women and children in Victoria alone. This expanding portfolio includes a range of housing types from standalone units, houses, rooming house accommodation and privately leased accommodation.

YWCA National Housing is a subsidiary company of YWCA Australia, a proud feminist and secular organisation committed to building a future where all women and girls are equal, safe and respected.

YWCA Australia has recently become one national organisation with over 300 staff across more than 15 locations throughout the country.

YWCA Australia runs many programs and services across Australia, empowering women through leadership, advocacy and the provision of critical community services across Australia's diverse social and geographic landscape.

We are part of the World YWCA, a global membership movement of women and young women who have been leading social and economic change in 125 countries. World YWCA advocates for peace, justice, human rights and care of the environment, and has been at the forefront of raising the status of women for over 150 years.

"By 2035, 100 million young women and girls transform power structures to create justice, gender equality and a world without violence and war; leading a sustainable YWCA movement, inclusive of all women."

Vision and mission

Vision:

Deliver exceptional housing services focused on creating opportunities for women facing disadvantage and be a powerful voice for women's equality.



Mission:

Improve the lives of women by ending inequality.



Chairperson's Message

As we know, YWCAs across Australia have merged to create one unified, national entity called YWCA Australia. As part of this amalgamation, YWCA National Housing was established and is now the sole national housing provider for women in Australia - a fact of which I am extremely proud. I applaud the work of member organisations across the country and the YWCA Australia merger team in making this a reality.

With this amalgamation, YWCA National Housing now supplies housing to over 400 women every night in Melbourne, regional Victoria, Queensland and Darwin. In tandem with this, our board and team have focused on strengthening our client outreach services, improving our existing housing stock and further expanding our development opportunities.

Australian cities, particularly Sydney and Melbourne, are in the throes of an unprecedented housing crisis. Lax housing policies and non-existent financial commitments to deliver increased supply of affordable housing over the past 30 years have contributed to skyrocketing rental costs and home ownership being out of reach for many people.

A gender analysis tells us that Australia's affordable housing stock needs to be significantly expanded and diversified to meet the needs of all women, particularly women with disability, women with caring responsibilities and women over 55. A safe home is an essential basis for these women to engage with educational, social and workforce opportunities. Our award-winning pop-up housing project, Lakehouse, established this year in South

Melbourne, succeeds in tackling this issue in a timely and innovative way. You can read more about that further into this report.

Affordable housing needs to be culturally appropriate, suitably located and appropriately constructed using universal design principles to increase accessibility. It needs to have reasonable energy costs. It needs to be safe for women who have experienced family violence and their children.

Not only does safe, secure and affordable housing provide a structural basis for the freedom and empowerment of disadvantaged women across Australia, it confirms the sustainability and relevance of the YWCA now and in the future.

I look forward to our continued growth and success in this area.

“YWCA National Housing now supplies housing to over 400 women and their children every night.”



A handwritten signature in dark ink, appearing to read 'M. van der Westhuizen'.

Melinda van der Westhuizen
Chairperson

Director, National Housing's Message

This year's merger has seen the establishment of YWCA National Housing, which has kept our board, committees, executive and team extremely busy. We've taken this time to strengthen our services, streamline our processes and procedures, measure our impact in the community and seek national opportunities for partnerships and collaborations.

In Victoria, our sites in metro Melbourne and regional cities including Bendigo and Geelong, have all increased the availability of housing for women in need, through our head leasing program and stand-alone properties.

Our ongoing research and work with our Pathways to Independence program has indicated to us for some time that housing is particularly vicarious for older women. This is information that has been confirmed with census data released this year, which reported a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.

We've tackled this issue head on with the Lakehouse, a new "pop-up" facility which utilises vacant space to provide a suitable medium-term stop-gap and service hub for women in this age group. We were so pleased to

receive the PowerHousing Award for Leadership and Innovation for our work on this initiative.

We're proud to continue our use of female tradespeople in all of our properties. We're also pleased to sustain and advance our partnerships with organisations like TwoGood and establish relationships with many more.

As I move from my role leading YWCA Victoria and YWCA Housing to that of Director YWCA National Housing, I look forward to working with our team and stakeholders across the country to provide better options and safe housing choices to all women, young women and girls.

"We're also pleased to sustain and advance our partnerships with organisations like Two Good and establish relationships with many more."



A handwritten signature in black ink, appearing to read 'Jan Berriman'.

Jan Berriman
Director, National Housing

A History of Housing in Victoria



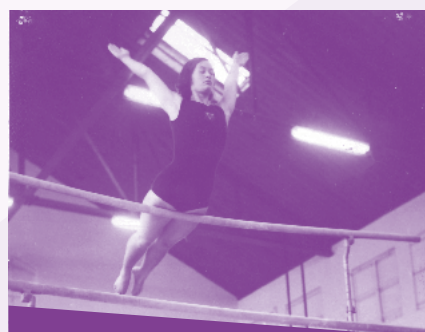
1888

YWCA Melbourne purchases its first property on Spring Street. This building houses many young women and is home to an employment agency. Women also participate in a variety of classes—everything from French, dance and gymnastics to health and sexual education.



1952

Long concerned with the development of young women, the YWCA and the rest of Australia discovers the “Teenager” and responds with a series of camps, leadership training and the development of a “teen only” hostel in 1958.



1975

Melbourne YWCA opens new headquarters on Elizabeth Street, a huge recreation complex, administration centre and five floors of motel-style accommodation.



1935

During the Great Depression, the YWCA participates in relief efforts, serving around 80,000 meals and housing 3894 women.



1972

Construction begins on Richmond House, a six storey building designed to provide affordable accommodation for 81 young women. It's still going strong today.



1982

YWCA Melbourne celebrates its centenary year! In addition, Dorey House, perhaps Australia's oldest YWCA accommodation, enjoys a fancy new upgrade.



2008

YWCA Victoria launches Social Housing Victoria, to manage existing Y properties and develop new opportunities. The business becomes a regulated housing provider.



2011

Richmond House undergoes a \$6 million upgrade, improving the amenities for the 69 female residents.



2016

YWCA Victoria renames its social housing business YWCA Housing and continues to focus on development and expansion of affordable housing.



2010

The Y develops and delivers six brand new units in Newtown, Geelong for local families and single people.



2012

The Elizabeth Street property, now known as The Jasper Hotel, is sold, with profits reinvested and development opportunities becoming a strong focus.



2018

YWCAs across the country merge into one national entity- YWCA Australia. YWCA National Housing is established.

Strategic Goals and Impact

This annual report sees the conclusion of YWCA Housing’s Strategic Plan which was first established in 2014. Over the past four years, significant progress was made on all four goals covering women’s rights, housing, transformative collaboration and sustainability. Going forward, YWCA National Housing is aligned to YWCA Australia’s five year Strategic Plan and continues to focus on housing and safety for women, as well as longer term sustainability.

GOAL 1

Women’s Rights

We will have a voice that is dauntless in its pursuit for gender equality and supported by programs and services that promote and protect the social, economic, cultural, civil and political rights of women, young women and girls.

371

PEOPLE IN HOUSING



95.76%

ARE WOMEN



GOAL 2

Housing

We will provide more housing and services that strengthen women’s engagement within their communities.

29

PRIVATE RENTAL HEAD LEASES FOR WOMEN WHO ARE HOMELESS, PROVIDED IN PORT PHILLIP, DAREBIN AND GEELONG

5

PROPERTIES BEING BUILT ‘PROFIT FOR PURPOSE’

1


MAJOR PROJECT UNDER DEVELOPMENT, 1 MAJOR PROJECT DELIVERED

GOAL 3

Transformative Collaborations

We will seek transformative collaborations that challenge and grow all partners.

YWCA NATIONAL HOUSING IS ESTABLISHED



WOMEN IN TRADES WORK WITHIN ALL PROPERTIES



30 NEW PARTNERSHIPS AND SUPPORTERS

- Monash University
- City of Port Phillip
- Streetsmart

- Housing All Australians
- Blessing Bags
- Eva Mattresses

- Period Project
- 23 Degrees

GOAL 4

Sustainability

We will drive sustainability through diversified revenue streams and strong organisational structures.

INDEPENDENT DIRECTORS ON THE BOARD

ASSETS

\$8,360,058

LIABILITIES

\$699,518

EQUITY

\$7,668,540

ESTABLISHED

PROPERTY ASSET COMMITTEE & FINANCE AUDIT RISK GOVERNANCE INVESTMENT (FARGI) COMMITTEE

Women's Homelessness in Australia

Homelessness in Australia is on the rise and increasing sharply amongst women.

According to census data released this year, there has been a 13.7% rise in homelessness in 2016-17. There's also been a 10% increase in homelessness among women since 2011, with over 49,000 experiencing homelessness on census night itself. The same data revealed that family violence is the main reason women and children leave their homes in Australia and is consistently one of the most common reasons clients have sought assistance from organisations specialising in homelessness services.

Over a third of women over the age of 15 have experienced physical, psychological and/or sexual violence at the hands of a current or former partner. And many are forced out of their homes due to fears for their safety and the safety of their children. Women also frequently experience a different type of homelessness to men, often referred to as being "hidden homelessness." This can mean that while they're not sleeping rough on the streets, they're still considered to be homeless or at serious risk- this can include women in refuges and emergency shelters, couch surfing, staying in hostels and hotels and caravan parks or sleeping in their cars.

New data has confirmed that housing outcomes become worse as women age.

In 2016, the number of older women in Australia living with homelessness increased by 31 per cent to 6,866, up from 5,234 people in 2011. This is evidenced in the demographics of the women accessing our services. Currently, as reported in YWCA National Housing Older Women's Homelessness Issues Paper, over 40 per cent of our residents are over 50 with many being first time users of the welfare system in Australia.

Director of National Housing, Jan Berriman notes, "Women continue to pay the ultimate price for living in an inequitable society, having major responsibility for caring for their children, families and partners with many living in unstable, unsafe and insecure housing as they age. The number of older women becoming homeless will continue to rise whilst gender inequality combined with a general lack of affordable housing remain issues in Australia."

Some more key statistics:

Figures from the Australian Institute of Health and Welfare since 2012 show:

- In 2016-17, 60% of the 288,000 people seeking assistance from specialist homelessness services were women.
- The number of Australian women seeking homelessness assistance has risen 21% since 2012-13, with men having a 14% increase over the same period.
- In 2015-16 there was a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.

According to the Workplace Gender Equality Agency, (WGEA)

- Australia's current national gender pay gap is 15.3%. The gap has hovered between 15% and 19% for the past two decades.
- Women retire with around half the superannuation of men- this adds up to around \$700,000 over an average working life.
- 90% of women will have inadequate savings to fund a comfortable lifestyle in retirement.
- Women are also more likely to lose home ownership because of divorce or relationship breakdown.



Kirrily plans for the future

Melbourne woman, Kirrily, has lived in a variety of housing arrangements during her life from lounge rooms to share houses but her worst experience was an illegal shed dwelling.

"It was an absolute nightmare in summer with the tin roof and I was paying top rent for it," said Kirrily.

The property had a shared bathroom with a male tenant who was renting the house at the front.

"He was quite an unbalanced character. I was scared to use the bathroom and spent most of my time hiding in that shed!"

"It's really difficult to find housing that's fit to live in – many of the places I've lived haven't had basic amenities like heating, fly screens and secure doors.

"I worked it out the other day. I've moved about five times over the past 12 months before YWCA housing. That was a difficult time," says Kirrily.

Kirrily has been living in a YWCA National Housing property for the past six months and describes her accommodation as a place where she can have some autonomy.

"This past winter, I think it's the most comfortable I can remember being in winter ever. You know just being able to stay warm. There's a great central heating system."

"I used to jump at a loud noise and now after six months here, I can see that my stress levels have really gone down," she said.

There are more than 115,000 people experiencing homelessness in Australia and women are more at risk due to gender-based financial inequality, family violence, discrimination and disability.

Throughout her life Kirrily has had periods when she has been unable to work due to illness and surgery. However, she's also had some really interesting jobs over the years working in consumer affairs, government and for a multinational corporate.

"At different times in my life - I've been an activist and I'm really passionate about finding sustainable ways to supply our energy needs," she said.

"As human beings we need to live responsibly and we also need to reduce power costs. I'd love to see solar panels on YWCA's housing properties."

Kirrily says she's finally starting to make some plans for the future.

"It's quite difficult to make any plans or to think about the next day, when you don't have somewhere stable to live."

"The longer I'm here and knowing I have somewhere to stay...it becomes easier to think about the future," she said.

Kirrily has recently attended a free jewellery making workshop at the local library and hopes to continue working on this new interest.

"I'm hoping to make use of the activity area here – so that I can use my new skills to make some jewellery pieces for Christmas," she said.

Kirrily is studying to be a disability support and diversional officer and aims to do a placement soon.

"The longer I'm here and knowing I have somewhere to stay...it becomes easier to think about the future."



The Road to Merge

The YWCAs in Australia had been working towards a national merger for some years before making this vision a reality on 1 June 2018, uniting resources to ensure the future sustainability and growth of the YWCA movement in Australia.

How it all started

In 2014, YWCA Associations across the country came together at the national AGM to ask the question: 'how do we create the best possible YWCA?' This started a conversation about how to improve the YWCA movement in Australia, which sparked a movement-wide, evidence-based review of the existing YWCA model, which grew into the Sustainability Project.

The outcome of the review acknowledged that the YWCAs in Australia were operating in a constantly changing and competitive landscape, where not-for-profit organisations can struggle to stay relevant, and funding is limited and concentrated within a small number of large charitable organisations that offer a national reach while maintaining a local focus.

In mid-2016, YWCA Member Associations recognised the need for a strong unified voice, establishing the National Merger Project to:

- Explore the possibility of YWCAs merging into a single, national association
- Identify the most effective and efficient pathway in which to merge
- Work collaboratively with Member Associations to drive the merger process

In November 2016, YWCA Associations signed on to a Statement of Intent, committing to uniting our organisations and working towards a shared purpose of achieving gender equality.

The Statement of Intent identified 21 key features of the restructured YWCA and included:

- Achieving its vision through advancing young women's leadership: working towards accessible housing, safety and empowerment for women: and advocacy, research and engagement.
- The ability to be a financially viable organisation built on a sustainable business model;
- A consolidated asset base into which all assets are transferred
- If necessary, have wholly owned subsidiary organisations for specific purposes, for example the delivery of housing

Conditions precedent included:

- Board approval
- Membership approval
- Housing Regulator's approval and comfort

Participating YWCAs then conducted financial and legal due diligence, prepared a business case, a constitution and a target operating model for the new entity, and identified our pathway to merge - amalgamation via Scheme of Arrangement.

In May 2018, all Member Associations convened meetings with their members to pass a formal vote on the proposed amalgamation. The unanimous result of the vote demonstrated the overwhelming support for the YWCA merger from around the country. On 22 May 2018 the Scheme of Arrangement was approved by the Federal Court in Victoria and the legal transaction to merge was finalised.

On 1 June 2018, the merger became effective bringing together YWCAs in Adelaide, Albury-Wodonga, Broken Hill, Darwin, NSW, Perth, Queensland and Victoria into a single national entity.

The remaining two Member Associations - YWCA of Canberra and YWCA of Hunter - have joined as affiliates to the new YWCA Australia. They will continue to operate as independent entities, use the YWCA brand and trademarks and access World YWCA events, committees and delegations.

New growth opportunities

Merging has provided YWCA National Housing with opportunities to:

- Strategically become the first and only national women's housing company
- Advocate as a national voice for women's housing issues
- Leverage our the asset base in all entities to increase housing for women
- Consolidate existing housing stock to achieve scale
- Create synergy through new relationships to strengthen the national brand
- Collaborate across all levels of government
- Provide skills and expertise in housing to ensure sustainable assets
- Implement best practise asset management opportunities
- Provide commercial housing opportunities for profit for purpose

Our Strategic Plan

YWCA Australia aims to positively impact the lives of more than two million women, young women and girls across Australia by the end of 2023.





Five Year Strategic Plan

Following a consultation process with members, employees, supporters and our board, YWCA Australia has developed a new five year strategic plan which highlights four key priorities: safety, housing, leadership and sustainability.

These strategic priorities are based on the recognition that gender inequality leads to many negative outcomes for women. Our work is focused on challenging the behaviours, structures and power imbalances that impact gender equality. At the same time, we seek to understand how different types of discrimination, such as ethnicity, age, disability, gender or sexual identity and religious beliefs, amplify the effects of gender inequality.

YWCA National Housing will contribute to the achievement of these priorities with a focus on housing, sustainability and safety.

Our Priorities

Safety 	<p>Increase women's safety and wellbeing through advocacy, programs and service</p> <ul style="list-style-type: none">• Be an influential national voice for all women through advocacy, grounded in research and evidence• Expand and scale services for women experiencing, or at risk of, violence• Research, design and establish programs to improve women's economic security
Housing 	<p>Support women with affordable housing choices and homelessness services</p> <ul style="list-style-type: none">• Double and diversify affordable housing property options• Research and design a commercially sustainable housing model• Expand and scale housing and homelessness services nationally with a presence in every state
Leadership 	<p>Create spaces for young women to become leaders and drive positive change</p> <ul style="list-style-type: none">• Increase number of young women members through a compelling engagement strategy• Develop leadership pathways for young women through programs and mentoring• Deliver annual national research into the needs and aspirations of young women in Australia
Sustainability 	<p>Create a purpose aligned, robust social business to optimise our impact</p> <ul style="list-style-type: none">• Establish and deliver commercially sustainable housing models at scale• Investigate and capitalise on innovative social business opportunities• Maximise our internal re-investment into our purpose

Partnering for Good

Our partnership with Two Good began in 2017 with the organisation supplying over 1,000 meals to the women in our housing through their “eat one, treat one” business model. This means that for every nutritious, organic restaurant quality meal purchased, Two Good give an identical one to a woman living in a refuge.

This year, a ‘pop up’ shelter was established in South Melbourne known as Lakehouse. The concept of the ‘pop-up shelter’ is to utilise existing infrastructure such as vacant buildings that might be going through a long redevelopment process and use them to help address the housing crisis and lack of short term accommodation available for people in need.

Social enterprise, Two Good, is using the commercial kitchen at the Lakehouse.

Rob Caslick, founder of Two Good, was pleased to increase operations with YWCA.

“What the Y achieved to pull off opening the Lakehouse was seriously impressive,” he says.

“We jumped at the opportunity to cook our own meals and offer employment to women who are homeless to assist our head chef in the kitchen.”

The training and employment Two Good has been able to offer the women living in the property has increased their confidence, skills and financial wellbeing. Two Good has also continued to work with YWCA to provide healthy meals each week to the women living in YWCA’s other properties and implement a monthly community meal for all the women living in the Lakehouse.

A regular day in the kitchen is a busy one.

“Our head Chef Laura is either cooking meals that we have sold to corporates in the city or hosting a volunteering day where teams of up to 10 people come into the kitchen and prepare the meals that are donated to the different services,” says Rob.

“The volunteering is a great way to engage deeper with the community about the bigger issues both the Y and Two Good are working to solve.”

YWCA Australia’s Regional Manager in Victoria, Louise Daniels, agrees that the two organisations are a fantastic fit.

“It’s an exciting partnership. Our values are clearly closely aligned and we will continue to work together to create more opportunities for women in housing stress,” says Louise.

And there’s even more in the pipeline- YWCA National Housing and Two Good are building a garden which will provide herbs and some ingredients for the Two Good kitchen.

“It will give us with more chances to work alongside the women at the Lakehouse and provide them with opportunities to connect with each other and the the environment.”

“ It’s an exciting partnership. Our values are clearly closely aligned and we will continue to work together to create more opportunities for women in housing stress.”

Jess Dammous, Two Good (Staff), Louise Daniel, YWCA Regional Manager (Victoria), Laura Neville, Two Good (Chef). Photo by Anna Carlile



Projects In Focus

Toowoomba

The last 12 months has been a particularly busy time for our locations in Queensland.

Our onsite purpose-built accommodation, the Betty Willis Wing, provides a home for women escaping family violence or experiencing other barriers preventing them from accessing safe housing.

The double-storey facility has been in constant use for many years and recently enjoyed a much-needed upgrade due to the pro-bono efforts of local tradespeople and YWCA employees.

In addition, we were lucky enough to be selected as the charity partner for Birds of a Feather, a group of female philanthropists and event organisers, who raised around \$17,000 for the project. This welcome donation allowed us to purchase a significant amount of new furniture as well as heating and overhead fans for the comfort of residents.

The Property Industry Foundation is a charity that exists to tackle homelessness- in particular amongst young people. It has generously donated funds for us to replace the Wing's worn out floor and will be contributing further to refurbish the ground floor, adding an additional seven bedrooms to meet the increasing demand of homeless young people in Toowoomba. This will also contribute towards general maintenance, installing a security system and supplementation for an emergency housing support worker as well as an onsite caretaker.

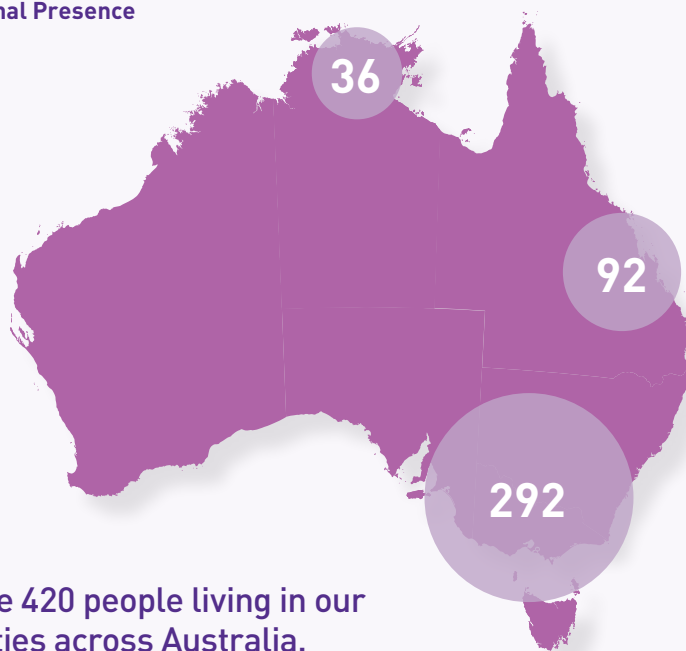
YWCA National Housing also privately rent and operate the Y Hand Up House, now in its second year of operation. The transitional housing serves as a stop-gap for up to four single women, and provides links to services and programs.

Of the 20 women who have stayed at the house over the past twelve months, 16 have been able to secure employment and move into the private rental market, two were offered longer term community housing options and we're still working with the remaining women to place them in the most suitable accommodation for their needs.

Many women requiring emergency accommodation present with very high needs and complex personal problems. On average, we find that these women require an \$1,000 investment to get them back on a pathway to independence, representing a small investment for such great outcomes.

“On average, we find that these women require an \$1000 investment to get them back on a pathway to independence, representing a small investment for such great outcomes.”

Our National Presence



We have 420 people living in our properties across Australia.

Lakehouse

One of our most ambitious projects this year was the opening of our pop-up housing project, Lakehouse.

Designed to give a home to some of Australia's most vulnerable people, women over the age of 55, the Lakehouse provides safe, temporary accommodation to around 40 women in Melbourne's south.

This cohort of women are often homeless due to a combination of gender inequality factors- diminished economic status, domestic violence, lack of superannuation, change in household formation and disrupted working careers.

Figures from the Australian Institute of Health and Welfare show that in 2015-16 there was a 17% increase in the number of women over the age of 55 seeking assistance from homelessness services, which was twice the rate of growth for the general homelessness services population.

To tackle this increasing problem, we were able to obtain the use of a vacant building, (previously used as a residential aged care facility), due for redevelopment in the near future. In the meantime, we have refreshed and updated the property with the generous support from more than 15 local businesses and the community.

This has included new kitchen and laundry renovations, garden upgrade and cleaning from Caulfield building company, Metricon and furnishings from the Guest Group.

The pop-up is the brainchild of property developer and advocate for housing affordability, Robert Pradolin.

"Housing for all Australians, rich or poor, is fundamental to Australia's long term economic prosperity," said Mr Pradolin.

"Given the long term costs associated with the unintended consequences in the areas of mental health, family violence, police intervention and the justice system, we are leaving future generations with an intergenerational time bomb."

This inventive solution garnered much praise not just from our residents and community, but from the wider industry also, with YWCA National Housing being presented with PowerHousing Australia's Leadership and Innovation Award in August.

The award, which saw YWCA National Housing triumph over nine other developments and organisations, recognises Lakehouse as project or program that "demonstrates industry leadership and/or genuine innovation."

It's the first time we have provided temporary accommodation of this type and hopefully not the last.

As Director, YWCA National Housing Jan Berriman says, "As our population ages, gender inequality continues and housing prices skyrocket, it's important that we find agile and innovative solutions to provide shelter for some of Australia's most vulnerable people. It's challenging and a significant investment will be required, but the alternative doesn't bear thinking about."

"Housing for all Australians, rich or poor, is fundamental to Australia's long term economic prosperity."



Financial Report

Finance Report 30 June 2018

An amalgamation of eight independent YWCA member associations within Australia into YWCA Australia, was completed by way of Schemes of Arrangement entered into between each of the independent associations and their members. The Schemes were sanctioned by Federal Court Order dated 22 May 2018 and came into effect on 1 June 2018. Under the Schemes YWCA Housing and YWCA National Housing became subsidiaries of YWCA Australia.

YWCA National Housing's primary focus of community housing was established 1 June 2018, following the amalgamation.

The operating profit for YWCA Housing for the year to 30 June 2018 was \$89,324 (2017: \$286,715). The net asset position of the entity as at 30 June 2018 amounted to \$7,668,540 (2017: \$7,579,216).

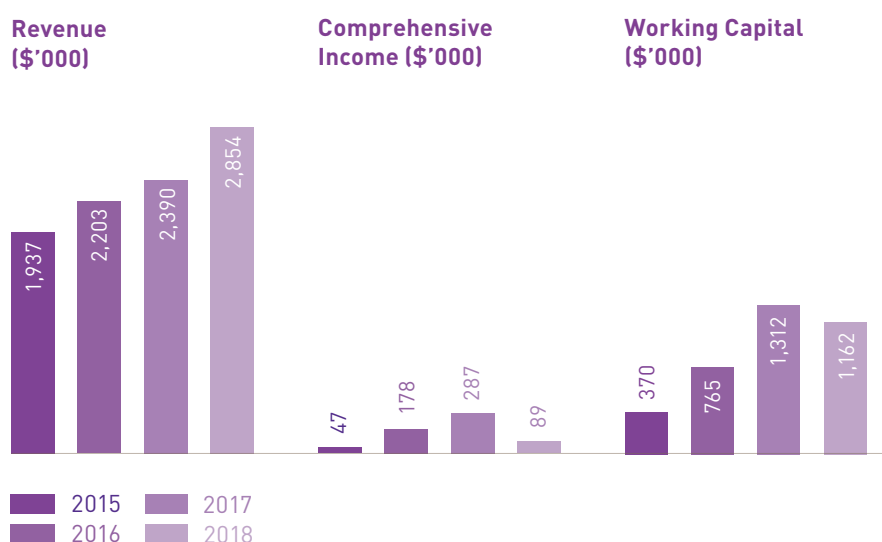
Both community housing entities continue into the future, post amalgamation with a strong net asset backing.

Alison Harness

Alison Harness
Interim Chief Financial Officer

Financial Year Highlights YWCA Housing

YWCA HOUSING	2015 (\$'000)	2016 (\$'000)	2017 (\$'000)	2018 (\$'000)
Revenue	1,937	2,203	2,390	2,854
Comprehensive Income	47	178	287	89
Working Capital	370	765	1,312	1,162



Balance Sheets of the Two YWCA National Housing Entities as at 30 June 2018

	YWCA HOUSING (\$'000)	YWCA NATIONAL HOUSING (\$'000)
Current Assets	1,862	42
Non Current Assets	6,506	8,559
Total Assets	8,368	8,601
Total Liabilities	699	102
Net Assets	7,668	8,499

Governance

Melinda Van der Westhuizen, Chairperson

BBus (Land Ec), MBA

Jones Lang LaSalle Regional Director & NFP acquisition experience in Aged Care and Affordable Housing.

Anna Draffin

BCom, BA, GAICD

CEO of Share Gift Australia, a shared value platform for shareholders and ASX-listed companies that provides economic returns to the community.

Julie Boyd

FAIM, FAICD, Registered Nurse ^{1/8}

Julie has strong experience in Local Government, corporate governance and compliance.

Yien Hong

AAICD, FGIA, LLB (Hons), B.Comm and B.Arts

General Counsel & Company Secretary Growthpoint Properties Australia Limited.

Caroline Treacy

*B. Blt Environment, B. Arch,
BOAQ2877, BOANSW10432*

Community, Disability, Aged Care & Seniors Living Property Advisor & Architect.

Managing Director, Grey Space Architecture+. Property, design and construction industry expert.

Cara Gleeson

Bachelor of Sociology

Director of Practice Leadership at Our Watch.

Kirsty Rourke

LLB(Hons), BCom, GDLP

Head of Investments at the City of Brisbane responsible for acquisitions and management of CBIC's portfolio.

Established in 2018, the YWCA National Housing Board provides governance and oversight to two entities – YWCA Housing and YWCA National Housing.

Thank you to Previous Directors

YWCA Housing:

Roslynne Hansen

Nicola Farray

YWCA Queensland:

Isabelle Chassain

Bianca Goebel

Jodie Knowlton

Denise Morton

Kym Murphy

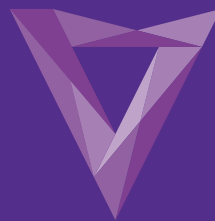
Lara Rush

Thank you to the following organisations, businesses,
government bodies and groups who have donated their time,
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