



Newsletter Issue 34, 2023



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A new volunteer reminded us of why she volunteered. “I only need to help one person to make a difference”, this reminded us of the **starfish story**....

There was a man who was walking along a sandy beach where thousands of starfish had been washed up on the shore.

He noticed a boy picking the starfish one by one and throwing them back into the ocean. The man observed the boy for a few minutes and then asked what he was doing.

The boy replied that he was returning the starfish to the sea, otherwise they would die. The man asked how saving a few, when so many were doomed, would make any difference whatsoever? The boy picked up a starfish and threw it back into the ocean and said “Made a difference to that one...”

The man left the boy and went home, deep in thought of what the boy had said. He soon returned to the beach and spent the rest of the day helping the boy



Chairman Scott Lowther

I am told that the role of the chairperson is to provide leadership – and to be an effective strategist and good networker.

I am pleased to provide some of these qualities to Make a Difference. I am pleased to work with of a great team of Board members and staff, and of course great volunteers.

My plans for the future are focused on funding this small but effective organisation – that focuses on families in crisis.

Our work is definitely aligned with State and Federal government funding streams, but we do not receive funding at any level.

I thank the world of philanthropy for their generosity to us in this year.

We will continue to support the community of Dingley Village and residents of the City of Kingston.

Scott Lowther



Message from Marion

Make a Difference is still here – 39 years later!

It was the local community who met way back then and decided that families in need of assistance had no place to go.

During these years we have seen hundreds of families and the pandemic has had a big impact on demand.

Our focus is always that people leave with whatever we have on hand. – and that includes staple food items, a grocery voucher, a pharmacy script filled, a fuel voucher, a SWAG for the homeless, a utility bill paid.

Our resources could be said to be “wobbling” without state or federal government funding, and we sincerely thank the City of Kingston for their unwavering support.

My personal thanks to the Board, the staff and of course our wonderful volunteers!

Marion





Share the Dignity

We believe that everyone deserves to be afforded the dignity so many of us take for granted.

Our work directly benefits those in crisis experiencing period poverty.

Share the Dignity is a women's charity in Australia, that works to make a real difference in the lives of those experiencing homelessness, fleeing domestic violence, or doing it tough. We distribute period products to women, girls, and anyone who menstruates who needs support. When someone is doing it tough, the last thing on their mind should be dealing with their period.

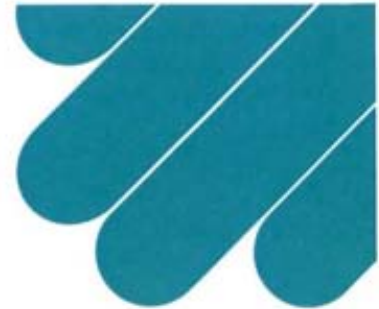
We assist those in need by collecting hundreds of thousands of period products each year through collection drives and campaigns. These products are distributed directly to charities across Australia.

We also work on advocacy by aiming to end period poverty in Australia, we helped to [axe the tampon tax in 2018](#) and are now focused on ensuring all public hospitals offer free sanitary items to those who need them through [#PadUpPublicHealth](#). We are working on ending the shame and stigma around periods through our [Period Pride](#) campaign.



Tennille from Share the Dignity and Kate our Financial Counsellor

Share the Dignity is a wonderful organisation which donates to us – helping women in need.



Federal Budget Summary 2023

Housing

- **Commonwealth Rent Assistance** will rise by 15%. That means most single people will receive an extra \$23.58 a fortnight, sharers will receive an extra \$15.72 a fortnight and families on the Family Tax benefit will get \$27.74 a fortnight. This falls short of the increases needed to reduce housing stress for private renters on Centrelink incomes. Eligibility for Commonwealth Rent Assistance has not expanded.
- There is \$100 million for the delivery of **critical housing and essential infrastructure in the Northern Territory**.
- A **Household Energy Upgrades Fund** has been established to support upgrades to homes that reduce energy usage. This will include **upgrading 60,000 social houses** which will provide energy bill relief.
- There is **no Equal Remuneration Order (ERO) for homelessness services in the budget beyond June 2024**. However, there is hope that a new National Housing and Homelessness Agreement will be reached. This may affect future staffing levels as funding does not keep pace with wage costs.
- There is **no new funding for social housing** to meet the current 640,000 shortfall.

Income Support

- **JobSeeker, Youth Allowance** and other working age payments will increase by \$20 a week (or \$40 a fortnight), from the 20th of September 2023. This is well below the \$181 increase per week for JobSeeker that ACOSS is calling for in the Raise The Rate campaign.
- **People aged 55 to 60** who have been unemployed for nine months or more will see an increase of \$46 a week to JobSeeker payments. This is the existing rate that people 60 and over on JobSeeker are receiving.
- **Parenting Payment (Single)** has been extended to single parents whose youngest child is under 14, from the previous cut off when the child turned 8. This means that 57,000 parents whose youngest child is aged between 8 and 14 (including age 8 by not including age 14) will be moved from JobSeeker to the Parenting Payment (Single) which gives them \$103 extra per week.
- **ParentsNext** participants will no longer receive financial suspensions or penalties for missing an activity or appointment. From July 1 2024, ParentsNext will end and be replaced by a new voluntary program still to be developed.

Utilities

- The Commonwealth Government is partnering with state and territory governments to provide **electricity bill relief**. In Victoria this will look like an additional \$250 for eligible households, on top of the Power Saving Bonus. Find out more information here: <https://www.energy.vic.gov.au/for-households/help-paying-your-bills>

(ctd.)

Health

- Incentives for GPs to **bulk bill concession card holders and pensioners will be tripled**. The incentives will depend on the clinic's location.
- Six million people will see the **costs of their medicines cut by up to half**. A two-month supply of 320 common medicines will now be the price of a one-month supply.
- There is a \$1.6 billion indexation **boost to Medicare rebates**. This means Medicare rebates will increase by 4%.

Employment

- There will be a 15% increase in wages for **aged care workers**. This will attract more people to the sector, retain the skilled workforce and support women who make up the majority of aged care workers.
- A National Net Zero Authority is being established to support workers, companies and communities transitioning to a net zero **emissions** economy.

Community services operations

- There will be **changes to the indexation formula** for Commonwealth programs and services. The government revised the methodology, and 1% indexation should end when inflation, wages, and costs are increasing at 6% or more. This is only for federally funded programs. In total there is \$4 billion in the budget to support organisations, including community sector organisations to fund wage increases, higher service delivery costs and increased demand (ACOSS).

Schools and childcare

- **36 public schools in Central Australia will be fully funded** to 100% of the Schooling Resources Standard (SRS). This is the first part of Federal Labor's 2022 election commitment - to get every public school on the pathway to 100% of the SRS. It's important that Labor fulfils this promise.
- The **National Student Wellbeing Program** will replace the Chaplaincy program and be open to non-religiously affiliated pastoral care workers and continue to be funded at \$61.4 million per year.
- 1.2 million families will benefit from **cheaper childcare**. Families earning \$120,000 annually and putting their child in care 3 days a week will save \$1700 a year.

Financial Wellbeing and Capability Programs

- There has been **no mention of the funding levels for FWC programs** which include Emergency Relief, Financial Counselling or Food Relief in the budget papers and levels are expected to remain static.

More than 300 medicines to be half price as Butler approves 60-day scripts.



By [Natassia Chrysanthos](#) 25th April 2023 [The Age](#)

Australians will be able to buy twice as many common medicines for the price of one script under a major pharmacy reform to deliver more cost of living relief in next month's budget.

Health Minister Mark Butler will on Wednesday double the amount of medicine a person can collect with each script, from one to two months' supply, for more than 320 products treating chronic conditions such as heart disease, cholesterol, Crohn's disease and hypertension.



Patients will be able to receive 60-day scripts from September, with the same maximum co-payment of \$30.

The government says it will save Australians up to \$180 a year on each common medicine listed on the scheme – including widely prescribed drugs such as atorvastatin, rosuvastatin and perindopril.



Double pharmacy scripts to 60 days' supply to save Medicare millions: Doctors

"Many, particularly older Australians, but families as well, really rely on the relationship with their local pharmacist. The government's proposal at the moment is going to make it harder to do that work and have that relationship with their patients."

The six million Australians who are prescribed the eligible medications will be able to get the 60-day scripts from September.

The change means patients will still pay the maximum co-payment of \$30 but can receive two months' supply. Until Labor lowered the co-payment to \$30 in January, they were previously paying \$42.50 for one month's supply. Concessional patients will pay \$7.30 per 60-day script.

Family Violence In Our Community

Safety Plan –

What would you take when you need to leave:

At “Make a Difference we assist many women who are at risk of violence in the home.

This safety plan reminds them of preparations they must make before leaving the family home.

What would you take with you if you had to leave?

Place a check mark by those people/items in this list.

- Children
- Family Members
- Other People
- Money
- Keys to your car
- Keys to your house
- Medicine
- Important papers (birth certificates, immigration & status documents, visa, etc.)
- Social Security Cards
- Driver’s License
- Bankbook
- Credit Cards
- Passports
- Insurance papers
- Items for your children
- Jewellery
- Welfare paperwork
- School records
- Medical records
- Mortgage payment details
- Other
- Other

An example of our Financial Counsellor's Day!

Things are not always what they seem. (names changed to protect privacy.*)

A lot goes on behind the scenes when it comes to Financial Counselling. When someone reaches out at a vulnerable time, it takes a lot of courage to take that first step, but once they do, the relief that washes over them is life changing.

One may think that after that initial appointment all work is done, but almost always, that is only the beginning.

Take Chris* for example.

Chris* first engaged with Make A Difference 4 years ago. Chris* was a single man who had found himself with over \$180,000 worth of debt. This debt consisted of multiple credit cards, personal loans, car loans, the works.

Chris* had a full time job but had to take a big pay cut as his sector was downsizing and he could not afford to quit. There were limited jobs in his field, and he had to pay his rent. Chris* knew he had made poor choices (his words) and could not keep up.

Chris* expressed there were many times that he had considered ending his life and believed there was no way out.

To some, it may have seemed that Chris* had come to my office, met with me and left, and that is where it ended. But, behind the scenes four years of negotiations, referrals and check-in's occurred.

Initially, I was able to have Chris*'s debts halved to \$90k with proposals of 5 year long term payment plans. After 18 months, Chris* has obtained a new job with a higher pay rate, which allowed him to save a little money whilst maintaining repayments. With that money we discussed some options, to which Chris* agreed upon the option that we would propose a smaller full and final payout offer on his smaller outstanding debts, halving those debts again.

Four larger debts still remained, totalling over \$40k. Throughout the remaining period Chris* attended ongoing counselling sessions (to which I had referred him to) and this helped with his mental health significantly. Chris* no longer felt that life was over, and he had purpose. He met a lovely woman, and they were married in 2022.

With his initial debt of \$180k reduced to \$40k, Chris* continued to save and work hard. Moving into cheaper accommodation and following the budget we had drafted and re-drafted many times over.

After managing the reduced payment plans for the past 3 ½ years and having paid out most of the debts, Chris* was now able to offer full and final payouts on the remaining 4 debts. All of which were accepted, bar 1.

Fast forward to now. As of Feb 2023, Chris* was able to pay out the remaining \$8000 on the final debt he had (as he was able to save this amount).

This now means that Chris* is debt free and can start living his best life moving forward without money worries hovering over his head. Ctd...

An example of our Financial Counsellor's Day! (ctd.)

Email received from Chris 2/02/2023 –

Thank you, Kate.

It could have not been possible without your support. Its been just over 4 years we have been dealing with the banks.

Hats off to you, who made it possible.

I can't thank you enough, how lucky I am to have you by my side.

Thank you for helping me out of such a stressful situation I was in.

May God always bless 🙏 you with lots of love, happiness and abundance.

You are doing a wonderful work, bringing smiles to people. Keep it up. 🙏

Thank you so much.

So, when someone walks through the door, or calls to make an appointment, it is often only the very beginning of what could be a long and emotional journey towards financial freedom.

Kate Smith. Financial Counsellor, Make a Difference Dingley Village

Kate is available on Wednesday and Thursday, 9am-3pm.

Phone to make an appointment.



Parenting

PARENTING DECISION-MAKING CHECKLIST

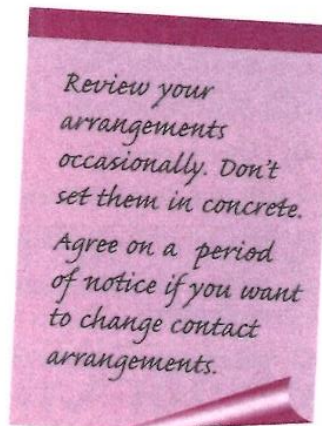
This is a list of decisions you may need to make with the other parent.

Considering these will make life easier for you and your children. Be flexible and keep your child's interests in mind.

Agree on the easy things first and return to the hard ones later. Good luck!

Where will the children live?

- Weekdays
- Weekends
- Nights/days
- Public holidays
- During school terms
- During school holidays
- Over Christmas and other special days
- If you are sick
- If your child is sick



Use diaries to record decisions and be specific about dates and periods of time.

How will you arrange:

- Pick ups and drop offs
- Birthdays or other cultural/religious events
- Attendance at special events like school sports day. Can you both go?
- Contact with grandparents and other extended family
- Contact and overnight stays with the children's friends
- Calls/emails from one parent while the child is with their other parent
- Transport arrangements: between homes/to school/dance/sport etc.
- Child support

Where will they attend?

- School
- Church/mosque/temple/synagogue or other spiritual/religious place
- Other activities

YOU AND THEIR OTHER PARENT

Parenting (ctd)

Who will pay for the kids'...?

- Transport between your homes
- Local taxis/buses/trains
- Clothing
- Health care/health insurance/dentist and orthodontist/glasses/contact lenses/counselling, etc.
- Child care
- School fees/tuition/books
- Extracurricular activities/excursions/socials/pocket money
- Long distance transport. Air fares/trains/buses
- Other expenses

Different ways of paying child support can be arranged. Contact the Child Support Agency to find out more about payment options. See page 37 for contact details.

How will you share information?

- School communications/reports/photos
- Medical records including details of any medication
- Information on visits to doctor/dentist/counsellors etc.
- Information on important events: sporting/religious/special activities/news of extended family etc.

Ground rule

Write down your decisions. Be courteous.

Try to agree:

- To share phone numbers in case you need to contact children.
- To inform the other parent about any changes to important phone numbers.
- How to make changes to any of these arrangements.
- To work towards a consistent approach to discipline.

Can you agree not to:

- Put the other parent down to the children.
- Make big changes like moving house, changing schools without prior discussion.
- Plan activities during their other parent's time.
- Make decisions that have important cultural or religious implications.
- Argue in front of the kids.

VISITOR from CISVic



We were pleased that Kate Wheller, CEO of CISVic visited us at Make a Difference recently.

We were able to show her our Emergency Relief system, and our data collection necessary. We may be able to partner with CISVic.

Kate appeared to enjoy the visit and witness the 50 plus families who visited us on the day.

Volunteer Marlene was able to show her MADDV in “action”.

We continue to work co-operatively with organisations large and small.

VISITORS from the Commonwealth Bank in Springvale



At Make a Difference we were delighted that staff from the Commonwealth Bank in Springvale presented us with a donation from the Bank's "Community Donations Program"

Sincere thanks to all.

CHRISTMAS 2022



A welcome donation from a local business - Miranda from "Anytime Fitness"



We never know who may turn up at our door!

Friends from TSG in Dingley Village turned up last Christmas with Christmas cakes which were quickly distributed to families who welcomed the donation.

Knitting Chief Jenny Emerson

Recently it was brought to our attention of a very avid knitter, Jenny Emerson, that a suggestion was made for a knitted "comfort blanket. Jenny dutifully set about knitting the squares, post haste, and in no time was sewing the squares together and calling upon her neighbour to assist with a crocheted border to complete the work.

Jenny spends much of her spare time knitting squares for charity, in fact you would hardly visit without seeing her fingers knitting away and a pile of squares ready to send off to charity.

Make a Difference is delighted to be a recipient.



Above: Gillian O'Grady (L) and Jenny Emerson (R)
Displaying their handiwork

Donations of knitting squares arrive at MADDV from Queensland

Thank you, Jenny.

Majority of Australians on jobseeker and parenting payments live in poverty in, study finds.

The Guardian Australia by Luke Henrique-Gomes 22 Mach 2023

Report on 3 million people living, below the breadline shows welfare payments are ‘totally inadequate’.

The ACOSS report uses the relative poverty line measure of 50% of median household income, meaning a single person living on less than \$489 a week is poverty. For a couple with two children, the poverty line was \$1027 a week.

It found 60% of people on the jobseeker payment, 72% of people on the parenting payment, and 34% of people on youth allowance lived in poverty.

The ACOSS chief executive, Cassandra Goldie, said the fact that a majority of people relying on unemployment payments and parenting payments lived in poverty showed the current system was “totally inadequate to meet the essentials of life”.

Goldie said the report provided further evidence of the need for a “poverty reduction package”.



Homeless

Question: Is there homelessness in the Village!

Answer: of course not!

MADDV answer – of course there is!

For what seems like the first time in our history, we are seeing many homeless people.

We have bought tents for some (\$169.95), SWAGS for some (\$249.95) provided frozen meals, blankets, and fuel cards for those sleeping in their car.

Four in 10 people who sought help from major homelessness charity in the past three years were employed but could not meet skyrocketing rents, according to a report by Mission Australia.

The report comes as the demand for the organisation's homelessness services, mainly based in New South Wales, jumped by 26% to 7,378 people between January 2020 to December last year.

The number of people seeking help who were already homeless increased by 50% in three years to more than 3,500 people – mainly due to inadequate supply or affordable housing, the report said.

Women were the majority of newly homeless, as ABS census data shows problem getting worse.

Of those people experiencing homelessness, only a third were supported into secure long-term housing. Half were supported into short-term or emergency housing due to the lack of long-term housing.

The report found the number of people living in tents, cars, improvised homes and sleeping rough who had sought help from its services more than doubled in three years to 640.

Seventy per cent of those who sought its help were on income support payments. The report said skyrocketing rents, low wages and income support payments, and a stark shortage of social and affordable housing.

“We’re now seeing families with children, including those escaping domestic violence, more older people – specifically older women – many people who are working full time.

Excerpt from an article in The Guardian by [Jordyn Beazley](#) Tue 23 May 2023



City of Kingston – Volunteer Appreciation Day



Councillor Steve Staikos and Marion enjoy a night out!

Our volunteers are worth their weight in gold!

Super Saleswomen!



Two of our volunteers decided to have a stall at our local Woolworths store and sell some of our lovely hand-knitted baby and children's clothes.

Many thanks to them both – Marlene and Alma in action!

Snapshot of Volunteering

Volunteers contributed \$4.9 billion to the Victorian economy. Women contributed \$2.6 billion and men \$2.2 billion. Community and welfare - \$723 million. The value of volunteering in Australia is estimated at \$27.45per hour.

“Volunteers get a lot of satisfaction from helping others, enhancing the quality of their life and their health. The benefits to the recipients are obvious and there are also spin-offs for government and workplaces”.

The value of volunteering is difficult to measure. Volunteers gain a broad range of new skills that are transferable to their workplace for example. They are healthier, fitter, more mentally alert and more socially connected than people who do not volunteer. These benefits may even act as a pathway to employment”.



Gary our volunteer preparing for our clients tomorrow.

Volunteer Tom with FareShare meals.



FareShare

Fare Share visits us at MADDV each Tuesday with frozen meals, and by the following Thursday they have all been distributed to families in need.

Fare Share operates Australia's largest charity kitchen, where they transform rescued food into cooked nutritious meals for people facing hardship.

Volunteers in the kitchen arrive weekday morning, afternoon and evening shifts.



FareShare volunteer delivering meals to us.

They leave MADDV with as many meals as the family needs.

Bendigo Bank Dingley Village Grants Awards



David Starvaggi: Chairman for many years



Greg Lawes: Director



Adam Arness: Director



Kevin Poulter. This year's winner of the Ron Vogt award



Darren Bodey: Chair of Bendigo Bank Foundation

Crazy Sox Day

2023



Make a Difference thanks the children of Dingley Village for their support



Friends and Supporters

 <p>Besen Family FOUNDATION</p>	<p>W.C.F. Thomas Foundation</p>
 <p>City of KINGSTON</p>	<p>Harris Family Foundation</p>
 <p>DANKS TRUST</p>	
 <p>Tucker ALBERT & BARBARA TUCKER FOUNDATION</p>	
 <p>HAROLD MITCHELL FOUNDATION</p>	<p>Dandenong Magistrates Court</p>
 <p>The Honda Foundation</p>	<p>Collier Charitable Fund *</p>



And we hope for a bright future!