



2025

ANNUAL REPORT



ABOUT YWCA AUSTRALIA

YWCA Australia (YWCA) is a national not-for-profit organisation that has specialised in supporting women for over 140 years. With more than 200 employees across 16 locations, YWCA provides housing, support services and leadership pathways that enable enables young women, women, and gender diverse people and their families to find stability and feel safe and secure, so they can build the future they want. We also operate Song Hotel, a profit-for-purpose business where proceeds are reinvested and contribute to our work.

We are the experts in gender responsive housing and homelessness solutions.

140+ years 
supporting women

16 locations 

200+ 
employees

ACKNOWLEDGEMENT OF COUNTRY

YWCA Australia wishes to acknowledge the Traditional Custodians of the lands on which we work, live and play and pay our respects to Elders past and present.

We recognise First Nations people as the custodians of the lands, seas and skies, with more than 60,000 years of wisdom, connection and relationship in caring for Country.

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MESSAGE FROM THE CEO AND BOARD CHAIR



6.34% 
growth in financial position

\$131M 
net assets this year

As we mark the third year of our YWCA Evolve Strategy, we are proud to reflect on a period of remarkable growth, innovation and impact.

This year has been defined not just by milestones, but by momentum. We are leading discussions and delivery of gender responsive housing and homelessness solutions.

As always, this is driven by our deep commitment to deliver quality housing and programs for our residents and clients that meet their needs, and to elevate the voices of young women.

We've seen our reputation grow nationally, with governments, partners and communities recognising YWCA as a trusted and expert voice. From securing transformative funding to launching new housing developments, each achievement is a testament to our unwavering commitment to creating safe, affordable homes for women and gender diverse people across Australia.

Financially we remain strong, with \$131 million in net assets and 6.34% growth this year. Every decision we make is aligned with Yes 2026, ensuring we stay focussed and future-ready.

Looking ahead, we are entering a period of significant opportunity for growth and influence, driven by increasing government recognition of the importance of housing and homelessness solutions. Federal and State investment is

providing a more stable and strategic foundation for delivery, with long-term initiatives supporting innovation and impact across the sector.

The elevation of housing policy within key government portfolios is opening new pathways for advocacy, particularly in making the economic case for gender responsive housing and support services. Our strategy remains clear: scale what works, seize new opportunities and stay true to our purpose.

We also want to acknowledge and thank Helen Conway, who after 5 years of leadership finished her term as Board President in May this year. Helen has steered YWCA through significant change ensuring our future sustainability and impact.

To our team members, thank you for another year of dedication and for your contributions to our values-driven culture. Your commitment to our residents and clients is the reason we continue to grow, innovate and deliver impact.

With optimism and resolve, we look forward to another year of progress, partnership and purpose.

Michelle Phillips
Group Chief Executive Officer

Robyn Clubb AM
Board President

HIGHLIGHTS

We continue to be the leading experts in gender responsive housing and homelessness solutions.



7,600+

People supported
this year



496

Safe, stable and
affordable homes



18,000+

Hours of
support



36

New homes
delivered



209

Team members



Women's Liveability
Assessment Tool



Gender Responsive
Design Guidelines



50+

Meetings with
decisionmakers



7

Formal government
submissions



159

Community partners



27

Service Delivery programs



\$141m

investment in housing

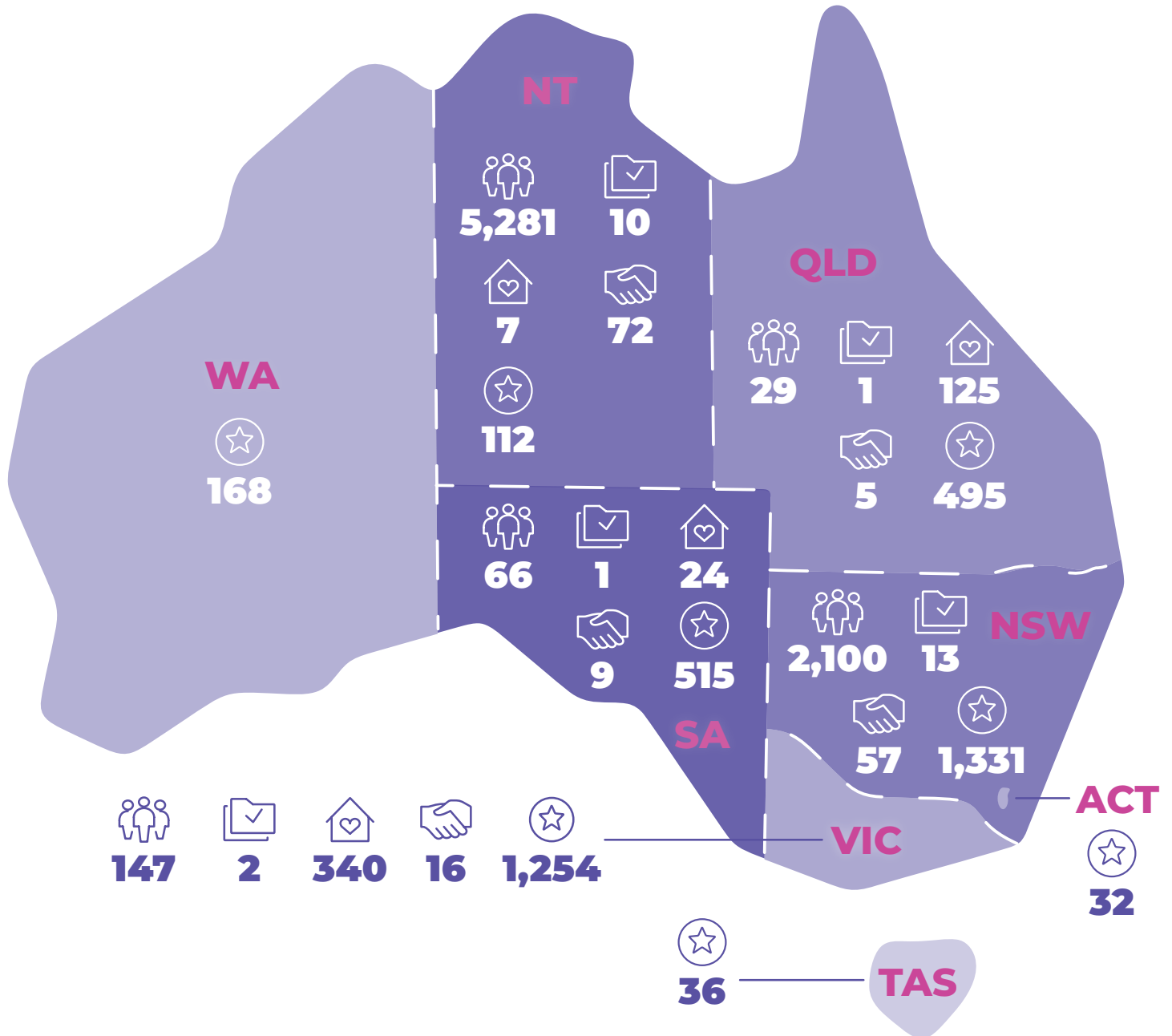


We've Been Robbed: Young women and gender diverse people's housing experiences and solutions with Swinburne University of Technology



Little things that are big:
An Evaluation of the YWCA's
Women's Housing Support
Program report
by RMIT University

OUR REACH



People supported



Program partners



Programs delivered



Constitutional members



Safe homes provided

ADVOCACY AND POLICY



YWCA has a proud history of advocacy. As Australia's only national women's housing organisation and with over 140 years of service delivery and advocacy in communities across our cities and regions, YWCA stands as a key ally and advocate for safe, secure and affordable housing options for women.

We draw on credible evidence and the lived experiences of women impacted by housing insecurity to inform our national advocacy agenda.

We champion the voices of young women, women, and gender diverse people as powerful agents for change, working together to address gender inequality and the housing crisis at a national level.

This year, our advocacy efforts have been shaped and strengthened by the leadership of our Young Women's Council and Digital Activist Community. Their insights and lived experiences have informed our messaging, campaigns and research, ensuring our work reflects the realities and aspirations of the communities we serve.

We remain steadfast in our commitment to driving action, securing investment and influencing solutions that build a more equitable housing system and advance gender equality. Our advocacy continues to reach key decision-makers, shaping policy and creating pathways for gender responsive housing and homelessness reform.

HIGHLIGHTS

- On World Homeless Day, released our research report “We’ve Been Robbed: Young women and gender diverse people’s housing experiences and solutions” with Swinburne University of Technology at Australian Parliament House, hosted by Parliamentary Friends of Housing.
- Our Federal election Safe Homes, Equal Futures campaign included a five-point plan to address Australia’s urgent housing crisis and ensure gender responsive solutions for women and gender diverse people.
- We held more than 50 meetings with key decision-makers federally and across every targeted growth state and territory, including Premiers, Treasurers, Ministers for Housing,

Women, and Domestic and Family Violence, and senior departmental leaders to drive housing growth and gender responsive investment.

- Submitted 7 formal government submissions, including to Commonwealth Treasury on housing challenges, advocating for targeting policy changes and funding.
- Delivered three advocacy campaigns with significant involvement from the Young Women’s Council and Digital Activist Member Community.

YOUNG WOMEN’S COUNCIL

At the heart of YWCA’s advocacy is the power of young women and gender diverse people to shape a more equitable future. Our Young Women’s Council brings together eight passionate changemakers aged 18 to 30 from across the country.

The Council plays a vital role in ensuring that the perspectives of young women and gender diverse people are front and centre in our work. Council members have spent the past year sharpening their advocacy and campaigning skills, contributing to research, informing messaging and national campaigns. Their leadership has helped amplify the voices of young people and drive meaningful change in policy and public discourse.

As we continue our journey toward systemic reform, the Young Women’s Council remains a powerful force, ensuring that the voices of young women and gender diverse people are not only heard, but lead the way.



SAFE HOMES, EQUAL FUTURES CAMPAIGN SPOTLIGHT

In February this year, YWCA launched our Safe Homes, Equal Futures campaign, calling for urgent, gender responsive solutions to Australia's housing crisis. The campaign outlined a five-point plan to ensure the next federal government would prioritise the unique needs of women and gender diverse people, delivering long-term housing stability and equity.

"The housing crisis isn't just about a shortage of homes - it's about ensuring everyone has access to safe, secure, and affordable housing," said YWCA Australia CEO Michelle Phillips. "Women and gender diverse people face distinct barriers and need targeted solutions."

The campaign was informed by the lived expertise of our members, the voices of our Young Women's Council, and the collective power of our growing Digital Activist Member Community.

We used a wide variety of channels to create pressure for real political commitments, positioning housing and cost-of-living as decisive election issues for young Australians who formed the largest voting bloc.

The Five-Point Plan

- Increase the Supply of Safe, Secure, and Affordable Housing for Women, Gender Diverse People, and Their Families
- Increase Investment in Regional Housing for Women, Gender Diverse People, and Their Families
- Increase and Sustain Funding for Gender Responsive Homelessness and Domestic and Family Violence Services
- Ensure Young Women and Gender Diverse Voices Shape Housing Policy
- Enhance Renter Experience and Improve Affordability



Youth Advocates at YWCA Australia are not just telling our stories, we're helping shape the solutions."

**Safe Homes, Equal Futures
Youth Advocates**



Traditional media

We secured opinion pieces, interviews, and coverage in key media outlets such as AAP and Women's Agenda.



Women and gender diverse people face distinct barriers and need targeted solutions.

Michelle Phillips

YWCA CEO

Social media

We ran a strategic digital campaign, using polling data, graphics, and quotes, reaching over 100,000 people, increasing our social media engagement by over 100% and gathering over 400 signatures for our petition.



100,000+ reached

100% engagement increase

400+ petition signatures

Existing member engagement

More than 2,200 members were connected in with the campaign through our email updates to YWCA's broad membership base and Digital Activist Community.

2,200+ members connected



Political engagements

We met with crossbenchers, Ministers, and members of the opposition, building relationships that position us for longer term influence beyond the election cycle.



National Polling

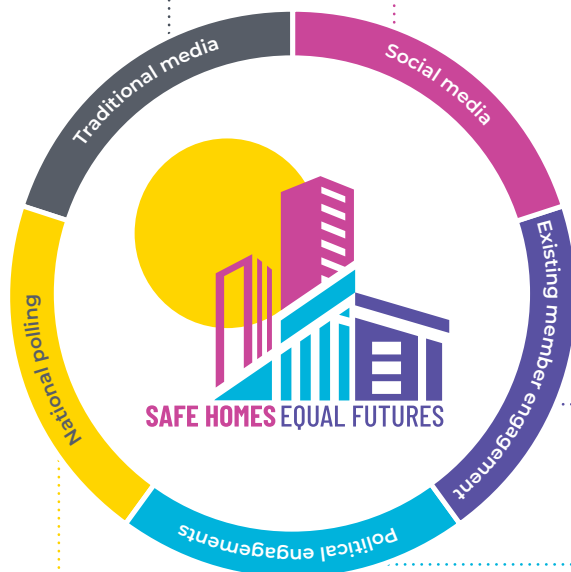
We conducted national polling with Essential Research, capturing the views of over 1,000 young women and gender diverse voters in key marginal electorates on housing security and issues of concern ahead of the 2025 Federal Election.



1,000+ young women and gender diverse voters

65% said housing policy would decide vote

First data focussed on young women & gender diverse voters





WE'VE BEEN ROBBED REPORT

To understand the housing experiences of young women and young gender diverse people living in Australia, YWCA partnered with researchers at Swinburne University of Technology, resulting in the report *We've Been Robbed: Young Women and Gender Diverse People's Housing Experiences and Solutions*.

The report was completed by Professor Wendy Stone, Dr Sal Clark, Dr Zoe Goodall and Dr Catherine Hartung and involved qualitative research with 53 young women and gender diverse people aged 18-30. The research shares their key experiences and perspectives on housing insecurity and homelessness, including the social, emotional, psychological impacts lack of access to safe and secure housing can create.

The findings show a dire situation of unaffordable rents, unsafe living conditions and barriers to homeownership that demand immediate attention from policymakers.

CEO Michelle Phillips said, *"The findings of this report bring to light a reality that we at YWCA Australia have long understood – gender is a major factor in achieving safe, secure and affordable housing."*

"The crisis we are currently facing is bigger than just affordability. It's a barrier to the independence, mental health, and ability of young women and gender diverse people to build stable lives."

We released the report on World Homeless Day with Swinburne University of Technology at Parliament House, hosted by Parliamentary Friends of Housing, a non-partisan group of Senators and MPs interested in housing in Australia, co-chaired by Josh Burns MP, Angie Bell MP and ACT Senator David Pocock. A number of other Senators and MPs were in attendance, including Zoe Daniel, Dr Monique Ryan and Steph Hodgins-May.

YWCA team members, research partners and Young Women's Council members hosted panels about the report at the release event, sharing the findings and key recommendations to address the issues.

The research has informed our advocacy for policy change, particularly in relation to the five action points which were central to our election campaign Safe Homes, Equal Futures.



AFFORDABLE AND SOCIAL HOUSING



YWCA is a Tier 2 Community Housing Provider and currently owns or manages more than 496 social and affordable homes, with a rapidly expanding footprint. We build, buy, and manage housing properties. We provide safe, secure and affordable accommodation for women and gender diverse people and their families across Australia.

Our housing spans Victoria, Queensland and Northern Territory, and we opened our first affordable housing in South Australia in early 2025.

HIGHLIGHTS

- We secured a solid pipeline of housing with funding from Housing Australia, Queensland, New South Wales, South Australian and Victorian Governments.
- In the third year of our growth strategy, we secured approximately \$72m of our total \$141 million investment in housing. We completed 36 dwellings this year, coming to a total 95 of the 283 secured dwellings complete.
- Our Adelaide Affordable housing 24-unit development was completed and launched with the Premier of South Australia the Hon. Peter Malinauskas and key Ministers in attendance.
- We marked the start of construction for our Burnayi Lurnayi project in Bendigo, Victoria with a sod turn event in October 2024.
- Construction has commenced on our Lavington, New South Wales social housing development of 10 x 3-bedroom homes, with a sod turn event to mark the occasion.

Our Portfolio

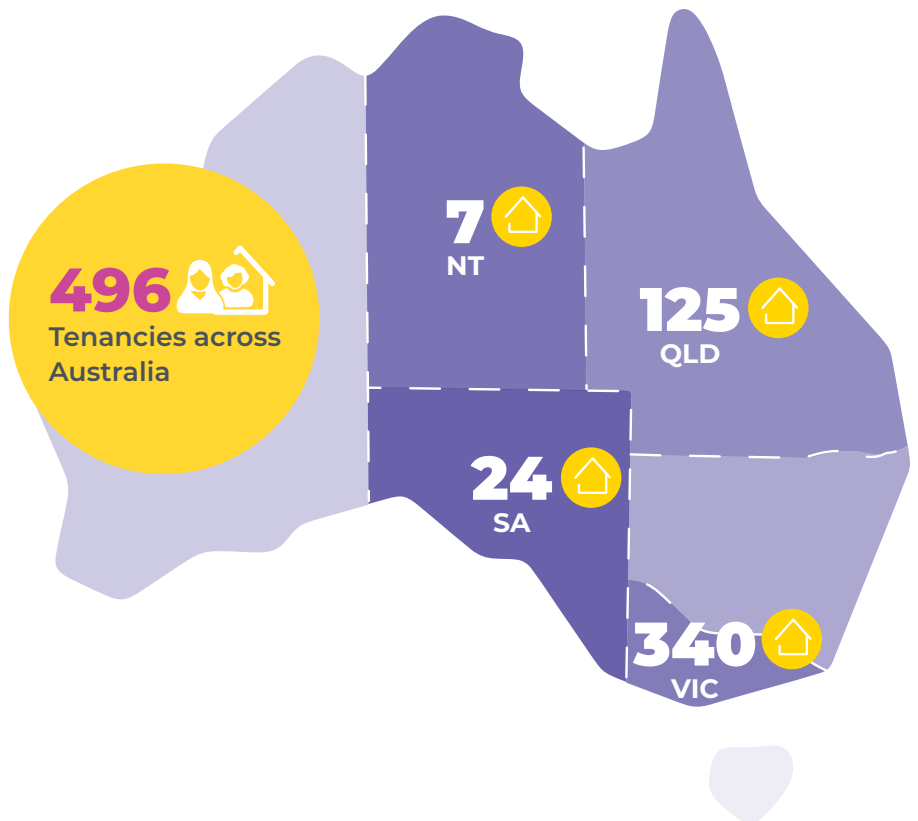
52
Affordable
Homes

444
Social
Homes

207
Owned

47
Leased

242
Managed



Our Lead Residents

395
Women and
gender diverse
people

24
Men

56
First Nations residents

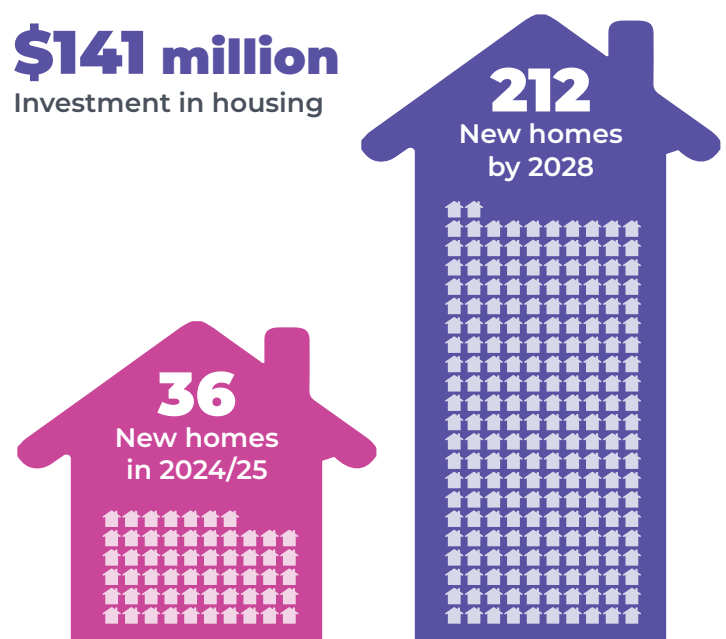
50
Culturally and Linguistically
Diverse residents

74
Residents living with a disability

Our Growth

15 Projects

\$141 million
Investment in housing



GENDER RESPONSIVE HOUSING - TOOLS FOR IMPLEMENTATION

Housing insecurity is gendered: women face distinct risks, needs, and outcomes in the housing system. They represent 60% of specialist homelessness services clients, with 45% of all women seeking homelessness assistance identifying family and domestic violence as the main cause.

In spite of this, most current housing policy, design, and funding mechanisms remain gender-blind. To address this gap, YWCA developed the Women's Housing Framework, a sector-first model that identifies best practice approaches to designing, acquiring, and operating housing specifically for women.

This framework is grounded in lived experience and women-centred research, offering actionable insights into how small changes in housing design and management can lead to significantly better outcomes.

To support implementation, YWCA launched two practical tools:

- Women's Liveability Assessment
- Gender Responsive Design Guidelines

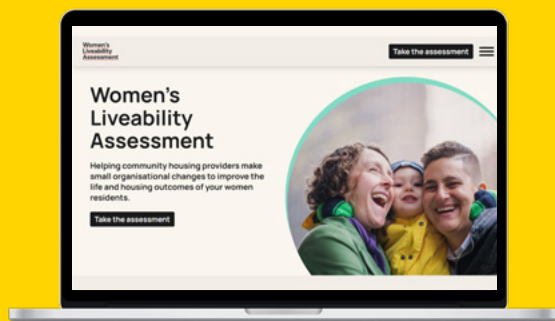
Designed for women, by women, and incorporating insights from those with lived experience of housing insecurity, the Women's Housing Framework and its associated tools directly improve housing outcomes by addressing four key domains of impact - safety and security, health and wellbeing, participation and connection, and agency.





After seeing the positive outcomes for our residents, we wanted to support other housing providers to see that same impact."

Libby van der Waal
General Manager | YWCA



Women's Liveability Assessment Tool

Led by YWCA and funded by Homes Victoria, the Women's Liveability Assessment Tool was developed with a working group of representatives from Community Housing Limited, Women's Property Initiatives and CHIA VIC.

It is a free online tool for community housing providers to assess and improve their policies and procedures in line with women's needs. The tool prompts housing providers to consider how residents are supported after experiencing trauma, are assisted to build skills and access employment opportunities and ensure housing meets residents' family and caring responsibilities.

"What sets this tool apart is that it takes a holistic approach, considering physical spaces and locations alongside support needs and community connections," said Libby van der Waal, YWCA's General Manager, Housing Operations.

Gender Responsive Design Guidelines

The guidelines were developed in consultation with Dr Samantha Donnelly from University of Technology, Sydney and provide a blueprint for designing housing that meets the unique needs of women and their families.

The design guidelines are available for use by Government agencies, community housing providers, peak bodies and property development professionals such as architects, planners and builders and includes a checklist to assess key gender responsive design principles.



PROPERTY SPOTLIGHT

ADELAIDE AFFORDABLE HOUSING

YWCA's Adelaide Affordable Housing features 24 apartments over 7 storeys. These homes are for women and women-led families, with priority given to those escaping family and domestic violence.

Made to a Silver Liveability Standard and 6-star energy requirements, the \$15.7 million project includes a range of 1, 2 and 3 bedroom apartments to meet the different needs of residents and also has a beautiful common area.

In line with YWCA values and the purpose of the development, the project team were all women, making for an incredibly unique collaboration in which properties for women were made by women.

The property officially opened in May this year, with special guests including South Australian Premier the Hon Peter Malinauskas, Ministers Nick Champion, Nat Cook and Katrine Hildyard, and Lucy Hood, the State Member for Adelaide.

Speaking to guests and media about the inaugural development, the Premier said, *"This is the first of its kind in the city, supporting vulnerable women and their*

families by providing safe and affordable long-term rentals to call home.

"The Labor Government is proud to back developments like this, providing the financial support that ensures these projects get off the ground."

Our then Board President Helen Conway also spoke about the importance of housing options for women and gender diverse people which meet their unique needs, in recognition that housing is not one-size-fits-all.

"This is more than just a roof over someone's head. This is a starting point for someone to build the future they want, with the security of a safe and affordable home."

Since opening, the development has received wide industry recognition, winning the Affordable and Social Housing category at the Master Builders South Australia Building Excellence Awards, and becoming a finalist for both Social Infrastructure at The Urban Developer Awards, and for Urban Development Institute Australia awards For Excellence.





PROPERTY SPOTLIGHT

INVESTMENT IN REGIONAL HOUSING

YWCA is cementing its role as a national leader in gender responsive housing, with a growing footprint in regional communities like Albury-Wodonga. Through strategic partnerships and a deep understanding of the unique housing needs of women, YWCA is delivering safe, secure, and affordable homes that foster stability and opportunity.

In April, we officially broke ground on a \$5 million social housing development in Lavington, New South Wales. Funded in part by the Homes New South Wales Social Housing Accelerator Fund, the project will deliver 10 new homes for women-led families on the New South Wales social housing register, many of whom have experienced domestic and family violence.

This is our first housing development in New South Wales but is part of a bigger commitment to increasing housing supply in the local area.

Just across the border in Wodonga, YWCA celebrated the official opening of a \$2.6 million community housing development, delivered in partnership with Homes Victoria under the Victorian Government's \$6.3 billion Big Housing Build and Regional Housing Fund and developed with local builder Cavalier Homes.

Each of these homes is built with YWCA's Women's Housing Framework in mind. The homes feature thoughtful design elements that support women-led families, including flexible living spaces that encourage study, play, and connection.

With developments underway and more planned, YWCA is looking forward to delivering on our commitments to expand long-term housing options for women and gender diverse people in regional areas.





CASE STUDY

Belinda's Story



Belinda and her kids moved away from their home town for a fresh start. They were leaving a situation of domestic violence, and while it was tough to start over in a new place, things started looking up almost immediately.

"I got a job straight away in Albury, so I put in for a social housing transfer to try and live closer to work. And now I've ended up getting this house with YWCA."

Belinda's home is one of 15 brand new homes YWCA delivered in the Albury/Wodonga region and there are 10 more on the way.

Built in partnership with local builders and with funding from Homes Victoria, the homes provide safe, secure and affordable accommodation for women and gender diverse people and their families and a stable foundation to plan a future.

For Belinda, living in a property that was brand new, it was like no place she had ever lived before. Designed with the unique needs of women in mind, the home also has space for kids to play and study and is well located to all the things a family needs.

"It's close to where I work, the school's right nearby, we're on the bus route, we're right near the park which the kids love."



"It's really good - it's amazing. When people see me, they say they're proud of me. It's just changed our lives so much."

Belinda

CASE STUDY

Julie's Story



I didn't have any long-term goals yet, other than wanting to never be homeless again."

Julie

Julie is excited to have a home big enough for her kids to stay over for Christmas.

After four periods of homelessness, when a social worker called and asked if she would be willing to relocate for a place in a YWCA share house - from the Gold Coast to Toowoomba - Julie jumped at the chance sight unseen.

"I had a week to do it, everything I had fit into a station wagon so I got it together and made the trek to Toowoomba."

Having a safe place of her own to stay gave Julie the space to consider what she wanted to do.

"Reestablishing a budget, reestablishing short term goals - small goals."

The next year was a series of impressive steps forward, going from strength to strength. Julie got a job at Hungry Jacks and moved steadily from a casual, to a crew coach, to a shift supervisor, eventually earning enough to come off Centrelink and be approved for finance for a car.

That was when an opportunity for permanent housing came up, in a YWCA social housing unit right near the share house.

"That was exciting but a bit daunting. I didn't have furniture, the share house had everything and I now needed to get basic essentials."

With the help of a local support agency, Julie made it happen. For the next couple of years her work and housing was stable, and her two youngest children moved with their father to Toowoomba to be nearby.

"I was able to go see them when I want, but being able to have them come and stay was my next goal - the next step in working on rebuilding that relationship with them, building that connection stronger."

Earlier this year when Julie was offered a two-bedroom Affordable Housing duplex, she knew it was the next step she needed. Now in an Assistant Manager role, she was earning enough for the larger home, and decided to make it happen.

"The kids are very excited to spend Christmas with Mum at Mum's house, and I'm looking forward to showing them the place. We're near some paddocks and I've seen kangaroos and some cattle, it's pretty cool."

"But what I like most is the little things, the routine. Bin collection days, having a mailbox and a garage to keep the car off the street. Most people don't even think about it, but when you haven't had it or you lost it, these things are like - wow. You appreciate them."

DELIVERING SUPPORT PROGRAMS AND SERVICES



HIGHLIGHTS

- Delivered over \$14m of services to support our reputation as a leading gendered housing support and homelessness provider.
- Successful recommissioning of our Specialist Homelessness Services in Northern Territory with a significant uplift in funding enabling YWCA to expand existing services and support more clients.
- Young women from our Amplifying Voices program met with key Northern Territory Ministers, and attended various conferences as lived experience experts including: AHURI National Homelessness conference in Adelaide and the Northern Territory Government Sharing and Strengthening Our Practice Domestic, Family and Sexual Violence Conference in Mparntwe.
- Engaging First Nations consultants, SpeakWrite to develop a Cultural Safety Framework for our services in the Northern Territory as part of our Reconciliation commitments.
- Launched “Little things that are big: An Evaluation of the YWCA’s Women’s Housing Support Program” report, by RMIT University. The evaluation found the program offers an important and effective intervention to older women experiencing homelessness. 95% of clients exited into long-term housing.

Our services and programs bring together the strength of local expertise with the consistency of nationally guided frameworks to deliver impactful, person-centred services across Australia.

We recognise that every individual's circumstances are different. Our experienced teams in our 27 different programs work closely with clients to provide personalised support. This includes housing support services, stabilising tenancies, case management, safety measures and security upgrades for those with experience of family and domestic violence and assistance to coordinate and connect with other services in the local community.

This locally tailored approach ensures high-quality, gender responsive support that enables clients to find stability, safety, and the confidence to pursue their goals for the future.

Nationally

7,600+ 
People supported

27 
Programs

159 
Community partners

59% 
First Nations clients

80 
Different cultural backgrounds
represented across our clients

Clients in our Programs

1,115+ 
Homelessness
Programs

475+ 
Mentoring + Leadership
Programs

800+ 
Child + Family
Programs

2,790+ 
Family and Domestic
Violence Programs

2,480+ 
Medical Accommodation
Program

WHAT OUR CLIENTS ARE TELLING US

In 2025 we undertook our Service Delivery Impact Survey which was completed by 113 program participants (a response rate of 55% of eligible clients). We want to understand if we are making a difference, as we work towards achieving our two long term organisational outcomes:

- Women, young women and gender diverse people experience increased wellbeing, safety and security in their homes.
- Young women and gender diverse people lead systems change for gender equity in housing pathways and social supports.



Having a case manager who genuinely cared made all the difference — it helped me feel more confident, more stable, and more hopeful about the future for both me and my daughter... there are still people and organisations out there who truly want to help women rebuild their lives with dignity and strength."

YWCA Client



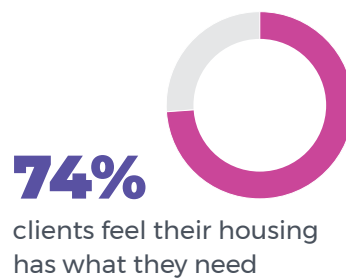
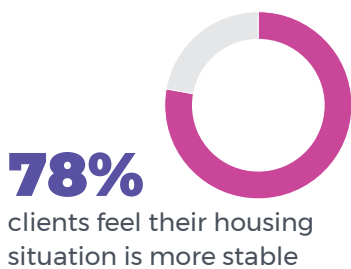
Safety



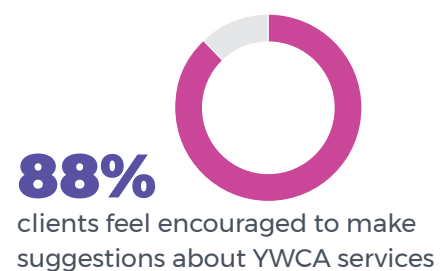
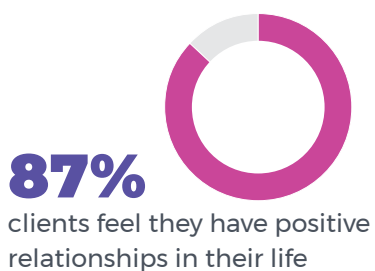
The placement I'm in now is the safest I've ever felt in my life and I can see it's really allowed my daughter and I to thrive so well."

YWCA Client

Security



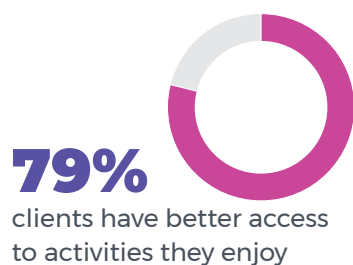
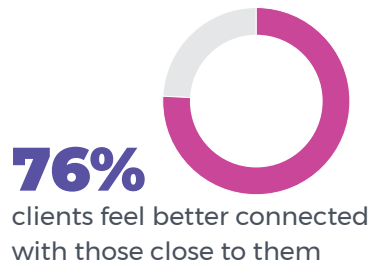
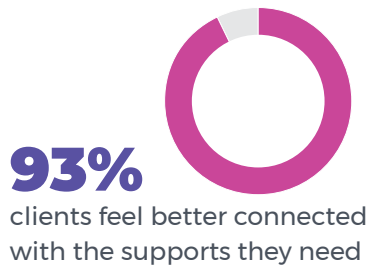
Agency



"My ability to function as a person has gone up dramatically since starting this program. Before the program I...struggled leaving the house...now I'm able to go to uni doing my dream course in library studies."

YWCA Client

Connection



[I am] not feeling alone and homeless. Knowing help in almost any direction is available through my case worker. It's immensely relieving."

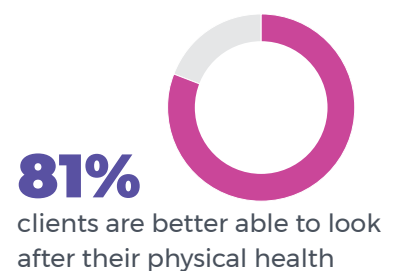
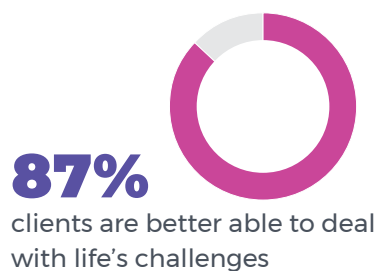
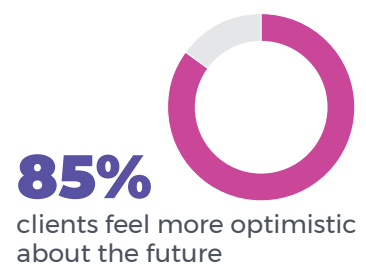
YWCA Client

Wellbeing



I wouldn't be here today and able to continue being a mum to my children without all the help and support I've received and continue to receive."

YWCA Client



Future Focus

We asked YWCA clients what they can now focus on.
Their top three responses were:



Looking after health
& wellbeing



Caring
for family



Participating in
education & training





LITTLE THINGS THAT ARE BIG

In early 2025, we launched “Little things that are big: An Evaluation of the YWCA’s Women’s Housing Support Program” (WHSP) report, an external evaluation undertaken by RMIT University and funded by Homes Victoria and Lendlease FutureSteps.

The external evaluation was undertaken by Associate Professor Juliet Watson, Professor Robyn Martin and Dr Freda Haylett from RMIT University. The evaluation adopted a mixed methods approach, including a review of existing data and documentation, literature review, secondary analysis of quantitative program and housing data, and interviews with program clients, team members, senior management and external service providers.

The evaluation found that the Women’s Housing Support Program is successfully delivering an essential service that is achieving beneficial and effective outcomes, particularly in the areas of housing stabilisation, service systems navigation, and pathways into ongoing housing.

The evaluation showed remarkable success in sourcing housing for clients. This is significant in a severely under-resourced housing sector with limited social or affordable housing supply to meet the needs of people on low incomes.

“Our evaluation revealed that the Women’s Housing Support Program is offering a critical intervention to women who would otherwise be homeless and without support” shared Professor Watson.

“Older women are particularly vulnerable to homelessness due to relationship breakdown or the death of a partner, family violence, or having spent time away from the paid workforce due to parenting and caring duties.”

The real impact of the program is best captured in the words of one of the clients of the program, Deborah:

“They’re just there and they understand your situation as well. They’re there to help, really, you know what I mean, even just little things like the Centrelink and the doctors, it does make that big difference.”



The Women’s Housing Support Program has a clear understanding of the unique challenges faced by older women experiencing homelessness and provides a targeted and compassionate response.”

Professor Watson



MENTOR CASE STUDY

Rachel

As a former employee of YWCA, Rachel first came across Asista through work.

"Working at YWCA, I got a great insight into what the program was and the impact it had, which made me want to get involved. Once I started volunteering, I could see it for myself. The relationships between the mentors and mentees are amazing – everyone involved really cares, and you can see it."

"Something that drew me to get involved was, with the state of the world being what it is, it's hard to feel like you can have an impact and create change."

Rachel felt well prepared and supported to become a mentor by the program, with comprehensive training and a safe environment for asking questions.

"It's really enjoyable. I was new to Melbourne when we started and got to know so many people and places through the program. Everyone is really friendly and welcoming."

"I'm blown away by my mentee - by her tenacity and her positive attitude when things are tough. She's good company, she's funny and such a sweet kid. And so switched on for 16! I was not that smart at 16."

"She's got all the teenage problems I had at that age that I can relate to, and so many on top of that which are unfathomable to me even as an adult."



Being a mentor, you directly support someone in your community – you can make a difference and see you're contributing."

Rachel

The Asista Mentoring Program utilises the power of role models to positively impact girls aged 12-18 in the child protection system on their journey to become strong, resilient adults.

Through a range of social and recreational activities, 'matches' develop genuine and reciprocal relationships that build self-esteem, resilience and confidence. All volunteer mentors are provided with ongoing support, training and supervision.

Reflecting on the activities they have done together, Rachel shared a particular highlight, "I've enjoyed doing things with her that she wouldn't be able to do otherwise – she loves musicals so I had the idea to take her to see one on stage. Program Coordinator Alice arranged for us to get tickets, we were about five rows from the front and it blew her socks off. She wouldn't have had the opportunity without the Asista program - what an amazing thing to be able to share with somebody for the first time."

As well as sharing fun and opportunities, building a relationship has meant Rachel can also offer guidance and lessons from experience. "There's things I know now that could have really helped a 16 year old me, so I'm happy to share that. But a lot of it is just listening – now that we know each other better she'll tell me all about school and what's going on for her. It's nice to be able to lend that ear."



PROGRAM SPOTLIGHT



SHOALHAVEN DOMESTIC AND FAMILY VIOLENCE SUPPORT SERVICE

YWCA's Family and Domestic Violence Services provide support to people who are experiencing or have experienced family and domestic violence and their children in the Shoalhaven area.

Everyone has the right to feel safe at home. In the Shoalhaven region, demand for support has reached crisis levels, with a 30% increase in referrals to YWCA's family and domestic violence programs in the past 12 months alone.

Community-based support services are often the first, and sometimes only, safe lifeline for women and their children. But with demand outpacing funding, many are at risk of being turned away.

The program provides support, information and options to help people and their

children live a life free from violence, through a range of means including:

- Individualised case management
- Safety planning
- Information and education on family and domestic violence
- Support to access security upgrades to remain safe in a home of participants' choice
- Advocacy and assistance with navigating and collaborating with other services
- Referrals to legal, counselling and other specialised support services
- Links to other community-based support such as healthy relationship programs.

The support our team provides to women and their families in Shoalhaven is a lifeline to a promising future.

PROGRAM SPOTLIGHT

AMPLIFYING VOICES

Amplifying Voices supports young women and gender diverse people with lived experience of family and domestic violence and/or homelessness to use their expertise to lead real change in their community.

Young people who have experienced domestic and family violence and homelessness have unique and valuable knowledge and expertise to share when it comes to designing programs, policy and influencing the change we need to see to create a future free from violence and homelessness.

The program supports participants to co-design leadership programs that build essential advocacy skills.

It's a positive, trauma-informed and culturally safe environment where participants learn political advocacy, media engagement, storytelling and more, with the goal of shaping real policy change. Survivors can connect and heal with other survivors, through the collective goal of making change for others.

In April 2025, program participants, alongside YWCA team members Rachael Uebergang and Zoe Cetinich, met with the Hon. Robyn Cahill, Minister for Children and Families; Child Protection; Prevention of Domestic Violence to

share their experiences. The Northern Territory Government facilitating this meeting and supporting meaningful pathways for lived experience advocates to share their voices was a significant milestone for the program and participants.

Bethan, one of the Amplifying Voices advocates said it was wonderful meeting Minister Cahill.

"She's extremely personable and easy to talk to. It was important for us to meet with the minister to show her that we are real, local women who are passionate in advocating for change against Domestic, Family and Sexual Violence and Homelessness in the Northern Territory," said Bethan.

"As real people with real experiences in the Northern Territory our expertise is invaluable."

April, another Amplifying Voices advocate said meeting with the Minister in her capacity as a lived experience advocate was a huge accomplishment.

"We have all worked incredibly hard for these moments and this was shown through the collective power, determination, and wisdom of the women who sat at that table", she said.



CASE STUDY

Laura's Story



When Laura finished her undergraduate degree in commerce and business focussing on accounting, she started applying for work. It took 170 employment applications for her to receive an offer, and it was a short-term contract role.

"I really struggled to get work," she explains, "not for lack of trying and wanting, but because of community attitudes."

Laura was born with Athetoid Cerebral Palsy, and those community attitudes meant many potential employers made assumptions about the work that she was capable of.

"It wasn't until I started my own businesses that I was able to get sustainable, safe employment."

Laura's first venture into self-employment was a virtual administration business in Toowoomba, which was going well when a dream job came up – her uncle reached out about an opportunity to partner in the ownership and management of a cafe.

"He knew I'd dreamed of running a restaurant as a kid. Nine months later we were up and running."

The cafe was very successful, and their business expanded to take on a nearby combined restaurant and accommodation – but then Covid hit. Over the following years, between the lockdowns and Laura going through a lengthy bout of whooping cough, the business had to shut down.

"I returned to Toowoomba and that's when I heard about Y Connect. It sounded like an amazing program. The YWCA Program Coordinator Francene interviewed me to be a member of the Advisory Committee, as someone with lived experience to help steer the program."

YWCA's Y Connect Program works alongside women and gender diverse people living with disability to grow their skills and connections that support career and professional development goals in Toowoomba.

Laura joined the Advisory Committee and also took the opportunity to participate in many of the workshops and services available through the program.

"I attended career counselling sessions – after everything that happened with the cafe, I wasn't quite sure what life would look like."

"I decided to return to studying, and applied for one of the Y Connect Bursaries to cover the cost of dictation software that I use for my studies."

Her involvement in Y Connect also inspired Laura in a new direction – the program needed people to run workshops, and her education and experience in running her own businesses meant Laura had plenty of practical information to share.

"It's become a pet love, doing workshops about starting your own business – we've run them twice and now we're developing a more intense series around that. And then that has spurred me on to do my Training and Assessment Cert IV."

In addition to activities that support participants with career and professional development goals, the Advisory Committee has been working with employers and the Toowoomba Chamber of Commerce to try and break down barriers to employment for people with disability and create awareness.

"Y Connect tackles a really big issue from all angles. And that's what I love about it. I feel really fortunate to be involved, and I love seeing participants get the opportunities that I didn't have when I was looking for work."



CASE STUDY

Sarah's Story

Young Aboriginal mother Sarah* and her baby were referred to Sydney Young Parents Program (for housing assistance because their living conditions were unsuitable due to overcrowding.

Sarah's case worker started by arranging transitional housing for the family through community housing providers. This safe and stable home meant Sarah could focus on her long-term goals around employment, health, and parenting.

Although it was a stable starting point, the transitional housing was temporary. Our YWCA team continued to advocate on Sarah's behalf to have the family's application on the New South Wales Housing Pathways waitlist be given 'Priority housing status' to receive an offer more urgently.

While waiting for an offer from Pathways, we continued to assist Sarah in achieving her goals, helping with referrals to culturally appropriate supports which offered services such as driving lessons, employment support, parenting programs, playgroups, and domestic violence support. We also updated her Pathways application when her circumstances changed, supported her financially to cover rent and helped source essential furniture and baby items.

Sarah and her baby received an offer from Homes New South Wales for housing in their preferred location. They were excited to start the next stage of their lives.

**Names changed for privacy reasons*

MEMBERSHIP



3,943

Total members

Members join YWCA because they are passionate about driving social change and removing the barriers to young women, women and gender diverse people's housing security.

106

Life members

Our Members contribute through advocacy and fundraising opportunities to support us as we work to ensure all women, gender diverse people and their families have a safe, secure and affordable home, and can build the future they want for themselves.

168

Digital Activist members

Our Digital Activist Community is an exciting opportunity for young women and gender diverse people to have their voices heard on housing insecurity. The group has continued to grow and was involved in three advocacy campaigns throughout the year, continuing to strengthen our voice and call for systems change.



CASE STUDY

Annabelle's Story



I hope to get involved more in the community and meet fantastic young women and gender diverse people, leverage from experts and learn from others."

Annabelle

Annabelle's passion for social impact and interest in creating safer online environments led her to join YWCA Australia's Digital Activist Community (DAC).

Annabelle came across the work of the Y on LinkedIn and was drawn to the DAC's digital-first approach, recognising the opportunity to amplify critical issues and connect with like-minded advocates.

Annabelle is a Technology Safety Specialist at WESNET, Australia's national peak body for domestic and family violence services. In her role, she delivers training to frontline workers and collaborates with major tech companies to address the complex intersection of technology and women's safety. With a background in cybersecurity, Annabelle brings both technical expertise and a deep commitment to social impact, making her a perfect fit for the DAC.

Annabelle values how the digital platform allows individuals to contribute authentically and shape their own advocacy messages and how well it is targeted to young women and gender diverse people.

"It's a really nice way to connect with other people. In-person events are great but I love that the digital space allows you to add your opinion and voice and own your part".

Though Annabelle is new to the group, she has already actively engaged with the online portal and campaigns.

"I really appreciate the resources that are shared. The statistics and evidence along with the lived experience shared in the work is super important. I feel like the group really know their audience and the ability to harness the digital space and online community is powerful."

Looking ahead, Annabelle is eager to deepen her involvement and build on her understanding of the intersection between DFV and the connection to housing and homelessness.

CULTURE AND SUSTAINABILITY

At YWCA, our values-driven culture is the foundation for meaningful impact. We believe that real change for our clients and residents starts with a team that is deeply committed to purpose, equity and compassion.

Our passionate people bring these values to life every day, creating environments where individuals feel empowered to shape their own futures.

With over 140 years of history supporting women, YWCA continues to evolve with a clear focus on impact, growth and sustainability. Leading with a values-first approach, together we are striving towards lasting systemic change.

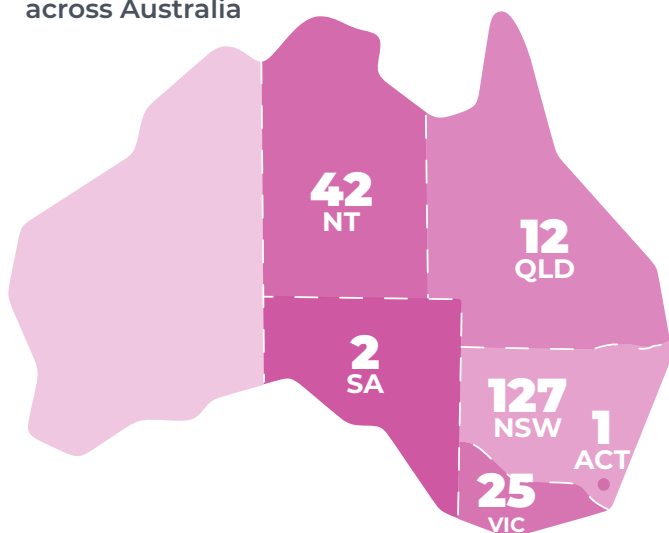
HIGHLIGHTS

- We have developed and submitted the first draft of our Innovate Reconciliation Action Plan to Reconciliation Australia.
- Over 40 team members supported the development of The Y Way – a guide to living and leading the YWCA Values. The Y Way is about us, our values, behaviours and the culture we are striving for to support a more intersectional feminist approach to our work.
- Song Hotel received a Trip Advisor Travellers Choice Award 2025 us in the top 10% of hotels worldwide.
- Song Hotel also won Redeveloped/Refurbished Property of the Year in the New South Wales Accommodation Awards, an incredible achievement in such a competitive field of nominees.
- In late 2024 we surveyed our team members on Culture with a 78% participation rate and our Net Promoter Score was 52, placing us in the top 25% of NFPs Australia wide. Song Hotel achieved incredible results, scoring higher on every question when benchmarked against the top 10% Hospitality worldwide.

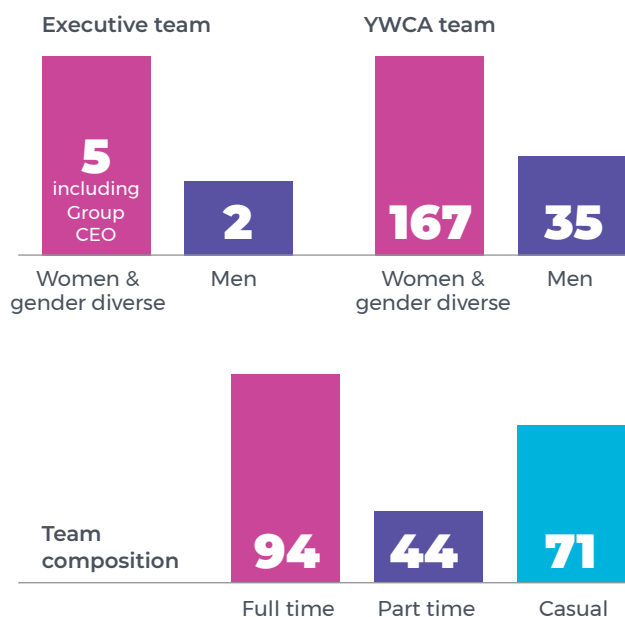
Y TEAM MEMBERS

209 

Total team members across Australia



Gender at 30 June 2025



TEAM SPOTLIGHT

Barb's Story



Barb makes people feel heard and valued. She's always thinking about how we can do better and improve outcomes for the people we support."

Libby



When Barbara (Barb) joined YWCA Australia as a Housing Officer four years ago, her supervisor Libby immediately saw her leadership potential. *"Barb's always had this attitude that nothing's too hard,"* Libby said. *"She finds solutions, makes things work, and never gives up."*

Starting during a time of organisational change, Barb was one of only two Housing Officers in Queensland, managing Toowoomba while her colleague covered Townsville. Though she had prior experience in community housing and private rentals, rooming accommodation was new and little daunting.

"Fifteen women in crisis sharing a block can be challenging," Barb recalled. *"But over time, I became comfortable, and we saw some incredible outcomes."*

Charlotte*, a resident who arrived at the rooming house after challenges with the justice system and navigating custody arrangements is one of many women who Barb supported. The stability of the boarding house enabled Charlotte to focus on her health, employment and begin the process of reunification with her children. Charlotte later emailed Barb about the impact she had.

"You gave me the opportunity I needed to live somewhere stable and safe... I will never forget what you did for me. You provided me with a SAFE PLACE."

Barb's creative approach to resident support and stakeholder engagement brings service providers and residents together in a relaxed, familiar setting. The impact of these initiatives for our residents has been transformative.

When Barb was offered a leadership opportunity, she embraced it fully, completing leadership training and stepping into a management role where she continues to lead with empathy and inclusivity.

Looking ahead, Barb's role will continue to grow as YWCA develops more properties across Queensland and Barb is ready for the challenge.

"It's so rewarding," Barb said. *"Just yesterday, a woman called me in tears, saying she had to pinch herself after moving into her new home. I love this job. I thought I'd only stay two years — but I feel so supported here. Now I think I'll stay until I retire."*

**Names changed for privacy reasons*

SUCCESSFULLY GROWING OUR CULTURE

Over the past two years our organisation has been focussed on growing and shaping our culture based on our values of Striving for Equality, Acting from the Heart and Working Better Together.

In late 2024, we ran our first Culture Survey to assess how we were tracking in achieving our aims of developing a supportive and inclusive culture.

We had strong participation across the organisation, with 153 team members (78% of our workforce) sharing their insights.

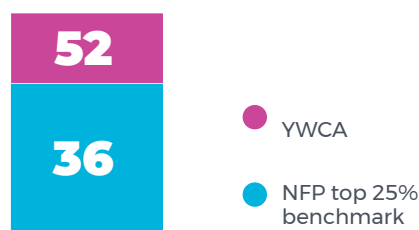
We are incredibly proud of the excellent results across the organisation that are a true reflection of the commitment and care our team members bring every day to their work.

By fostering a culture where individuals feel empowered to thrive, we are creating a positive workplace and shaping an environment that flows through to the experiences of our customers, clients and residents.

We remain committed to continuously enhancing our workplace culture and addressing areas for opportunity.

Employee net promoter score

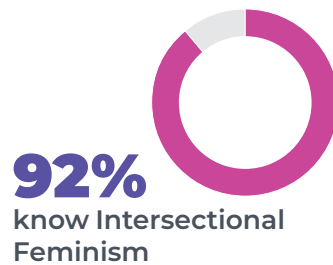
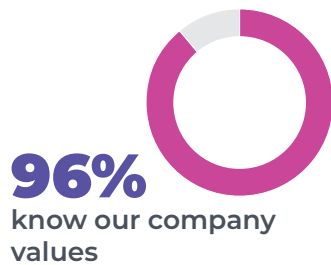
Employee net promoter score is calculated by taking all the employees who answered “Strongly Agree”, less all employees who disagree or strongly disagree with this statement.



I would recommend YWCA Australia as a great place to work %

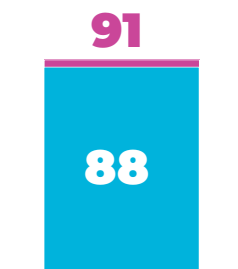


What our team members are telling us

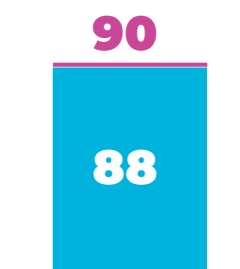


Benchmarking

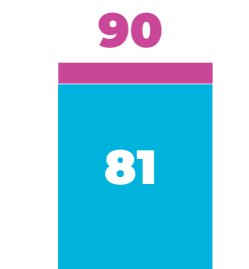
Our results were benchmarked against 150 other NFPs across Australia. YWCA Australia consistently scored above the top 75th percentile when benchmarked and achieved above the 90th percentile for several questions.



I have confidence in the leaders at YWCA %



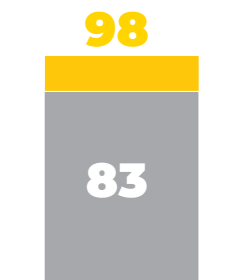
I can be my authentic self at work %



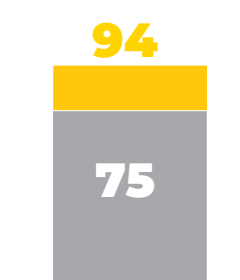
I feel valued for the unique contribution I can make to YWCA %

● YWCA ● NFP 90th percentile

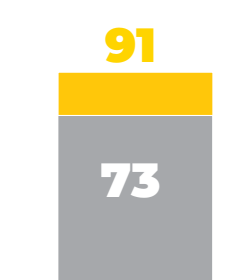
Our profit-for-purpose business, Song Hotel, achieved incredible results, scoring higher on every question when benchmarked against the top 10% of Hospitality worldwide.



The leaders at YWCA keep me informed about what is happening %



Workloads are fair/equitable among people in my team %



I am given opportunities to develop skills relevant to my interests %

● Song ● Hospitality top 10% worldwide

RECONCILIATION ACTION PLAN (RAP) PROGRESS

YWCA is committed to reconciliation with Australia's First Nations people, who we recognise as the original custodians of the lands, seas and skies now known as Australia.

We have continued our commitment to our Reflect Reconciliation Action Plan and developed our Innovate Reconciliation Plan which has been submitted to Reconciliation Australia.

Reflect Reconciliation Action Plan

In fulfilling the commitments of our Reflect Reconciliation Action Plan over the last year, we have:

- Embedded actions to build relationships with like-minded organisations and Aboriginal Community Controlled Organisations, developing and strengthening partnerships that benefit our clients, residents and communities.
- Established great partnerships with Evolve Communities, Murri Matters and Mirri Mirri, who we work alongside to engage with reconciliation meaningfully and to increase awareness for leaders and team members on the importance of reconciliation.
- Enhanced our supplier diversity through our Supply Nation membership. In the last two years \$100,000 has been spent with Indigenous businesses.

Innovate Reconciliation Action Plan

We have also been developing our Innovate Reconciliation Action Plan, which includes specific deliverables to implement over two years under four key areas: Respect, Relationships, Opportunities and Governance.

We established a working group with team members across the organisation with greater First Nations representation than for our previous RAP. The Working group focussed on meaningful consultation processes with First Nations team members.

Currently our Working Group is actioning feedback provided on our first draft by Reconciliation Australia, and is looking forward to launching the completed Innovate RAP when it is ready in the coming months.



CASE STUDY

Kristen's Story

Kristen stepped into her role as Program Coordinator of the First Nations Women's Leadership Program with a strong sense of independence, creativity, and purpose.

Since joining the YWCA, Kristen has embraced the opportunity to shape the program with her own vision while drawing on the support and mentorship available within the organisation and under her guidance, the program is growing.

Kristen's leadership style is grounded in self-expression and empowerment. She describes her role as one that allows her to be both nurtured and autonomous, an ideal balance for someone passionate about creating meaningful change.

One of the most powerful lessons Kristen has learned in her time with the YWCA is to reframe failure, not as a setback, but as a process of refinement. This mindset is reflected in the program itself, which is designed to support First Nations women through their own journeys of growth, healing, and leadership.

Led by, with, and for Aboriginal and Torres Strait Islander women, the First Nations Women's Leadership Program is a transformative initiative that empowers participants to embrace their cultural knowledge, lived experience, and leadership potential.

The program is especially focused on young First Nations women aged 16–30 who have experienced housing insecurity, homelessness, family and domestic violence, or other life challenges. It offers free, one-day workshops across South Australia, each designed to foster resilience, connection, and self-expression.

Outside of work, Kristen finds joy in bushwalking, hiking, going to the gym, and exploring great food to keep her grounded and energised.



SONG HOTEL

Song Hotel is a profit-for-purpose business where proceeds are reinvested and contribute to the work of YWCA Australia. Twenty-five cents from every dollar customers spend at Song Hotel is reinvested and contributes to the work of YWCA. Our 4-star Song Hotel continues to generate much-needed contributions to support our work.

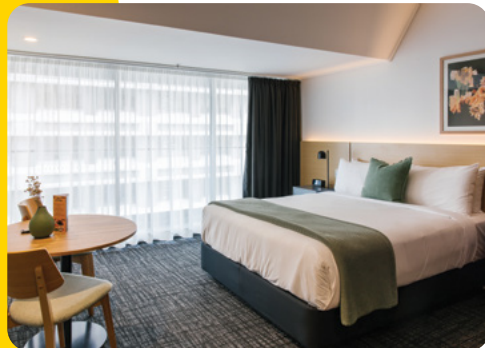
Song Hotel has achieved excellent results financially as well as through customer feedback. External recognition of these results includes:



- Song Hotel received a Trip Advisor Travellers Choice Award 2025, reviews and ratings from millions of Tripadvisor travellers placing us in the top 10% of hotels worldwide.



- Song Hotel also won Redeveloped/ Refurbished Property of the Year in the New South Wales Accommodation Awards, an incredible achievement in such a competitive field of nominees.



Song HOTEL



CASE STUDY

Steve's Story



I've spent almost half my life working here, so it really feels like a second home. It's hard to imagine what my life would be like if I hadn't been given the job when I applied."

Steve

Steve has been a vital fixture at Song Hotel since 2000, bringing decades of carpentry experience, a love for repairing things at home and work, and a deep commitment to the community. A lifelong Parramatta local and devoted Eels supporter, Steve began his career as an apprentice carpenter in hospitals before running his own business, and finally joining YWCA just before the Sydney Olympics in 2000.

Back then, the hotel was called Y on the Park, offering basic accommodation with shared bathrooms and minimal amenities. Over the years, Steve has witnessed firsthand – and helped drive – the transformation of the property into the four-star, award winning destination Song Hotel is today.

"Our recent renovation has completely transformed the hotel, from very basic accommodation to a four-star hotel we can all be proud of."

Steve's role has evolved significantly. While he remains deeply involved in the practical upkeep of

the building, he now also manages a growing number of administrative tasks, driven by increased compliance requirements. His intimate knowledge of the property, having worked in nearly every part of it, makes him an indispensable member of the team.

Outside of work, Steve is a passionate woodworker who enjoys building furniture, wood turning and just pottering around his home with his family.

"One of my favourite things is when the kids have a school project that involves building something – I tend to go a bit over the top!"

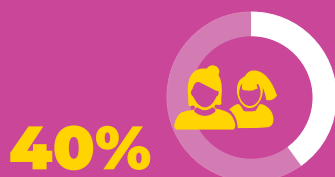
More than just Steve's career flourished at Song Hotel, it is also where he met his wife nearly 20 years ago in the office that they shared. After 25 years on site, he sees the hotel as more than just a workplace.

What Steve appreciates most about his time at Song Hotel is the cohesive and dedicated team, who are all so proud of the part they play in contributing to the work YWCA does for the community.

"The hotel's profits don't just go to an owner's next holiday or car – we're helping the community and making a difference."

YWCA'S BOARD OF DIRECTORS

Our Board oversees everything we do, including governance and strategic planning and execution. Our Board also oversee our subsidiary bodies including YWCA National Housing and YWCA Housing. Currently, 40 per cent of 10 Board members are women aged 30 years or under when they were appointed.



40%
of Board members are women
aged 30 or younger

Robyn Clubb AM – President

Khayshie Tilak Ramesh – Vice President

Rebecca Thomas

Marina Rofe

Shaylem Wilson

Melanie Fernandez

Caroline Lambert

Claudia Riseborough

Claudia Robinson

Lavinia Dack



Farewell and Thank You Helen Conway

In May 2025, we said farewell to our outgoing YWCA Australia Board President, Helen Conway. In her five-year term as Board Chair, Helen has continued to drive sustainability and impact with young women's leadership at the core.

We wish Helen all the best and are deeply grateful for her endless energy and commitment.

BOARD TRAINEESHIPS SPOTLIGHT

Linda Le



It's been a fantastic experience and so incredibly powerful to be part of an organisation with such a rich legacy of supporting women!"

Linda

YWCA offers two board traineeships each year for young women or gender diverse people aged 18 to 30 gain experience by participating in governance activities without the duties and responsibilities that apply to director positions.

Linda Le, one of our 2024/25 Trainees, said *"Being a YWCA board trainee helped me better understand how I can be part of building a future where gender equality is a reality. This traineeship has given me the tools and belief to lead with courage, compassion and a commitment to making things better."*

OUR EXECUTIVE



YWCA AUSTRALIA GROUP FINANCIALS

Full audited financial statements can be found on our website. All figures are in Australian dollars.

STATEMENT OF CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the year ended	30 JUN 25	30 JUN 24
REVENUE AND OTHER INCOME			
REVENUE			
Accommodation income		15,917,901	10,644,640
Capital grants		4,700,375	7,300,729
Donations		42,204	59,894
Food and beverage income		2,398,566	1,257,898
Operating grants		14,174,496	14,186,935
Other operating revenue		1,368,136	1,480,841
		38,601,678	34,930,937
OTHER INCOME			
Gain on sale of assets		-	21,354
Gain on valuation of land and buildings		-	3,238,626
Interest and dividend income		542,472	446,322
Imputed interest income on interest free loan		114,699	-
Sundry income		84,095	39,043
		741,266	3,745,345
Total revenue and other income		39,342,944	38,676,282
EXPENSES			
Administrative expense		(2,516,992)	(2,451,736)
Brand and communication expense		(140,839)	(163,912)
Community partner payments		(2,554,918)	(2,523,939)
Employee benefits expense		(18,593,858)	(15,620,003)
Finance costs		(1,102,520)	(390,918)
Information technology expense		(1,603,781)	(1,446,127)
Motor vehicle expense		(74,765)	(80,179)

STATEMENT OF CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Continual)

	For the year ended	30 JUN 25	30 JUN 24
Other operating expenses		(4,391,846)	(3,222,756)
Property, service and utilities expense		(3,628,105)	(3,602,786)
Total expenses before depreciation and amortisation		(34,607,624)	(29,502,356)
Surplus before depreciation, amortisation and income tax expense		4,735,320	9,173,926
Depreciation and amortisation expense		(2,734,829)	(2,461,928)
Income tax expense		–	–
Surplus for the year		2,000,491	6,711,998
OTHER COMPREHENSIVE INCOME			
<i>Items that will not be reclassified subsequently to profit and loss</i>			
Net increase in fair value of financial assets		1,159,899	928,030
Net increase in fair value of property assets		4,668,113	7,935,484
Other comprehensive income for the year		5,828,012	8,863,514
Total comprehensive income for the year		7,828,503	15,575,512

STATEMENT OF CONSOLIDATED FINANCIAL POSITION

	As at	30 JUN 25	30 JUN 24
ASSETS			
Current assets		11,268,215	6,564,868
Non-current assets		166,328,330	143,739,410
LIABILITIES			
Current liabilities		14,283,635	13,166,607
Non-current liabilities		32,031,935	13,685,199
Total liabilities		46,315,570	26,851,806
NET ASSETS / TOTAL EQUITY		131,280,975	123,452,472

HOUSING ENTITIES' FINANCIALS

Full audited financial statements can be found on our website. All figures are in Australian dollars.

STATEMENT OF CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	YWCA NATIONAL HOUSING		YWCA HOUSING	
<i>For the year ended</i>	30 JUN 25	30 JUN 24	30 JUN 25	30 JUN 24
REVENUE AND OTHER INCOME				
Revenue	4,452,095	6,149,649	5,600,409	6,067,627
Other income	43,452	–	20,508	–
	4,495,547	6,149,649	5,620,917	6,067,627
EXPENSES				
Administrative expense	(303,837)	(328,865)	(640,130)	(553,749)
Employee benefits expense	(618,446)	(410,683)	(1,598,475)	(1,011,735)
Information technology expense	(36,328)	(26,452)	(108,433)	(63,109)
Motor vehicle expense	(9,258)	–	(37,563)	(15,339)
Property, service and utilities expense	(750,401)	(620,499)	(1,473,677)	(1,733,892)
Total expenses before depreciation and amortisation	(1,718,270)	(1,386,499)	(3,858,278)	(3,377,824)
Surplus before depreciation, amortisation and income tax expense	2,777,277	4,763,150	1,762,639	2,689,803
Depreciation and amortisation expense	(572,885)	(467,275)	(439,969)	(317,329)
Income tax expense	–	–	–	–
Surplus for the year	2,204,392	4,295,875	1,322,670	2,372,474
OTHER COMPREHENSIVE INCOME (LOSS)				
Items that will not be reclassified subsequently to profit and loss				
Net increase (decrease) in fair value of property assets	5,306,309	2,039,834	(264,156)	500,758
Other comprehensive income for the year	5,306,309	2,039,834	(264,156)	500,758
Total comprehensive income for the year	7,510,701	6,335,709	1,058,514	2,873,232

STATEMENT OF CONSOLIDATED FINANCIAL POSITION

	YWCA NATIONAL HOUSING		YWCA HOUSING		
	As at	30 JUN 25	30 JUN 24	30 JUN 25	30 JUN 24
ASSETS					
Current assets		2,127,042	63,595	335,758	327,524
Non-current assets		41,328,653	25,624,336	26,362,107	20,575,715
Total assets		43,455,695	25,687,931	26,697,865	20,903,239
LIABILITIES					
Current liabilities		8,286,964	2,817,068	5,326,505	7,100,966
Non-current liabilities		4,787,167	–	6,510,573	–
Total liabilities		13,074,131	2,817,068	11,837,078	7,100,966
NET ASSETS / TOTAL EQUITY		30,381,564	22,870,863	14,860,787	13,802,273



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