

ANNUAL REPORT
2023/24



WYATT

THE WYATT TRUST

Established in 1886, The Wyatt Trust is working to achieve a South Australia free from poverty. We challenge the beliefs that perpetuate inequality because we believe every South Australian deserves a life free from poverty.

To help create opportunities that provide long-term systemic change and targeted support to South Australians, The Wyatt Trust's 2023-2028 Strategy is guided by three key principles that underpin our work.

Principle 1

Respecting lived experience: No one knows what is needed to help people in poverty better than those who have experienced it.

Principle 2

Self-determination and choice: We believe everyone has a right to participate in the decisions that impact their lives.

Principle 3

Collaboration and partnership: Poverty is complex and has no single solution. We build coalitions and partnerships to create change.



The Wyatt Trust is named after Dr William Wyatt, an English settler who arrived in Australia in 1837.

Dr Wyatt was a surgeon by training who went on to hold many official positions during his lifetime in Adelaide. With no surviving heirs, Dr Wyatt instructed that the money he had made, including from land purchases, be used to establish The Wyatt Trust upon his death.

From its earliest days, the Trust's purpose was to benefit South Australians, particularly those experiencing poverty.

The work of The Wyatt Trust has evolved over the years and while its impact has continued to grow, its focus remains unchanged. Through its grant making, advocacy and influence on systems, the Trust exists to support the creation of a South Australia free from poverty.

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CHAIRPERSON'S MESSAGE



This past year Wyatt distributed \$4.4 million in grants and our programs were refined to more closely align to our impact framework.

This year the Wyatt team spent time deliberating on the impact of the actions of its benefactor, Dr William Wyatt, upon local Aboriginal people. We also focused on remoulding our contemporary grants practice to what works best for people in financial hardship. One foot in the past, one in the present, and eyes forward to the near horizon.

As part of our truth telling, research by Eastern Arrente historian, Dr Jennifer Ampetyane Caruso, provided us with an essential new angle on our history. This has formed the basis of an apology by our Governors and discussions with Aboriginal people about our responsibility to listen, reckon with racist past and present, and explore avenues that ensure our positive intentions become meaningful actions.

For three years, Wyatt has enabled people living with financial hardship to design services that best suit their needs, resulting in a fledgling grants program emphasising flexible, practical, peer-supported guidance during crisis. The Linker program has graduated from prototype to implementation, albeit on a modest scale.

This past year, Wyatt distributed \$4.4 million in grants and our programs were refined to more closely align to our impact framework. We are grateful for the understanding and cooperation of our grant partners.

The Board's work continues apace in aligning financial investments to Wyatt's mission and has included new support for local social enterprise. A decade's long innovative investment with HomeStart Finance resulted in government adoption and future financing of the model, and we thank the HomeStart team for a long successful partnership which is now concluding.

Wyatt is a founding partner for Foundation SA, which has now distributed more than \$800,000 to communities. In 2024 the Board welcomed Sophie Doyle as CEO and expressed its gratitude to Stacey Thomas for initiating Foundation SA and for her outstanding leadership in its formative years.

The Board thanks Wyatt staff for their skill and advice on all fronts. Stacey Thomas has provided energetic and expert leadership to the organisation and to the broader philanthropic sector.

I pay tribute to John van Ruth and Richard Dennis who retired from the Board during the year and thank them for their significant contributions of seven and five years respectively. I welcome Melissa Cadzow and Jacob Habner to the Board and thank my fellow Governors for their skilful and considered engagement.

Pam Simmons | Chairperson

CEO'S MESSAGE



Wyatt's commitment to reconciliation was further strengthened by our public contributions to the practice of truth telling.

The impact of the cost-of-living crisis has reached far and wide over the past year, with an increase in the number of people doing it tough.

For Wyatt, with a vision of a South Australia free from poverty, we are acutely aware that our support only stretches so far. And so, to deepen the impact that we have, the past year has seen us double down on the principles that we think will lead to better outcomes.

Our practice of embedding lived and living experience in program design culminated in a conference in June that showcased how this work makes a tangible difference to the lives of people experiencing financial hardship. It was a highlight for the entire team.

Wyatt's commitment to reconciliation was further strengthened by our public contributions to the practice of truth telling. True allyship has meant shining a light into all the corners of our past and Founder's legacy, and this is something we continue to work towards, knowing it is a journey rather than a destination.

We were pleased to launch the Catalytic Local Investment Fund, unlocking part of our corpus to invest in South Australian enterprises that put people and planet first. While in proof-of-concept phase, we want to lift businesses making a positive difference in our local communities.

Foundation SA, seeded by Wyatt in 2021 and still supported by our operations, continues to go from strength to strength and is moving towards independence. With a vision of a connected, resilient, sustainable South Australia where everyone belongs, we are thrilled to see its ongoing development.

Wyatt is of course in a privileged position, having a corpus that has been stewarded over the past 138 years. We can take risks on new programs but do not see this as a courageous act. If we do not push for change and continue to try new things, nothing will change for the people we are here to serve.

In team movements, this year we farewelled Jo Saies, Carmen Tong and Julie Maguire, the latter after 15 years with Wyatt, while welcoming Susannah Yeon, Luke Penman and Alex Emmerich. My heartfelt thanks go to the Wyatt staff, board and lived and living experience team who continue to strive for better understanding and outcomes for people in financial hardship in South Australia. And lastly, to the service organisations, community groups and individuals whom we are so privileged to work with, thank you for your tireless contributions.

Stacey Thomas | Chief Executive Officer



Through targeted grant making and ongoing advocacy for long-term systems change, The Wyatt Trust continued its work in 2023-24 towards a more equitable future, one where all South Australians can live a life free from poverty.

\$4.4 million

TOTAL GRANTS DISTRIBUTED

DIRECT GRANTS

Carefully targeted, one-off grants in response to a specific financial need



1,010

HOUSEHOLDS & INDIVIDUALS SUPPORTED



50%



of grants supported used to purchase household goods and furniture - often to support the transition from emergency accommodation to longer-term housing

3x 

Almost 3x times as many applications were received from women, primarily aged 30-59

38% of grants supported people living in regional areas of South Australia



PARTNER GRANTS

Collaborating with partner organisations to achieve positive outcomes for people in financial hardship



57 

Partner organisations helped us provide support to 4,166 South Australians

1,231

People were supported to access Financial Counselling services



Aboriginal students and their families engaged with the Bultawilta schools program to support attendance and involvement in education

People worked with Financial Counsellors to clear or reduce debt and financial stress with tailored Capacity grants

779

636 

People who were experiencing or at risk of homelessness stabilised a tenancy or prepared for a tenancy with personalised financial support



People with lived experience of financial hardship helped co-design the Lived Experience Linker Service

60

Grandparent and kinship carers accessed education and extra-curricular grants for the support of children in their care

7 Partner organisations helped prototype the Linker Network Service



More than **100** people from the sector and community participated in the Lived Experience-Linker Conference held in June



TRUTH TELLING AT THE WYATT TRUST

In 2022, we embarked upon a truth telling process. Truth telling brings forward First Nations voices and experiences. It involves honest, and sometimes uncomfortable, conversations about Australia's history.

The Wyatt Trust is committed to reconciliation. Our reconciliation journey began in 2017 and continues to this day. In 2022, we embarked upon a truth telling process. Truth telling brings forward First Nations voices and experiences. It involves honest, and sometimes uncomfortable, conversations about Australia's history.

Using research completed in 2023 by Dr Jennifer Ampetyane Caruso, an Eastern Arrernte woman, that examined Dr William Wyatt's interactions and influence on the lives of Aboriginal peoples, The Wyatt Trust developed a [timeline](#) of William Wyatt's activities in the colony that became known as South Australia.

The Governors of The Wyatt Trust also issued a [statement of apology](#), acknowledging the harmful impact of settlement by European colonisers on the Aboriginal people of this land, and the ongoing effect upon Aboriginal people today.

Watch the William Wyatt Reconsidered video [here](#).





LISTENING AND LEARNING FROM LIVED EXPERIENCE

Focusing on and engaging women over 50 and single parents, (groups who are disproportionately at risk of experiencing poverty), Wyatt began the process of co-designing the Linker Network in 2022 and continued with prototyping in 2023-24.

“Just being asked, ‘What do you need?’ – how wonderful is that?” shared a woman with lived experience of poverty who participated in the Linker conference, held in June 2024.

Spanning three locations across South Australia, the full-day conference brought together service providers, lived and living experience participants and members of the Wyatt team to share learnings from the development of the Linker Network – an initiative that has been co-designed with the people it aims to help.

The genesis of the Linker Network, explains Keren Sutton, Programs & Impact Lead at The Wyatt Trust, was the organisation’s commitment to taking a partnership approach with people who have lived and living experience of financial hardship and inequality.

“The Linker Network is the culmination of co-design, testing and evaluating solutions to positively impact poverty in South Australia with the potential of bringing about systemic change,” she says.

“The co-design approach takes a lived and living experience perspective of how services can create safety and a welcoming space.”

Focusing on and engaging women over 50 and single parents, (groups who are disproportionately at risk of experiencing poverty), Wyatt began the process of co-design in 2022 and continued with prototyping in 2023-24.

The process included research, one-on-one interviews with more than 40 individuals, group workshops, prototyping activities and service testing. Seven service organisations took part in the network’s evolution.

At the conference, many lived experience colleagues shared just how much their involvement in the process meant to them and the powerful impact it has had on their lives. Several shared stories about how much their confidence had increased as a result of participating in a process in which their voices were heard, and their experiences respected.

“It’s helped us see there is hope out there,” a lived experience colleague shared during one of the conference panel discussions.

Read the [full story](#)





'YOU CAN'T EAT OPALS': PROVIDING ASSISTANCE IN COOPER PEDY

With limited employment prospects, rates of financial hardship in Coober Pedy are high.

Rose Temple has lived in Coober Pedy, 950 kilometres north-west of Adelaide, for over 35 years. In her role as a Financial Capability Worker with Uniting Country SA, Rose has seen the growing impacts of the housing shortage and financial hardship, compounded by a shrinking number of services and the tyranny of distance.

"The doctor and dentist are fly in and out, and the closest vet is 600 kilometres away," Rose explains.

"There's no public transport, no postal service and we don't have a bank. That makes it hard for older people who still have bank books and a lot of our Aboriginal Elders who didn't use a key card but relied on face-to-face interactions at the bank because the bank tellers knew them."

With limited employment prospects, rates of financial hardship in Coober Pedy are high.

"Unemployment here is extremely high and the cost of living pressures take their toll," Rose explains.

"Groceries are more expensive because of the transport cost, land rates are almost as high as Adelaide, as is the cost of power. "The weather has been 50 degrees here for the past two months," Rose says.

"If you don't live underground, your quarterly electricity bill is around \$3,000 - \$4,000 or even higher if you have an old air conditioner that's less efficient."

In her role at Uniting Country SA, Rose is an advocate for people experiencing financial hardship. She advocates on behalf of her clients for payment plans for utilities and district council bills, helps them apply for no interest loans, and works with them to develop financial budgets.

Still, there is often a gap that needs filling.

Wyatt has helped provide funds for the purchase of white goods such as refrigerators and for car repairs which Rose says can make an enormous difference in the lives of people who are under extreme financial stress.

"Wyatt have been fantastic in being flexible and responding to individual needs in our community," Rose says.

"South Australia is very lucky to have The Wyatt Trust. They'll always try and find a way to help."

Read the [full story](#)





'NOBODY SHOULD HAVE TO PROVE THEY'RE WORTHY OF A HOME'

After undertaking media spokesperson training with the Economic Media Centre, Kristian has shared his experience of homelessness and the challenges of finding stable housing.

In his own words, Kristian Koch says his life, so far, is one with a "huge background".

After "bouncing around from place to place for years", Kristian, who is in his 40s, is now settled in a place of his own in Adelaide. He lives with his beloved dog and best mate, Buddy, a deaf seven-year-old blue heeler.

After undertaking media spokesperson training with the Economic Media Centre, Kristian has shared his experience of homelessness and the challenges of finding stable housing. He has been interviewed by *The Advertiser*, SBS and more.

With support from organisations such as The Wyatt Trust, the Economic Media Centre offers the spokesperson training at no cost to participants. The aim of the training is to bring diverse voices to the public debate about economic policy and influence decision-makers to develop more inclusive social and economic policies.

Kristian is now one of more than 40 members of the South Australian Spokesperson Network. Each of the members has direct experience of poverty and economic marginalisation and is using their voice in media coverage of issues including housing and homelessness, renters' rights, family violence, disability justice and income support.

"[T]he fact is, you see the same experts talking about these things all the time," Kristian explains. "Occasionally you get a new person with a new degree or a new younger face, but it's still people who haven't lived it, they've just done a university degree on the subject."

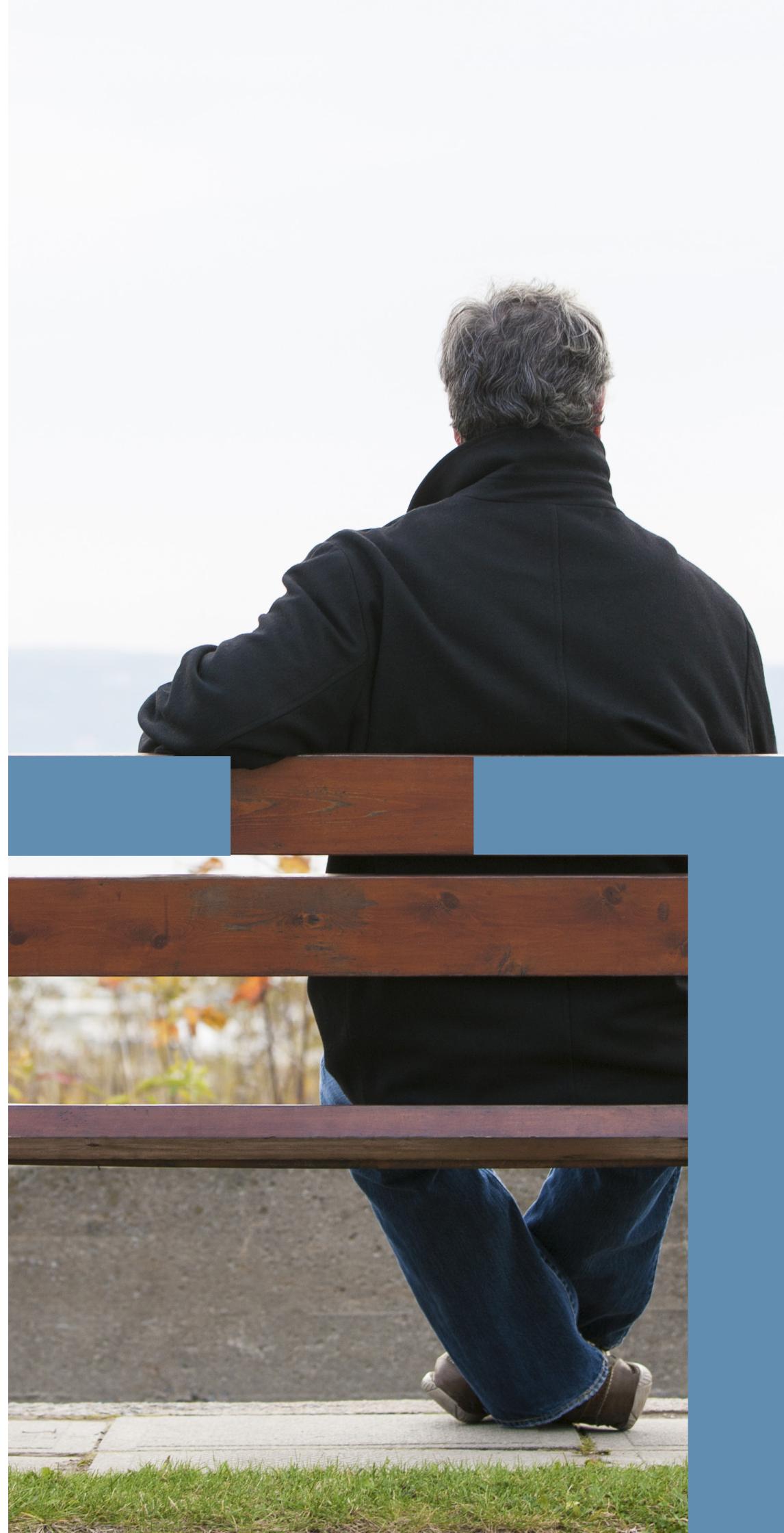
"I think it's good to have real people in there. That way when you're watching the news you can relate to it a bit better and hear what people have lived through and what they've done to get through it."

When asked what he wished more people understood about homelessness, Kristian described a focus on homes being "an essential thing, a basic right like clean water and air".

"People shouldn't have to be in a desperate place for six or 12 months to actually qualify for help and then have to go and get six different letters from different agencies," he says.

"You've got to jump through so many hoops it makes you feel like you have to prove that you're worthy. Nobody should have to prove they're worthy of a home."

Read the [full story](#)





CREATING FROM A BLANK CANVAS: YOUTH EDUCATION COLLABORATION

The project's ultimate aim was to build confidence, resilience and agency in young Aboriginal people that would help keep them engaged in education.

What happens when you put \$100,000 on the table and invite five youth education non-profits to design a new collaboration of their own choosing?

By removing the usual parameters and conditions that typically come with philanthropic funding, the Youth Education Collaboration led to unbridled creativity, shared learning and deep partnerships.

The five non-profits were free to create from a blank canvas, using their experience and imagination.

"The idea for the project came after a discussion about youth education more broadly," explains Angela Meegan, Grants Manager at The Wyatt Trust.

"We'd been considering collaboration and impact and were working on the assumption that having organisations do something together could be more impactful than having programs running separately. This is what we were looking to test through this pilot collaborative grant program."

The five organisations, Youth Opportunities Australia, Operation Flinders, Bikes SA, Nature Foundation and one other that decided to step out of the project early on, had pre-existing relationships with Wyatt but not necessarily with each other.

The project's ultimate aim was to build confidence, resilience and agency in young Aboriginal people that would help keep them engaged in education.

The four collaborating organisations came back to Wyatt with a two-part proposal for a 12-month project to support, empower and better serve young people, particularly those from First Nations communities.

Each organisation used a strengths-based approach to design and deliver different aspects of the project.

Part 1 focused on building capacity among the participating organisations, and included information exchange, joint workshops and visiting each other's programs, all of which provided valuable context and learning.

Part 2 engaged young people from two schools in the programs that were developed using the shared knowledge resulting from Part 1.

"The learning each partnering organisation received from the project has been most valuable," explains Jonathon Robran, Business Development Manager at Operation Flinders.

"It has been a lesson in practice that will now be applied across every partnership with Indigenous young people, plus any program that is tailored to suit the learning style that requires shorter sessions with more activity-based learning."

Read the [full story](#)





INVESTING WITH IMPACT

Aligning our actions with our purpose is fundamental to the way we work at The Wyatt Trust.

Aligning our actions with our purpose is fundamental to the way we work at The Wyatt Trust. Our investing approach has three components:

Responsible investing: actively positioning our portfolio for positive impact in the areas of equality, social justice and sustainability.

Impact investments: generating positive social impact as well as a financial return.

Catalytic Local Investment Fund: investing in for-purpose local businesses and enterprises that advance the wellbeing economy.

Ngutu College

Ngutu (pronounced 'nooh-doooh') is the Kurna word for knowledge. Ngutu College is a non-denominational, independent and not-for-profit K-to-9 school located in Adelaide that integrates Aboriginal knowledge and the Arts into a fully compliant formal curriculum.

The Wyatt Trust has used an impact investment opportunity to support the College's expansion to provide a full K-to-12 offering. The loan structure is aligned to the College's goal of promoting reconciliation with the interest rate linked to the proportion of Aboriginal and Torres Strait Islander enrolments.

Through its investment, Wyatt is supporting the College to achieve significant positive impact on the lives of its students in alignment with UN Sustainable Development Goals 4 (Quality Education) and 10 (Reduced Inequalities).

Learn more about [Ngutu College](#)

Cultivate

Bedford, Australia's second largest employer for people with disability, provides a range of services for over 1,300 clients across 19 sites in South Australia.

Bedford's first social enterprise, Cultivate Food & Beverage, provides employment opportunities for everyone to earn a full award wage in an inclusive work environment.

Delivering a financial return through commercial profits alongside social impact, this impact investment has helped scale the growth of Cultivate, through the acquisition of a medium-scale commercial bakery. The bakery is an established commercial business with a labour-intensive workforce that will be transformed into a social enterprise for people with disability.

Learn more about [Cultivate](#)





CATALYTIC LOCAL INVESTMENT FUND

While the Trust has been an active participant in responsible investing and impact investing for years, the team sensed there was untapped potential in investing with a different set of objectives. The result was Wyatt's new Catalytic Local Investment Fund (CLIF).

The Catalytic Local Investment Fund: A new way of investing in businesses helping people and planet

The Wyatt Trust may be one of Australia's oldest philanthropic institutions, but its gaze is intentionally future-focused.

In 2023 Wyatt acted upon a quietly determined goal to deploy all its resources in an effort to reduce poverty in South Australia.

"It really began from a question of, 'How can we have an even bigger impact?'" explains Gavin Reid, Investment Specialist at The Wyatt Trust.

"The money we invest across our whole portfolio amounts to between \$90 - \$100 million in any given year depending on the market, and we wanted to explore what we could do to make that money have greater impact."

While the Trust has been an active participant in responsible investing and impact investing for years, the team sensed there was untapped potential in investing with a different set of objectives. The result was Wyatt's new Catalytic Local Investment Fund (CLIF).

The Catalytic Local Investment Fund invests in local business enterprises that are doing good for both people and planet. The Fund is structure agnostic, meaning the organisation requiring investment could be a standard business, social enterprise or not-for-profit.

"The Fund intentionally prioritises purpose over structure," Gavin explains. "We are looking for businesses that have the potential to make a significant difference, using a wellbeing economy lens rather than a purely profit-driven capitalist lens."

"Making profits for shareholders at the expense of people, communities and the environment is no longer the objective for a growing number of businesses," he continues.

"The world is changing and investing is changing with it."

As a philanthropic entity, The Wyatt Trust is in the privileged position of being able to use its funding as risk capital by supporting businesses that otherwise wouldn't receive funding from commercial lenders.

With an initial focus on supporting businesses operating in metropolitan Adelaide with debt financing and patient capital, the Catalytic Local Investment Fund will operate in a space where traditional investors are absent.

Read the [full story](#)





SUPPORT THE WORK OF WYATT

Wyatt has been delivering grants to South Australians experiencing financial hardship since 1886.

During that time, we have been recognised for our unique support of individuals as well as strong stewardship of Dr Wyatt's original bequest.



You can increase the reach of our impact by supporting our work via:

- Donating online via our [website](#)
- Donating via EFT (please contact us for details)
- Remembering Wyatt in your Will and joining our [Governor's Circle](#)

All donations made are tax deductible and we sincerely thank those that currently partner with us to expand our programs.





OUR PEOPLE

Wyatt is governed by a voluntary Board and managed by a dedicated team. As at 30 June 2024 we were pleased to be working with:



Pam Simmons
BASW, MPolAdmin, GAICD
Chairperson



Melissa Cadzow
BSc(Ma), MSysDev, GAICD, CHIA,
(from Nov 2023)



Nick Costello
BCom, Dip Lang, CFA
Governor



Richard Dennis AM PSM
LL.B (Hons) Grad Dip Business
Admin (retired Aug 2023)
Governor



Jacob Habner
(from Nov 2023)
Governor



Kylie Heneker
BA (Hons), PhD
Governor



Justyna Jochym
Governor



Anne McCutcheon
BA, Dip Soc Stud, MBA, AFAIM
Governor



John van Ruth
FCA, FAICD, FNVI
(retired Nov 2023)
Governor



Stacey Thomas
Chief Executive Officer



Leanne Crisp
Payroll & Finance



Sophie Doyle
Chief Executive Officer (from May
2024), Foundation SA



Jo Edwards
Grants Manager



Alex Emmerich
Relationship Manager, Linker
Network (from Jun 2024)



Chelsea Gillies
Grants & Engagement Coordinator,
Foundation SA (from May 2024)



Julie Maguire
Grants & Administration Officer
(until Feb 2024)



Angela Meegan
Relationship Manager



Luke Penman
Relationship Manager (from
Apr 2024)



Gavin Reid
Investment Specialist



Mary Shaw
Office Coordinator



Jo Saies
Small Grants Lead
(until Sep 2023)



Yasmin Sinclair
Program Coordinator



Keren Sutton
Programs & Impact Lead



Carmen Tong
Grants & Administration Officer
(until Mar 2024)



Susannah Yeon
Business & Operations Lead
(from Dec 2023)



FINANCIALS

	2024 \$'000	2023 \$'000
What Wyatt Earned		
Interest	634	280
Dividends and Distributions	6,114	3,665
Donations & Legacies	166	1,055
Other Revenue	92	50
	7,006	5,050
Administration Costs	1,834	1,779
Surplus before Grants	5,2172	3,271
Wyatt Grants		
Partner Grants	1,221	1,353
Insight Grants	1,528	1,830
Research & Development	602	352
Direct Grants	604	885
Auspice Grants	470	309
	4,425	4,729
Change in Fair Value of Debt Investments	-2,211	4,720
Surplus	-1,464	3,262
Change in Fair Value of Equity Investments	0	259
Total Comprehensive Income	-1,464	3,521
What We Own		
Cash and Receivables	11,860	4,377
Investments - Listed Securities and Wholesale Funds	70,501	82,231
Social Impact Investments	10,353	7,450
Buildings and Contents	388	493
Other Assets	3,381	3,488
	96,483	98,039
What We Owe		
	1,482	1,574
Our Combined Assets	95,001	96,465

OUR PARTNERS



Our thanks go to the many partners we have worked with throughout the year.

10x10 Philanthropy	Country North Homelessness Alliance	Modbury High School	Sonder Care
Aboriginal Family Support Services	Country South Homelessness Alliance	MoneyMob Talkabout	Spinifex Foundation
Aboriginal Legal Rights Movement	Dana Shen Consultancy	NAIDOC SA	St John's Youth Service
Aboriginal Sobriety Group	Davenport Community Council	Nature Play Foundation	St Vincent de Paul Society (SA)
ac.care	Findon High School	Neami National	SYC
Adelaide Benevolent Society	First Australians Capital	Ngutu College	The Flinders University Of South Australia
Adelaide North West Homelessness Alliance	Gawler & District College	Nunga Mi:Minar	The Salvation Army
Anglicare SA	Golden Grove High School	Nunkawarrin Yunti	The Spicer Trust
Anti-Poverty Network of SA	Grandcarers SA	Nuriootpa High School Bultawilta	Tiraapendi Wodli
Australian Alliance to End Homelessness	Grange Primary School	Offenders Aid and Rehabilitation Services of SA	Toward Home Alliance
Australian Council of Social Services	Health Justice Australia	Operation Flinders	UCare Gawler
Australians for Indigenous Constitutional Recognition	Hendon Primary School	Para Hills High School	Uniting Communities
Avenues College	Henley High School	Parafield Gardens High School	Uniting Country SA
Baptist Care SA	Housing Choices SA	Philanthropy Australia	UnitingCare Wesley Bowden
Bicycles SA	Hutt St. Centre	Playford International College	UnitingSA
Careworks Inc	Junction Australia	Port Lincoln Aboriginal Health Service	Valley View Secondary School
Carrington Cottages	JusticeNet SA	Port Lincoln High School	Warriappendi School
Catherine House Inc	Kapunda High School	Reconciliation SA	West Coast Youth and Community Support
Centacare Catholic Community Services	KWY Aboriginal Corporation	Relationships Australia SA	Westport Primary School
Centacare Catholic Country SA	Le Fevre High School	Roma Mitchell College	Whyalla Secondary College
Centre for Australian Progress	Lifeline South East (SA)	Rural Business Support	Women's Legal Services SA
Christies Beach High School	Lions Club of Richmond Association	South Australian Council of Social Services	Women's Safety Services
Clear Horizon	Lutheran Care	Salisbury High School	Woodville High School Bultawilta
Community Centres SA	Mark Oliphant College	Seaton High School	Yarredi Services
Cornerstone Housing	Mission Australia	Seaview Downs Primary School	Youth Opportunities
			Zahra Foundation Australia

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