## The Wyatt Trust Impact Report 2025





## Acknowledgements

The Wyatt Trust (Wyatt) acknowledges the Kaurna people of the Adelaide Plains on whose unceded lands we conduct our business. Wyatt acknowledges their Elders past, present and emerging leaders.

### Contents

To navigate back to the contents page, click the home icon  $\triangle$  in the top right hand corner of any page.

- 4 About The Wyatt Trust
- 5 How we've prepared this report
- 6 Impact Area 1: Contributing to fewer people experiencing poverty in SA and supporting self-determination and choice
- 7 Direct Grants
- 9 The Linker Service
- 10 Stable Housing
- 11 St John's Youth Services
- 12 Financial Wellbeing
- 13 Bultawilta Schools Program
- 14 Administed Grants
- 16 Impact Area 2: Contributing to connected and people-centric systems
- 18 Valuing Lived and Living Experience
- 18 Truth-telling
- 19 10x Impact: The Wyatt Loan
- 20 Changing narratives about poverty
- 21 Supporting farming families and small rural business: Rural Business Support
- 22 Inparrila
- 23 Advocacy
- 23 Advocating for a fair and adequate concessions system: SACOSS
- 24 Unlocking pro bono legal capacity: JusticeNet
- 25 Investing for good
- **26** The Aspire Social Impact Bond: Hutt Street Centre
- 28 What we've learned
- 30 Thank you



## About The Wyatt Trust

The Wyatt Trust uses all its resources to help create a South Australia free from poverty through its grant making, advocacy and investments. As Australia's oldest philanthropic trust, we acknowledge our privilege and responsibility to use these funds to help South Australians who are experiencing poverty.

\$3.98 million

**TOTAL GRANTS DISTRIBUTED in FY 2024/25** 

#### **PARTNER & INSIGHTS GRANTS**

These grants fund programs and organisations to achieve housing stability and financial empowerment for South Australians experiencing poverty.

\$2.86m

Distributed to grant partners



Partner organisations across 5 grants programs

4,166

**People Supported** 

#### **DIRECT GRANTS**

Direct Grants provide targeted, one-off assistance to eligible South Australians experiencing financial hardship.

724



Households supported

\$594K

to support individuals in financial hardship



Organisations, with 67 programs, and 400+ staff have access to the program

33%

33% of recipients identify as Aboriginal or Torres Strait Islander

2.2



Average number of people benefiting from each grant



76% of applications from women 23% from men and 1% from non-binary or not disclosed

65%

Households receiving direct grants in metro areas and 35% REGIONAL

49%

Recipients were 30-49 years of age

## How we've prepared this report

Philanthropy's impact often extends far beyond its initial point of contact. The right support delivered at the right time can set a ripple effect in motion that creates waves we never imagined. This is the catalytic power of strategic philanthropy. It's what we aspire to in every aspect of our work at The Wyatt Trust.

As Australia's oldest philanthropic trust, we acknowledge both the privilege and responsibility that comes with our 139-year legacy. Today, we are channelling all our resources towards one ambitious vision: a South Australia free from poverty. This means moving beyond limited thinking and traditional models to consider what it really takes to achieve systemic change.

This inaugural Impact Report opens a new chapter in our commitment to transparency and learning. It will become an annual publication as we continue to evolve our approach and deepen our understanding of what contributes to lasting change in relation to poverty.

The impacts documented here don't fit neatly into a calendar year - real change takes time to unfold. The impacts featured in these pages are the ones we're aware of from the past twelve months, recognising that some stem from investments made across different timeframes.

We recognise that we are a small part of a vast ecosystem working towards social change. Our grant partners are the ones on the frontline of impact - transforming funding into action, working directly with communities, and creating the conditions for people to determine their own paths forward.

## The point of this Impact Report is to answer a simple question: is what we're doing at The Wyatt Trust contributing to positive change?

We've used our Theory of Change, our Measurement, Evaluation and Learning (MEL) Framework, and our Practice Principles to interrogate the answers to that question.

Our **Theory of Change** outlines how we think change occurs and helps us recognise where that is happening and what our small part in that might be, and how we can work better with others to create more significant change.

Our Measurement & Evaluation Framework helps us understand the difference we're making in relation to the complexities of poverty - an issue that no single person, organisation or institution has a solution to. It's why we've worked hard to understand the principles and behaviours that underpin the work we think will lead to change. It contains the questions we ask ourselves about that change and how we collect information to know if change is happening.

Our **Practice Principles** underpin and inform the way we work. Central to everything we do is our commitment to valuing and embedding the wisdom of lived and living experience across our grant making, program design and beyond.

The ripples you'll read about in these pages show that even the smallest intervention can set in motion transformative waves of impact.

# Impact Area 1: Contributing to fewer people experiencing poverty in SA and supporting self-determination and choice



### **Direct Grants**

Poverty is complex and though our resources are insufficient to eradicate poverty in South Australia, Wyatt's Direct Grants program is one of the ways we work to relieve financial pressure and stress associated with a financial or housing need.

In partnership with holistic, client-centred services, a modest grant can provide the space needed for a person to look beyond an immediate challenge, and increases opportunity to address other, often more complex issues. Through this approach we seek to uphold agency and empowerment for the individuals supported.

The only eligibility requirements for the Direct Grants program are that recipients are experiencing financial hardship, and that they have lived in South Australia for five years or more.

Our partners, from homelessness services, financial counselling programs, and First Nations specialist services, work closely with their clients to submit applications that reflect each person's unique circumstances and self-identified needs.

Through our network of 40 partner organisations offering more than 60 specialised programs, we receive applications that represent the diverse experiences clients have shared.

In 2024/25

#### **724 DIRECT GRANTS**

assisted 1,599 South Australians experiencing financial hardship

Total value: \$593,972 Average grant size: \$793



3x



3x times as many applications were received from women than men

33%

33% of applicants identify as Aboriginal or Torres Strait Islander

2.2



Average number of people benefiting from each grant



Households receiving direct grants in metro areas and 35% REGIONAL



30-49

Majority age of grant applicants

## Every grant tells a different story of impact

While Direct Grants are \$1,000 or less, the ripples created by these small but nimble acts of support can be far-reaching for individuals and their families. We often hear how assistance to purchase a laptop has helped a school-aged child from falling behind at school or how a new washing machine has helped a mother of five save \$100 on each trip to the laundromat.

Here are two snapshots of personal change that highlight the importance of self-determination and choice.

"I'm so grateful for the support I received. Now I can get to my job, take my kids to school, and keep up with my responsibilities. This assistance has truly lifted a huge weight off my shoulders."

Jane faced considerable challenges in accessing reliable transport. This affected her ability to attend work, medical appointments, and meet essential daily needs. It increased financial pressure and contributed to emotional and logistical stress. With her car now repaired with help of a Wyatt grant, Jane has regained mobility and independence which has improved her capacity to maintain employment and manage essential responsibilities.

This support has alleviated her financial strain by removing the burden of costly repairs and has contributed to her family's longer-term financial stability.

"Without this help, I wouldn't have been able to fix my car, and that would've meant missing work and falling further behind financially." Victor is a 56-year-old man who lives in a Northern Flinders Ranges town. Working with his Financial Counsellor he applied for a grant to purchase a chainsaw to enable him to cut wood during winter months for himself and other elderly people in his community. Wyatt granted \$680 and together with Victor's contribution a chainsaw was purchased.

"This will help us keep warm by cutting firewood."



### The Linker Service

#### **Our Partners**











The Linker Service is an initiative that works with women over 50 and sole parents and carers of children, experiencing financial hardship to develop their personal networks of support. Through extensive consultations with people with Lived and Living Experience of poverty, a new service model was co-designed, piloted, then launched in July 2024.

Wyatt has backed the Linker Service with five years of funding at \$1.2 million per year. 'Linkers' support clients and families to connect into and navigate the service system, being a stable presence during times of uncertainty. Being a Linker involves having a direct, tailored and relationship-based experience with an individual and their family. Each Linker is based within one of five service delivery partners but, together with Wyatt, work as a network to share learnings, tackle challenges and develop practice, with client-centred practice always at the forefront. The Network continues to adapt with two peer workers now employed to work alongside the Linkers.

"I have a lot of different hats as a Linker and I love that I'm able to think outside the box in this role and really walk alongside the client. I'm here to look in the practical sense at how we can get things done and help break down barriers and support them so that they can thrive."

#### - Jennifer (Jenni) Doody, Linker, a.c. care

"One of my goals was to get my confidence back after all the trauma and start healing. Having Jenni alongside for the journey has been phenomenally important because you'll go along for a little bit and then it's like, 'I don't know what to do next'. And that's when I talk with Jenni and we bounce it around and she helps me navigate. It's an amazing privilege."

#### - Jo-Ann, Linker client

"It's been an amazing service. I can't speak highly enough about it. I love that real people out there in the real world like us helped design it. I loved that people listened to us. I'd been in a very dark place and was having a really rough time and had lost all my confidence. Being able to help others and getting vouchers and help to set up my business really helped my mental and emotional wellbeing."

#### - Nicki, Linker client

#### In the first year of service delivery, Linkers worked with 129 clients

61

44%

are women over 50 years old and 62 are carers or single parents

are Aboriginal and 10% are from a CALD community



#### Clients are located across the state:

Adelaide metro, Mount Gambier, Port Augusta, Beltana, Copley, and Marree. Of the 129 clients, 98 live in Adelaide, 31 are regionally based



organisations supported to upskill in order to employ Peer Workers. Employing 5 Linkers, 2 Peer Workers and an Intake Officer

## Stable Housing





#### **Our Partners**











Wyatt's Housing Program provides annual funding of \$460,000 via seven program partners that distribute personal grants as a complementary part of their support services for individuals and families experiencing, or at risk of, homelessness.

The Housing Program has a simple theory of change: personalised grants are one element that can contribute to conditions for change, where they are used in ways that uphold self-determination and choice for a person through their deep connection with specialist supports. Grants typically range from \$1,500 for single-person households to \$2,500 for larger households.

In 2024/25



Households received Wyatt Housing Program brokerage, supporting 765 people

345

Recipients reported improved housing circumstances

 $101\,$  M

People reported improved housing stability

232 People were diverted from eviction or homelessness due to support and intervention



People reported increased choice and control in their daily life

47

People reported a reduced level of financial worry



Packages of essential furniture and whitegoods are the most common form of grant along with funds being used for rental arrears, rent in advance and bonds, removalists, and truck hire.

The Program uses a shared learning and reflection model through the Housing partner network, a twice yearly gathering of partners to share challenges, learnings and adaptions; explore people's individual experience of change and impact; and evaluate the personalised grants approach as a means of contributing to self-determination and choice for a person navigating difficult times.

"This is significant to me because I did not feel alone, and I felt supported more than expected."

## St John's Youth Services

Partnering with The Wyatt Trust to provide housing support grants to young people, St John's Youth Services delivers interconnecting services and wraparound support that is tailored to young people's individual needs, whether they are experiencing homelessness, are in a rental property but struggling to keep their tenancy, or are ready to move from crisis accommodation into a place of their own.

"The Housing Support grants help purchase essential items and/or services that cannot otherwise be accessed by a young person but are vital to establishing or re-establishing themselves after experience homelessness," explains Kylie van Alphen, Foyer Port Adelaide Service Manager.

## Thirteen young people were helped in 2024/25 with positive shifts in housing stability and independence, and improved wellbeing.

"Young people are reporting reduced stress and anxiety, increased security, and better mental health," Kylie says. "The ability to manage their own tenancy fosters self-determination and independence, supporting their overall growth and resilience.

"The funding has enabled smooth transitions out of crisis accommodation and helped young people avoid returning to it. The ability to choose their own furnishings is especially meaningful, with many expressing a sense of pride and autonomy as they transform a new space into a true home.

"Assistance with rent arrears has been described as truly lifesaving by many young people, enabling them not only to retain their current housing but to avoid the devastating consequences of eviction," Kylie continues. "The relief from this burden has allowed them to focus on building stable, independent lives, and has provided a crucial safety net during difficult times."

#### A young renter's story

"After leaving Youth110 [youth crisis accommodation centre] over a year ago, I truly thought I was on a steady path forward. Life was beginning to settle. I had my own place, a sense of independence, and a hope for brighter days. But sometimes, the challenges of adulthood come faster than expected, and I found myself falling behind on rent. The debt kept building until I was on the verge of losing my home and facing homelessness all over again.

The stress was overwhelming. Memories of being without a safe place to stay came flooding back, and I could hardly focus on anything else. I knew I needed help, but reaching out after so long took courage I wasn't sure I had. Still, I contacted my Youth Transition Worker, uncertain but desperate for guidance.

My worker listened without judgement and immediately connected me with <u>Keeping My Place</u>, a service that supports young people just like me. Together, we worked on opening up communication with my housing provider. **Instead of ignoring the problem**, I learned to have honest conversations about my situation and to advocate for myself and was able to negotiate a payment plan that made my debt feel manageable.

However, my housing provider wanted a lump sum payment to demonstrate good faith before they would consider stopping the process leading toward a SACAT order. The thought of coming up with that much money at once felt impossible. That's when my support worker told me about the Wyatt grant—a lifeline I didn't know existed.

Applying for the Wyatt Grant gave me hope. When I found out I was approved and could use it for the lump sum payment, I felt a huge weight lift from my shoulders. The payment reassured my housing provider, the threat of a SACAT order was removed, and for the first time in months, I could breathe again and plan for the future.

Looking back, I realise how powerful it is to reach out and ask for help, even when you feel like you should be able to handle things on your own. The ongoing support from my Youth Transition Worker, Keeping My Place, and the Wyatt grant didn't just keep a roof over my head—they helped me rediscover my confidence and sense of belonging."

## Financial Wellbeing











#### **Our Partners**











Wyatt's Financial Wellbeing grants support 10 partner organisations in delivering programs that respond to community demand while also providing flexible funds to directly assist financial counselling clients. This approach assists in meeting service demand and empowers clients to actively engage in the process, strengthening their sense of agency and enabling them to manage their financial priorities with greater choice.

Wyatt's Financial Wellbeing partners <u>meet twice a year</u> as a group to share insights and learnings, reflect on practice, discuss what is working and what is not, and adapt approaches accordingly. Partners bring specialist skills, experience and broad sector knowledge and play an important role in advocating for systems change through their collective influence. They are actively shaping the direction of future meetings and their commitment to shared connection, open collaboration, and continuous learning has created a positive and dynamic community of practice.

## TIRAAPENDI WODLI: JUSTICE REINVESTMENT MODEL

<u>Tiraapendi Wodli</u>, which means 'protecting home' in Kaurna language, is a community-led collaboration between Aboriginal leaders, the Aboriginal community in Port Adelaide Enfield area and Australian Red Cross, to strengthen the health, safety and lives of Aboriginal men, women and families and put their voices at the centre of the design and delivery of programs and services.

The Justice Reinvestment approach focuses on redirecting resources from the criminal justice system into community-based initiatives that prevent offending and improve social outcomes. Tiraapendi Wodli's services strengthen cultural identity, support reintegration after incarceration, and promote long-term community safety.

With support from Wyatt, Tiraapendi Wodli helped 329 individuals and families in the past year. More than one-third of those received intensive coordinated support for complex needs including housing instability and homelessness, return to community from prison, mental health issues, drug and alcohol and rehabilitation needs, chronic health issues, cultural reconnection, accessing essential documentation and more.

Among those helped, was 'Amy' (not her real name), who was seeking support with complex family and child protection issues. Having lost custody of two children, Amy had worked hard to rebuild her life and maintain sobriety.

Amy's primary challenge was navigating the Department of Child Protection (DCP) system to improve her visiting schedule. She faced significant emotional and systemic barriers when advocating for herself, feeling disempowered and unheard. Her frustration often led to angry outbursts with DCP staff, leaving her feeling low and doubting herself.

Tiraapendi Wodli addressed Amy's challenges through comprehensive communication support and advocacy. Recognising that the communication difficulties stemmed from trauma, staff worked with her to understand how these factors affected her confidence, providing practical communication training, including active listening skills, clear language techniques, body language awareness, and strategies for expressing confidence without aggression. They also provided consistent follow-up advocacy with DCP, ensuring timely responses and accountability.

Amy successfully negotiated greater access to her children, achieving weekly visits for longer periods. Her emotional stability, communication skills, confidence, and resilience all improved. Her enhanced wellbeing has strengthened connections with her children, family, friends, and broader community networks and she has reconnected with her cultural identity, strengthening her resilience and sense of self, which underpins her improved ability to seek support and communicate her needs clearly.

## Bultawilta Schools Program

Bultawilta in Kaurna language means 'fearless or brave heart'. Active between 2006 - 2025, the Bultawilta Schools Program provided financial support for Aboriginal high school students with a view to helping increase Year 12 completion rates.

The number of participating schools grew from two in the program's first year to 23, with total funding amounting to \$1,232,815.

Across the years, Aboriginal students and their families engaged with the program, accessing practical assistance with items, extracurricular activities and cultural engagements that supported their attendance and involvement in school, with 971 instances of support. These included uniforms, school camps, school photos, lunches, excursions, school supplies, transport and more.

Highlights of the program were the longstanding relationships built with Aboriginal staff and Aboriginal Education Teams in schools as well as seeing how Bultawilta was used to leverage cultural supports for students and school communities.



After a program review in 2020, it became clear that the nature of the funding support was not in alignment with Wyatt's increased commitment to positioning our financial assistance and resources in ways that provide proactive pathways for people to access programs, supports and networks. At the same time, there had been significant changes to funding processes made by the Department of Education which gave schools autonomy in their use of funding, and ongoing changes to the allocation of Aboriginal Education staff in schools.

As a result, the Bultawilta Schools Program concluded in 2025. Wyatt is committed to partnering with Aboriginal-led organisations and programs in our work which may include schools where they are a channel to holistic support for students and connected community networks that provide proactive pathways for families.

### **Administered Grants**

#### **Our Partners**







Creating positive change is never achieved alone. Our Administered Grants enable organisations that share our purpose of reducing poverty to leverage Wyatt's grant programs and infrastructure to reach individuals and communities across South Australia.

Administered Grant funds are entrusted to Wyatt to manage and distribute according to the donor organisation's priorities, while also helping reach shared goals.

#### LIONS CLUB OF RICHMOND

<u>Lions Club of Richmond</u> has partnered with Wyatt for nine years. Using revenue from its volunteer-run op shop warehouse in Camden Park, Lions Club of Richmond has created a grant program, administered by Wyatt, that funds projects that help young people develop skills and confidence, and to engage fully in community, education, and employment in the local government areas of Marion, Charles Sturt, and West Torrens.

To date, this community-driven initiative has distributed \$356,000 across 80 projects which in 2024/25 included funding equitable access to school excursions and camps, school uniforms, skateboarding workshops, swimming lessons, safe drop-in spaces, and helped South Australian students attend a national leadership forum.

The impact of these small seeds of support over the course of a young person's life may largely remain unknown, but each has the potential to positively influence the trajectory of their life in ways that will unfold over many years to come.

With support from Lions Club of Richmond, Junction partnered Junction partnered with Free Mind Skate School, an independent skateboarding school to run a free, weekly skate clinic to the residents of Marion, Holdfast Bay and Charles Sturt Council to help young people gain self-confidence and resilience, activate shared community spaces and encourage social interaction. The number of people using the space each week has increased both during the skate clinic and at other times, including one of the regular skaters who previously did not participate in any sporting activities and spent his free time playing video games. He is now an avid skateboarder, attending the skate park several times each week and loves to practice as often as he can with the support of this father and brother.

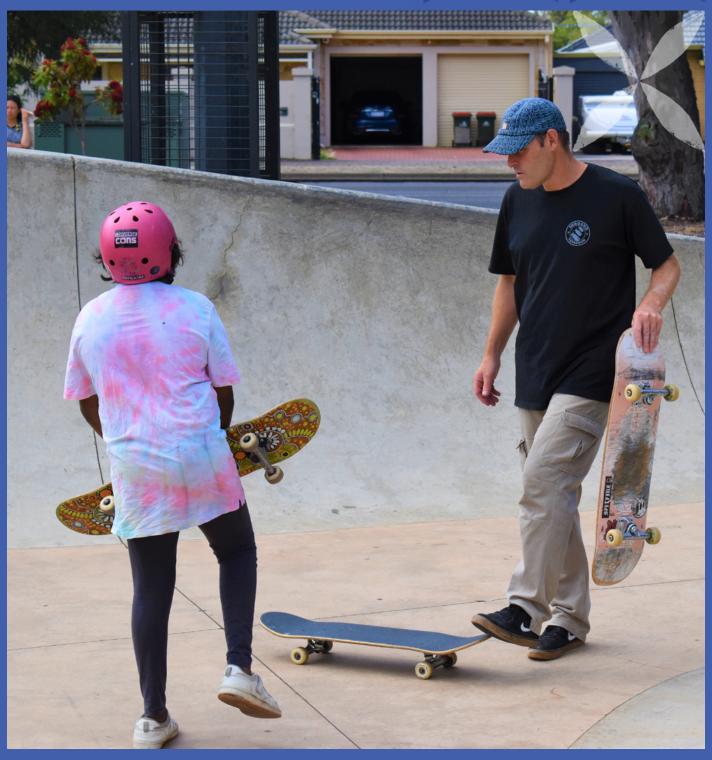


Photo: Junction

## Impact Area 2: Contributing to connected and people-centric systems



Poverty doesn't exist in isolation but affects multiple aspects of life in interconnected ways. When someone is experiencing poverty, it impacts health, housing, education and employment, creating a cascade of effects and complex challenges that often leave people facing impossible choices.

Addressing poverty requires comprehensive long-term connected approaches across systems.

With finite and relatively modest resources, we acknowledge that a philanthropic trust like Wyatt might only generate a ripple in terms of the ocean of support that's required to eliminate poverty. Regardless, we know that every wave starts as a ripple. People-centric systems prioritise the needs of people. These are systems and processes that respond to the Lived and Living Experience of people, families and communities, supporting them with accessible and coordinated services that help them thrive.

Three key principles that contribute to connected and people-centric systems underpin our work:

- Respecting Lived and Living Experience: No one knows what is needed to help people in poverty better than those who have experienced it.
- **2. Self-determination and choice:** We believe everyone has a right to participate in the decisions that impact their lives.
- **3. Collaboration and partnership:** Poverty is complex and has no single solution. We build and support coalitions and partnerships to create change.



#### **VALUING LIVED AND LIVING EXPERIENCE**

While we acknowledge that embedding Lived and Living Experience perspectives may not be possible or appropriate in every circumstance, our efforts to do this at Wyatt over the last few years have improved the way we conceive, develop, evaluate and deliver our grantmaking.

#### In 2024/25

16 people with Lived and Living Experience of financial experience engaged directly with Wyatt in contributing to our publications, communication, program inductions and planning, evaluation, leadership and presenting to other organisations.

We believe that incorporating Lived and Living Experience into program design and delivery should be standard practice, not the exception. There is no doubt that people with Lived and Living Experience of issues like poverty are the experts in their lives. They know best what is needed to change their situation. When we listen to their voices, we learn.

Read more about our journey in the <u>Valuing and Embedding</u>
<u>Lived and Living Experience at The Wyatt Trust</u> report.

#### **TRUTH-TELLING**

Interrogating our past and the impact of our founder, Dr William Wyatt, through Truth-telling is helping us build a bridge to a more equitable future for First Nations South Australians.

Truth-telling at The Wyatt Trust has been informed by research that was completed in 2023 and led by Dr Jennifer Caruso, an Eastern Arrente woman who investigated the impact of Dr William Wyatt's arrival on Kaurna land in 1837. We wanted to open the door to a more truthful telling of Wyatt's time in the colony and we thank Dr Caruso for applying an Aboriginal perspective and for the generosity of spirit demonstrated in reviewing what was at times distressing material.

In August 2024, Wyatt CEO, Stacey Thomas, delivered a powerful account of truth-telling at Wyatt to a full house of 1,000 delegates at the Philanthropy Australia national conference. It set in motion a wave of discussions and interest from many individuals and organisations within and beyond the sector who have approached us to learn more or requested guidance in embarking on a truth-telling journey of their own.

The tangible impact that may flow from these discussions and raised awareness is unknowable, but the fact that the discussions are being had is an important milestone on a long overdue journey.

#### Read more:

<u>Truth-telling at The Wyatt Trust</u>
<u>Statement from the Governors of The Wyatt Trust</u>
<u>Watch or read</u> 5 Learnings from Truth-telling at The Wyatt
<u>Trust</u>

## 10x Impact: The Wyatt Loan

#### ☆ HomeStart

The 15-year partnership between The Wyatt Trust and HomeStart began from a place of curiosity: What, if anything, could a philanthropic trust like Wyatt do to help make home ownership a possibility for South Australians on low incomes?

At the time, house prices in South Australia were rising quickly, as were associated fees and charges. In 2007, a non-first home buyer with an annual income of \$30,000 would need to save 10 per cent of their gross household income for almost three years to be able to purchase a home.

Commencing in 2008, and concluding in 2024, Wyatt and HomeStart partnered to address this challenge. The partnership was an early example of what today is termed impact investing, with The Wyatt Trust providing an initial amount of \$1.775 million to HomeStart to be used for no-interest loans an amount that has since been repaid.

Termed a 'Wyatt Loan', eligible HomeStart customers could apply for a no interest loan with a five-year term designed to provide up to \$20,000 for the associated costs of purchasing a home. The Wyatt Loan was targeted towards single parents on low incomes and single women aged 50+ in rural or metropolitan areas, with funds being distributed, then repaid and recycled, to help more people.

"Every dollar The Wyatt Trust contributed was leveraged many times over," says HomeStart CEO, Andrew Mills. "As loans were repaid, new loans could be made. As a result, the total investment of \$2,125,000 by Wyatt was leveraged to become \$4.5 million dollars, which provided 465 loans to South Australians who may not have otherwise been able to purchase a home of their own.

"In terms of amplified impact, being able to demonstrate the success of the Wyatt Loan program gave HomeStart the evidence base that enabled us to work with the State Government to develop another new product, the Starter Loan, which has a much bigger pool of capital behind it. Since the introduction of the Starter Loan in 2020, we've now settled over 2,000 loans with the capacity to deliver around \$22 million worth of funding. This equates to an impact of around 10x Wyatt's investment. That's a powerful outcome that The Wyatt Trust and HomeStart should be jointly proud of."

"I thought the only option would be to rent, but that was something I really didn't want to do. Being a full-time carer was a big barrier because I didn't have a traditional full-time job. The Wyatt Loan was a good option for me because it reduced the upfront costs I needed. It meant that James and I were able to start over again, at our preferred location right by the beach. For me, it was also really important that I leave something for my son. If something was to happen to me, I know that this home can be sold and that it'll help him get by."

- Fifty-six-year-old Angela used a Wyatt Loan to buy a unit in Adelaide's Western suburbs in 2016, following the breakdown of her marriage.



South Australians helped into home ownership

#### \$4.5million

in Wyatt Loans helped purchase over \$93 million worth of property across South Australia

**Over 80%** 



of Wyatt Loans helped women into home ownership

of Wyatt Loans were made to South Australians under the age of 50

64% na



of Wyatt Loan customers were single parents with children



of Wyatt Loan customers were first home buyers

of properties purchased were in regional areas

89%

of properties purchased were less than \$300,000

 $\{5.1\%\}$  default rate

(average HomeStart portfolio default rate is 5.2%)

Read the Wyatt Loan Case Study

## Changing narratives about poverty



Wyatt partners with the <u>Economic Media Centre</u> (EMC), a partnership between Australian Progress and the Australian Council of Social Services, to amplify unheard voices of Lived and Living Experience and broaden the public debate on poverty and financial hardship. By resourcing and supporting programs and opportunities for people with Lived and Living Experience to contribute to public discourse, we seek to challenge harmful and unhelpful narratives about poverty.

The Economic Media Centre works to position Lived and Living Experience spokespeople as the go-to for journalists looking for knowledge and solutions, to increase the diversity of voices represented on economic issues in mainstream media and generate more inclusive economic policies.

Since 2021, the Economic Media Centre has trained 66 South Australians in how to connect with journalists and the media and supported them in their role as spokespeople. The network of spokespeople speaks to policy and solutions around disability, welfare rights, healthcare, family and domestic violence, homelessness, renters' rights and the unique position of grand carers.

In 2024/25

*35* **[** 



South Australian spokespeople with lived expertise were featured in 35 original media stories, with 820 estimated syndications



43 South Australian spokespeople who had undertaken training were supported to engage with the media

Shifting narratives about complex issues like poverty takes sustained, coordinated effort over long time frames. Tracking signs of change along the way is important, and a preliminary analysis of the impact of EMC's media training by UniSA's Dr Chrisanthi Giotis and Jayden Bartlett shows encouraging results.

The research focused on three questions: Does the Economic Media Centre training make a difference to the types of media coverage produced? What is that difference? Can we draw conclusions about shaping the overall narrative of poverty?

The analysis is based on 40 media articles featuring people who received EMC training alongside 40 articles on a similar topic, length and timeframe without EMC spokespeople for comparison.

Considerations included: Who speaks first? Which interviewees are given prominence? What questions are asked? Is stigmatising language used? How is the problem and causal solution framed? Is there a victim frame or is it a frame of self-determination? Does it reference the broken system?

In articles that featured a person with Lived and Living Experience, their expertise was used to help frame the issue and its impact on the individual and community. This was evident in headlines and a lack of problematic language and unhelpful metaphors. These articles also used more positive frames and clearer narratives, which is a promising start.

"You see the same experts talking about these things all the time. 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. And that means you don't really connect, there is a real disconnect to the news. I think people just tune out.

"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."

- Lived and Living Experience participant in the Economic Media Centre's spokesperson training

#### Read more

## Supporting farming families and small rural businesses



The Wyatt Trust first partnered with <u>Rural Business Support</u> (RBS) in 2022 to assist families and the small businesses that support them in rural and regional communities. As one of Wyatt's Financial Wellbeing partners, RBS works with individuals to identify priorities and provides financial counselling and tailored support for those specific needs.

Brett Smith, Chief Executive Officer at Rural Business Support, says the nature of Wyatt's granting opened up an "opportunity to test a new way of delivering support – one that has changed lives across rural South Australia".

"The capacity grants we were able to distribute helped our farming families and small business clients break through the stigma and emotional fatigue that often surrounds financial counselling. It enabled them to re-engage with their own financial futures from a place of strength and agency. Wyatt's decision to pivot the Financial Wellbeing Program by empowering partners to decide how funds could be best applied was transformative.

This bold step enabled us to direct a critical parcel of funding toward retaining a 0.5 FTE small business financial counsellor in South Australia at a time when the program was defunded. It allowed our program to survive during a period of intense need, and, in combination with Mazda Foundation support in the Northern Territory, ensured no business owner in crisis was left behind.

That one critical position ultimately created a platform for growth. With the program sustained through Wyatt's support, and evidence of its impact in hand, the South Australian Government has now committed funding for four additional small business financial counsellors in response to the current drought and harmful algal bloom.

The Wyatt Trust's partnership model fosters genuine collaboration and shared learning among delivery partners. This spirit of shared purpose has transformed what might once have been seen as a competitive funding environment into a thriving community of practice where mutual respect, regular connection, and trust among Wyatt's partners continue to drive better outcomes across the sector.

"Through this partnership, we've been able to build stronger community connections and develop new, innovative approaches.

The Wyatt Trust has given us the courage and credibility to advocate for brave, client-led solutions that reflect the complexity of people's lives."

- Brett Smith, CEO, Rural Business Support

## Inparrila

#### INPARRILA-

Meaning 'meeting place' in Kaurna language, Inparrila is more than just a home for The Wyatt Trust, it is a place where people with shared values and common purpose c ome to work, gather and create.

Since its launch in 2022, dozens of values aligned non-profits businesses, community groups and individuals have used Inparrila as an accessible and welcoming space for events, workshops, meetings or a permanent work base in Adelaide's CBD. Events have spanned the spectrum of high-level launches through to informal morning teas and every type of gathering in between.

#### At Inparrila in FY2024/25:



127 external bookings were made, amounting to 519 total hours booked, by 37 organisations



This equates to savings of approximately \$44,000 in meeting room hire fees for these organisations

Beyond monetary savings, Inparrila has fostered positive connections, introductions and extended networks for tenants and visitors. We routinely hear about the ideas exchanged and productive new relationships formed as a result of values-aligned connections made on site.

Tenant satisfaction among Inparrila's users is high with 100 per cent of members reporting that they are satisfied or very satisfied with their overall experience of the space. 91 per cent of members describe Inparrila as a welcoming and culturally safe space for themselves and their visitors.



"I rely on the connections I form at Inparilla in so many ways - not only to stay informed about what is happening in the for-purpose sector, but to build working relationships that I would not otherwise be able to."

– Inparrila member

"I love the sense of connection and spontaneous interactions and sharing of information with peers."

– Inparrila member

"Good to have a mix of people from other aligned organisations and to engage in conversation. Provides different perspectives and also a greater awareness of what is happening across the sector/community."

– Inparrila member

## Advocacy

Philanthropic support for advocacy plays a crucial role in addressing the root causes of poverty rather than only treating its symptoms. Supporting advocacy that leads to more inclusive policy development and challenges harmful narratives about poverty has the potential to change systems that perpetuate economic disadvantage.

Advocacy takes many forms, including campaigning, coalition-building, piloting and testing new approaches. Though quick wins are possible, most advocacy efforts take a long-term approach, influencing the conditions and policy environments to make change possible. They also involve many contributors, with success rarely achieved by a single stakeholder or group.

Progress is not always linear and before outright 'wins' are achieved, signposts typically indicate whether things are moving in a positive direction or temporary setbacks have been encountered.

In the past 12 months some of these signposts for Wyatt included building and maintaining new relationships through our Lived and Living Experience work with a government agency we previously had no connections with.

Others included a small action like providing a submission on a policy position that opened up a conversation that while not achieving change by itself, has influenced new ideas and ways of working.

Similarly, testing and providing real-world examples of different approaches, such as the Linker Service, has led to several partner organisations and even a bank that we're aware of, adopting some of those principles.

### ADVOCATING FOR A FAIR AND ADEQUATE CONCESSIONS SYSTEM

In September 2023, with support from The Wyatt Trust and Mannifera, SACOSS (South Australian Council of Social Service) convened a Citizen's Panel on State Government Discounts and Rebates to consider how best to reform energy and water concessions, public transport discounts, health costs and more which provide vital support to people on low incomes.

The concessions system had been identified as poorly targeted and inequitable by SACOSS in a 2021 report, *The State of Concessions in South Australia*, and the State Government had made a commitment to undertake a major review of the system.

The Citizens' Panel included more than 30 South Australians from a range of backgrounds, income levels and ages. Their goal was to provide useful input into the government review and help inform public debate on concessions and how to repair the concessions system.

The community panel identified four priority areas for concessions support:

- Energy and water bills
- General cost of living
- Medical assistance
- Public transport

The panel's findings and recommendations were captured in a Citizen Statement that called for the prioritisation of concessions for those on low incomes and people with disability. It was presented to the State Government in time to influence the 2024 budget process. The advocacy campaign was successful, with \$190 million of concession reforms announced in the 2024/25 State Budget that make concessions fairer and more accessible for those who need them most.

'This panel and its findings were important because it is represents much more than simply restating what we already know are the problems – the community members put considerable time and thought into what will make the system better.'

## Unlocking pro bono legal capacity: JusticeNet



A major reform driven by <u>JusticeNet</u>, with support from The Wyatt Trust, has unlocked thousands of hours of pro bono legal help for South Australians who otherwise could not afford legal services.

After almost three years of advocacy and groundwork to reform practicing certificate requirements, in-house counsel and government lawyers will have greater capability to provide pro bono legal services, bringing South Australia into line with other states and significantly expanding the pool of lawyers available to assist people in need.

"Nobody ever comes to court because they're having a good day," says JusticeNet CEO and Principal Solicitor, Rebecca Plummer.

"The need for pro bono legal support is huge and continues to grow," Rebecca explains. "For the first time ever at JusticeNet, we have waitlists for our Homeless Legal service and with Pro Bono Connect, our clearing house service, we have more referrals than we can currently place."

JusticeNet facilitates millions of dollars' worth of pro bono legal work each year, with an average of 42 hours and \$12,460 in legal fees per person assisted.

The bespoke nature of this advocacy project required a high degree of collaboration with inputs from many contributors to achieve legislative change.

"There were a lot of stakeholders we needed with us on this journey including regulatory bodies, authorities and politicians," Rebecca says. "There was drafting and redrafting, and then all the considerations about what it means for insurance, and now the practical roll out. It has been an involved process." Philanthropic support of advocacy, Rebecca says, is crucial.

"I find that philanthropy is interested in those deeper root causes of why things in society aren't working, and they're interested in funding those organisations thinking about those bigger problems and are more willing to take the risk so that we can try new things," she explains. "This means we can be innovative and agile in a way that other funding streams might not allow us to.

"When an organisation like Wyatt is funding operations and advocacy in a way that doesn't require us to change everything to fit inside a grant, it is just so much more helpful. This is what really makes philanthropy so great for work like ours."

Read more

## Investing for good

At The Wyatt Trust we work to align all our actions with our purpose which is to reduce poverty. From our grant making and advocacy to the way we make and manage our investments, we believe philanthropy has a responsibility to direct all its resources towards positive outcomes for people and our planet.

#### **RESPONSIBLE INVESTING**

We actively position our portfolio for positive impact in the areas of equality, social justice and sustainability. We are committed to learning and adapting to changes both in the market and in a societal context and our choice of fund manager is guided by these principles. Where we may be holding an investment that is misaligned with our values, we will consider whether advocacy could have a greater impact than divestment.

#### **IMPACT INVESTING**

Impact investments generate positive social impact as well as a financial return. Wyatt has been formally active in the impact investing space 2017, and even earlier through its partnership with <u>HomeStart</u>, as a way of contributing to positive outcomes beyond our grant making.

Our impact investments have included the Newpin SA Social Impact Bond, the Australian Unity Specialist Disability Accommodation Fund, For Purpose Investment Partners and Conscious Investment Management Social Housing Fund.

Wyatt was a finalist for Impact Asset Owner of the Year at the <u>2025 Australian Impact Investment Awards</u>.

#### CATALYTIC LOCAL INVESTMENT FUND

Wyatt's <u>Catalytic Local Investment Fund</u> (CLIF) launched in 2024 to extend our impact even further by supporting local South Australian-based enterprises that are doing good for people and planet, regardless of whether they are a traditional business, social enterprise or not-for-profit organisation.

Two of our early CLIF investments include <u>TABOO</u> and Neighbourhood Node.

## The Aspire Social Impact Bond, Hutt Street Centre



end homelessnes

The Aspire Social Impact Bond (SIB) was Australia's first homelessness intervention to be financed by private investors. It was also the first South Australian-based bond of its kind, which spurred Wyatt's entry into impact investing in our home state. The SIB funds the Aspire Program which is delivered by Adelaide-based specialist homelessness service, Hutt St Centre, in partnership with community housing providers. Hutt St Centre provides connection and support, helping empower people facing homelessness to rebuild their lives, rediscover their identities and reconnect with loved ones.

The program uses intensive case management over the course of three years and a 'housing first' intervention model with a focus on strengthening community engagement and employment participation.

Wyatt invested an initial \$225,000 in 2017 and a further \$225,000 in 2018.

The <u>Evaluation Report</u> prepared by Centre for Social Impact, Flinders University and University of Western Australia in 2022, noted:

"The Aspire program design aligns with previous findings that effective homelessness interventions are based on person-centred, flexible, holistic and coordinated case management over a sustained period, with rapid (re)housing and wraparound post-housing supports to increase the chances of people staying housed."

Over its initial term, Aspire's impact was substantial:

81%

of participants were housed, with 85% maintaining their tenancies

**29%** 

Hospital bed days were reduced by 29%, convictions were reduced by 33%, and emergency accommodation usage was reduced by 73%

41%



of participants secured employment, with others engaging in education, volunteering, or community activities

#### \$40 million

The program delivered over \$40 million in savings for South Australian taxpayers by significantly reducing demand on crisis services, while also providing a 14.1% annual return to investors



"These outcomes demonstrate the power of sustained, personalised support in transforming lives - not just for individuals, but for the broader community," says Chris Burns, CEO, Hutt St Centre.

"The program has exceeded expectations and has proven that investment in long-term, intensive support can break the cycle of chronic homelessness – while also significantly easing the pressures on other crisis services such as health, corrections and emergency accommodation."

In 2025, Aspire's impact was recognised at the Australian Impact Investing Awards where it was named <u>Enterprise of the Year</u> for its contribution to addressing homelessness in Adelaide.

The Aspire Program has now secured additional funding from the South Australian Government, ensuring its operation until at least mid-2027.

"Not only did Aspire house me but they supported me to become the best person I can be for my children. I now have an amazing relationship with my children, a safe stable home, support in the community and great mental health.

This has enabled me to have healthy relationships with friends and family. I even have confidence to volunteer one day a week with a local organisation. My three years with Aspire has come to an end and I can honestly say I now enjoy life and I look forward to each new day...I do not know where I would be today if it were not for the help from Aspire."

- Hannah, Aspire Program participant

## What we've learned

As an organisation, we've made a commitment to sharing what we learn. That includes our missteps and the things that didn't go to plan. Sometimes things not going the way we thought they would resulted in pleasant surprises and better outcomes, other times they were clear invitations to approach things differently.

#### We're still learning and accept that we always will be. Which is as it should be.

Thank you to our partners and peers, our Lived and Living Experience colleagues and everyone who helped us learn from the lessons that are outlined here.

#### **NAVIGATING CHANGE**

Change is rarely easy. With a goal of increasing our impact, we introduced significant changes to our grant programs and funding arrangements in recent years. We recognise that learning how to manage those changes well is a responsibility that demands adequate time, clear communication and resources to help grant partners and others in the sector adapt.

Any significant change to the way we grant, which results in the way we and our grant partners are able to support people, brings a type of grief whether at the organisational, individual or sectoral level. The support that many had came to rely on us for in some cases was no longer available – this has been particularly tough in a time of escalating cost of living pressures. We learned that beyond anticipating those responses of loss we need to work through how we can provide appropriate support where we can throughout the transition.

Similarly, we accept that just because we've communicated something in a way that we believe is clear and timely, doesn't mean our intended audience will have had the time or bandwidth to read and process it. Effective communication requires consideration and ongoing relational approaches.

Increasingly, what we're known for and what The Wyatt Trust brand represents is changing. To some degree that's inevitable after operating for 139 years and in some part was facilitated by the Act of Parliament that established Wyatt's operational parameters being amended in 2020. Our growing work in Lived and Living Experience, truth telling, advocacy and more, are changes that come as a surprise to some. Realigning public perceptions and contemporising the Wyatt brand and its communication to match our internal shifts continues to be an important part of the change process. This includes understanding what issues we should be taking a public position on, and the expectations of our partners and stakeholders in doing so.

### CREATING NEW SPACES FOR COLLABORATION

We've seen repeatedly that the willingness to collaborate among grant partners, funders and sector stakeholders to achieve systems change is high. The shared learning approaches taken up by grant partners in our Financial Wellbeing and Housing programs have been embraced so deeply that several groups are now adapting and advocating for the same spaces and support from other funders.

This was another important learning for us: most, if not all, of the partner organisations we work with have to contend with structures and service delivery KPIs that have been built to accommodate a siloed system. Their program reporting and funding arrangements often limit their ability to dive into new collaborations or think about doing things differently.

Our co-working space in Adelaide's CBD, Inparrila, is another example of how resourcing a dedicated space for collaboration can facilitate new networks and relationships through intentional and sometimes 'right place, right time' interactions and exchanges. It is an ongoing focus for us to ensure we and our partners get the most out of this space.

We recognise that if we want to create and activate spaces that enable collaborative, shared learning, person-centered approaches, we need to provide the resources that make it possible. Breaking down systemic barriers takes time, new spaces for collaboration, significant resourcing and can come at a cost to other areas of work.

#### **RELATIONSHIPS AND TRUST**

Creating positive change isn't possible without relationships and productive relationships are built on trust. In terms of the power imbalance that exists between funders and grant partners, it's relatively easy for us as the grantmaking organisation to fund our grant partners and tell them we respect their expertise and decisions to direct the funds for best use. But just because we say, 'We trust you', doesn't mean our partner organisations will immediately believe that - particularly when many of our historic grant guidelines were quite limiting and came with onerous reporting requirements. It's a relationship that builds over time, through repeated interactions and examples of Wyatt 'walking the talk' that affirm this trust.

### ACTING WITHOUT KNOWING WHAT THE OUTCOME WILL BE

Closely linked to relationships and trust is a learning about how important it is to act, even when you don't know what the outcome will be. We saw this very clearly with our work around truth telling. Taking that first step opened up so many opportunities for us to learn and reflect more deeply which in turn sparked new conversations and provided an example others might follow.

Similarly, our work to develop the Linker Service and the shared learning approach with our grant programs began as informed leaps of faith. Being open to learning, means being open to failing, but always openly and with awareness to minimise any harm being done.

#### UNDERSTANDING HOW WE LEARN

One of the learnings we're still wrestling with, ironically, is how we learn as an organisation. Our Impact Log and MEL framework and our relationships are helping us gather rich data and insights, but we're still figuring out how we can use these learnings to better understand impact, influence systems and drive change.

### 10 BIGGEST LEARNINGS FROM OUR WORK TO EMBED LIVED AND LIVING EXPERIENCE

- 1. Lived and Living Experience colleagues share their stories with courage and generosity when they feel safe, valued and respected by those who are listening.
- 2. Taking a Lived and Living Experience approach means sharing power.
- The process takes time usually more than you anticipated.
- 4. It's essential to adequately reimburse Lived and Living Experience colleagues for their time and expertise.
- 5. Building trust requires consistency, commitment and follow through. Small, thoughtful actions often do more to deepen relationships than grand gestures.
- Safety is not a one-size-fits-all concept and must be defined by Lived and Living Experience colleagues, not the consultants or agencies that work with them.
- 7. When trust and safety are established, confidence grows. Empowered individuals engage more meaningfully in decision making.
- Transparency and honesty are non-negotiables.
   Communicate clearly and often how the project is progressing, what's coming next and why any changes are necessary.
- 9. Taking a Lived and Living Experience approach will very likely change the way you see your work and the world.
- 10. There are no shortcuts. It's a journey that demands accountability, regular reflection

Read more in the report <u>Valuing and Embedding Lived and</u> <u>Living Experience at The Wyatt Trust</u>

## Thank you

Thank you to our valued grant partners and collaborators listed here and a special thank you to our Lived and Living Experience colleagues who reviewed this report ahead of its publication.

10x10 Philanthropy

Aboriginal Drug & Alcohol

Services

**Aboriginal Family Support** 

Services

Aboriginal Legal Rights

Movement

**Aboriginal Sobriety Group** 

ac.care

Adelaide Benevolent Society

Adelaide North-West

Homelessness Alliance

Anglicare SA

Anti-Poverty Network SA

Australian Alliance to End

Homelessness

**Avenues College** 

Baptist Care (SA)

**Carrington Cottages** 

Catherine House

Centacare Catholic

**Community Services** 

Centacare Catholic

Country SA

Christies Beach High School

Clear Horizon

Community Centres SA

**Community Foundations** 

Australia

Council of the Ageing SA

**Country North Homelessness** 

Alliance

**Country South Homelessness** 

Alliance

**Eastwood Community Centre** 

Economic Media Centre

**Ethical Fields** 

First Nations Healing

Foundation SA

Gawler and District College

GiveOUT Ltd

Golden Grove High School

Henley High School

Housing Choices SA

Hutt St. Centre

Junction Australia

Kapunda High School

KWY Aboriginal Corporation

Le Fevre High School

Lifeline South East (SA)

Lions Club of Richmond

Lutheran Care

Mannifera

Mark Oliphant College

Mission Australia

Modbury High School

Money Mob Talkabout

**MTL Consulting Services** 

NAIDOC SA Committee

Neami National

Ngutu College

Nunkawarrin Yunti

Nuriootpa High School

Ocean View College

Offenders Aid and

Rehabilitation Services of SA

Para Hills High School

Parafield Gardens High School

Per Capita Australia Ltd

Playford International College

Port Lincoln Aboriginal

Health Service

Port Lincoln High School

Reconciliation SA

Relationships Australia SA

Roma Mitchell Secondary

College

**Rural Business Support** 

Salisbury High School

Seaton High School

Sight for All Foundation

Sonder Care

South Australian Council of

**Social Services** 

**Spicer Trust** 

**Spinifex Foundation** 

St John's Youth Services

St Vincent de Paul Society (SA)

SYC

The Salvation Army

Tiraapendi Wodli (Australian

Red Cross)

Toward Home

**UCare Gawler** 

**Uniting Communities** 

Uniting Country SA

**Uniting SA** 

UnitingCare Wesley Bowden

University of South Australia

Valley View Secondary School

West Coast Youth and

Community Services

Whyalla Secondary College Women's Legal Service (SA) Women's Safety Services (SA) Woodville High School Yarredi Services

Zahra Foundation Australia





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