



Chances for Children Newsletter

A MESSAGE FROM THE PARTNERSHIPS AND FUNDRAISING COORDINATOR

Welcome to our annual Chances for Children newsletter.

2020 was a busy year - the Chances for Children program welcomed new staff, said goodbye to a valued team member, moved locations and successfully managed the challenges and changes that COVID-19 presented.

The year also marked the 20th anniversary of Chances.

Through generous donations from community members and businesses, Chances has been able to provide \$5.4m to 2079 disadvantaged, regional youth to assist them in pursuing their dreams.

In 2020, 16 recipients graduated (8 with degrees) and 131 young people were assisted across three scholarship programs.

Chances for Children Tertiary Scholarships are granted to young people, living in our catchment area, who are experiencing financial hardship and want to complete an undergraduate university Degree or an apprenticeship, Certificate, Diploma or Advanced Diploma. Chances Recipient Support Officers worked closely with 98 tertiary scholarship recipients in 2020, 69 who attended universities located outside of Mildura. Over the past 20 years, Chances for Children has proudly invested \$3.8m in supporting 730 young people from the Mallee to pursue a tertiary education, many of whom had to move away from the region to do so.

All Chances scholarship funding rounds were closed in 2020 due to the COVID-19 pandemic and the uncertainty around the tertiary 2021 academic year (offers and delivery of courses). We're pleased to announce that based on the direction and feedback we have received from tertiary education providers in December 2020, Chances opened a tertiary scholarship funding round in February 2021 for the academic year. In April 2021 the District Selection Committee recommended to the Mallee Family Care Board, 10 young people for support in 2021.

The Keeping Kids at Secondary School Scholarship Fund was launched in 2007 from seed funding received by the Yeast Foundation. This fund was established to provide assistance to disadvantaged young people and their families, struggling with the costs of secondary schooling. Scholarships are specifically targeted at supporting students in Year 11 and 12 to remain at school. We're delighted to report that 347 young people have been supported through this fund over the last 14 years. During 2020, this fund covered the costs of school fees, text books and curriculum based camps for 29 year 11 and 12 students. There has been a steady increase in enquiries and applications for this fund over the last few years and we believe that as a result of COVID-19, this will continue to increase in 2022 through to 2026. Without the support of Chances, many of these students would disengage from formal education. We're proud to say that on average, 20% of the Keeping Kids at Secondary School Scholarship recipients go on to tertiary study, with the assistance of our Tertiary Scholarships.

Four Non-Tertiary Scholarship recipients received support in 2020. The Non-Tertiary Scholarship Program is tailored to assist young people who need financial assistance to participate in sport (including dance) or music activities at a State or higher level, or leadership development camps. Coming up in this newsletter, is a review of our fundraising event - Chase the Steam, a summary of the 2020 recipient survey report, reflections on the impact of COVID-19 and recipient updates from Olivia Watt, Sapphire Gackenhaimer-Shaw and Nicola Reid. These updates are inspirational and highlight the fabulous opportunities that the Chances program provides. We love hearing and sharing these stories as they are evidence of the impact that even the smallest donation can make.

If you would like to talk to me about how you could contribute to the Chances for Children program please contact me on (03) 5023 5966.

Kindest regards,

A handwritten signature in blue ink, appearing to read 'Melissa Amos', is written over a light blue horizontal line.

Melissa Amos

FUNDRAISING EVENT CHASE THE STEAM

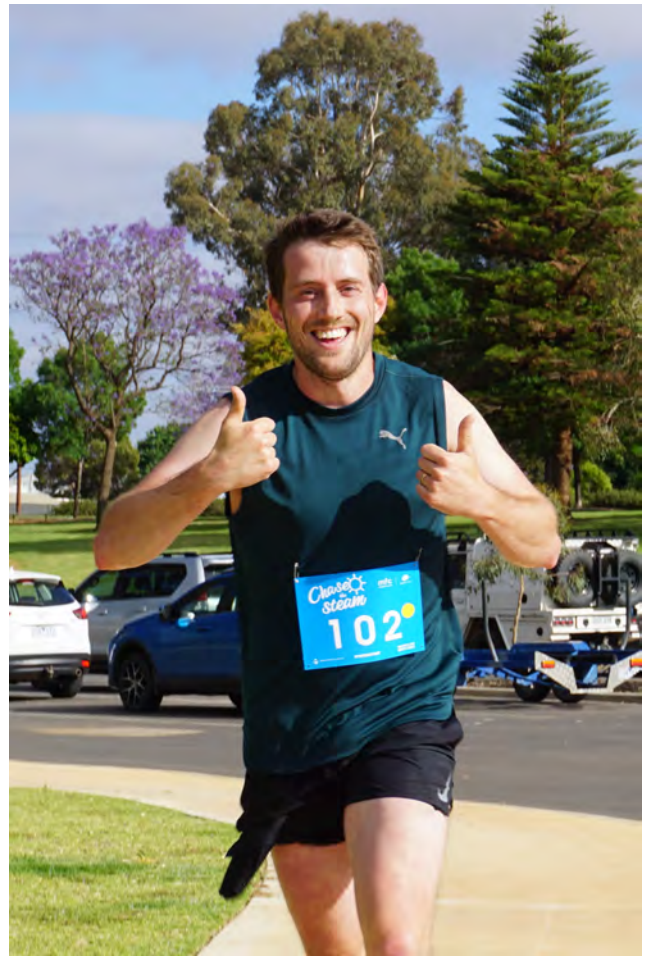
In 2019, Chase the Steam was developed as a community event to raise funds for Chances for Children and to further lift its profile. The inaugural event was well-received, with 164 participants registering to challenge themselves in a race against the PS Melbourne, from Mildura Wharf to the Gol Gol Hotel. Another 27 people booked tickets to be part of 'Team Steam' and boarded the paddle-steamer for the race up the river. A further 73 people took advantage of the paddle-steamer, to get a ride back to the wharf, post-race, creating a party-like atmosphere on deck – complete with dancing.

Chase the Steam exposed a clear gap in the Mildura region's calendar, with huge support for a running/walking event such as, this generated in the weeks leading up to and post the run. Feedback received via post-event survey included:

- 100% of participants said they would register to be part of the event again
- Sponsorship provided good uplift
- Event has significant growth potential
- Great event all round and great atmosphere from the start
- Pedestrian management was great with the Marshalls

Through the combined platforms of Mallee Family Care and Chances for Children, we successfully connected with a sizable audience of 116,632, we had individual engagement with 12,446 people and posts were shared 434 times. With each connection with an individual, the Chances program was promoted and this demonstrates the potential of the event as a vehicle for reinforcing the profile of the program and to initiate a new cohort of supporters and donors.

Based on the success of the inaugural event, Mallee Family Care had decided to host the event again, with some strategic changes that were identified as opportunities to further grow the event and embed it in the region's calendar. However, with the rise of COVID-19, plans for a 2020 event were put on hold.



“Congratulations on the marketing you achieved, the event looked and felt visually spectacular and was a great showcase for Chances and the region.”

In the hope that COVID-19 will be under control, planning is now underway for a 2021 event . One of the key changes to the 2021 event will be a change of vessel – The PS Melbourne put up a valiant fight but she just doesn't have enough puff to give participants a real 'run' for their money. With this in mind, the Melbourne is stepping aside so that the PV Rothbury, known as the greyhound of the Murray, due to her speed, can challenge runners to a real race. We plan to create a greater 'festival' feel to the 2021 event – we will be encouraging people and businesses to enter as teams, with prizes for best dressed teams, along with prizes for first male, first female, first male under 16 and first female under 16 and first team across the line. With a new vessel to challenge runners, there is a new name for the event – the Rothbury Run.

2020 RECIPIENT FEEDBACK

The Chances for Children Outcomes Framework calls for data to be collected in the form of surveys four times a year from recipients, alumni and donors/sponsors. In June 2020, the first of these surveys was distributed to tertiary recipients with exceptionally favorable feedback in the midst of a pandemic. 58% of all tertiary recipients completed the survey. Results have been tabulated below.

Recipient Survey Questions				
Timing: June 2020				
Id.	Indicator	Question	Response Strongly Agree or Agree	Response Neither Agree Nor Disagree
1	% of recipients who report having a positive relationship with Chances staff	When thinking about working with the Chances staff, I:		
		a. Feel comfortable contacting them to talk about my circumstances	81%	10%
		b. Understood what was required of me after my welcome appointment	85%	10%
		c. Feel like they understand my circumstances	80%	14%
		d. Feel supported in other ways (non-financial)	70%	25%
2	% of recipients who report having financial capacity to achieve their goals (from Chances support)	a. I believe Chances assistance is giving me the financial capacity to achieve my goals	90%	5%
3	% of recipients who feel connected to Chances	a. I have an ongoing interest in the activities of the Chances program	78%	17%
		b. I enjoy reading the Chances Recipient Facebook page C4C Connect and newsletters	59%	35%
		c. I feel a connection to the Chances program	72%	20%
4	% of recipients who indicate application process is accessible	I found the application form and process:		
		a. Easy to download from Chances Website	90%	4%
		b. Easy to understand	80%	14%
		c. Easy to fill in	88%	7%
		d. Easy to gather the information I needed to support my application	80%	17%

COVID-19

THE IMPACT

The COVID-19 pandemic has created unprecedented global economic and financial uncertainty. Australians are still grasping its impact, making it challenging to understand how COVID-19 might influence the economy, business, industries, governments and society in the medium to long term.

What we do know is that COVID-19 has been described as the largest worldwide economic disaster since World War II. Things are constantly changing and implications will only become clearer over time.

In the interim, Mallee Family Care reviewed the impact of the pandemic on the overall Chances for Children program at the end of 2020. Assertions were made based on objective data that was collected externally and internally, on what the long and short term impacts of COVID-19 would likely be, on the program.

Statistics published within the Taylor Fry COVID-19 Financial Impact Index in October 2020 showed that 75% of communities within the Mallee Family Care catchment area had already seen a high to extreme impact from the pandemic through income loss and their inability to cover non-discretionary expenses or essentials.

WHAT DOES THIS MEAN FOR CHANCES LONG TERM?

Due to the long lasting economic and financial hardships that the pandemic has caused for families in the Mallee Family Care catchment area, there is an expectation of a significant increase in scholarship applicants across all three programs over the next five academic years with an accompanying contraction on individual and business donations/sponsorships. In the short term there has been limited (positive or negative) impact to the Non-Tertiary and Keeping Kids at Secondary Scholarship programs due to the way that these scholarships are administrated.

In contrast, there has been some significantly positive evaluations for the Tertiary Scholarship program in the short term, from both a financial and outcomes perspective.

Strong and risk adverse planning at the start of the pandemic by Mallee Family Care has put the Chances Tertiary Scholarship budget in a very strong financial position.



Strong and risk adverse planning at the start of the pandemic by Mallee Family Care has put the Chances tertiary scholarship budget in a very strong financial position.

Scholarship payments were paid to tertiary recipients in 2 week increments instead of the normal 20 week (first semester) upfront increment. This decision, in early March 2020, meant that there were no overpayments for any Tertiary Scholarship recipients. The majority of the Tertiary Scholarship recipients were eligible to receive Coronavirus Government support packages which saw a considerable increase on their pre-pandemic income. As part of the Chances Tertiary Scholarship program, recipients are required to complete detailed income and expense budgets in collaboration with their recipient support officers at the beginning of each semester. Payments are made to recipients for living away from home expenses, books and fees, only if they can demonstrate a budget deficit. The value of the deficit over a 20 week semester determines the value of the payment made towards that recipient's rental/accommodation; fees and living expenses.

COVID-19

THE IMPACT (CONTINUED)

The program still contributed to making a significant difference in the lives of more than 81% of our 2020 tertiary scholarship recipients who remain engaged with their studies either on campus or online.

Recipient support officers recalculated all Tertiary Scholarship recipients' budgets when the Government support packages were announced in mid-March 2020 and upon every subsequent change. The majority of recipients had surplus budgets, negating the need to pay living away from home costs and accommodation expenses leading to budget savings that could be reinvested into the program.

The rate of Chances tertiary students dropping out, deferring or not continuing their studies during this period, has been negligible, which is a positive for the overall program success. The program ethos that 'the absence of money or support will not stand in the way of a young person achieving their potential' was still realised for more than 81% of tertiary scholarship recipients in 2020.

During the 2020 academic year, we had 98 Tertiary Scholarship recipients, 28 of these live and study in Mildura and therefore, only receive assistance for books and fees, as they don't need living away from home support. As of the end of 2020, 79 of all Chances Tertiary Scholarship recipients (including those that are living at home whilst studying) confirmed that they would be continuing with their studies, on campus or online, 14 were unsure, 3 deferred and 2 dropped out altogether. In light of the significant changes experienced worldwide, across Australia and in particular within the State of Victoria, where the majority of our Tertiary Scholarship recipients attend university or TAFE; the program still contributed to making a significant difference in the lives of over 80% of our 2020 tertiary scholarship recipients.

Feedback from tertiary recipients through mid-year surveys has indicated that despite the uncertainty of the worldwide pandemic, Chances has delivered a positive and tangible impact on their lives.



RECIPIENT UPDATES

OLIVIA WATT

My name is Olivia Watt. In 2021 I will be completing my second year of the Bachelor of Medicine/Bachelor of Surgery at the University of Adelaide. This year will be my 4th year of university study and my 4th year of being a Chances for Children scholarship recipient. Over the past three years I have completed two years in the Bachelor of Health and Medical Sciences at the University of Adelaide and managed to successfully transfer and complete first year in the Bachelor of Medicine/Bachelor of Surgery. It has always been my dream to study medicine, and with hard work and a lot of help from Chances for Children I have managed to achieve a dream I wasn't sure was possible for me. Within my first year of Medicine, I have achieved so much, and it wouldn't have been possible without Chances and the generosity of all the amazing donors. I have excelled in my studies, learning enormous amounts of new content and learning the valuable skills I'll need to help others in the future. I achieved excellent results in my end of year exams, ending the year on four high distinctions, two distinctions, and two credits which given the year we had in 2020 and all the challenges that came with it (including transitioning to online learning) I was extremely happy with.

Where I am lucky enough to live, at St Marks College, I was appointed as the Academic Coordinator for Allied Health. A role where I am in charge of appointing tutors for courses within my domain, assisting students with their transition into university study and life, attending to any academic needs as well as being a support person for those stressful times like exams, coordinating networking events such as my very successful faculty night where I invited a clinical psychologist, clinical nutrition and sports dietitian, and a practicing physiotherapist who spoke to us about career pathways and life in the multidisciplinary world of health. The role allowed me to grow so much as a person as well enhance my organisational and professional skills which has been extremely beneficial to my studies. Throughout the year I was awarded a very prestigious Scholarship called the John Flinn Placement Program Scholarship. This Scholarship allows me to complete 8 weeks of placement in rural South Australia in my preclinical years.



"I wouldn't be where I am today without them, I wouldn't be thriving and achieving more than I thought possible without them."

It was a huge achievement to receive this Scholarship as only 300 first year medical students across Australia are awarded it, and it will give me invaluable experience I won't have access to until I start my clinical years. I was also lucky enough to be awarded the ET and MM Hearn Scholarship in Medicine, which is a Scholarship awarded every year for the 6 years of Med school. 2020 has brought me much success, and as I progress through my time at St Marks College, in 2021 I have been extremely lucky to receive the Jeremy and Timothy Pascoe Scholarship as well as the St Marks College Scholarship. My success is afforded to me through hours upon hours of hard work but also the continued support from Chances for Children. This program is such a worthwhile cause to donate to. Kids like me are given a whole new life with the support they can provide. It's so humbling to know that people are willing to donate to the program that allows me to achieve my dreams every day. I know I certainly cannot wait until I too can give back and afford another young student the same support I've been given. So, thank you for supporting and believing in me and all the other young students out there chasing their dreams.

I get up every day and do my best not only for me but for all of those who believe in me and support me to reach my goals and that wouldn't be possible without you.

RECIPIENT UPDATES

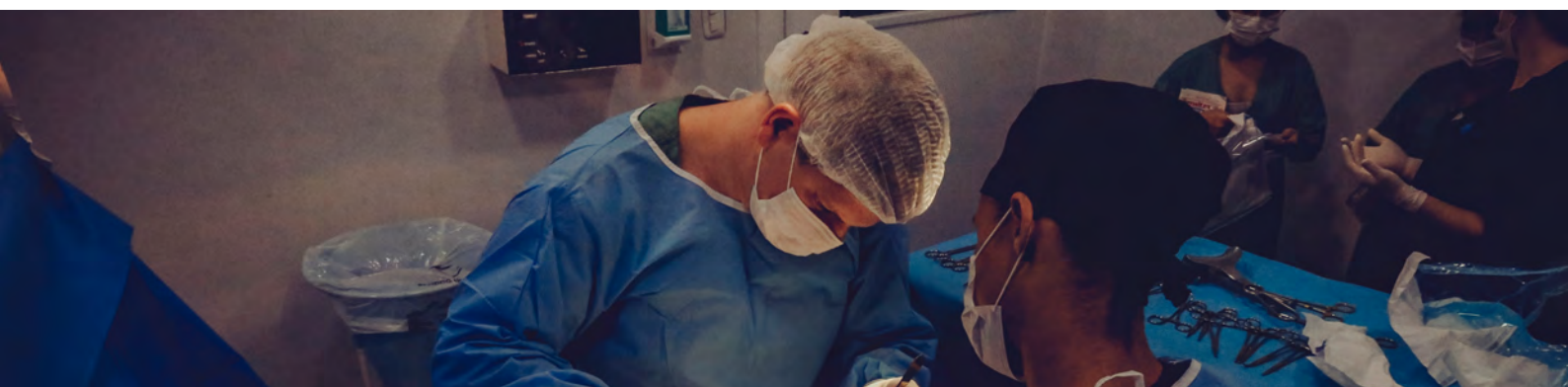
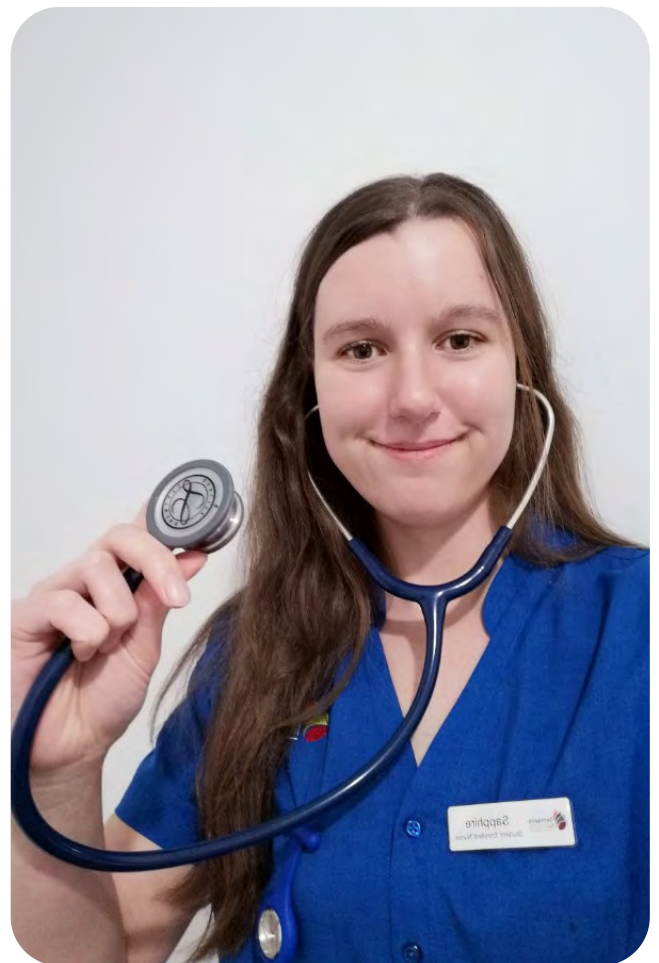
SAPPHIRE GACKENHEIMER-SHAW

I have always wanted a profession where I could help people and feel like I can make a contribution to helping others in the most difficult times of their lives. Nursing is a rewarding career full of hard work and compassion for others.

Moving forward I would like to go on to do my Bachelor of Nursing, as I feel this will open more doors for my scope of practice and ability to work in different areas. I will work a year of nursing as a Div 2 first, to gain some more hands-on experience before returning to study. If I can fit it in, I would also like to do a Bachelor of Occupational Therapy after my nursing, as I find this an interesting profession. I love to gain knowledge and want to dedicate myself to life-long learning.

Chances has supported me so much throughout my study journey and I cannot express enough how grateful I am for allowing me the opportunity to pursue my dream. The funding I have received allowed me to cover expenses I would have struggled to manage on my own. The emotional support that I receive as part of the program helps me to continue and motivates me to do my best. Thank you to all the donors and sponsors that have contributed to the Chances Program. The donation you have made could be life-changing for a young person with barriers to achieving their dream. Every donation counts and this is a wonderful cause to support, so thank you so much for your consideration.

"Chances has supported me so much throughout my study journey, I cannot express enough how grateful I am for the opportunity to pursue my dream."



RECIPIENT UPDATES

NICOLA REID

During my VCE I uncovered my passion for Business, Psychology and Creative Design. My Bachelor of Business (Marketing & Design) allows me to turn those passions into a career. Every day I am learning more and more about how marketing and psychology are intertwined, and I can couple those interests with designing and creating new things, ideas and campaigns.

I remember my teacher saying to me. "If you do what you love, you won't work a day in your life", and thanks to Chances I was able to leave my small town home and attend the number one business school in Australia to study what I love.

Currently I have secured a Marketing Internship at Lincoln College which is helping me to gain professional experience in my chosen field. In the future I have two possible paths I am currently considering.

Once I complete my Bachelor I am hoping to continue my studies and complete a Masters. Furthermore, I will then work in my chosen field and work my way up to a CEO, or managerial position. I hope to work for businesses that are making a positive difference to society and our world. After the completion of my Bachelor I will gain the relevant work experience required to work in the professions department of the Australian Defence Force using my degree. I am considering this path as the ADF is always something I have wanted to be a part of and this is my way of doing so.

Chances gave me the ability to fulfill my dream of moving to the city to learn and grow. Without Chances funding, I would never have been able to pack up and move to Adelaide. They gave me the opportunity to study the Degree I dreamed of and the ability to take the first steps in following my career ambitions.



"Chances changes lives and provides recipients like me, opportunities we never could have imagined, Chances has allowed us to dare to dream."

I cannot thank Chances enough for the opportunity they have provided me with, and I am grateful every day. The things I have experienced, seen and learnt in the last two years are majorly possible due to the Chances scholarship and I am so proud of the person I have become today and its all thanks to Chances and the sponsors that support the program.

To anyone considering donating to Chances - do it. If you have the means to be able to help someone that doesn't have the same opportunities as you, donate what you can. Chances change lives and provides recipients like me opportunities we never could have imagined, Chance has allowed us to dare to dream. When you donate you are shaping and impacting so many lives.

NEWS FROM THE CHANCES TEAM

ONWARDS AND UPWARDS

WE FAREWELL KIM LAVERY

Kim Lavery worked as a Recipient Support Officer for Mallee Family Care's Chances program for just over two years. At the end of 2020, Kim was selected for promotion into the role of Quality and Compliance Officer but she says she will always keep Chances and the young people she supported through her role in the program, close to her heart.

Kim says she feels privileged to have been lucky enough to have worked in "one of the best jobs at Mallee Family Care."

Her role was both challenging and fulfilling and Kim says her favourite part of being a Recipient Support Officer was the connection she made with her recipients and the pleasure she got from being able to advise hopeful Scholarship applicants that their applications had been successful. Another highlight for Kim was meeting her recipients face-to-face during their holidays, to hear about what they'd been up to and to see their individual growth. Witnessing her recipients graduate was also a special moment for Kim and something she says she will always treasure.

Kim's role as a Recipient Support Officer involved a significant amount of community engagement, which included strengthening connections with potential Scholarship applicants and with supporters and donors. One of Kim's favourite events during her time in the role was the Swan Hill Swim-a-thon, which was the brainchild of Arlie Atkinson.

While Arlie was completing year 12, she decided she wanted to support her community and Chances for Children, by organising a fundraising event for Chances. Arlie had seen what a significant contribution the program makes to young people living in the Swan Hill region and being the little pocket rocket she is, she successfully organised the Swim-a-thon from start to finish, and with the backing of her whole community, she was able to raise significant funds for Chances.

"As a Recipient Support Officer, I had the pleasure of being able to tell young people that their Scholarship applications had been successful and then to watch their journey. I was able to watch them grow in confidence and to see how much joy they were getting out of the lives they were building."



NEWS FROM THE CHANCES TEAM

NEW TO THE TEAM

WE WELCOME CARA BRADSHAW

Cara Bradshaw joined the Chances Team at the end of March 2020. Due to the uncertainty and upheaval being created by COVID-19, it was a challenging time to begin with Chances but Cara believes it gave her a lot of time, that she may otherwise not have had, to learn more about the program and the recipients she would be supporting in her role.

Cara is passionate in her belief that every young person deserves the opportunity to further their education and she is committed to supporting youth in our community, who without the help of Chances, wouldn't be able to complete their schooling and to pursue training and tertiary studies. With so many challenges to overcome, Cara says it has been a pleasure working with her recipients over the last year, and she's been delighted to see how resilient and adaptable they have been and how dedicated they have been in ensuring they continue to achieve their educational dreams.

Cara grew up in New Zealand and moved to Australia after completing an apprenticeship in Cookery in 2007. Cara spent many years travelling after arriving in Australia before eventually settling in Mildura with her partner. They now have two young daughters and Cara says Mildura has been a wonderful place to live and raise her family. She says Mildura has a wonderful community spirit and she feels blessed to be able to call the region home. Cara believes that the Chances program, which is all about local people supporting other local people, is everything that makes Mildura a great place to live and she is looking forward to continuing her career with Chances for Children and helping to make a difference in the lives of young people.

"I am passionate in my belief that every young person deserves the opportunity to further their education and to be able to follow their dreams. I love that at Chances, we are helping make that happen for young people in our region."



NEWS FROM THE CHANCES TEAM

NEW TO THE TEAM

WE ALSO WELCOME NATASHA BAKER

Natasha Baker commenced in the role of Recipient Support Officer for Mallee Family Care's Chances program in February 2021.

Natasha was excited about the opportunity to work with the Chances team as she shares their passion and commitment to ensuring every young person should have the opportunity to engage in secondary and tertiary education. Having been with Chances for Children for a few months now, Natasha says she can already see the positive impact the scholarships have on young people's lives; from the very first phone call advising a new scholarship recipient that their application has been successful, the impact is clear.

Coming from a background in education, Natasha has an understanding of how education can change a future, Natasha says she is humbled by the opportunity she has to be a part of some amazing and inspiring journeys and she says she loves the ongoing communication she receives from her recipients, particularly when they call her to share their academic achievements, life milestones and news of their upcoming graduations.

Natasha grew up in the Goulbourn Valley and completed her secondary education locally, prior to moving onto her tertiary studies in Bendigo and Melbourne. From a very young age her parents instilled in her the importance of education and working hard to be the best that she can be - of taking advantage of the opportunities when they come your way and pursuing your dreams.

Natasha relocated to Bendigo at the age of 19 and to give you some perspective, there were more students attending the university than there were people living in the entire town in which she grew up. Natasha lived and studied in Bendigo during the week and then took the 2 hour bus ride home, so she could continue to work in her part-time job on the weekends. It was the financial stability this part-time job gave her, and the support she received from her family, that allowed her to pursue her educational dreams. Natasha graduated with a Masters in Organisational Psychology and she has worked for the past 20 years in the recruitment and education sectors; most recently at La Trobe University prior to coming to Mallee Family Care.

"I know and understand the power that education has in changing the lives and futures of young people."



INTRODUCING OUR PARTNERSHIPS AND FUNDRAISING COORDINATOR

MELISSA AMOS

Melissa joined the team in May, in 2020. With COVID-19 impacting us, globally, nationally and regionally, it was a challenging and uncertain time, in many respects. However, Melissa embraced the challenges, seeing them as an opportunity to embed herself in the program, with a commitment to building on all that has been achieved, to create a strong future for the program.

Born in South Africa in the midst of Apartheid, Melissa immigrated to Australia in 2006. She was one of four children and she was raised by her parents, in her family's small three bedroom home, in Durban, which they also shared with her grandmother. Melissa says they had a humble upbringing but what the family lacked in 'things', was more than made up for in love and strong faith. Her parents taught her and her siblings, many lifelong lessons, not least of which was the importance of kindness. They instilled in Melissa an understanding that giving is always better than receiving, that education is the key to a future with choice, and that with work and determination, she could become anything she wanted to be.

Due to the violence and unrest that was impacting South Africa at the time, Melissa completed her university studies online, whilst holding down three jobs to help cover the costs of her study and living expenses. South Africa did not have a system to borrow money to pay for a tertiary education and due to the state of the economy, there were limited to no scholarships available. Upon completion of her Commerce Degree in Industrial Psychology, Economics and Business Management, Melissa commenced full time work and undertook further study, completing her Honours in Marketing and a Diploma in Project Management and in Human Resource Management.

Melissa now has a supportive partner and is a very content mother of a spirited two year old, two stepchildren, and a willful miniature dachshund, who truly believes he is more human than anyone else.



"We live in an amazing community, that for more than 21 years, has provided donations and support to over 2000 young people from the Mallee, enabling them to follow their dreams."

Melissa says she lives each day, guided by the lessons of her parents and she has 'experienced the joy of helping others, being kind, believing in herself and most importantly, the power that education has, in providing opportunities for choice and ultimately, happiness.'

It was with this in mind that Melissa was honoured to join Mallee Family Care and to become part of Chances for Children, where the ethos is that the absence of money or support will not stand in the way of a young person achieving their potential. Melissa believes that everyone, if given the opportunity can become anything they wish to be.

Melissa is looking forward to being part of an organisation making such a meaningful impact in the community and to working with a team of dedicated professionals in the upcoming years. She is excited about making a contribution towards positive social and economic outcomes for regional and remote communities within the Mallee.

Melissa welcomes the opportunity to talk to past, present and future Chances' supporters and recipients about the program and the impact it is having on our regional community.



Thank you for your continued support of Chances for Children. It is because of people like you that we are able to do what we do and change the lives of young people in our region.

Your donation to Chances for Children is an investment in our future.

To stay up to date with Chances, or to make a donation please visit:



www.chancesforchildren.com.au



facebook.com/chances.mildura



givenow.com.au/mallee-chances-for-children



“Without Chances I really don’t know if I would be where I am today or if I’d have the future I now have. Chances has changed everything for me and I am so grateful.”

**Emily - Bachelor Degree: Psychology
La Trobe University, Melbourne**