

# Social Impact Report 2025



## OUR GROUP STRUCTURE



## WHO WE ARE

BDCU began in 1963, when co-workers at Southern Portland Cement in Berrima pooled their savings to help colleagues who could not access credit. That simple act of collective action still defines us today.

From these humble beginnings, we've grown into the BDCU Group – encompassing The Collective Impact and Community Bank BDCU.

Our purpose is clear: to create local opportunity and choice for the communities we serve. We back initiatives that support accommodation, employment, and wellbeing, because we believe people should be able to live, work and thrive in the regions they call home.

Every decision, program and investment we make is driven by one commitment: helping local people build stability, security and opportunity.

**The Collective Impact** – a local, member-owned social enterprise with more than 10,000 members – delivering meaningful economic and social change. This includes essential worker housing, wellbeing initiatives, community programs, grants, and partnerships across the region.

**Community Bank BDCU** – a franchise of Bendigo Bank, owned by the members of The Collective Impact – a profit-for-purpose business that keeps money working locally. When you bank with us, your everyday banking generates profits that fuel economic and social initiatives; strengthening connection, wellbeing and resilience across our community.

What began as neighbours helping neighbours has grown into a strong, purpose-driven mutual, committed to creating lasting economic and social benefit for the places we call home.

# Welcome to the 2025 The Collective Impact Social Impact Report.

Dear Members,

For over 60 years, we have been a partner to this community, reinvesting locally to strengthen the place we call home. With that history comes responsibility – a responsibility to ask hard questions about the challenges our region faces, and to play a meaningful role in creating something better for all.

As Chair, I see our role in 2025 and beyond as clear: to step up, to identify the issues shaping the future of our communities, and to work with others who share our values to deliver lasting social and economic change. As artificial intelligence reshapes how we live and work – a transformation we cannot ignore and must embrace where it adds value – our foundation of genuine human connection and face-to-face relationships becomes more valuable than ever.

This past year, programs like the Essential Workers Accommodation Program and Community Bank BDCU Scholarship Program have shown what is possible when we focus our resources on solutions that meet real needs. They are practical, people-first initiatives that reflect our belief that prosperity should be shared, and that community strength grows when everyone has the opportunity to thrive.

I also want to acknowledge the leadership of our CEO, Tanya Schiller, and the dedication of the The Collective Impact team alongside our Community Bank BDCU team. Their care and commitment are what turns vision into action.

And finally, to you – our members and customers. Your support makes this work possible in delivering real social outcomes for our community. By standing with the mutual and banking with Community Bank BDCU, you ensure that profit for purpose and regional face-to-face banking not only survives but remains a driver of opportunity, fairness, and connection.

Together, we are showing that local action can deliver lasting impact. And together, we can imagine – and achieve – even more.

Warm regards,



Colin Feilen  
Chair, The Collective Impact

## WHAT WE STAND FOR



### Our Vision

To be the driver of economic and social growth in our region, so that we can foster greater wellbeing and prosperity in the community, and collectively deliver more social impact.



### Our Purpose

We exist to create local opportunity and choice.



Dear Members,

At The Collective Impact, we hold to a simple but powerful truth: when our community thrives, we all thrive. That belief has guided us from the beginning – and it continues to shape every choice we make today.

This year has not been without its challenges. Rising costs, housing shortages, and financial pressures have placed real strain on families across our region. Yet through it all, the heroes of this story – our members, our Community Bank customers, our staff, and our partners – have shown extraordinary strength, kindness and resilience. Together, you have turned challenge into opportunity, and opportunity into impact.

Behind every number in this report is a life changed. Essential workers now have a place to call home, thanks to the Essential Workers Accommodation Program. Students, apprentices, and healthcare workers are stepping into their future with the Community Bank BDCU Scholarship Program. These are not just initiatives. They are legacies – created by you, sustained by you, and lived out in every home, hospital, classroom and workplace across our towns.

That same spirit of impact is alive in our Community Grants Program, Scam Awareness Seminars, Winter Warmers, Kids Comfort Gifts and the Do Good This Christmas Appeal. Each reflects what a local member owned social enterprise truly means to the communities it serves: local action, lasting change.

None of this is possible without you. By choosing to be a member of The Collective Impact and a customer of Community Bank BDCU, you ensure we can keep investing in the people, programs, and places that matter most. Caring is our currency, and your trust is what allows us to keep building belonging.

Our vision goes further than today. We are determined to expand our reach, to connect more members and customers with their dreams, and to drive greater economic and social outcomes across our region and beyond. Because when hope is invested in people, it grows – and with collective impact, no one is left behind.

Together, we are creating a future our community can always be proud of.

Thank you for your support and please enjoy the report.

Warm regards,



Tanya Schiller  
CEO, The Collective Impact



# Making a Difference, Together.

We are more than a mutual; we're a partner in driving progress for our community. By empowering individuals and supporting local businesses, we pave the way for a community where opportunity and choice are accessible to all.

When you invest in the BDCU Group – whether as a member of our mutual The Collective Impact, or as a customer of Community Bank BDCU – you are directly helping us to invest more in our community.

Our commitment to sustainable banking and social impact ensures that we not only generate profits but also create significant, lasting change in the lives of those we serve.

## Purpose-Driven Banking: Blending Profit with Purpose.

At the BDCU Group, we don't just pursue profits; we pursue profits with purpose.

Our business approach ensures that every financial decision we make not only delivers returns but also strengthens the foundation of our community. By prioritising sustainable growth, we build member capital that lays the groundwork for future investments and meaningful impact.

Owned by locals, operated for locals, and dedicated to our region, for more than 60 years we have supported the financial needs of our community. We've grown alongside the Southern Highlands and Tablelands, helping generations to buy homes, build businesses and achieve their goals. While the way we support our customers has evolved, our purpose remains the same: to stand beside our community.

Our member-owned banking franchise, Community Bank BDCU, reinvests its profit to strengthen the communities we serve – funding projects, supporting local organisations and backing the needs and dreams of the people who call this region home. Because when our customers succeed, so does our community.

## Social Impact: Building a Community of Opportunity and Choice.

What truly sets us apart is our unwavering dedication to social impact. We focus on three critical areas that shape economic and social outcomes: accommodation, employment, and health and wellbeing. Through targeted programs and investments, we create opportunities and choice for our members and community. Whether it's supporting education initiatives or investing in health and wellness programs, our efforts are designed to enhance the quality of life for everyone we serve.

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# Understanding Our Icons.

These icons serve as a quick reference to understand the focus and impact of our various projects and programs, ensuring you can easily follow the breadth and depth of our community engagements.



## Accommodation.

This icon signifies initiatives and investments aimed at improving housing availability, affordability, and quality within our community. It also represents initiatives that enable members of the community to remain in their own homes. Look for this symbol to see how we're supporting stable and sustainable living conditions for all and economic stability.



## Employment.

This icon highlights our efforts to create and sustain jobs, provide skills training, and support local businesses. Wherever you see this icon, you'll find our work dedicated to enhancing employment opportunities.



## Health & Wellbeing.

This icon marks our commitment to reducing social isolation, and promoting physical and mental health, as well as overall wellbeing. From health programs to wellness initiatives, this symbol indicates our dedication to improving the quality of life for everyone in our community.







# Essential Workers Accommodation Program.

*Keeping essential workers where they're needed most.*



## The Problem

Essential workers are being priced out of the very communities they serve.

Teachers, nurses, first responders, aged-care and childcare workers – the backbone of our region – face an impossible choice: remain under immense housing stress or leave the region they love.

High rents. Low vacancies. Long commutes.

The ripple effects are severe:

- Schools and hospitals stretched thin.
- Families uprooted, bonds broken.
- Rising stress and poorer health outcomes.
- Weakened community wellbeing.

Housing stress is more than an economic issue. It's a human challenge that touches every classroom, every hospital, every police station – and every family.

## The Solution – A Place to Call Home

The Collective Impact, is delivering affordable, safe, and stable homes exclusively for essential workers – ensuring they can continue to live locally and serve locally.

These homes are not just bricks and mortar. They represent:

- Accommodation: secure housing that provides dignity.
- Employment: enabling staff to remain close to their workplaces.
- Health & Wellbeing: reducing stress, protecting mental health, and creating stability.
- Opportunity & Choice: giving families the chance to thrive in their own community.

Accommodation



Employment



Health & Wellbeing





*“This isn’t just about buildings.  
It’s about keeping our region safe,  
cared for, and connected.”*

– Tanya Schiller, CEO, The Collective Impact

## The Transformation

When essential workers can live where they serve, communities flourish.

- For our schools: A teacher can finish their lesson, greet their own children at the school gate, and head home just minutes away – no more choosing between students and family.
- For our hospitals and aged care homes: A nurse ends a 10-hour night shift and drives five minutes home, not an hour. Patients see familiar faces every day, cared for by staff who can afford to stay local.
- For our region: We move from fragility to resilience – our essential services supported, our community thriving.

This is more than housing. It’s dignity. It’s care. It’s connection.

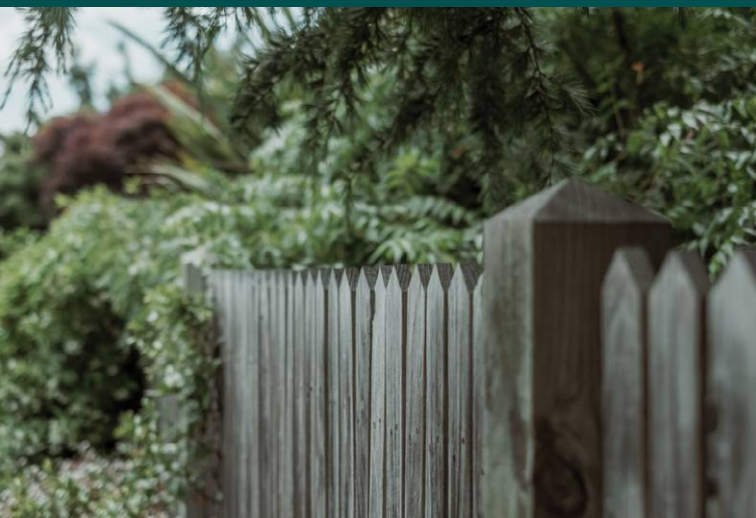


## Site Spotlight – Moss Vale

Eight renovated units to support essential workers who are there everyday for our local community.

Each unit represents more than shelter. It means a paramedic can rest close to the station. An aged care worker can afford to stay near their nursing home. A police officer can remain woven into the fabric of the community they serve.

*It’s not just housing – it’s a lifeline  
for the nurses, teachers, carers  
and first responders who keep us  
safe, healthy, and connected.*



Essential Workers Accommodation Program.

# Impact Highlights FY2025.

*Key outcomes from the Essential Workers Accommodation Program.*



## 8 renovated units

Secure, affordable homes for essential workers in Moss Vale



## In-Kind Rent Relief

\$10,383 In-Kind Rent Relief to essential workers



## Educators stay local

Students thrive when educators can live where they teach



## Healthcare workers close to hospitals and aged care facilities

Patients receive continuity of care from staff who remain in the region



## Childcare workers supported

Families benefit when carers can stay near the centres they serve



## Reduced stress

Affordable housing helps protect mental health and wellbeing



## Community resilience

From fragility to strength as essential workers remain embedded in local life

# Community Grants Program.

*Local projects. Lasting change.*

## Investing in People

Since 2021, The Collective Impact Community Grants Program has empowered local organisations to create lasting change for the people who need it most. What makes this program powerful is simple: behind every grant are everyday people – volunteers, coaches, carers, and community leaders – working together to make a difference.

Through this program, we reinvest directly back into our region, building lasting partnerships with not-for-profits and grassroots groups. Together, we're not just funding projects – we're strengthening the backbone of the Southern Highlands and Tablelands.

## Our Impact

Over the past five years, more than \$194,000 has been awarded to 26 community organisations. Grants range from \$700 to \$10,000, with biannual rounds of \$25,000 ensuring that support remains ongoing and accessible.

Our recipients reflect the diversity of our community:

- Parent and Citizen associations building brighter school futures.
- Sports clubs fostering teamwork and wellbeing.
- Hospital Foundations improving care.
- Music ensembles enriching culture.
- Aged care, health and disability services ensuring dignity and inclusion.

Every grant is an investment in people. Each outcome is a story of resilience, belonging, and hope. Together, we're creating ripples of change that will last for generations.

## FY2025 Highlights

In FY2025, \$43,413 was awarded to six organisations, each responding to a real community need:

- Moss Vale Basketball Club – spectator seating improvements.
- Moss Vale High School P&C – sports oval weather shelter.
- Southern Highlands Botanic Gardens – e-cart for mobility access.
- Southern Highlands Off-Road Remote-Control Car Club (SHORRCCC) – electricity installation for a dedicated clubhouse.
- Bundanoon Community Gardens – accessible garden pathway.
- Can Assist Southern Highlands – client wellbeing support.

**\$43,413** FY2025 FUNDS  
ALLOCATED

**\$194,000** TOTAL FUNDS  
ALLOCATED SINCE 2021

Accommodation



Employment



Health & Wellbeing





# Community Grants Program.

*Local projects. Lasting change.*

## CASE STUDY ONE

### Southern Highlands Botanic Gardens

*“The E-Cart turned ‘maybe’ into ‘welcome.’”*

– Volunteer, Botanic Garden

#### Cultivating Connection and Sustainability

##### Background

The Southern Highlands Botanic Gardens in Bowral is more than a collection of plants. They are a living classroom, a place of reflection, and a gathering space that strengthens community pride. Yet for many older residents and volunteers, mobility across the expansive site was a challenge. Without reliable transport, some could not fully take part in the life of the gardens.

##### Solution

In 2025, the Gardens introduced a new E-Cart, funded through a combination of community fundraising and a \$10,000 Collective Impact Community Grant. The E-Cart allows people of all ages and abilities to explore the grounds – whether enjoying a peaceful visit, attending events, or volunteering alongside friends.

##### Impact

The E-Cart has become more than transport. It has become a bridge – removing barriers and opening opportunities for participation. By improving access, it ensures the gardens remain a place where the whole community can belong.

- **Health & Wellbeing:** Greater accessibility means more residents can experience the physical and mental health benefits of time in nature.
- **Community Connection:** Volunteers and visitors can move freely, strengthening relationships and shared experiences.
- **Sustainability:** The Gardens’ vision of caring for people and the environment is supported through inclusive, low-impact technology.

Health & Wellbeing





# Community Grants Program.

*Local projects. Lasting change.*

## CASE STUDY TWO

### Southern Highlands Off-Road Remote-Control Car Club (SHORRCCC)

#### Racing Toward Connection and Belonging

##### Background

For the Southern Highlands Off-Road Remote-Control Car Club (SHORRCCC), connection looks like a dirt track, a fleet of trucks, and a community that comes together not just to race, but to belong. As the club grew, so too did its needs. Electricity demands, equipment for newcomers, and opportunities for young rookies required more than passion alone.

##### Solution

With the support of a Collective Impact Community Grant, SHORRCCC has been able to:

- Grow its largest-ever line-up of rookies.
- Invest in hire trucks for newcomers.
- Power the track all day long with upgraded electricity infrastructure.

##### Impact


What may appear to be simple racing is, in reality, a platform for community. Every meet is filled with laughter, mentoring, and friendly competition. The roar of cars is matched by the joy of connection – young people discovering new passions, parents bonding with children, and people of all abilities finding their place in the crowd.

- Health & Wellbeing: A safe, positive outlet for energy and creativity and encouraging young people off devices and outdoors.
- Youth Engagement: Pathways for young people to build skills, confidence, and friendships.
- Community Belonging: A welcoming space where families and individuals connect through shared interests.

Health & Wellbeing



# What You Made Possible: FY2025.



\$43,413

Grassroots groups empowered through community grants.

\$194,000+

Invested since 2021.

50+

Organisations supported across the Highlands and Tablelands.



\$250,000  
Committed

Five-year investment in local scholarships for the next generation.

\$5,000

Donation to Berrima District Historical Society to digitise records for future generations.

Community Bank  
BDCU

\$15,000

Donation to Moss Vale High School  
Special Education Department  
for a new kitchen to support  
life skills and learning.

690 LOCALS

Protected from scams

(As of 30 June 2025)

1,450 TOTAL

Through Scam Awareness  
Seminars and Workshops.





OVER  
**\$2.8 MILLION**  
INVESTED

### In Essential Worker Accommodation

Affordable homes secured for our  
Essential Workers to provide rent relief.

**500**



Christmas Gifts Delivered  
+

**\$1,200 Vouchers**

Children and families  
supported with festive joy.



### In-Kind Rent Relief

**\$10,383**

Provided in Rent Relief  
to Essential Workers.



**335  
DONATIONS**

(\$1,200 Value)

Winter Warmer packs of food  
& essentials shared in 2025.

**280** Staff Hours  
Volunteered

**28 STAFF**

Social Impact value

**\$13,912**



From hospital comfort packs  
to Meals on Wheels and  
Frontline Thank You gifts.



**291** Hospital Gifts  
For Kids

**\$8,760**

Social Impact value

Delivered to young patients in Bowral  
and Goulburn Hospitals, bringing  
comfort and joy during difficult times.

# Community Bank BDCU Scholarship Program.

*Invested Today. Working Here Tomorrow.*

## Investing in Potential

Launched in 2025, the Community Bank BDCU Scholarship Program represents a \$250,000 investment over five years – \$50,000 each year – to support local TAFE students, apprentices, and healthcare workers.

The program is designed to ease financial pressure and open doors:

- TAFE and Apprentice Scholarships provide direct support for individuals over 16 living or working in the region, covering course fees and essential costs.
- Health & Wellbeing Scholarships award up to \$5,000 each to healthcare workers, enabling continued professional development while serving our community.

## The First Recipients

The first Scholarships were awarded in early 2025 following a competitive application process. The response was inspiring – applications reflected the dedication, ambition, and resilience of young people and healthcare professionals across the Southern Highlands and Tablelands.

Recipients were recognised at a presentation event on 19 March 2025 at Community Bank BDCU Bowral

FIVE-YEAR COMMITMENT COMMENCING 2025

**\$250,000** TOTAL

ANNUAL ALLOCATION

**\$50,000**

and Goulburn on 20 March 2025, surrounded by community leaders, family, and supporters. Each received a Scholarship certificate and financial support to help them take the next step in their education and career journey.

## A Future You're Helping Build

For TAFE students, the scholarships mean freedom to focus on their studies. For apprentices, they provide tools and training to build their careers. For healthcare workers, they offer the chance to advance skills while continuing to care for the community.

Each recipient's success represents more than individual achievement – it's a step toward a stronger, more resilient region.



Accommodation



Employment



Health & Wellbeing



# Community Bank BDCU Scholarship Program.

*Local journeys. Lasting impact.*

## CASE STUDY ONE

### Jake Gee: Strength Through Support

In regional Australia, access to mental health care – especially in Aboriginal communities – remains one of the most pressing challenges.

For Jake Gee, an Aboriginal Mental Health trainee at Goulburn Yass Community Health, this isn't just a career path; it's a calling. While working full-time, Jake is also studying for a Bachelor of Health Science (Mental Health). His mission: to walk alongside others on their mental health journeys, helping them build strength, resilience, and hope.

Thanks to a Community Bank BDCU Scholarship, Jake can focus more fully on his studies while continuing to make a meaningful impact in his community.



His greatest reward? Watching clients take that first step toward support.

Jake's story is one of dedication and courage. By investing in his journey, we're helping ensure more people in our region have access to the care and guidance they deserve.

## CASE STUDY TWO

### Will Burke: Building His Future

If you want to master a trade, you learn from the best. That's exactly what Will Burke is doing.

A Moss Vale local and third-year apprentice at Rofe Build, Will trains under Billy and Shane Rofe – renowned names in high-end craftsmanship and some of the most sought-after builds in the Southern Highlands.

Will's passion for construction began at Chevalier College, where he first picked up the tools and set his sights on a career in building. Today, he's on-site, hands-on, and honing the skills that turn good tradies into great ones.

With support from a Community Bank BDCU Scholarship, Will has been able to upgrade his



toolkit with specialist equipment – ensuring he's always site-ready, confident, and capable of tackling the next challenge.

We're proud to stand beside young tradespeople like Will.

Accommodation



Employment



Health & Wellbeing





# Supporting the Community.

*From Winter Warmers to Scam Awareness to Do Good This Christmas, we make community resilience real. Values in action, year-round.*

## Scam Awareness Seminars

*Spot the Signs – Keep What’s Yours*

*“Mum hung up on a fake ‘bank’ call – and saved thousands.” – Attendee, Goulburn*

As online threats grow, we won’t let our community face them alone.

This year, we expanded our Scam Awareness seminar program across branches, libraries and community halls – plain-English sessions that help people spot red flags, protect personal details, lock down devices and get help fast.

The result: 29 seminars delivered, 690 locals protected in FY2025, and more than 1,450 people reached since inception. With the average scam loss in 2025 estimated at about \$1,668 per person, that knowledge adds up to roughly \$1.1 million in potential harm avoided for our region (illustrative estimate based on average losses; not a prediction or guarantee).

We meet people where they are – older residents navigating texts and emails, small-business owners facing invoice fraud, and families teaching teens to stay safe online. Every seminar ends with practical next steps, trusted contacts and confidence. Not just awareness, real-world protection.

**690** LIVES DIRECTLY IMPACTED (FY2025)

**1,450** TOTAL PARTICIPANTS SINCE INCEPTION

**\$1.1 million** FINANCIAL PROTECTION

**29** SESSIONS DELIVERED (FY2025)

*“The Scam Awareness seminars helped 690 locals this year (1,450 total), delivering 29 sessions and preventing an estimated \$1.1 million in potential losses.”*

Health & Wellbeing



# Our Winter Warmer Appeal.

## Nourishment delivered, together.

*From Pantry to Plate. With Dignity.*

*"It felt like the town saying, 'We've got you.'"*

– Parent, Mittagong

When the cold bites, our community steps up. For five years, our Winter Warmer Appeal has rallied the Southern Highlands and Tablelands to share quality pre-loved coats, blankets and essentials with people doing it tough. This year, we widened the circle of care to meet a more urgent need: non-perishable food – so families could put meals on the table.

The response was heartening: 335 items collected and distributed. More than 150 items were donated across our three Community Bank BDCU branches, with a further 180 items from the generous staff at Tyree. The Moss Vale CWA also made a special contribution to local donations. In total, that's about \$1,225 in food shared with community organisations, plus \$180 in cash converted to Everyday Essentials vouchers – practical help delivered with dignity.

Donations were distributed through trusted local partners, including Goulburn Anglicare, Moss Vale St Vinnies, Soul Warmers Co-Op (Mittagong), Food Aid Community Pantry (Moss Vale), Uniting Church Community Pantry (Bowral) and Southern Highlands Community Centres (Bowral). Their week-in, week-out effort – volunteers, logistics, coordination – is nothing short of extraordinary.

*"Our Winter Warmer Appeal 2025 collected 335 items – about \$1,225 in food plus \$180 in vouchers – distributed via six local community partners across the Southern Highlands and Tablelands."*

### BY THE NUMBERS (FY2025)

**335** ITEMS COLLECTED  
AND DISTRIBUTED

**\$1,225**

APPROX FOOD VALUE

**\$180**

CASH TO VOUCHERS

SOCIAL IMPACT VALUE  
(FOOD & CASH VOUCHERS) \$1,405

**150+** ITEMS  
BRANCH DONATIONS

**180+** ITEMS  
TYREE TRANSFORMERS  
STAFF DONATIONS

**6** ORGANISATIONS  
COMMUNITY PARTNERS SUPPORTED



Employment



Health & Wellbeing





# Do Good This Christmas Appeal.

*Local Kindness. Lasting Impact.*

*"It wasn't the toy - it was being remembered."* – Community Christmas Dinner Attendee

For many in our community, Christmas can be the hardest time of year. Since 2016, Do Good This Christmas has offered a simple plan with a big result: donate a gift at our Community Bank BDCU giving trees in Bowral, Moss Vale and Goulburn; our team wraps each one; trusted partners and local agencies place them in the hands of children across the Southern Highlands and Tablelands.

This tradition now reaches beyond presents. We proudly support the Highlands Community Christmas Dinner – a table where everyone belongs. Our team volunteers alongside community groups to serve a classic Christmas meal and, more importantly, a sense of togetherness and care.

This season's impact: 500 gifts shared (in-kind social impact of ~\$15,000), touching 200 lives with dignity and delight. Small acts, strong community.

200  
LIVES TOUCHED

APPROXIMATELY

500  
GIFTS SHARED

*"No one should miss out at Christmas. "It's not just a giving tree; it's a community of care."*

– Tanya Schiller



Health & Wellbeing





# Staff Volunteering.

*Local hands. Real help.*

*“They showed up – not just signed up.”* – Community partner, Bowral

In every community, there are moments when an extra pair of hands means everything. That’s why the BDCU Group gives every employee at least one paid day each year to volunteer with the organisations and causes they care about. The plan is simple and practical: make time, show up, and put skills to work where they matter most.

In FY2025, our people turned that plan into impact: 280.5 hours of corporate volunteering, contributed by 28 staff volunteers, with an in-kind social impact of ~\$13,912. From blood donations and Meals on Wheels, to packing and delivering kids’ care packs to Bowral and Goulburn Hospitals, supporting Riding for the Disabled, and pitching in at local fundraisers, school initiatives and Community Christmas activities – our team met community needs with action.

For staff, it’s more than a day out of the office; it’s purpose in practice. For the community, it’s practical help delivered with dignity. Not just volunteering – skills applied where they’re needed most.

## BY THE NUMBERS (FY2025)

28 STAFF VOLUNTEERS

280 HRS  
CORPORATE VOLUNTEER HOURS (PAID)

~\$13,912  
IN-KIND SOCIAL IMPACT VALUE

*“BDCU Group staff volunteering in FY2025: 28 employees contributed 280.5 paid volunteer hours – an estimated \$13,912 of in-kind impact – supporting Meals on Wheels, blood donations, hospital care packs, Parents & Friends and local community events.”*

*“When people give their time, communities get more than help – they get hope.”*

– Tanya Schiller, CEO, The Collective Impact



Accommodation



Employment



Health & Wellbeing



# Kids Comfort Program.

*Not just gifts. Comfort delivered when it counts.*

*"He forgot the cannula for a while – and smiled. The bag from The Collective Impact said, 'You're not alone.'"* – Mum, Exeter

Hospital stays can be long and lonely for children and their families. Throughout the year, we visit the paediatric wards at Bowral and Goulburn Hospitals with thoughtfully packed gift bags – small comforts that say what words can't: you're not forgotten.

Each bag does more than pass the time. It lifts spirits, sparks play and connection and gives parents a moment to breathe. A small gesture, a real outcome.

*"Sometimes the smallest gift changes the whole day."*

## BY THE NUMBERS (FY2025)

Bowral & Goulburn Hospitals (this year):

291

GIFT BAGS

\$8,760

SOCIAL IMPACT VALUE

781

TOTAL GIFT BAGS TO DATE

\$21,655

SOCIAL IMPACT VALUE

Where it helps: Paediatric wards; support for parents and carers.

# Frontline Thank You. For Those Who Show Up.

*Local thanks. Delivered on duty.*

*"A pressie on Christmas Eve – felt like the whole town saying, 'we see you.'"*  
– Firie, Goulburn

While many in our community gathered at home, frontline teams were on shift – keeping people safe, cared for and connected. On Christmas Eve 2024, we delivered 200 locally sourced gifts to first responders, aged care staff and emergency ward teams across the Highlands and Tablelands.

Each parcel said what words can't: we see your service, and we're grateful.

*"It's not just a gift – it's gratitude, recognised and shared."*

– Heather Denman, Head of Community,  
The Collective Impact

## BY THE NUMBERS (FY2025)

200

LIVES TOUCHED

\$3,000

SOCIAL IMPACT VALUE

Who: first responders, aged care, ED teams.





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# Thank You.

As we close this year's Social Impact Report, I want to acknowledge that every achievement within these pages belongs to you – our members, our customers, our staff, our community partners, and our neighbours.

It is your courage to step forward, your generosity to give, and your belief in the power of community that has created the change we celebrate. Our role is to guide, invest, and connect – but it is you who make the difference.

Together, we have turned challenges into opportunities, and we will continue to build a future where everyone has the chance to belong, to thrive, and to feel safe, cared for, and connected.

Thank you for your trust, your partnership, and your heart. The story of The Collective Impact is the story of our community – and that story is only just beginning.

Tanya Schiller  
CEO, The Collective Impact







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