



ANNUAL REPORT

ST VERONICA WELFARE COMMITTEE

2025

St Veronica Welfare Committee founded by Mr and Mrs Colin Bennett 1956

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President: Mrs Margaret Kerwin • Vice President: Mrs Jan Drake • Treasurer: Mrs Jeanette Day • Secretary Mr Michael Kerwin • ABN 74 044 171 838

PRESIDENT'S REPORT

Despite record wealth and rampant consumerism in parts of the western world, undeveloped communities, even in some wealthy nations, continue to exist on Au \$4.30 or less per day - a measure of extreme poverty. Dear Supporters, with your assistance, St Veronica's has the privilege of making a positive difference in the lives of some disadvantaged individuals and communities.

A sound education is a reliable means of improving quality of life and the development of sustainable, healthy, independent communities. The Committee's focus on educating poor children and youth and, where possible, their parents, provides hope for many beneficiaries and, for them, the world may become a kinder place.

In 2025, the Committee provided educational and developmental support to students and communities in Ethiopia, India, Sri Lanka and the Philippines. It also reached out to communities affected by natural and man-made disasters.

Together, donors' subscriptions and Thrift Shop profits, provided funds to encourage just over 1400 children and youth to finish school and / or continue their studies at university or technical institutes in courses including artificial intelligence and computer technology, engineering, law, motor mechanics, nursing, physiotherapy, science, teaching, and veterinary science. The support of Committee sponsors and volunteers, both past and present, is inspirational. Thank you for your generosity and open hearts.

However, St Veronica's continues to need more donors and volunteers, as age and changing circumstances continue to take their inevitable toll on all of us. The need for shop volunteers is especially pressing: our marvellous shop opens 6 days a week, requiring a huge commitment from volunteers. As you will read in the financial report, over \$170,000 of accumulated shop profits was included in the Committee's overseas disbursements this year- a remarkable achievement!

Due to St Veronica's constitutional requirement that all tax-deductible donations plus interest earned on these donations must be used for overseas aid, shop funds are essential to cover all administrative costs plus Committee donations to local charities including the St Vincent de Paul Society. We could not function without shop funds which also allow the Committee to assure its donors that every dollar donated is forwarded overseas for its intended beneficiary.

Dear Readers, I have endeavoured to choose a variety of stories and photos in this report. With over 70 centres receiving Committee assistance and so many sponsored students, this report is simply a snapshot of what St Veronica's can achieve with your support.

I wish you all the very best for 2026.

Margaret Kerwin

Hon. President

AN EARLY YEAR HIGHLIGHT



DONORS, YOU DID IT!

Your donated funds covered the full cost of the bus to transport differentially-abled isolated children and youth to Bethany Jeevan Jyothy Special school.

APPEALS

In 2025 the Committee conducted quarterly appeals to raise funds for needed facilities or educational support.

January / March Appeal

This appeal raised funds to supplement the funds raised in the final appeal of 2024. The Jeevan Jyothy Special School is the sole school for disabled students in the Daksha Kannada District of Karnataka, India. The centre was anxious to assist disabled students living more than 30 kilometres from the school and unable to access transport.

April / June Appeal

This appeal assisted the Mumbai Salesians Sisters of Don Bosco to continue a nursery school and coaching classes for children of the Pune slums. The activities provide a safe place for children whose parents work during the day and have resulted in improvements in participants' academic performance and self-esteem. The Sisters needed funds both to continue their program and to increase the number of students involved.

July / September Appeal

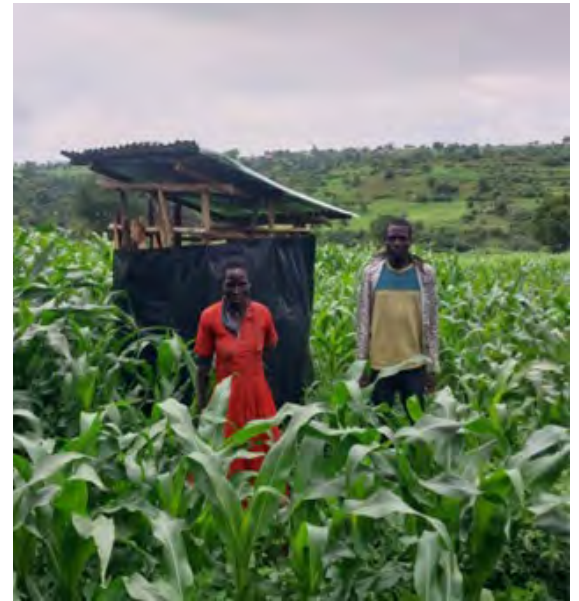
Educational programs for the children of the indigenous Khedpa – Warlie tribal people in the Indian Territory of Dadra and Nagar Haveli were the focus of this appeal. The Mumbai Salesian Sisters of Don Bosco wished to reduce the number of school dropouts and the incidence of early marriage, suicide and alcoholism, as well as promote the overall development of the Varlie community through academic education, social awareness and ecological studies.

October / December Appeal

Ethiopia continues to endure on-going tribal conflict as well as high inflation and reduced educational spending. In addition to providing educational opportunities and supporting the development of the poor, disadvantaged Gumuz population, the Bethany Fathers sought funds for the construction of toilets to provide privacy and encourage hygienic practice in the population.



Early education in the Pune slums.



Privacy and hygiene have improved the lives of the underprivileged Gumuz people in Galliarogda, Ethiopia.



Staff From Jeevan Jyothy Special School enjoy a 'trial' ride in their new bus. Father Zacharias, the Director, (sitting in the second row left) could not hide his delight. Currently, the school provides educational and vocational training, sport, medical support and physiotherapy for 93 students.



Varlie tribal youth benefit from exposure to a varied academic and developmental curriculum (until recently Varlie people did not have a written language).

THERE ARE ALWAYS NEEDS & UNANTICIPATED EMERGENCIES!

NATURE'S FURY!

In early December the Committee received an urgent request from the Franciscan Sisters in Colombo, Sri Lanka, where the country had suffered catastrophic damage from Cyclone Ditwah with more than 100,000 homes fully or partially destroyed and more than a quarter of a million people displaced. The resultant floods and landslides disrupted daily life including academic activities and examinations.



Furnishings and personal items lost or damaged Cyclone Ditwah, Sri Lanka.



A long way to recovery, but help was on its way, Sri Lanka.



Balay Banaag in the Philippines benefitted from a 2025 donation to help with structural repairs and educational support. Balay Banaag provides an alternative family environment for abused and at-risk girls aged from 6 to 18 in the Philippines.



Warm clothing and blankets for poor elderly citizens, Nava Jeevan Illam, Tamil Nadu, India.

MONKEY BUSINESS!

The Sisters at Bethel Orphanage, Nellore, care for and educate the children of the very poor, children whose parents work overseas to earn a living together with children rescued from the streets.

In the middle of the year, the Committee received an appeal from the Sisters. Forest monkeys had severely damaged the orphanage's security systems. In addition to the need to ensure children's safety, the mandatory security system is monitored on a regular basis by government officials and required urgent repairs.



One of the repaired security systems Bethel Orphanage, Andra Pradesh, India.



NOTE The spikes to deter future monkey damage.



A well- attended medical camp at Bethany Ethiopia Mission.



With support and encouragement, local communities in Galyarogda, Ethiopia, cultivate edible crops to provide current and future food security.

JUST A FEW MORE EXAMPLES!



Emergency housing assistance for Hindu family of 4 children Parish of Our Lady of Good Health, Tamil Nadu, India.



Sister Lucy outside the newly constructed intruder-proof gate. St Roch's ICM Sisters' School and Convent.

EDUCATION – THE KEY



Disadvantaged and / or orphaned children receive care and a sound education at St Thomas's Children's Hostel. In 2025, two graduates from St Thomas' were admitted into nursing courses.



Alemi Diriba Sabsibe (above) was one of only two girls from the disadvantaged Gumuz people in Ethiopia to ever have completed Year 8. Alemi is now enrolled in Year 9. This may be the beginning of an EDUCATION REVOLUTION in the area.



Rubini Deve, a St Thomas Children's Hostel graduate enrolled in a Diploma of Nursing in 2025.



Above from Left: Sister Lincy (Superior of Valeria Bhavan), sponsored students Devananda, Rijin, Hridin and Hanna plus Sister Stemy.



Government regulations require younger classes in Ethiopia to be provided with a midday meal. Above: Gumuz students from Thapo enjoy eggs from chickens grown for this purpose.

During the year, the Committee acceded to a request from Father Shaiju and the Neyyattinkara Diocese to open a new sponsorship centre 'Valeria Bhavan'. Father Shaiju had advised:

"Valeria Bhavan is located in a remote village in the Neyyattinkara Diocese in Kerala, India. The majority of the population are daily wage earners engaged in agriculture which remains uncertain due to erratic weather patterns. Poverty remains endemic in the area and even the basic needs of life are often a struggle to secure. A particularly distressing concern in the educational deprivation among children. Many, though academically capable, are forced to discontinue their schooling to support their families. Talented and eager young mind are at risk of being left behind due to financial constraints with long-term impacts on their growth, opportunities and moral development."



Sanoj B S, Sponsored Student at St Aloysius, is completing a Fitting and Welding Course at Technical College. He is looking forward to a secure position after completing his course. Trivandrum, India.



Sponsored students at St Mary's Mazzarello, Shillong, India. St Mary's completed 99 years of operation as an educational facility in March and commenced their centenary year celebration in November 2025.



Graduation of Lethu Temasgan Geleta, the first girl from the Gabasambatha Parish in Ethiopia to graduate as a teacher.

Lethu, a St Veronica sponsored student, had lived in Gabasambatha, a centre the Bethany Fathers and, hence, the Committee were forced to close due to ongoing tribal violence and the threat of abduction of religious and local community members.

When the centre closed, Lethu chose to move to Goro, the main Bethany Fathers centre in Ethiopia, to enable her to complete her studies.

In September she graduated and now has a teacher's position in a government school.

Well done Lethu!



In 2025, sponsored students, together with their families, listened to motivational talks and celebrated Christmas, each receiving a gift including Christmas cake plus essential study materials. (Bethany Ashram Generalate, Kerala, India).



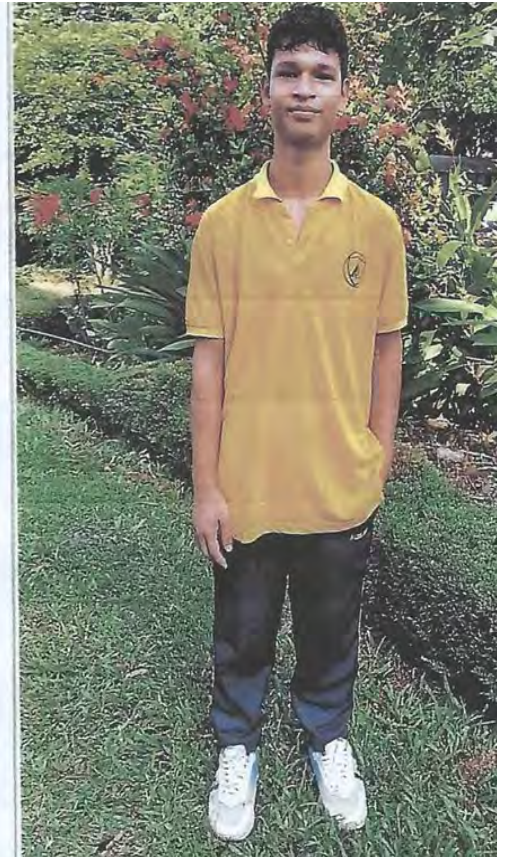
J Brisly Jaanu (sponsored student at St Vincent de Paul Parish, Tamil Nadu, India) pictured with her mother, is completing a NEET Course, a special course to enable poor students to study medicine. We wish Brisly every success.



Teacher Training (Goro, Ethiopia). After obtaining the highest grades in the local village in 2025 the school's goal is to be the top school in the entire district in 2026.



Some of the school children attending a medical camp conducted by the Bethany Fathers, Goro, Ethiopia.



I thought readers would be charmed, as I was, by the photos above. They are of a young man from a very poor family, Prince Tirkey. The first photo was of Prince in Nursery School in 2012 when he was originally sponsored. He is currently in Year 12 and about to complete his final exams. Prince hopes to join the Army for a career. Thank you, Ashley and Karina, for your loyal support for Prince.

Whilst the Committee was kept busy on-forwarding mail over the Christmas – New Year period, some letters especially drew volunteers' attention.

One was from a young lady, Emelda Richshi, completing a BSCA at the Indian International Institute of Aviation. Her enthusiasm was infectious. Portion of her letter to sponsors is below:

"How are you? I hope you're doing great. I am writing to sincerely thank you for your generous sponsorship.

My college days in BSC Aviation have been truly exciting and full of learning experiences. From the very first day, I was eager to explore the world of Aviation, learn about aircraft, flight operations and the airline industry. My first in-flight training experience was exciting and unforgettable. As a BSC Aviation student, I had the opportunity to observe real flight operations and understand how pilots and crew manage an aircraft in the sky. I am so happy to share my experience. We sincerely thank you for your generous sponsorship.

Yours lovingly, Emelda Rickshi"

OUR FINANCES

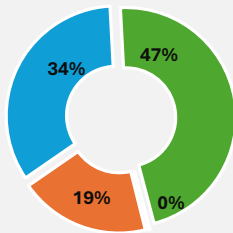
In 2025 SVWC allocated over half a million dollars to support the committee's objective of educating underprivileged children from India, Sri Lanka and Ethiopia, at both school and university level studies. Even with challenging economic conditions, donations, despite a rise in the annual subscription, have continued to grow thanks to strong community support.

The year ended with total income of \$555686 and total expenditure of \$598603 resulting in a \$42917 net loss. The 2025 loss is the result of increased sponsorship of university students and other urgent support to the centres. These disbursements also utilized reserve funds. The spending on administration costs have not increased substantially despite the current economic climate.

INCOME

FUNDS RECEIVED

- Appeals
- Donations
- Thrift Shop
- Other Income



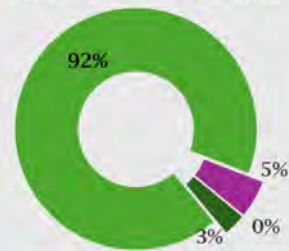
Subscription, appeals and special donations, are the primary contributors to our income generating approximately \$367077, an increase of 15.88 % on last year. The Thrift Shop operations continue to provide valuable funds to meet administration costs with excess funds utilized for further sponsorships or emergency needs of a centre. The shop contributed 33% of the total income this year.

EXPENDITURE

The Committee focus is ensuring operational decisions are supported by best practice and prudent use of available resources. To achieve this we endeavour to utilise second hand resources where possible. Administration costs continue to utilize around 8% of income, which is in line with previous years. This year disbursements were substantially higher due to demand for students moving to higher education. The Committee relies on excess income from the Thrift Shop to support the endeavours of educating our most vulnerable students.

FUNDS EXPENDED

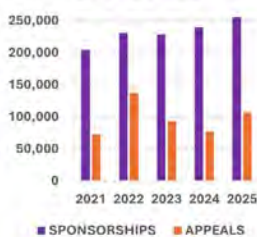
- Disbursements
- Administration
- Wages
- Building costs



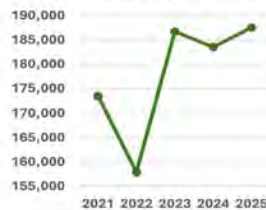
The Committee shows a healthy net asset position of \$847 944 at the close of the 2025 year which will enable us to meet our ongoing objectives.

OVER THE YEARS

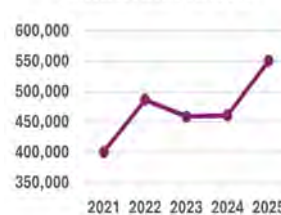
DONATIONS



THRIFT SHOP SALES



DISBURSEMENTS



FINANCIAL REPORT

ST VERONICA WELFARE COMMITTEE

STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	\$	\$
INCOME		
Sponsorships, Gifts & Appeals	367077	316763
Thrift Shop Sales	187540	183534
Other Income	1069	2419
	<u>555686</u>	<u>502716</u>
EXPENDITURE		
Overseas Centre Disbursements	550799	460632
Depreciation	1235	1413
Administration expenses	46569	38741
	<u>598603</u>	<u>500786</u>
Net -Loss/Profit	-42917	1930
Other Comprehensive Income	0	0
TOTAL COMPREHENSIVE INCOME	<u>-42917</u>	<u>1930</u>

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

EQUITY

Accumulated Funds	149982	192899
Asset Revaluation Reserve	697962	697962
TOTAL EQUITY	<u>847944</u>	<u>890861</u>

CURRENT ASSETS

Cash	92068	133525
Sundry Debtors	448	689
Total Current Assets	<u>92516</u>	<u>134214</u>

NON CURRENT ASSETS

Property, Plant & Equipment	757370	758605
Total Non-Current Assets	<u>757370</u>	<u>758605</u>

TOTAL ASSETS

	<u>849886</u>	<u>892819</u>
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CURRENT LIABILITIES

Sundry Creditors	1942	1958
TOTAL LIABILITIES	<u>1942</u>	<u>1958</u>

NET ASSETS

	<u>847944</u>	<u>890861</u>
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