

Forster Neighbourhood Centre Inc.®



2019 Annual Report



Great partnerships Great communities

Forster Neighbourhood Centre Inc.



TIMELINE



2008

Forster Community Garden Established



2009

ASHOW celebrating it's 3rd year of operation



2010

FNC successful with No Interest Loan Scheme funding through Fair Trading & DSS

2011



Great Lakes Women's Shed Established



2012

Organic Garden Calendar ~ & Stepping Stones to Safe Living Choices

2013



Worimi Elders Art Calendar



2014

Better Learning Better Communities

2015



Great Lakes Womens Shelter Established in partnership with Womens Community Shelters



2016

Festival of the Child

2017



The Inaugural Big Sing By The Sea



2018

No Interest Loans Scheme (NILS) Stand Alone Status granted by Good Shepherd Microfinance & Fair Trading

2019



Department of Aboriginal Affairs NAIDOC Cultural Cruise



CONTENTS

Presidents Report.....	4 - 5
Committee Members.....	6 - 7
Child & Family Support Service.....	8 - 9
Financial Counselling.....	10 - 11
Better Learning Better Communities.....	12 - 13
Community Builders.....	14 - 16
No Interest Loan Scheme.....	17 - 18
Treasurer's Report.....	19

FNC in a nutshell...

Our Purpose

Forster Neighbourhood Centre (FNC) exists to support the wellbeing of all Great Lakes residents. We assist socially and economically disadvantaged residents, and at the same time provide an extensive range of programs for the broader community which are socially inclusive and which contribute to building a stronger, more resilient community.

Who we are

FNC is a comprehensive, community services safety net for people from any circumstance in life, who need help **NOW**. That assistance might cover anything from information on **emergency accommodation, financial information and advocacy** (everything from tax returns to bankruptcy), **no interest loans, domestic violence referrals, support for children and familie, personal counselling** or simply some **food and warm blankets or sa swag**.



How we work - Locally managed, employing local people

We act like a triage in the Accident and Emergency department of a hospital. We listen to the problem or issue and, when needed, we guide the client immediately into the appropriate relief support delivered by our own staff, or we arrange a referral to the right person in the organisation which is more suited to their needs. When things are tough, we help secure the minimum essentials everyone deserves: **food and shelter in a safe environment**.



President's Report

President's Report 2018 - 19 Financial Year

Prepared by Felicity Carter

It is with great pleasure that I report on 2018-19, my first as President of Forster Neighbourhood Centre. As always, the year has been packed with hard work, frustrations and challenges, but also with successes, milestones and a great sense of joy to work with wonderful people to deliver much-needed services.

2018-19 marks the 41st operating year of Forster Neighbourhood Centre, and 11 years with Trish Wallace as Manager. In that time, we have strengthened, improved and extended the reach of FNC, responding to current and emerging community needs.

Our achievements this year were exceptional considering the Manager took extended Long Service Leave with our Treasurer, Julie Brady, stepping up as volunteer Acting Manager.

We have a very active Committee, who contribute in many ways, but who also strike the right balance between hands on and letting the staff do their jobs effectively. Simultaneously, I co-ordinated all the Better Learning Better Communities (BLBC) events to continue our amazing successes with educating our broader community on the history of our Worimi culture. I was able to do this with the continued support from my FNC Committee colleague, Aunty Janice Paulson, and Aunty Lyn Davis.

This year we are once again delighted to acknowledge the contributions of the Committee, Staff and Volunteers. We could not do it without them.

The Committee

The major change to FNC Committee Membership was the departure of our long-serving Treasurer, Norm Smith, and I wish to acknowledge his five-year contribution tackling those tricky financial tasks such as ensuring we are the best possible energy rate and insurance coverage. Thankyou Norm. I wish to acknowledge the election of a new committee member, **Roz Baker** together with our NILS Committee Member, **Anne McKay**.

Our committee truly does represent the community to which we contribute.

Our thanks go to the following "hands on" Committee members, who have made tremendous contributions to our success:

Julie Brady for long term contributions: 6 years as President and now, successfully, the hard graft and less-glamorous end of operations: the role of Treasurer. Importantly I wish to acknowledge that in her last 6 months as President she engineered, in consultation with the auditors, the transfer from MYOB to Xero financial software to gain more control over tracking budgeted items against actuals. Julie is now in the position to deliver full year's results of Xero with a surplus that is extraordinary!

Iain White, Julie Brady, Margaret Fox, Jenny Arnold & Anne McKay whose steady hands have piloted the NILS program through radical change that has included the employment of two new NILS staff recruited early in the year. The NILS team achieved excellent results in this important program.

Aunty Janice Paulson, respected Worimi Elder and all-round great person, whose gentle wisdom on the Committee is much appreciated. We are inspired by her untiring commitment to improving the health, education and life opportunities of Worimi and other local Aboriginal people. Aunty Janice is a much-respected member of the whole community, and we are all fortunate that Aunty Janice finds time to serve on the committee. She also takes a keen interest in the BLBC cultural and tutor programs and is one of the main movers and shakers in organising Big Sing by the Sea.

I, Felicity Carter, have maintained my commitment to improving education outcomes for local Worimi and other Aboriginal students, and building bridges between the local Worimi people (and any-off country Aboriginal members of community) and the non-Aboriginal community. The BLBC report which follows tells the amazing story of the student/mentor/tutor branch of the program and the cultural (bridge building) branch of BLBC. Big Sing by the Sea has become a major pillar of Worimi cultural sharing, now further extended by the Baraya Wakulda Choir.

Margaret Fox, who is unfailingly accommodating of our 'sometimes untidy' meetings and always turns out accurate and concise minutes. Margaret also takes a keen interest in the development of the Forster Farmers Market and has driven improvements to the markets over the past two years and contributes to NILS.





Jenny Arnold is the quiet achiever, who is a voice of wisdom and experience, and who sees a need where others don't and (just as quietly) sets about fixing it. Jenny confesses to just the right touch of obsessiveness, and is often found "tidying things up". We wish there were more of her and the NILS staff welcome her to the NILS Committee.

Our people and services

The achievements of our people in the many services we deliver are detailed in the operational reports. Here are a few highlights.

The year saw major changes to the No Interest Loans Scheme (NILS) model of delivery, being successfully implemented initially by Debbie Hadfield and Gelnys Rae, with **Karen Burton** and **Rachel Wiley** taking up the positions in April 2019.

We depend on **Anniqa Olsen** to lead the Child and Family Support service with Steven McWilliams delivering the counselling aspect - together they deliver with grace and an exceptional level of commitment. The many-faceted Steven also provides financial counselling across to Gloucester and Great Lakes residents.

Linda Dennett continues to co-ordinate the monthly Farmers Market in its continued success as well as being the art work, design and layout guru.

The Manager, **Trish Wallace**, and staff are ably supported to deliver these services, clients' needs and questions are dealt with and the office ticks over only because of core group of volunteers: **Eileen Marks, Robynn Milner, Rhonda New, Anne Gambrill, Susie Carter** and more recently **Christine Collins**.

Lynda Barnes looks after the Visual Impaired Support Group and **Stephen Ballantine** the Work Development Orders and Free Tax Service.

It is with pleasure that we take this time to acknowledge Lynda's 20 years of volunteering with the Forster Neighbourhood Centre. Initially Lynda took on Manager support roles with the past seven years primarily focussed on co-ordinating the Vision Impaired Support Group. Lynda has decided to finish the volunteer role in June 2020 - so I would like her to accept our parting gifts in acknowledgement of her wonderful service to the Great Lakes.

Our Funders, Community Donors and Key Stakeholders

We acknowledge our major funding bodies and thank them for enabling us to provide these many services:

Department of Communities and Justice (DCJ) (formerly Family and Community Services) who fund both the CYFS Child and Family Support program as well as the Community Builders program.

- Good Shepherd Microfinance and Fair Trading for the No Interest Loans Scheme (NILS) together with the NAB.
- Fair Trading Financial Counselling (via a MOU with Hunter Valley Financial Counselling Project).
- DSS for Financial Counselling (via MOU with Kempsey Neighbourhood Centre).
- DSS for Emergency Relief (via MOU with Bucketts Way Neighbourhood Group).
- Club Forster for the BLBC project and Student counselling.

In our own community, we acknowledge and thank the registered clubs, specifically Club Forster for their support of BLBC during the 2018/19 financial year.

Looking forward: 2019/20 and beyond

The most important part, our services, will – as always - continue to evolve to meet changing needs. We confidently expect, for example, that BLBC will achieve even more success in both its major aims: Firstly in improving school outcomes for Worimi and off-country Aboriginal students, and in building bridges between the Aboriginal and non-Aboriginal communities.

We look forward to our 42nd year!

Committee Members

FELICITY CARTER President

- Elected to the Committee: 2011

Qualification: BSc Ag Sydney University

Career:

Managing Director and owner of a Human Resources/Business Consulting firm with clients in IT (Microsoft), Banking (Westpac, Commonwealth, St George), pharma (Astra, Becton Dickenson, Glaxo Smith Kline), Insurance (Zurich, MLC). **Clinical Research Consultant** managing global clinical trials in the fields of cardiology and asthma employed by Astra Pharmaceuticals.

Key Skills:

Blue Sky strategic planning; business strategy; change management; sales and marketing.

Current Affiliations:

- Vice-President, Forster Neighbourhood Centre • Board Member, Great Lakes Womens Shelter Inc.
- Joint Co-ordinator of Better Learning, Better Communities Program • Founding Member of Better Reading Better Communities Committee • Co-ordinator of ASHOW (Coomba Park after - school program)
- Volunteer tutor, Pacific Palms Primary School

Statement: Felicity believes that all children deserve equal opportunity in education, especially when learning to read. She is particularly committed to helping to improve Aboriginal education in Forster/Tuncurry.



MARGARET FOX Secretary

- Elected to the Committee: 2014

Qualifications: BA MQU, MA USYD, MTCP USYD, incomplete, Grad Dip, Information Management (Librarianship) UNSW

Career:

Planning assistant Manly Council **Research Librarian Information Edge**, Library of NSW, Mitchell Library **Director and Access Consultant** Access Australia since 1994, providing access consultancy advice to universities, local and state government, retail, residential and corporate clients **Key skills:** Management, strategic planning, research

Current Affiliations

- Member of National Association of Access Auditors; • Committee Member of Great Lakes Neighbourhood Services (FNC); • Member of Great Lakes Rural Australians for Refugees; and
- Member Great Lakes Hospice.

Statement: Margaret believes in equal opportunity and access to the basic requirements of living for everyone in the community. Involvement in GLNS provides an opportunity to help the local community in a variety of ways.



JENNIFER ARNOLD Vice President

- Elected to committee October 2012

I grew up in SW suburbs of Sydney and obtained my Leaving Certificate in 1963 then worked on the counter at G.J. Coles for a few weeks before commencing work as a clerk for the Commonwealth Bank. Deciding that office work was not for me, I commenced my nurses' training at St George Hospital at Kogarah where I graduated in 1968. I worked for two years as a nursing sister in a surgical ward and then left to raise my three sons. In 1981 I trained as a masseuse and did casual work for many years. I also began work in 1981 at Home Care Service of NSW, until I left in 1995, and where I specialised in the personal care of frail, aged people, paraplegics and quadriplegics. I currently volunteer at a weekly after - school care group at Coomba Park.

Aunty Janice Paulson Committee member - Elected to the committee 2015

Aunty Janice has 30 years experience in health and support for women in crisis accommodation. She is a respected Worimi Elder and someone with deep connection to the lands in which we work in the Great Lakes. Janice has a Nurses Aid Certificate, Diploma of Aboriginal Health and Community Development, and an Advanced Diploma of Aboriginal Community Development from Macquarie University. She is very excited about the emerging Better Learning Better Communities project - which aims to improve the education outcomes of our Aboriginal students.



JULIE BRADY Treasurer

- Elected to the Committee: November 2009

Qualification: MBA (UNSW - AGSM)

Career:

General Manager in the areas of Organisation Development/Customer Service/HR in a number of sectors, including Finance & Insurance (Capita Financial Group), health insurance (HCF), manufacturing (James Hardie) sectors. Also a dot.com start-up (ShopFast). **Consultant** to not-for-profit boards and organisations and start-up companies in governance, risk management and performance planning.

Key Skills:

Strategic planning and management; operational planning and management; governance; customer services; risk management; administration.

Current Affiliations:

- President, Forster Neighbourhood Centre • President, Great Lakes Womens Shelter Inc.

Statement:

Julie volunteers because she wants to be part of building the most vibrant and effective community that we can. She also enjoys using skills gained in a long career, and being stimulated by new challenges.



IAIN WHITE Committee member

- Elected to the Committee: 2003

Qualification: HNC (Biology), Bth & MATH (Morling College, Sydney)

Career:

4 years in the laboratory of a biscuit factory in Scotland **20 years in Agricultural Research, where** Iain was instrumental in the introduction of Real Time Ultrasonic Scanning to the UK sheep/beefcattle industry **29 years as Church Pastor;** having studied Theology from 1989-1993, Iain was Pastor of the Baptist Church in North Manly till 2001 when he relocated to Forster as the Pastor of the Forster District Baptist Church before retiring in May 2018.

Key Skills: People person with a heart to help those who are doing it tough

Current Affiliations:

- Committee Member, Forster Neighbourhood Centre • Chair, Camp Elim Committee

Statement: Iain has been part of the committee for many years and enjoys being able to offer support to people through involvement in the 'No Interest Loan Scheme' (NILS). Iain is glad to have this connection and sees it as an extension to his Christian commitment. St George Hospital at Kogarah where I graduated in 1968. I worked for two years as a nursing sister in a surgical ward and then left to raise my three sons.

In 1981 I trained as a masseuse and did casual work for many years. I also began work in 1981 at Home Care Service of NSW, until I left in 1995, and where I specialised in the personal care of frail, aged people, paraplegics and quadriplegics. I currently volunteer at a weekly after-school care group at Coomba Park.



ROZ BAKER Committee member

- Elected to the Committee 2018

Roz has a background in sales and hospitality and is one of Australia's most successful self-published novelists. Roz has always been active in helping a good cause. She ran a small, sales-oriented business, for nine years co-ordinated/compared fashion shows for schools and charities. In the hospitality sector, she ran a conference centre and hobby farm for sixteen years, based in Coomba Park.

Roz is an Advanced Toastmaster and an award-winning Bush Poet.

As well as being on the Neighbourhood Centre Committee, Roz is a regular volunteer for Great Lakes Womens Shelter. She is also a big supporter of a Dog Rescue service in Newcastle. Roz has a real talent for fundraising, through music trivia nights, raffles, silent auctions and anything else her fertile imagination comes up with.



Child & Family Support Service

Child & Family Support Service Annual Report 2018/2019.

Prepared by Anniqua Olsen

Child and Family Workers: Anniqua Olsen & Steven McWilliams

The Child and Family Support Service is funded by the Department of Communities and Justice's Child Youth and Family Service (CYFS) [formally Family and Community Services].

The FNC's Child & Family Service is targeted to support families with children 0 -12 years, moving towards special emphasis on children aged 0 - 3 years, young parents and Aboriginal children, youth, families & communities within the Great Lakes.



Advice and Referral

This involves providing comprehensive information and advice to families that may concern a child's behaviour, advocacy on behalf of the parents/child, family financial difficulties and day-to-day living skills.

Case Management

This involves assessment and case planning to assess the strengths and needs of children and family.

We deliver family co-ordination, planning and support so that families access appropriate services and we advocate where required.

Practical Skills

This includes day to day living skills, facilitation of our men's group and participation in the Little Gardener program.

Although practical skills are delivered within these groups, they also act as 'soft-entry' points for parents/children to engage in more intensive support.

Structured Parenting Programs

These proven programs (evidenced-based) are designed to help parents improve their relationship with their child and responding to challenging behaviours in a positive manner.

Personal Counselling

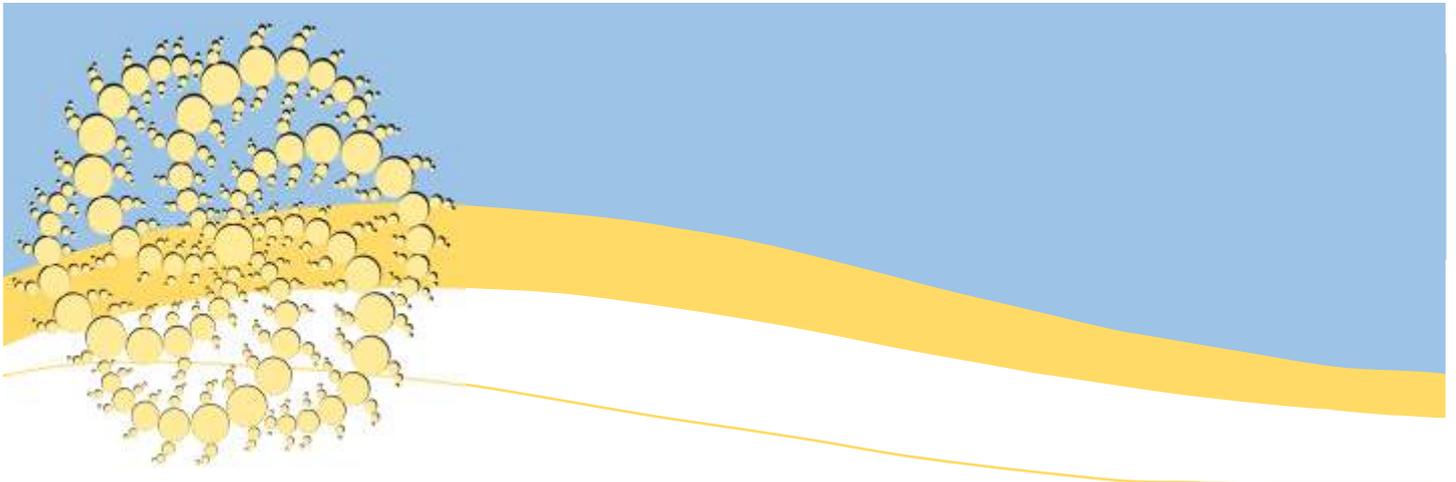
Sometimes it's the one-on-one personal counselling that can make a difference to a young parent, a parent who rarely sees their child or parents who live with challenging family complexities. We are lucky to have a qualified personal counsellor, Steven McWilliams, at hand to deliver this aspect of our CYFS service.



In addition, the FNC's CYFS has continued to provide outreach to families in rural and remote areas.

It's been a fantastic year for so many families who have participated in our program and I have had the privilege to be a part of celebrating so many positive outcomes for parents and children. And yes, there have been lots of tears and tantrums along the way too!

But I'm very proud of all the parents who persevered and stuck with the program as they can see how much their lives have changed for the better and have a more positive and rewarding relationship with their children.



The Child and Family Support Service was part of the The Little Gardner program - once a month in the Forster Community Garden.

What a great turn out!

Parents and their children (0 - 7yrs) would come along and have lots fun exploring in the garden, learn about worm farms and composting, engaging in craft activities, making seed bombs, planting seeds and of course the mud kitchen!

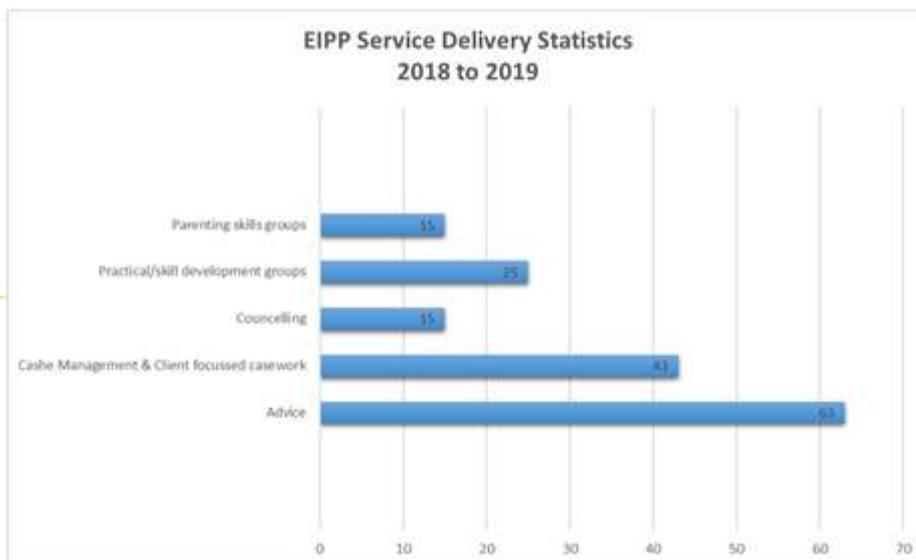
Lots of fun and learning through play... says Anniqua.



Achievements this year

The Child and Family Support Service has supported 106 families during 2018 – 19 and across a range of programs, specifically:

- Advice (referral /information/advice): 63 families
- Case Management and Client-focused Casework: 43 families
- Practical Skills & Development Groups: 25 Clients
- Parenting Skills Groups including Circle of Security, Group Triple P, 123 Magic and Emotion Coaching: 15 Families
- Personal Counselling: 15 Clients



Financial Counselling

Financial Counselling Annual Report 2018/2019.

Prepared by Steven McWilliams

The Forster Neighbourhood Centre delivers a State (Dept. of Fair Trading) and Federally - funded (D.S.S.) financial counselling service via memo's of understanding with the Financial Counselling Hunter Valley Project and the Kempsey Neighbourhood Centre. A fortnightly outreach service is provided to the residents of Gloucester in partnership with the Bucketts Way Neighbourhood Group.

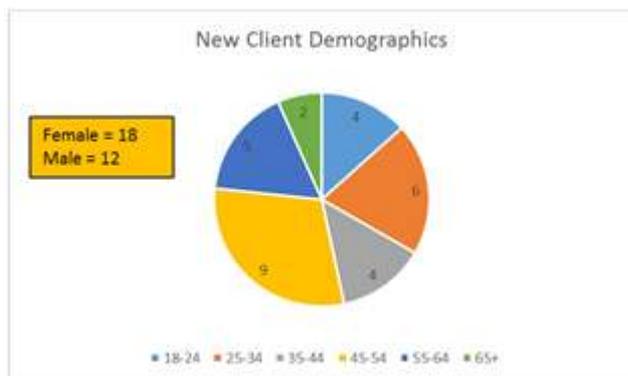


Financial counselling is a free, independent and confidential service that aims to work with individuals and families who are experiencing financial hardship or other debt related issues. This advocacy-based service assists with debtors' rights, budgeting, bankruptcy information, debt prioritization, hardship assistance, financial literacy and referrals to appropriate agencies.

The number of clients assisted during the 18/19 financial year was 197. Of these clients, 186 were new clients. during the 18/19 financial year 189 client cases were closed.

New client demographics for Great Lakes and Gloucester combined

- 72% are female.
- 12% identify as Indigenous.
- 89% of clients derive their income primarily from Centrelink.
- 5% of clients were aged over 64.



Local Trends

Centrelink debts/Centrelink suspensions

With 89% of Financial Counselling receiving their income via Centrelink, it is not surprising that issues with Centrelink remain an issue in our region. With increased mutual obligations for Centrelink recipients, many have found themselves without payments for considerable periods. This often exacerbates existing positions of financial hardship and advocacy with Centrelink can often be time consuming.

The number of Centrelink Robo debts has also increased in the Great Lakes and the appeals process is often long and difficult to navigate and repayments of the debt usually commence once the debt has been raised.

The compounding of existing positions of financial hardship often serves to make life even more difficult for our most vulnerable community members.

Electricity Affordability

This issue is problematic for many residents of the Great Lakes/ Gloucester in that many are on fixed incomes (Centrelink) yet the cost of electricity appears to be constantly rising. The number of clients who have presented to this service with large electricity bills and or electricity debts that are being pursued by debt collectors has again risen this year.

Domestic Violence

This financial year has seen an increase in the number of clients who have presented with issues relating to domestic violence & family violence & financial abuse. 17 clients have presented with issues associated with the above.

Thankfully, major credit providers have policies that allow for clients presenting with these issues to be treated fairly and with respect and compassion.

Financial Literacy

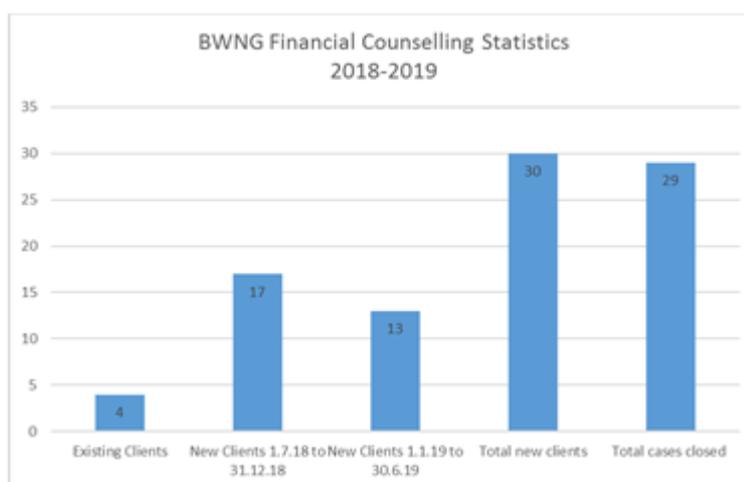
The Forster Neighbourhood Centre runs a monthly financial literacy class which is a part of the Forster Neighbourhood Centre's Mens Support Group. This year the topics covered have included: accessing your super; Centrelink debts; basic budgeting and identifying spending leaks.

Financial Literacy classes were also conducted in Gloucester on the 27/2, 13/3, 27/3 and 10/4 to increase financial literacy among young Mums. These workshop topics included: attitudes to money; shopping more economically; savings strategies and managing the cost of electricity.

2018/2019 Gloucester Financial Counselling Report

A Financial literacy course was undertaken during this timeframe which involved 4 fortnightly Money Minded workshops in conjunction with the Bucketts Way Neighbourhood Group and the Gloucester pre-school. 9 young mothers participated in this program which focussed on budgeting, identifying spending leaks, everyday banking and planning.

The feedback received from these workshops was overwhelmingly positive.



Major presenting themes for the Gloucester region.

As with previous reporting periods, a majority of new clients who presented with issues relating to financial hardship sourced the majority of their income via Centrelink (24 clients of 80%). This not only highlights the lack of employment opportunities in the region but also may reflect the inadequacy of Centrelink payments in protecting vulnerable individuals from financial hardship.

Rent arrears is an issue that has become more prevalent during the 18/19 financial year. 8 new clients presented with this as their primary concern which equates to 26% of new clients. The unfortunate consequence of this issue is homelessness which has far broader impacts upon the individual and the community.

Another key issue for this period is the number of new clients accessing their superannuation on financial hardship grounds. 9 new clients (30%) requested assistance with this process during the 18/19 financial year. While this is often a short-term solution to unmanageable debt, it may impact upon vulnerable clients in the long term.

Complex mental health issues again featured prominently in the 18/19 financial year. 9 new clients presented with mental health issues during this period which are often exacerbated by concerns relating to financial hardship.

Better Learning Better Communities

Better Learning Better Communities Annual Report 2018/2019.

Education Program

Throughout 2019 BLBC has been running successfully every Tuesday afternoon from Tobwabba Aboriginal Medical Services (TAMS). This has been an excellent location because it is familiar to children and families, the Tobwabba staff are interested and supportive, and the venue provides for inside and outside activities.

The program runs from 3:15 pm when children start arriving until 4:45 pm. The students are matched up with tutors on a one-to-one basis and they work on reading, writing, spelling and basic numeracy with a game or two at the end of the afternoon.

Students and tutors

There are 30 students who have attended tutoring during 2019, many of them from the younger grades.

There are our 6 regulars who come every week, some who come every second or third week and some when they need help with homework. This has provided a valuable platform for a larger number of students to feel safe and happy in a learning environment - not always available at school. There are 8 tutors who attend each week (except for occasional holidays or emergencies). In line with one of our original objectives, and close to Worimi Elders hearts, has been finding a way of better connecting children and elders so that there can be a real exchange of cultural knowledge. Locating BLBC at TAMS has made it easy for several elders to attend on a regular basis for this to occur.



BLBC Christmas for the BLBC students

Resources

Using funds provided by Club Forster, we continue to purchase age sensitive and culturally - sensitive reading material. We now have almost one hundred culturally appropriate books across a range of reading levels.

These are a necessary resource for the program and the children enjoy them. The Club Forster funds have also helped in the publication, thus far, of ten books of the student's own stories which have added to our store of interesting reading materials. Children very much enjoy reading books that they or their friends have published.

Tobwabba Kids Library

At the end of 2018 the Tobwabba Kids Library came into being. The large book cupboard was built and donated by David Sinclair and BLBC students and tutors painted it to make it uniquely their own.

We are continuing to stock the library through donations from Pacific Palms and Nabic primary schools as well as from individual families.

An added bonus is that the library provides entertainment/distraction for children in TAMS reception, waiting for appointments.

The more readers, the better!

Cultural Program-Cultural Connectedness

We continue to organise cultural events, the main ones being:

Cultural cruises on Wallis Lake tailored for specific events.

These are always well patronised and provide an important means for transferring knowledge to Aboriginal and non-Aboriginal people alike.

Our 2019 NAIDOC Event was a special cultural cruise for the Aboriginal community to have an opportunity to re-visit Coomba Park - where many current families have a strong connection. Elders Aunty Lyn Davis and Aunty Janice Paulson told stories on the journey "out" and back on the Free Spirit and Uncle Steve Brereton gave a comprehensive insight into local Aboriginal history.



The Kookaburra
Written by Byron Nixon



How the monkeys and the magpies became
Written by Ky a Henwood



Aunty Lyn Davis



Aunty Janice Paulson



Uncle Steve Brereton

Our 2019 (and third) Big Sing by the Sea (including singing in Gathang) [the language of the Worimi] with Director Rachel Hore OAM in September, attracted 148 people and was a fantastic example of “Real Conciliation”. Local Aboriginal families and Forster/Tuncurry Museum provided wonderful photographs from the last 100 years and local film maker and Biripi man, Grant Saunders gave a showing of his iconic film, “Teach a Man to Fish”.

We have already begun planning our next ‘life changing experience’ for 2020. Baraya Wakulda choir is an exciting spin-off from the Big Sing by the Sea so we now have an Aboriginal and non-Aboriginal singing group, led by the extremely accomplished, Sandra Kwa. 2019 was the second year we were able to send a Worimi delegation to The Big Sing in the Desert.

Looking Forward

As always, we expect our 2020 program will adapt to whatever the Community believes are the priorities.



The Big Sing by the Sea

The Big Sing by the Sea Cultural Cruise



Midcoast Council's Community Strengthening Officer, Jenny Tisdell; Midcoast Councillor, Clair Ponting and Felicity Carter at the Coomba Park celebration.

BLBC sincerely thanks Club Forster, our only financial supporter. We also thank Tobwabba Aboriginal Medical Services (TAMS) for providing us with such an excellent space to tutor in and for working with us in such a spirit of harmony and co-operation.

Lena Donnelly from TAMS provides invaluable support by contacting families with children who may be interested in BLBC and picks up children each week from various schools and brings them to TAMS. The TAMS staff is especially welcoming to our tutors and students.

Patsy Browne continues to provide invaluable tutor training and support as well managing the record keeping and administration. She is also responsible for accessing all our age-appropriate reading material.

And how much richer is our program for the presence of Aunty Lyn Davis and Aunty Janice Paulson who provide regular tutoring and cultural input.

Needless to say, without our tutors, we wouldn't have a program, so to everyone who continues to come, week in week out, we have nothing but praise and gratitude. Our regulars are Anne McKay and Margaret Gardiner.

Julie Carroll, Rhonda Hannay, Lorraine Rogers and new tutors Christine and Julie Marsh - we also thank you for your sumptuous contributions to our afternoon teas!

Peter and Jacqui Mallow, owners of Free Spirit Cruises, continue to provide a wonderful venue for our Cultural Cruises for which we are most grateful.

Community Builders

Community Builders funded by Department of Communities and Justice (DCJ) - formerly FACS

Prepared by Trish Wallace, FNC Manager acknowledging Julie Brady performed the Acting Manager role for five months of the year.

The NSW Department of Family and Community Services has recently had a name change and are now The Department of Communities and Justice (DCJ). DCJ continue to administer the Community Builders program and funds a wide range of services to strengthen communities and build their capacity and resilience.

The Community Builders (CB) Program was developed in response to evidence showing that making communities stronger, providing opportunities for individuals to participate and feel they belong, is an effective way of reducing inequality and disadvantage.

Strong communities are more resilient and are better able to respond to challenges. Sixty percent (60%) of DCJ CB funding goes to providing the "Hub", and forty percent (40%) for Community Capacity building. For the 2018-19 year, each is reviewed below.

Community Hub

The Hub holds all those programs which utilise or deliver services from FNC. Our community hub helps to improve the community's connectedness and capacity by providing:

- Information and supported referral to appropriate services 18/19 RESULT = 6,432
- Access to the internet/computers/emailing/photocopying 18/19 RESULT = 1,716
- Assisted referrals 18/19 RESULT = 348
- Premises/locations for meetings and to deliver programs 18/19 RESULT = 5,268
- Services co-ordinated through the Hub 18/19 RESULT = 1,058

(includes legal aid, Work Development Orders, Free Tax, Financial Counselling,

Child and Family Support, No Interest Loan Scheme, Be Connected, BLBC one-on-one tutoring, Emergency Relief, EAPA vouchers – electricity support, NAIDOC Day info stall, Forster Farmers Market & Men's Group info stall).

Events: a total of 540 people attended seven major community events co-ordinated and delivered by the FNC.

Capacity Building

Capacity building focuses on projects that help build community strength by forging links between community members/organisations. Its focus is on including disadvantaged groups, facilitating access of target groups to services and programs, or by setting up a community network around shared issues.

- Developing Community Resources 18/19 RESULT = 5,465 people took advantage of the 10 primary community resources developed and distributed by the FNC.
- Community Networks and Groups 18/19 RESULT = 18 groups throughout the year were convened by FNC.
- Social Inclusion Programs 18/19 RESULT = 4,265 people participated in social inclusion programs such as the Vision Impaired Support Group, Forster Community Garden, Garden Exercise, the Little Gardener, Coomba Park After School Care and BLBC's The Big Sing By The Sea.

Food Security

Approximately 220 emergency relief food boxes/grocery cards were distributed in the year as well as 150 frozen meals.

The food boxes consist of pantry items for individuals and families: some of which can hold ingredients for six meals for three people, hence, we would argue that we supplied the equivalent of over 2500 meals.



EAPA Vouchers

Prepared by volunteer Eileen Marks

This service is delivered by our amazing volunteer, Eileen Marks, over 3 days each week.

Total EAPA vouchers issued: \$109,100



VOUCHERS ISSUED		RETAIL			
Applied:	403	Agl	78	Origin	227
Not Found:	40	Alinta	26	Power Direct	1
Over Credit:	14	Dodo	1	Power Shop	2
Partially Applied:	21	Energy Aus	26	Red Energy	102
Rejected:	7	Momentum	5	Simply Energy	14

Forster Community Garden and Be Connected Grant from ETC during the year.

A \$10,536 grant from the ETC Community Support Fund enabled Forster Neighbourhood Centre to purchase laptops, internet equipment and a printer to run the training from the garden office and Garden

Improvements specifically: the installation of a shade sail at The Forster Community Garden. Special thanks to Julie for overseeing these projects.



Forster Farmers Market

The Market continues to attract people who only want to buy their fresh produce from local markets.

The Forster Farmers Market supports over 20 regular local producers to sell their produce direct to the public.

Stretching and Strength Building with Master Faye Shacklock

The Ninja Nannies continue to grow with popularity.

The Forster Neighbourhood Centre has recently been successful with a grant for Active Neighbourhoods for Older Australians to move forward with this service!

That = 2 new Ninja Nannies classes for our area!



Work Development Orders and Free Tax Service

Prepared by volunteer Stephen Ballantine

Work Development Orders – a free service delivered by volunteer Stephen Ballantine every Monday throughout the year oversighted by Revenue NSW in consultation with NSW Legal Aid.

I have pleasure in submitting the WDO report for the FY 18/19 for your consideration.

Total WDOs for the year submitted – 36

Total closed - 33

Total Value of WDOs submitted - \$60,668

Total credits applied - \$22,055

Balance - \$38,613. This applies to WDOs cancelled due to client non compliance

Total WDOs remaining open from 18/19 – 3

Total value - \$39,381

Total credits - \$10,133

On average we would usually have 12-15 WDOs outstanding at any one time, 18 at present.



Free Tax Service

Fifty-three (53) clients attended the Free Tax Service offered through FNC over a period of three months.

Tax Help Volunteers are managed by the ATO – who, by the way, are celebrating 30 years of Free Tax Service delivery.

Report prepared by Lynda Barnes, VISG Volunteer

This has been another successful year for the Vision Impaired Support Group. The number of clients varies, but meetings average around 15 clients and 12 events were held throughout the year.

Several of our clients left this year and moved into aged care or supported living. It is good to see so many of our regulars still in their own homes, utilising the support that is available to them.

This year we had quite a few organisations attend to speak on relevant topics: Guide Dogs Australia; Vision Australia; NSW Police; Community Transport; Funeral Directors, etc.

We also have had lunch outings to Club Forster, Tuncurry Beach Bowling Club, the Golf Club and Old Bar Tavern. The 2017 Christmas party was held the volunteer's house at Forster and was a big success.

We were invited to join the NSW Blind Bowling Association at Forster Bowling Club for a day of lawn bowls.

Several of our members played with the help of volunteers and really enjoyed it.

Those who attend the Vision Impaired Support Group would like to thank Forster Neighbourhood Centre for all the help and support given to the group this year.

Without this support many of our clients wouldn't be able to have outings and opportunities to get out into the community. A big thank you goes to our volunteers:

Dorothy Wilson and Stephen Keep, who are always willing to assist and help out at each meeting.



No Interest Loan Scheme

NILS

Annual Report 2018-2019

Program

No Interest Loan Scheme (NILS)

Prepared by Karen Burton

The No Interest Loan Scheme (NILS) provides individuals and families on low incomes with access to safe, fair and affordable credit.



Karen Burton and Rachel Wylie

Loans are available for up to \$1,500 for essential goods and services such as fridges, washing machines, car registration and medical/dental expenses. Repayments are set up at an affordable amount over 12 to 18 months. This enables people in our community to be able to afford essential items without them having to pay hefty interest fees and high repayments. To be eligible for NILS you must have a Health Care or Pension card or earn less than \$45,000 a year after tax (\$60,000 for joint applicants or people with children). Loans cannot be used for cash, rent arrears, debt consolidation or bills. NILS began in Victoria in 1981, where the Good Shepherd Sisters recognised that a lack of access to cash or credit for essential household items was a major impediment to people trying to improve their circumstances, and they responded by establishing NILS.

This fair and equitable model of small loans was based on a commitment to upholding individual dignity and respect and was designed by the Sisters to:

- Make money available as a loan, not as charity
- Show respect for clients by entering into a professional business relationship
- Educate clients to negotiate a loan and, importantly, create a system that makes it very easy for them to pay it back
- Charge no interest and encourage people to return the money so their friends and neighbours could also benefit.

NILS has now grown beyond Victoria to all Australian states and territories, and in 2014 to New Zealand. Good Shepherd Microfinance (GSM) was set up in 2012 to administer the Scheme and to grow it. Partnered with the National Australia Bank (NAB), who provide significant loan capital, NILS loans are now offered by 178 local community organisations in over 600 locations across Australia.

The Scheme's service provision costs are funded by Good Shepherd Microfinance and the NSW Department of Fair Trading.

NILS developments and challenges in 2018 - 2019

In February 2019, we said good-bye to Debbie Hadfield and Glenys Rae and hello to Karen Burton and Rachel Wylie. Karen and Rachel come from Community Welfare backgrounds and took on shared roles to cover all aspects of the program. Although there was a handover, there were challenges for the new staff to fully understand the complexities of the somewhat new MyNilsapp and Finpower software programs which were introduced in 2018.

Good Shepherd Microfinance provided much needed support and the GSM Good Learning platform was a solid base to work through all these processes.

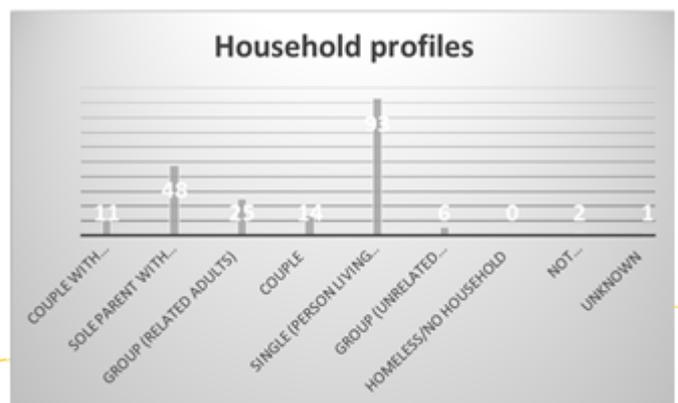
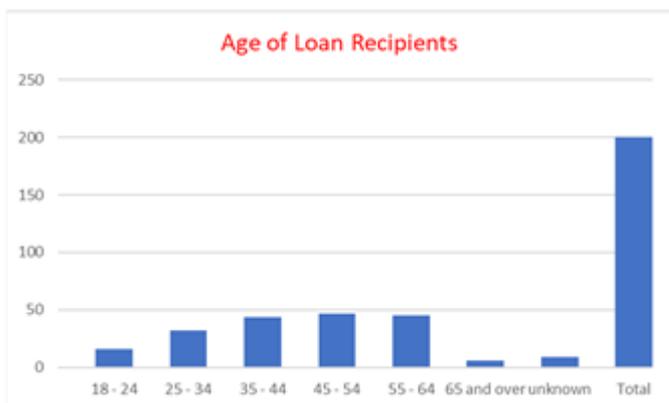
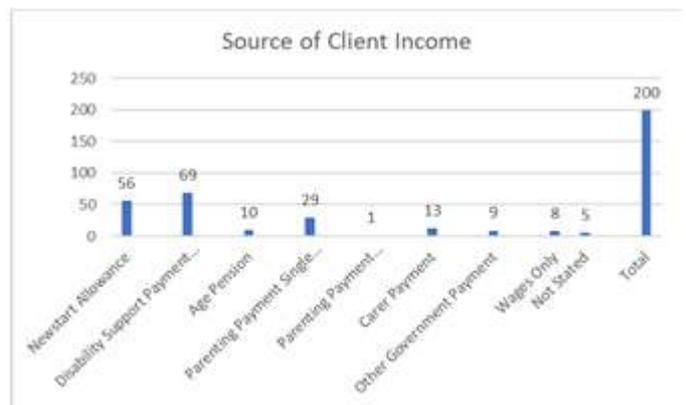


Glenys Rae and Debbie Hadfield

The Nils program has assisted many people to enrich their lives and some have been coming every year to renew a loan. They are very appreciative of the opportunity to be able to own new goods and feel proud that they can pay their loan back in full, so others can do the same.

During 2018-2019, the program provided 200 loans to the value of \$169,000, with \$3,800 of loans written off due to long term non-payment.

NILS Statistics



Indigenous Money Network

We have been successful in the inaugural from GSM for an Indigenous money grant and we look forward on reporting on the impact this project in the 2020 Annual Report.

Once again, the staff of Good Shephard Microfinance have provided much needed support to the new staff and special thanks goes to Joy Webster, Kamalpreet Kaur and Naomi Rodriguez for their patience!



Treasurer's Report

FNC Treasurer's Annual Report 2018/2019

Prepared by Julie Brady

Overview

2018/19 saw several changes implemented to our systems and processes in order to modernise, streamline and make more secure our financial management, and to enable more effective reporting to stakeholders and funding bodies.

The Xero online accounting package, which can be operated remotely by authorised Staff and Committee members has provided the availability and transparency that we were seeking. Xero also produces excellent financial reports and allows us to track expenditure by program and cost category.



We also moved most of our financial transactions to online banking, deleted the "load and go" card and set up debit cards in their place. Both of those initiatives have improved funds management, operational accountability and transparency, and enabled us to analyse our expenses through the course of the year.

We also worked with Auditors Beaver Novello Moss to streamline our annual audit, making annual reporting more informative for the Committee and other stakeholders.

Since the accountability reporting and acquittals of funding bodies are on a year by year basis, the Committee also took the decision to write down to zero the book value of existing assets and to expense future furniture, office and other equipment assets in the year that they are purchased. While this action did not affect the bottom line, it has the effect of simplifying both annual accounting and the audit report.

Financial results

The financial outcome from operations was very pleasing, with retained earnings increasing by \$48,806 to \$65,409.

While the operating surplus was healthy, there were several accounting factors that favourably impacted on the bottom line, including expensing of:

Wage provisions of approximately \$10,000

Accounting fees of \$4,000

Conclusion

Given the scope of the changes we implemented, the year presented some challenges, both in implementing the required changes and in the learning curve presented by any new system or process. However, we are well positioned for the future and to deliver the higher level of accountability required by funding bodies.