

# Forster Neighbourhood Centre Inc.®

2020

## Annual Report

The Big Sing By The Sea 2019  
Pictured: Allegra Caldwell,  
Shamiya Donnelly  
and Isabella Johnson

The Money Plan author, Rachel Wiley,  
and Tobwabba AMS Aboriginal  
Family Support Worker, Lena Donnelly.



Great partnerships Great communities



# Forster Neighbourhood Centre Inc.



## TIMELINE



2009

ASHOW celebrating it's 3rd year of operation

2010



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



2011

Forster Community Garden in its 3rd year

2012



Organic Garden Calendar~& Stepping Stones to Safe Living Choices



2013

Worimi Elders Art Calendar

2014



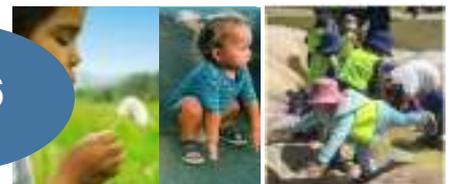
Better Learning Better Communities



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

2020



The Money Plan - Indigenous Money Network - GMF



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## 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, connected and 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 support, information and advocacy; no interest loans; domestic violence referrals; support for children and families - especially young parents; personal counselling or simply some food and warm blankets or swag. These 'crisis' services are complemented by community events co-ordination and social inclusion programs that endeavour to create opportunities for people to connect, forge relationships and help build a Resilient Great Lakes community and all the smaller communities within.



### 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.

FNC, as a locally managed not-for-profit, strives to adjust programs and services to the changing needs of our community in a timely manor. FNC is a small, dynamic organisation responding to community priorities and offering opportunities for people to meet each other - especially opportunities for Aboriginal and non-Aboriginal to connect.



# President's Report

## President's & Manager's Report 2019-20 Financial Year

Prepared by Felicity Carter

Well, who would have thought this year, my second as President, would turn out as it has! 2019 started off well until the fires and it was pretty much an uphill battle for many communities in the Great Lakes following that. For Forster Neighbourhood Centre (FNC), this year has been packed with hard work and challenges associated with learning, and continuing, to operate under COVID-19 safety restrictions and keep connections open to clients and community workers, however, our wonderful staff and volunteers have continued to successfully deliver our services in innovative and thoughtful ways.



2019-20 marks the 40th operating year of Forster Neighbourhood Centre, and the 13th year with Trish Wallace as Manager. Trish and the Committee have had a busy and instructive year, preparing for the contract renewal of our largest funding body, NSW Department of Communities and Justice (DCJ). The seven year review of the NSW community sector has culminated in FNC signing its first ever five-year contract. Reform in the sector has identified five local priority groups (LPG) for the Mid North Coast area. Our DCJ programs will focus on service delivery to these five local priority groups.

### **The Committee**

FNC has a very active committee that strives to strike the right balance between 'hands on' and letting the staff do their jobs effectively and independently. Our committee truly does represent the community to which we contribute, and it is their interest and involvement which enables the smooth running of FNC for staff and community.

Our thanks go to the following "hands on" Committee members, who have made tremendous contributions to our success: **Anne McKay, Margaret Fox and Jenny Arnold** have been ever available to Karen Burton and Rachel Wylie, for ensuring timely approvals for our No Interest Loan Scheme (NILS) program. The NILS team continue to achieve excellent results in this important program, even more critical during COVID.

**Margaret Fox**, as Minutes Secretary is unfailingly accommodating of our 'sometimes untidy' meetings and always turns out accurate and concise minutes.

**Aunty Janice Paulson**, respected Worimi Elder and all-round great person, is always available to give us the benefit of her cultural knowledge and wisdom. 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.

**Iain White** (a Committee member since 2003) and **Roz Baker** are always available to monitor and authorise bank payments as well as offering a 'historical perspective' and 'new perspective' within committee meetings." We are thrilled that Roz will maintain formal participation with FNC via the 'Finance Sub-committee' and thank her for her contribution over the past two years.

**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. She has once again done a sterling job as Treasurer, keeping her finger on the financial pulse and again, helping us achieve a surplus.

**Felicity Carter** Better Learning Better Communities (BLBC) tutoring program for young Aboriginal students and Coomba After school program (ASHOW) are both a key focus of mine. FNC has maintained its 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.

### Staff and Volunteers

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 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 streamlining of the No Interest Loans Scheme (NILS) model of delivery, being successfully implemented by **Karen Burton and Rachel Wiley**. FNC was also able to participate in the Indigenous Money Network.

We depend on **Anniqa Olsen** to lead the Child and Family Support service with **Steven McWilliams** delivering the counselling component - together they deliver with grace and an exceptional level of commitment. Sadly, due to a loss of funding, FNC is no longer able to offer Financial Counselling.

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

Manager, **Trish Wallace** heads up the Community Builders team consisting of **Robynn Milner, Rhonda New, Christine Collins, Karen Burton and Rachel Wiley**. **Stephen Ballantine's** Work Development Orders and Free Tax Service and **Eileen Marks'** commitment to distributing electricity vouchers for the State Government have successfully continued - within the limitations of COVID-19.

### Partners and Major Funding Bodies

I would also like to take this opportunity to 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 up to 30<sup>th</sup> June 2020 funded the Community Builders and Child, Youth Family
- Support programs.
- Good Shepherd Microfinance and Fair Trading together with the NAB who finance our No Interest Loans Scheme (NILS) program.
- DSS for Emergency Relief (via MOU with Bucketts Way Neighbourhood Group) which ceased 31/12/19.
- Club Forster for the BLBC project.
- A very big "thank-you" to Tobwabba Aboriginal Medical Services for allowing us to use their meeting room once a week and to Lena
- Donnelly for her great organising.

The most important part, our services and programs, will, as always, continue to evolve to meet changing needs of our community. I look forward to our 41st year!



*FNC team members dressing up to brighten work life operating under COVID-19 restrictions: Eileen (left), Rachel (top left), Rhonda (middle), Anniqa (top right) and Karen (bottom right).*

### Forster Neighbourhood Centre - student placements

Pete Flower (pictured right) is the latest student to complete a placement at Forster Neighbourhood Centre. Pete is enrolled in a Masters of Counselling @ the Australian Institute of Professional Counsellors and has focused on developing a support program for young parents exiting custody. Pete's interests are the local Indigenous community (the Worimi mob), young men in custody (particularly supporting them upon release) and mental health. Pete anticipates completing his Masters late September 2020 and can be contacted at his counselling practice on 0419 430 769.



# 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, 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 (Moring 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/beef cattle 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.

**Statement:** Iain has been part of the committee for many years and enjoys being able to offer support to FNC staff. Iain is glad to have this connection and sees it as an extension to his Christian commitment.



**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.



**ANNE MCKAY** Committee member - *Elected to the Committee: February 2020*

Anne became involved with the NILS programme about two years ago, initially as an assessor of loan applications and later in other capacities as the programme grew and became well organised within the FNC. She joined the FNC committee first as the NILS representative, and then as a member.

With a background in Human Resources Management, Anne has always been interested in helping people.

She spent nearly 20 years as a community representative on the Forster Health Advisory Committee and its predecessors, and 15 years as a volunteer at the Visitor Information Centre. She lived in Smiths Lake for twenty years before moving into Forster in early December.



# Community Builders



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

Prepared by Trish Wallace.

### Program

The NSW Department of Communities and Justice (DCJ) [formerly Family and Community Services (FACS)] administer the Community Builders program which funds a wide range of services to strengthen communities and build their capacity. The Community Builders (CB) Program was developed in response to evidence showing that making communities stronger is an effective way of reducing inequality and disadvantage. Strong communities are more resilient and are better able to respond to challenges.

FNC helps to improve the community's connectedness and capacity by providing **Information, advice and supported referral** to appropriate services - under COVID –19 we were able to continue this service 'remotely'. The safety of our staff and clients necessitated swift action introducing COVID - safe policies and procedures. Needless, to say, access to the internet/computers/emailing/photocopying was severely hindered under COVID, however, our experienced team were resourceful in meeting the needs of clients.

**Premises/locations for meetings/program delivery, 'services co-ordinated through the Hub'** [includes legal aid, Work Development Orders, Free Tax, Financial Counselling, Child and Family Support, BLBC one-on-one tutoring, Coomba Park After School Program, Emergency Relief, EAPA vouchers – electricity support, Forster Farmers Market & Men's Group]. **and community events** were all severely impacted under COVID. Again, we tried to deliver what we could, when we could and often found ways to stay connected with clients, through different, varying means

**Community 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** took on a different focus under COVID. FNC participated in developing promotion strategies for the newly-formed Great Lakes Suicide Prevention Network and finished the year by developing a community newsletter concept.

**Social Inclusion Programs** Our regular programs (Forster Community Garden, Garden Exercise, the Little Gardener, Coomba Park After School Care, BLBC's Tutoring program and The Big Sing By The Sea.) ran smoothly in 2019 and were halted early in 2020. A new program funded through the Musculoskeletal Australia in partnership with LCSA, **Active Older Neighbourhoods**, allowed FNC to roll out new exercise programs for older residents with Ninja Nannies for Tuncurry and Pacific Palms.

## Ninja Exercise Group for over 65s (free) with Master Fay Shacklock.



Stretching & Strength - Building



If you want to get involved?... For more information call the Centre on 6555 4321



**EAPA Vouchers - Electricity Support** Prepared by Eileen Marks

This service is delivered by our amazing volunteer, Eileen Marks, over 3 days each week. Please note: The figures below are for a nine month period only.

**Total EAPA vouchers issued: \$42,667**



VOUCHERS ISSUED		RETAIL			
Applied:	487	Agl	26	Origin	320
Not Found:	9	Alinta	15	Power Direct	3
Over Credit:	5	Click Energy	1	Red Energy	55
Partially Applied:	15	Energy Aust	55	Simply Energy	6
Rejected:	64	Momentum	6		

Believe it or not, **Forster Community Garden** flourished under COVID. With volunteers and Work Development Order (WDO) participants not permitted to attend, a small team headed by **Robynn Milner** and supported by **Mari-anne Woods** 'reburshed the garden beds'. Old stock was removed, compost and soil added and new vegetables planted to return the garden to its original principal - that of a provider of fresh vegetables and a training ground for people who wish to learn organic gardening techniques.



**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.

The market was postponed due to COVID-19 in February and re-commenced in June.

**Front Desk Information and Referral and Emergency Relief**

FNC through its Strategic Plan 2020 has identified this is most important component of our service delivery, and hence, is a priority for improvement over 20/21. In addition, FNC has managed to maintain a small group of volunteers who work side-by-side staff in what we call the 'front desk reception' also known as the 'first point of call'.



FNC would like to formally welcome Christine Collins to the reception team on front desk.

FNC distributes food parcels and pantry items 5 days each week - an additional task for our front desk team.



## Work Development Orders and Free Tax Service

### Prepared by 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 2019 - 2020 for your consideration.

Total WDOs for the year submitted – 46

Total closed - 13

Total Value of WDOs submitted - \$59,000

Total credits applied - \$22,750

WDOs cancelled due to client non compliance = 19



On average we would usually have 12-15 WDOs outstanding at any one time. Due to COVID-19 participation reduced only slightly. As at 30th June 2020 there were 14 active cases.

### Free Tax Service

22 clients attended the Free Tax service offered through FNC over a period of three months - this compares to 53 from the previous year. Tax Help Volunteers are managed by the ATO - who, by the way, are celebrating 32nd year of Free Tax Service delivery.

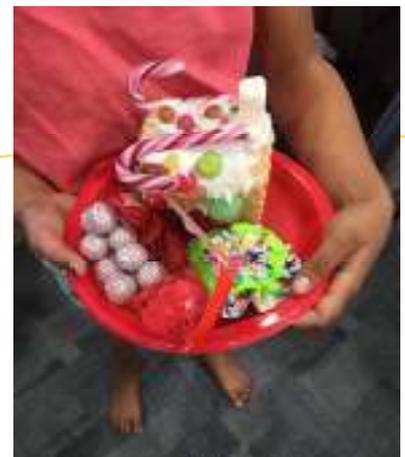
### Better Learning Better Communities ~ Coomba Park After School Program BLBC Tutoring -

Further evidence of a 'hands on' committee is the President's, Felicity Carter, involvement in our Better Learning Better Communities tutoring program for young Aboriginal students and Coomba After school program. *"I 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. As with all volunteer programs, BLBC came to a screeching halt in early 2020, committed to return as soon as COVID restrictions are lifted. The cultural element of BLBC was lucky enough to squeeze an even bigger Big Sing by the Sea in September 2019, and plans to return in 2021. The burgeoning Baraya Wakulda singing group participated in Saltwater Freshwater celebrations on January 26<sup>th</sup> by singing during the formal part of the Citizenship Ceremony and performing a half hour gig later during the day, receiving many compliments from the audience."*

Felicity Carter



Aunty Janice Paulson



Pictured are some results from the BLBC tutoring Christmas preparation in December 2019 - all school work successfully completed!

## What is Better Learning Better Communities?

BLBC is a tutoring program for primary age Aboriginal students.

It is run by FNC, developed by Elders and the community and delivered by volunteers. BLBC is based at Tobwabba Aboriginal Medical Services every Tuesday afternoon of term. Every child is welcome.

We work one-on-one on whatever each child is most interested in, be it writing, reading, maths or homework.

Our aim is to encourage kids to do the best they can, and to make learning fun so they want to come back each week. All our tutors have Working With Children Checks and are carefully trained in how to support Koori kids in their learning. We learn, eat and play games together!

To support Better Learning, FNC also runs a Cultural Experience program which includes cruises on Wallis Lake where several Elders talk about local history, important sites and their stories growing up in this area.

Aunty Janice's keen interest lies with the BLBC cultural and tutor programs. Janice is one of the main movers and shakers in organising our Big Sing by the Sea (this is a large community annual event bringing Aboriginal and non-Aboriginal together to sing). Because the Big Sing was only once each year, Janice and the Elders decided a weekly singing group was needed. Hence, Baraya Wakulda emerged as a weekly local singing group.

**In our own community, we acknowledge and thank the Registered Clubs, especially Club Forster for their support of BLBC during the 2018/19 financial year.**

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.



BLBC tutoring in progress



Aunty Janis Paulson and Aunty Lynne Davis



Allegra Caldwell, Shamiya Donnelly and Isabella Johnson

# Child & Family Support Service

## Child & Family Support Service Annual Report 2019/2020.

### Funded by the Department of Communities and Justice (formerly FACS) Child Youth and Family Services Program

Prepared by Anniqua Olsen

Child and Family Workers: Anniqua Olsen and Steven McWilliams

It has been an unforgettable 2020 with so many families within our community facing the challenges of COVID-19, parents working from home while supporting their children with home schooling and the isolation experienced by so many. FNC's CYFS service continued to provide outreach to families in rural and remote areas and at the centre in Tuncurry. The service adapted new ways to accommodate the ongoing support we provide for our families in the community.



### The program

The Child and Family Support Service is funded by DCJ's Child Youth and Family Service (CYFS) – which is now the Targeted Support within their Targeted Early Intervention program.

The CYFS was targeted to support families with children 0-12 years, moving towards DCJ's local priority groups, specifically: families with children aged 0-5 years, young parents, young people at risk of disengaging and Aboriginal families & communities within the Great Lakes.

**Information, advice & referral** - involves providing information and advice to families such as child's behaviour, advocacy, housing, financial difficulties and day-to-day living skills as well as referring where deemed appropriate.

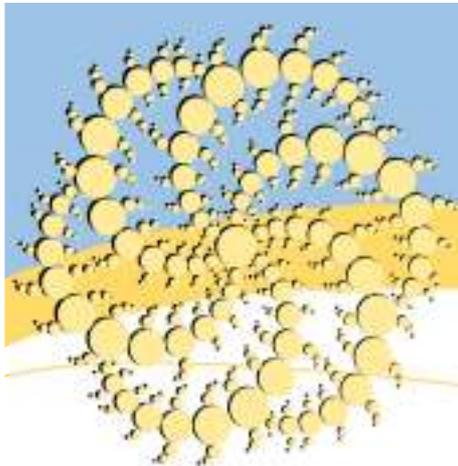
**Case management** - involves a more comprehensive assessment and case planning to assess the strengths and needs of child/ren and family. Case management encourages clients to participate in the decision-making processes that effect their lives whilst establishing achievable goals in a supportive and respectful manner.

**Case management** - involves co-ordinating & planning support for families to access appropriate services and advocate where required.

**Practical skills** and development groups - this involves upskilling clients' day to day living skills (budgeting, money mapping, family connectedness).

The evidenced-based, structured, **parenting programs** welcomes all families and young people of all cultural backgrounds who wish to attend. Our programs are free and are run individually in your home or at the centre. They are designed to support parents improve their relationship with their child/ren and responding to challenging behaviours in a positive manner.

The **personal counselling** component of FNC's CYFS program provides ongoing personal support to help young parents re-engage with children, family and community.



### Get Out Of The House

Local Men's Group  
Forster

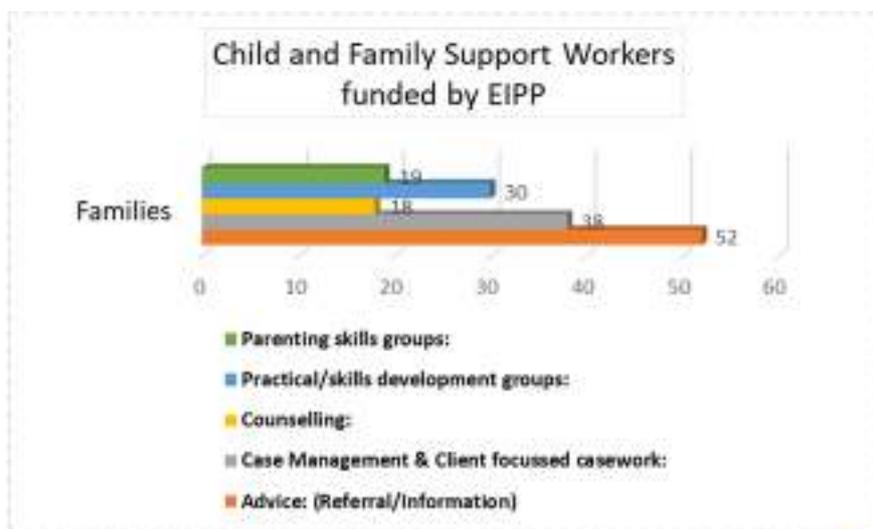
**Fridays**  
**12noon - 2.00pm**

**Forster Neighbourhood Centre**  
**Men's Support Group**

Join us every Friday at Beach Burns Café, where we provide:

- A free cup of coffee
- Information relating to services available in our Community
- A non judgemental, informal space for men
- The best view in Forster
- A place to unwind and relax
- An opportunity to meet and connect
- A chance to talk about issues that affect us
- A place to share your story

Enquiries - contact Steven  
on 65554351 or 0405 375 470



#### Achievements this year

**The Child and Family Support Service has supported 157 families during 2019 – 20 and across a range of programs, specifically:**

- Advice (Referral /information/advice): 52 families
- Case management and Client focussed Casework: 38 families
- Practical Skills & development groups: 30 Clients
- Parenting Skills Groups including Circle of Security, Group Triple P, 123 Magic and Emotion Coaching: 19 Families
- Personal Counselling: 18 Clients

### Great Lakes Knit and Spin

Thank you Great Lakes Knit and Spin.



GL Knit & Spin representatives: Left Marjo Cabotright & Kaylene McGowan

Although NAIDOC was postponed, in July this year 32 women from Great Lakes Knit and Spin delivered on their promise of a special project to supply young Aboriginal new mums with knitted/crocheted sets of warm clothes for their new bubs. The group delivered 18 complete sets (9 girls, 9 boys) 25 cardigans or jackets, 8 pram blankets, 17 beanies, a blanket pillow, 1 cot quilt and 2 pairs of socks.



FNC Child & Family Worker, Anniqua, Left and Tobwabba AMS Child Support worker, Lena, Right – helped distribute the merchandise

# No Interest Loan Scheme

## NILS

### Annual Report 2019-2020

Program - No Interest Loan Scheme (NILS)  
Prepared by Karen Burton



Karen Burton and Rachel Wylie

### NILS developments and challenges in 2019-2020

#### Covid-19

With the Covid-19 restrictions, the NILS team needed to change business practices to ensure that the members of our community still had access to NILS Loans. One of the strategies adopted by the service and Good Shephard Microfinance (GSM) to provide NILS in a remote working environment were to complete interviews via phone calls. GSM also responded to challenges facing service providers by:

- Further developing their phone interview policy and procedures to include templates that allowed loans officers to contact account providers via phone to verbally confirm expenses such as rent and utility bills.
- Reducing the usual requirement of 3 months bank transactions to one month for repeat borrowers.
- Ceasing the need for clients to provide identification if they were repeat borrowers as this had been captured through prior loans.
- Allowing the use of previous (but current) documents to be used as evidence for repeat borrowers.
- Allowing applicants to send their documentation via email and/or screen shots from their mobile phones.
- Providing the option of emailing or SMS the Conditional Loan Agreement to the client and client confirm in writing via return email or SMS that they agree to the CLA OR NILS worker read and explain the CLA and verbally confirm the applicant's understanding and commitment.

#### Issues/concerns for Loan Officers

Although the new processes developed by GSM were very helpful, the Loans Officers still had to deal with several challenges:

- Some applicants were not 'computer savvy' and/or did not have access to computers or mobile phones. This caused issues in receiving their documents and they still needed to come to the office and wait outside while staff photocopied the documents.
- The whole process of phone interviews took longer to complete due to the complexities of receiving the information in different formats (emails, images, screen shots) which were not clear enough to upload for assessment, emailing and mailing application packs to potential clients, chasing up documents etc.

#### Good News

The two loans officers finally received NILS debit cards which allowed payments to be made on-line or over the phone, removing the need for cheques. This gave a more instantaneous payment method which allowed the client to receive their goods quicker, more efficient payment for vehicle registration and CTP payments to get them back on the road faster.

#### GSM conference

Karen attended the Good Shepherd Microfinance Conference in Parramatta in August 2019, which was very informative and was a great opportunity as a 'newbie' to network with other loan providers and bring back lots of information.



### **Promotional Action Plan**

The Action plan was put on hold during Covid-19, however GSM had released a new marketing plan including the opportunity to have NILS Loans brochures and posters printed with service logos and details to present our Nils Loans in a more professional manner to the public and our networking partners.

### **NILS Committee meetings**

The Nils Committee held several meetings throughout the year to discuss issues and touch base to ensure that both the Loans Officers and the Assessors can perform their tasks to the best of their ability. The volunteer assessors (members of the FNC Committee) are an integral component of the NILS service and we are lucky to have an enthusiastic team to help deliver our record-breaking service.

### **Good News Stories – successful outcomes**

A client applied for a loan to pay to get her 2 dogs out of the pound. They had escaped her rental property and she did not have the funds to have the released back into her care. She also had other issues happening so the dogs were in the pound for several weeks. She was charged a substantial amount daily which quickly added up to an amount she did not have the ready cash to pay. She had only one more day before the dogs would become the property of Council and be put down.

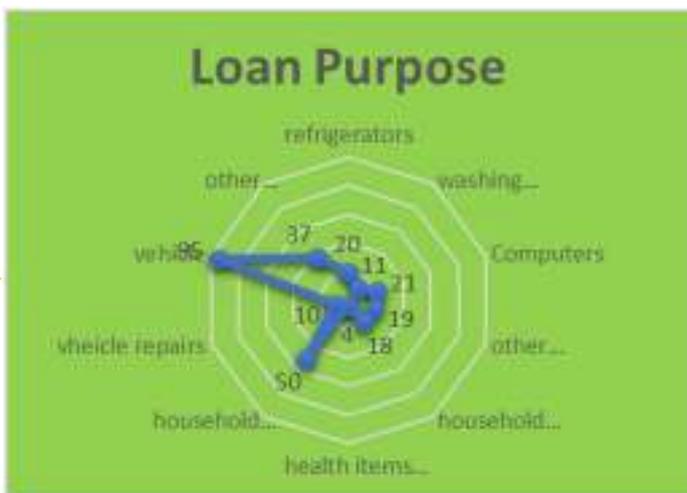
The Loan Assessor was asked to do an urgent assessment and the loan was approved within an hour.

The Council was paid the money and the client was very grateful to have her dogs back before losing them.

We are very fortunate to have our own volunteer Assessors, who are very obliging and support the Loans Officers to do their job to the best of their ability. Thank you, Anne, Margaret and Jenny, for all your hard work – we know that the people we assist appreciate it!

### **Zoom meetings**

The Loans Officers attended several Zoom meetings with other providers and GSM to discuss issues, good news stories, share information and brainstorm challenges. These meetings are invaluable in that GSM are receiving feedback from those on the ground and acting on suggestions to improve the Nils program.



**Future funding/new programs**

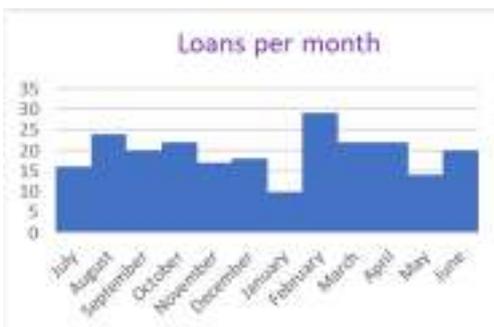
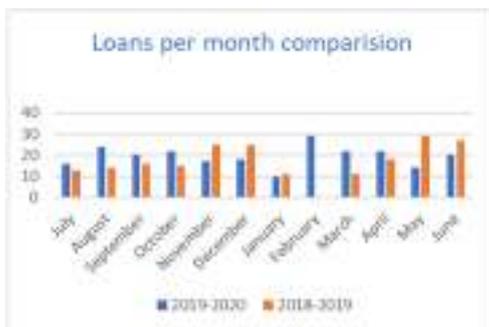
Forster Neighbourhood Centre has been informed that funding was to continue for the year 2020-2021. The program has been ‘rolled-over’ for 12 months due to COVID-19 and we anticipate a a three-year contract following that.

In July 2020, GSM released a new loans program – Household Relief Loans. The loans are targeted at people affected by Covid-19 who are struggling to pay rent and utilities. There is a criterion including loss of income/job and the loans are for up to \$3000 to be repaid over a period of 2 years and as like a Nils loan there is no interest or fees. Currently, these loans are only accessible through a website and it is unknown if they will be distributed to service providers in the future.

As always, the FNC Manager and the NILS team are always vigilant in looking for funding opportunities to enhance the program. For example, FNC was successful in receiving \$10,000 for our Indigenous Money Network from GMF.

**Statistics**

What we did well (very well!)As mentioned, we are funded to provide 19 loans per month (228 per year). During 2019 -2020 we provided 234 loans, meaning we were at 106%! This is a great achievement for the Nils Team and puts us in a fantastic position to apply for additional GSM program funding when available.



### Indigenous Money Network

#### What does my Money Map look like?

### Taking Control of Family Finances

Forster Neighbourhood Centre’s NILS program produced and distributed 120 Indigenous Money Plans this year.

The money Map (left) is one of the tools within the Money Plan. The first step in taking control of your finances is to map income and expenses. Then move onto a monthly or yearly budget.

*Pictured is the Money Plan author, Rachel Wiley, and Tobwabba AMS Aboriginal Family Support Worker, Lena Donnelly.*



**A public garden to relax, learn and make friends in harmony with nature**



The garden is maintained by a team of volunteers that are enthusiastic gardeners from a diverse range of backgrounds. New volunteers are always welcome, regardless of their level of gardening skills.

### **Volunteering**

Forster Community Garden  
Come on down,  
**Tuesdays 9am - 12noon**

**Learn about:**

- Organic Gardening
- Worm Farming and Liquid feeding
- Composting
- Growing herbs, vegetables and flowers

The produce from the garden is shared amongst the volunteers and the public. Volunteers are an integral part of keeping the garden project sustainable and fun for all involved.

**If you would like to become a volunteer pop on down Tuesdays.**

Please wear work boots or runners.

Enquiries 6555 4351

## **Festival of the Child**



### **THE LITTLE GARDENER**

Saturday  
September 19th &  
October 17th  
from 9am until 11am @  
Forster Farmers Market  
Children aged 2 to 5  
especially welcome  
**your little gardeners will plant seedlings and take home a little garden**

Please ring  
Forster Neighbourhood Centre  
To book in your child for this event!  
6555 4351

## The Big Sing by the Sea 2019



**Ninja Exercise Group for over 65s (free) with Master Fay Shacklock.**



Stretching & Strength - Building

### **TUNCURRY**

Lone Pine Memorial Park  
Wednesdays  
10.20am - 11.20am

### **PACIFIC PALMS**

in the grounds of  
The Community Hall  
Wednesdays  
1.20pm - 2.20pm

**NEW PEOPLE OVER 65 years especially welcome.**

No Need to Book  
- Just turn up and introduce yourself to the instructor.

Sponsored by  
Musculoskeletal Australia  
through their Active  
Neighbourhoods for  
Older Australians grant.



Forster Neighbourhood  
Centre



# Treasurer's Report

## FNC Treasurer's Annual Report 2019/2020

Prepared by Julie Brady



### Overview

As we all well know, 2019-20 was a year like no other, with catastrophic fires on the Mid North Coast in 2019 and COVID-19 in 2020. Reduced income was offset by the JobKeeper subsidy and the finances were in good shape by the end of the financial year.

The governance, financial management and administrative improvements implemented over the last two years have allowed us to closely track and manage costs and direct any funds to areas of high priority and maximum impact for our services and our community. The Committees effectiveness has been supported by clearer and more transparent and timely Xero reports. Simplified financial formats have given the Committee and the Manager a great handle on how the organisation is travelling and enabled solid management and strong financial governance.

The major tasks of acquitting grants and reporting on recurrent funding have also become easier. This year we agreed with our auditors, Beaver Novello and Moss to exercise our option to move from a full audit to an annual review of our financial statements, saving both time and audit costs without compromising our financial governance in any way.

### Financial Results

Income from operations this year was, unsurprisingly, well down on FY 2019, showing a reduction of around \$33,600. People costs were up by around \$6000, but in line with budget. Administration costs were lower. Program costs were in line with budget.

Surplus on operations was a reasonable \$26,767. The overall financial result was boosted by COVID-19 measures: the ATO small business stimulus initiative and JobKeeper, leading to abnormal income of \$62,850.

Our retained equity increased from \$65,410 in 2019 to \$155,016 in 2020 and bodes well for our future viability.

### Conclusion

This result places us in a solid position to deliver on our existing programs and services, to expand into other priority service areas, and to plan for our future with confidence.

Julie Brady  
Treasurer