

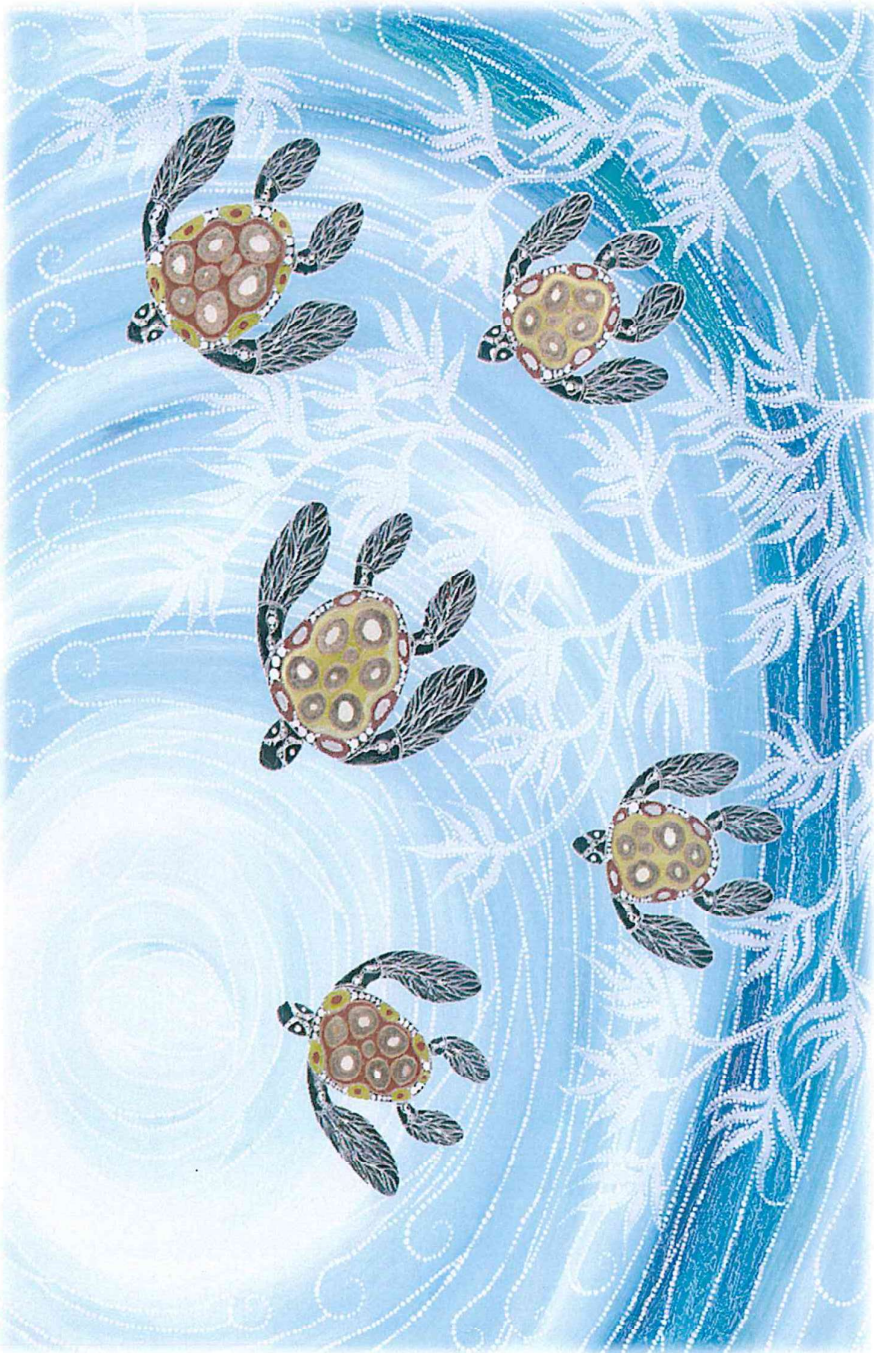


**ANNUAL**

**GENERAL**

**MEETING**

**2017-2018**



**Agenda**

**Our Vision, Purpose, Culture and Values**

**Our Best Practice Principles**

**Previous Minutes of AGM 2017**

**President Report**

**Housing and Support Program Report**

**My Money Program Report**

**Microfinance Report**

**Treasurer Report**

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## **ANNUAL GENERAL MEETING 2018**

Wednesday, 21st November 2018  
Cairns Regional Council, Civic Reception Room  
Address: Ground floor, 199-145 Spence Street, Cairns  
3.00 - 4.00 pm

### **WELCOME, APOLOGIES & PROXIES**

By Esther Ward, SHAC Finance Manager

### **INTRODUCTION OF AGM MEETING**

AGM Chair - Francoise Lane

### **MINUTES OF PREVIOUS A.G.M**

Business arising from previous Minutes  
Acceptance of previous minutes

### **REPORTS**

President's Report – Sharon Harwood  
Interim CEO/Acting CEO Report  
Treasurer's Report - Joe Cristaldi

### **GENERAL BUSINESS**

Stand down of 2017/18 Board Members  
Election of new Office Bearers  
Appointment of Auditor for 2018/2019 – GKS Chartered Accountants  
Handover to new President



## OUR VISION

Creating pathways with our service users to the future of their choice.

## OUR PURPOSE

SHAC addresses issues of housing and homelessness through prevention, intervention and advocacy at an individual and systemic level. Through our programs we provide supported accommodation; build individual capacity and resilience; and offer whole of family assistance.

## OUR CULTURE

SHAC believes that access to safe and secure housing is a basic human right. We aim to be culturally sensitive to the needs of our service users within a social justice framework and strive to address the inequalities experienced by our families.

## OUR VALUES

### **We are:**

**Respectful** – We honour individual's values and choices and provide assistance within a culture of non-judgemental support, listening and trust.

**Genuine**– We are committed to our priorities and values; demonstrate integrity in our dealings with others and a willingness to be open and transparent in all that we do.

**Passionate**– We encourage a motivated team that goes 'above and beyond' to achieve positive outcomes for service users.

**Collaborative**– We explore partnership opportunities and work constructively with others, sharing skills and knowledge for the benefit of our service users.

## OUR BEST PRACTICE PRINCIPLES

**Professional** – We will ensure that at all times we present to our service users and the broader service system as professional dedicated workers of SHAC.

**Cultural sensitivity** – We acknowledge that to ensure we are providing high quality support to our service users that this requires a set of skills and knowledge that enables us to learn about and get to know people who are from various cultural backgrounds, and thereby coming to an understanding how to support them better within our communities.

**People focussed** – SHAC's service users are our first priority.

**Motivation** – We will ensure that we remain motivated and passionate about the work we undertake, service users will be more influenced for personal change by being supported by motivated workers.

**Clear boundaries** – We are clear about our professional and personal boundaries, we are funded to provide support to our service users not become part of a service user's personal journey.

**Humility** – We acknowledge that we are invited into a service user's personal life and we will never take this for granted.

**Strengths Based and Solution Driven** – We will always look for the current strengths in a person understanding that there are many. We also strive to explore solutions rather than focussing on the problem.

**Genuine** – We genuinely believe in others and work towards self determination.

**Advocacy** – We strongly support individuals to have a voice within a human rights framework.

**Facilitators of Change** – We recognise that change is necessary to overcome homelessness both from government and individuals.

**Reliable** – We will follow through with what we say we will ensuring that our service users are receiving the support they require.

**Trustworthy** – Personal stories that we hear we keep confidential.

**Flexible** – We recognise that not one shoe fits all, each individual is unique.

**Role Modelling** – SHAC's values will be upheld in all that we do whether that be supporting our service users, supporting each other as a team or through the provision of professional supervision on a day to day basis.

**Supervision** – We attend professional supervision to ensure that we continue to provide high quality services and are looking after ourselves as practitioners.

**Clear expectations** – We will only do what we are capable of doing, acknowledging that high expectations can lead to let downs.

**Team cohesiveness** - We look after our peers recognising that it takes an effective high functioning team to provide high quality services. We will ensure that we respect each other's difference and communicate respectfully at all times.



# Minutes of AGM Working Agenda – November 30th 2017

## LEONIE – JANE MAHNKEN

- Pre – Meeting: All members and guests sign Attendance Sheet on arrival
- Obtain membership fees from non-financial members and write receipt

## MINUTE TAKER – BELINDA CARACATSANOUDIS

5.30pm

A. Welcome and Introduction – Donna Fadersen

B. Acknowledgment of Traditional Owners – Donna Fadersen

Apologies: Donna Maree O’Conner, Michael Trout, Warren Entsch, Elmarie Gebler & Peggy Lane.

Proxies: None at this stage

### 1. HANDOVER TO AGM CHAIR REBEKAH BASSANO – Donna Fadersen

### 2. MINUTES OF PREVIOUS AGM DECEMBER 8<sup>th</sup> 2016 –

Everyone has a copy of the AGM Book

Any business arising from the previous minutes? If not move that these minutes be accepted as true and correct, move and second. Accepted: Moved Lindsay- 2<sup>nd</sup> Sharon E

### 3. REPORTS

**Treasurers Report-** Lindsay Adams- Accepted Lindsay- moved Fran

**Presidents Report-** Rebekah Bassano- Rebekah moved- 2<sup>nd</sup> Mary Brodie

**CEO’s Report-** Donna Fadersen- Lindsay moved- 2<sup>nd</sup> Tania

### 4. INTRODUCE GUEST SPEAKER LAURA BARNES (QCOSS)

Rebekah Bassano

**GENERAL BUSINESS-** Rebekah Bassano

New members to be endorsed

Stand down of 2016/17 Board members

Election of new Office Bearers- Board nominations as per Nomination Forms (to be read from below)

### 5.

**President:** Sharon Hardwood

**Nominated by:** Françoise Lane

**Seconded by:** Lindsay Adams

Sharon Hardwood has accepted the nomination.

## Minutes of AGM Working Agenda – November 30th 2017

**Treasurer:** Joe Cristaldi

**Nominated by:** Lindsay Adams

**Seconded by:** Sharon Hardwood

Joe has accepted the nomination

**Secretary:** Lindsay Adams

**Nominated by:** Francoise Lane

**Seconded by:** Sharon Hardwood

Lindsay has accepted the nomination

**Ordinary member:** Francoise Lane

**Nominated by:** Lindsay Adams

**Seconded by:** Sharon Hardwood

Francoise has accepted the nomination

**Ordinary Member:** Vinnitta Mosby

**Nominated by:** Francoise Lane

**Seconded by:** Lindsay Adams

Vinnitta has accepted the nomination

**APPOINTMENT OF AUDITOR FOR 2017/2018 – GKS Chartered Accountants**

**Moved:** Sharon Hardwood

**Seconded:** Vinnitta Mosby

- **Any other business-** no other business raised

**Handover to new President (Sharon Hardwood)**

**Meeting Closed-** 6:15pm

Canapes & Drinks



## HOUSING AND SUPPORT PROGRAM REPORT

The Family Support Team continues to provide assisted referrals and supported accommodation for families in a housing crisis or at risk of homelessness and those who are transitioning from crisis to independent housing with support.

SHAC focuses on ensuring housing outcomes for families are sustainable. For some families a sustainable outcome requires longer support, therefore the Family Support Team provided longer support than the expected thirteen weeks of crisis accommodation.

Some highlights of the 2017-2018 Year have been

- Great outcomes for families through collaborative case management with other services in the sector
- Co-Case Management with the Women's Centre Cairns
- Introduction of our new Property Management System RPM
- MOU with ACCESS Community Housing and Women's Centre Cairns
- Capacity to deliver Food Hampers weekly donated by Oz Harvest.
- Specialised staffing team to provide Intensive Case Management Support

### STATISTICS

Domestic Violence, Child Safety, Eviction and serious Medical/Health Conditions have been the main reasons families seek crisis accommodation.

69% of SHAC families have become homeless due to Domestic Violence (In 2013 which is only 5 years ago SHAC housed 19% of families due to Domestic and Family Violence. 36% of SHAC families have become homeless due to Financial Stress and/or Eviction

Thankfully, 75% of families that were housed in crisis accommodation were able to secure a positive outcome into a sustainable tenancy.

### Same House Different Landlord Program (SHDL)

SHAC manages 8 Same House different Landlord properties at any given time.

This year the SHDL program has seen 16 families transitioned into the program all of which have proven to be successful and have now transitioned into Department of Housing and Public Works.

### Long Term Community Housing Program (LTCH)

LTCH program provides minimal family support as their housing is stable and sustainable, however should the need arise SHAC will provide information, referral and advocacy to support the tenancy from falling down.

Donna Faderson - *Program Manager Housing and Support Program*

2018 has been another incredible year for the My Money Program.

Notably, SHAC received a further twelve months funding from the Department of Housing and Public Works to allow the continuation of service as well as enable the Department to undertake their own independent evaluation as they consider longer term funding and potential rollout into other geographic areas. Current funding will take the MMP through to April 2019.

SHAC are already encouraged by the initial overwhelmingly positive response received from Indigenous Evaluation and Social Researchers – Murawin, as they seek external stakeholder feedback regarding the My Money Program and our ability to support the diverse financial needs of the vulnerably housed and homeless here in Cairns. This has given SHAC the opportunity, once again, to highlight the complexity of the work accomplished by the team, and the ever increasing constraints within the housing and financial sectors that our clients navigate on a day to day basis. We look forward to receiving the final report in January 2019.

In order to meet the growing demand for our services as well as remain responsive to the increasing financial complexity of the work, two members of the My Money Team have undertaken, and are currently finalising, their Diploma of Financial Counselling. With continued funding, it is our aim to support all staff to become accredited Financial Counsellors.

Despite the continued tightening of the private rental market, the high demand for social housing, and extreme financial hardship that many of our clients face, the My Money Program, in partnership with the broader service sector has seen 80% of all MMP clients who were homeless and/or at risk of homeless, achieve a housing outcome. Supporting tenants to stabilise income, reduce debt levels and facilitate pathways to safer, more affordable financial safety nets, significantly builds capacity to sustain that housing and support to make it a home.

### **What our MMP clients felt was helpful ...**

- I had a lot of bills they were taking money. When SHAC money program started working with me, they made me aware and easier to deal with them.
- SHAC has helped me to pay my ergon energy bill and have helped me to gain more money through Centrelink and has helped me to save
- Getting on correct payments, Paying off my debts & Getting the power turned back on.
- The support that I received from SHAC far exceeded any other services that I had been through. I am now debt free and without SHAC I couldn't be in this stage at all. My depression has gone and my kids regularly attending school without debt. I am now working and have my own sub-contracting cleaning business. I have new beds waiting to be delivered and also in the process of getting Internet package to assist my children with their homework. This is magic and I couldn't believe that I will be able to turn my life around in a very short time. THANK YOU VERY MUCH SHAC - MY MONEY PROGRAM YOU ARE A GREAT TEAM.

Sharon Edwards – *Financial Inclusion Program Manager*



2018 has been a busy year for the Microfinance Team.

### **No Interest Loan Scheme (NILS)**

A restructuring of the No Interest Loan Scheme by Good Shepherd Microfinance has seen SHAC NILS undertake a significant change in the delivery of the program. With the rationalisation of Qld NILS providers, SHAC was selected as one of three remaining collaborative NILS programs in the State. This, coupled with an extension in the scope of items now available to be funded through the program, an increase in loan limit and new loan application & management systems, has resulted in an incredibly busy and challenging year as we transition to the new model and take up the increasing demand.

Despite the challenges the team have:

- Transitioned with limited disruption to client service
- Continued to provide access to NILS to low income earners in Cairns as well as Mabuiag Island, Seisia, Bamaga, Injinoo, New Mapoon, Umagico, Hopevale and Wujal Wujal in partnership with dedicated volunteers and community agencies on the ground.
- Established referral pathways with NILS Client Support Providers in Ravenshoe, Mareeba and Weipa to enable ongoing access in these communities.
- Worked with business partners across the Torres Strait, Cape York, Tablelands and Ravenshoe regions as well as increasing the partnerships in Cairns in order to streamline supplier processing and ensure NILS clients benefit from our purchasing power. These relationships have grown from approximately ten (10) businesses to over eighty (80).
- Over three hundred and seventy families (370) have benefitted from both the loan itself as well as the broader financial conversations and support that are embedded in the SHAC NILS service.

### **StepUP Personal Loan**

Whilst Good Shepherd Microfinance have likewise been undertaking a review of StepUP Nationally over the last twelve month period, SHAC were pleased to be recently notified of ongoing funding for the SHAC StepUp program through until 2020.

Demand for low interest loans for low income earners continues to grow with 111 applications being approved in the last year totalling \$330, 000.00. The majority of these loans were used to purchase second hand cars. For many others who were unable to successfully apply due to an adverse credit file, support and information was provided that would enable them to address the financial barriers and reapply in the future.

The Team attended the NILS and Step - Up conference in Brisbane recently. Attending this conference provided an opportunity for staff to network with the funding agencies and other loan providers and ensures SHAC continue to have an influential presence within the Microfinance space. Congratulations to the whole of the Microfinance Team for an incredible year. We would also like to acknowledge in particular Renee Shortjoe who joined the NILS team this year and was awarded Skills360 Trainee of the Year – High Achiever 2018.

Mary Brodie - *NILS Microfinance Worker*



## TREASURER REPORT

As the incoming Treasurer of the 2018 year it has been an honour working with SHAC and the newly formed Board.

The organisation has received an audit report for the 2017/18 financial year which is reflective of its governance processes and systems.

Funding has continued to be primarily through the Department of Housing and Public Works and Good Shepherd Microfinance with a 2.9% growth in funding received from prior years (\$1.305M – 2018; \$1.267M – 2017). Whilst income reduced in the 2018 Financial Year from prior years so too did the organisations operating expenditure (5.4% decrease). To ensure the longevity of SHAC the coming years will see SHAC investing in a number of projects with the primary focus on managing the organisation under a business model that continuously seeks to identify further operating efficiencies as well as source a more sustainable funding model. The organisation needs to act on new revenue opportunities and maximise every dollar for the betterment of the organisation.

To ensure continual business improvements are achieved, SHAC will need to undertake a number of projects and initiatives throughout the 2019 Financial Year. These include:

- Overhaul of SHACs overhead costs to determine if funds are being used as efficiently as possible.
- Investigate the Operating Costs of each of the properties SHAC maintains to ensure SHAC is getting the best value for money for the current properties
- Improve management reporting to ensure the Board has oversight as to what houses and projects are costing SHAC vs what projects are exceeding KPIs and financial expectations.
- Develop Finance Policies & Procedures manuals to ensure financial controls are maintained
- Identify and develop a number of subcommittees to better manage SHACs operations, including a Finance and Risk committee.
- With our major costs in wages and salaries SHAC needs a workforce strategy and tighter wage control.
- Cost saving initiatives to continue to drive down expenditure.

It is these projects and initiatives that will continue to drive SHAC into the future with the goal of becoming the regions most eminent provider of homelessness products and services.

I take this opportunity to thank SHAC's Finance Manager, Esther Ward. New herself to the role in 2018 she has been on a steep learning curve and with little to no hand over as well as the absence of a Finance Policy & Procedures Manual she has had to use her initiative and experience to develop her role and make sense of government reporting requirements, contractual process changes and some complicated reporting requirements. She has done a stellar job and I look forward to mentoring her and developing SHAC fiscal management with her in 2019.

## TREASURER REPORT

Of particular note is Leanda Kayess (Interim CEO) fiscal leadership. While only with us a short time, Leanda was able to unravel some nuances to how SHAC manages its finances that will go a long way to improving not only our functionality but also our cost structure.

Joe Cristaldi

# Consolidated Balance Sheet

## Shelter Housing Action Cairns Association Inc As at 30 June 2018

	NOTES	30 JUN 2018	30 JUN 2017
<b>Assets</b>			
<b>Current Assets</b>			
Cash and Cash Equivalent	1	734,973	697,679
Trade and Other Receivables	2	229,147	155,862
Other Current Assets	3	1,354	1,190
<b>Total Current Assets</b>		<b>965,474</b>	<b>854,731</b>
<b>Non-Current Assets</b>			
Land & Buildings	4	696,999	692,882
Plant and Equipment, Vehicles	4	85,292	95,761
<b>Total Non-Current Assets</b>		<b>782,292</b>	<b>788,643</b>
<b>Total Assets</b>		<b>1,747,765</b>	<b>1,643,374</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and Other Payables	5	46,868	33,146
GST Payable		14,172	17,023
Employee Entitlements	6	50,868	69,569
Loans	7	207,032	166,932
Provisions	8	108,074	65,759
Other Current Liabilities	9	179,153	141,360
<b>Total Current Liabilities</b>		<b>606,166</b>	<b>493,787</b>
<b>Non-Current Liabilities</b>			
Loans	7	49,013	52,068
Provision for Long Service Leave	8	45,088	51,241
<b>Total Non-Current Liabilities</b>		<b>94,101</b>	<b>103,309</b>
<b>Total Liabilities</b>		<b>700,267</b>	<b>597,097</b>
<b>Net Assets</b>		<b>1,047,498</b>	<b>1,046,278</b>
<b>Member's Funds</b>			
Retained Earnings		1,046,278	994,146
Current Year Earnings		1,220	52,132
<b>Total Member's Funds</b>		<b>1,047,498</b>	<b>1,046,278</b>