

**shac** SHELTER HOUSING  
ACTION CAIRNS



# ANNUAL REPORT 2018-2019

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*Front Cover Artwork by: Melanie Hava*

#### ACKNOWLEDGMENT OF COUNTRY

SHAC acknowledges Aboriginal and Torres Strait Islander peoples and communities as the Traditional Custodians of the land we work on and pay our respects to Elders past, present and emerging. We recognise that their sovereignty was never ceded.

## Our Mission

Humanising Homelessness: A Story – A Path – A Home.

## Our Vision

We believe everyone deserves a home and a clear, supportive path to help them get there.

## Our History

Shelter Housing Action Cairns was established in November 1987 during the International Year of Shelter for the Homeless. The aims and objectives of the organisation were to:

- Provide emergency accommodation services for families in need when no suitable housing can be located
- Assist tenants to qualify for rent assistance and bond guarantee from the Department of Housing
- Assist families to develop knowledge of the housing market, their rights in relation to housing, and promoting the development and skills necessary to successfully negotiate the housing system
- Improve and protect residential tenants' rights and conditions
- Undertake research into the nature and causes of the housing problem in the Cairns area, and liaising with similar bodies throughout Queensland and Australia
- Use the above information to sponsor the development of appropriate services and programs to alleviate the housing crisis.

SHAC began to service the Cairns community under the sponsorship of the Cairns Neighbourhood Centre. In 1988, SHAC became incorporated and secured funding for one full-time Coordinator, a part-time support worker, operating costs and a motor vehicle from the Department of Families, Youth and Community Care under the Supported Accommodation Assistance Program (SAAP). By 1990 SHAC was operating nine crisis houses for families and two houses and a duplex providing accommodation for persons with mental health issues. SHAC also moved to independent premises at 134 Aumuller St, Bungalow.

SHAC's interest and involvement in mental health issues extended to being a Host Agency for Project 300, a program funded by Queensland Health to assist in the deinstitutionalization of 300 long term residents of Mental Health facilities between 1996 and 2001; and auspicing the Cairns Consumer Advisory Group (CCAG) as representatives of mental health consumers in the Cairns area.

Family homelessness has continued to be SHAC's core 'support' business since inception. In 1997 we managed to increase our crisis accommodation properties to 13 and were able to offer and manage six Same House Different Landlord (SHDL) properties in partnership with the Department of Housing. The SHDL program houses and supports SHAC clients in public housing properties, who are

then able to transfer over to public housing tenancies, while remaining in the same property (hence reducing social and financial relocation costs).

In the early 2000's SHAC struggled to maintain an operational budget adequate to afford the staff needed to support our clients in the housing stock we managed. The (then) Department of Families approved an increase in operational funds including capacity to employ a part-time administrative worker in December 2001 which enabled SHAC to sustain operations.

In 2006 SHAC moved to co-locate with the new Cairns Homelessness Hub in Bunda St, Cairns city. SHAC was an instrumental member of a consortium of services that applied for and established the Homelessness Hub. In 2009 SHAC purchased premises at 3 Brisbane Street in Parramatta Park, and continues to operate from those premises.

SHAC's current focus on family homelessness involves:

- the continuation and expansion of our supported accommodation to 19 properties, the extension of our involvement in SHDL properties to eight and the inclusion of two long term community housing dwellings – with the support of the Department of Housing and Public Works;
- the introduction of microfinance/microcredit services (including the No Interest Loan Scheme) with the support of Good Shepherd Microfinance; and
- the design and development of our My Money Program which assists financially vulnerable families within the Cairns region by providing specialist financial case management to assist families to gain and sustain adequate housing. The Department of Housing and Public Works also supports this program.

SHAC currently delivers these services with the following staff team:

- Executive Officer
- Finance Manager
- 5 Housing Support Workers
- 2 NILS workers
- 4 My Money Program Workers.

Since incorporation in 1988, SHAC has been managed and supported by a volunteer Board of Management.

## Our People

### Our Board

<b>Name</b>	<b>Position</b>
Francoise Lane	A/President July-Nov 2019
Joe Cristaldi	Treasurer
Vinnitta Mosby	Secretary
Leanda Kayess	Ordinary Member
Danielle Turner	Ordinary Member

Dr Sharon  
Harwood

President  
Resigned as President July 2019. Resigned as Ordinary  
Member October 2019.

#### **President – Francoise Lane**

Francoise Lane is a Torres Strait Islander woman whose maternal family is from Hammond Island. She is married to Andrew Lane and together they are Indij Design; a 100% indigenous owned architectural and interior design practice based in Gordonvale. Francoise has worked in the indigenous social housing design space in Queensland since 1996. In 2012 and 2013 she worked for the Department of Communities Remote Indigenous Housing Service Centre, Cairns. This opportunity gave insight to the needs and issues impacting indigenous peoples in remote communities around health and housing. Francoise was the interior designer for Synapse Warner Street Cairns, an eight bed supported accommodation facility for people with ABI. She continues to provide cultural design services on Government and private organisational projects throughout North Queensland.



#### **Treasurer – Joe Cristaldi**



Joe Cristaldi has been a member of the board since 2017. He has extensive corporate financial experience across both Private and Government sectors. Joe has previously held senior roles with ECU Australia, PriceWaterhouseCoopers, KPMG and Cairns Regional Council. His strengths encompass financial accounting, budgeting, management accounting, treasury and internal/external auditing functions.

#### **Secretary – Vinnitta Mosby**

Dr Vinnitta Mosby (nee Keane) is a Torres Strait Islander woman with family connections to the Murray Islands. Vinnitta was born and raised on Thursday Island. Her career spanned a number of areas, from working with the local media outlets, to completing a cadetship with ABC Television News in Adelaide. Returning to Thursday Island, Vinnitta worked as a customer services officer with Centrelink for many years before moving to Cairns where she enrolled in the Bachelor of Social Work at James Cook University, graduating with a PhD in 2015. Prompted by her own experience of moving to the mainland, Vinnitta's PhD looked at contemporary out-movement of Torres Strait Islanders and the experience of resettlement. Housing was a major factor impacting the experience of successful resettlement, along with managing social and cultural obligations while attending to the demands of mainstream. Vinnitta currently teaches in the School of Social Work and Human Services at James Cook University.



#### **Ordinary Member – Leanda Kayess**

Leanda Kayess brings a wide range of executive experience from small to large businesses and not-for-profit organisations, with a focus on leadership and strategic financial planning. Leanda is a contemplative and independent thinker who enjoys solving complex problems by appreciating the wider situation and finding ways forward that suit all stakeholders. She is able to discern and call out misalignment between purpose and practice, including for example articulating misalignment



between financial statements and strategic direction. Leanda’s key areas of expertise are business, financial and human resource management, strategic leadership and governance. She has significant previous board experience and a keen interest and involvement in financial literacy education. Her tertiary qualifications include a focus on financial planning and leadership.

**Ordinary Member – Danielle Turner**

Danielle is a Human Resources professional who has worked across both private and Government sectors. She is currently a HR Consultant with Preston HR, a Cairns owned and operated firm that services both government and non-government clients across Queensland. Danielle has experience in workforce planning, award interpretation, recruitment, performance reviews and management, workplace investigations and the creation and implementation of workplace policies and procedures. Danielle is a professional member of the Australian Human Resources Institute and her tertiary qualifications include a Bachelor of Business majoring in Human Resources and Management.



**Our Staff**

<b>Name</b>	<b>Position</b>
Donna Fadersen	Acting CEO and Program Manager (resigned February 2019)
Fiona Justin	Executive Officer from February 2019
Esther Ward	Finance Manager
Tania Bower	Acting Program Manager and Property Manager (resigned November 2018)
Belinda Caracatsanoudis	Family Support Worker
Jodie Boundy	Family Support Worker (resigned July 2018)
Mary Beth Barkes	Family Support Worker
Nikkea Daniels	Tenancy and Property Officer (commenced March 2019)
Melissa Mullens	Intake and Referral Officer (commenced March 2019)
Mary Brodie	Remote NILS Microfinance Worker (resigned December 2018)
Sean McNamee	NILS Microfinance Worker (resigned March 2019)
Renee Meikle	NILS Microfinance Worker (commenced March 2019)
Sharon Edwards	Financial Inclusion Program Manager (resigned December 2018)
Taylor Kelly	Financial Counsellor
Kesaia Vunibokoi	Financial Counsellor
Rita Telley	Financial Support Worker
Karen Horn	Financial Support Worker (resigned May 2019)
Bettina Doolah	Financial Support Worker (commenced May 2019)
Renee Shortjoe	NILS Officer (parenting leave from April 2019)

## STRUCTURE & MANAGEMENT

Shelter Housing Action Cairns Incorporated ABN: 83025335291 is registered with the Australian Charities and Not-for-profits Commission (ACNC).

### PRESIDENT'S REPORT

"SHAC. A PATH TO HOME - Building a clear path towards a better future. We believe everyone deserves a home and a clear, supportive path to help them get there." SHAC Strategic Plan 2019 - 21.

It is with a heart of gratitude, intention and hope that SHAC now pauses to celebrate our achievements this year. We pause to acknowledge the value of our programs, the strength and professionalism of our staff, management and Board.

#### **Our Funding Partners**

Both our Family Support Team and our My Money Program are funded through the Department of Public Works and Housing. We thank the Department for their continued investment into our programs. Thank you to Roz Willett our Contract Manager for your helpful service to SHAC over the last year. We look forward to continuing strengthening of our relationship in 2020.

SHAC manages NILS and Step Up microfinance loans funded by Good Shepherd Microfinance. Thank you Good Shepherd for your continued partnership with SHAC.

#### **Our Team**

On behalf of the Board, I thank the staff for their tireless dedication to our clients, commitment to SHAC and the strength of their teamwork and individual leadership.

#### *Family Support Team*

The professionalism, dedication and compassion this team has shown to our clients providing intense case management to support maintaining or access housing, is exemplary. The commitment of this team in building and maintaining relationships with professionals in the community sector, for example through participation in the Cairns Housing and Homelessness Network is also appreciated. Belinda Caracatsanoudis participation in the 'Our Cardboard Stories' Exhibition at the Tanks Art Centre deserves particular note in this regard.

#### *SHAC Microfinance - My Money Program (MMP) Team*

Despite the uncertainty of continued program funding for almost 1 year, our MMP staff continue to deliver excellence in service. The MMP delivers specialist financial case management mobile support services to increase access to housing sustainability for disadvantaged and low-income families and individuals in Cairns since 2015 and aligns with the homelessness prevention intent and the Aboriginal and Torres Strait Islander focus of the Qld Housing Strategy 2017-2027. Examples of service include:

- Budget planning and financial education with clients.

- Meeting immediate needs in relation to financial crisis’ – for example, rescuing tenancy evictions, providing emergency relief and restoring access to an income.

The impact of the program is encapsulated through the following testimonies.

Testimony 1: I have been able to get my rent in order, my power bill is paid on time and understanding the bills and responsibility of taking care of my finances

Testimony 2: I went from no money at the end of the week and looking for emergency relief. (Then I received) help with bills to being in control of my finances and an easier state of financial freedom. I am debt free, the weight has been lifted, and I can continue to set a good example for my children. I have received so much support and kindness I am hopeful and looking forward my future. I have short term and long term goals, my budget and the ability to manage my money which will see me and my children purchasing our home within five years.

#### *SHAC Microfinance - NILS and Step Up Team*

In the last financial year our NILS team assessed in excess of 400 NILS applications. The geographical reach of communities receiving NILS loans extends from the Tablelands, west to Mt Isa, up the Cape to Mabuiag, in the Torres Strait Islands. Examples of the type of items clients are taking loans out for include: washing machines – saving on cost of using laundromats or exploitation through white good rental services with high interest rates, cars to be able to get to that job (that pays for your housing), work clothing – for the job that keeps a roof over your head and food on the table.

#### **SHAC Management**

Thank you to our Finance Manager Esther Ward for your willingness to work with the Board and EO. We also thank our former EO Fiona Justin for her leadership from February till July 2019.

#### *SHAC Board*

Achievements in the last financial year include:

- the SHAC Strategic Plan, launched at the end of 2018. The Plan was a collaborative result of input from staff and direction from the Board,
- the launch of the new SHAC website,
- the SHAC rebranding, and
- growing ‘Friends of SHAC’ – our benefactors, advocates and supporters of SHAC.

In July 2019 Dr Sharon Harwood stepped down as President to take up the position of Director of Partnerships, Planning and Engagement with the Lismore Shire Council. Dr Harwood led SHAC through a period of significant change last year in the development of the Strategic Plan. In October, Sharon resigned from the Board but will continue to be a strong advocate and enduring friend of SHAC.

Thank you to Dr Vinnitta Mosby (who stepped gracefully into the Acting Secretary role when I became Acting President) and Joe Cristaldi, our Treasurer who has provided expertise and wisdom we greatly appreciate. I appreciate all of you and love the collaborative spirit in which we operate.

#### **Friends of SHAC**

SHACs story is a powerful one and one that needs to be told publicly! SHAC needs friends and favour to grow our service to reach more families experiencing or at risk of homelessness. I



take this time to recognise our valued SHAC friends People HQ, Flora Warrior, Studio A Health and Fitness, Hilton Cairns and AFLCY.

#### *People HQ*

People HQ worked with the Board to develop the Strategic Plan and provide advice. Impacted by the SHAC story and purpose they become a friend of SHAC. In 2019, they gifted SHAC with in-kind graphic design services to develop SHAC's website design and rebranding. Shelley you are generous woman and on behalf of SHAC I say we appreciate you and thank you.

#### *Studio A Health and Fitness*

Studio A is a premier health and fitness service located in Cairns. In 2018 Studio A and their members made up nineteen Christmas Hampers for SHAC clients filled with non-perishable food, linen essentials, and Christmas gifts. The Family Support Team distributed the hampers amongst our CAP families. It cannot be underestimated the impact of a kind act to someone in need. You can go from a position of no one knows or cares about our need to a ray of hope. Thank you Amanda and team at Studio A.

#### *Hilton Cairns*

Early this year Hilton Cairns donated their outgoing linen to SHAC. This was greatly appreciated by our clients. This was a small thought with a big impact. Just imagine if every hotel donated their outgoing linen and dinnerware – what a difference it would make. Thank you to Hilton Cairns.

#### *AFL Cape York (AFLCY)*

AFLCY overriding mission is 'to enhance the lifestyle skills of Indigenous Australians and increase participation in sport through the AFL game'. They deliver AFL Cape York development, wellbeing programs and manage AFL Cape York Boys House and AFL Cape York Girls House. For many years now AFLCY have been donating a portion of their fundraising from the Stand Up Against Family and Domestic Violence High Tea to SHAC. We use this gift to provide emergency relief packages to our clients. Thank you AFLCY.

#### **Conclusion**

So yes, we take this time to celebrate our achievements and the impact to the region in the provision of crisis accommodation, the intensive case management, financial counselling, education and advocacy to empower families to sustain tenancies and break the cycles of poverty and homelessness. We pause to take in the work yet to be accomplished to fulfil our strategic vision and become the leaders in the sector to empower our clients to a sustainable and secure 'Path to Home' for their families and beyond of their choosing.

*Francoise Lane*

**Acting President**

## EXECUTIVE OFFICER'S REPORT

The past year has been both challenging and rewarding for SHAC as we've continued to humanise homelessness and to provide a clear supportive path to home for those who seek our assistance.

We have successfully delivered on our core business of supporting families and individuals who are homeless or at risk of homelessness with our microfinance services, our transitional accommodation and our broader support to families to assist them to access and sustain more secure tenancies. We've also managed to achieve this within budget and deliver a healthy financial position at the year end.

Our microfinance services comprise of NILS (No Interest Loans Program) and StepUp loans (low interest loans program) and well as our My Money Program (MMP). Over 2018/19 SHAC issued 416 NILS loans to people living all over Far North Queensland including on the Atherton Tablelands and in Cape York and the Torres Strait. Over the year the MMP team worked with 226 clients to deliver specialist financial case management support services to families and individuals to increase their access to sustainable housing. Over 90 percent of these clients were assisted to access or sustain at risk private rental tenancies. Many of these clients were assisted to reduce debt and/or access entitlements. For example, just one MMP worker managed to assist her clients to achieve \$191,381.37 of benefit as a consequence of accessing our service.

We've accommodated and supported an average of 54 adults and children in transitional accommodation, at any one time over 2018/2019 and six adults and children in long term community housing. Our income from the collection of rent continues to cover our costs associated with managing these properties. We've also assisted and supported up to eight other families in 'Same House Different Landlord' properties at any one time in partnership with the Department of Housing and Public Works. These tenancies become secure public housing tenancies when tenants and partners agree to transition the lease arrangements.

I pay tribute to our staff members for upholding our purpose, our values and our reputation in achieving these significant results. You can be confident that SHAC continues to make a strong contribution to the welfare of the Cairns community. I also emphasise that our staff team have managed to achieve these results in a climate of significant instability and change. We have faced both high staff turnover and significant funding uncertainty over the past year.

Over the year we have bid goodbye to a number of valued and committed staff. I wish to take this opportunity to acknowledge the important contributions made to SHAC by Donna Fadersen, Tania Bower, Jodie Boundy, Mary Brodie, Sean McNamee, Sharon Edwards and Karen Horn. We thank you for your service and your commitment. A number of these staff served SHAC for a significant period of time and have been influential in shaping SHAC into the organisation it is today. In particular I wish to acknowledge the work of Donna Fadersen who competently and confidently lead the practice in this organisation for many years and who also stepped up to act as CEO when there were vacancies. I also wish to offer strong acknowledgement of the tremendous contribution made by Sharon Edwards who trail blazed SHACs involvement in microfinance initiatives including by inventing and developing the SHAC My Money Program. And finally to Tania Bower for her property management, prowess and high quality organisational skills that transformed our way of doing business in this area of our work. Without your collective corporate knowledge we have struggled, though you have inspired us. In this context, we look forward to a period of consolidation to build on the wonderful legacy you have left.

SHAC has faced funding uncertainty in relation to our My Money Program continually over the year. Initially our contract with the Department of Housing and Public Works was extended to April 2019 and then again to October 2019. And, at the time of writing SHAC still does not have any funding security in relation to this program. Without doubt, this has impacted on current clients, our capacity to accept new clients, our staff morale and commitment and the overall funding structure of our organisation. This program developed by SHAC and supported as a pilot by the DHPW, is a critical successful aspect of our service and we hold faith in our continuing negotiations with DHPW for continued funding for this service.

Indeed, SHAC could not operate without the strong financial support of the DHPW and Good Shepherd. Nor could we operate without the strong working relationships we have with many service partners in Cairns including the Cairns Women's Centre, the Cairns Homelessness Hub, Access Housing, the Cairns Housing Service Centre and Child Safety to name a few; as well as our NILS specific service partners in Atherton, Mt Isa, Hopevale, Cooktown, Mareeba, Napranum, Weipa, Ravenshoe and Mabuiag Island. Thank you for collaborating with us, we look forward to continued close working relationships over the year ahead.

Over the past year it has been challenging to maintain our momentum in the context of instability and uncertainty. It has also been rewarding to discover that hard work and a commitment to ongoing development have allowed us continues to meet our goals and associated performance targets.

*Sally Watson*  
**Executive Officer**



**SHAC Staff – our biggest asset with  
Laurent from Oz Harvest and Bob Manning, Mayor of Cairns**

## **OUR SERVICES**

SHAC currently delivers temporary accommodation and longer term housing programs, support programs and financial assistance programs targeting families who are homeless or at risk of homelessness.

### **Crisis Accommodation Program (CAP)**

The Department of Housing and Public Works (DHPW) funds this program.

SHAC currently manages 19 crisis accommodation properties located in various suburbs around Cairns for families who are homeless or at risk of homelessness. SHAC's goal is to work with the families to assist them to transition to appropriate long-term housing in the private market or social housing. Over 2018/2019 there was an average of 54 adults and children housed and supported in these properties at any one time.

SHAC collects rent from clients residing in crisis accommodation calculated according to capacity to pay but not exceeding 25 percent of the household's income. This rent is applied to the costs associated with managing the properties including cleaning, council rates, garden maintenance, insurance and repairs and maintenance associated with damage caused by tenants or their visitors. In 2018/2019 the income collected from rents for crisis accommodation properties was \$197,518 and the expenses associated with managing these properties was \$178,409. The DHPW has currently provided SHAC with a repairs and maintenance exemption until 30 June 2020. This does not apply to any property damage caused by tenants or their visitors.

### **'Same House Different Landlord' Housing (SHDL)**

SHAC participates in the Department of Housing and Public Works' Same House Different Landlord program. Under this program SHAC currently leases eight departmental properties at any one time, to deliver transitional housing and assistance to eligible families until the household is in a position to maintain an independent tenancy. The household then progresses from transitional to longer term housing without having to move to another property.

### **Long Term Community Housing Program**

SHAC manages a duplex funded under the Department of Housing and Public Works Long Term Community Housing Program. This form of housing is funded to provide appropriate and affordable community managed housing to people in the greatest need for the duration of that need. SHAC currently houses two families in this long term housing.

In order to manage Long Term Community Housing, SHAC needs to maintain registration with the National Regulatory System for Community Housing (NRSCH).

### **Mobile Support – Families who are homeless or at risk of homelessness**

In addition to providing support to families housed in accommodation managed by SHAC we also provide support to families who are homeless or at risk of homelessness living elsewhere. These support services are funded by the Department of Housing and Public Works. Over 2018/2019 SHAC staff spent 1,242 hours providing this case management support to approximately 56 clients.



**Family Support and My Money Program staff at the Cairns Homelessness Awareness Raising Event**

### **The SHAC No Interest Loan Scheme (NILS®) Program and StepUp Loans Program**

NILS® are a model of no interest loans developed by Good Shepherd Youth and Family Service with a specific philosophy based on social justice principles. StepUp Loans, also developed by Good Shepherd, are a low interest loan for people on low incomes who have difficulty accessing credit from a bank. Applicants can borrow from \$800 – \$3,000 with up to three years to pay it back. SHAC has a funding agreement with Good Shepherd Microfinance to provide loans up until 30 June 2020. Two staff members are employed to provide these loans.

In SHAC’s experience almost all families utilizing our service are in receipt of low incomes and face barriers accessing low level credit. It is in this context that Micro Finance (of which the NILS is a part) has been embraced by SHAC. Over 2018/2019 SHAC issued 416 NILS loans to people living all over Far North Queensland including on the Atherton Tablelands and in Cape York and the Torres Strait.



**Microfinance workers promoting NILS**

### **The SHAC My Money Program**

The My Money Program (MMP) was developed by SHAC to deliver specialist financial case management support services to disadvantaged and low income families and individuals to increase their access to sustainable housing. MMP staff (including qualified Financial Counsellors) provides clients with case management support which includes conducting financial health checks and developing Specialised Financial Health Care Plans.

SHAC employs four staff members to provide MMP services. By way of example, over 2018/2019 one of our financial counsellors managed to assist clients to achieve \$191,381.37 of benefit as a consequence of accessing our service. This dollar figure includes gaining access to back payments and refunds they were entitled to, debts waived, contracts cancelled, subscriptions cancelled, and brokerage and other payments organised.

At the commencement of the 2018/2019 financial year, the Department of Housing and Public Works had committed to fund the MMP to end April 2019 pending the outcome of an independent evaluation of the program by that time. This evaluation was carried out by Murawin Indigenous Evaluation and Social Researchers. The DHPW further extended MMP funding to 31 October 2019, pending consideration of the outcomes of this evaluation. SHAC is holding high hopes for continued and longer term funding support from DPWH for this important program.



**SHAC MMP Team: Taylor, Rita, Kesaia and Bettina**

Over 2018/2019 the MMP team worked with 226 clients. Approximately 88 percent of these clients were female and 54 percent identified as Aboriginal and/or Torres Strait Islander people. The MMP team assisted 92 percent of their clients living in crisis accommodation to transition into rental housing. They also assisted 93 percent of their clients living in private rental housing to maintain that housing or secure an alternate private rental lease.



**SHAC Staff enjoy a well-earned lunch outing**

## TREASURER'S REPORT

As the continuing Treasurer of SHAC, it has been an honour working with the team and the newly formed Board.

The organisation has received an audit report for the 2018/19 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 4.0% growth in funding received from prior years (\$1.36M – 2019; \$1.31M – 2018). Whilst income reduced in the 2019 Financial Year from prior years so too did the organisations operating expenditure (5.8% 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 undertook a number of projects during 2019 financial year which included:

- An overhaul of SHACs overhead costs to determine if funds are being used as efficiently as possible.
- Investigated the Operating Costs of each of the properties SHAC maintains to ensure SHAC is getting the best value for money for the current properties
- Improved 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.
- Commenced the development of Finance Policies & Procedures manuals to ensure financial controls are maintained
- Identify a number of subcommittees to better manage SHACs operations, including a Finance and Risk committee.
- Work has commenced on developing a workforce strategy.
- Cost saving initiatives have also been adopted that assisted in driving down expenditure.

During the 2020 Financial Year there are a number of key projects SHAC will continue to explore to strive for continual business improvement, these projects are:

- Continue to improve management reporting to ensure appropriate Board oversight is achieved where KPI and ratios will be utilized.
- Further develop Finance Policies & Procedures manuals to ensure financial controls are maintained
- Commence the utilization of subcommittees to better manage SHACs operations.
- Continue to review the workforce strategy.
- Continue to look for 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 region's most eminent provider of homelessness products and services.

I take this opportunity to thank SHAC's Finance Manager, Esther Ward who has continued to grow her SHAC knowledge in this role. With Esther's SHAC knowledge she will be pivotal in the finalization of SHACs Finance Policy & Procedures Manual. Esther has done a great job in keeping the finances in order throughout 2019 even with the changes in leadership. I look forward to seeing what 2020 brings.

Of particular note is Sally Watson's (EO) leadership. While only with us a short time, Sally has been able to make a positive impact to the organization and that will go a long way to improving not only our functionality but also our cost structure.

*Joe Cristaldi*

**SHAC Treasurer**



## Consolidated Balance Sheet

### Shelter Housing Action Cairns Association Inc As at 30 June 2019

	NOTES	30 JUN 2019	30 JUN 2018
<b>Assets</b>			
<b>Current Assets</b>			
Cash and Cash Equivalent	1	801,315	734,973
Trade and Other Receivables	2	41,483	229,147
Other Current Assets	3	(148)	1,354
<b>Total Current Assets</b>		<b>842,650</b>	<b>965,474</b>
<b>Non-Current Assets</b>			
Land & Buildings	4	679,504	696,999
Plant and Equipment, Vehicles	4	81,062	85,292
<b>Total Non-Current Assets</b>		<b>760,566</b>	<b>782,292</b>
<b>Total Assets</b>		<b>1,603,216</b>	<b>1,747,765</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and Other Payables	5	16,087	46,888
GST Payable		20,483	14,172
Employee Entitlements	6	54,810	50,888
Loans	7	23,013	207,032
Provisions	8	55,874	108,074
Other Current Liabilities	9	309,742	179,153
<b>Total Current Liabilities</b>		<b>479,608</b>	<b>606,166</b>
<b>Non-Current Liabilities</b>			
Loans	7	23,947	49,013
Provision for Long Service Leave	8	11,484	45,088
<b>Total Non-Current Liabilities</b>		<b>35,431</b>	<b>94,101</b>
<b>Total Liabilities</b>		<b>515,039</b>	<b>700,267</b>
<b>Net Assets</b>		<b>1,088,177</b>	<b>1,047,498</b>
<b>Member's Funds</b>			
Retained Earnings		1,047,498	1,046,278
Current Year Earnings		40,679	1,220
<b>Total Member's Funds</b>		<b>1,088,177</b>	<b>1,047,498</b>

## GRANTS AND FUNDING

**Department of Housing and Public Works, Queensland:**  
Homelessness Accommodation and Support Funding to 30 June 2023 &  
My Money Program to 31 January 2020

Funded by



**Queensland  
Government**

**Good Shepherd Microfinance:**  
NILS and StepUp Funding to 30 June 2020



## OUR SUPPORTERS



In 2018 Studio A contributed Christmas Hampers for SHAC clients filled with non-perishable food, linen essentials, and Christmas gifts. Thankyou very much.

Hilton Cairns donated their outgoing linen to SHAC. This was greatly appreciated by our clients. Thankyou very much.



People HQ gifted SHAC with in-kind graphic design services to develop SHAC's website design and rebranding. Shelley you are generous woman and on behalf of SHAC I say we appreciate you and thank you.



For many years *AFL Cape York (AFLCY)* has been donating a portion of their fundraising from the Stand Up Against Family and Domestic Violence High Tea to SHAC. We use this gift to provide emergency relief packages to our clients.



Oz Harvest continues to support our tenants with weekly generous food supplies delivered by SHAC staff to every household.