



2015 ANNUAL REPORT





The image features a graphic design with overlapping circles. A large green circle is the central focus, containing a list of values. A smaller blue circle overlaps the top right of the green circle, containing the text 'Our Values'. The background consists of abstract geometric shapes in white, light orange, and blue.

**Our
Values**

**Fairness
Respect
Integrity
Compassion
Inclusiveness**

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OUR MISSION

ANGLICARE NORTH COAST SEEKS TO SUPPORT AND EMPOWER DISADVANTAGED AND VULNERABLE PEOPLE TO ACHIEVE DIGNITY AND A FULFILLING LIFE THROUGH THE DELIVERY OF SERVICES, PARTICULARLY THOSE THAT ADDRESS ACCOMMODATION, MATERIAL HARDSHIP, CULTURAL BARRIERS, SOCIAL AND PHYSICAL DISTRESS.

OUR VISION

OUR VISION IS FOR A COMMUNITY WHERE THERE IS LOVE, PEACE, JUSTICE, RECONCILIATION AND DIGNITY FOR ALL, PARTICULARLY THOSE WHO ARE VULNERABLE.

IN 2014/15 WE ASSISTED MANY PEOPLE, INCLUDING:

177

THROUGH OUR REFUGEE
RESETTLEMENT (HSS) SERVICE

THROUGH OUR COMPLEX CASE
SUPPORT SERVICE FOR NEW MIGRANTS

7

68

THROUGH OUR COMMUNITY
HOUSING PROGRAM

THROUGH OUR FINANCIAL
COUNSELLING SERVICES

526

41

THROUGH PARTNERS
IN RECOVERY

DURING THE FIRST 3 MONTHS
OF OUR NEW EMERGENCY
RELIEF SERVICE

80

“ WE ALSO ENGAGED A TOTAL OF
184 VOLUNTEERS IN OUR DISASTER
RECOVERY, MIGRANT SERVICES AND
COMMUNITY HOUSING SERVICES ”



“ It has been a very busy year as Anglicare North Coast continues to deliver a wide range of services to disadvantaged and vulnerable people in this region. ”



BISHOP'S FOREWORD TO THE ANNUAL REPORT OF ANGLICARE NORTH COAST



It has been a privilege to work closely with the Board of Anglicare North Coast over the last year. As you will read in this report, it has been a very busy year as Anglicare continues to deliver a wide range of services to disadvantaged and vulnerable people in this region.

Throughout the year Anglicare has focussed on living out its values of fairness, respect, integrity, compassion and inclusiveness both in its programmes and in the way in which Anglicare governs itself. It has also been a year of much change as a new Anglicare Ordinance has come into force and we have farewelled several long-standing Board members. In some cases, their service extends back to the very beginnings of Anglicare North Coast and they have been a part of its transition from a small organisation to the professional and broadly based organisation we have today. I would like to pay tribute to the work of Ann Helmrich the outgoing Chair; Bob Simkus; Canon Brian Mueller and the Reverend Thea Archinal. Their service has been exemplary.

We have also welcomed new Board members who have generously offered their skills and experience to serve Anglicare North Coast: Mr Blaine Fitzgerald, the Reverend Matthew Smedley and Mrs Deb Duncan.

Last year I noted that we live in tough times and this has certainly not changed over the last 12 months. In addition, there have been and continue to be significant changes in the way in which services for people on the margins of our society are being funded and delivered. Anglicare's Strategic Planning is seeking to meet the challenges of these times in order to serve the most vulnerable in our community. Anglicare's commitment to respond to human need through loving service has not wavered and I would like to congratulate the Board and the staff, especially the CEO Estelle Graham for another year of committed, professional and visionary service.

**Bishop Sarah Macneil
Diocese of Grafton**

REPORT FROM CHAIR OF BOARD



Bishop Sarah Macneil appointed me Chair of the Board in June 2015 and encouraged me to ensure that Anglicare flourishes as a Diocesan ministry unit. Anglicare seeks to embody 'Hope in Action' and, as Chair, I hope to empower Anglicare to achieve this and to live out the values it sees as important.

I am delighted and honoured to be appointed as Chair and look forward to the challenges this will present. I am keen to improve the profile of Anglicare North Coast in the Diocese and to strengthen the relationship of parishes with Anglicare. I am committed to supporting our Chief Executive Officer Estelle Graham and working closely and effectively with her.

The work of Anglicare involves real people. It is a great joy to see the lives of those who are in need, who are suffering, who are burdened, changed and transformed by Anglicare staff and services. This is the essence of caring for others and the challenge to us as our resources are limited and funding increasingly perilous. Our staff and volunteers are integral in the delivery of our services and equipping them for the challenges they face is important. Through the small and incremental ways we work and help, individuals smile, homes become places of love and peace, communities become strong and welcoming. We value people!

Fr. Mathew Smedley
Chair

“Through the small and incremental ways we work and help, individuals smile, homes become places of love and peace, communities become strong and welcoming. We value people!”



“ When we reject our origins, we become the product of whatever soil that we find ourselves planted; the colours of our leaves change as we consume borrowed nutrients with borrowed roots and, like a tree, we grow. ”

**Mike Norton,
Fighting For Redemption**



CEO REPORT 2015



Anglicare North Coast was established by the Anglican Diocese of Grafton in 1999 to be a Diocesan agency dedicated to assisting people throughout the region who were in need. This is 'our origins' and the heritage we have been granted. As Mike Norton so aptly notes in his quote in 'Fighting for Redemption', if we were to deviate from or reject our origins, we would become a different kind of 'tree' to the one that was planted and intended. So, what does that mean for us?

I believe it means that it is essential for us to operate in accordance with Christian values and our Anglican heritage and to be true to the purpose for which we were established. Whilst the world around us and the things we do may change, these values and purpose must remain constant in order for us to honour our heritage and remain the same type of 'tree'.

A few years ago, when considering what should be in our Strategic Plan, we re-visited our stated values and identified the following five values as representative of the overall Christian value system in which we operate: Fairness, Respect, Integrity, Compassion and Inclusiveness. In all of our operations, we seek to promote and demonstrate these values, with all decisions being based on these values.

Over the last year, we have taken on some new projects and ceased some of the work that we have been doing for many years. Whilst it is disappointing when an opportunity to help people with a particular need ceases, it is also encouraging when new opportunities to serve people open up. Our region remains very disadvantaged, both economically and socially, with high levels of unemployment, very little affordable rental accommodation for those on low incomes, high rates of single parent families and far lower than national average income levels. There are therefore many opportunities to serve people today, just as there was back in 1999 when our Anglican leaders of the time saw the need for a dedicated welfare organisation within the Diocese.

We are grateful to all of those who have assisted us in our journey over the past year, including staff, Board members, volunteers, donors and of course those who have regularly prayed for us. We look forward to your continuing support as we journey together to help out our communities.

Estelle Graham
Chief Executive Officer

DIRECTOR CLIENT SERVICES REPORT



I am so proud of the work that Anglicare North Coast contributes to addressing the needs of people in our communities across the North Coast of NSW. Every year I hear many good news stories of how people's lives have been changed by our work.

During this year we had some high points as we further developed and expanded the range of services we were able to offer people and some low points as we saw the cessation of two highly developed programs.

We secured funding for several new services and expanded some of our existing programs across the year, including:

- The establishment of a new Emergency Relief program in Ballina, Grafton and Nambucca Heads for people who are experiencing a financial crisis. This program has the ability to help many people by providing food, electricity vouchers, support and referrals.
- The commencement of Financial Counselling at Southern Cross University campuses including Coffs Harbour, Lismore and the Gold Coast. This service assists students in university who struggle to make ends meet while studying.
- The extension of funding for our existing Financial Counselling (Problem Gambling) program operating in Richmond and Tweed.
- Additional funding for our existing Partners in Recovery program to enable service expansion to Ballina. This service assists people with severe and persistent mental illness in Coffs Harbour and Clarence Valley and now Ballina.

Within our existing programs there were a range of activities over the year:

- We are now registered under a new national system as a Community Housing provider, enabling us to manage up to 200 community housing properties.
- Our Humanitarian Settlement Service continued to grow in expertise and knowledge as we settled many newly arrived refugees in Coffs Harbour. The Complex Case Support program for newly arrived migrants also had many new referrals during the year and service recipients were supported through a range of issues impacting on their lives.
- Our Disaster Recovery program continued to build on its existing pool of volunteers in readiness for a disaster.

Unfortunately this year we saw the cessation of two of our iconic programs - the Clarence Accommodation Support Service (CASS) and Financial Counselling. The CASS was operational for more than 14 years and assisted people who were homeless or at risk of homelessness. The Financial Counselling program operated for nine years across Grafton and Coffs Harbour, helping people in financial crisis to secure a pathway out of debt. In both instances there were significant changes in ongoing funding and operational guidelines for these programs and we were unsuccessful in securing new funding. It was disappointing to lose these programs.

There is an old saying "When one door closes, another opens up; but we often look so long and so regretfully upon the closed door that we do not see the one which has opened for us" (Alexander Graham Bell). So, despite some disappointments, we are excited about the new opportunities that have come our way over the past year and look forward to seeing more doors open as we embrace the future.

Jim Hodge
Director Client Services



MIGRANT SERVICES REPORT

2014 - 2015 was another terrible year for the world's most vulnerable people as the United Nations High Commission for Refugees (UNHCR) estimated the number of refugees at 16.7 million. The UNHCR works on behalf of member states including Australia to find durable solutions which allow refugees to rebuild their lives in dignity and peace.

The Three Durable Solutions

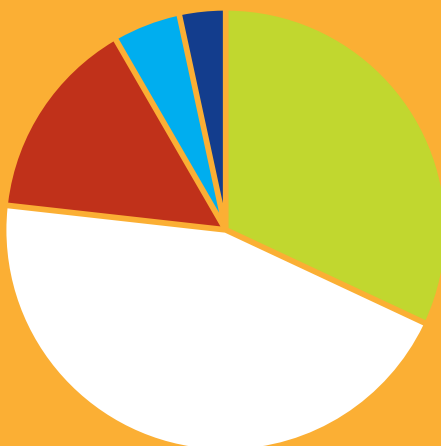
- **Repatriation** – returning to their country of origin - “going home”;
- **Local Integration** – remaining in the country of asylum;
- **Resettlement** – the transfer of refugees from an asylum country to another State that has agreed to admit them and ultimately grant them permanent settlement.

Doing Our Bit

Australia agreed to resettle approximately 13,750 refugees during the 2014 - 2015 program year, of which 233 were referred to Anglicare North Coast for resettlement on the NSW North Coast. By the end of the program year 171 clients had arrived and settled in Coffs Harbour with six settling in Lismore. Funded by the Department of Social Services (DSS), Anglicare North Coast delivers Humanitarian Settlement Services (HSS) - early practical support to humanitarian clients to help them to settle in the community. Services that we deliver include housing, case management, education and health referrals. DSS also funds Anglicare North Coast to provide specialized and intensive case management services to humanitarian entrants with exceptional needs under the national Complex Case Support program.

Our clients have travelled from all over the world to begin again in Australia.

Humanitarian Entrants Settling in Coffs Harbour 2014-2015 - Ethnic Origin



- Myanmar
- Afghanistan
- Democratic Republic of Congo
- Ethiopia
- Eritrea



The NSW North Coast, with Coffs Harbour as a primary location, is a welcoming and supportive environment for new migrants. Housing is more affordable than in metropolitan locations, there are six high schools as well as the Coffs Harbour Education Campus - “an innovative and inviting learning environment incorporating North Coast TAFE, Coffs Harbour Senior College and Southern Cross University all on one site”. With a thriving berry industry Coffs Harbour is also able to offer employment for new arrivals with over 60% of our newest community members finding paid work within months of arriving in Australia.

We do this work on behalf of the North Coast Community and the Anglican Diocese of Grafton, with the support of a talented and dedicated team of professionals and volunteers, many of whom have come from a migrant and refugee background themselves.

This program year we were able to spend some time in the community spreading the news of our work in Migrant Services where we were always well received. We visited schools, playgroups, churches and aged care facilities. We also established a community garden and are engaging more broadly around key issues facing our case load and the broader Australian community including family and domestic violence.



“ As soon as we landed Anglicare was there to help us and they have been helping me ever since. ”

BETH'S STORY*

I arrived in Coffs Harbour with my two children from a terrible hell which we never thought we would be free of; our lives were always in danger. We were living illegally in a big city where I worked as a cleaner for small amounts of money to buy food for my children. We had nowhere to live so we slept in the jungle on the edge of the city at night. We never had enough food and my littlest one was sick all the time. He was covered in sores and constantly crying. I had to leave him with my 10 year old when I worked. I was always frightened that they wouldn't be there when I came home at the end of the day. When we were granted resettlement in Australia I didn't know where Coffs Harbour was. When the plane flew us over the mountains I have never seen anything so beautiful in all my life. As soon as we landed Anglicare was there to help us and they have been helping me ever since. My children are in school and I am learning English. I have my own house now and I think soon I will be able to drive a car! Thank you Australia - we would be dead if you didn't take us in. My children have told me that when they grow up two of them will become doctors and pay Australia back, the littlest want to be a rock star!

* Identifying details have been changed.



COMMUNITY HOUSING

Anglicare North Coast is a key social housing provider in the region, seeking to ensure people can continue to live affordably in our local community. Managing 42 homes on behalf of Housing NSW in Grafton, Maclean, Yamba and Murwillumbah, our Community Housing program provides tenants with security of tenure and affordable rent.

Martha and Bernard were a retired couple renting in the private market until the landlord sold their unit. On a fixed Centrelink pension and unable to afford the increasing rents in their beachside town, the couple faced the spectre of homelessness for the first time. Putting their lifelong belongings into storage, Martha and Bernard interspersed time with family and friends with short stays in local caravan parks, highly embarrassed about finding themselves “couch surfing” at this time of their lives.

Following a short stay in one of our transitional houses* we were able to offer Martha and Bernard one of our Community Housing units back in their original beachside town. Their rent was set at a proportion of their income, well below market rent, and the knowledge they could stay as long as they needed provided peace of mind. Martha and Bernard were able to rekindle long term friendships and social connections in their local community, adding to the quality of life in their older years. They established a thriving vegetable garden and became well-loved in their neighbourhood for generously distributing their abundant crops.

Sadly, Bernard passed away a short time ago. One of Martha’s major worries at this sad time was that as a single woman she would be asked to vacate the property to make it available for a family. We were able to reassure Martha that she could continue to view the unit as her home as long as she needed it. “It’s such a relief knowing I can stay. This was our home for so long, I couldn’t bear to leave all our memories behind and start again. This is my home now.”

* Transitional properties are available for people experiencing homelessness, providing interim accommodation while something more permanent can be found.

Partners in Recovery is a national program funded by the Department of Health, providing support to people with severe and persistent mental illness, and exploring ways the service system can be more responsive to their complex needs. Anglicare North Coast Support Facilitators are based in Ballina, Coffs Harbour and Grafton and are part of a consortium of community agencies under the leadership of Mission Australia.

One of the biggest challenges facing people with long term experiences of mental ill health is the stigma associated with mental illness in our community: Drew’s story is no exception.

At the time of Drew’s referral to Partners in Recovery he was mistrustful of many agencies. Drew had a history of chronic and enduring mental health issues and a formal diagnosis of schizoaffective disorder with borderline (personality disorder) traits. On a practical basis this meant his difficulties regulating emotion and managing distress had seen him burn bridges with many services in the area who experienced him as being very aggressive and volatile to both family and staff. Drew had made numerous suicide attempts resulting in hospitalisation and permanent mobility issues, such that Drew now relies on a wheelchair.

Our Support Facilitator spent time building a trusting relationship with Drew, concentrating on his strengths and capacities rather than his problems and deficits in isolation. Supporting Drew to obtain his driver’s licence and consider a modified vehicle has improved his independence and mobility. Partners in Recovery assisted Drew to improve his relationships with family and rebuild social connections previously fractured by Drew’s violent and aggressive outbursts. Daily home-help support was organised to assist with self-care and the development of daily living skills. Referrals to specialist services have provided Drew with the opportunity for surgery that will greatly increase his chances of standing unaided for the first time in several years. Drew has now actively engaged with the clinical mental health team, is making more informed choices about his own health and is experiencing longer periods of mental well-being and stability.

Partners in Recovery will keep modelling how to maintain effective and professional relationships, enabling Drew to drive his own outcomes and successes. Importantly, Partners in Recovery will continue to work within the service system, encouraging and supporting the increased collaboration and flexibility needed to assist clients with complex needs.

PARTNERS IN RECOVERY





DISASTER RECOVERY

Anglicare North Coast has a key role in the NSW Emergency Plan, with our trained volunteers ready to support the State Government in its response to natural disasters, major incidents or other events that adversely affect our local communities. Our volunteer teams may be called upon to staff Evacuation Centres, assist with outreach activities or assist with organising personal care packs.

In 2014-2015 our Diocesan communities celebrated a 'Disaster Free' year... meaning no Evacuation Centre activations were required. However, Anglicare volunteers contributed over 283 hours of their own time attending training in preparation to be of real, compassionate assistance should our help have been needed, under the terms of the NSW State Emergency Management Plan (EM-PLAN).

Joint New Recruit and Refresher training days were conducted in Murwillumbah, Lismore, Coffs Harbour and Maclean. A specialised Team Leader training workshop for the southern part of the Diocese was also held in Macksville. Anglicare North Coast really appreciated the generosity of the various parishes involved in providing a venue for this training, and often also assisting with catering arrangements.

Refresher training now focuses on Psychological First Aid – a respectful and supportive way to respond so as to encourage personal resilience by recognizing and minimizing the effect of trauma on disaster affected people. A rationalization of our volunteer capacity on the Mid North Coast saw volunteers from Woolgoolga come under the joint Coffs-Sawtell Disaster Recovery team. We thank retiring Woolgoolga volunteers for their contributions in Coffs Harbour during past years when local capacity was stretched – or even nonexistent.

Indeed, all of our current 184 volunteers are much appreciated even though many will never see an activation. We are always keen to hear from new volunteers - who must be over 18, attend a full day 'Basic Training' workshop and update every three years, complete a police check and provide a Working with Children Check number. Attending training is the best way to be prepared to help should our communities be affected by a disaster requiring mass evacuation.

'It's just like the Scout Movement...You have to be prepared!' said one volunteer.



FINANCIAL COUNSELLING

Anglicare North Coast has been providing Financial Counselling services for communities in northern NSW for nearly ten years. Our experienced staff provide budgeting assistance, creditor negotiation and alternative ways to settle debts to people faced with financial hardship and mounting bills. Many people seeking our assistance do so as a result of problem gambling. Where needed, and when all other options have been exhausted, we can provide information about entering bankruptcy. Our aim is to assist people to become confident and self-sufficient in managing their own financial affairs.

This year we also established a partnership with Southern Cross University (SCU) to explore how our Financial Counselling service could meet the needs of students at campuses on the North Coast of NSW and Southern Queensland. Many of the students seeking financial counselling are from the younger cohort, having recently left home, balancing a minimal income with study and high living costs and often needing to budget for the first time.

However, a specific and surprising client demographic has also emerged - mature aged women seeking to further their education after many years break from studying, generally, though not exclusively, from lower socio-economic backgrounds. A number of psycho-social as well as economic factors have prompted these women to seek our service and whilst each story is unique, a pattern has emerged of accumulated debt, lost income through a cease in employment and the higher costs associated with studying. By helping this client group continue their studies, we are assisting their future employment and social inclusion opportunities, reducing the gap between the 'rich' and the 'poor' - a fact demonstrated by research to be of overall benefit to the economy. Suzanna's story is emblematic of the needs faced by this group of mature aged women, and demonstrates the benefit of providing a tailored financial counselling service within a pastoral care, on-campus environment. Suzanna was referred to our Financial Counselling service by the SCU Chaplain primarily due to mortgage stress relating to 4 mortgages over her property. The financial stress was impacting on her mental health and therefore her progress as a student. "I knew it would be tight while I was studying, but I didn't realise how tight. With (the financial counsellor's) help I was able to sort my finances and put my property on the market. I've had an offer, and when the sale goes through I'll have enough to buy somewhere smaller and keep up my studies."

EMERGENCY RELIEF

Anglicare North Coast has a long history of providing support to people experiencing immediate financial difficulty. In April 2015 we formally received federal funding to deliver Emergency Relief for residents on the North Coast who are experiencing temporary financial difficulty and, at present, we operate our service in Grafton, Ballina and Nambucca Heads. We provide immediate assistance in the form of food vouchers, food parcels and vouchers towards the cost of power and phone bills, as well as information about other services in the area.

Our clients' lives are complex and busy and there are many, diverse reasons that bring them to our doors. For most, it's a simple collision of bills at the wrong moment – rates, car registration, utility bills and an unexpected expense all fall due at the same time. For others, their money is paid in bits and pieces and rarely at the same time as the rent and bills are due so it's hard for them to get ahead. And for some, depression has eroded their hope such that just getting through the day is difficult and managing their bills feels beyond them.

Asking for help is rarely easy and this is just as true for our clients. We recognise our clients experience a wide range of emotions when they come to see us and we are mindful of ensuring they feel welcome when they walk through our door and, importantly, not judged for the position in which they find themselves. Tina, a recent client, gave us permission to share her story and to convey how she felt when asking for our help.

Tina had recently moved house and the power company would not allow her to merge the two bills and pay them off at the same time. They insisted on two concurrent payment plans which fluctuated between \$150 - \$200 a fortnight in total. This was proving too difficult for Tina to pay on the limited income she is receiving since being made redundant from paid employment.

On hearing we were able to help, Tina's anxiety visibly drained away. She talked of the worry weighing her down, the embarrassment about her changed circumstances, and her fear in the build up to making the appointment. She described how difficult it was to overcome her shame and ask for help.

Any of us could be one redundancy, one rental increase, one extra hospital/power/registration bill away from needing help. Hearing she was not alone, being treated with dignity and offered practical, respectful assistance allowed Tina to resume control of her financial situation and re-capture her self-worth.

"When I was working I never let my bank balance slip below \$1 000. I never thought I'd be in the position I am now. Thank you for reminding me it can happen to anyone."

DONATIONS

All donations made to Anglicare North Coast will make a difference in the lives of vulnerable and disadvantaged people across the region.

How can I make a donation to Anglicare North Coast?

You can donate in a number of ways:

- Via the on-line donation facility on our website (www.anglicarenorthcoast.org.au)
- By making a deposit into our bank account (Anglican Fund Grafton Diocese, BSB: 705 077, A/c: 00040271)
- By sending us a cheque (PO Box 401, Grafton, NSW, 2460)
- Through our Workplace Giving Program
- By remembering us in your will and leaving us a bequest.

Anglicare North Coast is a registered charity and all donations over \$2 are tax deductible.

What will my donation to Anglicare North Coast be used for?

There are two options:

Firstly you can make a general donation, which will be used to respond to needs in our community, such as helping people impacted by a natural disaster, providing emergency relief and working in partnerships with Anglican parishes to do locally based community projects (eg school breakfast programs, soup kitchens and activities for seniors).

Secondly, you can donate to our Affordable Housing Foundation, which has the mission: "to provide appropriate, affordable accommodation to disadvantaged persons throughout the North Coast of NSW".

Let us know which option you would like us to use your donation for. The choice is yours!

OUR AFFORDABLE HOUSING FOUNDATION

There are many people in our region who have difficulty being able to afford to pay for suitable accommodation in which to live. This is usually due to a combination of reasons, including both the high cost of rents and the high percentage of disadvantaged people in the region. Our research on rental affordability across our region (refer to next page of this report) demonstrates this serious issue very clearly.

We believe that adequate, affordable housing is a basic human right and established the Foundation to provide a permanent source of funding that will assist in meeting this urgent and growing need.

All donations made to the Foundation will be used for the purpose of providing affordable accommodation to disadvantaged persons.

The Foundation will provide a permanent and growing source of funding that is trustworthy, reliable and secure. No funds donated to the Foundation will be used to pay for administration costs or wages.



AVAILABILITY OF AFFORDABLE AND APPROPRIATE RENTAL PROPERTIES, BROKEN DOWN BY REGIONS IN THE NSW NORTH COAST OF NSW, AND BY HOUSEHOLD TYPE

HOUSEHOLD TYPE

Regions surveyed	Ballina	Byron Bay	Casino	Clarence Valley	Coffs Harbour	Kempsey	Lismore	Port Macquarie	Tweed Heads
Total properties counted	69	33	30	122	141	34	77	109	75
Couple, 2 children Newstart	0	0	0	4 (3%)	0	8 (24%)	0	1 (1%)	0
Couple, Age Pension	0	0	10 (33%)	10 (8%)	1 (3%)	8 (24%)	6 (8%)	0	2 (3%)
Single, 1 child, Newstart	0	0	0	1 (1%)	0	0	0	0	0
Single, Age pension	0	0	0	2 (2%)	2 (1%)	1 (3%)	0	0	0
Single, Newstart	0	0	0	0	0	0	0	0	0
Single, 18+, Youth Allowance	0	0	0	0	0	0	0	0	0
Couple, 2 children, Min wage, FTB A&B	3 (4%)	0	15 (50%)	68 (56%)	38 (27%)	23 (68%)	44 (57%)	23 (21%)	14 (19%)
Single, Min wage	0	0	1 (17%)	4 (3%)	2 (1%)	2 (6%)	2 (3%)	0	0

RENTAL AFFORDABILITY IN OUR REGION

We live in one of the top ten least affordable regions in Australia, with many in our community experiencing significant housing stress through paying much of their limited income on private rent. Others are unable to obtain housing in the private rental market at all, being unable to compete with the more affluent sea/tree changers, the tourist market or the influx of construction workers associated with our Pacific Highway upgrade. Some in our society have additional challenges, particularly older people now renting on their own, women escaping domestic violence, people with mental health issues or physical disabilities and young people on very low incomes.

In April 2015, we once again participated in the national Anglicare research project called the 'Rental Affordability Snapshot', which analysed the number of rental properties advertised on a particular weekend that were affordable and appropriate for people on both Centrelink income and minimum wages. Once again, as in previous years, the results were rather grim.

The opposite table shows a summary of the results, indicating the number and percentage of affordable and appropriate properties by household types on the North Coast. A full copy of the report can be found on our website.



WORKING WITH PARISHES AND OTHER MINISTRY UNITS

One of the goals in our current Strategic Plan is: “We aim to build and maintain strategic partnerships with other Ministry Units of the Diocese of Grafton”. We view the engagement with and enabling of other Ministry Units of the Diocese of Grafton as a vital part of our work.

During the past year, we engaged with the Ministry Units in a variety of ways, including:

- Anglicare Sunday – 15 parishes hosted ‘Anglicare Sunday’ during October 2014, at a total of 26 services. These services focused on our responsibility to care for our communities, and included some statistics about each of the local communities as well as a presentation about the work of Anglicare. Many parishioners indicated that they thought they knew their local communities fairly well, but were surprised by the census statistics that showed just how low income levels were in their town, or how many single parents there were. Staff attended services in 13 of these parishes to do the presentation and in all cases were grateful for the warm welcome and the interest shown in our work.
- North Coast Anglican articles – we continued to feature our work and stories on the back page of the North Coast Anglican, targeting members of all Ministry Units.
- Anglican schools – Several schools were visited during the year and the CEO was invited to do staff presentations at two schools. Our Migrant Services team continued their strong involvement with Bishop Druitt College. We are grateful for the contributions made to our Workplace Giving scheme from staff at various schools.
- Ministry Unit Grants - the aims of Anglicare North Coast’s Ministry Unit Grants Program are:
 - To assist Ministry units in meeting the welfare needs of their local communities;
 - To enable Anglicare North Coast and other Ministry units of the Anglican Diocese of Grafton to work together in partnership, sharing local knowledge and expertise.

During the past year we funded six diverse projects that all were aimed at meeting a local need. We are grateful to each of the parishes who have operated a project funded by one of our grants over the past eight years. Each of these activities were designed to inform those in other Ministry Units about the needs in their own communities, to think about how they may be able to address some of those needs, and to inform them about the work of Anglicare in their communities. We remain very committed to working with each of the other Ministry Units in the Diocese and to assisting and equipping them to serve those in need around them.

FINANCIALS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2015

	2015 (\$)	2014 (\$)
Revenues	3,018,352	3,653,487
Administration costs	(176,855)	(184,802)
Depreciation expense	(94,140)	(95,878)
Direct program expenses	(448,350)	(937,032)
Employee benefits expenses	(1,579,663)	(1,589,057)
Finance costs	(70,567)	(81,393)
Other expenses	(269,267)	(349,274)
Transfer to unexpended grants	(37,006)	(30,852)
SURPLUS BEFORE INCOME TAX EXPENSE	342,504	385,199
Income tax expense	-	-
SURPLUS AFTER INCOME TAX EXPENSE	\$ 342,504	\$ 385,199
OTHER COMPREHENSIVE INCOME AFTER INCOME TAX		
Contribution of assets	172,388	-
Fair value change in financial assets	10,404	28,641
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	182,792	28,641
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	\$ 525,296	\$ 413,840

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

	2015 (\$)	2014 (\$)
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	655,521	247,499
Trade and other receivables	210,219	216,695
Inventory	12,483	10,285
Other assets	29,955	34,517
Financial assets	208,398	197,994
TOTAL CURRENT ASSETS	1,116,576	706,990
NON CURRENT ASSETS		
Property, plant and equipment	1,793,063	1,818,435
Investment property	1,049,842	1,068,592
TOTAL NON CURRENT ASSETS	2,842,905	2,887,027
TOTAL ASSETS	\$ 3,959,481	\$ 3,594,017
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	147,882	172,225
Employee benefits	116,880	85,426
Borrowings	1,100,960	1,247,135
Other liabilities	37,006	30,852
TOTAL CURRENT LIABILITIES	1,402,728	1,535,638
NON CURRENT LIABILITIES		
Employee benefits	36,328	63,250
TOTAL NON CURRENT LIABILITIES	36,328	63,250
TOTAL LIABILITIES	\$ 1,439,056	\$ 1,598,888
NET ASSETS	\$ 2,520,425	\$ 1,995,129
EQUITY		
Reserves	747,539	743,046
Accumulated funds	1,772,886	1,252,083
TOTAL EQUITY	\$ 2,520,425	\$ 1,995,129



We acknowledge the traditional custodians of the lands upon which we operate and pay our respects to their Elders, both past and present.

CONTACT DETAILS

GRAFTON (Head Office)

7 Wiseman Way (PO Box 401)
Grafton NSW 2460

Ph: (02) 6643 4844
Fax: (02) 6642 5895
Email: admin@anglicarenc.org.au

MACLEAN

5 Wharf Street
Maclean NSW 2463

Ph: (02) 6645 1244
Fax: (02) 6645 1255
Email: housing@anglicarenc.org.au

COFFS HARBOUR

59 Grafton Street
Coffs Harbour NSW 2450

Ph: (02) 6651 8764
Fax: (02) 6652 7354
Email: admincoffs@anglicarenc.org.au

BALLINA

24 Burnet Street
Ballina NSW 2478

Enquiries to Grafton office

VISIT OUR WEBSITE AT:
www.anglicarenorthcoast.org.au

**THANKS
FOR
YOUR
SUPPORT**

