

2016

Annual Report



Anglicare North Coast
hope in action

**Fairness
Respect
Integrity
Compassion
Inclusiveness**





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*Client stories and photos are all de-identified throughout this report

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.



Client Stats

IN 2015/16 WE ASSISTED MANY PEOPLE, INCLUDING:

THROUGH OUR REFUGEE RESETTLEMENT (HSS) SERVICE

240

10

THROUGH OUR COMPLEX CASE SUPPORT SERVICE FOR NEW MIGRANTS

THROUGH OUR EEE PROGRAM (EDUCATION, EMPLOYMENT, EMPOWERMENT) FOR WOMEN

20

67

THROUGH OUR COMMUNITY HOUSING PROGRAM

THROUGH OUR FINANCIAL COUNSELLING SERVICE

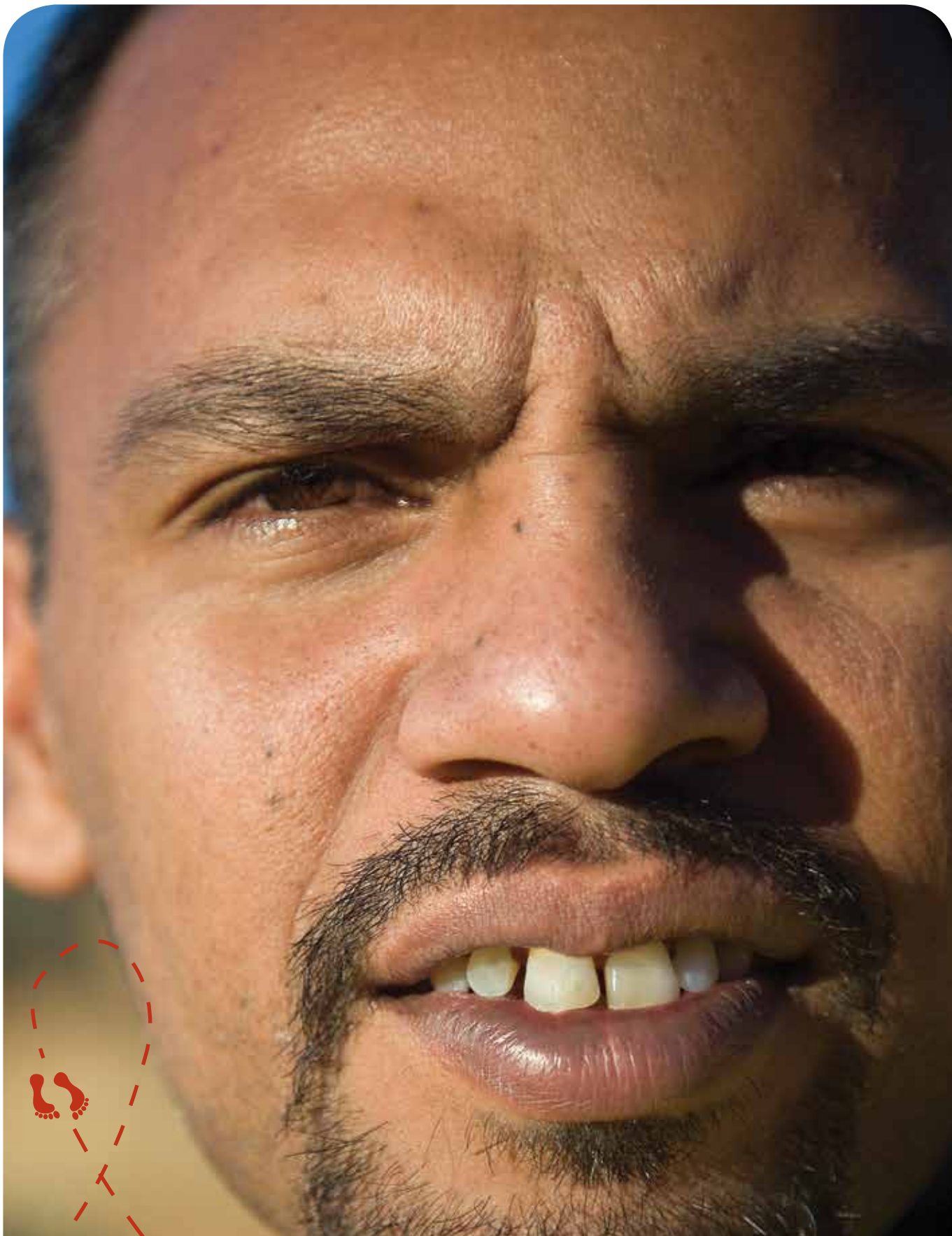
113

65

THROUGH PARTNERS IN RECOVERY

THROUGH OUR EMERGENCY RELIEF SERVICE

492



WE ALSO ENGAGED A TOTAL OF **198** VOLUNTEERS IN OUR
DISASTER RECOVERY, HSS & COMMUNITY HOUSING SERVICES



**ANGLICARE
NORTH COAST HAS
JOURNEYED WITH MANY
PEOPLE THROUGH
DIFFICULT TIMES IN
THEIR LIVES, OFFERING
STRATEGIC AND
TARGETED SUPPORT.**

Bishop's Foreword



It is a privilege once again to write this Foreword to Anglicare North Coast's Annual Report. Anglicare North Coast is an integral and cherished part of the Anglican Diocese of Grafton and, since its establishment in 1999, has delivered a wide range of services to disadvantaged and vulnerable people across the North Coast of NSW. During this time Anglicare North Coast has journeyed with many people through difficult times in their lives, offering strategic and targeted support. This is a practical expression of Jesus' love and compassion for those in need.

As we look at our world today we see enormous human need. The impacts of wars, of climate change, and of natural disasters create poverty and disease and contribute to the mass migration of peoples as they flee persecution and economic catastrophe. The human need in our own peaceful and abundant society is less obvious but is nonetheless real and confronting.

Whether people are facing temporary difficulty or long term entrenched disadvantage, Anglicare North Coast seeks to respond to this need, living out its values of fairness, respect, integrity, compassion and inclusiveness through its programs.

The environment for agencies such as Anglicare remains difficult. Government support for the sector is changing in its nature and more agencies are seeking declining Government funding. Anglicare North Coast is constantly monitoring these changes and making strategic decisions about how best to offer care to the most vulnerable in our Diocese.

I would like to congratulate the Board and the staff, especially the CEO, Estelle Graham, for their commitment, professionalism and vision.

Bishop Sarah Macneil
Diocese of Grafton



Chair Report



Over the past twelve months, the Board has continued to grow in its understanding of its role and of each other with two new members joining the Board in early 2015 and one new member in January 2016. The Rev'd Alan Shaw concluded his term as Board Member in June 2016 and we give thanks for his dedication and commitment to the Board over the previous six years. The Board has completed an audit of its skills which will assist us in looking for new Board members.

Anglicare North Coast is heavily reliant on government funding for the provision of its services. We also realise that there are many other services we could be providing but are constantly constrained by our funding sources, particularly the absence of alternate and independent funding. The way funding is acquired is also changing as governments move to preferring larger consortium tenders. The Board is addressing these issues as it reviews and amends the Strategic Plan. The Board approved an initial twelve-month funding period for a Fundraising and Marketing Coordinator with a dual purpose of increasing awareness of Anglicare North Coast in the community and in parishes, and in sourcing donations from individuals and local businesses. An appointment was made although, unfortunately, the successful applicant resigned for personal reasons soon after being appointed. The Board also supports a social enterprise project and is assisting to have this enterprise operational in the coming year to provide an alternative income stream as well as providing employment for recently settled migrant/s and/or service user/s. The Board closely monitors the financial strength of Anglicare North Coast which is reflected in our net assets of \$2,743,202 and cash reserves of \$738,070 (as at 30 June 2016).

Anglicare North Coast has at the forefront of its leadership an exemplary CEO Estelle Graham who keeps abreast of changes in government funding and sourcing new contracts, participates in the Anglicare Australia network and CEO meetings, and travels the Diocese to oversee services and visit parishes and schools. The Board supports Estelle in her leadership and in further training with the completion of a Diploma in Business (Governance) through Our Community Pty Ltd, and in her equipping other staff in their management and leadership skills.

In a not-for-profit organisation there are many volunteers and individual donations of money or items for emergency relief which can seem to go unnoticed. Anglicare North Coast is very fortunate in the overall support it receives from the community and was very pleased that Jean Altaweel was "Highly Commended" in Volunteer Achievement at the recent Anglicare Australia National Awards held at Government House, Darwin, in September. We give thanks for the excellent work of all staff and volunteers and for all generous donations to Anglicare North Coast which helps to provide "hope in action".

Fr. Matthew Smedley
Chair



WE GIVE THANKS FOR THE EXCELLENT WORK OF ALL STAFF AND VOLUNTEERS AND FOR ALL GENEROUS DONATIONS TO ANGLICARE NORTH COAST WHICH HELPS TO PROVIDE “HOPE IN ACTION.”



ALL OF OUR JOURNEYS THROUGH LIFE ARE DIFFERENT,
BUT MANY PEOPLE ASSISTED BY ANGLICARE NORTH COAST
EACH YEAR ARE ON A VERY DIFFICULT JOURNEY.

CEO Report



A 'journey' is generally defined along the lines of 'travelling from one place to another' – in other words, as involving a physical relocation. However, just as we can journey from one location to another, life itself can also be considered a journey. As we all know, parts of the 'life journey' can be fantastic, whilst other parts can be very difficult.

Oliver Goldsmith sums it up like this:

"Life is a journey that must be travelled no matter how bad the roads and accommodations."

All of our journeys through life are different, but many people assisted by Anglicare North Coast each year are on a very difficult journey. Our role is to assist them through the obstacles on the road before them – things like mental illness, lack of employment, crippling medical expenses that make it difficult for them to afford basics such as food, ongoing trauma from experiences in a refugee camp and difficulties in adjusting to life in a new country. We also seek to prepare them for their onward journey by equipping them with skills and information that will enable them to deal with the obstacles that confront them in the future.

During the past year, we assisted more than 1000 people during a difficult part of their life journey. It was pleasing to see the wonderful outcomes that were achieved - things like financial independence gained through advocacy and training from a financial counsellor, recovery from a mental illness, the securing of long-term affordable housing in our community housing properties and successful settlement by former refugees into the Australian community. We applaud each person assisted by us in the past year for their resilience, often in the face of great adversity. Everyone has a story to tell and in this report, we have shared many 'journey' stories.

We could not have achieved such great outcomes were it not for the people involved in the various journeys we have been involved in over the year – the staff, volunteers, board and all of our supporters. Many thanks to each of you for your role in helping the vulnerable and disadvantaged people we exist to serve. And of course, a big thank you to those who sought our assistance and trusted us to help them along the way on their own journey.

Estelle Graham
Chief Executive Officer

Director Client Services Report



Each year I reflect back over the work completed by Anglicare North Coast - the establishment of new programs, changes in service delivery and the number of people we supported. Whilst these things are critical in the delivery of community services, it is equally important to reflect back on the clients' journey, where they have come from, where they are now and where would they like to be in the future.

This report focuses on the journey of our clients.

Over the past year, we saw people from right across the North Coast of NSW utilise our services, from small rural towns through to large regional cities. We supported a range of people through our programs, including:

- » Refugees who had been forced to leave their country in order to escape war, persecution, or natural disaster;
- » Families, individuals and businesses experiencing a financial crisis;
- » People displaced from their home because of a natural disaster;
- » People who were struggling physically, emotionally and financially due to a chronic addiction;
- » Those living with a severe and persistent mental illness;
- » Women escaping domestic violence;
- » Those experiencing family breakdown, homelessness, unemployment and ill-health;
- » Young people, elderly people and people with a disability.

Many of the people who come to Anglicare North Coast present with a need that at face value may seem like an 'easy fix'; for example: the provision of a \$50 food voucher that enables them to survive until their next payday. Unfortunately, the solution is not always so simple and it is not until we start to dig a little deeper into the person's journey that we identify the underlying causes that have led them to this point. These causes vary from person to person and can affect their wellbeing in a physical, emotional, intellectual and spiritual sense. This is where we do our best work, as we seek to unravel the journey that has taken place, and gently work with the person as they choose the path ahead.

Looking back over the past year, I am pleased to report that we made a huge impact in the lives of the many people we supported, but more importantly, we saw how people at their lowest level had resilience to change the path of their journey and become self-reliant into the future. I commend our workers for the dedication they showed to those seeking support through our services.

Jim Hodge
Director Client Services



THIS IS WHERE WE DO OUR BEST WORK, AS WE SEEK TO UNRAVEL
THE JOURNEY THAT HAS TAKEN PLACE, AND GENTLY WORK
WITH THE PERSON AS THEY CHOOSE THE PATH AHEAD.

Migrant Services

2015/2016 was a terrible year for refugees around the world. The United National High Commission for Refugees (UNHCR) estimated that as at 31 December 2015 there were 65.3 million people forcibly displaced as a result of persecution, conflict, generalised violence and human rights violations.

Of those, 40.8 million remain displaced, 21.3 million have registered as refugees and 3.2 million have been documented as asylum seekers. In our increasingly connected world we continue to be humbled by horrific images and stories that make up the global refugee journey.

For the past ten years Anglicare North Coast has been delivering services to support new migrants from a refugee background including:

Humanitarian Settlement Services - early practical support to humanitarian entrants on arrival, and throughout their initial settlement period, generally for the first six to twelve months;

Complex Case Support - specialised, and intensive case management services to eligible humanitarian entrants with exceptional needs which extend beyond the scope of other settlement services;

Three E's to Freedom - Education, Employment and Empowerment for women from a refugee background.

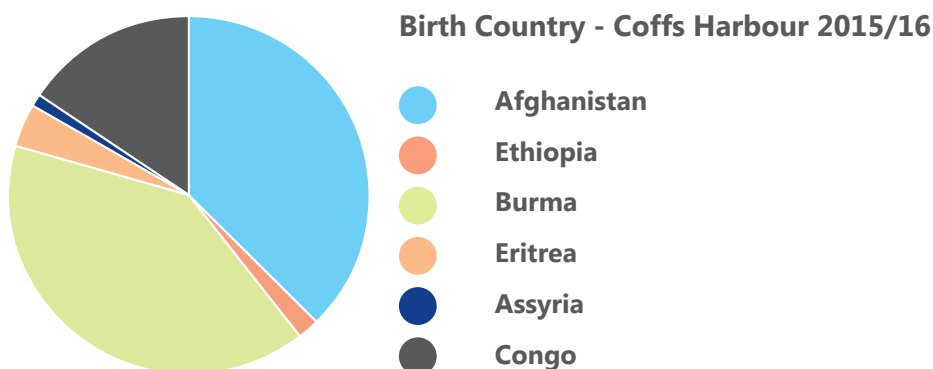
AS AT DECEMBER 2015:

- » THERE WERE **21.3 MILLION REFUGEES** IN THE WORLD
- » **4,872,585** OF THEM IDENTIFY AS SYRIAN
- » **2,666,254** IDENTIFY AS AFGHAN
- » TURKEY IS HOSTING THE LARGEST NUMBER WITH **2,541,352**, WITH PAKISTAN HOSTING **1,561,162**
- » UNHCR IDENTIFIED **1,190,519 REFUGEES WHO CAN NEVER RETURN HOME** IN DESPERATE NEED OF RESETTLEMENT, HOWEVER THE WORLD ONLY OFFERED **107,051** PLACES FOR RESETTLEMENT LAST YEAR.
- » OF THOSE, **62.1%** WERE RESETTLED IN THE UNITED STATES, **18.7%** IN CANADA AND **8.8%** IN AUSTRALIA.
- » LAST YEAR REFUGEE RESETTLEMENT MADE UP ONLY **6.7%** OF AUSTRALIA'S ANNUAL MIGRATION PROGRAM WHICH TOTALED **205,383**

Source: <http://www.refugeecouncil.org.au/ourwork/refugee-needs-trends-statistical-snapshot-2/>

Coffs Harbour

Since its inception as the primary settlement site for cases with no links to Australia on the NSW North Coast in 2006, Coffs Harbour continues to be a Refugee Welcome Zone. This program year Coffs Harbour welcomed 217 migrants from a refugee background.



Lismore

Lismore also has a long history of supporting humanitarian settlement. In Lismore's case the local community has been welcoming cases with family links in Australia since well before 2008. This program year saw nine people from a refugee background join their families and make Lismore their home.

Port Macquarie

New to humanitarian settlement, Port Macquarie welcomed twelve people from a refugee background, arriving to join their family, this program year.

The Refugee Journey

For many of our clients their journey to the NSW North Coast is long. Some have been waiting in refugee camps for more than 15 years, some have been hiding in large metropolitan cities like Kuala Lumpur or Nairobi for more than five years waiting to be chosen from the thousands of hopeful resettlement applicants.

Clients often describe decades of hoping, searching and moving with thoughts of settling in a first world country like Australia where they might be able to go to school or get a job. For many clients, arriving in Coffs Harbour is a joyful - almost celebratory - occasion; the first few weeks are filled with new experiences and offers of assistance. Clients report that about three months into their settlement journey they begin to acknowledge to themselves all they have lost and allow themselves to feel sad for the first time. Some say that "when this door is opened it is hard to close". Years and years of terror, trauma and loss impact heavily on our clients; it's a credit to their faith and resilience that they are eventually able to move on and build new lives.

A photograph of a Black woman in a white uniform, likely a caregiver, smiling and holding the arm of an elderly white woman in a hallway. The woman in the uniform has her hair in braids and is wearing a small earring. The elderly woman is also smiling and wearing a brown top with a decorative necklace. The background shows a hallway with columns and a doorway.

**I WANT TO SAY
THANK YOU TO
AUSTRALIA FOR
GIVING ME A NEW
LIFE. THANK YOU TO
ALL THE PEOPLE WHO
HAVE HELPED ME
ALONG MY JOURNEY.**



Martha's Story

It takes a Village ...

Martha's refugee journey started when she was a little girl in Ethiopia. War and famine forced Martha to leave her mother and brother in Ethiopia and travel to Kenya with her uncle. Martha spent her adolescent years and early twenties as a refugee in Kenya, where survival as a young woman was a traumatising struggle. In Nairobi there is no income support or medical treatment for refugees, there is no subsidised housing or women's refuges. There are few protections and no laws to protect non-citizens. Martha managed to open a little food shop in a garage, which helped support her while she waited for resettlement. After ten years of waiting, Martha's application for resettlement in Australia was approved. The plan was for Martha and her uncle to relocate together to Australia. Unfortunately Martha's uncle became fatally ill and died only three days before the planned departure.

Bereaved, exhausted and in shock, Martha arrived in Coffs Harbour in February 2010. She spoke no English and did not know anybody. Martha felt very grateful for the support she initially received from Anglicare North Coast and Centrelink and for the opportunity to start a new life after so much hardship, but she was not only determined to support herself as soon as possible, she also wanted to send money back to Ethiopia to help her mother and brother. Soon she was knocking on doors, looking for any job that might be on offer. Martha's very first job in Australia was as a dishwasher at a café in Woolgoolga, soon followed by some cleaning at a local bakery. The owners of the bakery were very supportive of Martha. They taught her baking skills and invited Martha to Geelong for a family Christmas. They supported Martha to complete her Diploma in Aged Care, helping her with course assignments. Eventually Martha completed not one but two certificates: one in Aged Care and one in Home Care.

Martha now works as a personal carer at an aged care facility. Martha loves her work: "It's a very supportive environment and I am always learning something new. I love working with older Australians". After years of working night shift and saving money, Martha recently bought her own home, which she says is "a dream come true".

Martha's final words tell of her deep sense of gratitude. "When you write the article, you must thank everyone for me: I want to say thank you to Australia for giving me a new life. Thank you to all the people who have helped me along my journey. Thank you to my bank, and to all my employers and all the friendly and supportive people I have met. Thank you, thank you, thank you!"

Community Housing

Anglicare North Coast has 36 properties under management with a total of 67 tenants for the financial year 2015/16. We maintain a waiting list for our Community Housing properties so that when a vacancy arises applicants can be assessed not only on affordability but also on appropriateness of the property available. When there are no waiting list applications that are appropriate for the property available, we draw on local networks or existing Memorandums of Understanding with other local housing providers, who can refer appropriate applicants from their waiting lists.

When a multi-bedroom property recently became available, the Anglicare North Coast waiting list applications were reviewed and deemed not appropriate for this particular property. A local partner was contacted and referred applications appropriate for the property available. Each application was assessed and assigned a score according to relative housing need. Applicants with the highest need were then contacted and asked to view the property.

One such applicant was Trudy who, with two young children had recently experienced periods of homelessness and for the last few months had been living in transitional housing. Trudy was in urgent need of secure (longer-term), affordable and appropriate housing. Trudy and other applicants had the opportunity to view the property; however, a formal offer was made to Trudy which she accepted. That week, Trudy came in to sign a lease and considerable time was spent explaining the lease, her new responsibilities as a tenant, and the responsibility of Anglicare North Coast.

The following week, after routine maintenance was conducted on the property, Trudy moved into the property and remarked at how very fortunate and grateful she felt for this opportunity - an opportunity which she did not think would be realised for many years.

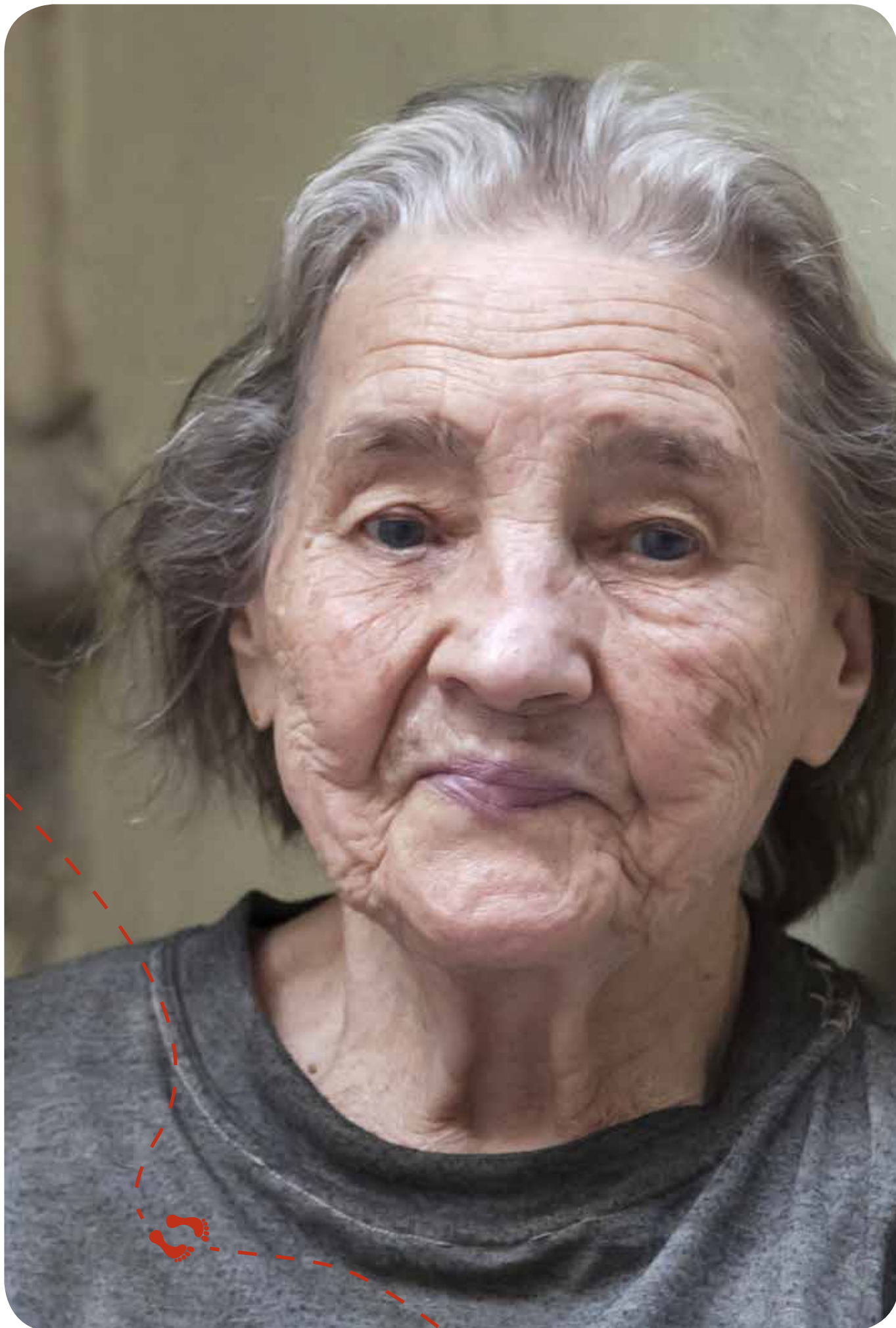
Disaster Recovery

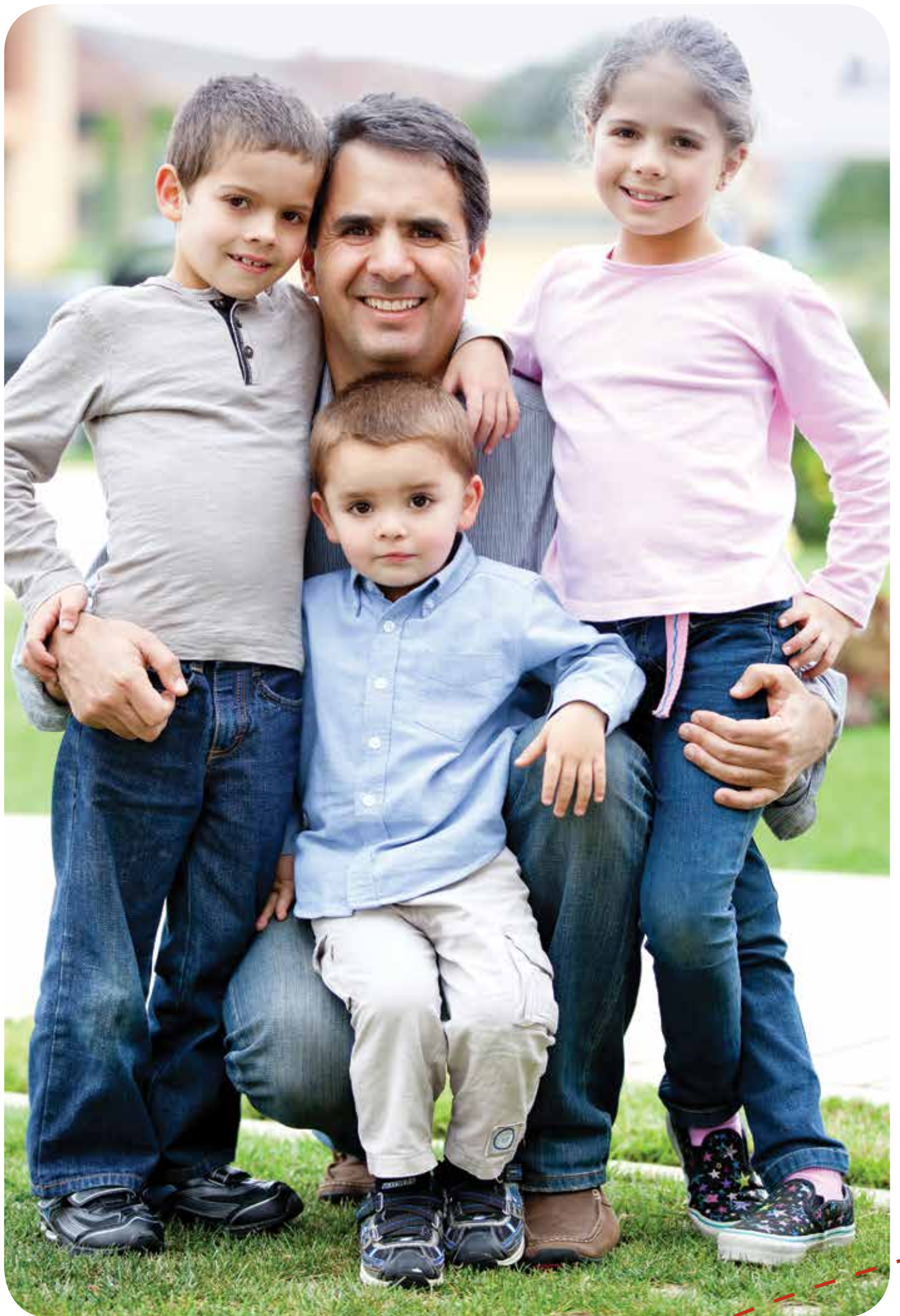
In the event of a major disaster such as an extreme weather event, Anglicare North Coast has a network of trained volunteers that, when activated by Family and Community Services, can work with other locally accredited organisations to assist in local emergency activations. In the financial year 2015/16 only one activation occurred (in response to the flooding in Lismore) which resulted in an Emergency Evacuation Centre being established at Southern Cross University.

Anglicare Disaster Recovery Volunteers first met Tania when, as part of their General Support duties they were assisting Red Cross volunteers to 'Meet and Greet' evacuees as they arrived at the Evacuation Centre. They had been brought in by State Emergency Services (SES) workers, when rising flood waters made access to their outlying properties impossible. Anglicare Disaster Recovery Volunteers helped her to fill in the required registration form and then accompanied her to the Family and Community Services (FACS) Triage desk to sort out her medication issue, as she had left home without urgent regular medication. A Department of Health representative was eventually able to organise an emergency script through the local hospital.

Anglicare Disaster Recovery volunteers identified that Tania would need some personal care items such as a toothbrush and toothpaste, as well as feminine hygiene products before re-locating to the motel room accommodation organised for her by ADRA volunteers on-site. After procuring the required items, these were given to Tania at the Anglicare Material Aid desk and her request form signed off accordingly. Tania was also able to access the Evacuation Centre for lunch and dinner, provided by the Salvation Army catering team.

By mid-afternoon on the second day, the SES were able to give the all-clear that Tania could safely return to her home, meaning that she had only required one night's emergency accommodation. Although Anglicare volunteers had provided a listening ear during an emotionally stressful time for Tania, they are required to observe strict confidentiality and do not keep records of any evacuees that they interact with. If any follow up is required, FACS employees undertake that work.





Partners in Recovery

Anglicare North Coast is a member of the North Coast Partners in Recovery (NCPIR) Consortium delivering the Partners in Recovery Program in Coffs Harbour, Maclean and Grafton. NCPIR aims to better support people with severe and persistent mental illness with complex needs. Anglicare has two Support Facilitators who work with individuals by getting services and supports from various sectors in their community to work in a more collaborative, coordinated and integrated way. Intensive Support Facilitation was provided to 65 individuals with severe and persistent mental illness in 2015/16.

A key element of NCPIR is to promote recovery with all stakeholders including clinical mental health services, local organisations and the wider community. Support Facilitators frequently assist Partners in Recovery participants when they experience periods of crisis such as domestic violence, mental and physical health, housing, legal and financial issues.

When Anglicare North Coast staff first met Barry*, he had been living with a diagnosed mental illness for over 15 years and was residing in a local caravan park. The high cost of rent and electricity was consuming the majority of his pension and because of this he was often in rental arrears and at real risk of homelessness. The accommodation was substandard and Barry was experiencing financial exploitation from other residents. He had no access to a phone and receipt of postal mail was highly variable. This situation only made Barry's mental health concerns worse; however, because of the risk to personal safety in the Caravan Park and difficulties contacting Barry, some supports that might otherwise be available had not been established.

After Barry's application to North Coast Partners in Recovery, Anglicare North Coast staff contacted a local housing support provider to engage with Barry in a recovery-oriented way. The Support Facilitator worked with Barry to get his Housing NSW application reactivated and elevated to priority status, while also building linkages with a local support group that provided material support and opportunities for social connection. The Support Facilitator worked with Barry to identify a local cleaning business to establish a living skills program, under the mentorship of an experienced training provider. Through this coordinated support, Barry has been able to develop a weekly budget, go shopping and increase contact with his mother as their relationship is slowly being rebuilt. Barry was finally offered his own unit and the approach to supporting opportunity and independence for Barry provided a foundation for him to transition successfully into his new housing tenancy.

From the system perspective, working with Barry provided Partners in Recovery with the opportunity to promote effective partnership strategies between government agencies, community organisations and the private sector, advocate at a state level for policy and procedural review, and showcase innovative pathways to improved wellbeing and independence for local people.

Financial Counselling

The Financial Counselling Problem Gambling (FCPG) program operates across four different sites in the Richmond-Tweed Region. Unlike most other Anglicare programs, our Financial Counsellor is co-located with other services including St Mary's Parish in Ballina. The aim of Financial Counselling is to provide information, support and advocacy for people in financial difficulty. A Financial Counsellor will develop a suite of options and support the client to make a decision based on the pros and cons of these options. Financial Counsellors can, when appropriate, act on behalf of clients when or if they are not able to negotiate with creditors.

In January 2016 a new Financial Counsellor, Matt Wyles, joined Anglicare North Coast and has continued to provide quality Financial Counselling services to the community. In 2015/16, Anglicare North Coast assisted 113 individual clients over 209 sessions.

Budgeting is central to the work a Financial Counsellor undertakes and this is particularly true of the journey which Peter* was on. Peter came to the Financial Counselling Service in crisis; he had previously sought assistance elsewhere but this had not resulted in any major change in his situation. Peter called the Credit and Debt hotline, 1800 007 007, and was referred to Anglicare North Coast for Financial Counselling. Peter is an aged pensioner, married, and lives in a caravan park.

Peter explained that his major concern was a \$21 000 credit card debt with a major bank. Peter had struggled to pay the minimum monthly payment of about \$400 on his aged pension and had established a short term arrangement, paying \$100 per fortnight. On advice of the Credit and Debt Hotline, he approached the bank asking for a partial waiver and offering to pay \$100 per fortnight on the balance of the account. Peter later received a letter rejecting his offer. Dealing directly with the bank caused considerable stress for Peter and he was quite concerned about his immediate future.

The Anglicare North Coast Financial Counsellor developed a budget with Peter and identified all options open to him. After an explanation of the options, Peter decided that he would like our Financial Counsellor to approach the bank and ask again for a full debt waiver. Peter decided that if this offer was rejected he would like the Financial Counsellor to see if he could negotiate a partial waiver and long-term payment arrangement of \$100 per fortnight. The Financial Counsellor determined that while \$100 was affordable, the outcome might result in continued financial and emotional stress. Peter stated that if the bank rejected these offers that he would have to declare bankruptcy as a last resort.

The Financial Counsellor drafted a letter to the bank pointing out that Peter was elderly, on an Aged Pension, had been a loyal customer of this particular bank for many years and that he had only found himself in financial difficulties when his part time work had to stop because of age/health reasons. The Financial Counsellor requested that the Bank consider granting a full debt waiver on this clients credit card account.

The bank replied and waived the whole credit card balance of \$21 000, citing the client's age, that he had been a loyal customer since the 1970's and that he had paid in excess of \$34 000 in interest since he was issued with this credit card in the 1990s. The debt waiver had a profound effect on Peter and ensured that his future journey in life would not be affected by the financial and emotional burden of high debt.

Emergency Relief

In the 2015/16 financial year our Emergency Relief Program, funded by the Department of Social Services (DSS), experienced strong demand across the three sites of Nambucca, Grafton and Ballina. Emergency Relief offers assistance and support to individuals and families so they can navigate financial crises and build financial well-being, capability and resilience. A comprehensive needs assessment is undertaken for each client and on-going referral and advocacy options are discussed. Direct assistance usually takes the form of food vouchers, Energy Assistance Payment Scheme (EAPA) or to a lesser extent Telstra vouchers. However, assistance is not confined to these items.

Anglicare North Coast staff are particularly skilled at working with the clients to identify the underlying issues and inviting clients to seek solutions for the hardships they face within a framework of mutual accountability. Given the short-term nature of the relationship between the Emergency Relief Worker and the client, referral for ongoing support such as financial counselling, mental health, crisis accommodation, legal and rehabilitation are a frequent output of interaction with the Emergency Relief Team. In 2015/16 Anglicare assisted 492 clients in 747 sessions and each client had a unique journey.

One such journey was that of Jane*, a young mother, with three children who was homeless and sleeping in her car when she first sought Emergency Relief. After initial assessment the lack of accommodation was clearly the priority issue so an immediate referral for temporary accommodation was provided.

Temporary accommodation was arranged but because of the high cost Jane could not always pay for her rent and was again forced to stay for a few nights in her car. At a subsequent appointment Jane disclosed that she had a debt with the State Debt Recovery Office so Anglicare made a referral to a Financial Capabilities Worker. As a result of that appointment, Jane learnt about the principles of budgeting and a repayment arrangement was set up under a Work Development Order.

When Jane visited again, thanks to Anglicare referral to other services, she had secured transitional accommodation. Jane had also paid off her state debt and continued to volunteer, giving back to the community. Jane gladly accepted a further referral to another local organisation who agreed to provide on-going parental support.

In the space of a few weeks our Emergency Relief program provided limited financial assistance directed at an immediate need. Through interaction with Anglicare staff Jane journeyed from potentially dangerous homelessness to secure housing, an improved financial outlook and most importantly, linkages in the community and the relevant skills to keep herself in secure housing and to be better equipped to take care of her children.

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 account
Bank: Anglican Fund Grafton Diocese
Account Name: Anglicare North Coast
BSB: 705 077
Account No: 00040271

By sending us a cheque payable to Anglicare North Coast
(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 (e.g. 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 to use your donation for. The choice is yours!



Our Affordable Housing Foundation

The need for additional affordable housing across the region remains critical. We remain committed to raising funds to address the affordable housing problem through our Affordable Housing Foundation and welcome all donations to this important fund.

The Affordable Housing Foundation was established, as a board initiative, in 2012, to assist with the provision of more affordable housing throughout the region.

How to help

For the Foundation to be effective, we need YOUR help. If you share our passion to help disadvantaged people in our region, please support the Foundation by making a donation in one of the following ways:

1. By cheque or money order payable to Anglicare North Coast (PO Box 401, Grafton, 2460)
2. By depositing funds into the Foundation's bank account
Bank: Anglican Fund Grafton Diocese, Account Name: Anglicare North Coast
BSB: 705 077, Account No: 00040272
3. By doing an on-line donation at: www.anglicarenorthcoast.org.au



Rental Affordability Snapshot

Our annual Rental Affordability Snapshot research undertaken in April 2016 once again demonstrated the lack of appropriate and affordable rental accommodation on the North Coast of NSW.

Whilst there was a slight increase in the number of properties available for rent in 2016 compared to previous years, the report also demonstrated a decrease of 6% in the availability of affordable housing for low-income earners across the region. The results also revealed that certain households and parts of the region were even worse off than the region as a whole; for example: single people living on Youth and Newstart allowance, or low income people living in Ballina, Byron Bay, Port Macquarie and Tweed Heads.

The table on the following page shows a summary of the 2016 Rental Affordability Snapshot 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.



» HOUSEHOLD TYPE	REGIONS SURVEYED	» Ballina	» Byron Bay	» Casino	» Clarence Valley	» Coffs Harbour	» Kempsey	» Lismore	» Port Macquarie	» Tweed Heads
	TOTAL PROPERTIES COUNTED	51	44	43	143	171	35	59	158	55
	Couple 2 children Newstart	0	0	2 (5%)	4 (3%)	0	3 (24%)	0	0	0
	Couple Age Pension	0	0	14 (33%)	15 (10%)	5 (3%)	7 (20%)	5 (8%)	1	0
	Single - 1 child Newstart	0	0	0	0	0	0	0	0	0
	Single Age pension	0	0	2	4 (3%)	0	0	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	5 (10%)	0	23 (53%)	59 (41%)	26 (15%)	18 (51%)	26 (44%)	30 (19%)	9 (16%)
	Single Min wage	0	0	1	7 (5%)	0	2 (6%)	5 (8%)	1	0

A SUMMARY OF THE 2016 RENTAL AFFORDABILITY SNAPSHOT RESULTS, INDICATING THE NUMBER AND PERCENTAGE OF AFFORDABLE AND APPROPRIATE PROPERTIES BY HOUSEHOLD TYPES ON THE NORTH COAST.

Working with 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** – Around 60% of parishes hosted ‘Anglicare Sunday’ during October 2015. The video about our work that was produced for these services was well received and proved to be an excellent way of ‘bringing to life’ our work. The services focused on our responsibility to care for our communities, and challenged those present to think about the needs in their own communities and how they could show love to their neighbours.
- » **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 a number of staff had the opportunity to present to staff and students. We are grateful for the contributions made to our Workplace Giving scheme from staff at various schools and for the generous donations made by each of the schools.
- » **Ministry Unit Grants** - the aims of Anglicare North Coast’s Ministry Unit Grants Program are:

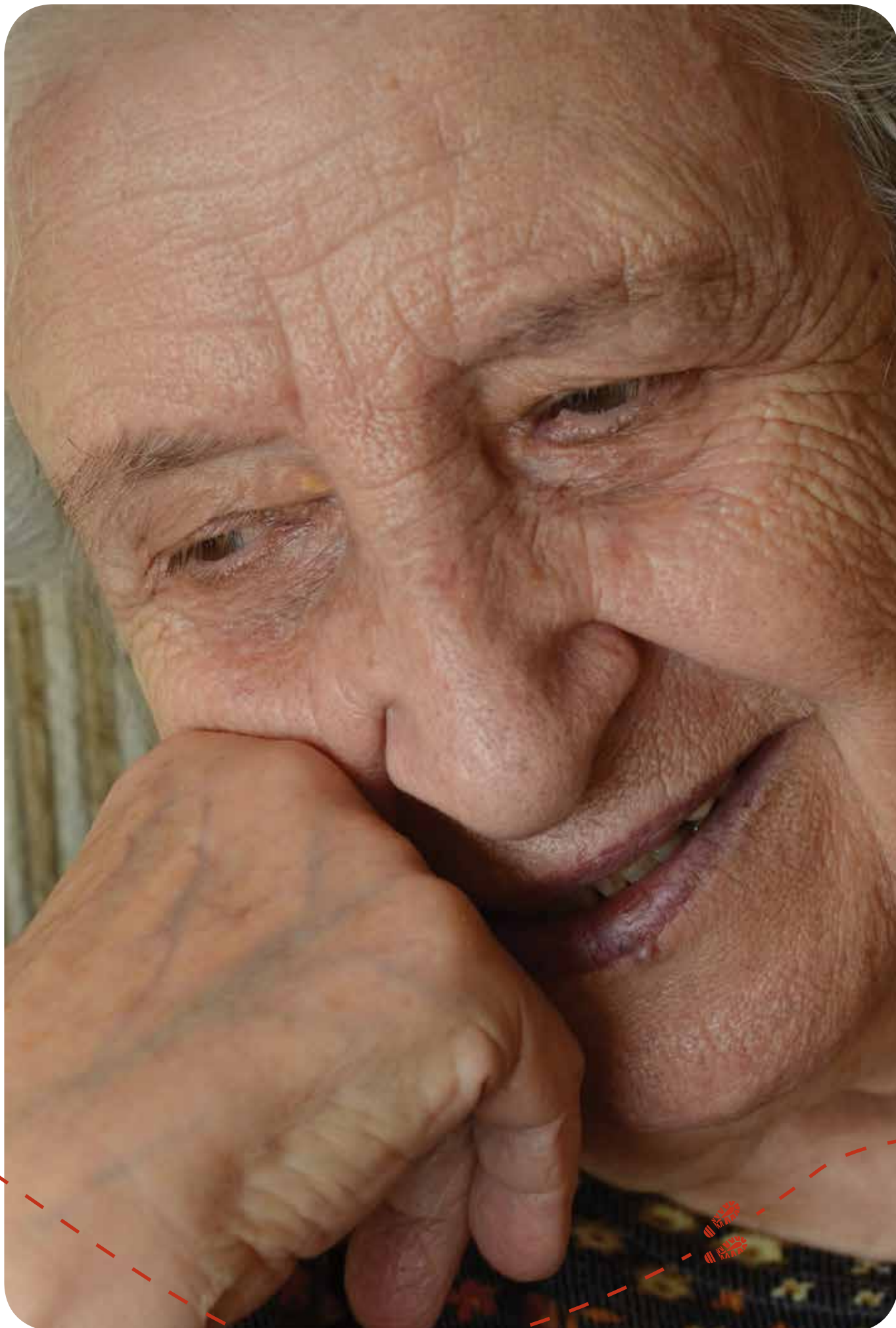
To assist Ministry Units in meeting the welfare needs of their local communities;

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 four diverse projects that 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 nine 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.





STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2016

	2016 (\$)	2015 (\$)
Revenues	3,144,160	3,018,352
Administration costs	(198,231)	(176,855)
Depreciation expense	(99,859)	(94,140)
Direct program expenses	(574,407)	(461,071)
Employee benefits expenses	(1,589,065)	(1,579,663)
Finance costs	(51,957)	(70,567)
Other expenses	(236,294)	(256,546)
Transfer to unexpended grants	(145,536)	(37,006)
SURPLUS BEFORE INCOME TAX EXPENSE	248,811	342,504
Income tax expense	-	-
SURPLUS AFTER INCOME TAX EXPENSE	248,811	342,504
OTHER COMPREHENSIVE INCOME AFTER INCOME TAX		
Contribution of assets	-	172,388
Fair value change in financial assets	(26,034)	10,404
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	(26,034)	182,792
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	\$222,777	\$525,296

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016

	2016 (\$)	2015 (\$)
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	738,070	655,521
Trade and other receivables	180,503	210,219
Inventory	5,803	12,483
Other assets	18,592	29,955
Financial assets	190,015	208,398
TOTAL CURRENT ASSETS	1,132,983	1,116,576
NON CURRENT ASSETS		
Property, plant and equipment	1,789,335	1,793,063
Investment property	1,031,092	1,049,842
TOTAL NON CURRENT ASSETS	2,820,427	2,842,905
TOTAL ASSETS	\$3,953,410	\$3,959,481
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	176,830	147,882
Employee benefits	128,724	116,880
Borrowings	709,682	1,100,960
Other liabilities	145,536	37,006
TOTAL CURRENT LIABILITIES	1,160,772	1,402,728
NON CURRENT LIABILITIES		
Employee benefits	49,436	36,328
TOTAL NON CURRENT LIABILITIES	49,436	36,328
TOTAL LIABILITIES	1,210,208	1,439,056
NET ASSETS	\$ 2,743,202	\$ 2,520,425
EQUITY		
Reserves	836,798	747,539
Accumulated funds	1,906,404	1,772,886
TOTAL EQUITY	\$ 2,743,202	\$ 2,520,425



GRAFTON

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BALLINA

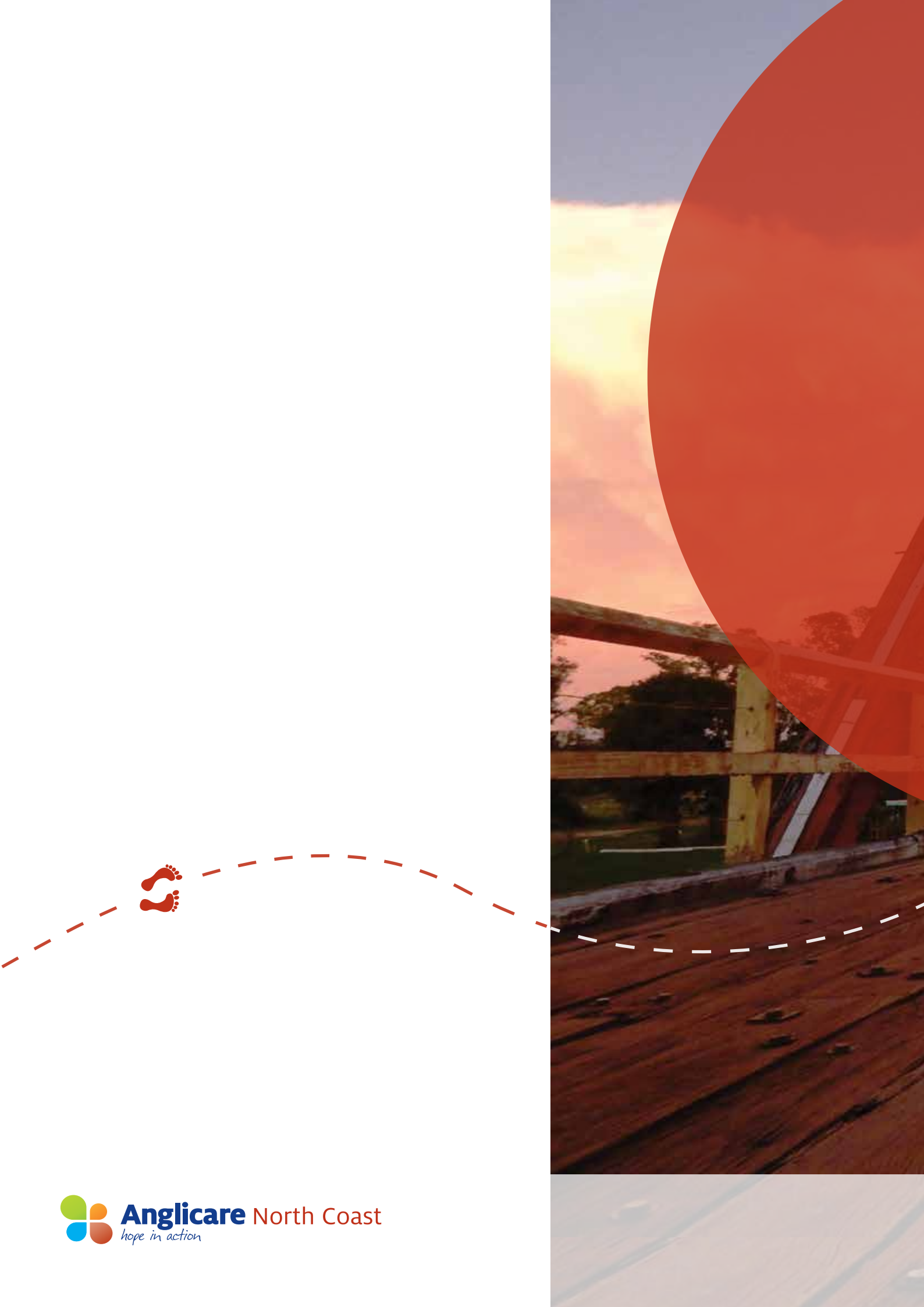
24 BURNET ST
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ENQUIRIES TO GRAFTON OFFICE

Visit our
website at: **www.anglicarenorthcoast.org.au**

**WE ACKNOWLEDGE THE TRADITIONAL CUSTODIANS
OF THE LANDS UPON WHICH WE OPERATE
AND PAY OUR RESPECTS TO THEIR ELDERS,
BOTH PAST AND PRESENT.**





Anglicare North Coast
hope in action