





CONTENTS

The Value of Values	2
A Constant in the Shire	2
Office Bearer's Reports	3
Financial Report	4
NILS Client's 15th Loan	5
Milestones Tumble by the Fridgefull	5
Client Finds Support in a Crisis	5
Youth Baristas Now Being Trained in Third LGA	6
Learning More Than Language	6
Moving Forward Creates Momentum	6
Teamwork Delivers Safety	7
Castle Towers Partnership Lifts White Ribbon Awareness	7

The Value of Values

Hills Community Aid started its annual strategic review with a review of the values that underlie the organisation's service delivery. It was a robust discussion and there was a consolidation of the values chosen to represent Hills Community Aid. During the process it was identified that Hills Community Aid wanted action-oriented values and so was to communicate their values in verbs rather than nouns. Hills Community Aid wanted to Trust, and be trusted, to Innovate, to Connect and be connected, to Respect and be respected and finally, to Support.

The values became important in all aspects of operations, so much so that candidates were asked during recruitment which value they felt was the most important. The values also became the foundation of the Vision of Hills Community Aid which is to create safe, healthy, connected and inclusive communities. This helped the organisation frame the way it would move forward in a considered and consultative way, where Hills Community Aid could define the four building blocks of services that Hills Community Aid delivers: Skills for Life, Financial and Legal Inclusion, School Readiness, and Social Connectedness.

A Constant in the Shire

In 2001 Hills Community Aid signed on a volunteer who was to help with some IT and administration tasks. It wasn't long before she was offered a job and an equivalently short time before she found out about No Interest Loans and presented it to the Board. The Board at the time was not as enthusiastic as she was but she saw a need and persisted for almost three years.

The NILS program that she wanted to deliver was pioneered by the Good Shepherd Sisters in Victoria. They

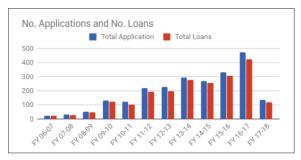
established a program that offered men and women no-interest loans to purchase essential items, and it was based on trust.

Shyama Perera, now Hills Community Aid's Financial Inclusion Program Manager, has done nothing but persist ever since. The Board reluctantly agreed to deliver the new program in 2006 and in February 2009

Northwest NILS was accredited with Good Shepherd to deliver the NILS program.

In 2012, Good Shepherd Microfinance was established to maintain and grow NILS. With the support of more than 260 accredited providers, the Australian Government Department of Social Services (DSS), the National Australia Bank, and State Governments, Hills Community Aid became one of those, and serviced two outreach sites of the 671 locations across Australia. The program was popular and the three sites in Baulkham Hills and Blacktown quickly grew to average almost 30 loans a month.

In 2014 Blacktown Community Aid, the NILS partner in Blacktown, closed its doors. This was the impetus to rethink delivery locations and the NILS program started to deliver more loans than ever. Hills Community Aid delivered its 1000th loan and hosted the Minister for Fair Trading to present the cheque.



In 2016 the Department of Fair Trading nominated Hills Community Aid as the most efficient loan provider in NSW and in 2017 Hills Community Aid successfully tendered for continued NILS funding and increased its reach to broader Western Sydney.

Today Hills Community Aid has three NILS staff with a combined 14 years of experience and six volunteers with between one and four years experience across all aspects of loan management. It delivered a record 473 loans in the 2016 financial year.

While the NILS program could be considered a constant in the Shire for over a decade, it now has the opportunity to be considered a constant in Western Sydney.

OFFICE BEARERS REPORTS



Maria Kovacic *President*

Sometimes change makes us uncomfortable. We don't like it, it takes us out of our comfort zone. But often,

on reflection, we realise that the change was good, it made us better and stronger.

Hills Community Aid & Information Service Inc. (HCA) is learning how to be an adaptable organisation in a rapidly and unpredictably changing community sector landscape. At the same time, it is placing the people we serve at the forefront of our decision making. I think we're doing a pretty good job.

We have had to learn to deal with and respond to significant reductions in funding. We have restructured the way we operate by re-tendering and re-assessing what we are doing. During these changes we have seen other organisations around us reduce the services they provide, and in some instances, close.

Having the courage to make difficult decisions was essential, and because of this HCA is now stronger and more prepared for any new challenges ahead. This was demonstrated during our Strategy Day in May, where our wonderful team of staff and volunteers came together with the shared purpose of ensuring HCA remains relevant, becomes more sustainable and never loses sight of the people that we are here to serve.

Changes within our governance structure have occurred and we farewelled Judith Scott and Ian Jacobs (our past President) from our board. Judith had been a HCA member since 1998. Her generous contribution of time and expertise also extended to her important work on our Compliance and Governance Sub-Committee. We thank both Ian and Judith for their service to HCA and our community, as we do to all our volunteers, without whom we could not achieve our outcomes.

We welcome the skills of new members Allan Gibson OAM and Sarah Tolhurst who have joined the Board.

I sincerely thank the whole HCA team for the excellent work they do across our many and varied services and programs, from CarPal, to Financial Welfare and NILS, Learning in the Hills, White Ribbon awareness and Hills Daily Grind, to name just a few. Each of you make a difference in people's lives, every single day, and as a result HCA is an integral and critical part of the Hills community, providing services genuinely creating 'safe, healthy, connected and inclusive communities.'



Ben Jackson *CFO*

The 2017 financial year started by being clouded with uncertainty. Would Hills Community Aid have a strong enough

financial plan to recover from the previous year's loss? Would the Department of Family and Children Services renew our funding? Would we continue to be funded to deliver NILS? Could we make the Rouse Hill site deliver on its potential? It was going to be a year where Hills Community Aid had to pull out all the stops to keep itself in the game.

When the Department of Family and Children Services notified Hills Community Aid that our funding would continue into 2020, when Good Shepherd Microfinance notified us our NILS funding had increased, when we were confirmed as a recipient of the Hills Winter Sleepout, these were times that allowed me to sigh a great sigh of relief. However to paraphrase Spiderman's uncle Ben 'with great funding comes great responsibility'. The Rouse Hill site unfortunately we couldn't make work, but like a phoenix from the ashes Hills Community Aid is developing a much stronger commitment to women's services on the back of another successful White Ribbon Day campaign.

Hills Community Aid will now embark on a series of changes that will see services focus on the TEIP target groups and NILS delivered further away and differently than it has ever been before. The 2018 financial year will be one where Hills Community Aid builds for its future.



Clr Dr Michelle Byrne *Patron*

Hills Community Aid is an incredible organisation offering a wonderful range of community-based services,

activities and programs for residents of all ages in the Hills Shire. There is no other service like it in the Hills and HCA continues to lead the way in the areas of Domestic Violence through the Moving Forward program and in social enterprise through Hills Daily Grind which provides training for young people. I want to thank the staff and volunteers under the leadership of CEO, Ben Jackson and the Board led by Maria Kovacic for the remarkable job they do every single day in making the Hills a better place for everyone. So much has been achieved in 2017 and I look forward to seeing what HCA achieves in 2018.

End of Year Financials

Hills Community Aid and Information Service Inc ABN 15 602 757 218 Income and Expenditure Statement for the year ended 30 June 2017

Hills Community Aid and Information Service Inc ABN 15 602 757 218 Income and Expenditure Statement for the year ended 30 June 2016

EXPENDITURE

2016

\$

2015

\$

	2017	2016
	\$	\$
INCOME		
Fees Received	186,137	151,715
NILS	93,309	95,429
State Government Funding	337,653	329,458
Fundraising Income	27,089	48,478
	644,187	625,080
OTHER INCOME		
Grants - CFNWS	-	20,000
Interest Received	3,858	1,538
Other Revenue	123,608	78,273
Christmas in the Hills	107,713	-
	235,179	99,811
	879,366	724,891

EXPENDITURE		
Administration Resources	19,937.03	34,633.58
Bus Expenses	13,976.67	-
Auspicing Invoices Paid	66,290.87	-
Computer Equipment	750	1,150
Finance	16,248.16	31,496.39
Fundraising	2,782	3,995.18
Human Resources	421,675.06	539,233.75
Marketing	18,445.83	29,214.10
Mileage Expenses	2,417.63	326.00
Motor Vehicle Expenses	27,973.21	23,617.65
Program Costs	102,052.38	109,704.10
Small Grants Program	115,293.08	104,654.18
Travelling Expenses	3,700.00	400
	811,541.92	878,295.43
Profit (Loss) for the year	67,824	(153,403.48)
Retained earnings (Accumulated losses) at the beginning of the financial year	(1,363.93)	149,080.52
Transfer To Reserves	18,390.03	(2,959.03)
Retained earnings (Accumulated losses) at the end of the financial year	48,070.04	(1,363.93)



Peter Durie *Treasurer*

"Financial sustainability is key to ensure the long term viability and success of HCA Programs. Recent years have seen HCA face many challenges in a changing community sector under more pressure, to achieve more outcomes with less funds. HCA has risen to meet the challenges with responsible financial management, closely managing each program and rebuilding financial reserves. Most importantly, HCA's success is underpinned by our most valuable asset - our volunteers - thank you!"



Strong performances on the Profit and Loss and Balance Sheet provide a platform for Hills Community Aid to build for the future.

BEN JACKSON CEO

NILS Client's 15th Loan

Margaret is one of Hills Community Aid's most passionate NILS clients. Growing up in hardship, with an abusive parent, it seemed at the time that she might never beat the generational cycle of financial hardship. As a single mother herself, she wanted better for her kids and took on credit card debt to be able to pay for it. She struggled to pay it back but it beat her twice sending her into bankruptcy.

It was by accident that she found out about NILS loans as a friend had mentioned it in passing. She approached Hills Community Aid, unable to get credit anywhere else, and got her first loan to pay for a new bed. All of a sudden things started to change: Margaret felt more confident, she could see the success of her loan and was proud to be working her way through the debt. That was seven years ago and she has now taken out 15 loans.

There are many financial inclusion products available through Good Shepherd Microfinance: Adds Up, a savings incentive program; Step Up, a larger loan product with affordable interest, and of course the No Interest Loan Scheme. Margaret has used them all at different times, allowing her to save up for bedroom furniture for her children and for a car when she needed one. The financial inclusion she was building was improving her mental health as well as her physical health. She felt less depressed and more comfortable having visitors with new furniture. Her new access to finance was also reducing her social isolation.

Margaret is averaging two loans a year, making sure she pays her loans off quickly so she can move onto the next one. "It's really easy", she says, "I pay the loan but I don't even see the money". NILS loans are paid off directly from a client's Centrelink benefits, so the loan has already been paid by the time the money lands in a client's bank account.

Margaret has used the NILS loans for just about every permitted reason. She has bought furniture, white goods, technology, and musical instruments for her children. When the Federal Government cut the school bonus, Margaret turned to NILS to cover her children's school fees. Margaret is now retired and has written a book about her hardship, hoping others can learn from it. With the help of NILS Margaret is now satisfied that she can now set an example of financial inclusion to her children.



Margaret receives her 15th Ioan from Hills Community Aid CEO, Ben Jackson.

Milestones Tumble by the Fridgefull

The Home Energy Action Program (HEA) is a Federal Government initiative that delivers energy efficiency improvements to low-income households by helping them access energy-saving appliances and home improvements.

This program continues the success of the recent award-winning Home Power Savings Program , which helped more than 220,000 low-income households collectively save 120,000 MWh of electricity and over \$36 million on their power bills each year.

The HEA Program is offering financial support for eligible low-income households to access energy-efficient fridges and TVs at a discounted price. It has also been driving up the number of NILS loans for fridges. While loans to pay for green slips and registration is the most common loan reason, loans for fridges under the HEA program are the fastest growing category. Over 12% of loans made were to buy a new fridge.

A fridge is something that is so easily taken for granted, however when you don't have one, you are not eating enough fresh food and your health can really suffer. Even when you do have one and it isn't working efficiently your power bills can really hurt. So you could understand why people go to payday lenders or rent-to- buy operators to get themselves a new fridge.

However with 77 new fridges on NILS loans this year it is a great story for those clients. They have a cheaper fridge and they are using responsible credit. It is no wonder that the Financial Inclusion team are beginning to be known as the Fridge Inclusion team.

Client Finds Support in a Crisis

Esta (not her real name), is a new migrant, and a new parent with six-month old baby. Desperate for help as most of her SRSS payment was going towards rent, she approached Hills Community Aid for financial help. She was a teenager in a new country and had yet to understand the financial traps in having a phone. She had a large Telstra bill and no way to pay the increasing costs. Hills Community Aid paid the bill for her through the agreed hardship brokerage system run by Telstra, who agreed to allow the client to cancel her contract.

Youth Rez, another Hills-based organisation, delivered groceries and provided an Opal card to help the woman get around. Using Hills Community Aid's generous network of supporters a pram was found and delivered along with other baby goods. SydWest Migrant Services are now helping find alternate accommodation for Esta and her family, and they are now accessing foodbanks and other charities.

Hills Community Aid is nearing the end of its funding for its Crisis Support program and now will look towards funding support to help clients such as Esta. This program costs Hills Community Aid over \$40,000 per year to run and it now needs your help, so they can help people like Esta.

PROGRAM REPORTS, SOCIAL ENTERPRISE

Youth Baristas Now Being Trained in Third LGA.

During the development of the Youth Skilled Up Program, the support of Kellyville High School was integral to the success of the program as it grew into Blacktown. With a successful funding bid to deliver the program in Parramatta, the program started to take on youths in disability services.

The young lady (whose name we cannot provide for privacy reasons) spoke quietly but confidently. In the background the Barista Trainer was smiling proudly. She described what she was learning and enthused about her prospects as a barista. This young lady initially didn't want to participate in the Youth Skilled Up Program, she tried to give it away after week one of the eight-week program.

Basia Emanuel was the Barista Trainer and lives the values of Hills Community Aid. With respect and support, she convinced the young lady that she should give it one more go. During the coming weeks the young lady's confidence grew as Basia supported her in her customer service skills. Yes, she was learning how to make coffee, however she was also learning how to navigate personal relationships with more confidence.



Andrew Laurisden, CEO Toongabbie Sports and Bowling Club meets a graduate of YSUP.

Learning More Than Language

It has been nearly a year since Karen began as a Tutor for the English Conversation Classes. "Initially I was quite nervous about what I could offer and how to approach the role of tutor", Karen said. There were already two tutors running the class and they made Karen feel very welcome.

For a while she watched and listened and tentatively offered suggestions. At home she Googled many "How To Teach English" sites and took this information to the classes. Before long she became more comfortable and confident teaching the students and actually felt like she was making progress.

Week by week the three tutors saw improvements in the students. They became more confident and more comfortable to ask questions about things that confused them. Navigating newspaper headings, Australian idioms and slang words were key obstacles for a clear understanding of English in the Australian context.

Karen has gained as much as she has given. "Over this past year I have often reflected on what I have gained from being a Tutor. Firstly, I have been so humbled by the courage our students have shown in putting themselves into very challenging and sometimes embarrassing situations.

Their determination and enthusiasm to learn has just stunned me. Secondly, we have all developed a strong bond



The English Conversation Class farewell one of their class mates.

with each other – respect, trust and eagerness to help one another to the point where we are just one big happy group - not tutors and students".

Friday is now Karen's favourite day of the week. She looks forward to a new challenge every week.

"I love hearing about what the students' experiences have been since I saw them last. We listen, we talk, we advise, we laugh (lots) and constantly acknowledge the amazing progress our students make from one week to the next".

Karen believes she is so much better for volunteering with the English Conversation Class, "they have taught me as much as I have, hopefully, taught them".

PROGRAM REPORTS, SAFE COMMUNITIES

Moving Forward Creates Momentum

Moving Forward is a peer-to-peer mentoring program that was started in 2015 when Hills Community Aid saw a distinct gap in services available for Domestic and Family Violence (DFV) victims in the Hills. In the last year stronger partnerships with services has meant the program has evolved and is now being delivered on site in the service where the need exists.

Pam and Melissa (not their real names) were ladies from one of these services. They both had young children and had been connected with a range of support services. Even though they had a range of services supporting them, there **06** was still a gap in what they needed to rebuild their lives.

Pam said, "This is the highlight of my week" and Melissa said, "Great access to information that I didn't know existed".

Moving Forward was starting to create momentum in their lives. During the program Pam was able to secure housing after her introduction to the housing guest speaker in week six. When Hills Community Aid first envisaged this program a lot of the talk was about leaving things behind, a backwards vision. However what the women who have been through the Moving Forward Program have taught us is that the program is not just about moving forward but about having a positive vision for the future, a safer vision for the future.

PROGRAM REPORTS, SAFE COMMUNITIES

Teamwork Delivers Safety

With limited resources and large gaps for DFV programs in the Hills, the position of Safe Communities Worker has also taken on more than Moving Forward and the White Ribbon Day Campaign. It has also had to take on ad hoc service delivery, like when Hills Community Aid helped Jenny (not her real name).

When a worker from John Hunter Hospital contacted our Safe Communities worker, Sarah, in regards to her client who was escaping an extreme case of DFV, Sarah responded immediately.

Jenny lived in Baulkham Hills before the last assault which took her up to the Hunter Region and she had come back to Baulkham Hills to get her children whilst trying to work out how she could get to her family in northern Queensland.

Jenny had tried to leave her husband many times before but he had control of everything: finances, documents, bills everything that she might use to access Centrelink or even open a bank account. Police reports had been made but she believed they were useless as he always got away with it. The worker from John Hunter Hospital had been trying for over a week to get Jenny Emergency Relief in order to get her petrol, food, and baby supplies, so she could escape. She had no luck with a myriad of services including Housing, Salvos, Anglicare, and Vinnies, mainly because Jenny had no Centrelink benefits. The client, and worker had been fighting this battle too but Centrelink had been no help.

After working through a range of solutions and services in the area, Hills Community Aid thought they had exhausted all their options as they couldn't find her enough money to get to northern Queensland, and all she was asking for was four tanks of petrol for a people mover.

One of the benefits of having a Financial Inclusion team at Hills Community Aid is that it provides the financial support that DFV victims often need. The Financial Inclusion team provided Jenny with food vouchers, and petrol vouchers that would fill her tank once. It doesn't seem like a lot, however that one tank was the tank that took her and her family out of Sydney, towards safety and onto another service that could provide her the next tank of petrol.

Castle Towers Partnership Lifts White Ribbon Awareness

A young lady approached the White Ribbon Day stand well before the launch and she wanted to buy a ribbon. Ben Jackson was manning the stand and he duly sold her one. He said to her that he would put it up for her once the Mayor had launched the ribbon and she was happy with that.

She described to Ben a time in her life when she was in an abusive relationship and how it took her two years to be able to escape it. She was so thankful for the campaign and the effort everyone was going to so that women experiencing, or women who have experienced, domestic violence felt more supported and less alone in dealing with this lifealtering issue.

Later in the day she returned, with her boyfriend, who also purchased a white ribbon. He then proceeded to move some of the other ribbons so his ribbon could be next to his girlfriend's. What a fantastic show of support from him. She took photos, she posted it on social media, he laughed at her enthusiasm, she promised to send more people over.

This couple represents hope for beating the issue of men's violence against women. It is their generation, the next generation that will set new benchmarks and build stronger culture about violence not being acceptable. Ever.



Then Hills Mayor Yvonne Keane launches the White Ribbon Day Campaign

This certainly would not have happened without the support of Castle Towers, their leadership and their team's facilitation made a significant social impact. It is with great privilege that Hills Community Aid are involved with an organisation like Castle Towers who are helping to change people's lives in this way.

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Special Mentions

Jill and her wonderful team of volunteers in the 1 to 1 program.

John and his committed team of volunteers in the Hills CarPal program.

Wesley Mission for providing the childcare for Moving Forward.

Without Norm, the Hills Community Bus would be among the Hills' homeless.

Louise who is the engine room of Learning in the Hills.

All of the volunteers who give so much and ask so little.

Cora for continuing to passionately support the financially disadvantaged.

The Community Angels parading as Hills Community Aid staff, for never quitting on a client, and for always going above and beyond, even when they are told to go home.

The loved ones of our staff for supporting them every step of the way

Partners























Family & Community Services



































