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Welfare Rights Centre Ltd [NSW]

ABN 76 002 708 714

ANNUAL REPORT

JULY 2012 to JUNE 2013

Prepared for 2013 Annual General Meeting

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Introduction

The Welfare Rights Centre is an independent, not for profit, community organisation which holds charitable status. The Centre provides specialist information and legal advice about social security, family assistance and employment assistance. The Centre also runs a casework service. Much of our casework has an emphasis on early intervention.

Advocacy with a rights-based approach is a hallmark of the Centre. This includes advocacy for individuals and families as well as systemic advocacy with an emphasis on full employment, targeted employment assistance and a better social security system.

Groups of clients the Centre regularly assists include:

- families and carers;
- victims of domestic or family violence;
- young people;
- Aboriginal and Torres Strait Islander peoples;
- former refugees;
- people with disabilities;
- people with a mental illness;
- those with substance abuse or gambling problems; and
- people experiencing homelessness.

The Centre's goals are to alleviate poverty and to help people in need to stabilise income support, participate where possible in the paid workforce and relieve pressure on other service delivery agencies in NSW. Until 30 June 2013, the Centre's core establishment and ongoing recurrent funding has been provided by the NSW Department of Youth and Community Affairs and successor departments.

The Centre is staffed by paid workers and volunteers. We could not operate without our dedicated volunteers.

The Welfare Rights Centre is in its thirtieth year having been established in 1983 as a result of community worker campaigning. The Centre celebrated the 30th anniversary of its opening on 5 May 2013 by holding a “Let them eat cake rally” at Farrer Place in Sydney outside the NSW Government Offices. This rally was to protest against the announcement on 11 April 2013 that the NSW Family and Community Services Department planned to defund the Centre after a 30 year partnership.

In 2012-2013 the Centre provided two statewide services in NSW. The first was an information, referral and intensive casework service for families with children up to 18 years of age, or young people between 15 and 18 years of age. This service is funded by NSW Families and Communities. This service will not continue in the next financial year as a result of the defunding. The second was a welfare rights and community legal services program for people who are having difficulties with Centrelink and require legal casework assistance, for example, at the Administrative Appeals Tribunal. This service is funded by the Commonwealth Attorney-General’s Department and Legal Aid NSW and includes a law reform component and a community legal education component.

The Centre also undertakes its own income generation activities to supplement our statewide services. Examples of these activities include the recent production of the 7th edition of *The Independent Social Security Handbook* for community workers and our trade union program to assist casual workers and people who have lost their jobs.

Many individuals and families have benefited from the work of the Welfare Rights Centre. The Centre also provides a direct, economic benefit to the state of NSW by ensuring that accurate Commonwealth social security payments are provided to NSW residents. Many people including families, single parents, young people, people with disabilities and age pensioners end up owing a debt to Centrelink. In many cases, this debt does not exist at all and Centrelink has made a mistake. People are then forced to pay back money to the Commonwealth even it though is not actually owed. In other cases, there is a debt but the person’s special

circumstances warrant the debt being waived. Advocacy is often required to convince a decision-maker that the debt should be waived.

In 2012-13, the Welfare Rights Centre, through its representation, had \$ 1.3 million worth of debt owing to the Commonwealth either found not to exist at all or waived. This represents more income in family budgets, more money in the state of NSW and less pressure on other NSW community services.

Affiliations: The Welfare Rights Centre is a member of the Australian Council of Social Services and the NSW Council of Social Services. The Centre's peak national organisation is the National Welfare Rights Network (NWRN) and much of the Centre's policy and law reform work is undertaken under the auspices of the NWRN. The Centre is also an accredited member of the National Association of Community Legal Centres.

1. Casework

1.1 Information, Advice & Casework service

The Welfare Rights Centre provides an information, advice and casework service to people with income support problems related to social security and family assistance law and to agencies assisting people with such problems. The aim of the Centre's casework service is to achieve beneficial outcomes for individual clients and for classes of clients, and to utilise our casework to improve equitable access to income security.

The casework service comprises a telephone advice service, research, assistance with self-advocacy, interventions directly with Centrelink, written advocacy on behalf of clients and written or personal representation before the Social Security Appeals Tribunal (SSAT), the Administrative Appeals Tribunal (AAT), or the Federal Court in some cases. Advice is given on almost all aspects of social security and family assistance. Further representation may be provided in complex cases particularly where children are at risk, matters of wide application, and matters where the client has no money at all or where they may not adequately represent their own interests.

Throughout 2012-2013 telephone advice and assistance was available Monday to Friday, for a four hour period each day (the Centre has subsequently had to cancel its Wednesday advice shift owing to the withdrawal of funding by NSW Family and Community Services). Ongoing clients may contact the Centre at all times between 9 am and 5 pm. The Centre has a toll free number to facilitate access for clients in country and outer-metropolitan areas and a TTY for people with hearing impairments. Initial advice is generally provided by telephone; however, the Centre has an access and equity policy to ensure that people unable to obtain assistance by telephone are not disadvantaged.

The Centre's casework service could not function without the valuable contribution of unpaid volunteer workers. Their contribution is gratefully acknowledged in section 6.4 of this Annual Report.

1.2 Casework statistics

The following statistics are compiled from information provided to us by our clients. Some clients choose not to provide some of their personal information. The percentages are calculated on the total number of people volunteering particular information and may not represent the complete picture. Nevertheless, they provide a good overview of the casework of the Centre.

Number of clients

From July 2012 to June 2013 the Centre provided assistance to 2,259 clients. We provided 4,739 “advice activities” and opened 748 new cases (both major and minor) in the period. Advocacy included representing clients in internal Centrelink reviews and with appeals to the Social Security Appeals Tribunal (SSAT) and Administrative Appeals Tribunal (AAT).

Age	2011-12	2012-13
0-18	0.4%	1%
18-34	23%	17%
35-49	30%	24%
50-64	33%	26%
65+	14%	11%
Not specified		21%

Gender	2011-12	2012-13
Female	57%	56%
Male	43%	44%

Country of birth

The country of birth disclosed by our clients was as follows:

	2011-12	2012-2013
Australia	56%	34%
New Zealand	3.2%	2%
United Kingdom	3.8%	3.5%
Lebanon	2.9%	1.6%
China	2.9%	1.4%
Egypt	1.3%	0.7%
Iraq	1.3%	1.3%
India	1.1%	0.9%
Greece	1.1%	0.9%
Turkey	1.1%	0.7%
Fiji	1.0%	0.5%
Vietnam	0.9%	0.5%
Other	23.4%	53%

Clients of Aboriginal or Torres Strait Islander background

In 2012-13 3.5% of all clients identified themselves as being of Aboriginal or Torres Strait Islander background. In 2011-12 the percentage was 4.1%.

Payment types

The most common payment types for matters over the period were:

Disability Support Pension	1417
Newstart Allowance	841
Age Pension	420
Parenting Payment	345
Youth Allowance	238
Family Tax Benefit	291
Carer Payment	228
Special Benefit	121

1.3 Casework issues during 2012 – 2013

Tribunal Representation

The Centre represented approximately 44 people at the Social Security Appeals Tribunal and 10 people at the Administrative Appeals Tribunal during 2012-2013. Cases included large member of a couple debts (\$200,000), to Youth Allowance (unreasonable to live at home criteria) and compensation preclusion periods. In making a decision to represent, the Centre applied its casework guidelines as to the merits of the case, the material difference involvement from the Centre could add, and the client's ability to self-advocate effectively. For this reason, representation often took place for clients with intellectual and physical disabilities, clients who are very young or very old, clients experiencing mental health problems, from Aboriginal communities, people from cultural and linguistically diverse backgrounds, and people experiencing homelessness or other life crisis.

Debts

The most resource-intensive issue for our advice and casework service continues to be related to the raising and recovery of social security and family assistance payments debts. In particular the Centre assisted numerous clients with member of a couple debts which proved to be very resource intensive. From appeals run with the intervention of our Centre, we were successful in having \$1,300,000 of debt found not to exist in the 2012-2013 financial year. What is of particular concern in these cases is that Centrelink raise the debt, often covering a period of many years, even though the client had been keeping Centrelink informed of their living arrangements throughout the relevant period. During the debt period Centrelink often reviewed the person's living arrangements and decided the person was entitled to the single rate of payment. Despite this the decision maker invariably failed to take into account previous decisions by Centrelink, where it accepted that the person was single. The retrospective nature of these decisions is of significant concern.

The Centre also provided assistance to many students who had debts raised on the basis that they were not undertaking full-time studies. Many of these students were enrolled in OTEN or TAFE courses. The Centre prepared a public policy discussion paper about the way in which the letters our clients received from the Federal

Department of Human Services significantly contributed to the occurrence of overpayments by TAFE and OTEN students.

Many of the cases we examined highlighted that Centrelink error often plays a significant part in the causation of the debt. For example, there were many cases where the debt arose due to Centrelink failing to take into account the person's income when calculating their rate of social security. This is particularly the case where the person advises the FAO of their income but that income is not used to assess the person's social security payment.

Compensation preclusion periods

We continue to see a large number of cases about "compensation preclusion periods". These are cases where our client has been precluded from social security payments, often for many years, because they have received a compensation payout. This year our Centre has had some great success in getting lengthy preclusion periods reduced and assisting clients in hardship to get onto appropriate social security payments.

People with illnesses and disabilities

Approximately 25% of the people who contact the Centre are seeking assistance in relation to the rejection or cancellation of Disability Support Pension. Due to the level of demand of this advice the Centre generally restricts its service to the provision of advice. In 2013-2014 the Centre will be initiating a Disability Support Pension advice clinic on Wednesdays to cope with the demand for advice on this payment type and to provide advice about medical rejection appeals.

The Centre continued to advise a large number of clients on activity tested payments, such as Newstart Allowance or Parenting Payment, who have either an illness or disability or caring responsibilities. A difficulty in this area is that these matters are often not taken into account when the person is presented with their Employment Pathway Plan and our experience is that the person can agree to activities which then conflict with their caring responsibilities or are not possible bearing in mind their medical condition.

1.3 Case studies

Case study one

Sarah had left a violent relationship and moved in with a flatmate. Sarah's daughter had trouble looking after her child so Sarah became the carer of her granddaughter. She applied for and received Parenting Payment and Family Tax Benefit. Sarah and her flatmate moved to two different rental accommodations. When her flatmate bought a house, in his name only, he offered Sarah the opportunity to continue their house sharing arrangements. Sarah accepted the offer as it provided security for herself and her granddaughter. She paid rent, had her own room and they continued to reside together as flatmates.

They developed a close friendship but their relationship was no sexual and they remained friends. Both had short term relationships with other people while residing together. However as is often the case, friends who are flatmates help each other out. Steve provided the finance to help Sarah buy a car. They went on one trip together.

Centrelink subsequently decided that Sarah and Steve were members of a couple and due to Steve's income Sarah was not entitled to social security for the entire time they resided together. A debt of over \$80,000 was raised. The matter was to be referred to the Commonwealth Director of Public Prosecutions for consideration of prosecution.

The Centre represented Sarah at the Social Security Appeals Tribunal. We obtained detailed statements from Sarah, Steve, their friends and Sarah's doctor where all parties confirmed that they were just friends. We obtained records from hospitals and documents from various government departments which all confirmed that Sarah and Steve presented themselves as single people.

The Tribunal changed Centrelink's decision, agreeing that they were not a member of couple. The debts were extinguished, Sarah's payment continued at the single rate and prosecution action was dropped.

Case study two

Meena moved to Australia in 2004 and was granted permanent residency. She separated from her husband in 2006 and applied for social security for herself and her two children.

Over the next few years Meena left Australia a few times to visit her parents. The longest period she was outside Australia was for four months. Each time she left Australia she contacted Centrelink and told them of her departure date. Each time she returned she contacted Centrelink and advised them of her return. On some occasions she even showed her passport to Centrelink.

Centrelink continued to pay her during this period. But it subsequently raised a debt of more than \$40,000 against her on the basis that she was not residentially qualified to receive payment from date of claim. Centrelink ruled that Meena was never residing in Australia from the time of grant, and therefore not entitled to any of the payments received.

When Meena contacted our Centre she told us that she always kept Centrelink informed of her travel arrangements. We obtained her file under Freedom of Information from Centrelink. Her file supported her claims – Centrelink was always aware of her circumstances and had made the decision throughout the debt period that she was qualified for social security.

An early intervention appeal was lodged to the Centrelink Authorised Review Officer (ARO). The ARO realised Centrelink's error. The ARO decided that Meena was always an Australian resident and that the debts should not have been raised.

2. Policy Report

2.1 Introduction

The Australian Social Security system is complex and tightly targeted. The Welfare Rights Centre has a clear set of goals to guide its important law reform and policy activities. Those goals are:

1. to develop and advocate proposal for reform of social security legislation, administration and Government policy in order to minimise hardship and poverty in Australian society in general, and for social security recipients and their children in particular;
2. to ensure the social security system is:
 - based on rights and entitlements, responsibilities and obligations which are clearly stated in legislation and enforceable;
 - administered under clear, publicly accessible policy guidelines;
 - characterised by a robust review and appeals system that allows individual decisions to be challenged; and
3. To promote fair and accessible administrative law particularly in the field of income support.

The Welfare Rights Centre undertakes the majority of its policy and media work in conjunction with its peak body, National Welfare Rights Network (NWRN), to facilitate a strong national presence. Please see the policy and media section of the 2013 NWRN Annual Report at www.welfarerights.org.au for details about submissions produced, inquiry hearings attended, community engagement and other work undertaken by Welfare Rights Centre (NSW) staff working within the Network. In addition, we have outlined in this report work either entirely or primarily undertaken by the Centre.

2.2 Unemployed people, single parents in poverty

Much of the Centre's work over the past year involved highlighting the difficulties experienced by people trying to survive on the \$35 a day Newstart Allowance. The Centre worked alongside single parents and their advocates to highlight the impact of the cuts to Parenting Payment Single. Like many of our activities during the year, we sought to link our work to the campaign to increase the rate of Newstart and other allowances by \$50 per week.

The Welfare Rights Centre also released a major report on the effectiveness of the Federal Government's Rent Assistance program, highlighting that over 55,000 people in NSW were paying more than half of their income in rent.

We also sought to highlight the experiences of people with a disability on the Newstart Allowance: over 121,000 people with a disability were living on the inadequate rate of Newstart Allowance.

While there was good news with the start of *DisabilityCare Australia*, our Centre highlighted difficulties experienced by people with disabilities in finding work, as the rate of rejections on the Disability Support Pension reached 50%. The Federal Government has saved over \$500 million by moving tens of thousands more people on the Newstart Allowance, which is now almost \$150 per week less than the pension.

2.3 Liaison with Government agencies and the community

Staff members have attended many meetings with NSW and Federal Government agencies as well as within the community sector. They also regularly attended the following engagements during the 2012-13 year:

- NWRN committee meeting teleconferences;
- Community Legal Centre NSW Co-ordinators' meetings;
- ACOSS Board meetings;
- the NSW Community Homelessness Alliance; and
- Federation of Non- Government Agencies (organised by NCOSS).

Staffs also regularly attends a variety of local meetings to consult with the Federal Department of Human Services on service delivery issues. These meeting include:

- the Department of Human Services Homelessness Advisory Group (NSW);
- Department of Human Services National Multicultural Advisory Group meetings (national);
- the Department of Human Services Mental Health Advisory Group (NSW);
- the Department of Human Services Employment Services Advisory Group (NSW); and
- the Department of Human Services Aboriginal Advisory Group (NSW).

The Centre took part in the Department of Human Services NWRN biannual delegations in Canberra in September 2012 and April 2013, and played a vital role in developing meeting agendas and in following up issues from the meetings. Sydney's Policy and Media Officer continues to be on the ACOSS Board. He is also the Employment and Social Security policy adviser to ACOSS.

2.4 Key activities in 2012-13

The Centre undertook considerable policy and media work in its own right during 2012-13, in addition to our work supporting work of the National Welfare Rights Network.

Highlights of major activities of the Centre during the year 2012-13 were:

- a 12 month Legal Aid NSW/Community Legal Centre Partnership Project: Income Management in Bankstown;
- hosting a community consultation with the consultants charged with the Independent Centrepay Review for community agencies, pensioner organisations and financial counsellors;
- actively supporting single parents in NSW who were detrimentally affected financially by changes to the rules governing Parenting Payment (Single); and
- regular meetings with the Sydney Zone Manager of the Department of Human Services and with the Sydney office of the Commonwealth Ombudsman.

2.5 Welfare Rights Centre Media Releases

15 April 2013, *NSW Community Services axed Welfare Rights Centre*

29 April 2013, *Welfare Rights Centre is not a political football*

2 May 2013, *Media Alert: Let Them Eat Cake! Rally to defend the Welfare Rights Centre*

3 May 2013, *Rally Against Defunding Welfare Rights centre, Sydney,*

10 May 2013, *NSW Government must reverse cuts to Welfare Rights Services*

10 May 2013, *New report: Rent Assistance failing many Australians, WRC and NWRN.*

2.6 Submissions and Reports

March 2013, *Submission on Child Support NSW Department of Family and Community Services, Welfare Rights Centre, Sydney;*

10 May 2013: *A home of the range or a home out of range: How Rent Assistance is failing low income Australians, Welfare Rights Centre and NWRN;* and

17 June 2013, *Emergency Submission to the NSW Treasurer, Welfare Rights Centre, Sydney.*

2.7 Policy Discussion Papers

Problems with member of a couple decisions, September 2012;

Issues paper: Failure to consider cultural and religious background in investigations into relationship status of Arabic speaking single mothers, October 2012;

Student Payments and OTEN: Centrelink service delivery issues; and

A home on the range or a home out of range: How Commonwealth Rent Assistance is failing many low income Australians, May 2013.

3. Community Legal Education &

Community Liaison

3.1 Long term goals

The community legal education and training goals are:

- to provide high quality, accessible and targeted community education; and
- to provide specialist support to other NSW community agencies.

3.2 Education and community liaison

In 2012-13, the Centre continued to deliver education activities to disadvantaged client groups as outlined in the introduction to this Annual Report. We also continued to provide targeted social security training to community workers and organisations that support disadvantaged groups.

With funding assistance from the Law and Justice Foundation of NSW, we conducted a two day training and advice clinic in the regional town of Dubbo. Training and advice were provided to members of the Aboriginal community, and community workers servicing the community.

Particular focus was given this year to Aboriginal and Torres Strait Islander financial counsellors and financial counsellors from the Financial Counsellors Association of NSW.

In early 2013 we provided training on behalf of the NWRN to Serious Non-Compliance Teams, the benefits of which have been apparent in our subsequent dealings with Centrelink Investigators.

Please also see 2.3 above for further information about our liaison and engagement work.

4. Publications

4.1 Long term goals

The Centre's overall publication goals are to produce and distribute clear, informed, effective and targeted information and policy material designed to:

- increase accessibility to the social security system;
- educate and increase community awareness about Social Security issues, payments and rights; and
- improve the social security system in Australia.

In pursuit of these goals the Centre's key publications for 2012-2013 were:

- *Rights Review* quarterly newsletter;
- the *Independent Social Security Handbook*;
- *Social Security Reporter*;
- Factsheets; and
- Website on behalf of the National Welfare Rights Network.

4.2 Rights Review

The Centre published four issues of "Rights Review" in 2012-2013, reporting every three months on changes to social security law and administration, raising awareness of social security matters, policy reform and assisting community workers to help their clients.

4.3 The Independent Social Security Handbook

The Centre published the 7th edition of the *Independent Social Security Handbook* in 2012-2013 and continued to publish the online edition quarterly. The primary purpose of the Handbook is to inform community workers about social security law and Centrelink administrative practices and to assist them to better advocate for their clients with regard to social security payments.

4.4 Social Security Reporter

The Centre produced four editions of the *Social Security Reporter* (SSR) in 2012-2013. The purpose of the SSR is to provide a useful ready reference for Social Security practitioners and others with a particular interest in this area of the law, in particular important case law developments.

4.5 Factsheets and brochures

The Centre has over 30 Factsheets available to assist and inform people about Social Security matters. In 2012-2013 we updated a number of Factsheets to reflect the changes to the law.

4.6 National Welfare Rights Network (NWRN) Website

A new website was launched in 2012-13.

5. Funding

5.1 Major funders

Funding for the period 1 July 2012 to 30 June 2012 was received from:

- NSW Family & Community Services - \$411,090
- Commonwealth Government – Welfare Rights Program - \$235,360
- NSW Government Community Legal Centre Funding Program - \$125,173

The Commonwealth Government also provided a “one off” amount of \$190,000 on 27 May 2013 which was provisioned for the 2013-2014 financial year in order to help the Centre cope with the decision of NSW Family and Community Services to defund the Centre as of 30 June 2013.

5.2 Welfare Rights Trade Union and HESTA Programs

Throughout the year the Centre continued to provide service to and receive support from the following unions involved in its Trade Union Welfare Rights Program:

- NSW Independent Education Union;
- NSW Nurses and Midwives’ Association;
- NSW Teachers Federation;
- NSW Branch of United Voice;
- Public Service Association (NSW); and
- Police Association of NSW.

In addition, the Centre has continued its service arrangement with HESTA, under which HESTA members who are injured or ill and without income support, are provided with advice and assistance in relation to their social security entitlements and income protection.

The Centre is appreciative of this support and the opportunity the Trade Unions and Hesta program provides the Centre to assist low income working people. Throughout 2012-2013 the main features were:

- advising and representing trade union and HESTA members with regard to their social security matters;

- providing quarterly bulletins to each union with updates of changes to social security law; and
- writing articles in trade union journals to inform readers about their social security entitlements.

5.3 Income generation

In addition to the revenue from HESTA and the trade unions detailed above, the Centre also continues to generate further income through sales of the newsletter (*Rights Review*) the *Social Security Reporter* and sales of the *Independent Social Security Handbook*.

5.4 Project Grants

The Centre received a Project Grant of approximately \$12,000 from Legal Aid NSW to provide specialist training and undertake law reform in the area of income management. This Project Grant was successfully acquitted at the end of 2012-2013.

The Centre also received the first instalment of a small grant of \$5,000 from the Law & Justice Foundation to pilot an education and legal advice outreach clinic at Dubbo.

5.5 Auditor's Report

The audit for the period was conducted by Steven J Miller & Co. The Auditor's Report forms part of this Annual Report. See section 7 of this Report for more details.

6. Management

6.1 Board of Directors

Throughout the period the following people played the very important role of planning and overseeing the Centre's work in their capacity as members of the Board of Directors.

6.2 The Directors who held office at any time during 2012-2013

- Estelle Adamek
- Liz Biok
- James Campbell
- Diana Covell
- Tony Eardley
- Carol Howard
- Michelle Jones (not from April to June 2013¹)
- Meghan Carruthers
- Terry Mason (Chairperson)
- Cristina Pebaque
- Stella Topaz

6.3 Staff Members

The Centre employed the following staff at the end of June 2013:

Matthew Butt	Litigation Solicitor
Amie Meers	Caseworker/Education Officer
Carolyn Odgers	Solicitor
Maree O'Halloran	Director
Danny Shaw	Senior Caseworker
Gerard Thomas	Policy and Media Officer
Katie Wrigley	Principal Solicitor

¹ During this period Michelle Jones stood aside because she was seconded to NSW Women in the NSW Government.

Alice Jones-Rabbitt, Sharissa Thirukumar and Hannah Vieira have been employed on a casual basis from time to time throughout the year and have provided invaluable assistance.

The Centre also sadly saw the loss of a number of staff in 2012-13 including Catalina Loyola, Lee Hansen, Cass Wong and Karen Lau.

6.4 Volunteer Workers

The Centre's success could not have been achieved without the help of our volunteer workers throughout the 2012-2013 year. At any given time the Centre has had about 12 casework assistant volunteers who provide an invaluable service each week on our advice shifts. Special mention should also go to our administration volunteer workers who help with the administrative functions of the office. These volunteer workers perform their duties with style, diligence, patience and much skill.

The casework volunteer workers have the challenging task of direct contact with people who contact us for advice or referral. They assisted the Centre to interview 2,259 clients throughout the year. They displayed excellent communication and interpersonal skills in assisting many highly distressed clients. Their dedication and enthusiasm proved an inspiration to all of us at the Centre.

The Centre gratefully acknowledges the role played by all our volunteer workers. These workers contribute services to the Centre valued at over \$200,000 each year. We hope they enjoyed being at the Centre as much as we have enjoyed having them and we look forward to their continuing involvement with the Centre. To those who left us in 2012-2013 we wish them well in their future endeavours and thank them for their years of service.

The volunteer workers at the Centre in 2012-2013 were:

- Johnson Pang
- Estelle Adamek
- Nathan Bradley
- Timothy Buckley
- Helen Cheng

- Jenny Cohen
- Lachlan Daley
- Michele Izzo
- Luke Jacob
- Cynthia Lam
- James McKenzie
- Maria Due
- Arnjali Sabapthy
- Petrina Slaytor
- Lisa Soo
- Zeinab Zein
- Alexandra Ellinson
- Shirley Innes
- David King
- Petrina Slaytor
- Ivana Ukropina
- Mary Warner

7. Auditor's Report

The Auditor's Report, prepared by Steven J Miller & Co, is part of this Annual Report. It is available on request.