

St George
Community Services Inc.
Annual Report 2011





Our Vision

Supported and connected communities in the St George and Sutherland Shire

Our Statement of Purpose

St George Community Services develops community resources and partnerships to provide support services and networks for individuals and communities in the St George and Sutherland Shire and surrounding areas.

Disclaimer: St George Community Services has taken all care to ensure the information contained in this report is correct, however, changes in circumstances after the date of printing may impact the accuracy of the information. The reader should seek further information for individual circumstances.

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A message from the Chair

The hard work and dedicated efforts of volunteers, staff and Board has resulted in a very successful year for St George Community Services. We have seen:

- Our range of services offered broaden with the incorporation of Centre - Based Day Care and Social Support services
- Consolidation of Training Link services
- Review and consolidation of our Community Care and Home Modification and Maintenance services, this latter relocating to our Mortdale workshop which was purpose-renovated for the needs of the team.
- Our financial position proven to be strong on completion of the financial year with some funds to be carried over with obligations for the completion of home modifications.

These changes were part of our wider vision to strengthen and expand the scope of the organisation in this period of shifting funding structures and economic uncertainties. St George Community Services staff and Board have pursued over the year these following strategic initiatives with this in mind:

- Continuing with our role in the partnership committee with other local not-for-profit organisations to form the Community Services Alliance, with the aim of offering a more substantial and comprehensive local service in conjunction with similar and complementary organisations to our own
- Workshopping social enterprise ideas to develop plans that sit well sustainably within our areas of expertise
- Welcoming a Business Development Manager into the team to drive the research and assist with the decision-making and implementation where possible

- Reviewing potential other funding sources and income streams that build on our current activities.
- Investing in substantial website redevelopment to inform and attract to our services, potential clients and their carers and families. As our experience with the website grows we can connect more efficiently and immediately with our community members.
- The perennial (and sometimes thankless) task of submission-writing for appropriate additional services – with exciting success in the Community Builders Program for a service in Arncliffe to be opened in the new financial year.

St George Community Services Board actively reviews its performance and to this end took part in a Queensland University of Technology research project. Efforts are made for development to be part of each Board meeting. Board members are selected for their specific areas of expertise and experience, but other industry training is always enlightening. We were glad to welcome Geoff Houldsworth to the Board in the latter part of the year and we regretfully saw the retirement of two valued Board members – Denis Sullivan and Deeb Aqabani. Both brought professional skills of a high order to the Board and gave generously of their time for working party and sub-committee meetings.

I would like to thank my fellow Board members for giving their time and energy supporting the strategic objectives of St George Community Services and the local community. A special thank you to our patron Merv Lynch OAM, for his continued support and advice.

We are extremely grateful to all our funding bodies for the resources to operate our organisation, and for donations received. We look forward in the new financial year to developing further St George Community Services.

Elizabeth Sadler
President



General Manager's Report

This has been a year of growth and development for St George Community Services. A priority has been to look into the future and focus on sustainability.

Strategic Objectives to 2012

Each year the Board and Management Team review our strategic objectives to ensure our organisation maintains a focus on meeting service user needs, continuous improvement in service delivery and organisation sustainability. Our current objectives are to:

1. Strengthen our capacity and service quality so that we are prepared for future changes in HACC and related programs.
2. Develop social enterprises, services and activities in new areas that build on the existing expertise and strengths of SGCS and diversify our income sources.
3. Become a high profile organisation.
4. Ensure ongoing excellence in service delivery.
5. Establish our organisation as one that is recognised as operating with high standards of governance, management and leadership

Securing our work through business development

A focus on business development began this year with the employment of a Business Development Manager. The main aims of this role are to identify social enterprise opportunities that will generate funds to meet gaps in service delivery and provide supplementary services; source alternative funding options given that 90% of our funding comes from one source – Home and Community Care; raise the organisation's profile

Better access to information through technology

In recognition of the increasing use by the community of the internet to find services and information for themselves or family members we developed three modern websites; one each for community care services, volunteering and training. Each website is linked so that

users are able to easily move from one to the other and to see that they are all under the auspice of St George Community Services Inc.

Improved service delivery and growing scope of services

We reviewed our home modification and maintenance services and community care services. Improvements were made in each area with some staffing changes to better define roles, improve communication with clients and reduce response times for new referrals.

We renovated the office at our workshop in Mortdale and relocated the entire home modification and maintenance services team there. The higher level home modification service which covers south east Sydney received a significant amount of additional funding this year to address the waiting list. This service is vital for people with a disability and their carers to remain living in their home safely. Additional funding was also received for home maintenance.

The Community Information Desk received additional recurrent funding after 20 years without growth funding.

Responding to industry changes

The implementation of the Council of Australian Governments (COAG) reforms begins on 1 July 2011. The Commonwealth government will fund and administer services for people over 65 (55 for people from Aboriginal or Torres Straight Island backgrounds). The State government will fund and administer services for people under 65 (under 55 for people from Aboriginal or Torres Straight Island backgrounds).

The Australian government's response to recommendations in the Productivity Commission's report on Caring for Older Australians could mean significant changes to how service providers are funded and how services are delivered in the community.

SGCS has the widest range of HACC services in the St George region which will be an advantage if Productivity Commission recommendations are implemented. Our structure and systems are in place to apply the anticipated changes.



Kaye McCulloch
Community, Resource Education
& Development Manager



Carol Strachan
Finance Manager



Sue Green
Community Care Manager



Bryan Molan
Home Modification
& Maintenance Manager



Sonia Wutzke
Business Development
Manager



Stephanie McCamley
Corporate Services Administrator

Training Link and Volunteer Link are adapting their training courses to support local organisations including SGCS, by training staff and volunteers to be prepared for the changes.

The Department of Health and Ageing released new Community Care Common Standards to replace the HACC National Standards from March 2011 to standardise practise across Australia.

NSW Ageing Disability and Home Care is reviewing the home modification service type to identify the best model of service. Governments need to ensure continued capacity to meet the increasing needs of the ageing population and people with a disability.

Prioritising partnerships

SGCS has been working with 5 partner organisations in St George and Sutherland Shire to design a model alliance of community service providers. The purpose of the Community Services Alliance is to keep community services locally based and to strengthen capacity to attract new funding. The Alliance will apply for and manage the funds and contract service delivery out to members. Once the Alliance model is complete other local service providers will be invited to apply for membership.

An exciting new service

SGCS was successful with a tender to NSW Families and Community Services for Community Builders funding to open a new community centre at Arncliffe. In sourcing premises for the centre we were fortunate to also find premises to set up a Mens' Shed achieving a long term goal for SGCS.

Participating on state wide and local bodies

As a provider of a range of HACC funded services, SGCS holds positions on the boards of a number of state wide industry peak bodies to have an opportunity for direct input into their activities.

We hold positions on the NSW Meals on Wheels board, the Centre for Volunteering board and the NSW Home Modification and Maintenance State Council.

SGCS also holds a position on the Hurstville Community Development Support and Expenditure (CDSE) Committee. This committee is a vehicle for local registered clubs to distribute their income from poker machines across local community organisations and groups.

We also support Kogarah City Council on their Community Services and Access Advisory Committee.

Thanks to volunteers

I would like to extend my personal thanks to all of our volunteers who give their personal time to help people in our community. We could not provide our vital services without them. Many work across a number of our services, others come in at a moment's notice in an emergency and some become paid staff. We are fortunate to have many long term volunteers.

Thanks to the Board

A special thanks to Board members who set and monitor our strategic direction. They are all volunteers too and being on the Board of a community based organisation can be challenging. I thank them for their support and direction to move St George Community Services forward in these changing times.

Thanks to the team

I extend a huge personal thank you to our team of great people for their dedication and commitment to our clients and the organisation. Every day demonstrates their capacity and willingness to go above and beyond the call of duty.

Chris Spackman
General Manager



Our Work

Who we are

St George Community Services (SGCS) has a unique and valuable role: for over 30 years we have been providing the most diverse range of Home and Community Care (HACC) services in the St George and Sutherland Shire areas.

We are an independent, not-for-profit, community organisation that receives core funding from the NSW Government, Department of Family and Community Services via two divisions, Ageing, Disability and Home Care and Community Services. We are also supported by local government, private, community and philanthropic agencies.

We provide locally relevant and individually tailored information, services, programs and products to over 2,000 individuals on an annual basis. We achieve this with a team of 40 core staff and over 100 committed volunteers.

Our mission is 'to create supported and connected communities in the St George and Sutherland Shire', to optimise health and general wellbeing outcomes.

Our programs

Enabling a supported and connected local community is at the heart of our services:

- We provide opportunities for **community engagement and socialisation** through our information services and community centres. We also specialise in supporting volunteering by promoting volunteerism, recruiting and training volunteers and advocating best practice management of volunteers.
- We **encourage and promote independence** by improving access to a wide range of community resources, programs and services for the frail aged and younger people with a disability and their carers. These services include home maintenance and modifications, multicultural domestic assistance, a meals delivery service, bus shopping and home shopping, a stroke support group, dementia day care, social outings and social support.

- We provide opportunities to **develop a skilled volunteer and paid community sector workforce** through courses and accredited training across a wide range of areas, including governance, managing budgets and finances, workplace practices, conflict resolution, legal aspects of employing and managing volunteer staff and community and personalised care.

How we work

We believe the best results for our community will be delivered by ensuring our work is guided by our values:

- We treat everyone with **respect** and act with **integrity** in all we do
- We work **collaboratively** within our organisation and with others. We value **participation** and **inclusiveness** and are proactive in including the community, our clients, other agencies, our volunteers and staff
- We promote social justice. We are proactive about engaging people in our communities and improving the lives of those who are disadvantaged
- We are **innovative, flexible, responsive** and open to new ideas and innovations
- We are **accountable** in all of our activities and value responsible use of our resources.

Board of Directors



Elizabeth Sadler, President

Liz has degrees in languages, teaching, management and accounting. She has substantial senior management experience in community organisations, community-based training and education, small business incubation and business advisory services. Liz is passionate about the potential of community organisations and is continually inspired by the efforts and achievements of volunteers.



Roslyn Morton, Vice President

Roslyn has a Diploma in Community Services, a Degree in Social Science and is now the Manager of Sutherland Shire Community Transport. Roslyn has extensive experience as a volunteer with local community services as school P&C. She serves on a number of management committees in both St George and Sutherland. Roslyn has also served on government advisory panels for both Ageing Disability and Homecare and Transport NSW.



Deeb Aqabani, Treasurer

Deeb is a Chartered Accountant and has an MBA. He currently runs an advisory and accounting business that helps business owners manage and grow their business successfully. Deeb is passionate about business and in particular helping community service organisations reach their potential through good business management.



Maree Morgan, Secretary

Maree is a qualified social worker and teacher with over 30 years experience in adult education. Maree also works part time in a crisis accommodation service for women. Her main areas of interest are building a strong and sustainable community services sector and finding solutions for people who are homeless.



Ted Ashton, Member

Edward (Ted) Ashton is a retired public sector quantity surveyor who has resided in the St George area for over forty years. He enjoys being part of a team that prides itself on working in the 'right way' to provide important services to our community.



Tony Wicken, Member

Tony is a retired university professor with extensive lecturing and research experience both in Australia and abroad. Before retiring he was the Deputy Vice Chancellor of the University of New South Wales and nominated as an Emeritus Professor on retirement. Tony also spent 10 years as a member of the Council at the Australian Defence Force Academy and has been both a Member and Chairman of many boards throughout his academic life.



Janet Green, Member

Janet has extensive experience managing community based organisations in the advocacy and employment sectors and working as a consultant with community organisations on strategic planning, organisational change, service planning and development. One of her main areas of interest and passion is in working with small community based organisations.



Denis Sullivan

Denis has experience in hospital management, marketing and information technology. In recent years he was involved with I.T. for the social services sector. Denis' working experience traverses Australia, the USA, Netherlands, the UK, Asia and central Europe. In May 2011 Denis retired from the Board, after four years service. He said it had been an honour to participate and contribute to SGCS endeavours.



Geoff Houldsworth

Geoff has a Masters of Commerce (Finance/Marketing) degree and has held senior positions with a number of large corporations in Australia – the most recent being Managing Director for a group of medical centres. Geoff joined the Board in May 2011.



Irene Strong

Irene has a nursing background in developmental disability services. She is currently the Branch Manager for Homecare Services at St George. Having served on the SGCS Board for 7 years, Irene retired in December 2010. Irene contributed a broad understanding of the issues in providing services to a diverse community and the expectations of the funding bodies.



Encouraging Community Engagement

Community Centres

We continue to operate the Carss Park Community Centre, which offers a variety of activities for local residents, which over the past year have included:

- **Parent education:** attended by parents, grandparents, and professionals, this training covers the power of positive parenting, raising confident competent children and raising resilient children.
- **Broadband for seniors:** made available to local seniors, this program provides introductory level familiarization for PC hardware and software.
- **Strengthening for Over 60s:** offered weekly, these sessions provide a program of gentle exercises for local residents aged over 60.
- **Rooms for hire:** community groups such as Kograh Bay Progress Group, Circle of Spiritual Aid, Carss Park Neighbourhood Watch and Alzheimers Association hire rooms at Carss Park to hold meetings and provide activities.

In the last year, with funding from the NSW Government Department of Family and Community Services, we have also been able to establish the Arncliffe Community Centre. Similar to our Carss Park centre, the Arncliffe Community Centre will provide a unique opportunity to reach out and engage with the community of Arncliffe and surrounding areas.

Our community centre site at Arncliffe will provide the opportunity for us to establish the Arncliffe Men's Shed. This Men's Shed will provide a safe and busy place for men of all ages to come together, socialise, keep active, be creative, keep healthy and stay connected.

Community Information Service

Through our Community Information Desk located in Westfield Shoppingtown Hurstville, we provide information and referral for local residents and those working or shopping in Hurstville.

With a range of over 1,400 brochures from over 600 agencies and with the advantage of extended trading hours from 7.00am to midnight across seven days a week, we are able to offer extensive information and referral to the community on local activities, services and topical issues.

Volunteer Link

At St George Community Services we know that without volunteers, our local area wouldn't be the vibrant and inclusive community it is. We support volunteering by:

- **Recruiting and training volunteers** for a wide range of roles in various community organisations across the St George and Sutherland Shire areas. In more recent years, with funding from the Australian Government Department of Education, Employment and Workplace Relations, we have extended this aspect of our work to include the recruitment of skilled retired volunteers through our Golden Gurus program.
- **Promoting volunteerism** by hosting the annual Southern Sydney Volunteer Expo, celebrating International Volunteers day and conducting numerous promotional activities in shopping centres, with local agencies and through the media.
- **Advocating best practice management of volunteers** through training and functions such as the Volunteer Managers Breakfasts, hosted by St George Community Services and supported by Gymea Tradies.



Major achievements in 2010/11

New Community Centre established in Arncliffe. For the first time in 20 years, State Government funding has supported the establishment of a number of new community centres across NSW. St George Community Services was successful in our tender to establish one of these centres in Arncliffe. A site for the centre has been secured, a Co-ordinator and Community Development Worker have been employed and consultation with the community is underway to establish priorities and build networks and links throughout the community.

Continued participation in Carss Park Community Centre activities. Throughout the year 10 Triple P seminars and courses were conducted, attended by a total of 105 and 34 individuals respectively. A further 27 individuals participated in our Broadband for Seniors training, attending up to 8 sessions each. We also held 45 sessions on strengthening for over 60s.

Meeting community information needs. A total of 7,073 individuals visited our Information Desk over the year. This equates to an average of 30 individuals each day and is an increase of 11% from the previous year. One third of the enquiries received by Information Desk staff were from individuals from non-English speaking backgrounds and just over half (59%) were from women. Further, over the last year our Information Desk distributed over 41,000 individual brochures, fliers and periodicals.

Engaging and supporting volunteers. Over the past year a total of 340 interviews with potential volunteers were held and of these 183 were successfully referred to local agencies. This is a steady increase from the previous year. Further, we offered a total of 20 courses that were attended by 196 volunteers who received training in a wide range of skills essential to successful volunteering.

Promoting volunteerism. The Southern Sydney Volunteer Expo, this year held in Sutherland, provided a great opportunity to promote volunteering to a wider audience. Over 55 community organisations held stalls for interested volunteers and over 80 individuals attended the professional development workshops.



Volunteering has given me the opportunity and great joy of being able to give and help others'.

(Lea Preiss)



Enabling Independence and Empowering People

Community Care Services

Through our Community Care Team we provide person centred, holistic and flexible services to individuals who are frail, aged, living with disabilities and their carers. On a daily basis we provide a wide range of services and activities that acknowledge individuals have a right to remain in their home, to determine for themselves how they live, and to be connected to their community. Responsive to individual needs, our suite of services and activities include:

- **Shopping:** a variety of shopping services are available, ranging from a shopping bus providing assisted or non assisted shopping as well as home shopping for those who aren't able to leave their home.
- **Meals:** a comprehensive range of nutritionally balanced low cost frozen meals with free delivery are available.
- **Social Support:** a variety of social support opportunities are offered, including group outings and one to one sessions, all with an aim of preventing social isolation and encouraging increased community participation. We also provide a social support program for individuals with a disability as well as Chinese specific clients.
- **Stroke Support and Dementia Day Care Programs:** we provide two centre based programs offering stimulating activities and promoting active participation.
- **Multicultural Domestic Assistance:** to encourage independence in the home, we offer household cleaning and general domestic assistance.
- **Centre Based Day Care:** to provide a day of stimulating fun activities for people with dementia while giving the carer a break and some time to themselves.



Major achievements in 2010/11

Improved service delivery. A review and restructure of our Community Care Team resulted in significant service development, particularly in terms of improvements in operational efficiencies. Over the year we were able to provide services to 750 individuals at least once, an increase of 14% from the previous year. We delivered 26,000 meals, enabled the delivery of close to 900 home shopping orders, provided 1,500 hours of domestic assistance and provided 1,500 hours of social support and care for individuals with complex needs.

More opportunities for social support. We have increased the opportunities for social support and participation, including weekly telephone calls to individuals who are socially isolated, evening events, a 'Christmas in July' dinner and our inaugural fashion parade and lunch with opportunities to purchase clothes from local retailers. A total of 88 group social outings were offered and 173 individuals participated either once or on repeated occasions. Our new one on one social support service provided opportunities for people who are isolated to reconnect with the community at their own pace.

Encouraging healthy eating with a twist. We introduced a 'Cooking for One' course which provided a series of cooking classes with useful tips for preparing healthy and nutritious meals that can be cooked in an economic manner. The sessions also provided a fun social setting with all the participants sharing the prepared meal.

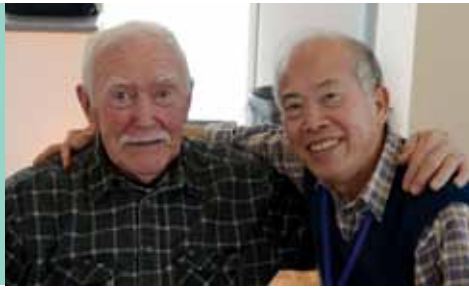
Extending our shopping services. We now offer our participants the opportunity for 'Shopping Days' for personal items rather than just grocery items.

Partnership in service delivery. The Blakesley group provides centre based day care for people with dementia. The service is run in a consortium model with the Pole Depot Community Centre providing a similar service in the Penshurst area.

Improving the experiences of our younger people with a disability. Over the year we have increasingly offered new and imaginative opportunities for our younger people with a disability, including whale watching, cooking and getting out and about in the community.



‘Having your shopping service every fortnight is the little extra help I need without being a burden on my family’



This is a short note to express my appreciation to all the staff at St George Community Services. I can't tell you how valuable you all are to me, my sister Jane and my brother David. My mother is benefiting greatly by the Blakesley Dementia programme.

It warms our heart to see all the items she brings home and how she is very proud of them. Mum used to be a magnificent dress maker, knitter, and crocheter. But with getting dementia 3 years ago, she has lost all her amazing skills. At the age of 89 and with moderate dementia she would no doubt waste away without your program to go to every week. And instead of sitting in front of a TV all day she now participates in activities that utilise the skills she once had, like cutting out (which she does meticulously) and other creative crafts.

We were very touched a few weeks ago with the activity of a memorabilia project. This brought back very fond memories for her and us. So we are grateful to you all for keeping our mother in good spirits, keeping her active and giving her quality of life.

*Thanking you sincerely
and lovingly,
Reenie Eyles*



Home Modification and Home Maintenance

Our well established Home Modification and Home Maintenance services are available for the frail aged, people with disabilities and their carers. With the support of funding from Ageing, Disability and Home Care, Department of Family and Community Services we provide minor and major home modification, adjustments, repairs, maintenance and advice on building related matters. All services are provided with a view to encouraging safe and independent living in an individual's own home.

Our building services include:

- **Home Modification:** This service is available for frail aged and younger people with a disability who live in the St George area for minor modifications and South East Sydney Region for major modifications. The type of work we undertake includes installation of hand rails and grab rails, modifying bathrooms and kitchens and installation of ramps and lifts to improve access.
- **Home Maintenance:** This service is available for frail aged and younger people living with a disability who live in the St George. We undertake all types of minor works including cleaning windows and carpets, changing tap washers, clearing sewer blockages, minor carpentry work.

What Clients Are Saying About US...

'Thankyou for all your assistance in arranging for the path and steps to be repaired. We feel much safer now'

'Thankyou so much for the installation of Handrails and bath seat and the manner in which it was carried out. My wife and I are finding them of great help'

'Thank you to you and your team for all of your hard work. I know it was really challenging for all involved but just wanted to let you know that the end result looks fantastic' (Occupational Therapist, Calvary Hospital)

"Its a wonderful service you people provide to older folk"

(M.B.Mackay)

"Just wanted to say thankyou for the ramp which has such smooth flow for me and is so very safe. So too the bathroom is now a joy to shower"

(Denise Costello)

"Your plumber was wonderful and did a wonderful Job"

Thankyou so much for the installation of Handrails and bathseat and the manner in which it was carried out. My wife and I are finding them of great help" (George Bodell)

"Thank you to the plumber and staff for a wonderful job. No more cold showers. Job done very quickly"

"I'm over the Moon with the carpet cleaning job - they have never looked so good"

(Betty Miller)

"AN ANGEL in BIG BOOTS CAME AND FIXED MY TOILET - THANKYOU"





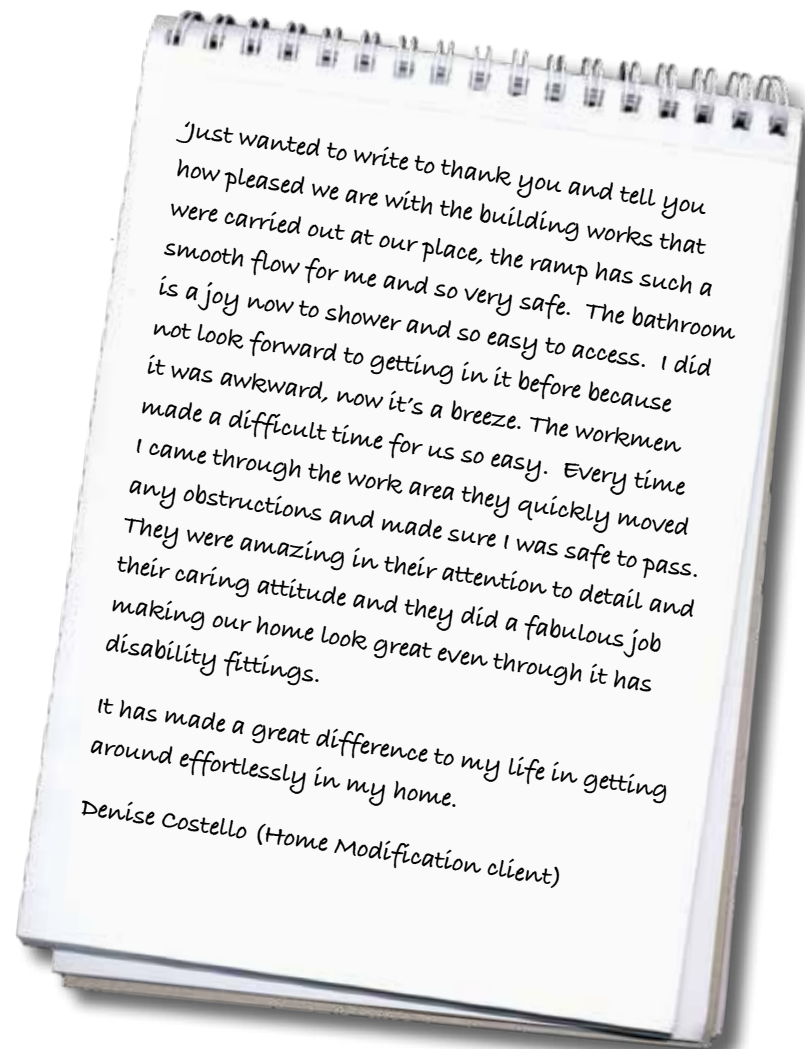
Major achievements in 2010/11

Better able to meet demand for our service. A review and restructure of our Home Modification and Maintenance Team was undertaken in response to a growth in services and increased demand from the community. Following this review we added to our team by employing one additional Administration Assistant and a new Tradesman.

Improved service delivery. The additional staff and revised structure has enabled us to provide services to more clients. Our building services completed over 1000 jobs that were provided to nearly 650 individuals over the past year, an increase of 15% from the previous year. Further, in terms of minor work, we modified 24 bathrooms, installed 35 ramps, 4 lifts and 1 modified kitchen.

A new and safer place to work. In 2010 the Home Modification and Maintenance Team relocated to a new office in the workshop at Mortdale, enabling us to provide a far more cohesive, efficient and streamlined service, in a safe environment.

Partnership in service delivery. Our consortium of 7 members across St George and Sutherland Shire to provide low level home maintenance celebrated its 12th year. The consortium is made up of 5 neighbour aid services and 2 home modification and maintenance services.



Just wanted to write to thank you and tell you how pleased we are with the building works that were carried out at our place, the ramp has such a smooth flow for me and so very safe. The bathroom is a joy now to shower and so easy to access. I did not look forward to getting in it before because it was awkward, now it's a breeze. The workmen made a difficult time for us so easy. Every time I came through the work area they quickly moved any obstructions and made sure I was safe to pass. They were amazing in their attention to detail and their caring attitude and they did a fabulous job making our home look great even through it has disability fittings.

It has made a great difference to my life in getting around effortlessly in my home.

Denise Costello (Home Modification client)



Improving the Capacity of the Community Sector Workforce

St George Community Services is committed to improving the skills of its own workforce and that of other services in our region. We strive to increase the expertise of volunteers, employees and board members in community services and introduce the latest best practice techniques and strategies. We do this by:

- **Delivering training** through our Training Link and Volunteer Link services, both funded through Ageing, Disability and Home Care.
- Encouraging and supporting **staff professional development**. Regularly our staff complete post-graduate, diploma and certificate level training.
- Actively participating in the local **workforce development working party**.

Major achievements in 2010/11

Consolidating our services. Over the last year we delivered 51 courses, with a total of 382 hours of training to 726 individuals. These individuals included volunteers, employees from community services and Board members.

Increasing the scope of our training. Throughout the past year we introduced 10 new courses focusing on business planning, leadership, marketing techniques and client personalised care planning.

Improved training through partnerships. We partnered with other organisations to provide accredited courses including, Senior First Aid, Accidental Counsellor, Occupational Health and Safety and Essential Skills for Frontline Managers. Further, we continued a joint enterprise with the Sydney College of TAFE to assist staff in community care services to complete their Certificate III in Home and Community Care.



‘Excellent trainer, so knowledgeable!
Can’t wait to implement the different
communication methods in my workplace’

(participant in Challenging Behaviours)



Our Volunteers

Thank you to our volunteers

The work of St George Community Services quite literally would not be possible without the help and support of our volunteers.

Asif Ahmed Edward Ashton Maureen Barnes David Barton Karina Bennett Kevin Betts
Bharti Black Chelsea Bourke Ann Bowley Sandra Brooks Leonarda Calabro Amy Chan
Jenny Chen Chau Lan Cheng June Costall Judy Cooke Marie Corben Ourania Corones
Barbara & Brian Cunneen Maisie Davis Angela Dimento Kieran Downing Sandra Drew
Shirley Drew Merlene Dunn Sigrid Elbourne Denis Evans Jane Falconer John Ferrier
Jennifer Flack Pearleen Goh Janet Green Esther Greenwald Soliman Hanna
Tina (Aihong) He Jean Hely Frances Hession Ian Hills Lindsay Holley Noha Homayed
Joyce Hong Esther (YunQing) Hou Geoffrey Houldsworth Greg Hunt
Ruoxia Jiang Geeru Jugjali Melvina Khoury Gloria Ko Barbara Kontopoulos Lilly Kuruvita
Peggy Kwok Myra Lam Suk Yuen Lam Suk Mei (Mackie) Lam-Saw Norman Lam-Saw
Peter Langton Mary Jane Lautier Cindy Lee Fon-Vei Leow Dong Feng (Nancy) Li Ai Ling
Liu Yifan (Eva) Liu Carmelita Lorenzo Anthi Lukas Dora Lum Mervyn Lynch Terence Lynch
Robyn Malone Beverley Markos John McSpadden Lance Melbourne Judy Miller Maree
Morgan Margaret Mori Roslyn Morton Lynette Mouncey Inggrie Ngai Amy Ngian Diem Nguyen
Geoffrey Noonan June O'Halloran Helen Pau Kathleen Perucich Ros Powell
Lea Preiss Ruby Pringle Peter Quigley Jenny Richards Helen Robinson
Pam Rosewarne Elizabeth Sadler Kevin Seymour Tina Sinozic Sik Hong (Henry) Siu
Anita Smallwood Irene Stewart Darren Strachan So Mei Sum Vaingalo Tamale
Robyn Tassicker Karen Taylor Richard Turnbull Kenneth Udedike Zacarias Villaroel
Ruth Voss Patricia Wales Elizabeth Walpole Jon Weaver Beverley Webbe
Jennifer Weise Tony Wicken Beverley Williams Heather Wilson John Winters
Ling Ling (Cindie) Wong Pema Yolmo Glen Young



Thank you to our Supporters

The programs delivered to the local community by St George Community Services receive core funding from the NSW Government, Department of Family and Community Services via two divisions, Ageing, Disability and Home Care and Community Services.

Ageing, Disability and Home Care (ADHC)

ADHC is responsible for providing services and support to: older people; people with a disability; and their families and carers. With funding from ADHC, St George Community Services have been able to provide our meal delivery, shopping, domestic assistance, social support, stroke support, dementia support, home modification, home maintenance, Training Link and Volunteer Link services.

Community Services

Community Services promotes the safety and wellbeing of children and young people and works to build stronger families and communities. The funding from Community Services has supported our Community Information Service and both our Carss Park and Arncliffe Community Centres.

Local supporters

Throughout the year, we also received additional financial support for our work from local government, including Kogarah, Rockdale and Hurstville City Councils. Registered clubs including Club Central, Oatley RSL Club, Penshurst RSL, provided financial support for projects through the Community Development Support Expenditure Scheme.

The Rotary Club of St George Central donated funds for a dishwasher for our cooking for one class.

We are very grateful to the above groups and agencies for their support.

Our Partners and Supporters

St George Community Services could not provide vital services to the community without support of referral agencies, local councils and local clubs.

Benevolent Society

Calvary Hospital (CRAGS & TAC)

Carers NSW

Catholic Care

Centre for Community Welfare Training

Community Rehabilitation and Geriatric Service (CRAGS)

Home Care Service of NSW

Home Modification and Maintenance Services in South East Sydney

Hurstville City Council

Karimbla Community Restaurant

Kogarah City Council

Kogarah Community Services

Lugarno Lions

Mortdale RSL

Nurses on Wheels

Pole Depot Community Services

Prince of Wales Hospital

Rockdale City Council

School of Volunteer management

South East Sydney Carer Respite Service

Southern Sydney Institute of TAFE

St George Community Transport

St George Hospital (Healthy at Home)

St George Live at Home Service

St George Migrant Resource Centre

St Vincent Hospital

Sutherland Hospital (Southcare)

Sutherland Shire Council

Westfield Shopping Town Hurstville

Cronulla Neighbour Aid Service

Jannali Neighbour Aid Service

Miranda Neighbour Aid Service

Mortdale Community Services

Rockdale Neighbour Aid

Sutherland Shire Home Modification & Maintenance Service



Finance Manager's Report

We would like to extend our thanks and appreciation to Mr Deeb Aqabani who resigned from the position of Treasurer this year and wish him well in all his future endeavours.

This year St George Community Services focused on building a strong participant base to serve the growing needs of the community. In 2011 we celebrated the launch of the Centre Based Day Care and Social Support services. The Higher Level Home Modification Service was allocated additional funds to address a backlog of referrals. We also received funding for the Arncliffe Community Centre which will open later in the year.

Our organisation is supporting and operating from three premises: Carss Park, Mortdale Workshop and the Community Information Desk in Hurstville Westfield and soon the Arncliffe Community Centre.

The NSW government continues to provide more than 70% of our annual income and we must also express our gratitude to the local councils and many other local organisations that provide financial support to St George Community Services. This additional funding, often for specific projects, enables us to offer more quality services to our participants. This year we received \$2,568,795 from the NSW Ageing, Disability and Home Care and \$142,019 from the NSW Community Services.

In many of our established services we are outperforming the targets required by the funding bodies and this is testimony to the efficiency of our staff in managing their resources efficiently and in always looking at new ways of promoting and performing their services.

We have obtained an independence declaration from our Auditors, Thompsons Australia which is available for members on request.

Carol Strachan
Finance Manager

Independent Auditor's Report

To: the Members of St George Community Services Inc.

Report on the Financial Report

We have audited the accompanying financial report of St George Community Services Inc, which comprises the Statement of Financial Position (Balance Sheet) as at 30 June 2011, Statement of Financial Performance (Income Statement) and Statement of Cash Flows for the year ended on that date, a summary of significant accounting policies, other explanatory notes and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the entity are responsible for the preparation and fair presentation of the financial report in and have determined that the accounting policies described in Note 1 to the financial statements, which form part of the financial report, are appropriate to meet the requirements of the Corporations Act 2001 and are appropriate to meet the needs of the members. The directors' responsibility also includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. No opinion is expressed as to whether the accounting policies used, as described in Note 1, are appropriate to meet the needs of the members. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to the members for the purposes of fulfilling the directors' financial reporting under the *Corporations Act 2001* and the *Associations Incorporation Act (NSW) 2009*. We disclaim any assumption of

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responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*. We confirm that the independence declaration required by the *Corporations Act 2001*, provided to the directors of St George Community Services Inc, would be in the same terms if provided to the directors as at the date of this auditor's report.

Auditor's Opinion

In our opinion, the financial report of St George Community Services Inc is in accordance with the *Corporations Act 2001*, including:

- giving a true and fair view of the entity's financial position as at 30 June 2011 and of its performance for the year ended on that date; and
- complying with Australian Accounting Standards to the extent described in Note 1 and complying with the *Corporations Regulations 2001*.

Report on Other Legal and Regulatory Requirements

Fundraising activities conducted during the year have been properly accounted for and applied in accordance with the *Charitable Fundraising Act (NSW)*, *Associations Incorporation Act (NSW) 2009* and applicable regulations.

Significant Uncertainty – Going Concern

Without qualification to the opinion expressed above, solvency of the entity is dependent on the continued sponsorship by a number of sponsoring organisations including NSW government organisations and the appropriate management of funds in accordance with NSW government grant provisions.

Segment Information

Without qualification to the opinion expressed above, we draw attention to Note 10 in the financial report. We express no opinion on the accuracy of the information as categorised in this note.


 Greg Thompson
 Date: 05th October 2011

THOMPSONS AUSTRALIA

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Financial Performance

	Note	2011 \$	2010 \$
Revenues			
Grants			
NSW Department Community Services		142,019	
NSW Ageing, Disability & Homecare		2,568,795	1,707,914
Funding from other sources		277,665	6,174
Non Funding Income			
Interest and Other Income		112,531	81,285
Other Income			
Fees for Services		832,935	644,414
Subsidies		-302,453	-223,661
Total Revenue		3,631,491	2,216,126
Expenses			
Cost of Services			
Subcontractors		705,715	324,918
Materials		143,333	72,186
Frozen meals		100,130	80,386
Other costs		161,254	138,855
Salary & Related Costs			
Salaries		1,248,328	1,011,970
Superannuation SGC		107,235	87,429
Leave provisions and other expenses		52,821	59,442
Accommodation Expenses			
Rent		79,145	74,513
Other expenses		39,345	23,284
Other Operating Costs			
		1,003,565	212,918
Total Expense		3,640,870	2,085,901
Net Ordinary Income		-9,378	130,225
Transfer to Grants in Advance		-	15,465
Operating Surplus/Deficit		-9,378	114,760

The above statement of Financial Performance should be read in conjunction with the accompanying Notes to the Accounts

Financial Position

	Note	2011 \$	2010 \$
Current Assets			
Cash	3	1,170,607	1,148,342
Receivables	4	38,759	85,630
Inventories	5	20,343	9,355
Total Current Assets		1,229,708	1,243,327
Non Current Assets			
Fixed Assets	6	490,979	441,184
Total Current Assets		1,720,687	1,684,511
Current Liabilities			
Payables	7	854,995	838,259
Provisions	8	224,564	222,979
Total Current Liabilities		1,079,559	1,061,238
Non Current Liabilities			
Provisions	8	37,079	60,000
Total Liabilities		1,116,639	1,121,238
Net assets		604,048	563,273
Accumulated Funds and Reserves			
Accumulated Funds	9	289,581	299,092
Reserve Funds	2	314,468	264,182
Total		604,048	563,274

The above statement of Financial Position should be read in conjunction with the accompanying Notes to the Accounts

Cash Flows

	Note	2011 \$	2010 \$
Cash Flows from Operating Activities			
Grants, fees and Donations received		3,600,252	2,185,192
Interest and other income received		54,730	25,854
Funds received NSW Statewide HMMS	10B	0	484,241
Payments to Suppliers and Employees		-3,618,178	-1,933,596
Funds expended NSW Statewide HMMS contracts	10B	0	-508,104
Net cash from operating activities		36,804	253,587
Cash Flow from Investing Activities & Non Cash Flow Items			
Change in inventories		-11,121	5,538
Payments for fixed assets		-91,992	-21,046
Change in receivables		23,381	-4,230
Change in unearned grants received		-265,079	537,365
Change in provisions and accruals		330,272	129,795
Net cash from investing activities		-14,540	647,422
Net change in cash held		22,264	901,009
Cash at the beginning of the year		1,148,343	247,334
Cash at the end of the year	3	1,170,607	1,148,343
Notes to the Statement Cash Flows			
Operating deficit as per income statement		-9,378	114,760
Funds expended on behalf of NSW Statewide HMMS		0	-23,863
Change in provisions for staff entitlements		-21,335	22,408
Depreciation		42,198	45,593
Change in Receivables		23,491	-4,230
Change in Creditors/Taxes		-48,456	99,769
Change in reserves		50,285	-850
Net Cash from operating activities		36,804	253,587

The above statement of Cash Flows should be read in conjunction with the accompanying Notes to the Accounts

Notes to the Accounts

NOTE

1 Statement of Significant Accounting Policies

a) Basis of Accounting

The financial statements are a general purpose financial report that has been prepared in accordance with applicable Accounting Standards and other mandatory professional reporting requirements and the requirements of the Associations Incorporation Act NSW. The accounts have also been prepared in accordance with the historical cost convention and do not take into account changes in either the general purchasing power of the dollar or in the prices of specific assets. Clients fees are brought to account on an accrual basis.

Government Grants, including monetary grants at fair value are not recognised until there is reasonable assurance that:

- i) SGCS will comply with conditions attaching to the grants, and
- ii) the grants will be received.

The accounting policies adopted are consistent with those of the previous financial year.

b) Property, Plant and Equipment

Items of Equipment, vehicles etc have been previously expensed in the year in which they are purchased. This is because the Department claims ownership of major assets bought by St George Community Services Inc. in the event that the organisation ceases operation or is wound up.

Depreciation of assets charged to the balance sheet prior to this policy continues until these assets are fully amortised. The policy of recognising the economic life of assets acquired has been reintroduced from the 2009 reporting year.

c) Income Tax

The organisation is a non profit incorporated association and is exempt from income tax and is registered as an income exempt Charity under section 50-45 of the Income Tax Assessment Act. It is registered as a Deductible Gift Recipient.

d) Employee Entitlements

Provision is made for liability for employee entitlements arising from services rendered by employees to balance date. Contributions to employee superannuation are charged as expense when incurred. Funds are set aside for replacement staff required during periods of sick and maternity leave based on the organisation's history and experience of these.

e) Inventories

Inventories are measured at the lower of cost and current replacement cost. Inventories acquired at no cost, or for nominal consideration are valued at the current replacement cost as at the date of acquisition.

Notes to the Accounts

f) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within short-term borrowings in current liabilities on the statement of financial position.

g) Provisions

Provisions are recognised when the entity has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured. Provisions recognised represent the best estimate of the amounts required to settle the obligation at the end of the reporting period.

h) Intangibles

Software

Software is recorded at cost. Software has a finite life and is carried at cost less any accumulated amortisation and impairment losses. It has an estimated useful life of between one and two years. It is assessed annually for impairment.

i) Economic Dependence

St George Community Services Inc. is dependent on Government agencies and sponsoring bodies for the majority of its revenue used to operate. At the date of this report the Board of Directors has no reason to believe the Government agencies and sponsoring bodies will not continue to support St George Community Services Inc.

j) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST.

Cash flows are presented in the cash flow statement on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

k) Impairment of Assets

At each reporting date, the entity reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the income statement. Where the future economic benefits of the asset are not primarily dependent upon the asset's ability to generate net cash inflows and when the entity would, if deprived of the asset, replace its remaining future economic benefits, value in use is determined as the depreciated replacement cost of an asset.

Notes to the Accounts

Where it is not possible to estimate the recoverable amount of an assets class, the entity estimates the recoverable amount of the cash-generating unit to which the class of assets belong.

Where an impairment loss on a revalued asset is identified, this is debited against the revaluation reserve in respect of the same class of asset to the extent that the impairment loss does not exceed the amount in the revaluation surplus for that same class of asset.

I) Critical Accounting Estimates and Judgments

The directors evaluate estimates and judgments incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the entity.

Key Estimates

Impairment

The entity assesses impairment at each reporting date by evaluation of conditions and events specific to the entity that may be indicative of impairment triggers. Recoverable amounts of relevant assets are reassessed using value-in-use calculations which incorporate various key assumptions.

	Note	2011 \$	2010 \$
2 Reserve Funds			
Stroke Group			
Opening Balance		8,198	9,048
Transfer to Accumulated Funds		0	850
Closing Balance		8,198	8,198
Organisational Development Reserve			
Opening Balance		255,985	255,985
Transfer from Earnings		50,284	0
Closing Balance		306,269	255,985
Total Reserve Funds		314,468	264,183

Notes to the Accounts

	Note	2011 \$	2010 \$
3 Cash			
Funds held at bank are in reserve at balance date for allocation as follows:			
Reserve for Organisational Development		306,269	255,985
Reserve for Stroke Group		8,198	8,198
Long Service Leave		105,832	98,464
Staff Redundancies		37,079	60,000
Annual Leave		101,732	107,515
Sick and Maternity Leave		17,000	17,000
Subsidies received in advance		353,128	618,207
Working Capital		40,838	-17,027
Payable Withholding		10,918	0
Superannuation payable		28,336	0
GST payable		47,960	0
Refrigerator replacement reserve		13,368	0
Approved rollover funds for FY2012		100,000	0
Cash at Bank and deposit		1,169,447	1,147,382
Cash on Hand		1,160	960
Total Cash		1,170,607	1,148,342

4 Trade and Other Receivables

Client fees receivable	42,705	66,196
Less: Provisions for Bad and Doubtful Debts	1,916	1,916
Total client fees	40,789	64,280
Other Amounts Receivable	-2,083	21,351
Total Receivables	38,706	85,631

Credit Risk

The entity does not have any material credit risk exposure to any single receivable or group of receivables.

Receivables that are past due are assessed for impairment by ascertaining solvency of the debtors and are provided for where there are specific circumstances indicating that the debt may not be fully repaid to the entity.

Notes to the Accounts

	Note	2011 \$	2010 \$
5 Inventories			
Building Materials		17,958	7,917
Frozen Meals		2,385	1,352
Total Inventories		20,343	9,269
6 fixed Assets			
Land and Building at cost		370,965	370,965
Furniture and Fittings		171,527	157,968
Plant and Equipment		259,041	180,607
Accumulated Depreciation		-310,554	-268,356
Total Fixed Assets		490,979	441,184
7 Payables			
Creditors and Accruals		453,908	148,464
GST Payable/Recoverable		47,960	71,588
Grants in Advance		353,128	618,207
Total Payables		854,995	838,259
8 Provisions (Current)			
Long Service Leave		105,832	98,464
Annual Leave		101,732	107,515
Sick and Maternity Leave		17,000	17,000
Total Provisions (Current)		224,564	222,979
Provisions (Non-Current)			
Redundancy		37,079	60,000
Total Provisions (Non-Current)		37,079	60,000

Notes to the Accounts

	Note	2011 \$	2010 \$
9 Accumulated Funds			
Deficit/Surplus for the Year		-9,378	114,760
Accumulated Funds at the beginning of the financial year		299,092	184,689
Adjustment to Accumulated Funds brought forward		-133	-357
Accumulated Funds at the end of the financial year		289,581	299,092
10 Level 3 Modification services supervised on behalf of NSW Statewide HMMS			
Funds received NSW Statewide HMMS		0	3,388
Funds expended NSW Statewide HMMS Contracts		0	23,863
Balance of Contracted expenditure owing from NSW Statewide HMMS		0	27,251
11 Auditors' Remuneration			
Remuneration of the auditor of the entity for:			
- Auditing or reviewing the financial report		15,172	7,277
12 Segment Reporting			
The entity operates predominately in one business and geographical segment being administration and provision of community support to specific and disadvantaged groups as required by Government agencies and sponsors.			
13 Financial Instruments			
(a) Financial Risk Management			
The entity's financial instruments consist mainly of deposits with banks, local money market instruments, short-term investments, accounts receivable and payable.			
The entity does not have any derivative instruments at 30 June 2011.			
The totals for each category of financial instruments, measured in accordance with AASB 139 as detailed in the accounting policies to these financial statements, are as follows:			

Notes to the Accounts

	Note	2011 \$	2010 \$
Financial Assets			
Cash and cash equivalents	3	1,170,607	1,148,342
Financial assets at fair value through profit or loss			
- Held for trading		-	-
Held-to-maturity investments			
- Government and fixed interest securities		-	-
Loans and receivable	4	38,759	85,630
Available-for-sale financial assets			
- Shares in listed corporation	-	-	-
		<u>1,209,366</u>	<u>1,233,972</u>
Financial Liabilities			
Financial liabilities at amortised cost			
- Trade and other payables	7	854,995	838,259
- Borrowings		-	-
		<u>854,995</u>	<u>838,259</u>

Treasury Risk Management

A finance committee consisting of senior committee members meet on a regular basis to analyse financial risk exposure and to evaluate treasury management strategies in the context of the most recent economic conditions and forecasts.

Financial Risk Exposures and Management

The main risks the entity is exposed to through its financial instruments are interest rate risk, liquidity risk and credit risk.

Interest Rate Risk

Interest rate risk is managed with a mixture of fixed and floating rate debt. At 30 June 2011 there is no fixed rate debt.

Foreign Currency Risk

The entity is not exposed to fluctuations in foreign currencies.

Liquidity Risk

The entity manages liquidity risk by monitoring forecast cash flows and ensuring that adequate unutilised borrowing facilities are maintained.

Notes to the Accounts

	Within 1 Year		1 - 5 Years		Total contractual cash flow	
	2011 \$	2010 \$	2011 \$	2010 \$	2011 \$	2010 \$

Financial Liability and Financial Asset Maturity Analysis

Financial liabilities due for payment

Lease Liabilities	-	-	-	-	-	-
Trade and other payables (excluding estimated annual leave and deferred income)	854,995	838,259	-	-	854,995	838,259
Total expected outflows	<u>854,995</u>	<u>838,259</u>	-	-	<u>854,995</u>	<u>838,259</u>

Financial assets - cash flows realisable

Cash and cash equivalents	1,170,607	1,148,342	-	-	1,170,607	1,148,342
Trade term and loans receivables	38,759	85,630	-	-	38,759	85,630
Other investments	-	-	-	-	-	-
Total anticipated inflows	<u>1,209,366</u>	<u>1,233,972</u>	-	-	<u>1,209,366</u>	<u>1,233,972</u>
Net (outflow)/inflow on financial instruments	<u>354,371</u>	<u>395,713</u>	-	-	<u>354,371</u>	<u>395,713</u>

Notes to the Accounts

Credit Risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets, is the carrying amount, net of any provisions for impairment of those assets, as disclosed in the balance sheet and notes to the financial statements.

The entity does not have any material credit risk exposure to any single receivable or group of receivables under financial instruments entered into by the entity.

There are no material amounts of collateral held as security at 30 June 2011. Credit risk is managed by the entity and reviewed regularly by the finance committee. It arises from exposures to customers as well as through deposits with financial institutions.

The entity monitors the credit risk by actively assessing the rating quality and liquidity of counterparties:

- Only banks and financial institutions with an 'A' rating are utilised.
- Only accredited fund managers linked to 'A' rated financial institutions are used.
- The credit standing of counterparties is reviewed monthly for liquidity and credit risk.

The trade receivables balances at 30 June 2011 and 30 June 2010 do not include any counterparties with external credit ratings. Customers are assessed for credit worthiness using the criteria detailed above.

Price Risk

The entity is not exposed to any material commodity price risk.

(b) Net Fair Values

The net fair values of listed investments have been valued at the quoted market bid price at balance date adjusted for transaction costs expected to be incurred. For other assets and other liabilities the net fair value approximates their carrying values. No financial assets or financial liabilities are readily traded on organised markets in standardised form other than listed investments. Financial assets where the carrying amount exceeds net fair values have not been written down as the consolidated group intends to hold these assets to maturity.

The aggregate net fair values and carrying amounts of financial assets and financial liabilities are disclosed in the balance sheet and in the notes to the financial statements.

There are no non-current borrowings.

Sensitivity Analysis

The entity performed a sensitivity analysis relating to its exposure to interest rate risk at balance date. This sensitivity analysis demonstrates that there is an immaterial effect on current year results and equity which could result from a change in this risk, with the primary impact being on the quantum of interest earned from interest bearing investments. It is calculated that the impact on earnings and equity of an interest rate increase or decrease of 2% is \$23,412 (2010: \$22,966).

This sensitivity analysis has been performed on the assumption that all other variables remain unchanged.

No sensitivity analysis has been performed for foreign exchange risk, as the entity is not exposed to fluctuations in foreign exchange.

Notes to the Accounts

Capital Management

Management controls the capital of the entity to ensure that adequate cash flows are generated to fund its mentoring programs and that returns from investments are maximised. The finance committee ensures that the overall risk management strategy is in line with this objective.

The finance committee operates under policies approved by the board of directors. Risk management policies are approved and reviewed by the board on a regular basis. These include credit risk policies and future cash flow requirements.

The entity's capital consists of financial liabilities, supported by financial assets. Management effectively manage the entity's capital by assessing the entity's financial risks and responding to changes in these risks and in the market. These responses may include the consideration of debt levels.

There have been no changes to the strategy adopted by management to control the capital of the entity since previous year.

The gearing ratios for the years ended 30 June 2011 and 30 June 2010 are as follows:

	Note	2011 \$	2010 \$
Financial liabilities			
Trade and other payables		1,079,559	1,061,238
Total		1,079,559	1,061,238
Less cash and cash equivalents		1,209,366	1,233,972
Net debt		-129,807	-172,734
Total equity (reserves + retained earnings)		604,048	563,274
Gearing ratio		N/A	N/A

Note 10. Segmented Financial Report

	Corporate Services	Dementia Day Care	Consortium	Meal Delivery Service	HMM - L1	HMM - L2	HMM - L3	Information Desk	Home Shopping	Multicultural Domestic Assistance	Shopping and Social Outings	Social Support	Stroke Support Group	Training Link	Volunteer Link	Community Centre	Community Builders Program	Total	Last Year Total
Govt Funding	106,620	115,797	14,569	85,038	328,234	886,209	0	50,557	72,213	95,118	314,486	77,737	91,413	178,332	203,030	63,625	27,837	2,710,813	1,712,339
Fees for Services	386	2,925	6,627	121,468	168,547	119,464	16,771	3,326	0	19,754	39,626	535	13,174	12,228	5,650	0	0	530,481	630,186
Other Income	110,697	2,751	0	39	22,290	0	232,290	1,145	181	6	4,151	0	1,050	0	11,108	4,488	0	390,196	-126,399
Total Income	217,702	121,473	21,196	206,545	519,071	1,005,673	249,061	55,027	72,394	114,878	358,263	78,272	105,637	190,560	219,788	68,113	27,837	3,631,491	2,216,126
Service Delivery Costs	5,706	14,605	8,445	106,261	143,118	424,800	259,722	951	10,880	3,335	53,358	210	17,931	49,977	10,936	194	0	1,110,431	616,345
Salary & Related Expenses	324,736	59,844	9,666	64,054	212,009	95,631	0	35,916	41,164	82,846	212,858	26,186	50,827	53,960	135,184	3,504	0	1,408,384	1,158,841
Other Management Expenses	-112,740	47,024	2,914	36,228	163,944	485,000	0	18,160	20,350	28,652	92,036	51,787	36,852	85,975	73,622	64,415	27,837	1,122,054	310,714
Total Expenses	211,996	106,868	12,580	100,282	375,953	580,631		54,076	61,514	111,498	304,894	77,973	87,678	139,935	208,806	67,919	27,837	2,530,438	1,455,327
Surplus/Deficit	0	0	171	2	0	242	-10,661	0	0	44	11	89	27	648	47	0	0	-9,379	130,225
Accumulated Funds at the beginning of the Year	-21,052	0	7,040	98,802	58,400	13,236	0	27,115	-1,591	8,637	3,934	26,906	22,151	54,479	1,036	0	0	299,093	184,377
Capital Grants Received																		0	
Capital Grants Expended	-133																	-133	44
Transfers to Reserves																		0	15,466
Surplus/Deficit	0	0	171	2	0	242	-10,661	0	0	44	11	89	27	648	47	0	0	-9,379	114,715
Accumulated Funds at the end of the Year	-21,185	0	7,211	98,804	58,400	13,478	-10,661	27,115	-1,591	8,681	3,945	26,995	22,178	55,127	1,083	0	0	289,581	299,092



**St George Community
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