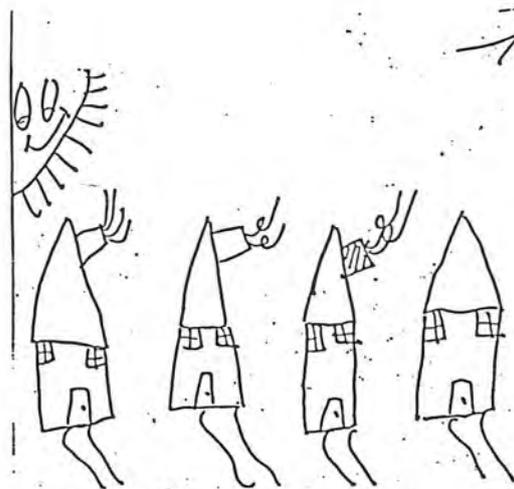


ST GEORGE
COMMUNITY HOUSING
CO OPERATIVE LTD

ANNUAL REPORT

1987



ST GEORGE COMMUNITY HOUSING CO-OPERATIVE LIMITED

ANNUAL GENERAL MEETING

WEDNESDAY 22th APRIL 1987

- * Welcome
- * Apologies
- * Adoption of previous minutes
- * Chairman's Report
- * Housing Officer's Report
- * Presentation of Auditor's Report
- * Election of auditor
- * General Business
- * Elections
- * Next meeting date.

ST GEORGE COMMUNITY HOUSING CO-OP LTD

OBJECTS

- A) To establish an organisation for the relief of poverty, sickness, destitution, helpness and distress, regardless of race, creed, colour or gender.
- B) To create secure, affordable and sensitively-managed housing opportunities for the poor, need and underprivileged.
- C) To encourage self-management of properties by ensuring that opportunities exist for the involvement of tenants in the management functions of the organisation.
- D) To take up equity in properties wherever possible.
- E) To work for the prevention of the further loss of accommodation for low-income earners and the associated escalation in accommodation cost which is causing dispossession and displacement of these people.
- F) To bring back into the rental market that housing stock which is presently vacant and/or substandard and requiring upgrading, wherever placement of these people.
- G) To identify unused publicly-owned properties and to bring these under the society's management where appropriate.
- H) To liaise with and complement existing housing provision and housing support services.
- I) To encourage the support of all levels of government for the development and expansion of community based, non-profit housing programs.
- J) To raise public awareness and understanding of the reasons why people become homeless or poorly housed.
- K) To focus on the housing needs of those population groups discriminated against in the private rental market and/or excluded from other housing programs.
- L) To strive for:
 - 1) A just and equitable distribution of, and access to housing resources in New South Wales.
 - 2) Community and consumer involvement, participation and representation in planning and implementing housing policies.
 - 3) An integrated approach to housing and human settlement including consideration of necessary facilities, amenities, opportunities and community supports.

- M) To compile, print and publish and publish any newspapers, periodicals, books, leaflets and other material.
- N) To arrange, provide or assist in holding conferences exhibitions or other meeting as is necessary.
- O) To devise plans and allocate grants for services provided by other societies, organisations or associations.
- P) To inform, assist and cooperate with organisations and with all levels of government concerned with housing issues.
- Q) To take over the funds, and other assets and liabilities liabilities of the present unincorporate association know as the St. George Community Tenacy Scheme.
- R) Solely for the purpose of carrying the society's objects, the society may hold or arrange competitions and provide or contribute towards the provision of prizes, awards and distinctions in connection there with;
- S) To enter into any arrangement with any government or authority supereme, municipal, local or otherwise that may seem conducive to the society's objects or any of them and to obtain from any such government or authority any rights, privileges and concessions which the society may think it desirable to obtain, and to carry out, exercise and comply with any such arrangements rights, privileges and concessions;
- T) To take or reject and gift of property whether subject to any special trust or not, for any one or more of the objects of the society;
- U) To make donations for charitable purposes or any other purposes consistent with the objects of the society:

ST. GEORGE COMMUNITY HOUSING CO-OPERATIVE LIMITED
CHAIRMAN'S REPORT TO THE ANNUAL GENERAL MEETING
22nd APRIL 1987

Fellow Members,

The past year has seen considerable activity in the Organisation. The attendance at meetings has been generally good, though regrettably, two Board meetings were abandoned for lack of a quorum.

Tenant participation has been encouraged, and a workshop on meeting procedure was carried out.

To assist tenants in understanding and taking part in decisions, a simplified form of recording the minutes of Board meetings has been adopted, and these are circulated to all members.

To further improve the efficiency of the Co-operative, Staff and board members who assist were enrolled in training courses to improve their skills.

The persons concerned in this programme were Jane Skelton, who completed a nine week book keeping course, Fono Fola and Anne Spring who each attended a course in management skills in the Community sector.

The organisation also entered into capital purchase, acquiring two properties, which should give better security of tenure to the persons to whom they have been allocated.

In the matter of capital purchase, I attended a workshop on 20th June 1986. I found this very enlightening, and I am sure that the information obtained by the members who attended with me has assisted in our entering this programme.

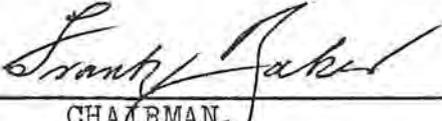
There have been some changes in personnel in the past year. Robin Vote left for family reasons after a period of competent management. Our thanks to Robin. The gap was ably filled by Anne Spring until we were joined by Jane Skelton, who with Jill O'Meara has made up the co-ordinating team that keeps the show running.

We also have with us Veronica Jones of the Local Community Services Association, funded by a grant from the Department of Industrial Relations and Employment. She will be with us until 11th November.

Our accountant, Sue Hough left us after some two years of service, some months of which was completely voluntary. Sincere thanks to Sue. She has been replaced by Rachel Owens. Rachel is able to attend the office personally and can discuss financial matters with Jill and Jane on the job.

The most pleasant function of the year was the Christmas party at Peter Depena Park. It was well attended and a happy social get-together.

Finally, my thanks to our co-ordinators, Jill and Jane, to Anne, Fono, Kerrie Venier, Kerrie Clarke for their valuable assistance in administering the scheme, and to all who have attended the meetings at which the policy decisions were made.



CHAIRMAN.

HOUSING WORKER REPORT - JILL O'MEARA

The previous year has been an exciting one for the Co-operative. This year the Board of Directors has comprised overwhelmingly of tenants who have carried out their tasks with skill and common sense. It is significant that the most important issues concerning the Co-op are now being discussed and decided by tenants. Also important to remember is that there is no special mystery surrounding these people - they are ordinary people who want to manage their own housing. I think it is timely that we don't confine ourselves to patting them on the back but to think also, how we as tenants and workers, can make their job easier. My job is to help them make better decisions by informing, training and resourcing them. As tenants you should be thinking about coming along to our monthly meetings, which are open to everyone or becoming involved in other ways. This would help take some of the burden off their shoulders. Tenants who are currently Directors may want to stand down in the future and take a rest. We need more tenants on the Board to ensure the Co-op doesn't come to a grinding halt if people do stand down.

Other tenants have lent their support in many other ways - by doing odd jobs, cleaning, childcare etc. Others again have worked in the Co-op's office, some of whom have never worked in an office before in their lives. They are contributing to a large extent to the increased efficiency and organization of the day-to-day running of the Co-op. Others still have provided us with invaluable local information and contacts. It is only through such activities and by learning together that tenants can truly control and manage this Co-operative themselves.

Another significant step in the past twelve months has been the Co-op's involvement in the capital purchase program. This process has involved tenants and workers in locating and selecting houses for the Department of Housing to buy our behalf. The capital purchase program provides more secure and better housing standards for tenants. Tenants can be involved in the maintenance and renovation of houses in a way which is impossible under the leasehold program. The Co-op now has three capital purchase properties, which is quite a feat considering that the Co-op only began submitting for properties to buy in May last year.

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The bad news is that the Department of Housing, due to its lack of accounting, has overspent this capital purchase money. There is currently no money available to buy more houses and no promise as to when there are going to be more funds. It is these sorts of things which tenants as a group must fight against. The survival of schemes like ours hinges on tenants lobbying against such cutbacks and follies. To borrow words from another "if we don't fight, we lose".

Finally I would like to thank Kerry Clarke who has been on our Board since the beginning and who has been a tower of strength to the staff and the Directors. She will be sadly missed. I would also like to thank Frank Baker, our Chairperson, who has run our Board meetings with an understanding and clarity that has been outstanding. Jane Skelton, of course has proved to be a real asset and has transformed our office administration into something we can be proud of. Veronica and Lisa who work in our office have also been fantastic. Thankyou.

HOUSING ADMINISTRATIVE OFFICER'S

REPORT -- Jane Skelton

A major change that has occurred in office Administration this year is the introduction of the Administrative Assistance Program, which was approved by the Board of Directors in December 1986. Within the program, tenants work in the office one day a week over an eight-week period, and are paid at Social Welfare Workers' Assistance rates. Two tenants have so far been involved in the scheme, which continues until the end of August.

The scheme is funded out of interest money. As well as being of enormous benefit to the organisation of the office, the program is a way in which the scheme's tenants can familiarise themselves with the nitty gritty of how the co-op runs, and get involved in a range of administrative tasks, from collecting rent to answering the phone and filing. A result of the program will be a pool of people who have experience in running our office, which will assist in our goal of tenant management. (I'd like to add that tenants involved in the scheme are not necessarily people skilled in office work -- hopefully the program will continue so that all interested tenants can have a chance to work in the office.)

The Co-op has had further administrative help this year with the assistance of Veronica, from the Management Skills in the Community Sector Course, who has a placement with us for eight months, and from Lisa, a volunteer from the Volunteer Youth Program. I wish to thank Veronica, Lisa, Zeinab and Marwa for all their help.

Another major change in our administration was brought about by a change in accountants in October last year. Rachel Owens is our new accountant. Rachel works in our office each month, and is committed to resourcing tenants, the Board, and workers, concerning the Co-op's financial matters.

Apart from office organisation, and tenant training in the office, I hope to help tenants produce a newsletter this year. (Contributions are now being sought !)

Also this year looms the possibility of moving premises. We need a larger space, and somewhere more accessible to tenants. The Housing Officers are investigating the possibilities.

Tenant involvement in the scheme is increasing, and we are moving toward our goal of tenant management. The workers will contribute to this process by sharing skills and information, and resourcing tenants. Through training, and through multi-cultural access, hopefully this goal will be realised.

ST. GEORGE COMMUNITY HOUSING CO-OPERATIVE LIMITED

AUDITOR'S REPORT TO MEMBERS:

I have examined the accounts of St. George Community Housing Co-operative Limited for year ended 31st January, 1987 and report having obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purpose of my audit. In my opinion, proper books of account have been kept, so far as appears from the examination of these books. The Balance Sheet and Income and Expenditure Account are in agreement with the books of account. In my opinion, and to the best of my knowledge and information and explanations given to me the said accounts give the information required by or under the Co-operation Act in the manner so required and give a true and fair view in the case of the Balance Sheet of the state of the Co-operative's affairs as at 31st January, 1987 and in the case of the Income and Expenditure Account of the deficit for the financial year to 31st January, 1987.

In my opinion, the registers and other records which are required to be kept by or under the Co-operation Act or by its rules, have been properly kept and the rules relating to the administration of funds have been observed.



C. W. BALL

Registered Public Accountant
Registered under the Public Accountants'
Registration Act, 1945, as amended.

113 Victoria Avenue,
MORTDALE. 2223

7th April, 1987

ST. GEORGE COMMUNITY HOUSING CO-OPERATIVE LIMITED

BALANCE SHEET AS AT 31ST JANUARY, 1987

ASSETS

Cash at Bank

Commonwealth Savings Bank of Australia, Hurstville

Current Account 3858.64

Commonwealth Savings Bank of Australia, Savings

Investment Account 141480.79

Cash at Office 60.00

Office and Sundry Equipment at written down value 793.00

Prepayments (Rent, Insurance & Telephone) 812.94

Sundry Debtors - Rent 1960.00

- Interest 3475.29 5435.29

TOTAL ASSETS

152440.66

LIABILITIES

Share Capital

18 Shares of \$1.00 each 18.00

Accumulated Funds 31.1.87 69095.06

Total Capital 69113.06

Prepaid Grant 69797.00

Provision for Maintenance 10570.60

Accrued Expenses 2960.00

TOTAL LIABILITIES

152440.66

DIRECTOR

DIRECTOR

FINANCIAL REPORT 1986-1987 .

The funds managed by the St George COMMUNITY Housing Co-operative Limited are obtained from the Department of Housing which allocates monies under the Mortgage Rent Relief Scheme. This is a joint Commonwealth/State program.

At the end of our audit year, which runs from the end of January 1986 to the end of January 1987, the Co-operative held a surplus of \$69,095.06. However some of this money has been set aside for renovations on our properties, capital purchase renovations and rents.

We receive our funding cheque each year from the Department of Housing at the beginning of September. This means of course, (just to confuse you!) that our funding year differs from our audit year. After we receive our funding a budget is drawn up which projects the amount of expenses in each budget category for the next year.

The Co-operative operates three accounts - a cheque account, a savings/investment account and a special fixed deposit account which allows us to earn a higher rate of interest on our funds.

ST. GEORGE COMMUNITY HOUSING CO-OPERATIVE LIMITED

INCOME AND EXPENDITURE STATEMENT YEAR ENDED 31ST JANUARY, 1987

INCOME

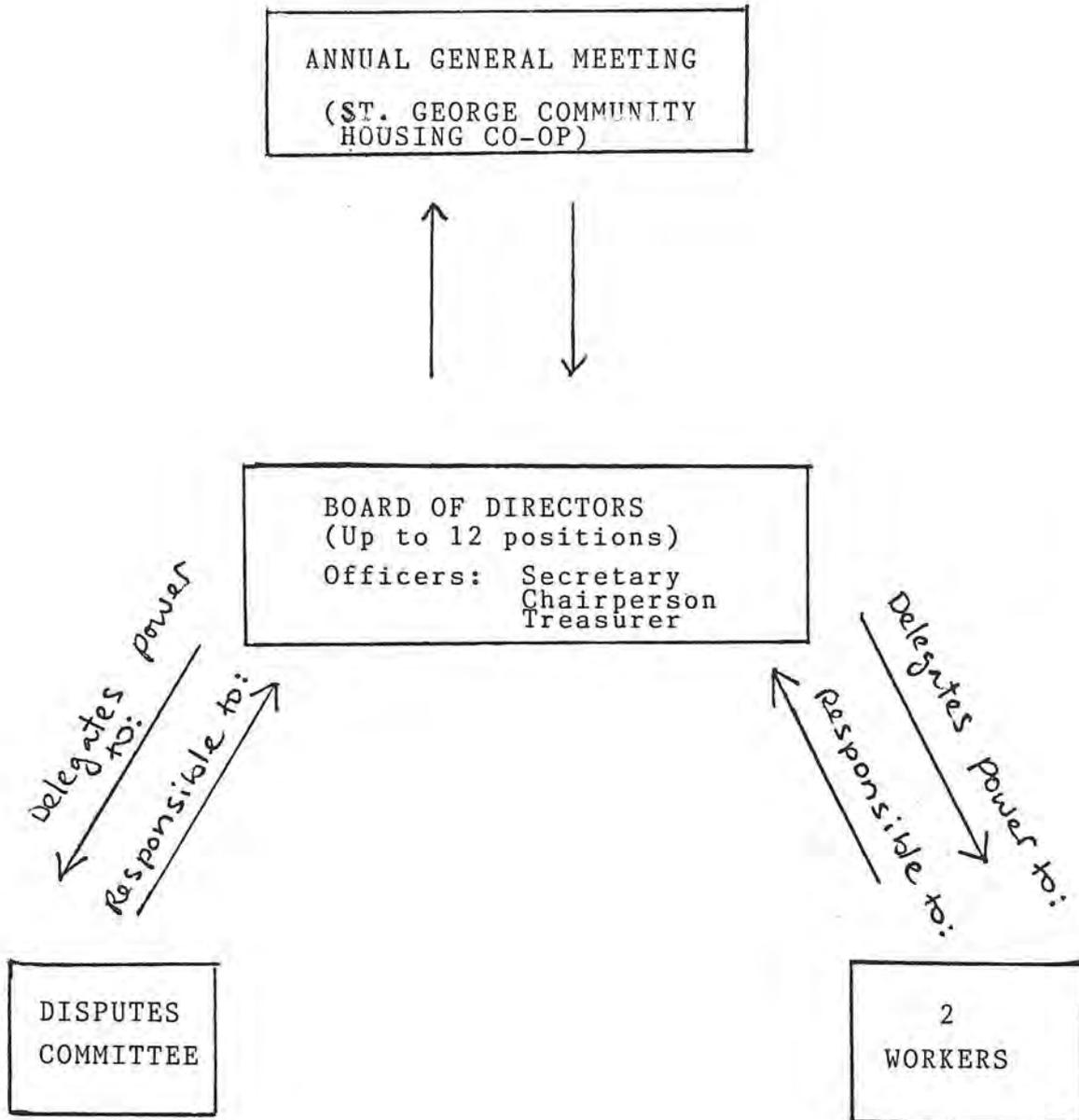
Rents Received	52046.80
Grants	56573.00
Interest Received	19555.86
Miscellaneous Income	168.15
	<hr/>
	128343.81

DEDUCT EXPENDITURE

Accountancy, Legal & Audit	2957.00	
Advertising	240.25	
Bank & Government Charges	425.64	
Depreciation	106.00	
Electricity	241.39	
Insurance	348.31	
Maintenance & Repairs	6538.11	
Office Sundry Expenses	896.64	
Postage	313.09	
Rent - Office	2868.57	
Rent - Tenancies	107127.87	
Resource & Training	65.00	
Salaries	30008.69	
Salary on Costs	1722.60	
Stationery & Printing	1028.64	
Telephone	958.71	
Tenant Participation	1029.69	
Travel Expenses	3137.20	
	<hr/>	160013.40
<u>DEFICIT, EXCESS OF EXPENDITURE OVER INCOME</u>		<hr/> <hr/> 31669.59

ACCUMULATED FUNDS

Balance b/f, 1.2.86	100764.65 Cr
Deficit year ended 31.1.87	31669.59
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<u>Balance c/f, 31.1.87</u>	<u>69095.06 Cr</u>



1. St Geoge Community Housing Co-operative Board of Directors can consist of 12 Directors including a Chairperson, Deputy Chairperson, Treasurer, and Secretary.
2. All employees of the Co-op are employed by the Board; They are selected by, and are responsible to, the Board of Directors.
3. Any Committee formed by the Co-op is responsible to the Board.
4. The Disputes Committee is responsible for such things as hearing disputes between tenants, negotiating over paying back rent arrears, or evicting tenants. The Housing Officers carry out Disputes Committee decisions.