

annual  
report  
2004-05



**CARE Incorporated**  
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## Board Members

Elizabeth Grant	-	Chairperson
Timothy Johnstone	-	Secretary
Ruth Mackay	-	Treasurer
Malise Arnstein	-	Committee Member
Mark O'Neill	-	Committee Member
Nick Seddon	-	Committee Member
Kris Sloane	-	Committee Member

## Volunteers and Consultants

Nathan Brown	-	Accountant
Bronwyn Davis	-	Law Student
Emma Dear	-	Law Student
Jake Howard	-	Lawyer
Emma Johnson	-	Law Student
Frank Lo Pilato	-	Accountant
Brendan Pentony	-	Law and Policy
Trish Walsh	-	Counselling Supervisor

## Staff

Carmel Franklin	-	Client Services Team Coordinator
Tim Gough	-	Principal Solicitor (resigned from December 2004)
Susan Henderson	-	Legal Service Admin Support
Len Hogg	-	NILS Administrator
Brad Hogno	-	Financial Counsellor (resigned from November 2004)
Amy Kilpatrick	-	Solicitor
Mary Knapp	-	Financial Counsellor
Iris McDonald	-	Administrator
Joy McKay	-	Financial Counsellor
Leasa Mayes	-	Housing Financial Counsellor
Rachael Milfull	-	Financial Counsellor
Jane Palese	-	Financial Counsellor
Susan Syrek	-	Receptionist
David Tennant	-	Director
Liisa Wallace	-	Community Development, Education and Research

## Auditors

Ascent

## Banks

Westpac Banking Corporation  
Macquarie Bank Limited

## chairperson's report

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The Board is pleased to present this year's Annual Report to stakeholders. As has been the case in relation to all of Care's reporting activities, considerable effort has been put into making this report informative, rather than simply fulfilling contractual and legal requirements. Hopefully readers will find it useful, not only as a summary of the service's various activities throughout 2004/2005, but as a pointer to the issues and struggles that often confront Care's clients in their everyday lives.

This year we are seeking feedback on the report. A brief questionnaire and reply paid envelope is enclosed for that purpose. Please take the time to complete and return the questionnaire to Care. Your feedback will be included in our next strategic review to be conducted in the first half of 2006.

I would also like to draw attention to the changes that are being made to Care's web-site ([www.carefcs.org](http://www.carefcs.org)). With some of our clients preferring direct contact to electronic information for a variety of reasons, Care has maintained a hopefully useful, but certainly proportional web presence. With the assistance of a donation from Canberra Consumers this year, we will shortly be able to make copies of reports, submission material and other public comment available on the web-site. The development will be important for both record maintenance and transparency of Care's activities.

Care has always been fortunate to attract and retain high quality staff members. This year saw two anniversaries of significance for our current staff. April marked 10 years since David Tennant commenced his employment with Care and in May, Iris McDonald celebrated her 18<sup>th</sup> anniversary, becoming our longest serving employee in the process.

Employment longevity is not an end in itself. In a field of activity that can and does place big demands on staff at both a physical and emotional level, milestones like those achieved by Iris, David and other longstanding staff members confirm the importance of making the workplace a place employees *want* to be. It allows the knowledge and understanding that the agency collectively has at its disposal to acquire a depth less likely to be found where rates of staff turnover are consistently high.

The Board and staff members at Care will change (for some of us sooner than others!) – but the value attributed to quality employees being allowed to exercise and develop their skills should not. Clients recognise and respond to quality services being provided by skilful people who like what they do. At the same time, it is also important that funding bodies remain conscious of the real costs of employing good staff and producing quality services.

We congratulate David, Iris, Carmel and all of Care's staff for their hard work in 2004-2005. The Board also wishes Tim Gough and his wife Carly best wishes in their return to Melbourne and thank Tim for his work in establishing the Consumer Law Centre of the ACT.

In my report last year, I drew attention to the impact of two small increases in interest rates on Care's client demand levels. The Reserve Bank raised official rates twice in the last few weeks of 2003, to a total increase of 0.5%. In the first half of 2004, Care's demand levels went up by around 20%. In February, March and April 2004, we were unable to respond to more initial requests for assistance than we actually met. It was a rugged period of time for all of our client service staff – but as we noted in reports to various funding bodies, those who were really doing it tough were our clients. Ordinary people, ordinary families making extraordinarily difficult decisions because their capacity to absorb relatively small changes in economic conditions was limited.

Thankfully things settled back to some sort of normality in the second half of 2004. By normal I mean we were still busy, but not swamped. People were still making contact seeking assistance in relation to very complex problems, most of which boil down to not having enough money to do what they need to do. But the breadth and depth of the demand that followed the rate rises subsided somewhat.

In March 2005, the Reserve Bank raised rates by a further 0.25%. There was just the one rise this time (although it is probably worth noting here that the cost of a litre of petrol was almost 25% higher by June 2005 than it had been at the end of 2004). Our demand data for the 6 months January to June 2005 was up by around 10% on the preceding half year. The busiest month on our telephones was April – immediately after the rate rise.

It would be entirely wrong to suggest that Care's intake patterns prove Australian consumers are over-committed. I think it is reasonable,

however, to conclude that our client group are highly sensitive to changes in economic conditions, feel those impacts very quickly and struggle for ways to cope without external assistance.

Our experiences at Care are not unique. Contacts with other financial counselling agencies and consumer advocacy groups around Australia point to similar trends. What makes us frustrated is a lack of interest, commitment or both to finding out more about the pressures our clients are facing and the possible national implications if economic conditions were to become more difficult. We have been told in recent years, that we have never had it so good. That suggests change is more likely to be negative. It also begs the question why some people have missed out so badly on the benefits of the boom times.

The increase in petrol prices seems to have slowed. Just as well, because increases at the same rate would have seen prices by Christmas double the level at the same time last year. Ho, ho, ho. One might steer away from credit products, or choose not to drive – if those choices are available, but the flow-on consequences of fuel price increases will hit things we have no choices about, like food, medicine and so on.

There has been little heed taken of the warning signs of the fragility of lower income and vulnerable consumers to changes beyond their control. As a result we are doing essentially nothing in a nationally coordinated way to future proof against the worst effects of economic downturn. Instead welfare reform seems focussed on pushing greater responsibility onto those with the least capacity. Industrial relations reform is similarly focussed on delivering greater pressures and expectations onto those with the least capacity to meet

## director's report

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continued

either. I remember a science teacher once suggesting it was a dumb idea to mix substances together with no idea how they might react - and pointing to a black mark on the roof of the lab. But a "throw it in the beaker and see how that works" approach seems to be the way that we are making policy for the members of our community that we owe the greatest responsibility for care.

I acknowledge and thank all of Care's staff for their skill and effort in the last year. Just so we are clear, however, none of us, or our clients, are particularly happy with being in a growth industry.

## client services coordinator's report

Carmel Franklin

This has been another busy year for all staff at Care Inc. We have recently had two new staff join our client service team. Jane Palese has been employed as a full time financial counsellor replacing Brad Hogno, who left us toward the end of 2004. Joy McKay has also been employed as a full time financial counsellor and is working on the recently established Household Debt and Community Inclusion Pilot, a project of the Community Inclusion Board. Joy has provided her own brief report on the project elsewhere, but it is encouraging that the Inclusion Board has recognised the impacts of household debt as one of its key priorities.

Both Jane and Joy have worked for many years as financial counsellors in New South Wales. It has been of enormous benefit to Care Inc to have the opportunity to employ workers who already have a wealth of experience in the field of financial counselling. Not something that happens very often.

Over the past 9 months, a considerable amount of the counselling team's time and energy has been invested in attaining the new National Diploma of Community Services (Financial Counselling). To this end, the counselling team recently completed training in the unit "Working with Culturally Diverse Clients and Co-workers". We have also organised further training later in the year, focusing on issues of advocacy and communication.

Keeping up with the demands of a consistently busy service, as well as finding time to work on the Recognition of Prior Learning process for the Diploma, has certainly presented some challenges. It has however, also been a valuable team building exercise. The team has had an opportunity to work more closely together and to share our

collective knowledge and experience in working toward a common goal. We anticipate that the assessment process will be completed by early next year and we are all very much looking forward to finalising the process and attaining our Diploma of Community Services (Financial Counselling)!

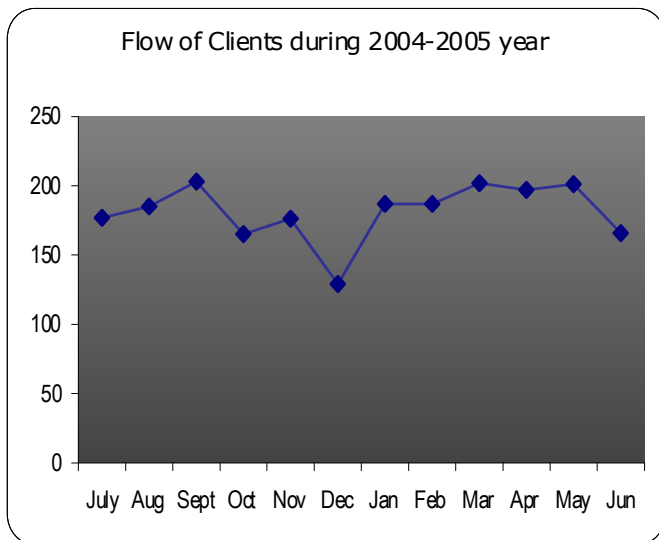
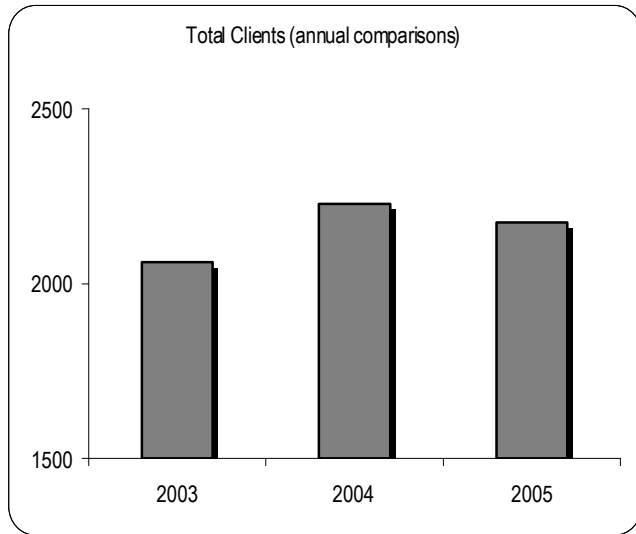
I am enjoying the continued development of my role as Coordinator of the Client Service Team. Over the past year I have had the opportunity to attend two conferences in Melbourne. The first was the National Consumer Credit Conference in November last year, and more recently the Australian Financial Counselling and Credit Reform Association (AFCCRA) conference – "Financial Counselling in the New Millennium". It was the first time that the financial counselling peak body AFCCRA has had a conference event in a decade! Both of the conferences created valuable opportunities to meet and share information with financial counsellors and community workers in other states. They also provided a forum to expand my knowledge and keep abreast of changes in the financial counselling sector.

I would like to acknowledge all members of Care's client service team for their continued hard work and ongoing commitment to providing quality services. Thankyou also to our wonderful front office staff who provide such valuable administrative support.

# about our clients

profile of service

Central to all of Care's activities are our clients. They drive the design and delivery of services and inform, through their experiences, our policy and social action activities.



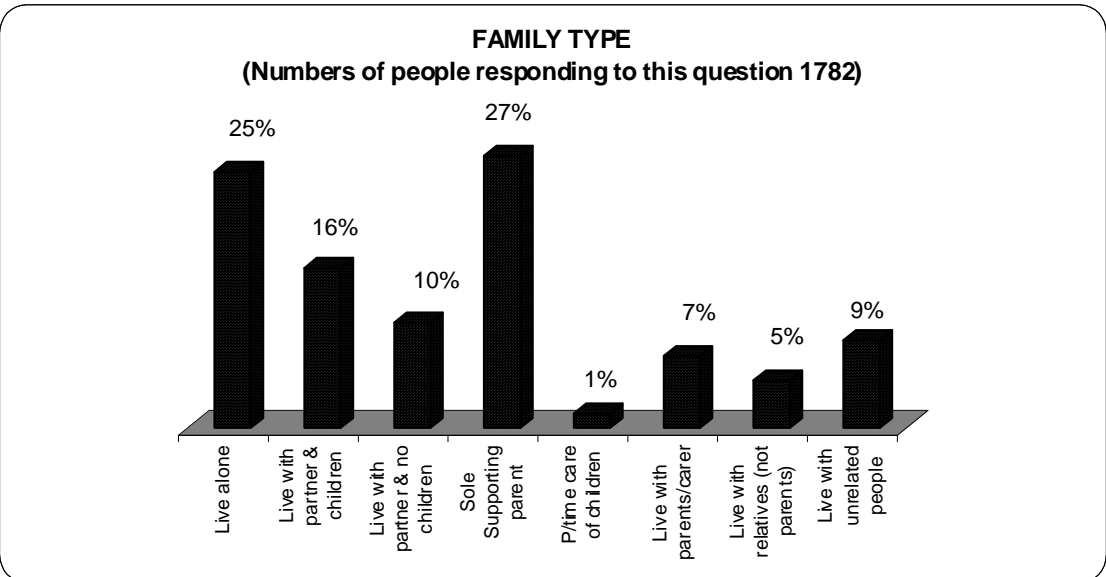
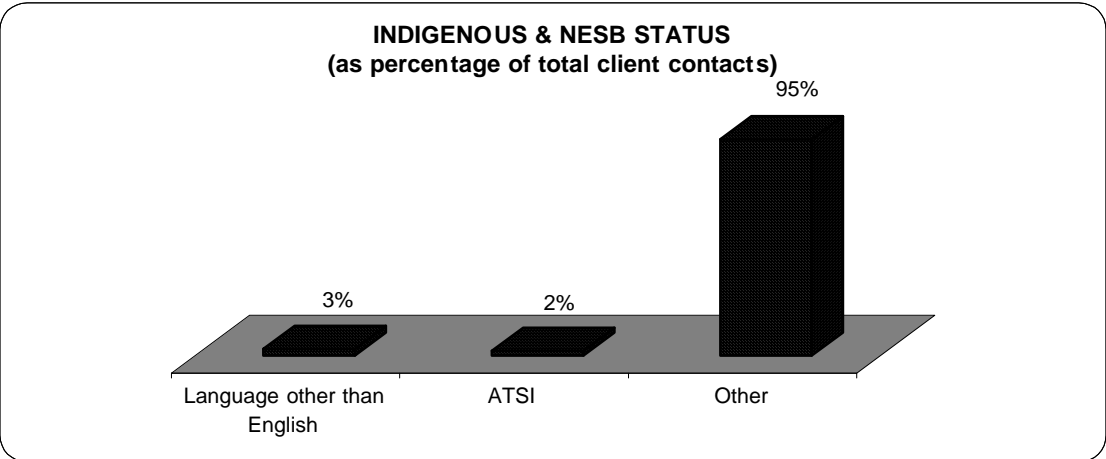
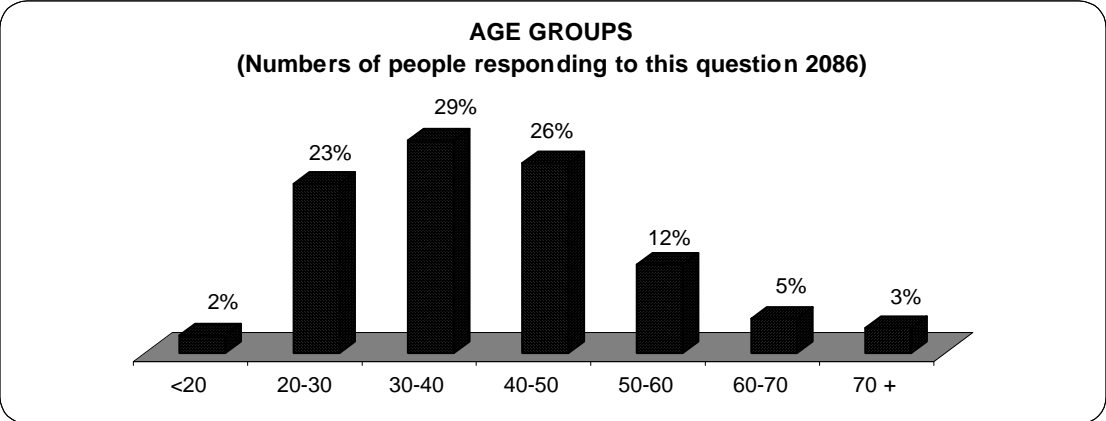
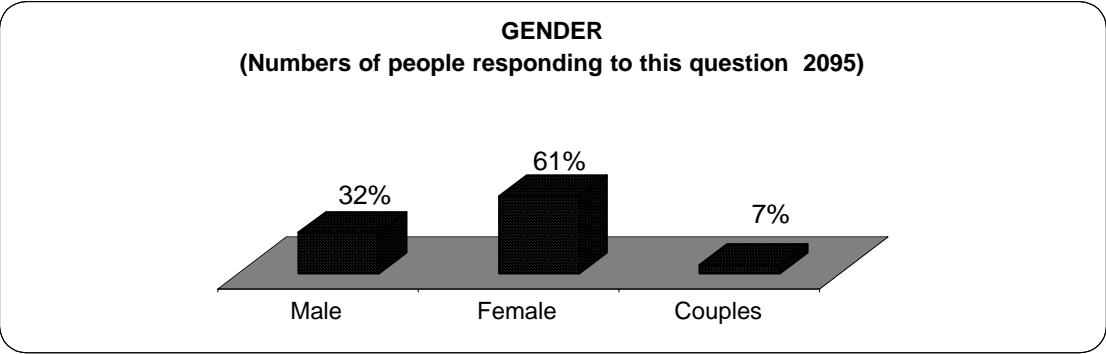
The tables on this and the following pages provide more details on who our clients are. In addition this year are tables showing comparisons of total client numbers for the last 3 years and the flow of clients throughout the financial year. In the coming months, this and back reports (from 2003-2004) will be available on Care's website [www.carefcs.org](http://www.carefcs.org).

## Numbers of Clients by Service Activity

Telephone Information (across all programs)	1395
Face-to-face services in Canberra Office (info and casework)	319
Housing Financial Counselling Service	64
After Hours Service	167
Queanbeyan Service face-to-face	114
Consumer Law Centre of the ACT	116
<b>TOTAL</b>	<b>2175</b>

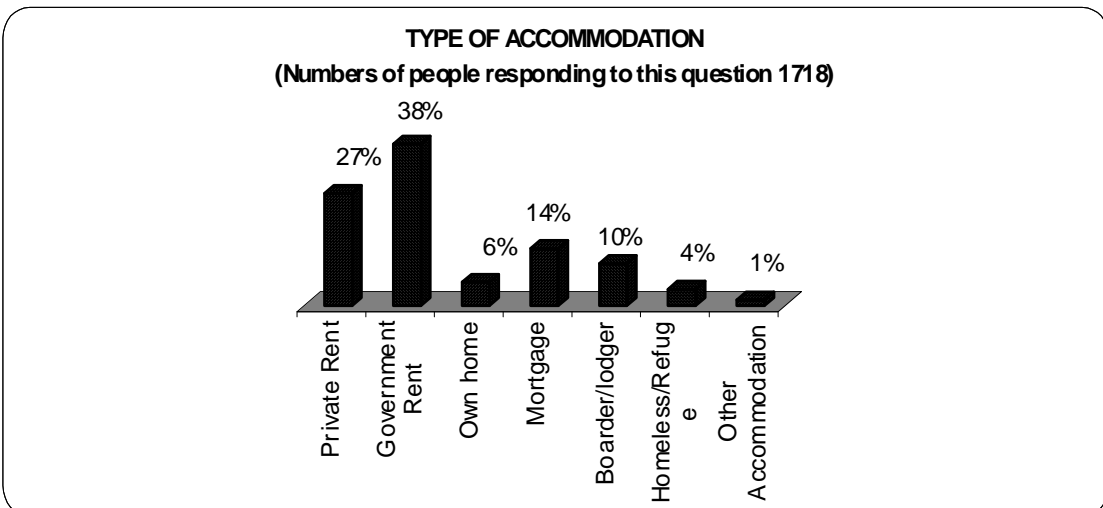
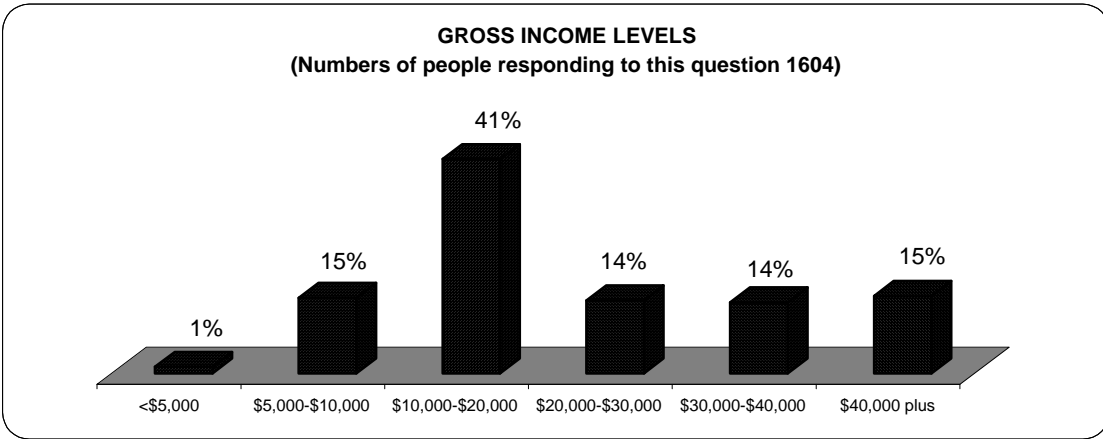
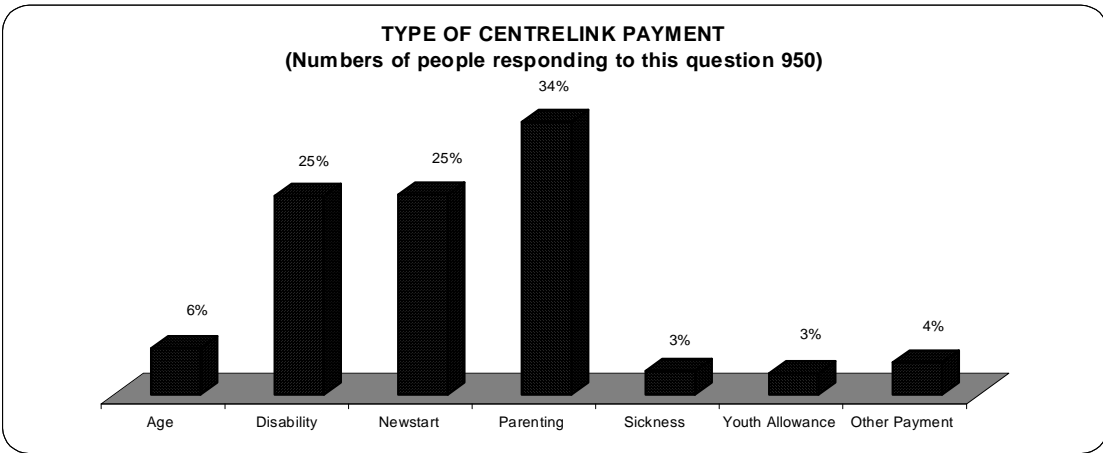
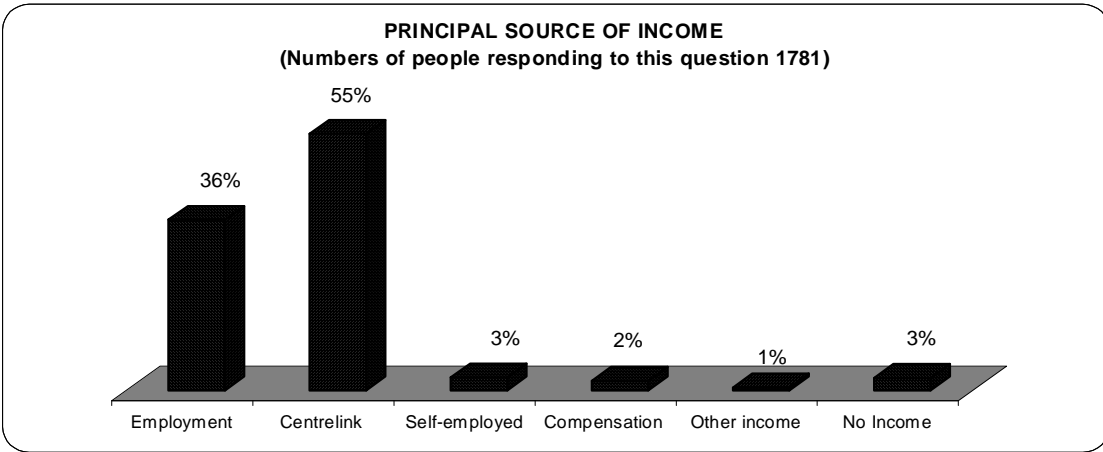
# profile of service users

continued



# profile of service users

continued



The past twelve months has seen a change in counsellors providing face to face services in Queanbeyan on Thursdays and Fridays. Brad Hogno left Care's employment in late 2004. Delivery of the service was then shared between myself and Leasa Mayes until May 2005 when Leasa returned to work full time at Care. My thanks to Leasa for helping me to settle into the Queanbeyan role.

There were 355 new contacts with the Queanbeyan Service in 2004-2005. Of those, 124 were face to face. The clients' presenting problems were varied and complex; many had personal issues, which impacted on their financial difficulties. As is the case in the ACT some of these clients were referred to other agencies for specialist help while I worked with their financial issues. In particular, I would like to acknowledge the support and assistance provided by the Consumer Credit Legal Service (NSW) in relation to complex legal problems.

As a NSW based outreach it is important that the QFCS is part of the community in which it operates and keeps up to date and informed about developments across the border. For example, in May 2005, the Queanbeyan Multilingual Service asked me to provide an introduction to financial counselling to their clients, over lunch. Also, in May I attended Financial Counselling Association of NSW Conference in Port Macquarie – a great opportunity to meet colleagues working in other services and to update my knowledge on current issues.

Previous reports have drawn attention to the pressures our clients in regional NSW are facing to obtain and maintain appropriate accommodation. This year has been no different. Public housing in New South Wales is undergoing many

changes. Where once low income was the primary criterion for eligibility for public housing that situation has now changed. Applicants must meet a range of preconditions apart from low income to enter the market. Security of tenure seems increasingly to be a relic of the past. Public housing is being offered on short term tenancies of two years, medium of five years, and long term ten years. But these tenancies will not necessarily be renewed at the end of the term. Waiting lists are long – making it both hard to get in and hard to stay housed. For many people on low incomes public housing is no longer a viable option.

Problems related to the availability of public housing are being felt all over Australia. Policy responses that move the pressures to tenants not only marginalise people on low incomes further, they are likely to increase the incidence of homelessness, ill health and instability, causing further social division.

Funding for the QFCS is provided by the Consumer Credit Fund, administered through the NSW Office of Fair Trading. Our accommodation in Queanbeyan is generously provided with the assistance of the Queanbeyan City Council and the Queanbeyan Multilingual Centre. We thank them all for their ongoing support.

# housing financial counselling service report

Leasa Mayes

The Housing Financial Counselling Service (HFCS) delivers a specialist service, within a specialist agency. Our clients are either current Housing ACT tenants, prospective tenants or past tenants. All are experiencing problems with their finances – not always related to rental debt.

With the equivalent of one full time financial counsellor, the HFCS has the capacity to assist between 30 to 35 clients at any one time. Over the year there were 72 new clients of the service. In the same period, Care's general intake was 1,945 new requests for assistance. Of those new contacts around 38% were public housing tenants. Two things follow:

- the numbers of public housing tenants making contact with Care is beyond the capacity of the HFCS alone and
- there is as a result a constant level of demand for the HFCS.

This year, the HFCS saw a significant number of Housing ACT tenants with rent arrears on their current account. By way of comparison, in 2003-2004 60% of new clients were tenants with current arrears – in 2004-2005, 79% of new clients were in this situation. Also, I have noticed that more new clients seem to be in paid employment. Although we have not noted this statistic in past reports, I would estimate that there are twice as many clients in paid employment than those whose income is solely Centrelink benefits. The figures are too low to draw any conclusions, but tenants frequently report feeling worse-off financially after getting a job. Care is not the only agency reporting these types of sentiments being expressed by clients and in the context of welfare reform measures there is a need for further investigation.

Tenant responsible maintenance remains an area of concern. In particular we continue to see matters where there are questions about the accuracy of allegations and the fairness of raising debt on some maintenance charges.

In last year's Annual Report, we welcomed the trial of a debt review process. The trial is almost complete and will be reviewed later this year. A number of Care's clients have received positive outcomes with housing related debt being waived or reduced. The process has not however been smooth sailing. Delays have been experienced as Treasury considered and acted on recommendations. That has been frustrating, especially when the decisions are critical for the clients involved. Notwithstanding those teething problems, a process of this type is needed to give current or former tenants an opportunity to avoid or escape long-term financial hardship and homelessness.

The year ahead is likely to be a busy time, with many issues on the social housing agenda that may affect the HFCS client group. For example, there are possible changes to the Residential Tenancies Act on the horizon, the "housing as a human right" project and security of tenure for public housing tenants, just to name a few. Service delivery was a team effort this year – and my thanks to Rachael Milfull and Jane Palese for being part-time Housing Financial Counsellors in 2005.

Care's Community Development and Education work focuses primarily on groups within the community that are suffering disadvantage and financial hardship. It also works to raise the profile of the needs of those groups by having a presence at local events, like school fetes and community meetings, through to national forums, conferences and expos. In the 2004 – 2005 financial year Care ran or took part in 34 activities, ranging from direct work with consumers to presenting material to regulators and policy makers. From those activities where it was possible to know how many attended, there were around 950 participants over the year. We were fortunate to work in partnership with a number of agencies, in particular the YWCA of Canberra, in this area of our work.

Activities that Care runs seek to address both the impact of systemic issues on individuals' lives, as well as the personal circumstances of participants. It has always been Care's philosophy that community work must respond to the needs of the particular group requesting assistance. That approach does not sit comfortably with the current national policy interest in financial literacy, which appears to focus on the dissemination of information at a much broader and general level. Improving financial literacy is a worthy goal. If attention is not taken to focus on the needs of marginalised groups however, the result could be further marginalisation and exclusion from community participation.

Many themes do recur in the lives of participants in Care's groups and contribute to a sense of ongoing powerlessness and isolation - stress, social exclusion and health problems are prevalent. Individuals on low incomes still struggle to make decisions about which basic needs to pay for first. This can mean deciding whether to pay for

food, utilities or health care. Care's group work is most effective when individuals are able to connect with others in similar situations who are struggling with the same problems and to (where possible) find solutions as a group exercise. At the most basic level, knowing you are not alone can be of great assistance.

Some familiar issues continue to undermine the efforts group participants make toward establishing sustainable lifestyles and ongoing independence. The issues include affordable housing and access to health care. Within Care's groups and casework, there is growing evidence that the situation for vulnerable and disadvantaged consumers will become even more difficult when harsher tests to access or maintain benefits commence in 2006.

One of the great rewards of working in the community is experiencing the connection and compassion group members exhibit as they bear witness to other people's stories of financial hardship. Care's commitment is to work with such groups and individuals and promote their financial wellbeing. This must be supported at all levels by a commitment to assist and value all individuals within our community in a manner that is respectful as well as constructive.

Thankyou to all those who have helped in the CDER program this year.

In all of Care's funding contracts, the importance of contributing to policy development is clearly noted. Care has an active policy and social action program, contributing commentary, submissions, proposals and critiques on the effectiveness of consumer protection frameworks in the ACT and beyond.

2004-2005 has been a busy year. Across its various programs and areas of interest, Care contributed around 70 submissions, written and oral, to a variety of policy development and consultative processes. Care staff attended many more forums, including a number where the agency presented formal papers and addresses on issues of importance to our clients. These activities drew attention to issues, often in a very public way. Over the year, Care was featured or quoted in a variety of media, both within the ACT and nationally. That coverage alone does not change the difficult circumstances that our clients confront. It can and does however draw attention to the existence of real problems, affecting real people and requiring response and action.

We have in previous years commented on the challenges consumer groups face in coordinating their efforts, in the absence of appropriately resourced national peak bodies. Nothing much changed on this score in the last year. Taking nothing away from the importance of the work done by individual agencies like Care all around Australia, it is frustrating that there exists no simple or practical way to coordinate information on the outcomes of those activities. The quality and reliability of appropriate consumer protection regulation suffers as a result.

In the context then of a national consumer landscape that lacks clarity and coordination, the national push to review regulation generally and

consumer regulation specifically, is a cause of some concern. Like other consumer groups, Care will try to engage with those processes if they occur and seek to insert some reality, based on the experiences that our clients describe to us. Problem is that there is no suitable counterbalance at the national level, to the juggernaut of competition. Those who might have read our reports in previous years are perhaps getting very used to seeing this plea – but not all consumers feel the benefits of competition equally or sometimes at all. Without effective national consumer voices it is far too easy to dismiss the fact that our clients are treated unfairly or ignored by various markets as a cost of allowing business to do business freely.

# ACT no interest loans scheme report

Len Hogg

NILS by name, but as indicated below 2004-2005 was a full year! The highlights:

- a record number of applications and loan approvals,
- the lowest level of default since inception,
- Federal Government approval of continuing free access to the Centrepay facility for the NILS network,
- A new sponsor (the Sisters of St Joseph in Goulburn) increased lending capital by \$1000.

The National NILS network, in which we actively participate, now has 233 accredited NILS operating in all States,

covering regional, rural and remote areas in addition to all major cities. Across the network, this financial year 4,500 people borrowed a total of \$3 million. In some of the larger States, Victoria in particular, the achievements of NILS have resulted in increased grants, in the order of \$ 3.8 million. The ACT operation by comparison remains quite small. In spite of our efforts to encourage the establishment of new schemes Care's NILS is the only accredited scheme locally. If our experience this year continues, eventually increasing demand will place a great deal of pressure on the available lending capital.

	Applications	Approvals	\$ Loaned
2004/05	103	55	\$32,740
2003/04	98	50	\$29,163
2002/03	76	41	\$25,260
2001/02	49	17	\$ 9,710
2000/01	38	12	\$ 7,296

## Summary of Activity Statement - A.C.T. No Interest Loans Scheme

Original Capital	\$20,000
Comprising active lending capital	\$19,000
Provision for wind up	\$ 1,000
Increased Capital:	
Sept. 2001 (Ian Potter Foundation)	\$15,000
Mar. 2005 (Sisters of St.Joseph)	\$ 1,000
New loans 12 months 30/6/05 -	55
to a value of	\$32,740
Total loans -	226
to a value of	\$134,849
Comprising 56 current loans	\$17,747
Cash on Hand	\$11,304
Total write offs since inception (1997)	(\$11,149)
<u>Total capital 30/6/05</u>	<u>\$27.310</u>

The Consumer Law Centre's work is carried out on a number of levels, including:

- Advocating on behalf of individuals via litigation or by using alternative dispute resolution mechanisms. Advocacy (or casework) matters are subject to a means and merit test. The focus of the practice is to assist vulnerable and/or disadvantaged consumers gain access to their legal rights where they otherwise cannot afford representation.
- Providing advice on the telephone or in writing to consumers, financial counsellors at Care Inc and a range of external bodies from community groups to government agencies in relation to specific consumer law matters.
- Enhancing protection for all consumers by identifying and advocating on matters of law reform, policy, regulation and industry practice. As such, the Consumer Law Centre plays an important role in the development of local and national consumer protection law.

The Consumer Law Centre has been in operation since 30 January 2003. The Centre's first Solicitor, Tim Gough, returned to Melbourne late in 2004. I was not only delighted to be selected to take on the role but greatly assisted by the period of hand-over possible before Tim left Canberra.

The transition went smoothly, with all at Care making me feel welcome. Also, with Care's Director acting as Principal of the practice from December 2004 to June 2005, consumers effectively had the benefit of two solicitors to provide guidance as their matters unfolded.

The CLC carries a caseload of between 20 and 30 active files at any one time.

More than that for a single person legal service would be hard to maintain and contribute in any meaningful way to policy and law reform. 43 new case files were opened in the year and a further 73 detailed advices were provided direct to consumers. In addition the practice provided support and advice to Care's financial counsellors and made submissions and comments on a variety of topics from telecommunications to utilities regulation.

A number of systemic issues have emerged in our casework and client contact. The conduct of "non-conforming" lenders is one of those issues. For example, non-bank home loan providers who failed or just do not bother to test the payment capacity of their customers produced a run of mortgage foreclosure matters in which the CLC became involved. At one stage we were active in 6 such cases at the same time; 4 with the one credit provider! The involvement of mortgage brokers to secure customers appears to be a cornerstone of this market. With a consistent pattern of unjust lending, lack of access to complaints mechanisms, an inability to engage with hardship, and the haste with which court proceedings are brought and concluded, we have made a number of representations to the regional office of ASIC.

In the coming year, the Consumer Law Centre will be seeking to research the conduct of debt collectors, as well as revisiting the continuing problem of "sexually transmitted debt".

Breaking a cycle of poverty and financial disadvantage is not easy. Often people who find themselves in this situation have never experienced a level of comfort with or control over their finances. Information and support can help people to improve the quality of their lives – but not always, and not always very quickly.

The Household Debt and Community Inclusion Project has been designed to test some different approaches. It is an initiative of the Community Inclusion Board, with the Board recognising in adopting priorities for its first years of operation, that financial pressures are amongst the most impenetrable barriers to participating safely and fairly in community life. The project links intensive support, specifically financial counselling, with targeted financial assistance. Over the course of the initiative 25 volunteer consumers will be invited to participate and in turn to describe their experiences before, during and after the project. There has been considerable work of this type overseas, but so far very little action research of a similar nature in Australia.

The project is an exciting one. Exciting enough to have lured me to the nation's capital after many years working as a financial counsellor in NSW. My employment with Care Inc began in April and on the very first day I met the main stakeholders, from the YWCA, Chief Minister's Department and the Community Inclusion Board. In the weeks that followed, this group settled the project parameters, produced the necessary documentation and, most importantly, sought the first group of volunteer participants. 13 were invited to join prior to the end of the financial year.

I have always found my work with clients as a financial counsellor interesting and challenging. Having the option to access

resources that might lessen or remove financial blocks, adds an extra dimension to the client interactions. Working closely with Sam Browne, the Project Worker from the YWCA, the potential for the project to impact the lives of those participating is starting to unfold. We look forward to reporting on our progress in the months ahead, with the trial due to complete in early 2006.

**CARE INCORPORATED**

**ABN 45 037 269 595**

# **FINANCIAL REPORT**

**FOR THE YEAR ENDED 30 JUNE 2005**

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**Independent Audit Report**

**Statement of Financial Position**

**Statement of Financial Performance**

**Statement of Cash Flows**

**Notes to and forming part of the Financial Report**

**(Individual Program Reports providing further detail on the audited statements  
are available by contacting Care directly)**

**CARE Incorporated**  
**ABN 45 037 269 595**

**STATEMENT BY COMMITTEE**

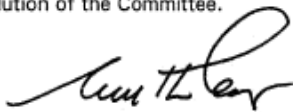
1. The names of each person who held a position as a member of the Committee during the year ended 30 June 2005 or at the date of this statement were:

Ms Elizabeth Grant	Chairperson
Mr Tim Johnstone	Secretary
Ms Ruth Mackay	Treasurer
Ms Malise Arnstein	
Mr Mark O'Neill	
Mr Nick Seddon	
Ms Kris Sloane	

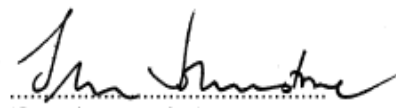
2. The principal activities of the Association during the financial year were to provide self-help and development services for those on low to moderate income.
3. The operating surplus of the Association for the year ended 30 June 2005 was \$62,402 (2004: \$4,450).
4. In the opinion of the Committee, the associated financial report is drawn up so as to give a true and fair view of the performance of the Association for the year ended 30 June 2005 and the financial position of the Association as at that date. The financial report of the Association is made out in accordance with the provisions of the Associations Incorporation Act 1991 of the Australian Capital Territory, accounting standards and other mandatory professional reporting requirements in Australia.
5. In the opinion of the Committee, the Association will be able to pay its debts as and when they fall due.

Signed in accordance with a resolution of the Committee.

Signature

  
.....  
(Committee member)

Signature

  
.....  
(Committee member)

29 September 2005

## INDEPENDENT AUDIT REPORT

To the Members  
Care Incorporated  
ABN 45 037 269 595

### Scope

#### *The financial report and committee's responsibility*

The financial report comprises the statement by the committee, statement of financial position, statement of financial performance, statement of cash flows and accompanying notes 1 to 22 for Care Incorporated (the Association), for the year ended 30 June 2005.

The Committee of the Association is responsible for the preparation and true and fair presentation of the financial report in accordance with the Associations Incorporation Act 1991 of the Australian Capital Territory and the constitution of the Association. This includes responsibility for the maintenance of adequate accounting records and internal controls that are designed to prevent and detect fraud and error, and for the accounting policies and accounting estimates inherent in the financial report.

#### *Audit approach*

We conducted an independent audit in order to express an opinion to the members of the Association. Our audit was conducted in accordance with Australian Auditing and Assurance Standards, in order to provide reasonable assurance as to whether the financial report is free of material misstatement. The nature of an audit is influenced by factors such as the use of professional judgement, selective testing, the inherent limitations of internal control, and the availability of persuasive rather than conclusive evidence. Therefore, an audit cannot guarantee that all material misstatements have been detected.

We performed procedures to assess whether in all material respects the financial report presents fairly, in accordance with the Associations Incorporation Act 1991 of the Australian Capital Territory, Accounting Standards and other mandatory financial reporting requirements in Australia, a view which is consistent with our understanding of the Association's financial position, and of its performance as represented by the results of its operations and cash flows.

We formed our audit opinion on the basis of these procedures, which included:

- examining, on a test basis, information to provide evidence supporting the amounts and disclosures in the financial report, and
- assessing the appropriateness of the accounting policies and disclosures used and the reasonableness of significant accounting estimates made by management and the Committee.

While we considered the effectiveness of management's internal controls over financial reporting when determining the nature and extent of our procedures, our audit was not designed to provide assurance on internal controls.

### Independence

In conducting our audit, we followed applicable independence requirements of Australian professional ethical pronouncements.

### **Audit Opinion**

In our opinion, the financial report of Care Incorporated:

- gives a true and fair view of the financial position of the Association at 30 June 2005, and of its performance for the year ended on that date; and
- is presented in accordance with the Associations Incorporation Act 1991 of the Australian Capital Territory, Accounting Standards and other mandatory financial reporting requirements in Australia.

### **Emphasis of Matter regarding Economic Dependency on Government Funding**

Without qualification to the foregoing, attention is drawn to note 16 to the financial report. In our opinion, the ability of Care Incorporated to continue as a going concern is largely dependent on the continued financial support of the Australian Capital Territory and Commonwealth Governments and the NSW Office of Fair Trading.

ASCENT AUDIT  
Chartered Accountants



Selina Stanford  
Partner

Dated 4 October 2005

**CARE Incorporated**  
**ABN 45 037 269 595**

<b>STATEMENT OF FINANCIAL POSITION</b>	Note	<u>2005</u>	<u>2004</u>
<b>AS AT 30 JUNE 2005</b>		\$	\$
<b>CURRENT ASSETS</b>			
Cash assets	5	220,378	208,188
Receivables	6	17,969	19,909
Other	7	<u>10,532</u>	<u>3,171</u>
<b>TOTAL CURRENT ASSETS</b>		<u>248,879</u>	<u>231,268</u>
<b>NON CURRENT ASSETS</b>			
Property, plant and equipment	8	<u>21,610</u>	<u>12,650</u>
<b>TOTAL NON CURRENT ASSETS</b>		<u>21,610</u>	<u>12,650</u>
<b>TOTAL ASSETS</b>		<u>270,489</u>	<u>243,918</u>
<b>CURRENT LIABILITIES</b>			
Payables	9	42,731	34,843
Provisions	10	81,196	57,933
Interest bearing liabilities	11	1,980	2,075
Unearned revenue	12	<u>10,933</u>	<u>72,380</u>
<b>TOTAL CURRENT LIABILITIES</b>		<u>136,840</u>	<u>167,231</u>
<b>NON-CURRENT LIABILITIES</b>			
Provisions	10	3,733	12,333
Interest bearing liabilities	11	<u>3,160</u>	-
<b>TOTAL NON-CURRENT LIABILITIES</b>		<u>6,893</u>	<u>12,333</u>
<b>TOTAL LIABILITIES</b>		<u>143,733</u>	<u>179,564</u>
<b>NET ASSETS</b>		<u>126,756</u>	<u>64,354</u>
<b>ACCUMULATED FUNDS</b>			
Retained surplus	13	122,771	60,369
Reserves	14	<u>3,985</u>	<u>3,985</u>
<b>TOTAL ACCUMULATED FUNDS</b>		<u>126,756</u>	<u>64,354</u>

The accompanying notes form part of these financial statements.

**CARE Incorporated**  
**ABN 45 037 269 595**

**STATEMENT OF FINANCIAL PERFORMANCE**  
**FOR THE YEAR ENDED 30 JUNE 2005**

	Note	<u>2005</u>	<u>2004</u>
		\$	\$
<b>REVENUE</b>			
Revenue from ordinary operations	2	671,154	618,487
<b>EXPENSES</b>			
Staffing costs		526,347	500,439
Occupancy costs		6,148	5,043
Other administrative costs		68,489	103,078
Depreciation	3	<u>7,768</u>	<u>5,477</u>
Net surplus from ordinary activities		62,402	4,450
Total changes in accumulated funds	13	<u><u>62,402</u></u>	<u><u>4,450</u></u>

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2005**

	Note	<u>2005</u>	<u>2004</u>
		\$	\$
<u>Operating activities</u>			
Receipts from government & others		662,819	675,793
Interest received		8,169	8,582
Payments to suppliers and employees		(645,240)	(665,461)
Borrowing costs		<u>(735)</u>	<u>(508)</u>
Net cash generated (used)	20	<u>25,013</u>	<u>18,406</u>
<u>Investing activities</u>			
Payments for property, plant and equipment		<u>(10,006)</u>	<u>(6,120)</u>
Net cash generated (used)		<u>(10,006)</u>	<u>(6,120)</u>
<u>Financing activities</u>			
Repayment of finance leases		<u>(2,817)</u>	<u>(2,684)</u>
Net cash generated (used)		<u>(2,817)</u>	<u>(2,684)</u>
Net movement in cash and cash equivalents		12,190	9,602
Cash and cash equivalents at beginning of year		208,188	198,586
Cash and cash equivalents at end of year	5	<u><u>220,378</u></u>	<u><u>208,188</u></u>

The accompanying notes form part of these financial statements.

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

**Note 1: Statement of Accounting Policies**

This general purpose financial report of CARE Incorporated has been prepared in accordance with Australian Accounting Standards, other authoritative pronouncements of the Australian Accounting Standards Board, Urgent Issues Group Abstracts and the Associations Incorporation Act 1991 (ACT). The financial report has been prepared on an accruals basis, is based on historic costs and does not take into account changing money values. Cost is based on the fair values of the consideration given in exchange for assets. The accounting policies have been consistently applied unless otherwise stated.

Care Incorporated is an association incorporated under the Associations Incorporation Act 1991 (ACT) and domiciled in Australia.

The following is a summary of the significant accounting policies adopted in the preparation of the financial report.

**(a) Income tax**

*The financial report has been prepared on the basis that the Association is exempt from income tax under section 50-5 of the Income Tax Assessment Act 1997.*

**(b) Furniture, plant and equipment**

Furniture, plant and equipment is valued at cost. The depreciable amount of fixed assets is depreciated over their useful lives commencing from the time the asset is ready for use. Fixed assets are depreciated using the straight line method. The depreciation rates of items in each category of fixed asset range from 11.25% to 20%.

The carrying amount of all fixed assets is reviewed annually by management to ensure it is not in excess of the remaining service potential of these assets.

**(c) Cash**

For the purposes of the statement of cash flows, cash includes cash on hand and in at call deposits with banks or financial institutions, investment in money market instruments maturing within twelve months, net of bank overdrafts.

**(d) Revenue recognition**

Government funding

Government operational grants and funded projects are brought to account as income in the year received or receivable to the extent of expenditure during the year on the purpose of the grant. Grant monies which have been received or are receivable but have not been expended at balance date, including interest thereon where required under the terms of the grant, are carried forward as unexpended grants (unearned revenue - current liability).

Fees for services

Revenue from the rendering of services including services provided under ACT Government service purchase contracts is recognised upon the delivery of the service to the customer. Where amounts have been received in respect of ACT Government service purchase contracts but the outputs and/or quantitative performance indicators have not been fully achieved, an amount equivalent to services unperformed at balance date is recognised as unearned revenue (liability).

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

**Note 1: Statement of Accounting Policies (continued)**

**(d) Revenue recognition (continued)**

NILS funding

The no interest loan scheme was funded by donations of \$5,000 from each of ACTEW Corporation, Ian Potter Foundation and CARE Incorporated, \$15,000 from the Ian Potter Foundation and \$1,000 from the Sisters at Goulburn. These monies are used to provide interest free loans to low income consumers.

The balance of NILS funding held at balance date is represented in the statement of financial position as cash (\$9,563) and NILS debtors (\$17,747).

Other income

All other sources of income are brought to account as income when the related goods or services have been provided and the income earned.

**(e) Employee Benefits**

Provision is made in respect of the liability for employee benefits arising from services rendered by employees to balance date. Employee benefits expected to be settled within one year, together with entitlements arising from wages and salaries and annual leave that will be settled after one year, have been measured at their nominal amount inclusive of on-costs. Long service leave expected to be payable later than one year has been measured at the present value of the estimated future cash outflows to be made for these benefits. Contributions are made to an employee superannuation fund and are charged as expenses when incurred.

**(f) Leases**

Leases of fixed assets where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are transferred to the Association, are classified as finance leases. Finance leases are capitalised, recording an asset and a liability equal to the present value of the minimum lease payments, including any guaranteed residual values. Leased assets are amortised on a straight line basis over their estimated useful lives where it is likely that the Association will obtain ownership of the asset or over the term of the lease. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period.

**(g) Comparative Information**

To promote consistency, comparative information has been amended where necessary.

**(h) Goods and Service 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 expense. Receivables and payables in the statement of financial position are shown inclusive of GST.

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

**Note 1: Statement of Accounting Policies (continued)**

**i) Adoption of Australian Equivalents to International Financial Reporting Standards from 2005 – 2006**

Australia is currently preparing for the introduction of the Australian Equivalents to International Financial Reporting Standards (AEIFRS) effective for financial years commencing on or after 1 January 2005. The adoption of AEIFRS will be reflected in the financial statements for the year ending 30 June 2006. On first time adoption of AEIFRS, comparative figures for the financial year ended 30 June 2005 are required to be restated. The majority of the AEIFRS transitional adjustments will be made retrospectively against retained earnings at 1 July 2004.

Management, along with its auditors, has assessed the significance of the expected changes and is preparing for their implementation. An officer of the Association has been given the responsibility of managing the transition to AEIFRS.

The committee are of the opinion that the key material differences in the Association's accounting policies which will arise from the adoption of AEIFRS, and the financial effect of these, are as follows. Users of the financial statements should note, however, that the amounts disclosed could change if there are any amendments by standard-setters to the current AEIFRS or interpretation of the AEIFRS requirements changes from the continuing work of the company's AEIFRS officer.

Annual Leave

AEIFRS requires that annual leave that is not expected to be taken within 12 months of balance date is to be discounted. After assessing the staff leave balances, the Association does not expect that any material amounts of the annual leave balance will not be taken in the next 12 months. Consequently, there are no adjustments for non-current annual leave.

Impairment of assets

Under AEIFRS these assets will be subject to assessment for impairment and, if there are indications of impairment, measurement of any impairment. The impairment test is that the carrying amount of an asset must not exceed the greater of (a) its fair value less costs to sell and (b) its value in use. 'Value in use' is the depreciated replacement cost for those assets that would be replaced if the Association were deprived of them. No material adjustment will need to be made by the Association.

Operational Grants

The Association currently recognises operational grants as revenue progressively over the period of the grant (refer note 1d). Under pending accounting standard AASB1004 'Contributions', not-for-profits are required to recognise income arising from contributions, including grants, when the entity obtains control of the contribution or the right to receive the contribution. It is possible that the recognition criteria required under AASB1004 may result in a change in the timing of recognition of operational grants from 1 July 2005.

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

	<u>2005</u>	<u>2004</u>
	\$	\$
<b>Note 2: Revenue</b>		
<i>Operating activities:</i>		
Services rendered:		
- Government operational funding	350,054	295,477
- Government funded projects	304,572	283,770
ACT Law handbook project	-	15,000
NECA	-	9,700
	<u>654,626</u>	<u>603,947</u>
<i>Non-operating activities:</i>		
Interest	8,169	8,582
Proceeds on disposal of PPE	-	272
Donations	4,092	1,949
Sitting fees - ASIC/ACCC	2,427	-
Discount received	1,371	-
Other income	469	3,737
	<u>16,528</u>	<u>14,540</u>
<i>Total revenue</i>	<u><u>671,154</u></u>	<u><u>618,487</u></u>

**Note 3: Surplus From Ordinary Activities**

*Net surplus has been determined after:*

*(a) Expenses*

Depreciation of non-current assets:

- furniture, plant and equipment	7,768	5,477
Borrowing costs	735	508
Bad and doubtful debts	436	1,085

Write down of assets:

Carrying amount of PPE disposed of	-	-
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*(b) Net gains (losses)*

Net gain on disposal of PPE	-	272
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**Note 4: Auditor's Remuneration**

Remuneration of the auditor for:

- auditing or reviewing the financial report	4,250	3,850
- other services	2,194	1,453
	<u>6,444</u>	<u>5,303</u>

**Note 5: Cash Assets**

CARE general cheque account	20,660	15,433
CARE cash management account	174,988	178,123
CFCP cash management account	15,047	7,055
NILS cash management account	8,323	3,932
NILS cheque account	1,240	3,525
Petty cash	120	120
	<u>220,378</u>	<u>208,188</u>

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

	<u>2005</u>	<u>2004</u>
	\$	\$
<b>Note 6: Receivables</b>		
<i>NILS debtors</i>		
NILS debtors	17,747	19,037
less allowance for doubtful debts	<u>-</u>	<u>-</u>
	<u>17,747</u>	<u>19,037</u>
 <i>Sundry debtors</i>		
	<u>222</u>	<u>872</u>
	<u>17,969</u>	<u>19,909</u>
 <b>Note 7: Other Current Assets</b>		
Prepayments	<u>10,532</u>	<u>3,171</u>
	<u>10,532</u>	<u>3,171</u>
 <b>Note 8: Furniture, Plant and Equipment</b>		
Furniture and equipment - at cost	57,891	67,287
Accumulated depreciation	<u>(41,438)</u>	<u>(56,727)</u>
	<u>16,453</u>	<u>10,560</u>
 Leased equipment - at cost		
	6,722	8,400
Accumulated depreciation	<u>(1,565)</u>	<u>(6,310)</u>
	<u>5,157</u>	<u>2,090</u>
 Total Property, Plant and Equipment		
	<u>21,610</u>	<u>12,650</u>

*(a) Movements in carrying amounts*

Movement in the carrying amounts for each class of furniture, plant and equipment between the beginning and the end of the current financial year

	2005	2005
	Furniture and equipment	Leased equipment
	\$	\$
Opening balance	10,560	2,090
Additions	10,006	6,722
Disposals	-	-
Depreciation	<u>(4,113)</u>	<u>(3,655)</u>
Closing balance	<u>16,453</u>	<u>5,157</u>

**Note 9: Payables**

**CURRENT**

*Unsecured liabilities:*

Creditors and accrued expenses	<u>42,731</u>	<u>34,843</u>
	<u>42,731</u>	<u>34,843</u>

**CARE Incorporated**  
**ABN 45 037 269 595**

NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005

	<u>2005</u>	<u>2004</u>
	\$	\$
<b>Note 10: Provisions</b>		
CURRENT		
Annual leave	45,647	36,744
Long service leave (vested)	<u>35,549</u>	<u>21,189</u>
	<u>81,196</u>	<u>57,933</u>
NON-CURRENT		
Long service leave (non vested)	<u>3,733</u>	<u>12,333</u>
	<u>3,733</u>	<u>12,333</u>
 <b>Note 11: Interest Bearing Liabilities</b>		
CURRENT		
<i>Secured liabilities:</i>		
Lease liability *	<u>1,980</u>	<u>2,075</u>
NON-CURRENT		
<i>Secured liabilities:</i>		
Lease liability *	<u>3,160</u>	<u>-</u>
* Secured by leased equipment (refer Note 8)		
 <b>Note 12: Unearned Revenue</b>		
<i>Unexpended grants</i>		
CSG	-	36,221
Consumer Law Centre	-	19,226
Schools as Communities	-	1,254
CFCP	6,060	7,174
ACT Housing Funds	-	1,647
NILS Administration	-	2,865
Queanbeyan Financial Counselling Service	<u>2,673</u>	<u>3,993</u>
	<u>8,733</u>	<u>72,380</u>
 <i>Grants in advance</i>		
DHCS equipment grant	<u>2,200</u>	<u>-</u>
Total unearned revenue	<u>10,933</u>	<u>72,380</u>
 <b>Note 13: Retained Surplus</b>		
Retained surplus at the beginning of the year	60,369	52,904
Net surplus	62,402	4,450
Transfer from reserves	<u>-</u>	<u>3,015</u>
Retained surplus at the end of the year	<u>122,771</u>	<u>60,369</u>

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

	<u>2005</u>	<u>2004</u>
Note	\$	\$
<b>Note 14: Reserves</b>		
IT & Equipment reserve	<u>3,985</u>	<u>3,985</u>
	<u>3,985</u>	<u>3,985</u>
<u>Movements in reserve:</u>		
The IT & equipment reserve records funds set aside for future IT & equipment purchases.		
Balance at the beginning of the year	3,985	7,000
Amounts transferred (to) retained surplus	<u>-</u>	<u>(3,015)</u>
Balance at the end of the year	<u>3,985</u>	<u>3,985</u>

**Note 15: Leasing Commitments**

(a) Finance lease commitments

Finance lease in respect of photocopying equipment expiring October 2007.

Payable:

- not later than 1 year	2,964	2,170
- later than 1 year but not later than 5 years	<u>3,705</u>	<u>-</u>
Minimum lease payments	6,669	2,170
Less future finance charges	<u>(1,529)</u>	<u>(95)</u>
Total lease liability	<u>5,140</u>	<u>2,075</u>

*Represented by:*

Current lease liability	11	1,980	2,075
Non-current lease liability	11	<u>3,160</u>	<u>-</u>
		<u>5,140</u>	<u>2,075</u>

**Note 16: Economic Dependency**

The continued operation of the Association is reliant on the current and future financial support provided by the ACT Department of Disability, Housing and Community Services; Department of Justice and Community Safety; NSW Office of Fair Trading; and the

**Note 17: Related Parties**

Committee Members

The names of each person who held a position on the Committee of CARE Incorporated at any time during the year ended 30 June 2005 were:

Malise Arnstein	
Elizabeth Grant	Chairperson
Tim Johnstone	Secretary
Ruth Mackay	Treasurer
Mark O'Neill	
Nick Seddon	
Kris Sloane	

No remuneration was received, or due and receivable, by any Committee member from the Association.

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

**Note 18: Association Details**

The Association operates solely within the Australian Capital Territory and surrounding NSW to support low income members of the community.

The Association is incorporated in the Australian Capital Territory under the Associations Incorporation Act 1991 (Association No. A01128)

The registered office and principal place of business of the Association is:

Shop 16, 1st Floor  
Waldorf Apartments  
2 Akuna Street  
Canberra City ACT

Note	<u>2005</u>	<u>2004</u>
	\$	\$

**Note 19: Employee Information**

The aggregate employee benefit liability recognised and included in the financial report is as follows:

CURRENT			
Annual leave	10	45,647	36,744
Long service leave (vested)	10	35,549	21,189
Accrued salaries and salary related payables	9	29,653	20,011
		<u>110,849</u>	<u>77,944</u>
NON-CURRENT			
Long service leave (non-vested)	10	3,733	12,333
		<u>3,733</u>	<u>12,333</u>
Aggregate employee benefits liability		<u>114,582</u>	<u>90,277</u>
Number of employees at year end		<u>13</u>	<u>12</u>

**Note 20: Cash Flow Information**

Reconciliation of net cash relating to operating activities to net surplus

Net surplus	62,402	4,450
Non-cash flows in operating surplus:		
Depreciation	7,768	5,477
Profit on disposal of PPE	-	(272)
Discount received - lease liability	(840)	-
Changes in assets and liabilities:		
Receivables	1,940	(3,422)
Other current assets	(7,359)	8,024
Payables	7,889	(797)
Provisions	14,660	(3,036)
Unearned revenue	(61,447)	7,982
Net cash relating to operating activities	<u>25,013</u>	<u>18,406</u>

(i) Non-cash transactions

During the financial year, a fuji xerox photocopier was purchased by way of finance lease for \$6,722 (refer Notes 8 and 11).

**CARE Incorporated**  
**ABN 45 037 269 595**

**NOTES TO THE FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2005**

**Note 22: Financial Instruments**

(a) Interest rate risk

Interest rate risk is the risk that the value of a financial asset or liability will change due to interest rate fluctuations. The interest rate applicable to each class of financial asset is set out in the following table.

	Weighted average effective interest rate		Variable interest rate		Non-interest-bearing		Fixed interest rate, maturing within 5 years			Total
	2005	2004	2005	2004	2005	2004	2005	2004	2005	
Financial assets:										
Cash	2.98	3.41	220,258	208,068	120	120	-	-	-	220,378
Receivables	na	na	-	-	17,969	19,909	-	-	-	17,969
Total financial assets			220,258	208,068	18,089	20,029	-	-	-	238,347
Financial liabilities:										
Payables	na	na	-	-	42,732	34,843	-	-	-	42,732
Interest bearing liabilities	22.20	14.28	-	-	-	-	1,980	2,075	3,160	5,140
Total financial liabilities			-	-	42,732	34,843	1,980	2,075	3,160	47,872

(b) Credit risk

The maximum exposure to credit risk at balance date to recognised financial assets is the carrying amount as disclosed in the statement of financial position and notes to the financial statements. With the exception of the following, the association does

- i) cash at bank held with Westpac Banking Corporation \$210,695 (2004: \$204,543).

(c) Net fair values

The net fair value of financial assets approximates the values shown in the statement of financial position and the notes thereto.

In providing service to our clients in 2004-2005, Care acknowledges the assistance of the following:

- Community Services Program  
Department of Disability, Housing & Community Services
- Commonwealth Financial Counselling Program (CFCP)  
Commonwealth Department of Family and Community Services
- Credit Counselling Program  
NSW Office of Fair Trading, Parramatta, NSW
- Housing ACT
- Department of Justice and Community Safety
- Queanbeyan City Council for their generous support to the Outreach Service, and in particular for providing accommodation to our counsellors
- Ongoing support for the ACT No Interest Loans Scheme from the Ian Potter Foundation

