



**SAPPHIRE
COMMUNITY
PROJECTS**
INCORPORATED

Supporting community

2021 ANNUAL REPORT

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Cover photo by Peter Buggy – "Quaama Children's Banner for the Pantry"

*Sapphire Community Projects Incorporated – 2021 Annual Report
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www.sapphirecommunity.org.au

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What People Say About Us

A message from Lisa Barbour, Koori Connections Officer, Katungul Aboriginal Corporation Regional Health and Community Services

“Katungul and I would like to thank you for the amazing role you play in providing essential and special goods to our community.

We acknowledge the hard work that you put in to provide these needed items to our Community and the special items such as the Healthy food hampers and Boxed hampers which were so well received, the toys, the Easter eggs and all the items that you have donated to Katungul and community Clients throughout the year.

It has been a very difficult year for most families in ours and other Communities and I feel that we have all banded together to provide our community the best care in the circumstances possible and this would not have happened without the amazing work that yourselves and the community provide.

You provide an amazing essential service, and we look forward to working with you in the future and continuing to provide our Community the essential products that you provide.”

A commendation from Kristi Sproates, owner of “Appy Connections”, provider of support services to people with disabilities to be able to use technology to enrich their lives.

“I am a customer/member of the Sapphire Community Pantry, and they provide a wonderful service and best of all it is available and accessible to all of our community. I know people living with disabilities who have been given an opportunity to volunteer and in turn are gaining life skills and social interaction opportunities.....SCP have a wonderful reputation and in the three years they have been operating have been a holding space for a community during crisis but also a welcoming and inclusive ethos that “all” are always welcome.”

From shopper and volunteer Bron

“As a volunteer at the Sapphire Community Pantry I have been impressed with the synergy of their operation. The customers come knowing their shopping experience acknowledges them as valued members of the community. The volunteers know many of the customers by name and show genuine concern for their needs. In instances where the Pantry cannot assist directly with certain issues, they have the means to refer their customers to those who can. This is the hub-like experience I see developing. There are solid connections being made between volunteers and customers in ways that resemble a functional emergent community.”

Peter Harvey, Community Connections Manager, The Disability Trust

The Sapphire Community Pantry is a wonderfully welcoming, inclusive service operated by a very dedicated, passionate team. The Pantry has the feel of a community neighbourhood centre and in many ways, the team at the Pantry fulfil this valuable role within the local community.

Inca, community member

“The community pantry is an amazing place. It is a hive of activity, and the heart of the pantry is all about support. The volunteers are like friends and family and to see them hard at work greeting, chatting, caring, and listening is a privilege. The pantry offers a vital service in a low socially economic area with a high rate of homelessness. If the need for the pantry was evident before it became abundantly clear after the 2019 bushfires and then the ongoing economic uncertainty of

COVID-19. Our community, like many others has struggled in the aftermath of devastation then a global pandemic. Food insecurity was a large problem for a community that was already on its knees then we watched as business after business closed and people lost already tenuous incomes.”

Karen, community worker and pantry customer

“The Sapphire Community Pantry is a much loved and needed community space operating in Bega. They provide affordable fresh food to our community to reduce food insecurity in the Bega Valley. The Pantry also offers a safe place for community members to catch up, with some limitations to this due to COVID19 and space. The Sapphire Community Pantry is a place that anyone can attend, and anyone can use their services. Sapphire Community Projects have been integral in supporting bushfire-affected communities outside of Bega, creating a mobile pantry for Quaama and Bemboka to reduce distance that people need to travel to access groceries. They have collaborated with charities including GIVIT, Foodbank, Good360, TwoGoodCo, and Service NSW, obtaining goods and help for people who were affected by the fires.”

Kath, pantry member, artist, and grower

“The incredibly trying times of last summer's terrible fire season and then covid made making a living very difficult for not just myself, but many of us on the FSC....the SCP made life a lot more bearable with their access to good quality foodstuffs as well as all the other small but necessary resources. Not only are the volunteers amazing, having a great place to go to talk, have a laugh, find a bargain, enjoy a cuppa, made the last 12 months so much more bearable.”

Leona, pantry user

“Sapphire Community pantry has an excellent record of meeting community needs and getting things done. Since it was established in 2017, I have seen it grow and expand from its first small venue in the Salvation Army Opportunity shop to its present site in Peden Street. Not content with providing low-cost food for needy people, it expanded its service to teaching cooking skills of healthy meals..... SCP now has its own van which travels to outlying towns and villages in the Shire on weekends. Peden Street has become a venue where people can meet, have a coffee break, and seek advice on all manner of topics including problems with computers. (Their WIFI service is a great asset.) In short where there's a need SCP responds to it. The volunteers who work there are a happy team and the hard-working example of the leaders brings out a generous, caring and non-judgemental spirit, creating a very comfortable and welcoming atmosphere for all.”

Message from the President

Dear Friends,

We have now been operating for over four years and the last 18 months have been very challenging times, unprecedented in the memory of most people living in Australia. From fires, floods and a global pandemic, our resilience has been tested and continues to be so.

Sapphire Community Projects (SCP) has continued providing support and connection to the community through our work, our linkages with other organisations, and our volunteers and Pantry customers.

I'm proud to say the Pantry remained open throughout all of this, albeit with sometimes reduced activities to comply with COVID 19 safety requirements. Our volunteers kept volunteering, supporting our customers and each other. We provided take away frozen meals, made by Pantry volunteers as well as those made by the TwoGoodCo. We sourced free goods from other charities such as GIVIT and Good360 and distributed these throughout the community. We continued to auspice the Quaama Bushfire Relief Centre, providing them with insurance coverage and not-for-profit status which allowed them to apply for grants.

In the early part of 2021, we applied for a Bushfire Local Emergency Recovery Grant to create a neighbourhood centre for the Bega Valley. Unfortunately, we were unsuccessful in our application, despite the huge amount of support we received from the people and helping organisations in the Bega Valley. Despite our restricted space, the Pantry continues to provide some of the activities of a neighbourhood centre. The dream still lives, and I am sure that one day it will come to fruition.



I was very honoured to be nominated for the 2020 Women of the Year Awards, in recognition of our work in setting up Sapphire Community Projects and the Pantry. Although I didn't win, it was a great honour to be nominated and to attend the event at Darling Harbour. The overall winner was Dr Kerry Chant, a well-deserved recipient.

In July 2020 we received an unexpected donation from the Commonwealth Bank of \$50,000.

The CEO of the Bank, Matt Comyn came to Bega to personally hand over the cheque to us – to say we were delighted is an understatement. With these funds and additional funds received in the previous year from Inner Wheel, were able to purchase and fit out a Ford Transit van which we now use as our Mobile Pantry and to transport goods. A further grant was received from St Vincent de

Paul which enabled us to wrap the van with graphics, which is a great tool to advertise our presence. The St Vincent de Paul grant was primarily for creating a Web site and printing marketing material.



Our Mobile Pantry visits continued to Quaama, Bemboka, and Cobargo. As well as providing an opportunity for people unable or unwilling to leave their local area to obtain cheap groceries, the Mobile Pantry also provides a legal gathering point and social activity in these COVID – times.

There are so many people to thank for their support during the year – firstly I'd like to the Board for their support; our volunteers for their continuing help and good cheer; our Manager, Selena Purdom; our donors – both of money and of goods, other charities such as St

Vincent de Paul, GIVIT, Good 360, and TwoGoodCo; service clubs such as Rotary and Rotary Inner Wheel; the Bega Chamber of Commerce; and finally – to my husband Peter Buggy, our Treasurer who has supported me as President with his unstinting support and expertise.

Thank you for your continuing support.

Christine Welsh

President

Our Vision, Mission and Values

Our vision, mission and values guide everything we do – they are the bedrock for our activities and our attitude. They are the **WHY** for our **WHAT**.

Vision

A community where everyone is nourished.

Mission

Supporting people to nourish themselves, their families, and their communities

Values

Access to nutritious food is a basic human right. We are committed to responding to the needs of our community through focusing on food access and community connections.

Collaboration: We value all our partners, including members, customers, and volunteers in the mission to end hunger, knowing that working together we are stronger together.

Innovation & creativity: We strive to constantly evolve and evaluate, so we may implement the most effective strategies to achieve our mission.

Compassion & respect: We value and hold in high regard our staff, volunteers, partners, donors, and our community for whom we work.

Integrity: We conduct our work with fairness and transparency.

Passion: We do this work with a shared passion because no one should face the day hungry.

Volunteer Board (2020-2021)

Thank you to our Board members who give freely of their time and knowledge. The Board meets at least five times per year and sets the strategic direction of the charity. Our board members are:

- Caroline Long, Vice President
- Christine Welsh, President
- Emilie Bird
- Jennifer Anderson
- Joanna Oastler
- Peter Buggy, Treasurer and Public Officer
- Rebecca Hardiman, Secretary

Membership of the charity, Sapphire Community Projects Inc is open to all. This allows you to attend our Board meetings, have input into the direction of the charity and stand for Board membership.

Volunteers

Forty-eight volunteers gave 12,322 hours of their time, worth over \$514,000

Since we started, we have been blessed with a corps of volunteers who are the backbone of the organisation. Without them, we wouldn't exist. Many of our volunteers have been with us since the beginning and have made firm friendships with their colleagues and customers. We always welcome new volunteers, and quickly make them part of the team – we don't have "cliques", and we make sure everyone is included and welcomed.

People volunteer with us for many reasons: to make new friends; to give back; to obtain new skills or work experience; to brush up on old skills; to gain paid employment in the future; meet Centrelink obligations. A myriad of reasons. We also have several people who volunteer as part of their NDIS plan – being part of the community, gaining skills, socialising, and reaching their potential, and making friends.



New volunteers go through an induction process where they learn about us, the jobs available, WHS, food safety and other skills. All new volunteers are required to show a current "Working With Children" check, complete an application form, read, and sign our "Code of Conduct" policy, and complete an online food safety course.

We have many opportunities such as helping at the mobile pantry; food rescue; deliveries; showing customers around; pricing and stacking shelves; preparing fruit and vegetables for sale; dealing with membership enquiries; database entry; operating the till; administrative tasks; packing groceries; computer mentoring; serving tea and coffee and socialising with customers; and leading cooking groups. The volunteers can give as much or as little time as suits them and choose the sort of tasks they wish to do.

Over the past 12 months, we estimate that our volunteers have given over 12,322 hours of their time. Using ABS figures, which estimate volunteer time as \$41.72 per hour, our volunteers have donated over \$514,000 worth of labour¹. Or to put it another way, if we had to pay them, our payroll would be well more than half a million dollars. This increase in hours can be attributed to longer trading and our Mobile Pantries, which visit Bemboka, Cobargo, and Quaama.

Programs – What we do

Sapphire Community Pantry

Our lead Program is the Sapphire Community Pantry which we established in 2017. At first, we operated on Thursdays only, but over the past years we have extended our trading days to three days per week and finally in 2020, we are now open four days per week – Tuesday to Friday. By having more opening days, we increase the convenience for our customers. And it's thanks to our volunteers and our dedicated part-time manager, Selena Purdom that we can open on these extra days.



Is the food free at the Pantry?

Some people think that all our stock is donated. Sadly not - most of our food is purchased. Some of the food is purchased from another charity, *Foodbank NSW/ACT*; however, we also buy food from local and interstate wholesalers and retailers. To buy in more food, we place a small oncost to most items. This enables us to cover our rent, power, and the other costs of doing business, as well as to raise money for our projects or to cover the cost of giving away food. Even with the small oncost, our prices are incredibly low, often at 50% or less than the price you would pay in a supermarket for the same goods. This allows our customers to purchase good food on a limited budget. At times, we also receive donated food – excess produce from home gardens; excess eggs from commercial

¹ Figure based on ABS average hourly earnings estimate for volunteers @\$41.72 per hour, published on the Funding Centre." (<https://www.fundingcentre.com.au/grant/help>)

producers such as Bega Valley Eggs; Tandarra Hilltop Farm; businesses with excess food; home pantry clear-outs; and food rescued from supermarkets.

We know there are people who cannot afford to contribute towards our running costs, so we provide food at no cost to those in the greatest need. This has certainly been challenging over the past year and to ensure our ongoing viability, we may need to introduce restrictions on the availability of “free” food.

Food insecurity in Australia

Every year in October, Foodbank (Australia’s major food relief charity) releases survey results into food and hunger in Australia. Key facts from the Foodbank Hunger Report 2020²:

- Food insecurity has increased demand for food relief 47% since COVID-19.
- 38% of food insecure residents in NSW/ACT are accessing food relief at least once per week compared to 21% prior to COVID.
- Three in 10 Australians now experiencing food insecurity had not gone hungry before COVID 19.

In addition, our region is still impacted by people affected by the 2019-20 bushfires with many who have not been able to rebuild homes and are still living in temporary sheds and vans and have reduced income due to farm damage.

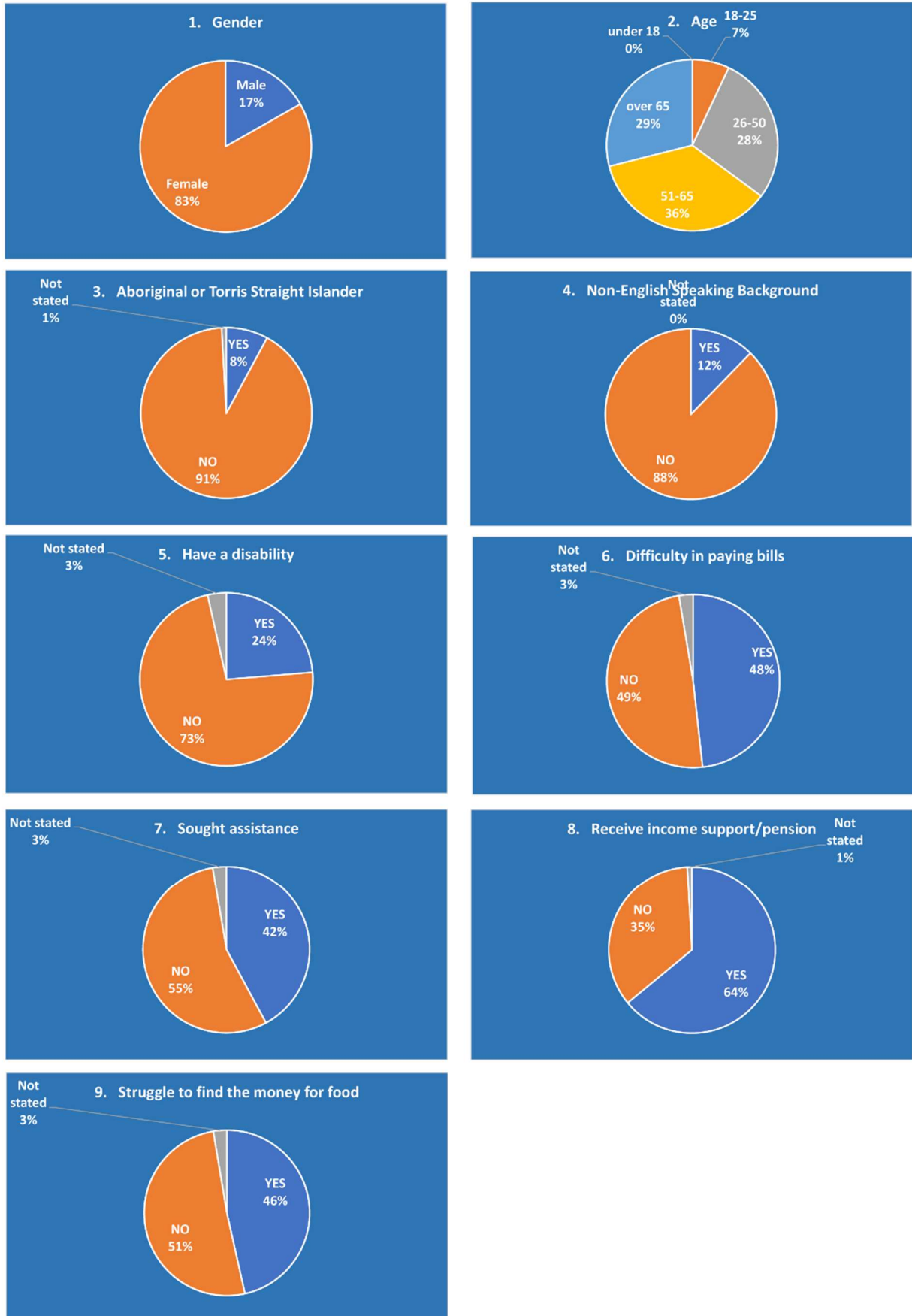
Our customers

Our “primary” customers are people suffering food insecurity, for whatever reason. It could be trying to live on a very low income; it could be a temporary setback with finances; or it could be losing a job. There are many reasons why people suffer food insecurity, but the Pantry has always operated under the principle of not asking questions. If you need cheap or free groceries, you’re very welcome here. If people cannot afford to pay for their groceries, we have a mini pantry of donated food that we offer them. As well, we have been using Pantry funds to purchase Foodbank food hampers which we give direct to individuals or distribute through charities and the bushfire relief centres such as those at Quaama and Cobargo as well as through local connections to Bemboka and other areas within the Bega Valley local government area. We also have vouchers that we sell to charities to give to their clients. These vouchers cost the charity \$12 each, and the customer gets \$15 worth of pantry shopping. Because our prices are so low, this can mean the customer will end up with groceries which would have cost them over \$40 if they had shopped at a supermarket. As well, all customers have access to free bread and rescued fruit, vegetables, and frozen meat.

A single father called in to the Pantry seeking assistance. He had recently obtained sole custody of his child but had to give up his job to care for the child. He was waiting for Centrelink to approve his carer’s benefit, but in the meantime had no money for food. We invited him to shop for free. One of our volunteers looked after the child while the father shopped. Man was very grateful, and kept saying, “I don’t want to be greedy”. We also gave him contact to Family Support Services, SEWACS and McKillop Family Services. When he thanked us, we replied “that’s what we do”.

² <https://www.foodbank.org.au/wp-content/uploads/2020/10/FB-HR20.pdf>

Our Customers



Some 64% of our customers receive income support or a pension from the government, and 48% have had difficulty paying for utilities, rent, mortgage, rates, and loans over the past twelve months.

Those figures are better than last year. Due to COVID and the continuing impact of the 2019-2020 bushfires, we are seeing people who have never previously required support. Just under half of our customers had struggled in the past twelve months to afford basic groceries such as bread, milk, and other food items. That's better than expected but may also be due to JobKeeper/JobSeeker and the continued free food that is coming into the area from Foodbank. There are also additional providers of food relief which means there is more support in the community.

Our customers come from all over the Shire, with 87% from postcode 2550 (Bega and surrounds), followed by 5% from postcode 2548 (Merimbula and surrounds), 2% from postcode 2549 (Pambula and surrounds), 2% from 2551 (Eden and surrounds), with the remainder coming from postcodes 2560, 2602, 2649, 2680, and 3888.

In the 2020/2021 reporting year we had 12,189 transactions, up from 9,946 transactions in the previous year, an increase of almost 23% over the previous year.

When people join the Pantry as members for the first time, they are invited to fill out a small, non-identifying survey which gathers some demographic information. This information is useful for us as it gives us an indication of the profile of our customers – their ages, income source, level of food insecurity. There were some interesting changes from last year's statistics:

- An increase in the number of new members aged over 65, up 8% from 21% to 29%
- An increase by 3% in the number of Indigenous members, now 8% of customers
- A continued fall in the number of new customers with a disability, now down to 24%
- A significant decrease in the number of people having difficulty paying their bills or struggling to find money for food. This we attribute to the increased government assistance for COVID, free food being provided by local organisations or being brought in by OzHarvest and new players in the community pantry field.

In trying to draw some conclusions from these figures, one can only guess that due to the bushfires and COVID-19 there has been an increase in free food and money available; government financial assistance has increased temporarily; more helping agencies are active in the area; and the resultant publicity has made more people aware of help they can receive. Many of our new customers continue to be affected by bushfires or COVID-19 and many of these people would not have come from previously disadvantaged groups.

Many businesses in hospitality are suffering due to COVID; however, we haven't seen as many people impacted as expected. This is probably because many employed in this field have been temporary workers from other areas and have returned to their home area.

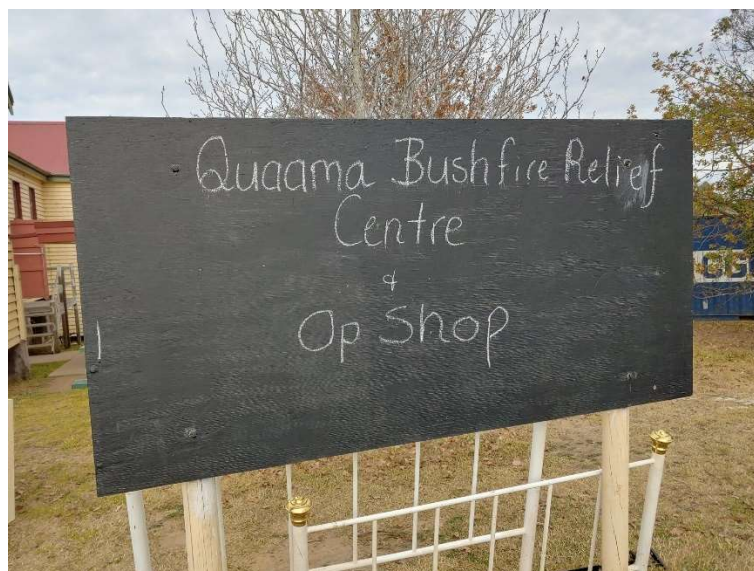
Mobile Pantry

The Mobile Pantry service is now well established in Bemboka and Quaama with monthly weekend services. A small-scale service is also provided to Cobargo via Roly's Village Kitchen on Wednesday afternoons, once per month.



Emergency Bushfire Support

Direct assistance to bushfire emergency support has reduced over the past year. However there continue to be people requiring assistance as their incomes are still affected and hundreds of people are still living in temporary accommodation. Sapphire Community Projects Inc continued auspicing the Quaama Bushfire Relief Centre even though operations have been scaled down over the past year. This arrangement will continue through until September 2021 when the current hall leasing agreement expires.



Sapphire Community Projects Inc continues working with groups and organisations, helping where possible. We do this because our vision is “a community where everyone is nourished”. Here’s an example where we played a role in sourcing and coordinating items for another community organisation.



*Sport plays a big part in any country community. The Bega Devils Football Club has players whose families have been affected by the bushfires and sport provides them with an opportunity to bond together and briefly forget their troubles. The Club has been operating its canteen out of an old shipping container, with very basic amenities. They needed a new urn and a pie warmer. We heard of this need and contacted GIVIT with a shopping list. IKEA donated \$3,000 worth of vouchers: a pie warmer, flooring, referee fees, and a mobile sink through financial support from a Goulburn-based boutique brewer **Hughie**.*

Customer Service

This is Chris – our meeter and greeter. Not only does she welcome customers, ensuring people sign in, sanitise and wear masks, she also is a “dog minder” for the customers. All the little doggies look forward to seeing Chris because she has a stash of dog treats in her pockets for them. Chris exemplifies the values of the Pantry - welcoming, non-judgemental, helpful and all our volunteers demonstrate these qualities.

The Pantry consistently receives positive feedback from its customers, and we are proud that we have a high reputation in the community for being approachable, friendly, and welcoming.



Who can shop at the Pantry?

We are open to all, and people can choose what they want to buy and how much to buy. We want all people to have a dignified and respectful shopping experience and not be stigmatised by their circumstances. Occasionally items are in short supply so we may put a limit on the number of these items people can buy. With free items, we ask customers to be mindful of others and only take what they need.

In some ways we are very similar to a small supermarket or corner store – they don’t ask questions of their customers and neither do we. **Our food is purchased not donated.** Because we must pay for our stock, we price items on a cost-recovery basis, and include a small oncost to cover our rent, wages, power, and other items.

Our shoppers are a diverse group and come from all areas of the Bega Valley and beyond. Our primary focus is to help people doing it tough, but anyone can shop with us. In fact, the more people who shop with us, the more turnover we have, and thus the easier it is for us to meet our rent and other costs, as well as help those in need.

We have four main customer groups:

			
THE MAJORITY USER	TEMPORARY FINANCIAL HARDSHIP	ENVIRONMENTAL MEMBERS	SOCIAL CONSCIENCE MEMBERS
<ul style="list-style-type: none"> • Low-income earners • Families and individuals in crisis • New residents • Retirees • Single parent families • Unemployed • Homeless 	<p>Some people, due to a temporary change of circumstances need help. It may be because of reduction in wages; a large bill needing to be paid; unexpected expenses; illness or other reasons. The Pantry</p>	<p>You’re passionate about the environment. You hate seeing food wasted and ending up in landfill. You realise that sometimes the major manufacturers have hiccups in their production lines such</p>	<p>You just want to support the Pantry by giving us your patronage. You may not necessarily need to watch your budget, but you like what we do, and realise that the more shoppers we have, the more food</p>

<ul style="list-style-type: none"> • People living with mental illness; disability • Students • Recipients of a government Health Care or Centrelink Card 	<p>welcomes you to come shop with us, to get over that “bump in the road”. We don’t ask for, nor require, any information from you regarding your circumstances – just come in and shop. And when things get better financially for you, you are still welcome to come and shop with us and support our activities with your patronage.</p>	<p>as labels not being perfect, external packaging being torn (but the internal contents are still protected) or excess production. And that food that is close to or past its “best before” date doesn’t mean that it is unsafe to eat – it’s just the manufacturers dating system which estimates optimum flavour but it’s still tasty and safe.</p>	<p>that is bought, then in turn, the more food we can buy and programs we can run. You can access most of the things we pay for, but goods donated for a specific purpose won’t be available unless you are part of that target group. If you want, you can also donate money to the Pantry when you shop.</p>
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Sourcing our food

Much of our stock is purchased from Foodbank which obtains its stock from the food and consumable industries’ excess or donated stock. It then on-sells this stock at very low prices to charities throughout Australia. We also receive rescued items collected by us, OzHarvest and SecondBite (such as bread, fruit, vegetables, and grocery items), the local community, local growers, home pantry cleanouts, food drives and community gardens.



Hot meals – Two Good Co.

Last reporting year we were very fortunate to link up with a social enterprise called *Two Good Co.* <https://www.twogood.com.au/> Our relationship with social enterprise *Two Good Co* continued this reporting year. *Two Good Co* is a social enterprise started by two good guys who wanted to feed the hungry and change the course of the lives of vulnerable women with lived experience of homelessness and domestic violence. Their mission is to employ, train and empower 60 vulnerable women each year. It provides business catering, meal deliveries, gift packs.

During the year they again came down from Sydney with deliveries of deliciousness – frozen meals, fruit, and vegetables.

This food was distributed across the Bega Valley, and to the Women’s Refuge, the Women’s Resource Centre, the Pantry, Quaama, Cobargo, and Bemboka.



In December they hosted a Christmas party for the people of Quaama and surrounds, cooking hams, salads, desserts, and care gifts for every person. Over 100 people attended, and the event brought a lightness and sense of joy to people who had been affected firstly by bushfires, and then by Covid 19.

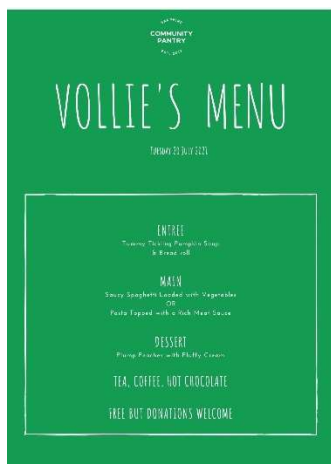
Hot meals – Hello Fresh

Throughout the year we also received and distributed several *Hello Fresh* boxes. These provided recipes and the ingredients for delicious, complete meals for four people at a time. They were given to people who were affected and lost homes through the bushfires and were a real treat to have such delicious and easy to cook meals.



Vollie's Café

Our "Coffee Nook" has recently received a new name. It is now known as Vollie's Café. The reason for choosing this name was to recognise our volunteers for their support in running the café and to better describe our extension to providing light meals and take away meals.



Vollie's Café remains a small sit-down area for people to enjoy a well-made coffee or other beverage, with cake and biscuits or a light meal. This is free, but we do encourage a gold coin donation if people can afford this.

Again, COVID-19 has affected this activity because of social distancing requirements. Sadly, there have only been limited periods of time where sit down coffee and meals have been provided. In its temporary suspension, take-away coffee and meals are provided. We look forward to the time when we can again offer a sit-down venue, providing a space for people to sit down, relax and socialise.

Free Internet by Splash Internet

In previous years we participated in the Federal Government's Be Connected program to help and give free training to older Australians to become connected via the Internet.

Due to the restrictions placed on operations by COVID-19, we have suspended the Be Connected program. The service is still available with other local providers including the Woman's Resource Centre.



Splash Internet continues to provide free Wi-Fi internet to us and our customers. Again, because of social distancing due to COVID-19, this activity has been scaled back as we are not encouraging Pantry customers to linger at the Pantry. It will be a great day when we can return to some form of normalcy.

Rural Outreach and Auspicing

BRAS (Bemboka Rural Area Support) is a small community group of women living in the Bemboka area who get together to run social activities and events for their community. Being an unincorporated association, there are many challenges to overcome including the cost of insurance for public events. Sapphire Community Projects is proud to be able to support BRAS, who in turn raise funds and/or donations of dry goods from the generous people of Bemboka for the benefit of the Sapphire Community Pantry and its customers.

We are also auspicing the activities of the Quaama Bushfire Relief Centre located at Quaama School of the Arts. Providing auspicing allows them to access grant opportunities and to use our public liability insurance coverage.



Community and Charity Partnerships

We offer the premises and services of the Pantry to other charities and services. We have hosted meetings, training sessions and other activities, all at no charge. We believe that it is important to share resources, information, and skills for the good of the community.

Community Partnerships

We continue to work with other organisations throughout the Valley, sharing resources, information, and support. By doing this we are supporting the community and are more effective than working in a silo. Some of the main organisations we work with include Mission Australia, the Disability Trust, the Women's Resource Centre, Eden Community Pantry, South East Women and Children's Services, Katungul, Campbell Page, Wellways, St Vincent de Paul, Salvation Army to name but a few.

In addition, the customer service and responsiveness provided to us and the community by the local staff of Service NSW, a NSW government agency has been exceptional.

COVID-19 Response

Immediately the health orders were issued, the Pantry took action to become a COVID safe business. Because we were deemed an "essential service" we were able to continue trading. We briefed volunteers on requirements, allocated roles to ensure safe procedures were in place; ensured numbers allowed on the premises were adhered to; issued and wore masks; provided hand sanitiser; and provided check in facilities. We discouraged customers from lingering, thus reducing close contact. We closed down some of our activities, such as cooking and the coffee nook because they would have made it difficult to maintain social distancing. The majority of our volunteers have received at least one vaccination and we continue to be alert and responsive to any health requirements.

Waste Reduction and Recycling

We remain committed to waste reduction and recycling. We do this through food rescue, where we divert from landfill good food and groceries from Woolworths, Coles and other retailers and producers. We also regularly collect a diverse range of items from BigW in Bega –such as items which are unable to be sold because the packaging has been damaged. As well, other producers such as egg producers with a glut of eggs donate these to the Pantry rather than disposing of them.

Thanks to a grant from the Bega Valley Shire Council, we now have commercial collections of our red, green, and yellow bins. We take our cardboard to the Waste Recycling Plant as well as offering it to people for creating wicking beds. Food that is damaged or not suitable for human consumption is taken to Potoroo Palace, a native animal sanctuary in Merimbula.

The Council was also successful in the previous year in obtaining a grant of \$177k from the NSW Environment Protection Authority for its program **Nourish and Flourish**. Through this grant, we obtained more refrigeration so we could store and keep fresh rescued fruit, vegetables, and meat; cupboards to store donated shelf-stable food; and hessian bags to give to Pantry customers. Thank you, Council, and the EPA, for these very needed items.

Diversity, Inclusion and Access

Ever since the Pantry started, we have been conscious that we should represent the community we serve. Our volunteers come from all areas of life, all ancestries, all age groups, all abilities. We love providing opportunities for people to gain experience, to participate, to work and to support the community and to make any adjustments necessary to enable volunteers to contribute.

We work hard to provide a safe, non-discriminatory, and accessible venue within the constraints of a rented premises. Entry to the Pantry is accessible to people with limited mobility and vision. As the actual shopping area is quite small, we invite and encourage people in wheelchairs, with walking frames and other mobility aids to come shop before the public does. We also extend this invitation to people who have health, anxiety, or noise issues, offering them a quiet time to do their shopping.

The Year Ahead

COVID-19 is still restricting activities, and while there is a “roadmap” we are very aware that the safety of our volunteers and customers is foremost in our activities.

We have seen how people have been affected by the isolation forced upon them by the pandemic. Our community is hungry for connection. Many are still traumatised by the bushfires, and the restrictions placed on them by COVID-19 has hindered recovery and, in many cases, affected mental health.

We want to restart our cooking groups. We will seek out grants which will fund these groups. The areas of population we wish to concentrate on are isolated people, young adults; people with disabilities; single parents and possibly, older single people. The groups provide not just skills, but social interaction, building confidence and new friends.

The operation of Vollies Café will be reviewed, looking at times, days, and location.

The Mobile Pantry will continue to visit Bemboka, and the other locations of Cobargo and Quaama will be reviewed.

We will reopen our coffee nook and offer our space for training and meeting purposes.

We will continue to work with other organisations, to facilitate joint activities, to provide support to the community and to seek out opportunities to help.

We will continue to provide volunteering opportunities to students, people with disabilities, and those needing to meet their Centrelink requirements. Volunteering provides a great opportunity for people suffering from social isolation or mental health issues to build confidence and create friendships and connections.

Donate & Volunteer

You can help in several ways –

Giving Time



Not everyone can make a financial contribution but still want to contribute. Volunteering is one way you can help. We can offer many opportunities tailored to your needs and availability

Call the Pantry on 0490 843 518 or email info@sapphirecommunity.org.au to discuss your options.

Giving Money



Every dollar donated helps feed a family. A \$10 donation will provide a food hamper to feed 4 people. To donate, call 0490 843 518 or email info@sapphirecommunity.org.au for more information. Sapphire Community Projects is an approved charity and received donations are tax deductible.

Giving Goods

You can help people suffering food insecurity in several ways. Food drives, pantry cleanouts, donating excess fruit and vegetables. Cafes, clubs, and restaurants donating meals or ingredients. Donating good excess or unwanted food helps reduce waste and food insecurity.

Call us on 0490 843 518 to arrange pickup or email

info@sapphirecommunity.org.au. We can arrange a regular pick up or pick-up on demand service for clubs and corporate commercial organisations.

Food	Health
<ul style="list-style-type: none">• Long Life Full Cream Milk• Pasta and Pasta Sauce• Rice and Couscous• Instant Noodles• Harvest Meals (Tinned)• Meals in a Box (Sun Rice)• Spreads—Peanut Butter, Jam• Tin Food— Corn Beef, SPAM, Tuna, Sardines, Corn, Fruit, Soup,• Snacks—Sweet and Savoury Biscuits, Chips, Wafers, Chocolate• Coffee, Tea, Milo• Sugar, Salt, Cooking Oil	<ul style="list-style-type: none">• Shampoo & Conditioner• Toilet Paper• Disposable Razor• Bars of Soap• Toothpaste• Hand Sanitiser• Moisturiser
<ul style="list-style-type: none">• Laundry Powder• Dishwashing liquid• Chux / Sponges / Scours	

Thank You to All of Our Donors, Supporters and Volunteers

Donors & Supporters

There are so many donors and supporters of SCP both in the Bega Valley and beyond that we have decided not to name all in case we miss some and cause offence. Many are anonymous, or don't want to have their names revealed. Please be assured that we gratefully accept your help and support, and we thank you sincerely for your generosity.

Volunteers

Our volunteers continued to turn up throughout COVID. They gave their time, their care, and their skills to keep our work humming along. As a small token of our thanks, and with the generous support of a grant from the Bega Valley Council we held a slap-up lunch for them in May at the Uniting Church Bega, catered for by the amazing Jo Riley-Fitzer and her team, with entertainment provided by Red Heart Blue. Keeping our version of the circular economy revolving, the money we paid for the catering was given by Jo to the Social Justice Advocates of the Bega Valley, to be used for housing for the homeless.

The following generous people gave their time to support the work of Sapphire Community Projects and the Sapphire Community Pantry during the period 1 July 2020 and 30 June 2021. We hope the list is complete, but if we have left you off, please accept our apologies – we aren't perfect.





Lorraine	Aitken	Christine	McDowell
Jenny	Anderson	Venke	Mannes
Bruce	Bull	Brenda	Montgomery
Lesley	Bull	Pam	Murray
Peter	Buggy	Jo	Oastler
Jacqui	Carter	Bev	Parker
Sharon	Champagne	Andrew	Parsons
Wilma	Chinnock	Ian	Powell
Lisa	Clyne	Alan	Rootsey
Jamie	Cutajar	Nakayla	Rootsey
Kay	Crocker-George	Sue	Rootsey
Andrew	Duchesne	Mandi	Rush
Jenny	Foster-Crome	Cheryle	Russell
Annabel	Gottwald	Josh	Shoobridge
Dorothy	Goward	Simon	Sledge
Lorna	Glenn	Bron	Smeal
Cath	Healey	Sharon	Smith
Kimmone	Haddon	Tonia	Smith
Glennnda	Heino	Adam	Spitzer
Jarrad	Hollinger	Bec	Stevens
Sue	Johnson	Nick	Sticoth
Geoff	Johnston	Aaron	Trowbridge
Leonie	Johnston	Sue	Watson
Clancy	Kelly	Christine	Welsh
Pam	McCambridge	Laurence	Whitham

Sapphire Community Projects Incorporated Financial Position

These financial statements Sapphire Community Project Inc (ABN 88 250 179 039) as an individual entity as a not-for-profit association incorporated 21 February 2018 (INC1800235) under the Associations Incorporation Act 2009, NSW.

Sapphire Community Projects has charitable fundraising authority status from Fair Trading NSW with charitable fundraising number CFN/25515 which is in force until 21 January 2025.

This report contains the following financial reports and information:

- Statement of Profit or Loss and Other Comprehensive Income
- Statement of Financial Position
- Statement of Changes of Equity
- Statement of Cash Flows
- Notes Regarding 2020-2021 Financial Year

Statement of Profit or Loss and Other Comprehensive Income

Sapphire Community Projects Inc
Profit and Loss Statement
For the period from 1/7/2020 to 30/6/2021
Cash basis

	30/6/2021	30/6/2020
Income		
Donations And Bequests		
Donations in	13,366.17	10,189.63
Fundraising	16,703.10	23,179.30
Non-Government Grants (accountable)	7,648.00	35,214.58
Non-Government Grants (not accountable) & Sponsorship	50,000.00	3,500.00
Pantry "Membership" optional donation	435.80	1,129.40
Total — Donations And Bequests	88,153.07	73,212.91
Revenue from Government		
Revenue from government (including grants)	6,100.00	13,764.00
Goods or Services		
Association Fees & Pantry Membership (GST)	450.00	38.19
Cost Recovery	135,979.01	121,415.86
Other Services	792.00	-
Training	-	322.45
Vouchers	2,012.50	1,370.00
Total — Goods or Services	139,233.51	123,146.50
Investments		
Interest	37.78	59.69
Total — Income	233,524.36	210,183.10

	30/6/2021	30/6/2020
Less: Expenses		
Employees		
Wages & salaries	46,899.31	25,777.00
Grants and Donations in Australia		
Donations Out	6,210.79	22,467.40
Interest		
Interest Expense	807.75	1,448.26
Other		
Advertising & Promotions	-	445.00
Bank charges	1,225.18	342.23
Equipment	25,884.79	2,062.64
Fittings & Fixtures	12,053.53	243.64
Fixed assets - depreciation	42,415.24	17,090.18
Insurance	5,314.81	2,572.18
Lease liability	16,361.85	15,721.34
Motor vehicle expenses	5,746.17	3,559.15
Operating Costs	13,946.48	10,160.09
Other Expenses	9,474.85	-
Purchases (Stock)	70,168.09	64,717.10
Training	417.61	1,541.24
Utilities	6,051.66	1,144.40
Total — Other	209,060.26	119,599.19
Total — Expenses	262,978.11	169,291.85
Non- assessable non-exempt (NANE) Income		
Other Income - NANE	28,181.82	10,000.00
Net profit (loss)	(1,271.93)	50,891.25

For additional information, see *Notes Regarding 2020-2021 Financial Year*.

Statement of Financial Position

Sapphire Community Projects Inc

Balance Sheet

As at 30/6/2021

Cash basis

	30/6/2021	30/6/2020
Assets		
Cash at bank	99,955.09	103,554.05
Cash on hand	250.00	250.00
Deposits & Bonds	2,100.00	2,100.00
Fixed assets, accumulated depreciation	(77,742.74)	(35,327.50)
Fixed assets, at cost	77,742.74	35,327.50
ROU Lease Asset - 2 Peden St	10,839.81	27,099.81
Stock on hand	8,805.10	8,177.60
Other Current Assets		
Cards & Advances to Staff/Volunteers	44.67	0.98
Gift Cards	2,600.00	-
Total — Other Current Assets	2,644.67	0.98
Total — Assets	124,594.67	141,182.44
Liabilities		
Grants		
Government Grants accountable (unspent)	-	3,600.00
Grants Non-Government accountable (unspent)	-	20,000.00
Total — Grants	0.00	23,600.00
Lease Liabilities		
Lease 2 Peden St LL	10,839.81	27,099.81
Payroll Liabilities		
Payroll liabilities (Income Tax & Superannuation)	1,468.03	481.48
Provision for leave	2,682.46	511.97
Total — Payroll Liabilities	4,150.49	993.45
Tax payable (GST)	(978.00)	(423.31)
Vouchers Outstanding	2,875.00	2,730.00
Total — Liabilities	16,887.30	53,999.95
Net assets	107,707.37	87,182.49
Equity		
Retained earnings	107,707.37	87,182.49
Total equity	107,707.37	87,182.49

Statement of Changes of Equity

Sapphire Community Projects Inc
Statement of Changes in Equity
For the period from 1/7/2020 to 30/6/2021
Cash basis

	30/6/2021	30/6/2020
Retained earnings		
Balance at beginning of period	87,182.49	43,403.21
Profit (loss) for the period	(1,271.93)	50,891.25
DSS 2020 grant	-	(3,600.00)
Error correction adjustment of superannuation	(32.70)	-
Inner Wheel donation towards mobile food pantry	20,000.00	(20,000.00)
Provision for leave	(2,170.49)	(511.97)
Stock on hand adjustment	4,000.00	11,000.00
Stocktake	-	6,000.00
Balance at end of period	107,707.37	87,182.49
Total Equity	107,707.37	87,182.49

Statement of Cash Flows

Sapphire Community Projects Inc
Cash Flow Statement
 For the period from 1/7/2020 to 30/6/2021
 Indirect method

	30/6/2021	30/6/2020
Operating activities		
Net profit (loss)	(1,271.93)	50,891.25
Adjustments to reconcile net profit (loss) to net cash from operating activities		
Bank charges	582.08	-
Cost Recovery	(640.32)	-
Donations in	(4,631.00)	(740.00)
Donations Out	5,625.86	10,332.40
Equipment	175.91	-
Fixed assets - depreciation	42,415.24	17,090.18
Motor vehicle expenses	498.13	367.27
Non-Government Grants (accountable)	-	6,203.98
Other Income - NANE	(890.75)	-
Purchases (Stock)	(851.88)	-
Revenue from government (including grants)	(11.40)	(4,000.12)
Vouchers	(2,012.50)	(1,370.00)
Changes in working capital		
Accounts receivable	-	330.00
Cards & Advances to Staff/Volunteers	(400.00)	(400.00)
Government Grants accountable (unspent)	(3,588.60)	(6,163.88)
Grants auspiced for other organisations (not assessed income)	890.75	-
Grants Non-Government accountable (unspent)	-	(6,658.56)
Payroll liabilities (Income Tax & Superannuation)	953.85	481.48
Tax payable (GST)	(364.66)	(232.56)
Vouchers Outstanding	2,337.50	2,960.00
Cash flows from (used in) operating activities	38,816.28	69,091.44
Investing activities		
Fixed assets, at cost	(42,415.24)	(12,142.18)
Net increase (decrease) in cash held	(3,598.96)	56,949.26
Cash at the beginning of the period	103,804.05	46,854.79
Cash at the end of the period	100,205.09	103,804.05

Notes Regarding 2020-2021 Financial Year

1. Basis of Preparation

This financial covers Sapphire Community Project Inc as an individual entity. The entity is a not-for-profit association incorporated 21 February 2018 (INC1800235) under the Associations Incorporation Act 2009, NSW. The registered address for the association is 25 Surf Circle, Tura Beach, NSW. The principal place of activities is Sapphire Community Pantry, 2 Peden Street, Bega, NSW.

The entity is registered for Goods and Services Tax Purposes (GST) and is endorsed by the Australian Taxation Office for income tax exemptions, GST exemptions and fringe benefit tax (FBT) exemptions. The entity is an endorsed public benevolent organisation and has deductible gift recipient (DGR) status.

The entity has charitable fundraising authority status from Fair Trading NSW with charitable fundraising number CFN/25515 in force until 21 January 2025.

Special Purpose Financial Report

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Australian Charities and Not-for-profits Commission Act 2012 and the Australian Charities and Not-for-profits Commission Regulation 2013.

In the opinion of those charged with the governance, the organisation is not a reporting entity, and the report is prepared to satisfy the financial reporting requirements under the Constitution of Sapphire Community Projects Inc.

Accounting and reports are prepared on a cash basis and uses historic costs that do not take into account of changing money values except where specifically stated.

2. Assets

Fixed assets, accumulated depreciation

Where applicable, assets have been written down using the Australian Government's/ATO's Instant asset write-off for eligible businesses.

Inventory (Stock on hand)

The value shown represents an approximate value of stock on hand. The estimate of stock values is reviewed several times per year and adjusted accordingly.

3. Liabilities

Provision for leave

Includes unused annual leave, parental leave and related entitlements, personal/carer's leave, compassionate leave, and any other entitlement to paid leave. Leave balances are adjusted each pay period, i.e., fortnightly.

4. Income

Donations And Bequests

Donations in

"Donations in" are small donations made by customers shopping at the Community Pantry.

Fundraising

The amount shown is for all receipted donations made to Sapphire Community Projects Inc.

Major donations were received from the Rotary Club of Merimbula, Tiny Zoo, and the Westpac Bank.

PayPal Fees were the only expenses associated with Fundraising. See *Note 7. Fundraising – additional information* for details of these fees.

Non-Government Grants (accountable)

Grants received included:

- St Vincent de Paul Bushfire Recovery Grant – Website and marketing grant \$7,648.00 (Excluding GST)
- Inner Wheel Australia - \$20,000.00 Mobile Pantry grant (Funds provided in June 2020 and spent in the 2020-2021 financial year).

Non-Government Grants (not accountable) & Sponsorship

Grant received from Commonwealth Bank \$50,000.00

Revenue from Government

Revenue from government (including grants)

- Grants received from:
 - DSS Grant 2020 -\$3,600.00 (Funds provided in June 2020 and spent in the 2020-2021 financial year)
- BVSC - Bushfire Recovery Volunteers Event \$2,500.00

5. Expenses

Grants and Donations in Australia

Donations Out

Donations out comprised of:

- Donations of food to other organisations and individuals,
- Donations of goods and gift cards that came into our possession,
- Donations of food vouchers to other organisations or individuals.

It does not include the value of goods and services which were arranged by Sapphire Community Projects Inc which did not come into our possession or passed through the organisation that were not included in inventory (e.g., some of the bushfire emergency donations). The reason for their exclusion was these items were received on an agency basis and were passed on as soon as practicable after receipt. Organisations such as GIVIT, Good360 and Foodbank were instrumental in providing these goods including household items, generators, toilets, building materials and food. The value of these goods and services is estimated at approximately \$120,000 but in many cases the value of individual donations could not be accurately determined or were unknown.

Other

Bank Charges

Bank fees include \$ 17.80 of PayPal fees associated with Fundraising activities.

6. Non- assessable non-exempt (NANE) Income

NANE income includes the following:

- Boosting Cash Flow for Employers (ATO payment to employers for COVID-19) - \$10,000

- Quaama Bushfire Recovery Centre – St Vincent de Paul Canberra/Goulburn Bushfire Grant for the provision of firefighting water trailers \$18,181.82 (Excluding GST). The Quaama Bushfire Recovery Centre was auspiced by Sapphire Community Projects Inc for this project.

7. Fundraising – additional information

The following is a summary of Fundraising income and expenses:

Income	2020-2021	2019-2020
Fundraising	\$16,703.10	\$23,179.30
Total Income	\$16,703.10	\$23,179.30
Expenses		
Bank Charges (PayPal Fees)	\$17.80	\$0.00
Total Expenses	\$17.80	\$0.00
Net surplus from Fundraising (Deficit)	\$16,605.30	\$23,179.30

Compared to the Previous Financial Year

The following table compares our performance to the previous financial year. The categories for Income & Expenses are those used by the ACNC for reporting purposes. In line with ACNC reporting, values for reporting are rounded to the nearest dollar.

Income	2020-2021	2019-2020	Change %	Budget 2021-2022
Total Gross Income From Government Grants	\$6,100	\$13,764	- 44%	\$6,000* ²
Total Gross Income From Donations And Bequests	\$88,153	\$73,213	+ 50%	\$60,000* ²
Total Gross Income From Goods or Services	\$139,234	\$123,146	+ 11%	\$144,000
Total Gross Income From Income Investments	\$38	\$60	- 30%	\$0
Total Gross Income From Other Revenues*¹				\$0
Total Income	\$233,525	\$210,183	+ 21%	\$210,000
Expenses				
Total Expenses From Grants and Donations in Australia	\$6,211	\$22,467	- 67%	\$6,600
Total Expenses From Interest	\$808	\$1,448	- 44%	\$400
Total Expenses Other	\$209,060	\$119,599	+ 75%	\$154,000
Total Expenses From Employees	\$46,899	\$25,777	+ 82%	\$42,000
Total Expenses	\$262,978	\$169,292	+ 56%	\$203,000
Plus Non- assessable non-exempt (NANE) Income*¹	\$28,182	\$10,000	+ 182%	\$0
Net Surplus (Deficit)	(\$1,271)	\$50,591	- 102%	\$7,000

*¹ NANE Income shown separately in our accounts and not included with Association income. It will be included in “Income From Other Revenues” in ACNC income reporting.

*² Donations/grants from either government or non-government sources are highly unpredictable and can range from nothing to tens or hundreds of thousands of dollars. It is not possible to accurately estimate figures for large grants.

Balance Sheet Performance	2020-2021	2019-2020	Change %	Budget 2021-2022
Total Assets*³	\$124,594	\$141,182	-12%	\$175,000
Total Liabilities*³	\$16,887	\$53,999	- 69%	\$60,900
Total Equity	107,707	\$87,783	+ 22%	\$114,100

*³ Total Assets and Total Liabilities affected by future asset values and future lease liabilities. It is expected we will be entering into a new lease near the end of the 2021-2022 financial year and the budget figures indicate a figure for the assets & liabilities associated with a new lease. It does not impact the Net Assets/Liabilities.

The 2020-2021 year was a challenging year in several ways. We were coming off a year of massive growth forced upon us by the 2019-20 bushfires which continue to have an impact on the area, rising costs, and increased competition due to the continuance of free food supplied by larger organisations located in Sydney and Melbourne. Probably the biggest impact has been the entrance of new low-cost/free food suppliers in Merimbula and Narooma. Probably a minor impact and hard to measure is the extension of home delivery from major supermarkets to places like Cobargo-Quaama, Bermagui, Wyndham and even Towamba. We no longer see our customers from Bendoc and Braidwood – most likely the long-distance regular visitors have been impacted by COVID-19.

While the 2020-2021 year shows a small loss, this is due to receiving grant funds late in the previous year that were carried over and spent in the 2020-2021 year. A small profit is anticipated for the 2021-2022.

Responsible Persons Declaration

Sapphire Community Projects Inc, ABN 88 250 179 039 for the year ended 30 June 2021

The committee have determined that the association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In the opinion of the committee, the financial report as set out on pages 1 to 9:

1. Presents a true and fair view of the financial position of Sapphire Community Projects Inc as at 30 June 2021 and its performance for the year ended on that date.
2. At the date of this statement, there are reasonable grounds to believe that Sapphire Community Project Inc will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



Christine Welsh
President

Dated: 2/12/21



Peter Buggy
Treasurer

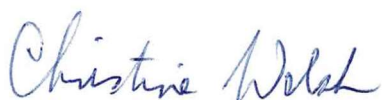
Fundraising Declaration

Sapphire Community Projects Inc, ABN 88 250 179 039 for the year ended 30 June 2021

In the opinion of the committee, the financial report as set out on pages 1 to 9:

1. Presents a true and fair view of all income and expenditure with respect to fundraising appeals.
2. The statement of financial position gives a true and fair view of the state of affairs of the organisation with respect to fundraising appeals.
3. The provisions of the Charitable Fundraising Act 1991 (NSW), the regulations under the Act and the conditions attached to the fundraising authority have been complied with by the association.
4. The internal controls exercised by the association are appropriate and effective in accounting for all income received and applied by the organisation from any of its fundraising appeals.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



Christine Welsh
President



Peter Buggy
Treasurer

Dated: 2/12/21



Supporting community

www.sapphirecommunity.org.au