



August 27 2008

Application No: 103275

Gambling Community Benefit Fund
Queensland State Government

Indigenous controlled financial Institution

Final 3 Monthly Report

Overview

The Centre for Aboriginal Independence and Enterprise has been researching the issue of Aboriginal poverty for the last three years. It is something which is very important to the CAIE and has been a priority.

The CAIE generated debate through our corporate lunches and community meetings. It was our intention to raise awareness of Aboriginal poverty to give the community an opportunity to be involved in finding solutions. After months of talking to the Indigenous community, we submitted an application to the Gambling community benefit fund and were successful in late 2007. We wanted to dedicate more time and energy to this critical debate and because of the grant, the CAIE was able to do exactly that. This was a tremendous opportunity to motivate the Aboriginal and Torres Strait Islander community through the Elders, leaders and role models to put this issue on the radar and find a way forward to some sort of solution. The Chairperson of the CAIE said at one of our corporate lunches in mid 2007 that Indigenous people still remain the most impoverished group in Australia and languish on the bottom of the socio-economic ladder. He said that despite all the money which has been directed toward this issue over the last fifty years or more, the economic position hasn't changed for the majority of the first nations people.

Consultancy:

The aim of the CAIE was to get the message out to as many Indigenous people as possible in SEQ to promote this initiative and to gauge their interest. From February until August the CAIE visited or consulted by other means, with numerous Indigenous communities across SEQ to discuss this topic and to slowly but surely build a profile of the intentions of the community and their general thoughts on the current financial status of Indigenous people and how a so called 'Aboriginal' credit union or other institution might create an economic pathway to a better future. The risk analysis was always going to be the important factor in this project. There was never ever a guarantee that the community was going to be all that interested in this project and certainly apathy and ignorance was a real risk to the outcomes of this consultancy.

Through the promotional activities of the CAIE and a reputation which has been built over the last year or so, the process was extremely beneficial for everyone concerned. The CAIE acted in a culturally appropriate and sensitive manner, which allowed the community to almost take ownership of this project themselves. As the accompanying evidence will prove, the Indigenous community in SEQ was heavily involved in this consultancy and was eager to inform the CAIE about their own personal circumstances with their banking practices, but they also overwhelmingly declared that they wanted something which was delivered for and by their own people.

It is testament to the Indigenous community in this region that the CAIE received around 300 – 330 responses to the questionnaire and even more community people acknowledged their genuine interest in the outcomes of this project, as well as a number of Indigenous organizations and non Indigenous groups.

While the meetings and communication with the community was almost always positive, it's fair to say that things didn't always go to plan. That was expected in this process, because of the dynamics of this initiative. Talking to the community about economic processes is something brand new and historic in itself. People were a little circumspect to begin with in some cases, but after hearing the various arguments and benefits of an independent financial institution for Indigenous people, everyone soon became animated and constructive in their thought processes. A great bonus for the CAIE was the involvement of an Indigenous 'Elders' sub committee to work on this consultancy and in particular advocate on behalf of the CAIE to the community. They attended a number of meetings on this issue and have definitely promoted it to another level.

The CAIE also encloses a list of support material including;

- The flyer and questionnaire we have been distributing through the vast Indigenous e-mail databases as well as handing out to the community.
- Interviews I have done with Aboriginal Radio 4AAA.
- Promotional material for the community forums.
- Photos from Beaudesert, Inala, Ipswich and Health service forums

After the Community forum held on June 19 2008 at the Community Health service in Brisbane, the CAIE decided to establish a committee of Elders and Community leaders in the community to help the CAIE promote and advocate this initiative to others throughout our region who might be interested in its outcomes. Below is the Committee members names and contact details.

NAME	PHONE NO	MOBILE NO	EMAIL/POSTAL ADDRESS
Valda Coolwell	33694653	0405997781	
Eddie Ruska	38160311	Marie 0409288262 Eddie 0438772199	
Janette and Hughie Kirk	33724025		
Mulinjarlie Dillon	3844 4473	0404 253 422	
Steven Mam	32883780	0434548598	
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Total Expenditure

Head Consultant, project worker and admin Officer

Head Consultant – Wayne Coolwell	\$24,000.00
Project worker (March April)	\$ 1336.36 (\$2,563.64) to be offset against venue hire and Accommodation
Administration	\$ 5,390.91
Total	\$30,727.27

Venue Hire/Accommodation

Date	Venue	Venue Hire	Head consultant	Project worker	Administration Officer
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			km	Km	Km
9 th April	Moreton Bay		98.60	30.5	
9 th April	Redcliffe	\$96.60	-	-	
14 th April	Gold Coast	\$72.60	292.56	163.16	
14 th April	Beenleigh		210.26	134.64	
15 th April	Inala Elders	\$200.00	153.10	98.58	
22 nd April	Zillmere		93.08	36.20	
22 nd Beaudesert	Beaudesert		278.08	204.92	
30 th Toowoomba	Toowoomba		361.98	307.46	
6 th May	Cherbourg		408.88		
7 th May	Aboriginal Hostels in Bris		119.28		
8 th May	Jimbelunga (Beenleigh)		210.26		
20 th May	Woodridge		185.72		
30 th May	Aboriginal Hostels		119.28		165.06
6 th June	Ipswich	\$167.68	197.22		186.74
13 th June	Aboriginal Hostels		119.28		165.06
19 th June	Health service – Brisbane	\$100.00	123.46		147.00
23 rd July	Ipswich		197.22		186.74
11 th July	NAIDOC Day	\$187.00			144.42
Total		\$820.88	3168.26km	975.46km	995.02km
Offset of project workers allocation		\$2,563.64			
Total Cost		\$3384.52			
Grant Allocation		\$4363.64			
Difference		\$979.12			

Travel Expenses

Itemised Account	Head Consultant	Project worker	Administration Officer	Other Travel costs	Total Expenditure
Kilometres	3168.26	975.46	995.02		

travelled at 0.70c per litre					
Petrol Cost	\$2217.78	\$682.82	\$696.51		\$3597.11
Car allowance for maintenance \$50 per month per vehicle	\$300.00	\$100.00	\$150.00		\$550.00
Flight for Cathy Hunt, Manager of the NT traditional credit union				\$500.00	\$500.00
Total Cost					\$4647.11
Grant Allocation					\$4272.73
Difference					Over \$374.38

Advertising and Promotion

Toadshow – Graphic Design Co	\$770.00
Phone promotion	\$1,650.00
Internet promotion via email	\$165.00
Total	\$2585.00
Grant Allocation	\$2727.20
Difference	\$142.27

Production and consultation materials and report

Item	Cost	Total
3xs 3 monthly report	\$350.00 per report	\$1050.00
Consultation materials	\$300.00	\$ 300.00
Total Expenditure		\$1350.00
Grant Allocation		\$1363.64
Difference		\$13.64

Equipment Hire

NAIDOC Day	\$197.60
Grant Allocation	\$909.09
Difference	\$711.49

Total expenditure

Items	Total Grant Expenditure	CAIE total Expenditure	Difference	Amount owing
Head Consultant, project worker and Administration Officer	\$30,727.27	\$30,727.27	Nil	Nil
Venue Hire/Accommodation	\$4,363.64	\$3384.52	\$979.12	\$979.12
Travel Expenses	\$4272.73	\$4647.11	Over \$374.38	-\$374.38
Advertising and promotion	\$2727.27	\$2585.00	\$142.27	\$142.27
Production and consultation material and report	\$1350.00	\$1363.64	\$13.64	\$13.64
Equipment hire	\$909.09	\$197.60	\$711.49	\$711.49
Total amount owing				\$1472.14

The CAIE is pleased to announce that legal firm Blake Dawson has agreed to work on this 'Aboriginal' credit union initiative on a pro bono basis. They are establishing a list of options on a way forward for this project, incorporating the views and intentions of the Indigenous community of SEQ and the CAIE. Due to the overwhelming response by the community over the last six months, the evidence is there to negotiate the best possible outcome for this process, one which will hopefully generate economic independence and empowerment. Blake Dawson will work with the CAIE and the Elders to move to the next stage of establishing this financial institution for Aboriginal and Torres Strait Islander people in SEQ.

The CAIE would like to thank the Gambling community benefit fund for their trust and investment in this project. It has been a wonderful exercise and has now paved the way for something for the community to think about. Because of this initiative and work over the last six months, there is a genuine and passionate fervour within the Indigenous communities and organisations about this topic.

It has created a great community spirit that has brought people from across SEQ together to collectively work toward the establishment of something that will help provide a prosperous future for the Indigenous people in SEQ, something not reliant on Government, that can be owned, managed and operated by the Indigenous community themselves.

Regards

A handwritten signature in black ink, appearing to read 'Wayne Coolwell', written in a cursive style.

Wayne Coolwell
CAIE Chairman