



Pic courtesy of The Chronicle



**WOMEN'S HEALTH
GOULBURN NORTH EAST**

'challenging inequity, embracing diversity'

ANNUAL REPORT 2012 - 2013

VISION

Equality for women, through challenging inequity and embracing diversity.

Women's Health Goulburn North East is a dynamic, independent, feminist organisation committed to improving the health and wellbeing of women in the Hume region.

Our work is underpinned by a social model of health which recognises that a complex array of factors influence a woman's sense of self, security and wellbeing.

We respect and affirm diversity among women.

Women's Health Goulburn North East is an organisation that is innovative and collaborative.

It is sustainably and efficiently managed.



The Way He Tells It: Relationships after Black Saturday

Following the Identifying the Hidden Disaster Conference, this research continues to be called on to inform the emergency management sector about domestic violence and natural disasters. During 2012 -13, presentations were made to the Monash University Disaster Resilience Initiative, the Australian Women's Health Conference and the Emergency Management Sector's Preparing Victoria Conference, amongst other forums. A peer-reviewed journal article was published in the Australian Journal of Emergency Management, and WHGNE was invited onto the new GEM Advisory Group to the Municipal Association of Victoria. As a result of the research new training on family violence and disaster was developed by WHGNE and part-funded by DHS. Victoria Police have introduced this training into their new recruit induction program. In addition, a suite of resources available on the WHGNE website continues to be accessed by disaster affected communities nationally and internationally.

<http://www.whealth.com.au/documents/publications/whp-TheWayHeTellsIt.pdf>

What about the men? Men's experiences of health and wellbeing after the Black Saturday bushfires.

This world-first speaks to men directly about how the 2009 bushfires have affected them. We ask men about their own responses, what would have helped them at the time and what would help men in the event of another disaster. The aim of this research is to document men's experiences of the Black Saturday fires and the aftermath - including harmful behaviours to themselves and those around them - in order to inform recovery after natural disasters. Over 30 men from the Mitchell and Murrindindi areas have come forward to share their accounts and their views for the future. This research project is in partnership with Monash University's Injury Research Institute and funded by the Natural Disasters Resilience Grants Scheme.

http://www.whealth.com.au/work_what_about_the_men.html.

Living Longer on Less: Women and superannuation

'When is someone going to say, "These women – who have given their lives – don't have a life to look forward to?" Financial security should be a given because we've worked all our lives.' (Helena)

Economic analyses, quantitative data, and the accounts of the 32 women in this WHGNE and Women's Health in the North (WHIN) research collaboration reveal a society that has rewarded a lifetime of caring with neglect and indifference. An increasing number of women from all backgrounds are left to live out their last years – or decades – in poverty and fear of homelessness. The Living Longer on Less report includes recommendations from the Sex Discrimination Commissioner and the Australian Institute of Superannuation Trustees. The Federal Government and major corporations are encouraged to address the inequity women face.

<http://www.whin.org.au/projects/living-longer-on-less.html>

Women, Lawyers, Workers

After a full year of consultations over three mornings each week, this project saw Women's Legal Service Victoria (WLSV) lawyers advise in excess of 150 women and workers. As part of this project, WLSV developed a Legal Needs Analysis Toolkit to help workers navigate the legal needs of clients. Project workers presented at the Australian Women's Health Conference in Sydney and at 'Mission Possible' for Child First in Shepparton. During 2012/13, three new services joined the project. This innovative project is a collaboration of WHGNE, Women's Health in the North and Berry Street, funded by the Legal Services Board, Victoria.

http://www.whealth.com.au/work_family_violence_legal_service.html

Partner Rape

The Raped by a Partner research continues to be sought out as organisations grapple with this complex issue. A presentation was made to the Australian Women's Health Conference in Sydney, and an interview was conducted with Marie Claire magazine – presenting new opportunities for in-depth mainstream media coverage.

http://www.whealth.com.au/work_raped_by_partner.html

Trauma and young children - a caring approach

Trauma and young children – a caring approach was a six-month project which brought best practice to north-east Victoria and encouraged services to adopt a common language and support strategies across the early childhood sector. The project extended the ability of early childhood services to identify and respond proactively to children who have suffered the impacts of trauma, and to their families. It has identified and addressed the need to better equip educators and caregivers to provide a positive environment for these children to learn, play and thrive. Project outcomes include: collaboration between organisations; the formation of new networks and partnerships; and a wealth of information and resources freely available on the internet with access for all educators and interested persons. The project was funded in June 2012 by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) under the Child Aware Approaches initiative, and managed by Women's Health Goulburn North East (WHGNE).

http://www.whealth.com.au/work_trauma_and_young_children.html

BSafe

Despite three comprehensive evaluations and assistance given to over 100 women and 300 children, the state government did not hear the voices of rural women who were unanimous in wanting access to the personal alarm technology to keep them safe in their homes and communities. Unfortunately WHGNE is now recalling the devices and is only able to support those who are identified at highest risk.

http://www.whealth.com.au/work_bsafe.html

Tools for Change

Tools for Change is a mentoring project aimed at increasing the financial capacity of women leaving family violence. By supporting women to regain or develop their financial skills, Tools for Change sought to reduce the number of women and children returning to violence or becoming homeless. This project produced a literature review and a package of training resources for mentors to support women leaving family violence to re-establish their finances. A family violence awareness training package for financial counsellors was developed and piloted with rural financial counsellors. All resources are available on the WHGNE website.

http://www.whealth.com.au/work_tools_for_change.html



Microfinance

WHGNE have operated two No Interest Loans Schemes (NILS) since 2007. As a result of this work we identified the need for resources to raise awareness that financial abuse is a form of family violence. A series of six postcards was developed with support from the Ian Potter Foundation via a project called Keeping Your Boat Afloat. Each postcard details a young women's experience of financial abuse. The back of the cards list family violence and financial hardship helplines.

http://www.whealth.com.au/work_nils.html

http://www.whealth.com.au/work_financial-abuse.html

Closing the Health Gap

The purpose of the Hume Region Closing the Health Gap Young Women's Health Project is to improve the service and support available for the reproductive health and wellbeing (including during pregnancy) of young Aboriginal and Torres Strait Islander women living in the Hume region. The two key priorities for the project are an increase in young women's health literacy and access to culturally appropriate health services.

http://www.whealth.com.au/work_closing_the_gap.html

Prevention of Violence Against Women and Children

WHGNE has identified the Prevention of Violence Against Women and Children as a health promotion priority for 2012 - 2017. Our work over the past 12 months included developing our plan, researching evidence-based interventions, identifying potential settings for intervention and actively contributing to the development of the Hume Region PVAW strategy. Building partnerships on a range of levels has been a critical element of the first year of the plan.

Sexual Reproductive Health

WHGNE in partnership with the other regional Women's Health Services, released the Victorian Rural Women's Access to Family Planning Services survey report, which focused mainly on quantitative data from service providers. Complementing this, we released our own qualitative report of Rural Women's Access using key informant interviews. Both reports come together to provide an accurate picture of where our region stands in regard to women's sexual reproductive health service access and support. Key themes impacting on the sexual reproductive health of women in our region include: availability, travel, cost, privacy, information, professionals' attitudes and skills, and community and client attitudes.

Community Crime Prevention Project: Preventing Violence Against Women & Children

The Department of Justice has funded WHGNE to deliver a regional Preventing Violence Against Women and Children (PVAWC) strategy over three years. The strategy addresses the determinants of violence against women and children and builds the capacity of communities to take action to prevent it. The first six months of the project has focused on the establishment of a regional steering committee and the development of a draft strategy. WHGNE is working in partnership with the Goulburn Ovens Murray Integrated Family Violence Manager's Steering Committee, ensuring effective coordination between prevention and service delivery.

Healthy Eating in the Hume Region

WHGNE in partnership with the four Primary Care Partnerships are working to increase breastfeeding rates through creating welcoming environments and encouraging community support for all mothers and carers. WHGNE has a particular focus in decreasing stigmatisation for women who do not breastfeed and dispelling associated breastfeeding myths. A gender and equity training package is currently being developed and will be delivered across the Hume region, exploring the link between healthy eating, food insecurity and women.

http://www.whealth.com.au/work_healthy-eating_a-gendered-issue.html

International Women's Day

WHGNE celebrated IWD in March 2013 with a breakfast in Wangaratta. The guest speaker was Linda Beilharz AO who was the first Australian woman to trek across the world's four largest polar ice caps. WHGNE also funded five small projects across the Hume region, highlighting creative and innovative ways for the prevention of violence against women and children.

Family Violence Awareness Training

WHGNE continues to offer innovative family violence awareness training throughout the region with sector-specific training to emergency services staff, rural financial counsellors and children's services. The training is regularly full with waiting lists indicating the need for ongoing training to a variety of workplace settings.

<http://www.whealth.com.au/training.html>

Integrated Family Violence Services

The Goulburn Ovens Murray Integrated Family Violence Manager's Steering Committee (formerly Hume region) has developed a new strategic plan. The strategic plan has three focus areas: strategic partnerships; capacity building; and advocacy for change. The (new) governance structure allows for the strengthening of partnerships between family violence, child protection and child and family services. One of the biggest achievements of the past year is the implementation of the family violence website available to the community and to professionals across the sectors. Mapping among the sectors is continuing at both the management and frontline worker levels. The committee has a continued commitment to support training to increase awareness and understanding of the significant issue of family violence.

<http://www.familyviolencehumeregion.com.au>

Quality & Systems

WHGNE has reviewed and updated its quality, risk management, OH&S and information management systems to ensure the maintenance of a strong quality framework to support our work. This has included updating the WHGNE Policy Manual, developing a Staff Operations Manual, further developing our internal Staff Intranet, and updating our compliance, strategic planning and risk management tools. WHGNE has also recently upgraded its server to ensure the currency and efficiency of our IT systems.



2013 Staff Members

- Christine Alexander... *Finance & Administration Team Leader*
- Krystal Cairnes..... *Trainee Administration*
- Judy Davis..... *Hume Region Family Violence Integration Coordinator
Coordinator Closing the Health Gap – Young Women’s Project.
Resigned January 2013*
- Tammy Smith..... *Hume Region Family Violence Integration Coordinator.
Employed September 2012*
- Bernadette Fraser..... *Health Promotion Worker*
- Emily Hedger..... *Knowledge Management & Administration Officer*
- Bev Hoffmann..... *Coordinator Closing the Health Gap – Young Women’s Project.
Employed January 2013*
- Caitlyn Hoggan..... *Health Promotion Worker*
- Sandy King..... *Health Promotion Worker. Resigned March 2013*
- Rachael Mackay..... *Health Promotion Worker*
- Debra Parkinson..... *Researcher*
- Karen O’Connor..... *Reception/Information Officer/NILS Project Worker*
- Susie Reid..... *Executive Officer*
- Rachael Rheese..... *Health Promotion Team Leader*
- Nadia Tilson..... *Board Minute Taker. Resigned May 2013*
- Julie Tyler..... *Health Promotion Worker*
- Tracey Whinray..... *Cleaner*
- Katie Willis..... *Health Promotion Worker. Employed April 2013*
- Claire Zara..... *Health Promotion Worker*

Board of Governance

- Jane Archbold
- Marg Arnold
(resigned Jan 2013)
- Yvette Campbell
- Rachel Dal Zotto
- Adele Davies
(resigned June 2013)
- Chris Hazell
- Janet Heath
- Karyn Howard
(Treasurer-resigned Oct 2012)
- Carol Kunert (Chairperson)
- Natalie O’Brien
- Nadia Tilson
- Paula Walin-Bates

Volunteers

- Maureen Adcock Judy Burns
- Jodie Campbell Alison Daw
- Ann Foley Marion Gay
- Thus Robertson Moira Thomson
- Di Weatherall



Executive Officer's Report

The theme of change has been consistent throughout our 2012-2013 reporting year. Multiple reviews and restructures, occurring at both at state and federal government levels, have resulted in challenges, changes and uncertainty within our organisation and the broader sector. This uncertainty will continue for the foreseeable future, with a federal election occurring this financial year and a state election occurring in November 2014. Despite these challenges, WHGNE continues its work to improve the health and wellbeing of the most vulnerable women and children in the Hume Region, and this report highlights our many achievements over the reporting period.

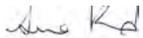
WHGNE continues to impress with the quality and quantity of work we undertake as we respond to the needs of isolated and disadvantaged women in our community. We do this through expertise in health promotion and planning, financial literacy and violence against women.

Our research, too, continues to be innovative and well regarded in the family violence sector, in the finance and legal sectors, and now in the emergency response and management field. Striving to find new approaches to prevent violence against women, we are, for the first time, speaking to men about their experiences after Black Saturday. This research will inform agencies and policy makers of effective strategies to support men, thereby keeping women and children safe.

It is my hope that this report shows to our community, government and other funders, the extraordinary and vital work undertaken by the committed and passionate staff and Board of WHGNE. Through careful financial management, we continue to maintain a position that allows us to undertake much needed work with vulnerable communities and to influence at a structural level.

Our new Strategic Plan 2013–2017 brings our planning cycle in line with Municipal Public Health Planning and reconfirms our vision and direction for the next four years.

My thanks, once again, goes to all the team at WHGNE, both staff and Board, who work so hard towards achieving our vision of an equitable and safe society for rural women and girls.



Susie Reid
Executive Officer

Chairpersons Report

This last year has been another active and successful one for Women's Health Goulburn North East. The organisation has produced a rich, innovative and extensive body of work, particularly in the areas of research, family violence, young women's projects and microfinance.

On behalf of the Board, I would like to acknowledge and thank Susie Reid, our Executive Officer, and her team, who have achieved such impressive outcomes over the past year, and who continue to work toward our vision with skill and commitment. Our volunteers regularly give many hours of their time to assist WHGNE, and their contribution to the organisation is gratefully acknowledged.

Our new Strategic Plan 2013-2017 was launched in July at a public forum for federal election candidates: this provided us with a wonderful opportunity to engage directly with women, service providers, and local candidates from our community. The Board of Management, Women's Health staff and key stakeholders have worked collaboratively to develop goals and objectives for this four year period, which advance our vision to achieve an equitable and safe society for rural women and girls.

The Strategic Plan is informed and underpinned by state and national policy directions, and by our own evidence-based research. It reflects current and emerging health promotion priorities in our local area, and recognises that the Hume region—which comprises 1/5 of Victoria in area—is home to a diverse population of women and girls, with diverse health needs and priorities. The Plan builds and expands on the organisation's current strengths, and also identifies new opportunities for growth, leadership, strategic collaboration and organisational best practice.

Board members voluntarily give their time, ideas, enthusiasm and wisdom to this remarkable organisation to promote the wellbeing, security and happiness of women. They come with many levels of expertise and varied experiences in both their personal and professional lives, and have worked hard this year to continually improve our Governance practices and accountability. For their untiring work over the past year, I thank all members, including Chris Hazell (Secretary), Yvette Campbell (Treasurer), Paula Walin-Bates (Chair, Quality & Risk Committee), Janet Heath (Chair, Human Resources Committee), Jane Archbold (Chair, Strategic Planning Committee), Marg Arnold (resigned April) and Karyn Howard (resigned October).

I welcome our new Board Members Natalie O'Brien, Nadia Tilson and Rachel Dal Zotto who were co-opted during the last few months. Natalie and Rachel have been brought in under the Board's young women encouragement scheme, which aims to mentor young women in the skills of governance. All three have brought fresh ideas, fresh attitudes and new skills to the Board.

Finally, it was with great sadness that we acknowledged the death of Board Member and Deputy Chairperson, Adele Davies, in June. Adele's passion, commitment, incisive mind and attention to detail were great assets to the Board, and I would like to acknowledge her wonderful contribution to WHGNE. She will be missed not only by the staff and Board of WHGNE, but by many throughout the community whose lives she has touched.

I have enjoyed my term as Chairperson of the WHGNE Board of Management, and I look forward to what this coming year may hold.



Carol Kunert
Chairperson, Board of Management

Income and Expenditure Statement

For the Year ended 30th June 2013

	Note	2012 \$	2013 \$
Operating Income			
DHS Recurrent Grants		657,773	705,973
Gifts/Donations		50,031	1,544
Non DHS Grants		113,737	468,392
Program Income		152,020	254,028
Other Income	2	46,674	46,104
		1,020,235	1,476,041
Operating Expenditure			
Audit and Legal Fees		1,250	1,665
Bank Fees		295	375
Consultancy		7,999	14,690
Depreciation		28,736	28,226
Insurance		1,148	1,391
Meeting Expenses		3,651	3,612
Minor Equipment Purchases		2,061	14,681
Motor Vehicle Expenses		17,339	19,094
Office Expenses		19,240	28,009
Postage & Freight		3,056	5,427
Program Expenses		152,318	333,653
Rent		35,921	38,427
Repairs and Maintenance		2,086	2,126
Resource Expenses		1,992	5,074
Salaries and On-costs		737,054	994,068
Staff Amenities		1,163	1,244
Telephone Expenses		13,781	14,871
		1,029,090	1,506,633
Operating Surplus		-8,855	-30,592
Surplus brought forward		508,573	499,718
Retained Surplus at year end		499,718	469,126

Balance Sheet

As at 30th June 2013

	Note	30 Jun 12	30 Jun 13
Current Assets			
Cash on Hand & at Bank	3	977,868	946,586
Gift Fund Account		22,688	4,274
Prepayments		-	-
Receivables	4	23,021	8,359
		1,023,577	959,218
Non Current Assets			
Plant and Equipment		85,422	96,161
Less Accumulated Depreciation		(62,960)	(85,715)
Motor Vehicles		111,814	126,346
Less Accumulated Depreciation		(25,690)	(34,350)
		108,586	102,442
Total Assets		1,132,163	1,061,660
Current Liabilities			
Creditors and Provisions		110,443	123,692
Grants in Advance		455,301	376,900
Employee Entitlements	5	50,408	65,854
		616,151	566,446
Non Current Liabilities			
Employee Entitlements	5	16,293	26,090
		632,444	592,536
Net Assets		499,718	469,125
Accumulated Funds			
Accumulated Surplus		499,718	469,125
Total Accumulated Funds		499,718	469,125

Statement of Cashflows

For the Year ended 30th June 2013

	Note	2012 \$	2013 \$
Cash Flows from Operating Activities			
Operating Grant Receipts		1,007,346	873,945
Other Grant Receipts		158,737	468,392
Receipts from other sources		56,711	21,294
P'ments to Suppliers & Employees		(995,536)	(1,438,524)
Interest Received		41,728	50,469
Net Cash from Operating Activities	6(b)	268,986	(24,424)
Cashflows from Investing Activities			
Payments for purchase of fixed assets		(68,176)	(38,020)
Proceeds on Sales of Fixed Assets		22,854	12,749
Net Cash used Investing Activities		(45,322)	(25,271)
Net Increase in Cash held		223,664	-49,696
Cash at start of financial year		776,892	1,000,556
Cash at the end of financial year	6(a)	1,000,556	950,860

Finance Report for the year ended June 2013

Notes to & Forming Part of the Accounts - Year Ended 30 June 2013

Note 1 Statement of Accounting Policies

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Act (Victoria). The committee have determined that the association is not a reporting entity. The financial report has been prepared in accordance with the requirements of the Associations Incorporation Act (Victoria) and the following Australian Accounting Standards:

- AAS 1 Profit and Loss or Other Operating Statements
- AAS 4 Depreciation
- AAS 5 Materiality
- AAS 6 Accounting Policies
- AAS 8 Events Occurring After Reporting Date
- AAS 15 Revenue
- AAS 28 Statement of Cash Flows

No other Australian Accounting Standards or other mandatory professional reporting requirements have been applied. The statements are prepared on an accrual basis. They are based on historic costs and do not take into account changing money values, or except where specifically stated, current valuations or non-current assets. The following specific accounting policies have been adopted in the preparation of these financial statements.

(a) Fixed Assets: The depreciable amount of all fixed assets are depreciated over the useful lives of the assets to the association commencing from the time the asset is held ready for use. The diminishing value method of depreciation is used. **(b) Provision for Employee Entitlements:** Provision has been made in the accounts for benefits accruing to employees in relation to annual leave and long service leave at the current rates of pay. All employee entitlements are measured at their nominal amount. **(c) Cash:** For the purposes of the Statement of Cash Flows, includes cash on hand, at banks and on deposit. **(d) Revenue:** Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Grants Revenue is recognised on an accrual basis. Any grants received and provided for special purposes are recognised to the extent funds are expended on projects. Grants received for future financial periods are treated as grants in advance under current liabilities to the extent of the unspent grant where there is an obligation to repay the unexpended portion of the grant.

These statements must be read in conjunction with the accompanying notes

Finance Report for the year ended June 2013

	2012 \$	2013 \$
Note 2 Other Income		
Interest Received	41,233	45,281
Sales of Fixed Assets	2,595	-3,188
Reimbursements	2,846	4,011
	46,674	46,104

Note 3 Cash on Hand and at Bank

Cash in Hand	500	500
Cash at Bank	99,823	151,606
Cash on Deposit	877,545	794,480
	977,868	946,586

Note 4 Receivables

Sundry Debtors	10,822	2,738
Prepayments	1,391	0
Accrued Interest	10,808	5,620
	23,021	8,358

Note 5 Employee Entitlements

<i>Current</i>		
Annual Leave	37,789	49,809
Long Service Leave	12,619	16,045
	50,408	65,854
<i>Non-Current</i>		
Long Service Leave	16,293	26,090
Total	66,701	91,944

Note 6 Cash Flow Information**(a) Reconciliation of Cash**

Operating Accounts	123,011	156,380
Investment Accounts	877,545	794,480
	1,000,556	950,860

(b) Reconciliation of net cash used in operating activities to operating surplus

Operating Surplus	-8,855	-30,592
Non-cash flows in operating surplus:		
Depreciation	28,736	28,226
(Profit)/Loss on Sale of fixed Assets	-2,595	3,188
Changes in assets & liabilities		
(Increase)/Decrease in Debtors	(10,274)	8,084
(Increase)/Decrease in Accrued Interest	495	5,188
(Increase)/Decrease in Prepayments	(1,341)	1,391
Increase/(Decrease) in Grants in Advance	256,664	(78,401)
Increase/(Decrease) in Creditors	603	13,249
Increase/(Decrease) in Employee Entitlements	5,556	25,243
Increase/(Decrease) in Provisions	0	0
Net Cash from Operating Activities	268,989	-24,424

(c) No credit stand-by or financing facilities are in place**(d) There were no no-cash financing or investing activities during the period****INDEPENDENT AUDIT REPORT**

To the members of Womens Health Goulburn North East

Scope

I have audited the attached financial statements being a special purpose financial report comprising the Statement by Members of the Committee, Income and Expenditure, Balance Sheet, Statement of Cashflows and notes to and forming part of the accounts of Womens Health Goulburn North East for the year ended 30th June 2013. The committee of Management is responsible for the financial statements and have determined that the accounting policies used are appropriate to meet the needs of the Associations Incorporation Act (Victoria) and the needs of the members. I have conducted an independent audit of the financial statements in order to express an opinion on them to the members. No opinion is expressed as to whether the accounting policies used, and described in Note 1, are appropriate to the needs of the members.

The financial statements have been prepared for the purpose of fulfilling the requirements of the Associations Incorporation Act [Victoria]. I disclaim any assumption of responsibility for any reliance on this report or on the financial statements to which it relates to any person other than the members, or for any purpose other than for which it was prepared.

My audit has been conducted in accordance with Australian Auditing Standards. My procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial statements and the evaluation of significant accounting estimates.

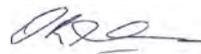
These procedures have been undertaken to form an opinion as to whether, in all material respects, the financial statements are presented fairly in accordance with the accounting policies described in Note 1 to the financial statements.

These policies do not require the application of all Accounting Standards and UIG Consensus Views.

The audit opinion expressed in this report has been formed on the above basis

Audit Opinion

In my opinion, the financial statements present fairly in accordance with the accounting policies described in Note 1 to the financial statements the financial position of Womens Health Goulburn North East as at 30th June 2013, and the results from operations for the year then ended.


David Shannon CA

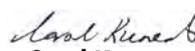
Dated this 26th day of August 2013

STATEMENT BY MEMBERS OF THE COMMITTEE OF MANAGEMENT - For the year ended 30th June 2013

In the Opinion of the Committee of Management, the accompanying accounts as set out :

1. Present fairly the financial position of Womens Health Goulburn North East as at the 30th June 2013 and the results and cashflows of the organisation for the year ended on that date.
2. Have been prepared and presented in accordance with applicable Australian Accounting Standards.

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


Carol Kunert
Chairperson

Yvette Campbell
Treasurer

Dated this 26th day of August 2013