



Family Empowerment

July to September 2012



Cape York Partnerships



AURUKUN COEN HOPE VALE MOSSMAN GORGE

A partnership between the Australian Government, Queensland Government, Cape York Partnerships and regional organisations

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Foreword

'Where, after all, do universal human rights begin? In small places, close to home, so close and so small that they cannot be seen on any map of the world ... Without concerted citizen action to uphold them close to home, we shall look in vain for progress in the larger world.'

Eleanor Roosevelt

I was not familiar with this quotation from Eleanor Roosevelt, the extraordinary wife of a great American President, Franklin Delano Roosevelt, but it is probably the best articulation of our mission that I have read. I have always been taken by another pearl from her, which speaks the same truth: 'There is nothing that government can do for you, that you are unwilling to do for yourself'.

Hat tip to Sarah Mason, whose job it is to review Cape York Partnerships' programs, for bringing this to our attention.

Human rights are most usually talked about in the 'big places', in international and national declarations, standards and conventions. They are supposed to be upheld and guaranteed by law and democracy. Human rights in normal public discourse is a matter of big politics and big law. Human rights is about public law and public power.

Human rights are supposed to be secured primarily as matters of politics and laws. They are guaranteed and delivered (or denied and abused) by governments and their instrumentalities. The state is the party that either flouts or upholds the human rights of people.

Human rights lawyers and politicians tend to see human rights as something that must be tackled in the 'big places', far from home, in the courts, tribunals, commissions and national and international forums. There is of course great romance and no small prideful posturing attached to human rights advocacy and defence in the 'big places'. Generations of young ambitious law students see Geneva as the place where he or she will do greatest service to humankind.

I have long been sceptical of this view. There is a role for the pursuit of human rights in the 'big places'. But I think too often the prevalent pursuit of human rights is either naïve — most human rights cannot be delivered as a matter of political or legal fiat — or a cruel hoax on those whose human rights are at stake. Because human rights are rarely enjoyed simply through political or legal fiat.

Rather there is a harder, messier, and less glamorous starting place for taking action so that human rights can be enjoyed by those who stand vulnerable in the absence of such enjoyment.



That starting place is the place that Eleanor Roosevelt is talking about, in the 'small places', in the families, in the households, in the villages and in the communities.

It is in the family and the household where the most basic human rights must start. If charity should begin at home, then human rights must begin at home. The right to safety, food, family, shelter, inheritance, culture, language — these are all human rights that must first be enjoyed within the family, within the household.

In order for these rights to be enjoyed in practice, there must be practical functioning of families and households, villages and neighbourhoods. This means individuals — parents, adults, community leaders — must take responsibility for realising abstract rights in terms of practical enjoyment. True, governments and their functionaries must fulfill their responsibilities and create and uphold environments (legal and political arrangements and conditions) that enable individuals and families to uphold their responsibilities and enjoy their rights — but it won't happen if the people who hold responsibilities in the 'small places' don't carry out their responsibilities.

The Cape York Agenda seeks the human rights of our people at both levels. In the 'big places' we seek constitutional reform and we are unequivocal in our advocacy of our land and cultural rights in the arenas of law and politics.

But we have a heavy emphasis on human rights in the 'small places'. Indeed we have a very strong jaundice in favour of the human rights of our people to material sustenance and livelihood, to freedom from hunger and want, to shelter in good homes, to healthcare and other services, and for children to be educated and have opportunities and capabilities to choose lives they have reason to value.

That is why Cape York Partnerships' first program was about budgeting and money management. It was called Family Income Management in 2000 and is now called MPower. As the MPower slogan says: 'A better life begins with a budget'.

In my view there is no use talking about the human rights of our mob in Cape York if our people are hungry, our children are neglected, our families are broken down,

and our communities unsafe. Helping families to attend to their basic material needs; is about achieving human rights. Ensuring children are looked after and have access to the best education we can muster for them; is about achieving human rights. Helping mothers and fathers to look after their families and take charge of their households; is about achieving human rights.

The programs that are being delivered by CYP, reported on in this quarterly report, and which are under various stages of design and construction, are programs that seek to honour and secure human rights in the 'small places'. As Eleanor Roosevelt said, if we don't secure human rights close to home, then we will look in vain for them in the wider world.



Noel Pearson
Executive Chairman

Operations Manager's report

The quarter has been very busy with a number of notable achievements.

In July, our team began the quarter with Family Week, which is a week of family engagement to promote the benefits of taking up our opportunities through increased membership and participation in our Opportunity Products. From a 'maintain your lawnmower' workshop, to My Story family portraits for their MPower Journey, our teams partnered with individuals and families in Aurukun, Coen, Hope Vale and Mossman Gorge from July 2-5.

In August, a three day community working bee, 'Books and Mortar', was held in Aurukun's school library. High-profile political and business leaders including the Hon. Tony Abbott partnered with Cape York Partnerships and the Cape York Aboriginal Australian Academy to renovate the library.

Work commenced on our Australian Institute for Direct Instruction (AIDI), currently under Cape York Partnerships. AIDI is designed to promote practice and use of the Direct Instruction educational method in schools across Australia.



To experience our welfare reform work, Hope Vale and Aurukun hosted visits by the Hon. Victor Dominello, NSW Minister for Indigenous Affairs, and Federal Member for Grey, Rowan Ramsey. The Western Australian Legislative Assembly, Education and Health Standing Committee also met with our team in Cairns.

We moved into our new Hope Vale Opportunity Hub, providing a more central location within the Hope Vale Business Precinct and a more professional space for the team to work with families. While the move (and associated shutdown) temporarily affected service delivery, the new location has boosted daily traffic through the Opportunity Hub. Our team (along with other service providers in the building) continue to work through some technical challenges including limited telecommunication services, anticipated to be resolved in October.

The move also marked the conversion of our original Hope Vale space into the Hope Vale Parenting Hub which, along with the Aurukun Parenting Hub, have been converted into more family friendly environments with the addition of baby change tables, playpens and lounges that allow a comfortable environment to discuss parenting, as well areas for Handicraft and other parenting activities.

Our team added new 'applications' to Pride of Place (POP), just one of a suite of Opportunity Products designed to improve individual responsibility and capability, leading to opportunity for home ownership among Cape York Indigenous families. POP members now have access to ongoing support and advice on backyard maintenance and gardening.

Our focus on supporting individuals and families continues to reap rewards with participation in Opportunity Products showing further growth, including:

- Eighty-two new members signed up to MPower, bringing our total membership to 1105 (approximately fifty-six per cent of the total adult population of 1963) across the four Welfare Reform communities.
- Individuals and families accessed our online and phone banking (iBank) facilities more than 4500 times; forty-three per cent of these were done independently, showing that individuals are gaining the skills they need to use online and phone banking.
- 147 individuals are signed up to parenting support sessions under It takes a village to raise a child.

- Thirty new members signed up to Pride of Place, bringing total membership to thirty per cent of households in the villages.
- Parents accessed Student Education Trusts more than 500 times, spending approximately \$55,000 on high-quality educational books and resources for their children.

We continue to reach out to families through various group meetings, community presentations and events.

We undertook an internal review of our parenting program **It takes a village to raise a child** to ensure families in Welfare Reform communities are 'delighted' by the opportunities we have on offer. The review identified initial signs of positive change and high levels of satisfaction among families who attend. To build on these initial successes we are developing a suite of supplementary materials so that families are fully engaged, as well as design work around Home Crew roles and responsibilities and supporting family reunifications.

This review also helped inform an external implementation review recently undertaken by an Evaluation Consultant with significant experience evaluating parenting programs, Dr Annie Holden. The outcomes of this will be released in the coming quarter.

I sincerely thank the Queensland and Australian governments for their ongoing support. Our work is made possible with the continuing support of our business partners; the families involved in our work; and our dedicated teams in Cairns and across the four communities.

Regards



Donna Field
Operations Manager

Our family empowerment agenda



Since we began in 2000, the core work of Cape York Partnerships has focused on developing social innovations that empower families to take charge of their lives.

From the beginning we argued that past social policy had been wrongly focused on the fraught concept of community. We felt the focus of innovation needed to be on family development and empowerment rather than 'community development'. Individuals and families had to be given the opportunity to take charge of their lives and build their futures. This is because individuals and families are real actors and communities are amorphous.

Cape York Partnerships focused on the four areas that are central to every family and household:

- Income
- Education
- Health
- Home

But the difficult question was: how do we support individuals and families in ways that enable them to take control of their lives? In other words to become empowered. And not follow past failed social programs that delivered 'passive' services to families, and created further dependency? We became convinced that the major challenge was to intervene without taking responsibility away from families.

We were convinced that traditional ways of family support created or perpetuated dependency, and in any case were not effective. All of the social programs offered in the past, the fact of failure, spoke for itself.

Our first innovation was to stop thinking in terms of conventional social programs but rather talk about opportunities. Our innovation was the concept of 'Opportunity Products', creating a suite of opportunities that support families in relation to their four basic requirements. These opportunities needed to encourage self-reliance and responsibility, rather than being passive services that compounded dependency.

Our Opportunity Products are customised to support families as they embark on their journey out of poverty and disadvantage. Embedded in each product are some standard features like:

- Real incentives like a job, the chance at home ownership, or children getting a high-quality high-expectations education
- Capability building through the transfer of knowledge and skills, and embedded responsibilities
- Strategic conversations that empower individuals and families to imagine brighter futures and the tools that enable them to take control of their journey and support them to get there
- Quid pro quo commitments on individuals and families to contribute their money, labour or time. Such commitments may be maintaining regular financial contributions, or providing 'sweat equity' to enhance their homes, or making regular payments into their children's education trust.

Ten years on we now have a suite of Opportunity Products on offer in the communities. These Opportunity Products are regularly reviewed and continually refined or have additional features added on. We also have a number of other product innovations that are under development.

Cape York Partnerships' second breakthrough innovation is the concept of the Village Opportunity Hub, the conduit for providing Opportunity Products to community members. Village Opportunity Hubs replace traditional welfare service centres with purpose-built 'opportunity' centres. Our Opportunity Hubs are busy places where families come with a sense of purpose and to sign up to and participate in Opportunity Products. The high rates of sign-up to these products, which you will see throughout this report, is an indicator of the way in which families are embracing the opportunities.

Responsibility. Opportunity. Choice. This is what underpins our Family Empowerment agenda.

Opportunity Products available



MPower

Supports individuals and families to manage money for basic material needs; builds capabilities through financial literacy and behaviour change; and builds assets through saving and disciplined money management.

Launched: April 2011

Membership: 1105



Wise Buys

A retail internet portal that increases consumer knowledge and access to household goods and services at value-for-money prices.

Launched: June 2012

Membership: 117



Student Education Trusts

Student Education Trusts supports parents to meet their child's education and development needs from birth to graduation. Regular contributions ensure parents can meet educational expenses.

Launched: 2007

Membership: 722



Pride of Place

A backyard renovation project. Participants receive financial contributions towards improvements, and make their own financial and 'sweat equity' contribution.

Launched: October 2010

Household Projects: 63



Bush Owner Builder

Designed to allow individuals and families to build environmentally, socially and culturally sustainable dwellings through the use of local natural resources and their own 'sweat equity' or labour.

Trial: Hope Vale 2011, with two houses.



It takes a village to raise a child

There are three parts to this program: Baby College, Positive Kids and Strong Families. Each part provides customised opportunity services to support the physical, emotional, social and intellectual development of the child from infancy to adulthood.



Baby College

Expectant parents socialise and learn together while they travel on the journey to parenthood. Parents are supported by experienced aunties, uncles and grandparents in the community and from baby health and parenting professionals.

Launched: April 2012

Membership: 35



Positive Kids

Delivered through the Cape York Aboriginal Australian Academy, we work with parents to encourage positive behaviour, management that optimises learning, and prepare students for success in secondary school.

Launched: February 2012

Membership: 10



Strong Families

Helps parents to develop Positive Parenting skills and engages at-risk families so that everything is done to ensure families stay together and stay strong.

Launched: February 2012

Membership: 117

Opportunity Products under construction

Cape York Partnerships' Co-Design Studio has a pipeline of Opportunity Products currently 'under construction'. We co-design with our team, families, funders and professional partners. The direction of our leaders ensures we have the right intent, our families provide the voice of experience, and our team provide the design methodology. The following projects are at various stages in the pipeline to be completed by the end of 2012.



Home Ownership (seeking funding)

- Bayan — a financial case management framework to support families to be successful in renting, preparing for a home loan to owning a home
- House to Home — switches on the 'home gene'; renovating social housing with 'sweat equity' leading to home ownership
- Home Ownership Opportunity Port — allows people to orbit for employment and build wealth by accessing a mobile Home Ownership on Indigenous Land subsidy



Work Opportunity Network (seeking funding)

- Work Opportunity Port — provides employment mobility support for external labour market opportunities
- Employment Case Management System — provides the foundation for a tailored approach to individual needs through assessment and support
- Youth Pathway Scheme — provides training, work experience, mentoring, transition support and placement in work



Australian Institute for Direct Instruction (in design)

- Helps schools implement a Full Immersion Direct Instruction approach to transform student literacy and numeracy outcomes
- Provides implementation support to schools, develops Australian Direct Instruction expertise and supports research to build a local evidence base
- Advocates the value of Full Immersion Direct Instruction to and promotes the value of this approach



First and Second Step programs (in design)

- Addresses wellbeing to remain in employment
- First Step — enables people to take the first step in overcoming drug and alcohol addictions
- Second Step — a pathway to sustainable employment opportunities



Green Box Red Box (seeking funding)

- Gain food security and break the 'feast and famine' cycle
- Fortnightly subsidised mixed food boxes paid for by family
- Demonstrations on cooking, food preparation and storage
- Linked to **MPower** and **Wise Buys** to purchase affordable and quality kitchenware

Aurukun Opportunity Hub



It was a busy quarter for our team in Aurukun. Our long-standing hub Leader, Harold Ludwick, returned to his family in Hope Vale in August. And Victoria McNeish, a former MPower Coach, returned to Aurukun as the Hub Coordinator. We wish Harold all the best in his new role with Balkanu and look forward to supporting Victoria to build upon the family partnerships she developed during her previous time in Aurukun.

The number of individuals and families joining and participating in our Opportunity Products continues to grow. Twenty-four new members signed up to MPower, bringing our total membership base to 532, sixty-six per cent of Aurukun's adult population.* We are proud to see this number increasing, and are eager to take on the challenge of engaging the remaining thirty-four per cent and also of promoting our range of other Opportunity Products to current participants. MPower engagement activities continued to increase throughout the quarter and remains an area we will focus on in coming months.

Our team carried out an impressive array of family engagement activities to promote the benefits of taking up our opportunities. We began the quarter with Family Week, a series of events designed to increase membership and participation in our range of Opportunity Products. The Student Education Trust fair was particularly successful in Aurukun with most educational resources and books selling out on the day. Other highlights include our MPower team's attendance at the Aurukun community markets and Aurukun Day celebrations, and our parenting team's 136 engagement activities throughout the quarter, most of which were home visits.

Throughout the quarter, four parents and carers signed up to participate in Strong Families; one component of our parenting program **It takes a village to raise a child**.

Many of them joined after being referred by the Family Responsibilities Commission (FRC). This represents a seven per cent growth in the number of people signed up to the program. To take on this full case load of parents, our parenting team expanded with two new Positive Parenting Consultants taking on the role in early August after attending Triple P training in July.

The parenting team has a refurbished Parenting Hub to make it more welcoming and family-friendly for our partners and their families. It features an educational library, lounges, baby changing facilities and a spacious activities area, all in brightly coloured rooms and with landscaped surrounds, including a new swing set, sandpit and gardens. Attendance at parenting sessions is an ongoing challenge worldwide. It is hoped the new Parenting Hub, combined with new engagement strategies and incentives — to be trialled over the coming months — will see these numbers rise.

A highlight for the quarter was the 'Books and Mortar' working bee, held from August 10–12. Over three days, high-profile national political and business leaders transformed the library at the school. Working alongside our team and local volunteers were the Hon. Tony Abbott, Senator Nigel Scullion, Neville Power, David Peever, Graham Hodges, Gerry Harvey, Katie Page, Michael Chaney, Richard Goyder, Warren Mundine and Elizabeth Henderson.

Another highlight in August was a visit by the Hon. Victor Dominello who met with our team, local FRC Commissioners and Aurukun Councillors, to familiarise himself with our work.

* Calculated on an estimated 811 adults; data taken from the 2011 census.

“ I like to share my success with my family. ”



Maureen Karyuka has been working with Money Management for many years, first with Financial Income Management (FIM) and now as an MPower member. Through Wise Buys, Maureen has recently purchased a pram for her niece's daughter.

'I bought the pram through Wise Buys because it is cheaper to purchase online. Sometimes it takes a long time for things to be delivered to the local store, and I wanted it straight away.'

Maureen has recently become a member of **It takes a village to raise a child's** Home Crew. Maureen's new job means that she has extra income coming in. 'I'm making money now and know how to budget. I like to buy things that my family need so that I can have a happy heart.'

Through MPower and Wise Buys, Maureen has learnt how to make smart financial decisions and be a savvy shopper. Maureen is continuing her budgeting and is saving to buy a vehicle.

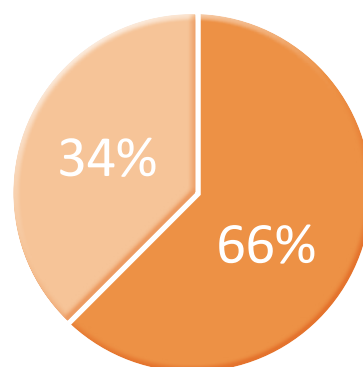
Maureen also has Student Education Trusts for the four children in her care and recently completed a Pride of Place garden. 'I really love my garden and feel very proud when people tell me they like it.' Maureen has signed up for the Best Garden in the Village Awards and is looking forward to receiving recognition for all her hard work.

MPower

Membership

Aurukun's MPower membership rose to a total of 532 members this quarter, bringing our membership base to sixty-six per cent of Aurukun's adult population. Twenty-four new members signed up to the program after hearing about it from family, friends, CYP staff, or the FRC. This represents a four per cent decrease in the number of new sign ups compared to the previous quarter. With a view to steadily increasing uptake in the future, our team participated in a strategic planning session in July to generate more ideas for how to engage with individuals and families. MPower staff held twelve engagement sessions throughout the quarter (a slight increase on the nine held last quarter). It is our goal to become exemplary in family engagement. Over the next quarter we will continue to build on our engagement ideas, including our MPower team, in partnership with the parenting team maintaining a presence outside the Aurukun store each afternoon as a way to re-connect with members who have not visited the Hub for some time.

MPower membership within adult population



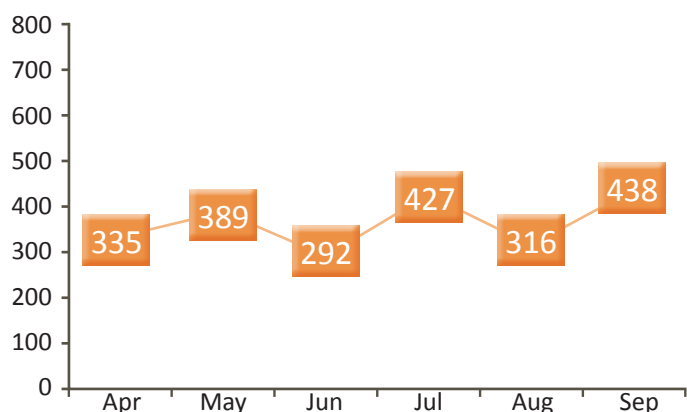
■ Potential Members ■ MPower Members

We were deeply saddened by the passing of Aurukun's first ever MPower member on 18 July 2012. Her belief in the transformative power of strong financial management was instrumental in the roll out of the program and she will always be remembered as a great friend and advocate of the program. Her dedication and constant support for MPower, will be remembered by all who knew her. MPower's substantial membership base in Aurukun is, in large part, her legacy.

iBank

MPOWER members used iBank facilities (internet and phone banking) a total of 3038 times this quarter, with a continued increase in the percentage of 'unassisted' iBank sessions (up from thirty-two per cent in March 2012 to thirty-nine per cent*). This indicates that our partners are continuing to gain the capabilities they need to do online and telephone banking independently. Using internet and phone banking allows our members to take control of their finances by establishing regular payments, paying bills and offering instant access to bank balances. Although total iBank use remained steady throughout the quarter (rising from 3002 last quarter to 3038 visits this quarter), our iBank facilities continue to be used an average of forty-six times each day, offering ongoing opportunities to promote additional Opportunity Products, Money Management Training and coaching sessions.

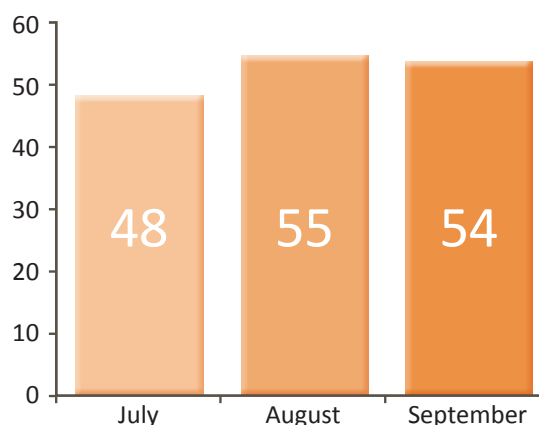
iBank sessions (unassisted)



Little 'a' sessions

Member participation in little 'a' sessions continued at a steady rate with MPOWER staff supporting members to resolve 157 little 'a' issues over the reporting period. Little

MPOWER Little 'a' sessions



'a' assistance levels have risen twenty-three per cent over the quarter, with an average of two members seeking assistance each day, and three members progressing from little 'a' sessions to coaching through the MPOWER Journey this quarter. This demonstrates our members continue to value the assistance of MPOWER Consultants but that more work needs to be done so families can tackle the 'big issues' on their own.

MPOWER Journey

Aurukun's MPOWER members attended fifty-five MPOWER Journey sessions throughout the reporting period, a thirty-five per cent decrease from the previous quarter. The decrease can be attributed to the departure of an MPOWER Coach who found the tyranny of distance from her family too difficult. Two members of our Operational Support Team covered the staff gaps. However, coaching is a very personal experience so the initial focus was on maintaining support for existing members rather than seeking out new members until the role was filled permanently. We are expecting to see a significant rise in new participants in the coming quarter.

MPOWER	July	August	September	This quarter	Last quarter
MPOWER members				532	508
Engagement sessions	8	4	0	12	9
New members				24	25
Little 'a' sessions	48	55	54	157	127
iBank sessions (assisted)	514	570	773	1857	1986
iBank sessions (unassisted)	427	316	438	1181	1016
MPOWER Journey sessions	18	21	16	55	85
Money Management Tools sessions	21	2	8	31	89
Banking products and services — referrals				61	1

Money Management Support

Money Management sessions support individuals and families develop financial literacy skills, such as budgeting or debt reduction so they can manage their daily finances. Money Management sessions feed into the MPower Journey by supporting individuals to develop the skills they need to achieve their financial goals.

Over the quarter, MPower members attended thirty-one Money Management Support sessions, a decline on the previous quarter. This is an area we will focus on in the coming months as the Money Management Support tools are revised so they are easier to deliver and more engaging for individuals and families in the community.

Banking Services

There were sixty-one referrals to banking services this quarter, including twenty-nine debit card orders. We believe there is still a greater need for this type of support involving better promotion of the opportunities on offer. The Co-Design Studio will be researching and designing a number of new initiatives in the coming months that should see an increase in take up once they are implemented.

“ Some people say they know all about parenting but there are some tips we all need to learn from experts. ”



Maree Kalkeyorta was referred to **It takes a village to raise a child** so that she could develop skills to effectively manage her household. Maree has four children and is a full-time carer for her daughter, who was born with cerebral palsy, and also cares for her granddaughter.

Maree was overwhelmed with the extra challenge of looking after a child with disability and a toddler. ‘Sometimes I was not confident. There were so many stressful things, like the kids wanting so many things and not doing what I asked.’ At first, Maree was not enthusiastic about attending the program. Once she started however, Maree says Strong Families was a great help. ‘Every part was helpful. I watched the DVDs, and even just talking in the group is good.’ Maree has learnt lots of tips from the Positive

Parenting Consultants that she uses to manage her granddaughter’s behaviour. She is now encouraging her friends and family to join **It takes a village to raise a child**. ‘I tell them Parenting is a good place to go. You can go to parenting and have a yarn with other parents. A healthy child turns into a healthy person. Parenting is a good place. If they’re trapped like I was, it is the best place to go.’

Maree’s participation in MPower is also greatly contributing to her success as she is learning to manage her money and make smart financial choices. ‘I have learned to say no and always have the basic stuff at home. I used to give things away to family and friends but wouldn’t get them back. Now I tell others, that they are responsible for their own financial situation.’

* Per cent of total iBank use.

Student Education Trusts

Membership

Student Education Trusts continues to be a popular Opportunity Product with families in Aurukun. Over the quarter, parents signed three children up to SETs, bringing our total number of trusts to 242. This roughly translates to forty-one per cent of Aurukun's population who are under eighteen.* This breaks down to twenty-nine early childhood trusts (twenty-two per cent of the population aged four and under[†]), 145 primary school trusts (sixty-five per cent of the primary school age population[‡]) and sixty-two secondary school trusts (twenty-six per cent of the secondary school population[§]).

Trust balance

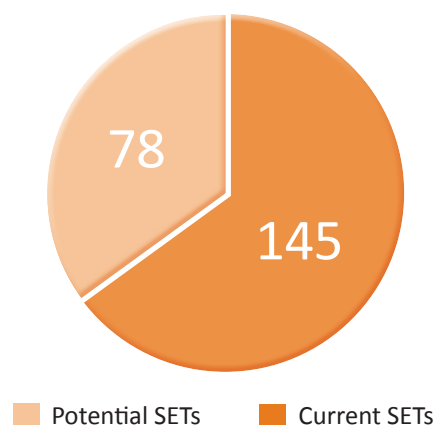
The current trust balance is a healthy \$329,910.67

Trust expenditure

Trusts were accessed 106 times to pay for educational goods and services, family books, uniforms and boarding school needs. This represents an increase of eighty-three per cent on the previous quarter, indicating awareness about how and when to use the trusts is on the rise. We

held a SET fair in July during Family Week, during which donors purchased goods valued at \$1,895.53 using funds from forty-one trusts to do so. SET fairs provide participants with an opportunity to make high quality purchases using their SET account with qualified advice on the suitability of resources.

Student Education Trusts — Primary School[‡]



Student Education Trusts		July	August	September	Total
New trusts	Total	1	2	-	3
Total SET membership	Early childhood				29
	Primary school				145
	Secondary school				62
	Further education				1
	Non-active				4
	Not categorised				1
	Total				242
SET funds balance (end of month)	Early childhood	\$44,739.70	\$45,131.17	\$45,627.69	\$45,627.69
	Primary school	\$158,079.15	\$160,989.90	\$164,550.24	\$164,550.24
	Secondary school	\$104,075.13	\$105,510.26	\$106,879.66	\$106,879.66
	Finished school	\$8,997.73	\$8,997.73	\$8,997.73	\$8,997.73
	Further education	\$3,706.74	\$3,706.74	\$3,706.74	\$3,706.74
	Non-active	\$148.61	\$148.61	\$148.61	\$445.83
Number of educational purchases using Student Education Trusts	Early childhood	-	1	-	1
	Primary school	16	27	57	100
	Secondary school	1	4	-	5
	Finished school	-	-	-	-
	Further education	-	-	-	-
	Non-active	-	-	-	-

* This is based on an estimate of 596 individuals aged eighteen or under, taken from the 2011 census.

† Based on 134 children four and under, taken from the 2011 census.

‡ Based on 223 children aged five to eleven, taken from the 2011 census.

§ Based on 239 youth aged twelve to eighteen, taken from the 2011 census.

Wise Buys

Wise Buys	Jul	Aug	Sep	This quarter	Last quarter
Members				14	6
New members	0	1	7	8	2
Purchases	0	1	2	3	7

Membership

Eight new partners signed up to the Wise Buys program this quarter, bringing our total Wise Buys membership to fourteen. One challenge is that many people do not have debit cards. In a number of cases this quarter, our team worked with partners to select items but were unable to complete the purchase without a debit card. Our Co-Design Studio will research solutions to this challenge

in the coming quarter. The Co-Design team will also be conducting a strategic conversation across all four communities with the Opportunity Hub teams to unpack how Wise Buys could better operate.

Purchases

Wise Buys members made three purchases throughout the quarter. Purchases included: a push bike, a pram and a large order of specially designed shirts for a house opening. One member also began the process of buying a second hand car but has found it difficult to arrange delivery; for this reason, the purchase is on hold. High freight costs and challenges around delivery are areas the Co-Design Studio will seek to address in the coming months.



“ Celebrating our culture and tradition is something to be proud of. ”

Jane and Delys Yunkaporta wanted to purchase some specially designed t-shirts for a traditional house opening celebration. With the help of their MPower Consultant, Charles Opio, they organised the technical aspects of making and paying for the shirts.

‘They sourced the company and organised it all themselves,’ Charles said. ‘They were very independent. I helped them find images online and worked with them to develop a payment plan.’

‘The shirts are great and something to be proud of, especially for the Yunkaporta family because we are celebrating tradition.’ The shirts depict a white salmon, the cultural totem for the Yunkaporta clan, and has traditional and sentimental value to the family. Jane and Delys will invite their family, friends, and other Aurukun community members to their home for the house opening.

It takes a village to raise a child

Positive Kids

Student Case Managers did not deliver any Positive Kids sessions throughout the quarter. We are working with the Cape York Aboriginal Australian Academy to determine how their team can better support this initiative, to ensure greater consistency in session delivery and family engagement next quarter.

Strong Families

Seven months after launching **It takes a village to raise a child**, we have forty-two parents participating in sessions and another three signed up, waiting to commence.

Four parents signed up for the program throughout the quarter.* New sign ups are down on the previous quarter as our team focussed on encouraging existing participants to begin or continue attending sessions. At the end of last quarter, twelve parents had signed up for the program but were not attending sessions; nine of these parents have now begun attending sessions and are progressing through the program.† The parenting team held sixty sessions (a seven per cent increase) and thirty-one home visits (a nineteen per cent increase) throughout the quarter.

* Although there were four new sign ups over the quarter, the total participation in Strong Families increased by three as one additional partner was mistakenly counted in the previous report.

† One of these parents is no longer signed up to the program.

Strong Families	Jul	Aug	Sep	This quarter	Last quarter
Participants				45	42
Graduates	-	-	-	-	6
New registrations	-	1	3	4	17
Sessions held	9	19	32	60	56
Home visits	4	4	23	31	26
Attendance	16	25	64	105	106

Strong Families works with parents who have been referred by, or are at risk of being referred to, the FRC. It also seeks out other families to engage as wide an audience as possible to ensure positive parenting is established as a social norm. At present only thirteen per cent of our participants attend voluntarily, the remaining eighty-seven per cent were referred by either the FRC or Child Safety.

Engagement levels in this program are not yet as high as they are in other communities. Over the coming quarter our team plans to attract families directly to Strong Families by holding 'parenting stalls' outside the store as a way to build recognition among families and to create strong relationships so that parents feel comfortable attending sessions.

No parents graduated from Strong Families this quarter. An internal program review conducted during the quarter found that many parents are taking longer than the allocated nine weeks to complete the program. Challenges around regular attendance and the detailed content of the Triple P program means parents need more time to complete the program. As a result, we have decided to hold only two graduations each year; with the next round of graduations expected in the coming quarter.

We welcomed two new Positive Parenting Consultants to our team this quarter, bringing our parenting team to six (three Positive Parenting Consultants and three Home Crew). Throughout the quarter our new additions gained accreditation in Standard Triple P so they could best deliver Strong Families over the next quarter.

Baby College

One parent continued the Baby College challenge this quarter, participating in sessions and home visits. Another parent intended to begin the program after the birth of her child in July and we continue to encourage her to attend sessions. The team held one session and five home visits throughout the quarter.

Our two new Positive Parenting Consultants have not yet completed Baby Triple P accreditation but will do so in the coming quarter.

Baby College	Jul	Aug	Sep	This quarter	Last quarter
Participants				2	2
Graduates	-	-	-	-	-
New registrations	-	-	-	-	-
Sessions held	-	-	1	1	2
Home visits	-	-	5	5	0
Attendance	-	-	6	6	7



“ I learnt a lot and now my kids are better behaved. ”

With excited toddlers and eager mums, Play Group at the new Aurukun Parenting Hub is proving a success. While the kids engage with toys and crafts, Positive Parenting Consultants and parents share stories and talk about Triple P parenting tips. The sessions provide the opportunity for Parenting Consultants to model parenting skills and practice Triple P parenting strategies. Positive Parenting Consultant Mick Burford says, 'We sit down with the kids and demonstrate what we teach, like giving them positive praise.'

Amanda Ngallametta has been bringing three-year old Danika and eighteen-month old Nakarlee to the parenting sessions. 'My girls like the Play Group and really enjoy themselves. They feel bored at home. And I really like coming to the new Parenting Hub because we share stories about how to look after our kids. I am learning from the Parenting Consultant and my kids are better behaved now.' Amanda is referring her friends and family to also join the program so they can also learn new skills to care of their kids.

Pride of Place

Membership

This quarter we added design features to Pride of Place to include POP membership. In the past, Pride of Place operated primarily through Household Projects, or backyard blitzes. Staff supported participants to budget, save for, design and implement backyard renovation projects. POP membership includes a POP Enabler visiting households each quarter to keep past participants engaged and encourage new sign ups if they haven't done a Household Project. Members are given a free plant and receive planting advice; general gardening and yard improvement advice; and the opportunity to participate in regular do-it-yourself demonstration sessions.

Since this change, eighteen households have joined as Pride of Place members, bringing our membership base to forty, almost a quarter of the 168 households in Aurukun. In line with our family engagement approach, we will hold a 'Best Garden in the Village' competition next quarter to promote the benefits of participating in Pride of Place.

Work completed

Three members signed up this quarter to undertake their Household Projects, with work steadily progressing (including landscaping and paving). These Household Projects will be completed in the coming quarter, and will include swing sets, vegetable gardens and outdoor furniture. Each of these families also received a maintenance

kit so they can continually maintain the appearance and functionality of their backyards. Total completions to date are fifteen, with six individual elements completed over the quarter.

Family contributions and obligations

On participating in Household Projects, families commit to regular financial and physical contributions. All families are required to save \$1000 towards purchasing their maintenance kit and a backyard renovation, while also contributing an agreed upon amount of sweat equity. One of the three families completing backyard renovations this quarter achieved their financial targets. There was a significant increase in sweat equity contributions this quarter (ninety-five per cent) compared with last quarter (eighty-one per cent). This reflects our team's work toward increasing sweat equity from families, particularly having 'honest conversations' with participants; so participants are in turn confident in having 'honest conversations' with their families to increase their commitment.

Pride of Place	Jul	Aug	Sep	This quarter	Last quarter
Total number of households in community				168	168
POP members to date				40	22
New members this quarter	0	7	11	18	5
Household projects completed to date				15	15
Household projects completed this quarter	0	0	0	0	5
Household projects — new registrations	3	0	0	3	1
Individual backyard elements completed this quarter	0	2	4	6	59
Individual backyard elements completed to date				65	136
% of required contributions for completed households	80%	100%	60%	80%	82%
% of sweat equity achieved versus committed				95%	81%



“ I love spending time in the garden with my grandkids. ”

Nita Yunkaporta is an active participant in the wide range of opportunities that Cape York Partnerships has available to the community members of Aurukun.

Nita has completed her Pride of Place project. She made \$50 fortnightly contributions to save for her \$1000 contribution.

‘Pride of Place is really good. I signed up because I wanted to spend more time in the garden with my family and I wanted to make my place look really good.’

When work commenced on her garden, Nita’s daughters pitched in and provided lots of sweat equity to get the garden complete.

Nita and her family are very proud of their garden improvements.

‘I bought a pergola and lots of plants, and I also got the maintenance kit with rakes, a lawnmower and a shovel. I use my tools all the time to maintain my garden. I always water my plants and rake the leaves to keep it clean. My grandchildren are always in

the garden and they really like helping out.’ When Nita’s grandchildren are not helping her with the gardening, they are playing together. ‘It’s good that the kids can play together in the backyard and don’t play in the street.’

‘Everyone asks me how much I spent on my garden and they say they want to do gardening at their home too. I tell them to go to MPower so they can also make a plan.’

Nita is eager to continue making improvements to her garden and is currently saving to buy more plants. Nita has been an MPower member since the money management program was launched last year and has previously made purchases through Wise Buys.

‘MPower has taught me how to save money. I’ve learnt how to budget and put money towards my granddaughter’s education trust. Sherelle is going to boarding school in Cairns and her Student Education Trust will help pay for that.’



Books and Mortar

Aurukun Campus Library, Working Bee

10–12 August 2012

Over three days under the hot Aurukun sun, high-profile national political and business leaders, including the Hon. Tony Abbott, partnered with the Cape York Aboriginal Australian Academy (CYAAA) to bring life to the remote school's library. Working-bee participants replaced their blue chips for blue shirts and Pride of Place caps, and took up their tools.



Top: The finished library. **Middle:** Students now have access to a fully resourced library. **Bottom from left:** Neville Power, CEO Fortesque Metals Group; David Peever, Managing Director Rio Tinto Group; Hon. Tony Abbott MHR, Leader of the Opposition; Graham Hodges, Deputy CEO ANZ; Gerhardt Pearson, CEO Balkanu Cape York Development Corporation; Gerry Harvey, Executive Chairman Harvey Norman; Katie Page, CEO Harvey Norman; Michael Chaney, Chairman National Australia Bank; Nigel Scullion Senator for the Northern Territory and Richard Goyder, Managing Director Wesfarmers Limited.

'The new library at the school looks very nice and flashy!'

Sharina Wolmby, community member

'It looks great, kids enjoy it and I like the colours.'

Agnes Toikalkin, community member

'We love the new library and love the books for the kids. We have nice tables and chairs for kids do their work on and they enjoy each other's company.'

Judith Findlay, Culture Tutor CYAAA

'I worked on the library over the weekend when Tony Abbot came down. We fixed the tables and painted the library and it was lot of fun. I am very proud of the library and my work. It's nicer, prettier and better than the previous library. Good place for the kids to go.'

Alair Pambegan, community member

'Kids love the books and lots of them come in during their lunch time to read them. I use these facilities to teach them appreciation of books and how to keep them properly on a shelf.'

Susan Voliotis, Library Coordinator

'We need the library as it gives us so much information. The library will give us plenty of opportunity. Reading is the way to go.'

Stanley Kalkeeyorta, community member

'They love doing their lessons in the library because it is so much more comfortable with the air conditioner. The kids have so many interests with all the different books.'

Vicki Yunkaporta, Community member

Coen Opportunity Hub



This quarter we continued our focus on family engagement with a number of new and exciting initiatives. Particularly exciting is a recent decision to participate in regular community breakfasts organised by the Wellbeing Centre. Through these events, we will build stronger relationships with families and break down the stigma for some families sometimes associated with attending money management and parenting opportunities. Other engagement this quarter included weekly attendance at student recognition ceremonies, a parenting stall at the Coen store and participation in Family Week events. The Student Education Trusts fair was popular among our families with \$582 on educational books and resources purchased. Given the small number of children in the community, this is an ongoing testament to how much the families of Coen value their children's education.

Some families who have previously been reluctant to engage with our team and Opportunity Products have become members this quarter, signalling a shift in their attitude following regular and positive feedback from other families.

Sign up rates were slightly down on the previous quarter, with fewer families coming into the Opportunity Hub. This shows that we need to do more to attract families, including our team getting out into the community to engage and promote our Opportunity Products. This is now the focus of our team and registration numbers are expected to increase over the next quarter.

Ten new members signed up to MPower throughout the quarter, bringing our total membership to 131 individuals, fifty-seven per cent of Coen's adult population.* Three parents and carers also signed up to our three parenting programs, bringing total parenting sign ups to thirty-one, a solid achievement that we will continue to build upon. Of particular note are our high levels of voluntary

participation in **It takes a village to raise a child**: ninety-two per cent of our Baby College participants in Baby College attend the program voluntarily, after hearing about the benefits of participating in the program from friends, family or CYP staff. This may be attributable to the parenting team's impressive engagement efforts, having conducted 286 engagement activities, most of them home visits, throughout the quarter.

As an indication that our Opportunity Products are working to support holistic family empowerment, one of our POP participants — also an MPower member and Strong Families participant — who completed a Household Project last quarter, used her POP celebration in July as an opportunity to bring together all individuals and families participating in our parenting program. Families were able to share family stories and celebrate their participation in the program.

This quarter, our MPower team worked with thirteen aspiring home owners to develop household budgets and organise finances ready for applications to Indigenous Business Australia (IBA). This is part of the ongoing preparation for our upcoming home ownership program, Bayan. The strength of Bayan lies in its structured approach to providing support and mentorship for those aspiring to create better homes for their families. We are currently seeking support from government to fund the project.

*Based on a total of 230 adults, taken from the 2011 census.

MPOWER

Membership

This quarter five new members signed up to MPOWER, bringing our total membership base to 131 individuals, fifty-seven per cent of our adult population. Membership is gradually increasing and we will continue to work to expand our base further. Our MPOWER team held a total of twenty engagement sessions throughout the quarter, promoting the benefits of participating in MPOWER opportunities among Coen families. In an effort to see this number rise over the coming months, we also participated in a strategic planning session in August to identify ideas for how to better engage individuals and families around



“ With MPOWER I’ve learnt to look after my money. ”

With MPOWER, Victor Lawrence has been able to save for the things he needs. ‘I’ve learnt how to budget and look after my money. Now that I know how to save I have more money for the things I need. I took up Wise Buys because there is a lot of choice, and I can save money. My family are really happy that I can buy the things I need.’

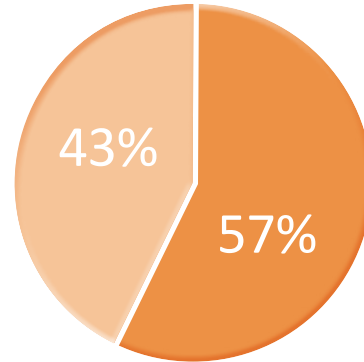
Since signing up with MPOWER eighteen months ago, Victor has saved for and purchased a fridge, television, mashing machine, freezer, and sander for making artefacts.

During the dry season Victor lives on his outstation. ‘I do lots of fishing when I’m out there and catch bream and barramundi. I needed a freezer and MPOWER helped me save to buy one.’ Victor is currently saving for a new bed and linen.

MPOWER and Wise Buys have taught Victor to make smart financial decisions and be a savvy shopper.

MPOWER. Under this plan we will participate in regular community activities in the coming months as a way to build relationships and promote opportunities.

MPOWER membership within adult population



■ Potential Members ■ MPOWER Members

iBank

MPOWER members used our iBank (internet and phone banking) facilities a total of 152 times this quarter, down from 212 times in the previous reporting period. Despite this decrease we have seen a gradual rise in the number of members able to use internet and phone banking independently (up from forty-eight per cent in June 2012 to forty-nine per cent in September 2012*). This indicates that just under half of our members are able to check account balances, pay bills and make regular payments independently. Going forward we will maintain our focus on encouraging iBank independence so this figure continues to rise. Over the quarter, we introduced a new method for tracking the level of assistance our Consultants provide during iBank sessions, so we can better monitor partner capabilities and ensure we are encouraging them to take responsibility for their banking needs.

Little ‘a’ sessions

Our team worked with MPOWER members to address thirty-four little ‘a’ sessions over the reporting period. Little ‘a’ issues are small financial problems that individuals and families need help to resolve. They also allow us to identify areas where partners would benefit from additional support, such as Money Management Support sessions or MPOWER coaching support. Our team worked with individuals and families to resolve thirty-four little ‘a’ sessions this quarter, a rise of thirteen per cent. This is a positive indication that individuals and families in the community are beginning to recognise the strong support we can provide to families to assist in resolving financial problems.

* Per cent of total iBank use

MPower	July	August	September	This quarter	Last quarter
MPower members				131	121
Engagement sessions	20	-	-	20	53
New members				10	11
Little 'a' sessions	6	5	4	34	30
iBank sessions (assisted)	23	22	32	77	110
iBank sessions (unassisted)	29	24	22	75	102
MPower Journey sessions	2	4	13	19	16
Money Management Tools sessions	1	-	3	4	16
Banking products and services — referrals				13	1

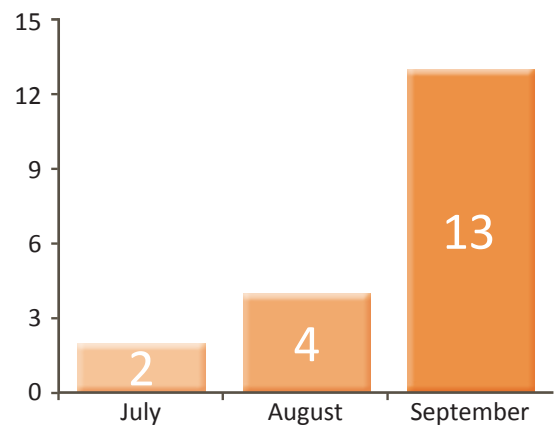
MPower Journey

MPower members attended nineteen MPower Journey sessions throughout the quarter, up from sixteen last quarter. These figures are fewer than previous quarters and can be attributed to the MPower Coach (also the Hub Leader) being in Cairns for part of this time and mobile support staff not being as familiar with these participants. One of our Parenting team moved across to MPower this quarter to ensure members have access to the full suite of MPower products, allowing the Hub Leader to focus solely upon coaching. We expect to see numbers rise over the coming months.

Money Management Support

Our partners attended four Money Management Support sessions throughout the quarter, a significant reduction from the previous quarter. We will focus on increasing this next quarter. We expect that improved engagement strategies, including the addition of the above mentioned Consultant to our MPower team and revised Money Management Support tools, will help us to boost these numbers.

MPower Journey sessions



Banking Services

There were thirteen referrals to banking services this quarter, including five debit-card orders. The Co-Design Studio will be researching and designing a number of new initiatives in the coming months that should see an increase in take up once they are implemented.

“ I’m setting up a payment plan to pay my debts and save. ”

With the help of MPower, Mabel Peter and her family are making a plan to pay off their rent arrears. CYP is working with the Department of Housing and Public Works to allow families to gradually pay off their debt. ‘It is such a relief to not have to pay it in one lump sum. I am coming back to see my MPower Coach so I can do an MPower Plan and make sure I have savings for Christmas as well.’



Student Education Trusts

Membership

Student Education Trusts continues to be a popular Opportunity Product with families in Coen. Over the quarter, parents in the community signed two children up to SETs, bringing our total number of trusts to 174. Of these, 132 trusts are active, which roughly translates to eighty-six per cent of the population aged eighteen and under.^{*} This breaks down to thirty-three early childhood trusts (sixty-four per cent of the population aged four and under[†]), sixty-two primary school trusts (129 per cent of the primary school age population[‡]) and thirty-three secondary school trusts (sixty per cent of the secondary school population[§]).

Trust balance

The current trust balance is a healthy \$260,707.90.

Student Education Trusts		July	August	September	Total
New trusts	Total	1	1	-	2
Total SET membership	Early childhood	1	1	-	33
	Primary school				62
	Secondary school				33
	Further education				4
	Non-active				42
	Total				174
SET funds balance (end of month)	Early childhood	\$37,149.06	\$38,507.16	\$33,615.87	\$33,615.87
	Primary school	\$133,797.06	\$134,579.83	\$134,241.07	\$134,241.07
	Secondary school	\$62,928.15	\$61,566.16	\$63,077.19	\$63,077.19
	Finished school	\$26,339.42	\$26,691.42	\$26,490.42	\$26,490.42
	Further education	\$3,283.35	\$3,283.35	\$3,283.35	\$3,283.35
	Non-active	\$0.00	\$0.00	\$0.00	\$0.00
Number of educational items purchased using Student Education Trusts	Early childhood	10	-	19	29
	Primary school	63	29	34	126
	Secondary school	5	9	1	15
	Finished school	-	-	-	-
	Further education	1	-	1	2
	Non-active	-	-	-	-

Trust expenditure

Trusts were used 172 times to pay for educational goods and services, family books, uniforms and boarding school needs. This represents an impressive increase of 126 per cent on the previous quarter, demonstrating the increased responsibility families in Coen are taking to ensure their children are school ready each day. We held a Student Education Trusts fair in July during Family Week, during which donors purchased goods valued at \$582.14, using funds from eleven trusts to do so. Student Education Trusts fairs provide participants with an opportunity to make high quality purchases using their trust, with qualified advice on the suitability of resources.



“ Now I have my own computer! ”

Through MPower, Lisa Peter Banjo is learning how to budget and be an independent money manager. She has saved money to buy a computer and hard drive. ‘It is too expensive to buy things in Coen and with Wise Buys I can buy things I can’t get here. It is great that I can buy the things I want and get support from MPower when I need it.’ Lisa is currently saving to buy a stereo and entertainment unit.

* Based on 154 individuals aged 18 and under, taken from the 2011 census.

† Based on 51 children aged four and under, taken from the 2011 census.

‡ Based on 48 children aged between five and eleven, taken from the 2011 census. A number of these are inactive, which explains why the total number is greater than the estimated population.

§ Based on 55 individuals aged between 12 and 18, taken from the 2011 census.



“ I now have money for my kids’ education when I need it. ”

Marilyn Kepple has four children and wants the best for them including a good education. Through her Student Education Trusts, Marilyn is able to save for educational materials for them. ‘I started trusts for the kids about two years ago. I wasn’t working then and it was hard finding money for the kids’ school expenses. So I signed up for Student Education Trusts. It is now so much easier financially to have the money when I need it.’ ‘Sometimes the kids will ask me for something for school and I say they will have to wait until pay day. Then I remember they have an education trust and I can get what they need straight away.’

Under Student Education Trusts, each secondary school student is eligible to purchase a laptop. Marilyn has recently purchased a laptop through Wise Buys for her son Trey. He is studying at All Souls St Gabriels in Charters Towers and needs a laptop to complete his English assignments.

‘Before I had my laptop, I used the computers at school and didn’t always get my homework done on time. I love my laptop. I don’t let anyone else use it.’

Through Student Education Trusts, Marilyn continues to see benefits for her children’s education.

Wise Buys

Membership

Fifteen new members signed up to Wise Buys this quarter bringing total membership remains to forty-one, approximately eighteen per cent of our adult population. During September, our team made a concerted effort to promote Wise Buys as a way to assist families prepare for the wet season. By reminding families that roads will soon close and that they need to prepare in advance, we had nine individuals sign up to Wise buys in a four week period.

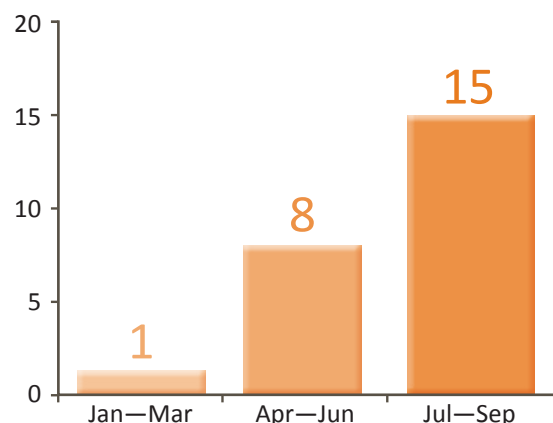
Members without debit cards are finding their purchasing options are limited through Wise Buys. Over the next quarter we will work with participants to set up debit cards so that online purchasing becomes more accessible.

Wise Buys	Jul	Aug	Sep	This quarter	Last quarter
Members				41	26
New members	-	6	9	15	8
Purchases	-	4	13	17	9

Purchases

Four partners purchased goods through Wise Buys this quarter, working with MPower staff to purchase a television, a home computer, some general clothing and a swing set. High freight costs are an ongoing challenge for buyers in Coen however work within the Co-Design Studio in the coming months will identify potential solutions to this challenge.

Wise Buys new members



It takes a village to raise a child

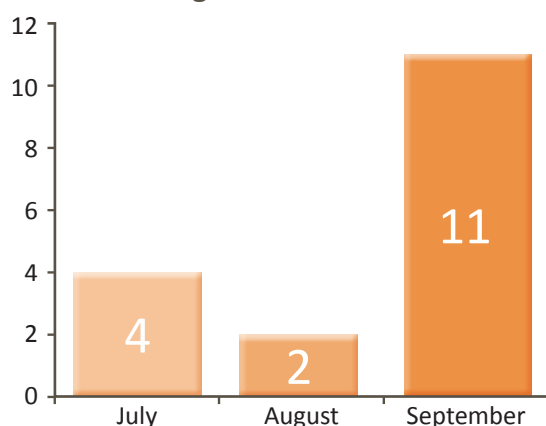
Positive Kids

With no Student Case Manager allocated to Positive Kids in Coen, there have not been any Positive Kids sessions held this quarter. Beginning next quarter, our Hub Leader (Triple P trained) will take on responsibility for delivering Positive Kids sessions. We anticipate this will result in a high number of sign ups and sessions delivered.

Strong Families

We have continued to embed the family engagement approach into our work on parenting in Coen, with new engagement activities being trialled throughout the quarter. In addition to attendance at the community breakfasts, our parenting team also held a parenting stall to familiarise families with the program and to build relationships of trust between parenting staff, individuals and families.

Strong Families sessions



Three new parents signed up to Strong Families this quarter, bringing our total participation levels to seventeen.* This number is lower than was reported in the previous quarterly report as three participants moved out of Coen.† The three new sign ups bring our total participation rate to approximately thirty-two per cent of parents in Coen.‡ **It takes a village to raise a child** is still in its early stages and so far we have focused our efforts on targeting parents. In the coming months we will also trial methods for engaging entire families in Strong Families.

Strong Families	Jul	Aug	Sep	This quarter	Last quarter
Participants				17	18
Graduates	-	-	-	-	7
New registrations	3	-	-	3	7
Sessions held	4	2	11	17	28
Home visits	7	1	3	11	9
Attendance	14	3	15	32	37

* This includes graduates and current participants.

† One participant was also reported as having signed up last quarter when they actually signed up in early July.

At present twenty-nine per cent of our participants attend voluntarily; this demonstrates an ongoing support base for the program and suggests that its value continues to grow. At twenty-nine per cent voluntary attendance, we have exceeded our 2012 target of having ten per cent of participants attend voluntarily.

The number of sessions held this quarter (seventeen) is slightly lower than were held in last quarter (twenty-eight), reflecting a decrease of thirty-nine per cent. Our team is now focussed on engagement strategies, particularly around engaging with families outside of the Opportunity Hub so numbers are expected to increase in the coming quarter.

No parents graduated from Strong Families this quarter. As previously noted, we have decided to hold only two graduations each year with the next round of graduations due in the coming quarter.

In this period, one of our Positive Parenting Consultants moved over to work on MPower. We anticipate this move will lead to significantly increased sign ups across Opportunity Products next quarter, including additional support for parents, with our remaining Positive Parenting Consultant focussed on building a full caseload in both Strong Families and Baby College.

Baby College

One new parent signed up to Baby College this quarter bringing total participation to fourteen.§ Twelve of our participants attended sessions this quarter; the remaining two graduated in June 2012. We have retained our high rate of voluntary participants, with ninety-two per cent of Baby College participants attending voluntarily.

The number of sessions held this quarter (seventeen) is slightly higher than were held last quarter (twelve) representing a rise of approximately forty per cent. We are proud that session numbers have continued to grow as the program is further embedded into the community.

No participants graduated from Baby College this quarter; the next graduation ceremony will be held at the end of the next quarter to allow participants a longer period in which to complete the program and to ensure they gain competency in all Triple P parenting strategies.

Baby College	Jul	Aug	Sep	This quarter	Last quarter
Participants				14	13
Graduates	-	-	-	-	-
New registrations	1	-	-	1	5
Sessions held	8	7	2	17	12
Home visits	-	4	6	10	16
Attendance	-	-	6	6	14

‡ This calculation is based on an estimate of 53 parents and is taken from the 2011 census.

§ This includes graduates and current participants.

Pride of Place

Membership

One household has joined as a Pride of Place member, bringing our membership base to twelve, twenty-two per cent of households in Coen. In line with our family engagement approach, we will hold a 'Best Garden in the Village' competition next quarter to promote the benefits of participating in Pride of Place.

Work completed

Total completions to date are seven.

Pride of Place	Jul	Aug	Sep	This quarter	Last quarter
Total number of households in community				54	54
POP members to date				12	11
New members this quarter	0	1	0	1	2
Household projects completed to date				7	7
Household projects completed this quarter	0	0	0	0	3
Household projects — new registrations	0	0	0	0	2
Individual backyard elements completed this quarter	0	0	0	0	16
Individual backyard elements completed to date				59	59
% of required contributions for completed households	N/A	N/A	N/A	N/A	68%
% of sweat equity achieved versus committed	N/A	N/A	N/A	N/A	75%

Family contributions and obligations

Following additional training, our team has worked with families to increase sweat equity. Participants learn how to have 'honest conversations' with their families to increase their commitment to sweat equity. Financial and sweat equity commitments are expected to be met by the three participants anticipated to sign up for Household Projects next quarter.



“ It’s good to know that I’m not alone. ”

Cindy Thompson is actively engaged in a wide range of Cape York Partnership Opportunity Products; including **It takes a village to raise a child**, Pride of Place, Student Education Trusts and Wise Buys.

Mpower has taught Cindy how to manage her spending so she has money for the things she needs. 'Mpower gave me lots of tips on budgeting and I saved to buy a washing machine and dryer. Wise Buys has

saved me money. I don't mind waiting a few weeks for things to arrive. When the truck came into town with my washer and dryer, I was so happy!

Cindy also saved her \$1000 Pride of Place contribution and her backyard blitz was a great success. 'I think my garden is really good. I have a barbeque and there's lots of fruit from the mango, mandarin and avocado trees. I want to purchase more things for my garden and build a veggie patch in the front yard.'

POP Project Works Supervisor, Rance Stafford, thinks Cindy's achievements are impressive. 'Throughout her POP project, Cindy has skilfully maintained her garden. Hers is one of the outstanding gardens in Coen.'

Cindy is planning to host a Positive Parenting session as part of her POP celebration so other parents can see the benefits of POP. Cindy signed up to **It takes a village to raise a child** to improve her skills in caring for her four grandchildren. 'I really enjoy going to parenting because I can share my story and learn tips from others. Parenting has taught me a lot. I've learnt how to look after the kids better and make sure they grow up well. They go to school happily now and I make lunch for them every day.'

Hope Vale Opportunity Hub



We continued to fine tune the engagement approach this quarter, trialling new initiatives to promote the benefits of participating in CYP opportunities. Our public profile has increased and organisations are increasingly asking us to participate in their events. Most notably, we were asked to speak on behalf of MPower at the Disability Week launch and to discuss the ways in which our opportunities work to support individuals with disabilities. Other popular engagement initiatives were the My Story family portraits and lawn mower maintenance training, both held during Family Week. The lawnmower maintenance support was a particular hit with women in Hope Vale, many of whom report they can now service their mowers independently without having to send them to Cooktown. We look forward to continuing our engagement efforts over the next quarter and have developed a 'strategic plan' on how to better engage individuals and families in the community. Items on our plan will be put into place in the coming months.

Our efforts at engagement are continuing to pay off and our MPower team achieved a long-term goal this quarter: 300 members. After signing up thirty-nine new members over the reporting period, our total membership now sits at 315, approximately thirty-eight per cent of the population.* Our parenting team's dedication has also produced results with three individuals joining Baby College and Strong Families over the quarter. This brings our total number of parenting participants to fifty-three. Of particular note, are our high numbers of voluntary participants: forty-nine per cent of all Strong Families and Baby College participants attend the program voluntarily, demonstrating that the program's reputation as a worthwhile opportunity is well established. With the additional space we have in the new Parenting Hub, we hope that more families are encouraged to visit the Hub to meet and talk with our parenting team.

Two Pride of Place families celebrated the completion of their household projects by holding a barbeque for family and friends.

MPower's much anticipated move to the new Hub in late August was challenging with ongoing technological and communication difficulties, but ultimately successful. Our central location, more professional space and improved facilities will help us continue to increase the number of individuals and families passing through each day. During September we had to operate off mobile wireless devices and mobile phones, which disrupted iBank facilities. We are still waiting for these issues to be resolved.

We were pleased to host the South Australian Parliamentarian, Rowan Ramsey and the NSW Minister for Aboriginal Affairs, the Hon. Victor Dominello and share our successes with them. We hope their trips were both enjoyable and a valuable learning experience.

* This is calculated using an estimate of 827 adults, which is taken from the 2011 census.

“ I felt so frustrated as I didn't know how to pay my bills! ”



Susan Baru admits that a few months ago she was low on money and high on stress. The Hope Vale mother and grandmother had debt collectors chasing her and five children to provide for. There was never enough money to cover it all and money just seemed to vanish. 'I was just getting stressed out where my money was going. It just seemed to go and I didn't know where. I felt like I was going mad because I didn't know how to pay my bills.' Susan resolved that she was not going to let her money problems get the better of her and she made an appointment with an MPower Coach. Susan worked diligently to improve her situation. For eight weeks Susan attended regular MPower coaching and consultant sessions to identify her money problems and learn how to fix them. 'In my sessions I realised I had money going out of my account to products and services I had signed up for and some I did not need anymore. I cancelled them and got a refund.' To tackle her debt, Susan has established payment plans and has learnt to use internet banking. 'I now transfer money into my savings account and pay all my bills on time.' Susan has adjusted her expenses so she can afford Student Education Trusts for her children and grandchildren, and is also participating in Pride of Place to renovate her backyard. MPower has taught Susan how to be an effective money manager and take control of her finances. 'I wasn't going the right way about money like I am now. I used to have a lot of headaches. But it's not going to stand over me now. I'm going to make my way through it. It's not going to get in my way.'

MPower

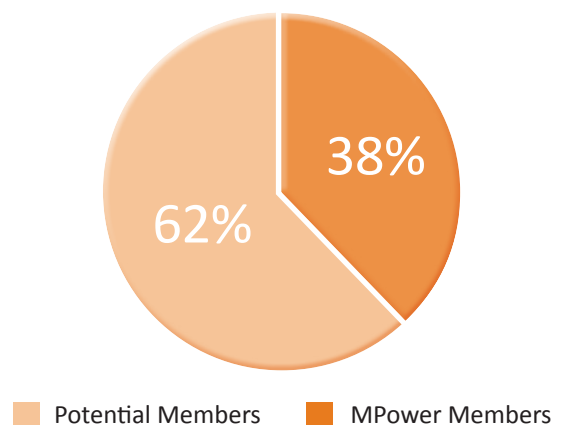
Membership

Our MPower membership continued to grow this quarter with thirty-four new members signing up to MPower after hearing about the program from family, friends, CYP staff, or after being referred by the Family Responsibilities Commission. This raises our total membership to 315 members, thirty-eight per cent of the adult population. We are extremely proud to have reached the 300 member mark as it has been a long-term goal for our team. We continue to engage individuals and families in the community as a way to promote the MPower opportunities and increase membership and participation. Throughout the quarter our team conducted forty-one engagement activities, which included a presentation on MPower at the Disabilities Week Launch in early September.

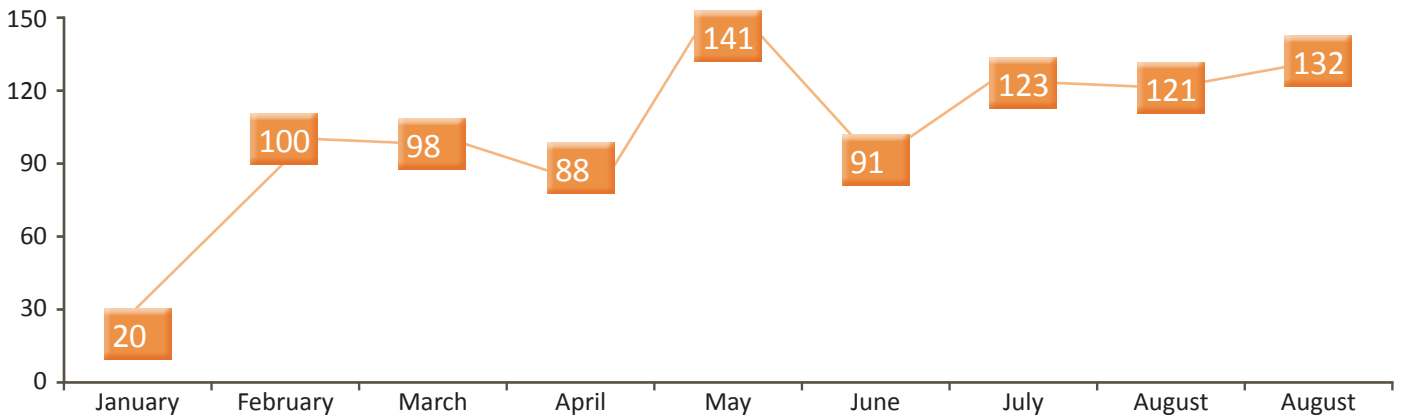
iBank

MPower members accessed our iBank facilities (online and phone banking) 1092 times throughout the quarter, an average of sixteen sessions each day. While this represents a twenty per cent decrease on the previous quarter, it can be attributed to the disruptions that come with moving office. Since moving into our new building in late August, we have not had consistent internet or phone service and instead have had to rely on mobile phones and internet dongle connections. Although we have persevered through these challenges, they have had a noticeable impact on our ability to support the community through iBank.

MPower membership within adult population



MPower Little 'a' sessions



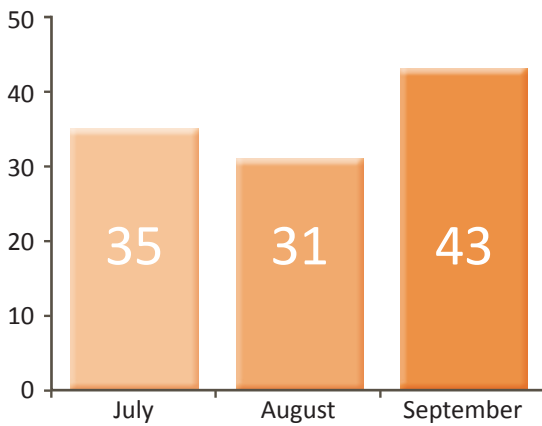
Little 'a' sessions

Our team worked with MPower members to resolve 376 little 'a' problems throughout the reporting period, with a rise of seventeen per cent rise over the past quarter. We believe this demonstrates the continued trust our members have in the support our MPower Consultants provide.

MPower Journey

Our MPower Coach's return to Hope Vale has seen a renewed focus on the MPower Journey. Our MPower members attended 109 coaching sessions throughout the quarter, with each partner setting personal and financial goals and working with our coach to identify the steps they need to take to achieve those goals. This is an increase of sixty-three sessions, a rise of seventy-three per cent. MPower coaching plays a central role in the MPower Journey, so we are proud of this achievement and intend to continue to improve upon it in the coming months.

MPower Journey sessions



Money Management Support

Over the quarter, MPower members attended twenty-three Money Management Sessions, a slight increase on the thirteen that were delivered over the previous quarter. These include sessions on Budgeting, Payment Support, Internet Banking and Debt Reduction.

Banking Services

There were fifty-two referrals to banking services, more than twice the number from last quarter. This reflects recent staff training on banking products and services.

MPower	July	August	September	This quarter	Last quarter
MPower members				315	276
Engagement sessions	11	19	11	41	72
New members				39	28
Little 'a' sessions	123	121	132	376	320
iBank sessions (assisted)	120	173	159	452	425
iBank sessions (unassisted)	231	241	168	640	949
MPower Journey sessions	35	31	43	109	63
Money Management Tools sessions	8	5	10	23	13
Banking products and services — referrals				52	21

Student Education Trusts

Membership

Student Education Trusts continues to be a popular Opportunity Product with families in Hope Vale. Over the quarter, parents in the community signed two children up to trusts, bringing our total number of trusts to 181. This roughly translates to thirty-nine per cent of Hope Vale's under eighteen population.* This breaks down to twenty-nine early childhood trusts (twenty-five per cent of the under four population†), 105 primary school trusts (eighty-six per cent of the primary school age population‡) and forty-four secondary school trusts (forty-four of the secondary school population§).

Trust balance

The current trust balance is a healthy \$112,260.24

Trust expenditure

Trusts were accessed 167 times to pay for educational goods and services, family books, uniforms and boarding school needs. This represents an increase of fifty per cent on the previous quarter, demonstrating the increased responsibility families in Hope Vale are taking to ensure their children are school ready each day. We held a Student Education Trusts fair in early July during Family Week, in which donors purchased goods valued at \$1,492.88, using the funds from twenty-nine trusts to do so. The fairs provide participants with an opportunity to make high quality purchases using their trust with qualified advice on the suitability of resources.



“ I’m happy and proud of myself. I know I can do it! ”

Derek Deemal has been an MPower member for over a year. Through Coaching, Derek has learnt how to budget and he is becoming an independent money manager. ‘I’m saving more money now and I’m buying new things. I know I have money for the extra things if I need it.’

With the help of MPower, Derek has purchased a new car. ‘I wanted a vehicle, but I needed help financially. I had no idea I could afford a new vehicle.’ Derek is currently saving to buy a boat.

Student Education Trusts		July	August	September	Total
New trusts	Total	1		1	2
Total SET membership	Early childhood				29
	Primary school	1		1	105
	Secondary school				44
	Further education				-
	Non-active				5
	Total				181
SET funds balance (end of month)	Early childhood	\$21,227.32	\$21,915.85	\$22,374.54	\$22,374.54
	Primary school	\$66,454.06	\$67,969.00	\$70,274.59	\$70,274.59
	Secondary school	\$20,238.16	\$19,491.42	\$19,178.90	\$19,178.90
	Finished school	\$433.53	\$432.21	\$432.21	\$432.21
	Further education	\$0.00	\$0.00	\$0.00	\$0.00
	Non-active	\$0.00	\$0.00	\$0.00	\$0.00
Number of educational items purchased using Student Education Trusts	Early childhood	5	1	-	6
	Primary school	48	63	34	145
	Secondary school	4	10	2	16
	Finished school	-	-	-	-
	Further education	-	-	-	-
	Non-active	-	-	-	-

* Based on 464 individuals aged 18 or under, taken from the 2011 census.

† Based on 118 individuals aged four or under, taken from the 2011 census.

‡ Based on 122 individuals aged between five and 11, taken from the 2011 census.

§ Based on 224 individuals aged between 12 and 18, taken from the 2011 census.

Wise Buys

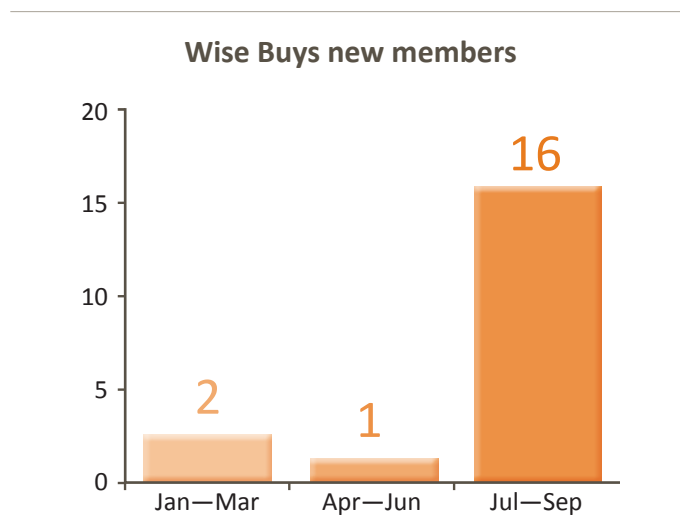
Membership

Sixteen new partners began using Wise Buys this quarter; bringing the total number of partners who have benefited from the program to twenty-one. Hub staff experienced difficulties tracking the number of members who participate in Wise Buys but expect that these challenges will be resolved next quarter with the introduction of the new database.

Wise Buys	Jul	Aug	Sep	This quarter	Last quarter
Members				21	5
New members	6	6	4	16	1
Purchases	4	5	1	10	3

Purchases

Ten members purchased items through Wise Buys this quarter. Purchases included: a four wheel drive vehicle, televisions, a lounge suite, a washing machine, two large trampolines and a headstone. We were extremely



proud to see one of our members purchase a vehicle through Wise Buys and hope to replicate this success in the future.

It takes a village to raise a child

Positive Kids

Student Case Managers did not deliver any Positive Kids sessions throughout the quarter. We are working with the Cape York Aboriginal Australian Academy to determine how their team can better support this initiative, to ensure greater consistency in session delivery and family engagement next quarter.

Strong Families

We continue to be proud of the successes our parenting team has had in engaging individuals and families in **It takes a village to raise a child**. Two new participants signed up to Strong Families this quarter, bringing our total

Strong Families	Jul	Aug	Sep	This quarter	Last quarter
Participants				41	38
Graduates	-	-	-	-	2
New registrations	2	1	-	3	28
Sessions held	8	7	12	27	20
Home visits	1	1	0	2	6
Attendance	8	17	29	54	74

participation to forty-one individuals.* This represents approximately twenty-one per cent of all parents in Hope Vale. Of particular note, four Hope Vale grandmothers and one aunt have chosen to attend the program, bringing us closer to the vision of involving entire families in parenting support sessions. These grandmothers attend the program as 'support persons' for other family members who have either been referred to the program or chosen to attend.

Sixty per cent of our participants attend the program voluntarily, substantially exceeding our 2012 target of ten per cent. This is a commendable achievement and is a reflection of the high quality engagement our Home Crew and Positive Parenting Consultants have undertaken over the past six months.

We held twenty-seven parenting sessions throughout the quarter, a slight rise (thirty-five per cent) on the twenty that were held last quarter. Home visit numbers were down, with only two (down from six) undertaken since July.

No parents graduated from Strong Families this quarter. The next round of graduations will be held in the coming quarter.

* This figure includes graduates. Four of these individuals have graduated from the program and another six have not yet started attending sessions.

Baby College

Baby College has also proven popular, with total participation reaching fourteen individuals. This includes one new sign up this quarter.

Baby College	Jul	Aug	Sep	This quarter	Last quarter
Participants				14	12
Graduates	-	-	-	-	-
New registrations	1	-	-	1	12
Sessions held	8	5	6	19	17
Home visits	0	0	0	0	25
Attendance	12	10	12	34	62

Ten of our participants attended sessions this quarter, one of whom was away from Hope Vale during the quarter; the remaining three are expected to begin attending sessions over the next quarter. We have retained our high rate of voluntary participants, with sixty-four per cent of Baby College participants attending voluntarily. The number of sessions held this quarter (nineteen) rose slightly from the seventeen that were held last quarter.

No participants graduated from Baby College this quarter; the next graduation ceremony will be held at the end of the next quarter to allow participants a longer period in which to complete the program and to ensure they are gaining competency in all Triple P parenting strategies.

“ I thought I wouldn't be able to do it, but I did! I was really excited and proud of myself. ”

Leanne Finlay is benefitting from the wide range of opportunities that Cape York Partnerships has available to the community members of Hope Vale. With the encouragement and guidance of her MPower Coach, Leanne organised a payment plan for a new couch and dining table with six chairs.

‘Doing a budget really helped me understand how much I could afford to put aside for furniture.’

‘That day we had the first coaching session, I got really excited about being able to purchase goods from Cairns. The next day I came in to do more coaching to get those payments going.’

After three and a half months of disciplined fortnightly payments, Leanne's dream of having new furniture became a reality.

‘I was really happy with what I got out of MPower. I couldn't stop talking about it. I always tell my girls how proud I am of what I've achieved.’ Leanne's whole family are also enjoying their new possessions. ‘We got a new table, and one of my boys loves it. He's so excited about setting the table. Every day he asks me if he can set the table.’

Leanne now feels like she can achieve anything and is continuing her budgeting to purchase new beds for her two sons. ‘I want to do up their room and make it special for them.’



Leanne is also a Strong Families participant. She became involved with the program when she heard Parenting Consultants speaking about **It takes a village to raise a child** at the Hope Vale women's group.

Leanne is thoroughly enjoying the camaraderie of the group sessions. ‘I like it, I get excited. I get to go out of the house. If I'm staying at home, I get down, stressed and blue. There I can mix with the ladies, mingle with the women.’

Leanne admits that trying to implement the Triple P strategies at home can be difficult. ‘It's tough; it took some getting used to.’ Leanne has been implementing the Triple P strategy of giving stickers to acknowledge good behaviour, and she is seeing a really positive change. ‘They listen to me! If I tell them to do something, they do it. They even said, “You do everything for us, now we'll do something for you.” There's a big change in my boys.’



“ I love it. My new lounge is so comfortable. ”

Grace Rosendale recently moved into the independent living quarters in Hope Vale and needed some new furniture. ‘I worked with the MPower staff and searched online for a lounge that I could afford through Wise Buys. We organised a payment plan and negotiated a discounted delivery fee. Now I have everything I need for my new home.’ MPower Coach, Fiona Jarden, says ‘Grace fell in love with a beautiful lounge and focused on organising a six-week plan to pay it off.’

Through Wise Buys, Grace has learnt how to be a savvy shopper and get value for money when she buys things.

Pride of Place

Membership

As previously noted, this quarter we added design features including POP ‘membership’. Since this change, six households have joined as Pride of Place members, bringing our membership base to forty-nine, twenty-seven per cent of the 180 households in Hope Vale. In line with our family engagement approach, we will hold a ‘Best Garden in the Village’ competition next quarter to promote the benefits of participating in Pride of Place.

Work completed

Eleven members signed up this quarter to undertake their Household Projects (backyard blitzes), with work steadily progressing (including landscaping and paving). These Household Projects will be completed in the coming quarter, and will include pergolas, swing sets, gardens and outdoor furniture. Each of these families also received a maintenance kit so they can continually maintain the appearance and functionality of their backyards. Total completions to date are twenty-nine, with twenty-two individual elements completed over the quarter.

Family contributions and obligations

Six of the eleven families completing backyard renovations this quarter achieved their financial targets. There was a significant increase in sweat equity contributions this quarter (ninety per cent) compared with last quarter (fifty-five per cent). This reflects our team’s work toward increasing sweat equity from families, particularly having ‘honest conversations’ with participants; so participants are in turn confident in having ‘honest conversations’ with their families to increase their commitment.

Pride of Place	Jul	Aug	Sep	This quarter	Last quarter
Total number of households in community				180	180
POP members to date				49	43
New members this quarter	1	4	1	6	22
Household projects completed to date				29	29
Household projects completed this quarter	0	0	0	0	13
Household projects — new registrations	7	3	1	11	8
Individual backyard elements completed this quarter	8	8	6	22	74
Individual backyard elements completed to date				189	167
% of required contributions for completed households	100%	90%	90%	93%	96%
% of sweat equity achieved versus committed				90%	55%

“ I wanted something special that would set us apart from everyone else. ”

At twenty-three years old, Emily McGreen is the youngest Pride of Place participant. Two years ago Emily, and her partner Dwayne, moved into a new house. ‘We saw other people’s Pride of Place projects and thought they looked really good. Our garden was very plain and we wanted to make something special that would set us apart from everyone else.’

Dwayne worked hard, and with the help of his nephew and cousin, completed all the design elements of their backyard blitz including a retaining wall, barbeque, gazebo, and outdoor furniture. They are looking forward to the delivery of their plants and holding their celebration. ‘I can’t wait for our garden to be finished. I am very excited!’



“ I can see the change that Pride of Place is making in Hope Vale. ”

Elaine and Tim McGreen have recently completed their Pride of Place garden. ‘I look out at my garden and all the colours are amazing. I get a lot of positive comments. Sometimes, people driving past stop to look. My daughter asked why they stop. I tell her it’s because our garden is so deadly!’ Elaine said.

Before their backyard blitz, Elaine was trying to keep her garden in order but found it difficult to keep motivated. ‘We didn’t have a proper fence to keep the horses out and they destroyed everything. I just gave up!’

After seeing other families improve their gardens, Elaine and Tim signed up too. ‘I saw other people doing it and thought we might as well get involved as well.’

Elaine and Tim quickly saved up their \$1000 contribution and work soon began on their garden. Sweat equity played a large part in their blitz, with Tim working hard on the dog pen and shed, and family friend Zane working on the pergola and pathway. They are planning to add a veggie patch and more fruit trees and will hold their POP celebration around Christmas. ‘It’s a great opportunity to get family and friends together and take advantage of our new pergola.’

Elaine has noticed the impact POP has had on Hope Vale. ‘I tell people to join Pride of Place. We should all take responsibility, not only for ourselves, but for the whole community. Our next project will be Bush Owner Builder. We have a block and now it’s just a matter of building our house.’

Mossman Gorge Opportunity Hub



We continued to fine tune our engagement approach this quarter, trialling new methods for promoting the benefits of participating in CYP opportunities. Our biggest success was the My Story family portraits activity held during Family Week in July. Other activities included home visits and regular leaflet and newsletter drops to remind families about the opportunities we offer.

We are excited to report that children in Mossman Gorge are now benefiting from the Direct Instruction approach to teaching literacy and numeracy. Since early September, students from Mossman Gorge who attend school in Mossman have returned to the Gorge at 1.45 pm each day for Direct Instruction lessons. Delivered by the Cape York Aboriginal Australian Academy, Direct Instruction (DI) is a teaching model that emphasises well-developed and carefully sequenced lessons. Direct Instruction has shown documented success in Aurukun, Coen and Hope Vale and we look forward to seeing similar progress in Mossman Gorge.

Membership and participation in our Opportunity Products continued to rise throughout the quarter, but given Mossman Gorge's small population and our already high membership numbers, our rate of expansion has slowed. Two new members signed up over the quarter, raising our membership numbers to 120 people, sixty-seven of whom live in Mossman Gorge and fifty-three of whom live in Mossman. This brings our MPower membership base to seventy-one per cent of Mossman Gorge's adult population. Appreciating the challenges involved in expanding further into Mossman Gorge, we are instead focusing our efforts on increasing the participation of existing members. During August our team attended a strategic planning training to identify new ideas for how to engage families in the opportunities we have on offer. Over the coming months we will put our plan into place and expect to see our participation levels rise.

Participation in MPower Journey sessions increased slightly over the quarter, suggesting a sustained recognition of the benefits that flow from participating in MPower coaching. During the reporting period, MPower members attended thirty-eight coaching sessions, a twenty-three per cent increase on the previous quarter. This quarter we have focused significant efforts on encouraging our partners to use the iBank facilities independently; this has resulted in an increase in the number of independent iBank sessions, up to thirty-six per cent from seventeen per cent last quarter.

Wise Buys also continued to produce results, with partners making eighteen purchases over the quarter. Particularly exciting is that one participant utilised the support of our Home Crew to re-furnish and re-organise her home by purchasing furniture through Wise Buys.

It takes a village to raise a child, in its third quarter of operations, now has total participation levels of eleven parents.* Our parenting team has experienced challenges around getting participants to attend regular sessions but expects this to improve in the coming months as we trial a new set of incentives.

Three Pride of Place families hosted barbeques for family and friends in their newly re-vamped backyards to celebrate the completion of their household projects.

* This includes graduates.

MPOWER

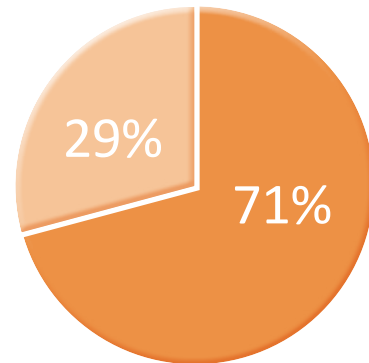
Membership

Two new members signed up to MPOWER this quarter, bringing our total membership base to 120, seventy-one per cent of our adult population. An additional fifty-three MPOWER members live in the town of Mossman but participate in the program so they can access support to assist their transition towards financial independence.

iBank

MPOWER members accessed our iBank facilities (internet and phone banking) 368 times throughout this quarter. While this represents a four per cent decrease on the previous quarter, it also identifies an area of success. Thirty-six per cent of our iBank sessions were 'unassisted', meaning that MPOWER partners were able to complete their banking transaction without assistance from our team members. Over the quarter we have placed a particular emphasis on encouraging and supporting our

MPOWER membership within adult population



■ Potential Members ■ MPOWER Members

partners to use iBank independently, and this number, up from just seventeen per cent last quarter, shows our effort has produced results.

“ I learnt how to budget with MPOWER and now I own a laptop and have Internet at home. ”

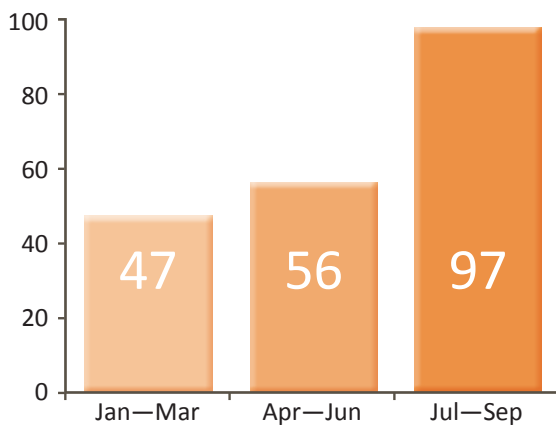


Clive Kooka has been working with CYP's money management programs for many years, first with Financial Income Management (FIM) and now as an MPOWER member. FIM was helpful in showing Clive the basics but MPOWER is guiding him on the way to being an independent money manager. With training and support from his MPOWER Coach, Reggie Jackson, Clive learnt how to manage his own budget and pay all his bills on time. 'CYP helped me to learn how to use the computer. Now I do internet banking myself.' Clive goes to the Opportunity Hub every fortnight to pay his bills. 'I like paying them on time and don't use direct debits because I don't want to go into overdraft.'

With MPOWER, Clive and his family save for all their family needs. They have completed their Pride of Place garden and made multiple Wise Buys purchases, including a fridge, washing machine and freezer. Clive's recent purchase, his laptop, has brought the internet into his family home. Now Clive is planning and budgeting for his Internet usage. 'I'm thinking of getting a \$79 monthly plan because the wireless dongle means I don't have enough control over how much credit my family is using.'

Through MPOWER, Clive is learning to manage his money and make smart financial choices.

iBank unassisted sessions



Little 'a' sessions

Our team worked with MPower members to address fifteen little 'a' issues over the quarter. Little 'a' issues are small financial problems that individuals and families need help to resolve. While this number has remained relatively steady over the past two reporting periods, these numbers show that our team still needs to focus more on promoting our products as opportunities to resolve the 'big issues' in their lives. We hope that our efforts to communicate more information about our products via regular leaflet drops will help to improve this issue in the coming months.

MPower Journey

MPower members attended thirty-eight MPower Journey (coaching) sessions this quarter, representing a twenty-two per cent increase steady on the previous quarter. MPower coaching plays an essential role in the MPower Journey: by identifying goals for their financial future, MPower members work with coaches to identify the steps they need to take to achieve these goals. Given this central role, we will place greater emphasis on using home visits to ensure we support more of our members to achieve their financial goals.

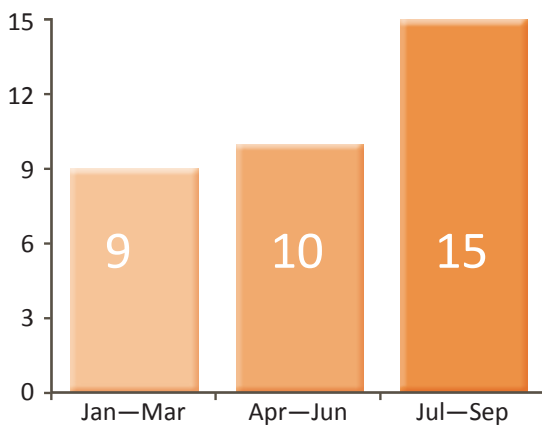
Money Management Support

MPower members attended fifteen Money Management Support sessions this quarter, down from twenty-nine last quarter. This reduction can be attributed to multiple deaths in the community, which have had significant impact on the community. This highlights that we need to identify methods for working with people in the community even when they are going through hard times.

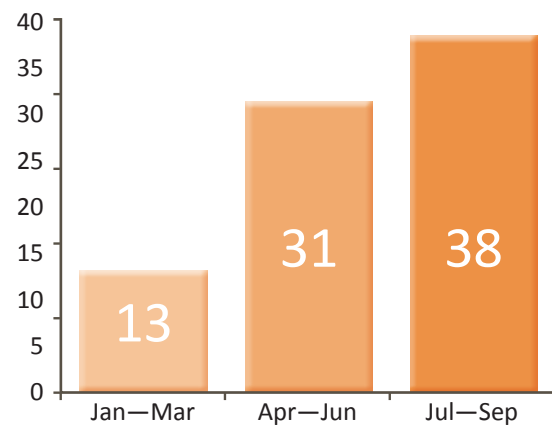
Banking Services

There were five referrals to banking services this quarter. Although referrals to banking services were low, this is expected to increase as new initiatives come online in the coming months and the Co-Design Studio undertakes research on consumer debt.

MPower Little 'a' sessions



MPower Journey sessions



MPower	July	August	September	This quarter	Last quarter
MPower members				127	118
Engagement sessions	5	0	0	5	7
New members				9	18
Little 'a' sessions	2	3	10	15	10
iBank sessions (assisted)	96	81	94	271	328
iBank sessions (unassisted)	34	12	51	97	56
MPower Journey sessions	17	7	14	38	31
Money Management Tools sessions	4	0	11	15	29
Banking products and services — referrals				5	1

Student Education Trusts

Membership

Student Education Trusts continues to be a popular Opportunity Product with families. Over the quarter, parents in the community signed four children up, bringing our total number of trusts to 126. This is greater than the number of Mossman Gorge's under eighteen population as children from Mossman are signed up to the program. This breaks down to fifteen early childhood trusts, seventy-five primary school trusts and thirty secondary school trusts.

Trust balance

The current trust balance is a healthy \$99,636.30

Trust expenditure

Trusts were accessed 103 times to pay for educational goods and services, family books, uniforms and boarding school needs. This represents an increase of fifty-one per cent on the previous quarter, demonstrating the increased responsibility families in Mossman Gorge are taking to ensure their children are school ready each day. We held a Student Education Trusts fair in July during Family Week, during which donors purchased goods valued at \$423.04, using the funds from nine trusts to do so. SET fairs provide participants an opportunity to make high quality purchases using their SET with qualified advice on the suitability of resources.

“ I bought a second-hand car with Wise Buys! ”

Joyce Bamboo is a long term member of CYP's money management programs, having first signed up to Financial Income Management (FIM) about five years ago. She set out to meet the basic needs of her family and purchased a fridge and washing machine through Wise Buys. Now, with the help of MPower, Joyce saved her money through budgeting support and recently purchased a second-hand car.

'I like to go fishing and be able to do the shopping when I like.' Since Joyce bought her car, three more people have made enquiries about how they could do the same. 'Everyone really likes it and wants to go to the Hub so that they can also buy a car.' Mossman Gorge's MPower Coach, Reggie Jackson, is working with these community members to get them on an MPower Journey so they can work towards their goals.

Joyce is continuing her budgeting and is now saving for Christmas.

Student Education Trusts		July	August	September	Total
New trusts	Total	-	4	-	4
Total SET membership	Early childhood		4		15
	Primary school				75
	Secondary school				30
	Further education				0
	Non-active				6
	Total				
SET funds balance (end of month)	Early childhood	\$10,415.93	\$9,775.46	\$9,625.32	\$9,625.32
	Primary school	\$68,951.03	\$70,306.38	\$70,770.89	\$70,770.89
	Secondary school	\$16,600.38	\$16,231.27	\$16,830.00	\$16,830.00
	Finished school	\$2,410.09	\$2,410.09	\$2,410.09	\$2,410.09
	Further education	\$0.00	\$0.00	\$0.00	\$0.00
	Non-active	\$0.00	\$0.00	\$0.00	\$0.00
Number of educational items purchased using Student Education Trusts	Early childhood	1	3	3	7
	Primary school	21	30	34	85
	Secondary school	7	4	-	11
	Finished school	-	-	-	-
	Further education	-	-	-	-
	Non-active	-	-	-	-

Wise Buys

Membership

Mossman Gorge Opportunity Hub is once again the highest performing on the Wise Buys program, an achievement we continue to be proud of. Given our proximity to Mossman and Cairns, our MPower team continues to promote Wise Buys to individuals and families in the community so that they are able to make well informed decisions and purchase high quality, good value products.

Our success in promoting Wise Buys is demonstrated by the repeat customers who purchase multiple products through the program. For example, one Wise Buys partner who previously bought a television this quarter went on to buy a games console for his son.

Eight new participants signed up to Wise Buys this quarter, bringing our total membership to forty-one, an estimated forty per cent of our adult population. New members have

Wise Buys	Jul	Aug	Sep	This quarter	Last quarter
Members				41	33
New members	4	2	2	8	14
Purchases	10	4	4	18	44

signed up after hearing about the program from existing members and Hub staff.

Purchases

Wise Buys partners made eighteen purchases this quarter including two stereos, two washing machines, a dryer, iPad, Fridge, games console, a kitchen pantry, nine-piece outdoor setting, freezer, lounge suite, television and a home computer. Our team has introduced Wise Buys partners to the practise of lay-by and have supported our members to use this facility at local outlets.

“ I love having a neat and organised room. I’ve never had this before. ”



Through MPower, Wise Buys, and with help from the **It takes a village to raise a child** Home Crew, Kaylene Gibson has re-designed her bedroom. ‘I wanted to do up my room but I didn’t know where to start. Donna Henning from Home Crew gave me some ideas on what I could do and helped me find what I wanted to buy on the internet.’ Kaylene and Donna then approached MPower Coach, Reggie Jackson, to put together a payment plan and organise a lay-by through Wise Buys. Kaylene diligently made her lay-by payments, and received all her new furniture, including a bed base, desk, bedside table, and tall boy.

‘I love my room. Everything is so organised. Before, I didn’t really care and would let anyone come into my room, but not now!’ Kaylene is so happy with what she has accomplished she now plans to keep re-doing the rest of her house. ‘I would like to have this feeling about my whole home, not just my bedroom.’ The room makeover is proving to be a popular concept across Mossman Gorge. ‘Other people also really love my new room, especially girls my age. They want to do up their rooms too.’ The Home Crew and MPower Consultant are working with these partners to make a plan for their room makeovers.

It takes a village to raise a child

Positive Kids

Student Case Managers delivered one Positive Kids sessions throughout the quarter. Given these low take up rates, we are working with the Cape York Aboriginal Australian Academy to determine how their team can better support this initiative, to ensure greater consistency in session delivery and family engagement next quarter.

Strong Families

Strong Families total participation sits at five for this quarter.* Only one of our participants attended sessions throughout the quarter. Another four parents graduated last quarter, representing nineteen per cent of the estimated number of parents in Mossman Gorge.† Although parents are not the only group we are targeting under Strong Families, we have so far focused most of our efforts on encouraging parents to attend the program. These numbers demonstrate that we need to widen our focus to include kinship carers so that we are able to achieve our goal of establishing positive parenting as a social norm.

Strong Families	Jul	Aug	Sep	This quarter	Last quarter
Participants				5	5
Graduates	-	-	-	-	4
New registrations	-	-	-	-	3
Sessions held	0	3	3	6	16
Home visits	0	0	1	1	0
Attendance	0	3	5	8	20

This quarter we struggled to achieve regular attendance at Strong Families sessions, holding six sessions and one home visit. Four deaths occurred throughout the quarter; two of these had a significant impact on the community, making it difficult to encourage parents to attend. This identifies an area of work we need to focus more attention on: methods for engaging individuals and families even when the community is experiencing hard times.

No parents graduated from Strong Families this quarter. The next round of graduations will take place in the coming quarter.

Baby College

No Baby College sessions were held this quarter. One expectant mother has expressed interest in signing up in the coming weeks.

Baby College	Jul	Aug	Sep	This quarter	Last quarter
Participants				5	5
Graduates	-	-	-	-	1
New registrations	-	-	-	-	5
Sessions held	-	-	-	-	17
Home visits	-	-	-	-	25
Attendance	-	-	-	-	62

* Total participation includes all participants who have signed up to the program, even if they have graduated. Four of these participants have not attended any sessions. This number is lower than was reported previously even though there was one sign up as one participant passed away over the quarter.

† This is based on an estimated 21 parents, which has been taken from the 2011 census.



“ I wouldn’t have been able to do it without MPower and Pride of Place. ”

Ladonna Denman is a long term member of Cape York Partnerships’ money management programs, first with Financial Income Management (FIM) and now with MPower. Through MPower, Ladonna has learnt how to effectively manage her money. ‘I was struggling to pay my rent, but MPower taught me how to budget.’ Ladonna has taken control of her rental payments and through determined budgeting saved up for her Pride of Place contribution.

‘I signed up for Pride of Place because I wanted my yard to look really nice. Before my garden was just dirt and grass. I wanted a pergola, BBQ and some pretty flowers. Now I sit outside with my family and friends, and enjoy my Pride of Place garden.’ Ladonna is currently planning the next stage of her garden and saving to buy plants.

‘Pride of Place is such great value for money. I put in \$1000, lots of hard work and I received all of this! I couldn’t have afforded it without Pride of Place.’

Pride of Place

Membership

Five households have joined as Pride of Place members, bringing our membership base to twenty-four, eighty-five per cent of the twenty-eight households in Mossman Gorge.

Work completed

Three members signed up this quarter to undertake their Household Projects (backyard blitzes), with work steadily progressing (including landscaping and paving). These Household Projects will be completed in the coming quarter, and will include pergolas, swing sets, gardens and outdoor furniture. Each of these families also received a maintenance kit so they can continually maintain the appearance and functionality of their backyards. Total completions to date are twelve, with six individual elements completed over the quarter.

Family contributions and obligations

One of the three families completing backyard renovations this quarter achieved their financial target, with a second achieving ninety per cent. There was also an impressive increase in sweat equity contributions this quarter (one hundred per cent) compared with last quarter (fifty per cent).

This reflects our team’s work toward increasing sweat equity from families, particularly having ‘honest conversations’ with participants; so participants are in turn confident in having ‘honest conversations’ with their families to increase their commitment.

Pride of Place	Jul	Aug	Sep	This quarter	Last quarter
Total number of households in community				28	28
POP members to date				24	19
New members this quarter	1	2	2	5	3
Household projects completed to date				12	12
Household projects completed this quarter	0	0	0	0	3
Household projects — new registrations	2	1	0	3	3
Individual backyard elements completed this quarter	0	3	3	6	18
Individual backyard elements completed to date				93	87
% of required contributions for completed households	60%	100%	90%	83%	100%
% of sweat equity achieved versus committed				100%	50%

Families embrace Family Week activities

From a 'maintain your lawnmower' workshop, to family portraits for their MPower Journey, individuals and families in Aurukun, Coen, Hope Vale and Mossman Gorge participated in Family Week from 2–5 July 2012.



MPower Journey family photos

Family photos are a treasured item for most, so it was no surprise that as part of the Family Week, 170 individuals smiled for the camera as part of their MPower Journey.

MPower helps individuals manage their money to achieve the things that are important to them — like supporting their child's education or saving for a long-term goal. The MPower Journey helps individuals and families to track and share their 'story' of how they are building capabilities towards independence and wealth for themselves and their families. Stories are captured in a My Story Album with a family portrait taking pride-of-place on the front cover. As part of the Family Week, MPower members had their photo taken and printed won-site. Scrapbooking resources were provided and with creative flair and volumes of enthusiasm, My Story Albums came to life.

Student Education Trusts Fair

With more than \$4000 spent at the Student Education Trusts fair, the value of good-quality, educational books and resources is clear. The fair provided SET participants with an opportunity to make purchases using their SET with qualified advice on suitability of resources. Potential partners had access to information on how to financially plan for future education expenses and could sign-up on the day.

Lawnmower workshop

The Pride of Place lawnmower workshop saw men and women alike learning skills to keep their mowers running. Esmae Bowen is a Pride of Place participant and bought her mower along for the morning, 'I learnt a few tips that were simple and will save me paying as much as \$160. The service that Brandon showed me will maybe cost \$12-13. With Pride of Place I designed my own picket-fence and I put it up myself. Now I can service my mower.'

More than 30 lawnmowers, a whipper-snipper and even a ride-on mower were brought along for their owners to learn some new skills. Brandon Vigor from Cairns Mower City said people were really receptive to learning about the basics behind maintaining a lawn mower. 'Everyone was really keen and felt good about the skills they learnt.'

Co-Design Studio Update



This quarter the Co-Design team was complemented by the assistance of consultants from Second Road, a Sydney based strategy and innovation firm. Their design expertise assisted with completing the Work Opportunity Network Business Case and the build tools for Bayan.

Lobbying the Australian Government for funding to see these two projects go live commenced within the quarter and remains ongoing. In the interim resources have been reallocated to **It takes a village to raise a child** and MPower to concentrate on the further design elements of these two projects.

MPower

- Hubs signed up to online catalogues and retailer accounts
- Wise Buys Catalogue updated with newly designed pages and retailer catalogue
- Wise Buys Catalogue management processes and tools amended to improve efficiencies
- Relationship formed with Harvey Norman as potential preferred supplier for Wise Buys
- Additional staff assigned to Wise Buys to enhance design work undertaken on the project

It takes a village to raise a child

- Working models developed for Handicraft, Alumni and Home Crew
- External evaluation undertaken
- Complementary internal review undertaken by Project Analyst
- Parenting library resources purchased for each Parenting Hub
- Soft-fit out guides created for Parenting Hubs
- Workshops with Home Crew and Positive Parenting Consultants to enhance Handicrafts, Home Crew and Alumni
- Project team worked with Home Crew on concept for an internal Pride of Place project

Student Education Trusts

- All Student Education Trust documentation updated and O-Hub team trained in new processes
- Changes to the new contribution chart (a standard level and an adversity level)
- New contribution amounts added to the flier for use with the chart

Work Opportunity Network

- Working model for the Employment Pathway completed
- Second Road Consultant assisted in completing the Business Case
- Business case presented to funders with lobbying for operational funding ongoing
- Build Phase commenced with key project forms, tools and resourced developed
- Key messages workshop held
- Funding for the Design and Build Contract concluded within the quarter

Bayan

- Business Case presented to FaHCSIA
- Design work complete
- Key messages workshop held
- User pathway sketched using on-stage and off-stage to complete a more detailed design and identify build elements
- New template for Honest Conversation designed
- A Second Road Consultant joined the Bayan team to assist with the build phases' tools and templates of the project

Glossary

Australian Institute for Direct Instruction (AIDI):

Australian Institute for Direct Instruction is an organisation committed to promoting Direct Instruction and supporting quality education in Australian schools.

Backyard improvement element:

In relation to Pride of Place, backyard improvement elements refer to an individual element within a backyard improvement, e.g. a brick barbeque or a swing set.

Backyard improvements:

In relation to Pride of Place, backyard improvements encompass all elements in the Concept Design that are being delivered by the Pride of Place team. Previously referred to as design elements, or improvement elements.

Bayan:

Bayan is a Guugu Yimidhirr word meaning 'house or shelter'. The Bayan project is a three-stage financial case management platform. Bayan supports families to develop the skills and behaviours to launch their home ownership ambitions and transition from renting to home ownership. This may be converting public housing into a home, or building a new home.

Coaching:

Coaching is one-on-one guidance provided to the Family Leader to address any concerns or issues with the progress of their nominated program. Focuses on capability and skills development. In relation to MPower, Coaching is also known as an 'MPower Journey Session'.

Co-Design Studio:

The Co-Design Studio is a core business unit of Cape York Partnerships that works collaboratively with Principal Partners to design projects and programs.

Direct Instruction (DI):

Direct Instruction is the teaching method based on 40 years of scientific research. Direct Instruction is an explicit instruction method in which teachers lead classes grouped by ability through a structured sequence of lessons, focussing on literacy and numeracy.

Green Box/Red Box:

A CYP project currently under development. The project will aim to ensure families have access to high-quality, affordable and healthy food options. It will develop market solutions for fresh fruit and vegetables that will stimulate local production and also work to improve household food storage, preparation, eating facilities and equipment.

Handicrafts:

In relation to It takes a village to raise a child, Handicrafts are activities driven by parent interests, e.g. sewing, wood-work. People undertake activities that are enjoyable, build their capabilities and confidence, and produce an item for use in their home.

Home Crew:

Home Crew are employees of Cape York Partnerships who support individuals and families participating in Baby College and Strong Families.

Honest Conversation:

In relation to Cape York Partnerships projects, an Honest Conversation refers to providing a partner with realistic advice about the choices available to them; the degree of self-discipline involved; and the short-term sacrifices they may have to make in to order achieve major life-changing goals. An Honest Conversation occurs during the project planning process and ongoing coaching sessions.

iBank:

iBank is a customised self-service facility located in an Opportunity Hub. It offers independent or assisted access to telephone and internet banking and online shopping facilities.

'Little a' problem:

A 'little a' problem refers to a small problem that motivates a client to visit the Opportunity Hub for assistance, e.g. a utility bill that is several months overdue and the service is about to be terminated.

Maintenance Kit:

In relation to Pride of Place, a Maintenance Kit is the goods that can be purchased out of the family contribution to support the ongoing maintenance of the backyard, e.g. lawn mower, whipper snipper.

Money Management Tools:

In relation to MPower, Money Management Tools are basic tools/services that develop skills and knowledge to address financial literacy. They support individuals and families in managing their daily finances, and in accessing and making the most of the Opportunity Products.

Opportunity Hub:

Opportunity Hubs are an interface that allows partners to access opportunities in the real economy in education, financial management, health and housing. The Opportunity Hub is a one-stop-shop for Indigenous people to access opportunities to improve their lives; a place where families can work together to plan their futures; an interface for families and individuals to access MPower.

Opportunity Product:

A Welfare Reform product tailored to bring about changes in behaviour, e.g. Student Education Trusts, Pride of Place, MPower, Bayan and Work Opportunity Network.

Parenting Hub:

A Parenting Hub is a community facility where the parenting program *It takes a village to raise a child* is implemented. Parenting Hubs are aimed to be welcoming, intimate and safe places where social norms are re-built, relationships are strengthened, and support networks established.

Positive Parenting Consultants:

Positive Parenting Consultants are responsible for delivering *Baby College* and *Strong Families*. They undertake the Strategic Conversation and assist parents to create and implement their Action Plans. They also liaise with the Family Responsibilities Commission to support parents if applicable.

Principal Partner:

Used in place of the words client or customer, a Principal Partner is an Aboriginal person who engages with Cape York Partnerships to take up an Opportunity Product or service.

Student Case Manager:

A Cape York Aboriginal Australian Academy employee who monitors the attendance and school readiness of students.

Sweat Equity:

Sweat Equity refers to the physical work undertaken by participants to complete projects that require manual labour as part of the family or individuals commitment.

Triple P:

Triple P Parenting is included in the delivery of ***It takes a village to raise a child***. Triple P is a parenting education approach that aims to enhance the knowledge, skills and confidence of parents in order to prevent behavioural, emotional and developmental problems in children. Triple P was chosen because of the universally strong evidence supporting its effectiveness.

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