Family Empowerment

Annual Report — January to December 2012

Cape York Partnerships

CAPE YORK WELFARE REFORM

AURUKUN COEN HOPE VALE MOSSMAN GORGE

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

On the 5th of February 2012 we lost a close and dedicated member of our Cape York family.

Lew Griffiths was there when we began our journey in 1990 with the establishment of the Cape York Land Council. He gave our cause the best years of his life, and it is now 23 years later. He worked with all of the old people who started the Land Council and all of the organisations we developed to advance the Cape York Agenda. His abiding dream was for a better future for our people. His relentless passion was to do whatever he could to help us achieve that dream. What we have today is a testimony to the contribution he made.

His dedication to our Cape York Agenda took him away from his family and friends many times so he could help our cause. His memory lives on in our hearts and his legacy a part of all our success.

On the 23rd of April 2011, the Mayor of Aurukun suddenly and tragically passed away.

The Mayor was a long time board member at Cape York Partnerships and a founding director of the Cape York Aboriginal Australian Academy. As well as being a tireless supporter of Welfare Reform and in particular education, he was also a leader of significant substance, well-known and respected across Cape York.

Like many other great leaders in Cape York, he was taken well before his time. He will always be remembered as a Cape York leader, a good friend and yaba.

Contents

Foreword

In 1999, when the journey of Cape York Partnerships began, we put forward a critique of passive welfare and its disastrous effects on our indigenous people in Cape York Peninsula. It was a critique that applied to any people marginalized from the real economy and dependent on welfare, regardless of ethnicity, culture, religion or geography. I have often said there are striking parallels in the lives described by Theodore Dalrymple in *Life at the Bottom* (Ivan R Dee, Chicago, 2001) dealing with the white urban tribes of Britain's underclass, and the situation in our own communities. Passive welfare is not a racial or cultural problem.

The metaphor we developed for social and economic progress of people was the staircase, with three parts. Firstly the foundations of the staircase, which we said comprised the strong social and cultural norms of a people or community. Secondly there was the supporting structure under the staircase, which we said comprised what the economist Amartya Sen called 'capabilities'. Capabilities are the result of a combination of opportunity and responsibility. Thirdly there were the actual stairs that had to be climbed by people. This we called choice and the incentives for individuals and families to climb to a better life.

Our staircase metaphor included the idea that the first rung on the staircase was higher than the next rung. This is what we called 'the welfare pedestal', because people on welfare faced stepping off welfare in order the join the real economy. The price on welfare is often more attractive than the first rung in the working economy.

It is important to keep the staircase metaphor in mind when we consider where our passive welfare challenge needs to be attacked. I think it useful to think of three areas of attack.

The first area is to reform the welfare system in order to rebuild and strengthen personal and social responsibility. This is what we have sought to do with enacting conditional welfare and the role of the Family Responsibilities Commission. I would say that our Cape York Welfare Reform Trial has shown progress in

attacking this aspect of passive welfare. I am convinced that we have found and demonstrated some important solutions in this area.

The second area is to reform the welfare system to attack 'the welfare pedestal' that prevents people from participating in work. Of course it is not just a matter of counteracting the pedestal effect, it is also a matter of providing and facilitating work through wider economic development and developing capabilities of individuals. In this area we have made little progress. Other than the Gateway at Mossman Gorge, we have not made any great strides in providing work opportunity. And nothing has been done to fix the pedestal problem. The problem is that it is hard if not impossible to do anything about the pedestal problem unless the Commonwealth Government is prepared to tackle it across the whole

system. 'Welfare to work' as they call it, is still an outstanding challenge for us.

The third area needing reform is the system that supports individuals and families who are caught in poverty and dependency. Both government and non-government organisations are involved in this effort, and it is mostly a failure. In our original critique of passive welfare we argued that much of what is called 'service delivery' is implicated in our dependency problem. There is too much 'passive service delivery' which compounds social problems rather than attacking and resolving them.

The problem of passive service delivery (by governments as well as non-government organisations — not the least indigenous organisations) is still today, little understood. There is still a belief that 'service delivery' is by definition a good thing and disadvantaged communities need more of it, and there's a need for more 'coordination'.

We have tried our best to open eyes to the problems with passive service delivery, but we have not yet broken through and achieved a paradigm shift.

We face a conceptual difficulty in trying to explain our position. In order to understand our critique of service delivery, we must first distinguish essential services that governments provide to citizens and communities — such as infrastructure and health and education services — from 'services' that are aimed at tackling poverty and social problems of communities.

In relation to the first type of service delivery, the challenge is to reform these services so that disadvantaged communities receive the quality and quantity of services that they need and deserve. Disadvantaged communities too often receive substandard services in education and health and infrastructure. This must be reformed.

The Cape York Aboriginal Australian Academy represents our attempt to reform the provisioning of primary schooling in three communities. Similar reforms must take place in other areas of essential government service delivery.

In relation to the second type of so-called service delivery, nothing can be done to make better whatever governments have traditionally done to support individuals and families to tackle poverty and social problems. These efforts need to retreat and the valuable resources expended in this area need to be reinvested in social innovation.

Support and intervention programs and projects conceived on the philosophical foundations of passive welfare need to disappear. They impede progress and indeed make bad problems worse.

Instead interventions need to be developed on the philosophical foundations of welfare reform, involving mutual obligation and the development of capabilities through a bringing together of personal responsibility and opportunity.

In this third area of welfare reform I would say we are making great progress. If the Cape York Welfare Reform Trial has shown anything, it has shown important progress in social innovation in support of individuals and families, and how to implement these interventions.

This much is clear from this Annual Report. It shows not only the innovative design of the programs and projects, but importantly the hard business of working on the implementation. The concept of Opportunity Hubs in the communities is a central innovation.

The Quarterly Reports produced by Cape York Partnerships during 2012 have really set the benchmark for monitoring, measuring and reporting of our work. You only need to read the data in this report to appreciate the progress and to urge succor to all those who are doing the hard work on the ground.

Noel Pearson
Executive Chairman

Chief Executive Officer's report

From new Opportunity Hubs to expanded programs, 2012 has brought incredible opportunities, and some challenges for our team. As we head into the last year of the Welfare Reform trial, we reflect on our achievements and the quality and impact of our work. In the following pages you will read about our work in Cape York and stories about families successfully making change in their lives.

Since the trial began in 2008, we have supported 1405 individuals, nearly seventy* per cent of the adult population in the four Welfare Reform communities. The Opportunity Products† they have taken up are tailored to bring about changes in behaviour, build capabilities and offer new opportunities to build stronger families. This support also benefits more than 700 children whose parents and extended family have established Student Education Trusts to cover the cost of their education, be school ready and receive educational toys and books.

As 2012 comes to a close:

- Eighty per cent of the adult population in Aurukun have signed up to at least one Opportunity Product and fifty-four per cent of children have a Student Education Trust
- Seventy-three per cent of the adult population in Coen have signed up to at least one Opportunity Product and 124 per cent‡ of children have a Student Education Trust
- Fifty-two per cent of the adult population in Hope Vale have signed up to at least one Opportunity Product and fifty-six per cent of children have a Student Education Trust
- 167 per cent§ of the adult population in Mossman Gorge have signed up to at least one Opportunity Product and seventy-two per cent of children have a Student Education Trust
- 154 parents and extended family members have signed up to our parenting program **It takes a village to raise a child** following its launch in February.

What is so impressive about these figures** is that they show incremental growth, with take up of Opportunity Products rising over time. As our partners'†† satisfaction grows, so too does word of mouth. More and more, we find that partners are joining up to Opportunity Products after being referred to us by a family member or friend who has firsthand experience of the benefits that participation in our opportunities can bring.‡‡

The figures further indicate support for our central premise: that people will take up opportunities and transition out of welfare and into the real economy if they are packaged right.

We have continued to receive support from the Queensland and Australian governments, as well as from our philanthropic and corporate partners and sponsors. Thank you to all our supporters for their dedication and valuable contributions to our work; it is your support that makes our work possible.

In the first quarter of 2013, the Welfare Reform external evaluation report will be released by Department of Families, Housing, Community Service and Indigenous Affairs (FaHCSIA). CYP will also release a number of documents throughout the year evaluating and reviewing specific Opportunity Products. Throughout 2013, we will also undertake a series of extensive project reviews to fine-tune project components so they can be packaged up and considered for a broader rollout across the country.

2013 will be an exciting year to be involved with Cape York Partnerships. With the Welfare Reform trial extended to December 2013, our focus will be on consolidating our approach to working with families, continuing to increase family engagement, advancing the Cape York Agenda, strengthening our organisation and preparing for the future of Welfare Reform.

Regards

Bernardine Denigan
Chief Executive Officer

* Based on total adult population of 1963, taken from the 2011 ABS census.

† An Opportunity Product is a Welfare Reform product tailored to bring about changes in behaviour, e.g. Student Education Trusts, Pride of Place, MPower, Wise Buys and It takes a village to raise a child.

‡ It is possible to have 124 per cent of the population of children with a Student Education Trust because some children have moved away from Coen but are still receiving contributions into their Trusts. Also, these calculations are based off the 2011 census and so actual population figures may have changed throughout 2012.

§ It is possible to have 167 per cent of the adult population signed up to at least one Opportunity Product because some of our members are from Mossman town and are not included in the census figures for Mossman Gorge.

** When compared with previous years.

†† The term partner, used in place of words like client or customer, is an Aboriginal person who engages with Cape York Partnerships to take up an Opportunity Product or service.

‡‡ Although the trial has been going for five years, many of the programs were not in place at the beginning of the trial with Pride of Place launching in 2010. The Parenting Program began in Mossman Gorge, Hope Vale and Coen in 2010 and in Aurukun in June 2011. The rebranded parenting program It takes a village to raise a child launched in February 2012.

General Manager's report

Looking back, we began 2012 with a new approach to management, adopted from Stephen Denning's highly acclaimed book, *The Leader's Guide to Radical Management*. Adapted to the Cape York context, our Opportunity Hub teams utilise radical management to increase weekly family engagement in Opportunity Products and our Co-Design team uses the approach to design and market our Opportunity Products. Our information management system, the Family Empowerment Database (FED), launched in November 2012, now supports Opportunity Hub staff in their weekly analyses of performance, participation and outcomes.

In March, our commitment to continuous, ongoing improvement resulted in developing an internal review framework and assigning a full time analyst to oversee our reviews and evaluations. Three projects underwent review in 2012: MPower, **It takes a village to raise a child** and the CYP strategic conversation methodology. Reviews demonstrated high degrees of 'client delight' among individuals and families who participate, initial signs of progress towards intended outcomes and opportunities for further improvement.

Our presence in the four communities has further expanded this year with two of our teams moving into new Opportunity Hubs. In February, we moved into the new Mossman Gorge Hub and established the Aurukun Parenting Hub; our Hope Vale team moved into their new Hub in August and the original space was converted into the Hope Vale Parenting Hub. These more professional spaces and improved facilities aided the continual increase of individuals and families accessing Opportunity Products each day.

Throughout the year, we experienced unprecedented growth in Pride of Place (POP) participation. In the two years from 2010 to the beginning of 2012 twenty-one households completed Household Projects (Blitzes) In 2012 fifty-two households completed Household Projects, a 147 per cent increase in take up and completion over the year.* It also shows that we have matured into an organisation with strong project management teams that are able to balance complex activities like completing outdoor constructions and planting gardens with the social elements of influencing families to maintain financial and sweat equity commitments.

In the past year, we expanded the POP to include a Garden Club, visits from gardening experts, the Best Garden in the Village competition, as well as ongoing support for yard maintenance and household projects which enables more families to participate.

Work commenced on the Australian Institute for Direct Instruction (AIDI) in 2012. Expected to be launched in 2013, AIDI is designed to support the implementation of Direct Instruction in primary schools across Australia. Kicking off work on AIDI was a three-day working bee to bring to life the Aurukun Campus Library. The Hon. Tony Abbott brought along a group of high-profile national political and business leaders†, to partner with Cape York Partnerships and the Cape York Aboriginal Australian Academy, to rejuvenate the school library for students in Aurukun. As the team leader for this work I can attest that the team, which I was honoured to support and work alongside, put in a phenomenal effort over the three days and completely transformed the library, not just the interior but also the surrounding area. The rejuvenated school library provides children in Aurukun a more modern and comfortable place to read and learn.

The Hope Vale Opportunity Hub hosted the Governor-General, Her Excellency Ms Quentin Bryce in October so she could witness firsthand the progress being made due to our Welfare Reform work since her previous visit two years ago. Her Excellency met with families participating in **It takes a village to raise a child** and visited households who had completed POP Projects. She also toured the Djarragun College in Gordonvale where she was impressed to see the positive impact that Direct Instruction has had on the students.

Throughout the year I was fortunate to have met with many individuals and families and have been humbled by the stories I have heard; stories that have been shared with enthusiasm and pride throughout this and previous reports. The stories in this report are a testament to the hard work and dedication of all our staff and the families we work with across the Cape.

Opportunity Hubs, led by local Indigenous Hub Leaders‡, are uniquely positioned to maximise the recruitment of local Indigenous staff. As we head into 2013, we are especially pleased to report that sixty-four per cent of all Opportunity Hubs teams are local Indigenous staff. Most notably, one hundred per cent of staff in Coen (three staff) and more than seventy per cent of staff in Hope Vale (eleven staff) are Indigenous.

Regards

Donna Field
General Manager

* Based on a total target of 430 households, taken from the CYP Bayan Business Case.

† Our thanks to: Hon. Tony Abbott MHR, Leader of the Opposition; Neville Power, CEO Fortesque Metals Group; David Peever, Managing Director Rio Tinto Group; Graham Hodges, Deputy CEO ANZ; 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; Gerhardt Pearson, CEO Balkanu Cape York Development Corporation.

‡ The Aurukun Opportunity Hub is currently overseen by our Hub Coordinator, who is not Indigenous.

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: 1296

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: 246

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: 862

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: 73

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: 19

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: 109

Opportunity Products under construction

Our Co-Design Studio has a pipeline of Opportunity Products currently 'under construction' or awaiting funding.

Home Ownership

- 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

Status: Seeking funding

Work Opportunity Network

- 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

Status: Seeking funding

Green Box Red Box

- 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

Status: Seeking funding

Handicraft

- Parents share stories and support each other whilst creating art and craft they can use in their home.
- Participation is free and activities are held in the local Opportunity Hub.
- **It takes a village to raise a child** Opportunity Product enhancement with link to Wise Buys.

Launch date: January 2013

Home Pride

- Interior decorating do-it-yourself product with support to families to run a household, strengthen family relationships, cook healthy meals and maintain their home.
- Families make financial and 'sweat equity' contributions to their home.
- **It takes a village to raise a child** Opportunity Product enhancement with link to MPower and Wise Buys.

Launch date: Early 2013

Funding snap shot

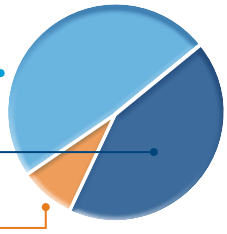
In **2012** we advanced our goal to **strengthen positive social norms** across Cape York by supporting families through our Village Opportunity Hubs. **1300** parents are better money managers who are meeting their family's basic needs, tackling their addictions, and growing their family assets through 'smart' buying. **250** parents used strategic conversations to map out their family's vision and are taking steps to get there with coaching support from our MPower coaches. Parents of over **700** children have saved **$870,657** for their children's education needs and these children are now as prepared for school as mainstream children across the country. **150** parents are meeting their parenting responsibilities, using positive parenting practices and building consistent expectations of their children between school and at home. **52** public housing homes increased in quality and family pride swelled with the **$569,000** in material investment and **2080** hours of team labour being met with a family investment of **6262** hours 'sweat equity' and **$50,000** savings to look after their gardens and improve their backyards. **45** households showcased their gardens in their inaugural village garden competition, each village started a garden club and another **35** families set up gardens to grow fruit and vegetables for family and friends. It is the last year of the welfare reform trial and many more children are getting their **basic needs met** at home and have **more opportunities** than ever before, and families are **staying together and growing strong.** Clearly, the **social capital across these villages is growing**, as each week even more families sign up to new **Opportunity Products**. We are now fine-tuning our suite of products and adding new features. By the end of **2013** we will have a range of Opportunity Products that we can offer to other families and communities across the country.

Income

Australian Government
$4,393,000 (48.7%)

Queensland Government
$3,853,000 (42.7%)

Fundraising Activities
$780,000 (8.6%)



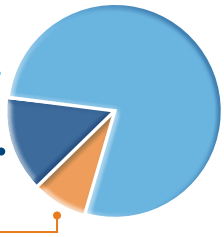
$9,026,000 (Total)

Expenditure

Project delivery
$7,009,100 (80.6%)

Project management expenses
$1,236,900 (14.2%)

Projects under construction (philanthropic)
$452,346 (5.2%)



Opportunity Products Income

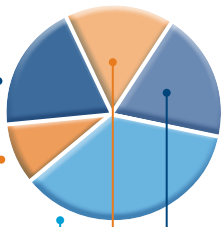
MPower (19.7%)
$1,450,000

Student Education Trusts (9.2%)
$680,000

It takes a village to raise a child (35.8%)
$2,629,000

Pride of Place (19%)
$1,400,000

Welfare Reform Program Management
$1,200,000 (16.3%)

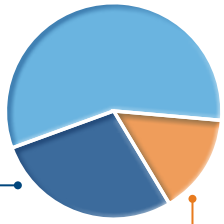


Pride of Place Expenditure

Project costs (direct benefit to families)
$752,300 (54%)
[$328,000 (43%) to Indigenous enterprise]

Project delivery
$437,700 (31%)

Project management expenses
$210,000 (15%)



$1,400,000 (Total)

Across the Cape



We began the year with laughter, song and the message of positive parenting when Indigenous comedian Mary G performed for delighted families in Aurukun, Hope Vale and Coen to re-launch our parenting program **It takes a village to raise a child**. Re-designed to provide more targeted support for parents and extended family, **It takes a village to raise a child** aims to re-build positive parenting to a level that meets the expectations of respected aunties, uncles and grandparents. The program's Strong Families and Positive Kids launched on 20 February, with Baby College going live on 16 April. Throughout the year, 154 parents and family members took on the positive parenting challenge, with twenty graduating from Strong Families in June. Graduates proudly walked the red carpet at graduation ceremonies in Aurukun, Coen, Hope Vale and Mossman Gorge where they received graduation certificates in front of their family, friends and fellow participants. Participants graduate with improved knowledge, skills and confidence in how to positively respond to the behavioural, emotional needs of their children and make their families stronger.

Increasing engagement in Opportunity Products was one of our key commitments for 2012. To this end, our Opportunity Hub teams held two Family Day events to showcase Opportunity Products, engage with families and increase participation. Held in the first weeks of July and October, approximately 120 families in Aurukun, Coen, Hope Vale and Mossman Gorge dressed up to have their 'My Story' family portraits taken, while others learnt how to maintain lawn mowers and cook healthy recipes.

Families accessed books, toys and other educational resources during three Student Education Trust Fairs held throughout the year, two of which took place during Family Day events. During the fairs, parents and family members purchased nearly $8,000 worth of high quality, educational books and resources for their children, receiving qualified advice on the most suitable resources for their children's needs, interests and developmental stage.

In line with our unique co-design approach, Opportunity Hub teams sought input from families on the design of two new Opportunity Products, Home Pride and Bayan. During October and November, Opportunity Hub staff surveyed sixty-two households to gather feedback on Home Pride, a proposed new program that will support families to transform the interior of their homes and better manage their household. A special note to Donna Henning, our Home Crew member in Mossman Gorge who initiated the first home improvement project and has been instrumental in the project's design. This is a unique opportunity for us to work with families inside their homes on do-it-yourself interior decoration projects and to provide support with running a household.

Earlier in the year, Indigenous home owners shared their home ownership experiences, feeding into the design of our proposed home ownership program, Bayan. Bayan supports families to develop the skills and behaviours to launch their home ownership ambitions and transition from renting to home ownership. Cape York Partnerships has presented the proposal to FaHCSIA and has been advised the proposal will be considered over the coming year.

Great gardens also began popping up across the Cape this year as Cape York Partnerships held its first inaugural garden awards. The competition celebrated the individual achievements of Pride of Place (POP) participants and other family members. Winners in each location, selected from forty-five shortlisted competitors, were awarded Best Garden in the Village, Best Edible Garden and Most Interesting Garden as well as encouragement awards. Winners came together at an awards ceremony and barbeque celebration in each community.

As the year came to a close, Opportunity Hub teams capitalised on this interest in gardening by launching Garden Clubs in each village. POP Garden Club is a new monthly opportunity for green thumbs to learn hot tips from each other and guest speakers and dig in during workshops. Our team also added POP membership to the POP Opportunity Product in July 2012. POP members now have access to ongoing support and advice on backyard maintenance and gardening. This addition reflects our efforts to find less resource intensive but similarly rewarding ways to engage with families and support opportunities to build pride in the home.

Aurukun Opportunity Hub



This year was an exciting time to be at Cape York Partnerships in Aurukun. During 2012 we welcomed a new leader, refurbished our Parenting Hub, welcomed high-profile political and business leaders and, most importantly, expanded our reach.

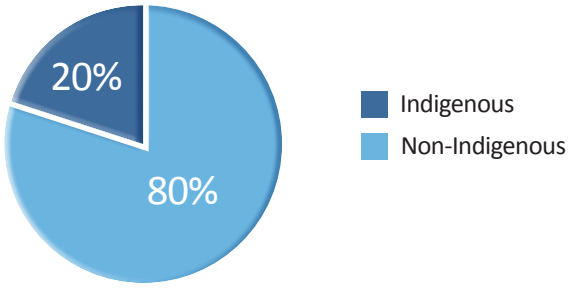
As 2012 comes to a close we have 648 individuals signed up to Opportunity Products, nearly eighty per cent of Aurukun's adult population.* This is a testament to the appeal of our Opportunity Products and an indication that families are beginning to take responsibility for converting opportunity to responsibility. Throughout the year, we continued encouraging participation in multiple Opportunity Products as part of our holistic approach to development. This has begun to show results: of the 648 individuals signed up to Opportunity Products, 135 (twenty-one per cent) are engaged in more than one Opportunity Product. Moving into 2013, our dual focuses will be on increasing take up of multiple Opportunity Products among existing members and also increasing the regularity with which our partners access opportunities at the Opportunity Hub.

In line with our commitment to family engagement, the team carried out a range of engagement activities to promote the benefits of taking up opportunities. A highlight for the year was the introduction of play group sessions at our newly refurbished Parenting Hub. With access to this family-friendly space and our educational resources we have been able to host regular play group sessions for families in Aurukun. While children engage with toys and crafts, Positive Parenting Consultants and parents share stories and discuss Triple P parenting tips. Parents are also encouraged to take up the many opportunities available under **It takes a village to raise a child**. These engagement sessions are a key component of our co-design approach and, in addition to boosting participation, also ensure that family members can be involved in the co-design† of Opportunity Products and services. The coming year will allow us to consolidate our engagement efforts and further increase their regularity and consistency.

We also welcomed the Hon. Victor Dominello MP, Minister for Aboriginal Affairs and Minister for Citizenship and Communities to Aurukun in August. During this time he met with our team, local FRC Commissioners and Aurukun Councillors to familiarise himself with our work. The Minister was impressed by our achievements and is now able to take what he learned during the visit back to New South Wales.

Our long-standing Hub Leader, Harold Ludwick, returned to his family in Hope Vale in August and passed on the leadership baton to former MPower Coach Victoria McNeish who returned to Aurukun to take on the role of Hub Coordinator. We move into 2013 with a strong and enthusiastic team, eager to take on the challenges of increasing take up, continuous improvement and further embedding our unique co-design approach.

Opportunity Hub Indigenous staff employment

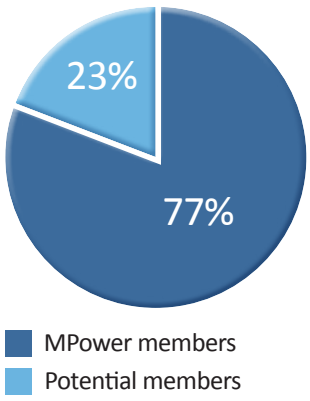


* Calculated using a total of 811 adults, taken from the 2011 ABS Census.

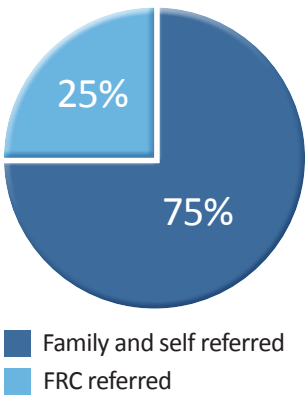
† The co-design approach involves working collaboratively with partners to design projects and programs.

MPower

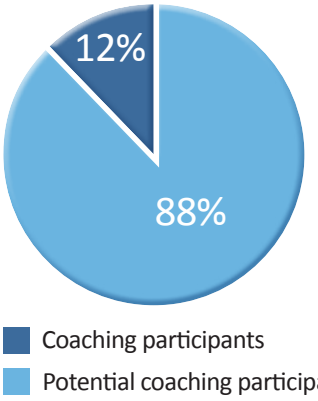
MPower membership



MPower referrals



MPower Journey



Membership

During 2012, membership rose fifty-six per cent from 421 individuals in December 2011 to 626 individuals in December 2012. This means that seventy-seven per cent of the adult population in Aurukun are MPower members.* This is a commendable achievement for a project only in its second year of operation.

Breaking this down into each MPower component, there are:

- 470 individuals (fifty-eight per cent of the adult population) using iBank in 2012
- 281 individuals (thirty-five per cent) attending little 'a' sessions in 2012
- Ninety-nine individuals (twelve per cent) signed up to the MPower Journey.
- 103 individuals (thirteen per cent) participating in Money Management Support sessions in 2012.

The vast majority of our members attend voluntarily (self-referrals), an indication that MPower continues to be viewed as a worthwhile opportunity among individuals in the community.

MPower 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members					626
New members	63	80	28	9	180
Participants					
iBank	313	330	324	301	470§
Little 'a'	137	119	111	60	281§
MPower Journey	36	49	32	9	99§
Money Management Support	13	60	44	2	103§

Since June 2011, an estimated 135† individuals have been mandated to attend MPower by the Family Responsibilities Commission (FRC). Of these, forty-one have attended MPower Journey sessions, the MPower component which all FRC referrals are required to do. This represents an attendance rate of thirty per cent, suggesting there is still some work to be done in encouraging FRC referrals to take up MPower opportunities. In 2012, our staff spent limited time following up with individuals who have been referred by the FRC as our experience suggests members are most engaged when they come to the referral themselves. We are currently working with the FRC on methods to increase engagement with referred individuals.

iBank

Activities

Throughout the year, 470 MPower members used iBank facilities a total of 9511 times, an average of 792 times each month, or thirty-six times each day. Use remained relatively steady throughout the year with a slight decrease‡ in the final quarter. As the year came to a close, numbers had picked back up and are expected to rise in the coming months as we consolidate our new team and ramp up engagement activities.

The number of people using iBank each quarter remained steady for most of the year, again with a slight drop in the final quarter. This shows we have a solid base of committed iBank users, though some partners do not use iBank on

> "We saved money because we have MPower."
>
> **Joyleen Keppel and Clifford Pootchemunka**

* Calculated using a total adult population of 811 individuals, extracted from the 2011 ABS census data.
† FRC reports, June 2011 to December 2012.
‡ Note that these figures are lower than were reported in previous reports due to the introduction of our Family Empowerment Database. Under our previous tracker it was possible to double count iBank sessions. The new system allows for more accurate reporting on individual sessions and partners.
§ Number of distinct users, not a cumulative total.

iBank sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Total	2503	2475	2442	2091	9511
Assisted	1706	1644	1583	1466	6399
Unassisted	797	831	859	625	3112
Computer	1875	1937	2015	1788	7615
Telephone	606	534	419	302	1861
Training	3	38	31	1	74

a regular basis. The large majority of iBank users from 2011 returned in 2012 with only a small number (forty) choosing not to return. Whilst moving out of community was the most common reason for people not returning, we will work with those who are still in Aurukun to identify opportunities for continued improvement in 2013.

Seventy iBank users completed iBank training in 2012, bringing the total number of partners who have completed the training since April 2011 to seventy-four. Quarters two and three were stand out quarters for iBank training with thirty-eight and thirty-one sessions held respectively.

Achievements

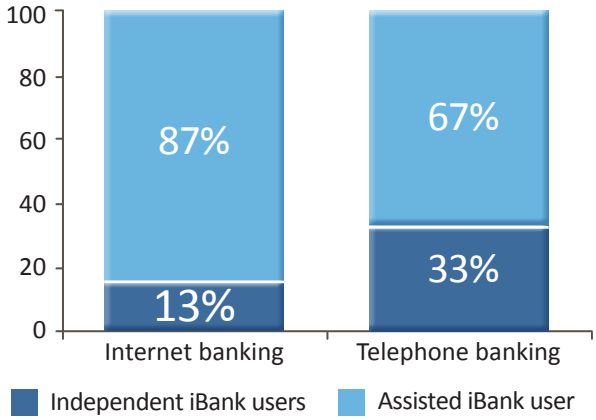
Of the seventy-four members who have completed iBank training since April 2011, twenty-five (thirty-three per cent) are now independent users.* This represents a moderate increase on the twenty-two per cent who were independent users before the training.

Pre- and post-training 'independence ratings'† were calculated for all MPower members who completed iBank training in 2012. Forty-four‡ per cent of trainees increased their independence rating on internet banking, while fifty-three per cent increased their independence rating for telephone banking. This shows us that our iBank training is having demonstrable success in building our partners' capabilities to independently use iBank to manage their finances online.

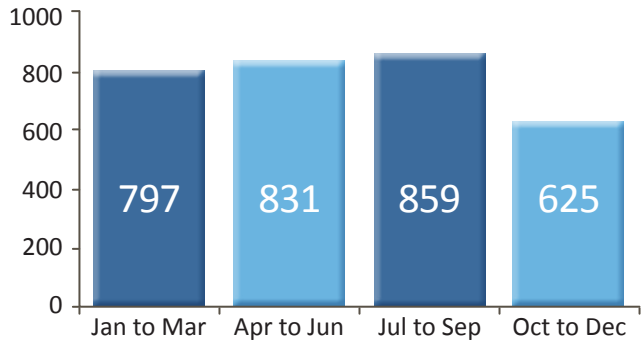
The rate of independent iBank sessions remained steady, with thirty-three per cent of all iBank sessions done independently throughout the year.

> "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."
>
> **Maureen Karyuka**

iBank usage and level of independence



Unassisted iBank sessions



iBank competency levels 2012	Total
Independent after training	25
Independent after training — computer	6
Independent after training — telephone	21
Competent after training	-
Independent users — computer	53 (13%)
Independent users — telephone	119 (33%)
Moved from assisted to unassisted — computer	37
Moved from assisted to unassisted — telephone	15

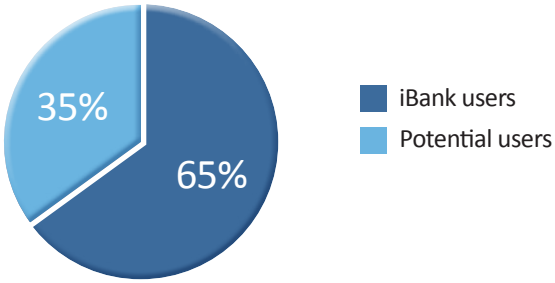
* An independent user is defined as one who has used internet or phone banking 'unassisted' more than eighty per cent of the time, in the last three months of their iBank use.

† Independence ratings are the percentage of times an individual has used iBank 'unassisted' as compared to the total number of times they used iBank.

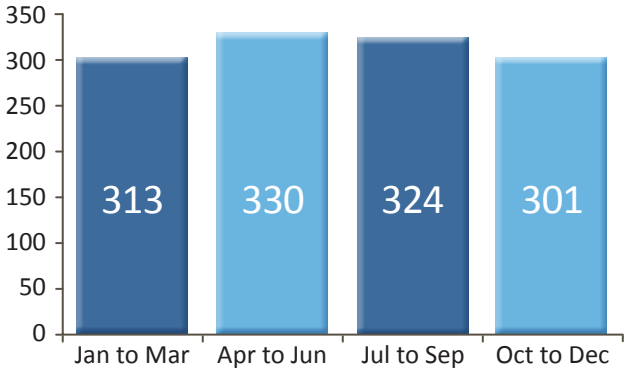
‡ These calculations discount the first three weeks after an iBank training session so that participants have time to consolidate what they have learned throughout the training. Participants who did not have a pre- and post- score (i.e. did not use iBank before or after the training) were not taken into account in this analysis. These figures were compared to individuals who did not complete training. This figure includes the twenty-four partners who are now independent users.

Little ‘a’ sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Little ‘a’ sessions	189	151	168	71	579
MPower members who reach three little ‘a’ sessions	28	21	16	3	58
MPower members who have moved from little ‘a’ to MPower Journey	12	18	8	4	42

Usage of iBank within total adult population



iBank participants

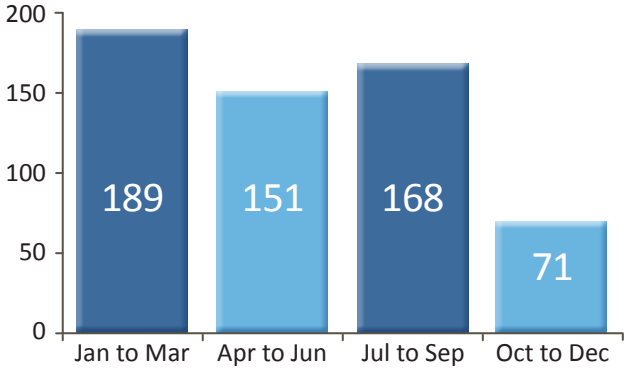


Little ‘a’ sessions

Activities

During 2012, our staff supported 281 members to resolve 579 little ‘a’ issues.* The number of little ‘a’ sessions attended each quarter varied throughout the year, with a high of 189 in quarter one and a low of seventy-one in quarter four. Reduced attendance in the final quarter is in part the result of seasonal changes in the weather, which affects how many families are in town. In our experience, more families tend to stay in town at the beginning of the year as the weather affects their ability to travel to and from outstations.

MPower Little ’a’ sessions



Level of assistance	Level 1	Level 2	Level 3	Level 4	Level 5
Users — Oct to Dec	4	20	48	58	94

Achievements

One function of the little ‘a’ sessions is to support individuals in resolving small financial issues. One way to measure outcomes is to analyse whether the partner’s financial issues were resolved as a result of the session. Methods for tracking this are currently being developed and will be reported in the June 2013 report.

A second function of little ‘a’ sessions is to act as an entry point for the MPower Journey, providing an opportunity that draws people into the Opportunity Hub so we can promote the MPower Journey. The second way to measure the effectiveness of little ‘a’ sessions is to calculate the rate of successful referrals: the number of people who begin the MPower Journey after attending a little ‘a’ session. During 2012, there was a slight decrease in the rate of successful referrals, reducing from approximately fifteen per cent of all little ‘a’ participants in the first half of the year to seven per cent in the last two quarters due to the departure of our dedicated Coach in late July. Coaching is a personal experience, new coaches need to build up the client base again.

Coaching retention	A space	B space	C space	D space	Ongoing
Per cent progressing from previous session	67%	71%	79%	84%	41%
Overall rentention	67%	55%	46%	38%	21%

* Little ‘a’ issues are small financial problems that partners need help to resolve, such as a utility bill that is several months overdue.

> “I’m learning to use my money wisely.”

Herbert Yunkaporta Senior has been an MPower member since the CYP Money Management program was launched in 2011. Soon after signing up, Herbert completed his four coaching sessions with an MPower Coach, and has been making wise financial decisions ever since.

Herbert is also a Wise Buys member and has recently finalised the purchase of a new washing machine. ‘I needed a washing machine so that I would be able to wash my clothes at home by myself. Everyone thinks it’s really great that I can do that now.’

Through Wise Buys Herbert sourced a good quality, affordable washing machine from the local Aurukun store. ‘The shop delivered the washing machine for me and I got a free box of washing powder.’

MPower has taught Herbert the value of effectively managing his money and saving for the items he really needs and plan for the things he wants. ‘Next I think I might buy a truck to tow my boat to the landing.’

MPower Journey

Activities

Aurukun’s MPower members attended 223 MPower Journey sessions during 2012, an average of nineteen each month. The second quarter stood out as our busiest time with eighty-four sessions held over three months. As outlined above, we believe the lower attendance in the final quarter is likely the result of our MPower Coach’s departure in late July. Although two members of our Operational Support Team and the new Hub Leader covered the staffing gap, MPower Coaching is a highly personal experience and changes to the Coach can be quite disruptive for our partners.

Throughout the year, thirty-three partners completed B space coaching sessions during which they articulated their aspirations for the future. Of these, twenty-one completed their strategic conversations (D space coaching session), developing action plans that articulate the steps they will take to achieve their visions. In many ways, these B and D space sessions are the crux of our coaching product as it is in these sessions that our partners identify where they want to be and what they are going to do to get there. Budgets are an integral part of this process as they allow individuals and families to determine what is feasible for their current financial situation. The D space action plans form the foundation for ongoing coaching sessions, during which MPower Coaches support partners to achieve the items on their action plans. Twenty individuals attended ongoing sessions throughout the year, producing an overall coaching retention rate of twenty-one per cent. As we bring on new coaches in 2013, a key goal will be to increase this retention rate.

Given our emerging focus on working with families rather than individuals, we began to record whether our partners attended MPower Journey sessions individually or as a family group in November. Over the past two months, none of our MPower partners attended sessions as a family or couple, instead choosing to attend individually. We expect this figure to increase as our partners become aware of the option to participate as a family group.

Achievements

In April 2012, the Co-Design team visited Aurukun and Mossman Gorge to conduct an MPower review. During the review we surveyed a small number of participants* to gather feedback on ‘client delight’† and assess progress towards expected outcomes. While we acknowledge the limitations of using such a small sample the results nevertheless contain evidence of positive change among those in our sample.‡

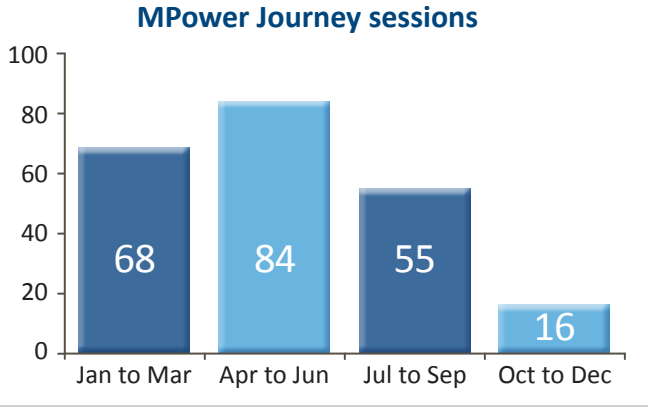
Within this sample, Aurukun’s Net Promoter Score (NPS), a methodology described by Stephen Denning as the best

* N=8.

† See Denning, S (2010) The Leader’s Guide to Radical Management. Jossey Bass: San Francisco.

‡ Although there was no baseline conducted against which to compare results, survey questions used the retrospective perceived change method.

MPower Journey 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Sessions	68	84	55	16	223
Write visions (B space)	11	12	9	1	33
Action plans (D space)	2	11	4	4	21
Family (group)				15	15



tool for measuring client delight, sits at fifty-six per cent. This compares favourably to internet search engine Yahoo (whose NPS sits at forty-one per cent)*. Calculating the NPS involves asking individuals how likely they are to recommend MPower to family or friends and subtracting the percentage of detractors (those who say no) from the promoters (those who say yes). Our overall result means that nearly eighty per cent of people said they would do so.

Looking at outcomes, results suggest our partners are gaining knowledge and building capabilities in money management. Across the two sites (Aurukun and Mossman Gorge) seventy-five per cent† of respondents could name at least one savings technique while fifty per cent were currently saving or had already saved for something special. In Aurukun, seventy-five per cent report they now pay their rent on time and fifty per cent report paying their bills on time.

A second survey, begun in December 2012, is also collecting data on whether coaching participants‡ are progressing towards their 'vision for the future'. The survey asked respondents to rank their progress towards these visions on a scale from 0 (haven't started) to 10 (achieved it!). Results from these surveys tell us whether individuals are making progress towards their goals and therefore whether our program is an effective strategy for achieving positive change. Although results are still being collated as this report goes to print, preliminary results suggest that four out of five coaching participants have made some progress towards their personal aspirations. Results from the survey will be reported on in the next quarterly report. These results will also be supplemented by an outcomes survey that is expected to be undertaken in May 2013 and reported on in the June 2013 report.

"MPower has been really good for me and my grand-children."

Jean Walmbeng

Banking products and services	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Referrals	1	1	61	-	63

Money Management Support

Activities

Throughout the year, over 100 individuals attended 173 Money Management Support sessions.§ Of the six supports we offer, Internet and Telephone Banking Support has proven most popular in Aurukun with partners attending seventy-four sessions throughout the year, followed by Payment Support (forty-four sessions) and Budget Support (forty sessions). This is likely because both the Internet and Telephone Banking and the Payment Support sessions offer high practical value for our partners for managing their finances and purchasing goods and services. No Wealth Creation Support and only one Debt Reduction Support session were held throughout the year. Considering the prevalence of debt in Aurukun, this represents an area for improvement. An ongoing challenge for our team will be to effectively promote these materials during our family engagement activities.

Money Management Support 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Group sessions	-	-	-	-	-
Support sessions	21	91	58	3	173
Banking	1	13	-	-	14
Debt Reduction	1	-	-	-	1
Budget	8	19	12	1	40
Wealth Creation	-	-	-	-	-
Internet and Telephone Banking	3	39	31	1	74
Payment	8	20	15	1	44

* We have used Yahoo has a comparison organization as it is difficult to find publicly reported Net Promoter Scores for non-profit organisations.
† N=16.
‡ Currently N=5.
§ Banking Support, Debt Reduction Support, Budget Support, Wealth Creation Support, Internet and Telephone Banking Support and Payment Support

Following the MPower Review, continuous improvement work is being undertaken on the training materials used during Money Management Support sessions. We intend to launch these in the first half of next year after market testing and expect the revised training materials to attract a higher number of participants in 2013.

As with coaching, we also intend to begin tracking whether partners attend Money Management Support sessions as individuals or with other family members. We expect to report on this in the coming year.

Achievements

After attending a Money Management Support session, individuals complete a brief assessment that is used to determine whether they have gained competency in the session's subject matter. Since launching our Family Empowerment Database (FED) in November, it is now possible to track the results of these competency assessments online. Unfortunately, no sessions have been held since its launch so we are unable to report on competency rates at this stage.

Student Education Trusts

Membership

Student Education Trusts retained its position as one of the most popular Opportunity Products in Aurukun in 2012. As the year comes to a close the majority of Aurukun's primary school children have at least one adult contributing to the costs of their educational needs. This is a remarkable achievement and one for which our team remains exceptionally proud.

Membership rose six per cent from 238 donors at the end of 2011 to 252 in December 2012. With our solid membership base, Aurukun accounts for thirty-three per cent of all trusts across the four communities. In Aurukun itself, thirty-one per cent of adults are contributing to at least one child's trust and fifty-four per cent of children* have a Student Education Trust.

Breaking this down into each trust category, there are:

- Twenty-five early childhood educational trusts (twenty per cent of the early childhood population†)
- 119 primary school educational trusts (fifty-nine per cent of the primary school aged child population)
- Fifty-three secondary school educational trusts (forty-seven per cent of the secondary school aged child population).

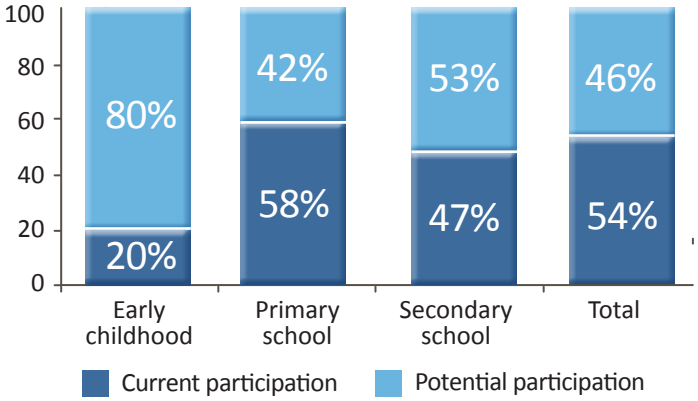
With this extensive reach, Student Education Trusts is able to influence the lives of children in Aurukun by supporting parents to manage, and take responsibility for their educational needs.

Activities

The current trust balance is a healthy $341,222.68.

Throughout the year, we saw a noticeable increase in the balance of secondary school trusts, which rose from $79,825.53 at the beginning of the year to $106,037.23 at the end.

Student Education Trusts reach



This was matched by a rise in expenditure levels. Donors made 681‡ educational purchases throughout the year with thirty-three per cent made in the last quarter alone as parents prepared for Christmas and the 2013 school year. The vast majority of goods purchased (ninety-one per cent) were for children with a primary school account, while only five per cent were for children with an early childhood account. This suggests that there may be more work required

Student Education Trusts 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Number of donors	248	248	252	252
New trusts	3	-	3	-
Trusts	241	241	244	244
Early childhood	24	24	25	25
Primary school	119	119	119	119
Secondary school	53	53	53	53
Tertiary/further education	1	1	1	1
Completed school	3	3	3	3
Non-active	41	41	43	43

* Children in the early childhood, primary school and secondary school age groups; population data taken from the 2011 ABS Census data of Indigenous regions by postcode.

† Population data taken from the 2011 ABS Census data of Indigenous regions by postcode.

‡ Due to changes in reporting methods, figure may differ to previous reports. Review of counting methods underway to ensure greater consistency and accuracy.

Funds	Category	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Student Education Trusts funds balance (end of quarter)	Early childhood	$42,760.53	$44,233.40	$45,627.69	$47,304.90
	Primary school	$167,770.68	$153,540.86	$164,550.24	$169,378.32
	Secondary school	$79,825.53	$100,334.37	$106,879.66	$106,037.23
	Further education	$2,628.04	$3,699.04	$3,706.74	$3,736.67
	Completed school	$7,371.88	$7,371.88	$7,371.88	$7,371.88
	Non-active	$4,010.60	$8,979.08	$445.83	$7,393.68
Number of educational purchases using Student Education Trusts	Early childhood	14	15	1	1
	Primary school	179	30	100	311
	Secondary school	17	3	5	5
	Further education	-	-	-	-
	Completed school	-	-	-	-
	Total purchases	**210**	**48**	**106**	**317**
Percentage of purchases against total purchases	Early childhood	7%	30%	1%	0.3%
	Primary school	84%	63%	94%	98%
	Secondary school	0%	6%	5%	2%
	Further education	0%	0%	0%	0%

to educate families on their children's early childhood and secondary school educational needs. Common purchases include school uniforms, text books, stationery items and books, with most purchased at the Student Education Trusts Fairs held in January, July and October. Funds going towards educational services were primarily spent on childcare or day care fees, AFL Cape York programs, Cape York Institute leadership program, the Cape York Aboriginal Australian Academy school camp and boarding school fees not covered by government subsidies.

Our partners utilised the Wise Buys catalogue to make twenty-eight purchases (four per cent of all purchases). Purchases from the catalogue include boarding school packs, further education packs and back to school packs, while other items could be purchased elsewhere such as at the school.

Sessions	Sign-up	General support	Purchase	Change details	Total
Oct to Dec	-	3	3	1	7

Achievements

Contribution figures show that we have a respectable base of 'committed contributors' — donors who always pay their full committed contribution. This group accounts for approximately twenty per cent of all donors, while another twenty-one per cent are 'intermittent contributors' — donors who have paid part of their committed contributions. Over the coming year, we expect to increase the number of committed contributors by incorporating follow-up meetings with irregular and intermittent contributors into family engagement activities.

"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."

Nita Yunkaporta

Wise Buys

Membership

Aurukun's Wise Buys membership rose steadily throughout the year, from six members in December 2011 to twenty-three in December 2012, an increase of 283 per cent. Our membership base represents approximately three per cent of the adult population and four per cent of MPower members. Although relatively small, we expect these figures to rise in the coming year, as we develop a range of promotional collateral to release on key dates throughout the year.

These increases took place in the third and fourth quarters with eight new members signing up in quarter three and nine new members joining in quarter four. This may be partly attributable to the release of our updated Wise Buys catalogue in June. Wise Buys catalogues now display a wider range of products, expanding interest in the program by allowing partners to access quality, affordable goods and services not previously available within the community.

Membership 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members	6	6	14	23	23
New members	-	2	8	9	19

Activities

Wise Buys members completed twenty-nine purchases in 2012. The first quarter was by far our busiest time with fifteen purchases (fifty-two per cent of all purchases) completed. Notable purchases include a vehicle, push bike, pram and a large order of custom designed shirts for a house opening.

Our members spent approximately $13,233.28* on Wise Buys purchases in 2012. Since November,† two members

spent $2,198.20 on four purchases, with 'needs' (as opposed to 'wants') accounting for twenty-two per cent of the total spend. A fifth purchase has been ordered and is awaiting delivery. Going into 2013, MPower Consultants will be trained to work with families to ensure they first meet their 'needs'‡ before purchasing their 'wants'.

Wise Buys' primary goal is for families to meet household needs by purchasing high quality goods at a reasonable price. However, not all Wise Buys sessions result in a purchase. Partners may decide to delay the purchase until they have saved enough funds or discover the purchase does not fit within their budget. In addition to the four purchases above, seven individuals attended fourteen Wise Buys sessions in the final quarter of 2012. During these sessions, partners worked with MPower Consultants to discuss purchases, explore payment options, research goods and services or organise their purchases.

Given our focus on developing partners' ability to make Wise Buys purchases independently, we expect the level of assistance provided by MPower Consultants during

Purchases 2012	Total
Purchases	30
Partners making purchases	2§
Amount spent	$13,233.28
Purchases categorised as 'needs'	1†
Purchases categorised as 'wants'	4†
Amount spent on 'needs'	$475.00†
Amount spent on 'wants'	$2,198.38†
Unassisted purchases	-

* This includes the cost of the vehicle purchase of $9,990.00

† Reporting on the proportion of funds spent on 'needs' as opposed to 'wants' is only possible for November and December as we implemented formal tracking methods in November 2012.

‡ Basic needs include such things as transportation, food, bills, clothing, and education. We also recognise that families have a range of 'household needs' required to manage a home, such as furniture, fridges, washing machines, and freezers (especially required in remote communities to store frozen foods during the wet season).

§ This figure is representative of November and December as methods for reporting on this data were only introduced in November 2012.

these sessions to decrease over time. Since November, two of the partners making purchases required physical assistance such as help with the mouse or keyboard. An interactive online research and shopping manual, currently in design, will better support our MPower Consultants to build the capabilities to undertake Wise Buys purchases independently.

Achievements

As an example of the co-design approach in action, we updated the Wise Buys catalogue this quarter in response to community feedback. A customer service survey conducted in October revealed a number of items that Aurukun residents wanted to buy which were not previously available. Using this information, our Co-Design Team in Cairns worked with existing POP suppliers to ensure our Wise Buys partners can now purchase these items.

Payment types	NILS	Lay by	Cash	Direct debit	Direct deposit
Nov to Dec	-	-	1	1	2

Sessions	Consult	Payment	Research	Purchase	Total
Nov to Dec	3	1	1	9	14

Both partners who purchased goods in the final quarter paid for their purchases with a direct deposit. This is a proud achievement for our team as it demonstrates that Wise Buys partners are able to plan, budget and save for their purchases without relying on credit or loans to buy household goods.

> “I like to buy things that my family need so that I can have a happy heart.”
>
> **Maureen Karyuka**

Level of assistance	Level 1	Level 2	Level 3	Level 4	Unassisted
Users — Nov to Dec	-	-	-	2	-

It takes a village to raise a child

Positive Kids

Positive Kids 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	3	3	-	3	3*
Graduates	-	-	-	-	-
New registrations	3	-	-	-	3
Sessions held	1	2	-	-	3
Home visits	7	1	-	-	8
Attendance	1	3	-	-	3

After a solid start in February, Positive Kids has had a slow year due to engagement and delivery challenges with individuals signed up to the program. Throughout the year, Student Case Managers at CYAAA worked with three parents, holding three sessions and undertaking eight home visits. We are currently working with the Academy to determine how our teams can ensure greater consistency in session delivery and family engagement next year.

Strong Families

Membership

Since launching in February 2012, forty-five Aurukun parents and family members have taken on the positive parenting challenge and signed up to Strong Families. Throughout the year, participation rose fifty-five per cent from twenty-nine in March 2012 to forty-five in December, reaching nearly five per cent of our target population.† This is a solid achievement for Strong Families in its first year of operation as part of **It takes a village to raise a child**. As 2012 comes to a close, nine per cent of our participants attend voluntarily while sixty-nine per cent were referred by either the FRC or Child Safety Services and the remaining were referrals not recorded.

Activities

In 2012, our team held 140 sessions and ninety-four home visits, an average of fourteen sessions and nine home visits each month.‡

Similar to other parenting programs throughout the world, we have experienced challenges in encouraging parents to attend regular sessions. During the final quarter of 2012, seven individuals (twenty per cent of active participants§) attended fourteen sessions.

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

* Number of distinct users, not a cumulative total.
† Target population is 925 adults and young adults in Aurukun.
‡ Calculated over the ten months the program has been operating.
§ Active participants is the number of overall participants minus the number of graduates. In Aurukun, this is 39 individuals.

“The Parenting Hub brings families together.”

The Aurukun Parenting Hub provides the opportunity for Positive Parenting Consultants and Home Crew to engage with families in a range of situations and circumstances. Whilst the **It takes a village to raise a child** programs, Baby College and Strong Families, are delivered at the centre, the space also provides the opportunity for informal engagement with community members that was previously not possible.

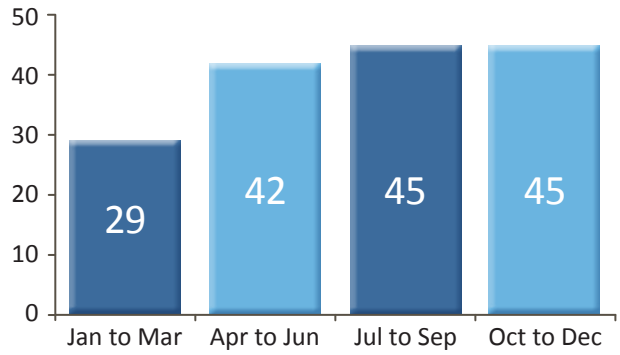
Positive Parenting Consultant Deborah Keen recognises that families are turning to the Parenting Hub in increasing numbers to obtain quality parenting advice available through **It takes a village to raise a child**. ‘Although Triple P is at the core of **It takes a village to raise a child**, families are starting to see that it offers so much more. Families now recognise the Parenting Hub as a place to talk about parenting advice and gather with others in an informal setting. It’s a place where positive energy is thriving and spirits can be lifted.’

The Parenting playgroup, started in June, continues to grow from a small gathering of one or two parents to a core group of parents who are inviting others to join the sessions and use the centre to obtain valuable parenting advice and training. Playgroup also provides parents with an opportunity to socialise with other parents, discuss parenting issues and feel safe in a fun, relaxed environment. During the session, Positive Parenting Consultants and Home Crew are actively involved in activities and provide advice and information on parenting issues families face on a daily basis.

Throughout the year, our team conducted extensive family engagement to increase attendance rates. Positive Parenting Consultants have begun to integrate informal discussions on Triple P strategies into these sessions to familiarise parents with content and increase the use of positive parenting strategies even when they do not attend formal sessions. During the last quarter, our team held sixty-two engagement sessions to familiarise parents with the program, introduce course content and encourage regular attendance at sessions. Particular highlights include a morning tea for parents at the newly refurbished Parenting Hub, informal outings and regular play group sessions at the Parenting Hub.

As we introduce daily Handicrafts activities at the Parenting Hub in early 2013, we expect attendance at parenting sessions to increase as parents share positive feedback with each other. Additional incentives will also be introduced in the coming year as research into other Triple P programs suggests incentives linked with attendance can increase attendance rates.

Strong Families participation



Achievements

In August and September, the Co-Design team visited Aurukun as part of an initial implementation review of **It takes a village to raise a child**. During this visit, we interviewed a small number of participants to gather feedback and explore initial progress towards expected outcomes.

Results from these interviews demonstrate a high level of ‘client delight’ among those who attend sessions. Our Strong Families NPS sits at 100 per cent. That is, 100 per

Strong Families 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	29	42	45	45	45*
Graduates	-	6	-	-	6
New registrations	29	17	4	-	50
Sessions held	10	56	60	14	140
Home visits	27	26	31	10	94
Attendance	14	106	105	NR	225

* Number of distinct users, not a cumulative total.

cent of respondents* said they would recommend Strong Families to a friend or family member. Four respondents (fifty per cent) reported learning new or useful tips about parenting and of these, three (seventy-five per cent) said they had used the strategies at home. Four respondents (fifty per cent) also reported improvements in their children's behaviour suggesting that the program is having a positive effect among those who do attend.

These results will be supplemented by an outcomes survey using a larger sample size that will be conducted in May 2013.

Baby College 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	1	2	2	2	2†
Graduates		-	-	-	-
New registrations	1	1	-	-	2
Sessions held		2	1	2	5
Home visits		-	5	-	5
Attendance		7	6	NR	13

Baby College

Membership

Since Baby College launched in April 2011, two parents have begun the Baby College challenge, gaining new skills and knowledge in how to support children aged between zero and three.

Activities

Throughout the year, our team held five Baby College sessions and five home visits. Engagement levels in this program are not yet as high as they are in other communities. The low number of Baby College sessions may be attributable to the fact that only one Positive Parenting Consultant was certified to deliver Baby Triple P and this person left the organisation in October 2012. Another explanation might be that the certified Consultant was male: research on our other programs has shown that partners are more likely to attend a session when the Coach or Consultant is the same gender as the participant.

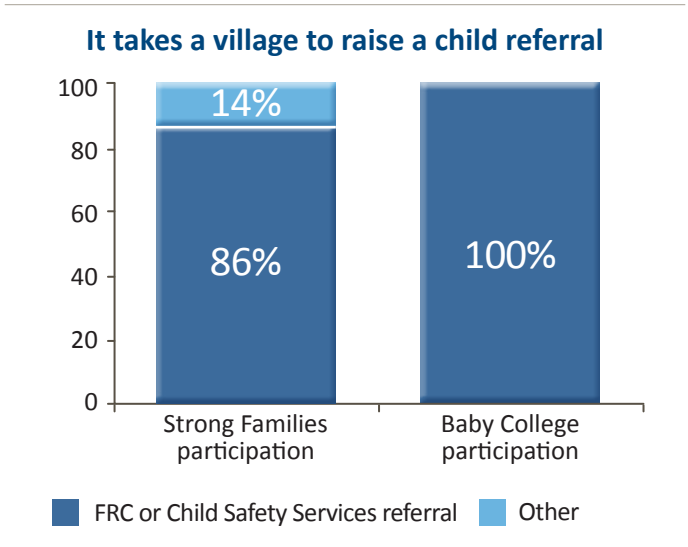
Baby Triple P is a program that is still in the research and trial phase at the University of Queensland and as such, is not commercially available. At this stage, Baby Triple P training is provided on an as needs basis to a small number of organisations worldwide. Arrangements are being made for our Positive Parenting Consultants to attend Baby Triple P training in the first half of 2013.

> "I learnt a lot and now my kids are better behaved."
>
> **Amanda Ngallametta**

Over the coming twelve months, our team plans to attract families directly to Baby College through the daily handicrafts sessions, regular play group sessions and other family engagement activities targeted at new and expectant parents.

Achievements

Regular play group sessions at the Parenting Hub offer increasing opportunities for our team to engage with parents and introduce them to Triple P strategies in an informal environment. Our Positive Parenting Consultants have capitalised on these sessions to develop stronger relationships with parents in Aurukun and share stories of success.



* N=8. We appreciate the limitations associated with such a small sample and so do not generalise from these individuals to the broader participant population. Given that the program had only been operating for a short period of time we chose to interview a small sample to gain a 'thin slice' of perspectives from our participants.

Pride of Place

Membership

Pride of Place (POP) was a particular highlight for our team in Aurukun this year. With the introduction of POP membership, we have been able to better match our opportunities to each partner's interests, capabilities and visions for the future. POP membership has been embraced by our partners, as reflected by the speed with which new members have signed up since its introduction in July 2012. As 2012 comes to a close, we have forty-four POP members in Aurukun, a moderate but respectable portion of the population. We expect to see this rise over the coming twelve months as we hold more regular Garden Club sessions.

Activities

Twelve households completed a Backyard Blitz in 2012, bringing to eighteen the total number of households who have revived their backyards through household projects. This represents almost eleven per cent of households in the community.

Achievements

Although POP can appear on the surface to be a project that simply works on 'backyard renovations,' both the process and the product of household projects produce outcomes that go beyond the physical construction of swings and pergolas. One compelling example of this has been the installation of vegetable gardens at six households this year. Using these gardens, families are able to supplement store bought food with home grown, low cost fruits and vegetables which offer a regular supply of healthy food options. Stories from our partners also suggest that parents and grandparents have involved young children in their gardening thereby providing additional opportunities for family members to spend time together and share stories in an educational but informal environment.

Additionally, anecdotal reports from families with completed POP projects suggest they gain a sense of peace and relaxation from spending time in their new gardens: 'I love my garden. It's so nice and quiet here, I'd rather stay home and enjoy my garden. I'm out here at six in the morning watering my garden. My favourite part is my ground orchids.'‡ These comments support findings from qualitative research that shows regular gardening contributes to improved health and wellbeing outcomes.§

Pride of Place 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Households					168
Members	26	22	40	44	44*
New members	1	5	18	4	28
Backyard Blitzes					
Sign ups		1	3	4	8
Elements	77	136	142	169	169†
Completed	10	15	15	18	18†
Contributions	100%	82%	80%	83%	86%
Sweat equity	58%	81%	95%	82%	78%
Vegetable gardens					6
Planned Blitzes	4	5	-	3	12

> "We enjoyed the holidays in our new garden."

Herbert Yunkaporta Junior and his family recently completed their Pride of Place Backyard Blitz which is a hit with the adults and children.

'We had a barbecue to get the family together for Christmas and we held a joint birthday party for my young niece and an uncle. The kids loved being able to play in the garden, and the adults enjoyed all the great food cooked up on the BBQ.'

Herbert's garden design included a BBQ pit, large paved area, swing set and sand pit. They now have a safe place for the children to play under the watchful eye of the family.

Herbert is also an MPower member, having joined our Money Management program in 2011. Through MPower he saved the $1,000 monetary contribution required by Pride of Place. Householders use this contribution to purchase their own tools and equipment, in order to carry out their Backyard Blitz and for the ongoing maintenance of their gardens.

* Number of distinct users, not a cumulative total.

† Cumulative total over life of project.

‡ Maureen Karyuka, Aurukun's Best Garden in the Village winner and POP participant.

§ See Wakefield, S., Yeudall, F., Taron, C., Reynolds. J and Skinner, A (2007). 'Growing urban health: community gardening in South-East Toronto' Health Promotion International 22(2): 92-101; and Kingsley, J., Townsend, M and Henderson-Wilson, C. (2009) 'Cultivating health and wellbeing: members' perceptions of the health benefits of a Port Melbourne community garden' Leisure Studies 28(2): 207-219.

Coen Opportunity Hub

During 2012, we further embedded our presence as an organisation that supports families to convert opportunity to responsibility.

Most exciting has been the continued expansion of our reach: as we begin the New Year, seventy-three per cent of Coen's adult population is signed up to at least one Opportunity Product.* Thirty-five per cent of our partners are signed up to two Opportunity Products while ten per cent are signed up to at least three. These figures are an ongoing testament to how much families in Coen value our Opportunity Products. Also impressive is the 119 per cent† of children who have Student Education Trusts: another indication that families in Coen value their children's education and are willing to take responsibility for meeting their educational needs.

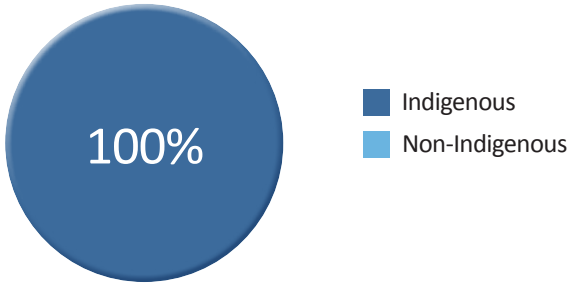
During 2012, we continued our focus on family engagement with a number of new and exciting initiatives underway. One highlight for the year was participation in the regular community breakfasts organised by the Wellbeing Centre. During these breakfasts, we were able to build stronger relationships with families, boost participation in Opportunity Products and engage families in the co-design of our products and services. During the year, our parenting team conducted more than 200 engagement activities, most of them home visits, enabling them to meet families, form stronger relationships, and share stories about the program.

Our MPower team worked with thirteen aspiring home owners to develop household budgets and organise finances ready for applications to Indigenous Business Australia (IBA) as part of ongoing preparation for our upcoming home ownership program, Bayan. Earlier in the year, staff also held preliminary information sharing sessions for potential applicants, with seven partners signing expression of interest forms, signalling an initial foundation of support for home ownership in Coen. Bayan offers a structured approach to providing support and mentorship for those aspiring to create better homes for their families. We are currently seeking support to fund the project.

The Coen air strip has brought in a flurry of visitors to our Opportunity Hub this year, with Mary G flying in for the launch of our parenting program **It takes a village to raise a child** in February and three Student Education Trust Fairs held throughout the year. Despite our best efforts to bring in gardening experts for our first Garden Club meeting, exceptionally high temperatures meant the tarmac was too hot for the plane to land. Luckily, our team in Coen were able to step in and lead the inaugural meeting. Cuttings used during Garden Club were sourced from the Balkanu homestead garden, demonstrating one example of the Cape York Regional Organisations working together at a grassroots level.

Perhaps our greatest achievement for the year has been to attain 100 per cent Indigenous employment in the Coen Opportunity Hub. We head into 2013 with a team of local Indigenous employees which, although small, is dedicated to our family development agenda and eager to further cement our presence in the coming twelve months.

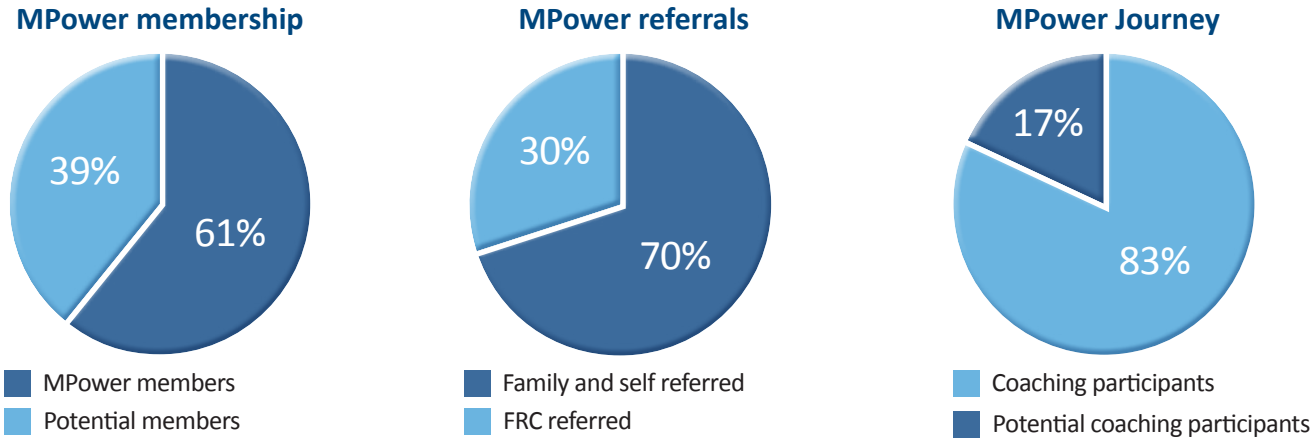
Opportunity Hub Indigenous staff employment



* Based on a total of 230 adults in Coen. Data extracted from 2011 ABS Census.

† This calculation does not take into account the fifty-one inactive Student Education Trusts, and is based off an estimated 103 school age children, taken from the 2011 ABS Census.

MPower



Membership

Our team continued to expand its reach in 2012. As the year comes to a close, we have established an extensive presence with sixty-one per cent of all adults in Coen signed up to MPower, a forty-four per cent increase in membership, up from ninety-eight individuals at the end of 2011.* This achievement is an indication of the value our community places on money management and a reflection of our team's continued efforts to engage families and promote opportunities.

Looking at each component, during 2012 we had:

- Seventy-four individuals (thirty-two per cent of the adult population) use iBank facilities
- Sixty-nine individuals (thirty per cent) seek support in resolving small financial issues as part of little 'a' sessions
- Forty individuals (seventeen per cent) attend MPower Journey
- Fourteen members (six per cent) attend Money Management Support sessions.

Approximately eighty-eight per cent† of our members are self-referrals, having joined after hearing about our opportunities from families, friends or MPower staff. This number is similar to coaching with nearly ninety per cent of participants signing up voluntarily.

Our records show that seventeen individuals were referred to MPower by the FRC since April 2011.‡ Five of these have attended MPower Coaching sessions, producing a thirty per cent conversion rate. This is similar to the conversion rate in Aurukun and supports the conclusion that more needs to be done in encouraging FRC referrals to take up MPower opportunities.

MPower 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members					141
New members	11	14	13	5	43
Participants					
iBank	36	41	29	39	74§
Little 'a'	24	22	25	35	69§
MPower Journey	14	14	14	17	40§
Money Management Support	6	9	2	4	14§

Level of assistance	Level 1	Level 2	Level 3	Level 4	Level 5
Number of users — Oct to Dec	2	1	1	1	9

iBank

Activities

Seventy-four individuals used iBank in 2012, approximately thirty-two per cent of the adult population. By accessing iBank these individuals use internet and phone banking facilities to better manage their money by paying bills, transferring funds and purchasing goods online.

Although these numbers are slightly lower than in other communities, many people in Coen pay their bills at the post office, at home or at their work. Some of our older SET partners are able to do their banking on laptops that they purchased through Student Education Trusts.

Partners accessed iBank 631 times throughout the year with a modest increase in use over the final quarter. During this period, iBank use rose forty-two per cent from the previous quarter, up to 184 sessions from 130. This reflects our partners' increasing trust in the MPower team and in our ability to build their money management capabilities.

Internet banking was by far the biggest drawcard with nearly ninety per cent of sessions using internet rather

* Calculated using a total adult population of 230 individuals, extracted from the 2011 ABS census data.
† Figure is an estimate only, based on the assumption that all referrals do sign up. More accurate figures will be reported in 2013 as staff record referrals in the FED.
‡ CYP's FRC reports, June 2011 to December 2012.
§ Number of distinct users, not a cumulative total.

iBank sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Total	152	165	130	184	631
Assisted	77	83	61	42	263
Unassisted	75	82	69	143	369
Computer	140	146	121	160	567
Telephone	12	19	9	24	64
Training	-	1	1	-	2

than phone banking. This trend was evident throughout the year with only a slight decrease (to eighty-six per cent of sessions) in the final quarter.

Since MPower's launch in April 2011, 104 individuals have used iBank facilities. In 2012, eighty-eight individuals attended sessions, indicating a retention rate of approximately eighty-four per cent.

Achievements

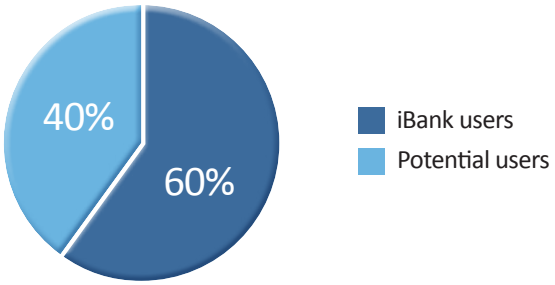
Our independent iBank users are a great source of pride for the MPower team in Coen. At the end of 2012, nearly eighty per cent of our users can use iBank independently. Although this does not sound particularly transformative, the ability to use internet banking without assistance is profoundly empowering as it allows an individual to manage their own finances, undertaking daily tasks such as bill payment or transferring money.

Two partners completed iBank training over the year, both of whom are now 'independent iBank users.'* One of these partners now uses internet and telephone banking by themselves with the other now an independent telephone banking user.

Analysis of attendance data in Coen shows that partners who access iBank independently use it more frequently than those who require assistance. This suggests independent iBank users might also manage their money more regularly than partners requiring assistance with iBank. This trend was evident in the final quarter of 2012 when our number of iBank users remained stable but unassisted sessions rose, illustrating an increase in the frequency of independent use.

Little 'a' sessions

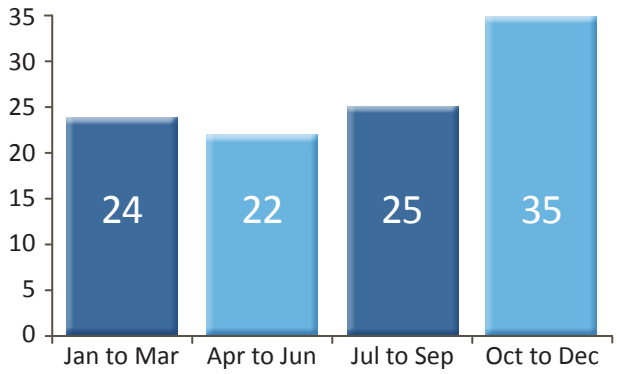
Usage of iBank within the adult population



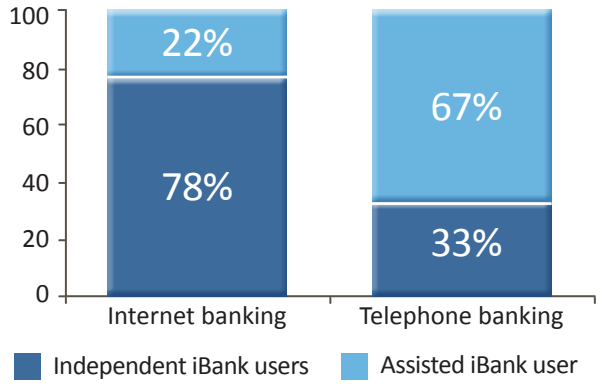
Activities

Sixty-nine individuals attended 192 little 'a' sessions throughout the year, an average of three sessions for each user. After two relatively quiet quarters in the middle of the year, attendance rose sharply from thirty-seven sessions in the third quarter to sixty-seven in the fourth quarter, an increase of more than eighty per cent. This is yet another sign that our credibility within the community as a source of support for building financial capabilities and helping to resolve financial problems is on the rise. This can also be attributed to our growing presence in the community through regular engagement activities such as the Wellbeing Centre's community breakfast.

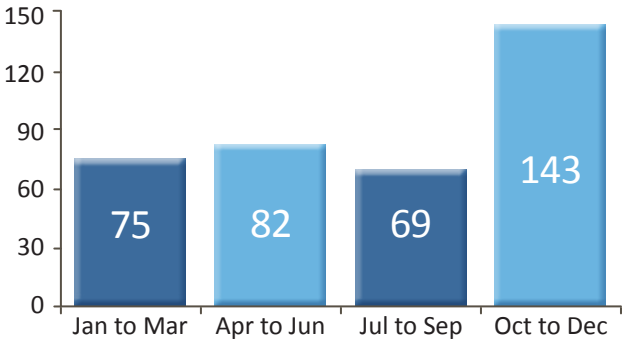
iBank participants



iBank usage and level of independence



Unassisted iBank sessions



* An independent user is one who has used iBank 'unassisted' at least eighty per cent of the time in the past three months.

iBank competency levels 2012	Total
Independent after training	2
Independent after training — computer	1
Independent after training — telephone	2
Competent after training	-
Independent users — computer	50 (78%)
Independent users — telephone	14 (33%)
Moved from assisted to unassisted — computer	3
Moved from assisted to unassisted — telephone	1

Achievements

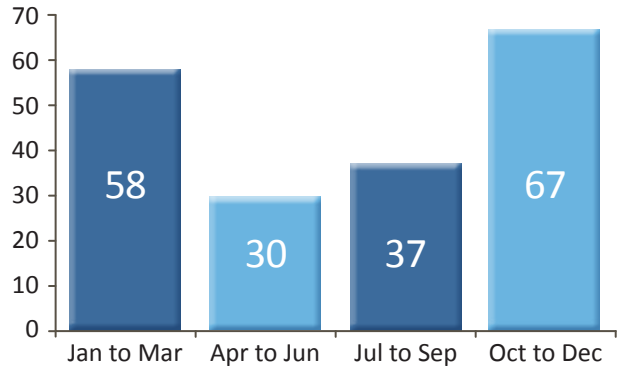
Seven per cent of little 'a' participants began an MPower Journey this year, a small but commendable achievement, signalling that our referral process is gaining traction. We expect to improve our referral rate in 2013 through targeted promotional efforts.

MPower Journey

Activities

Forty members attended ninety-seven MPower Journey sessions during 2012, approximately eight each month.

MPower Little 'a' sessions



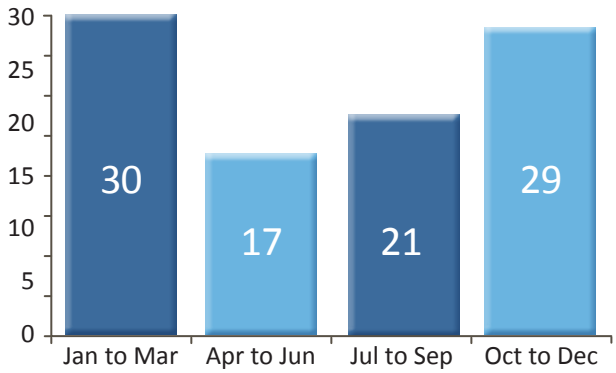
Three of these sessions were attended by family groups, a number we will build upon in the coming year as we begin to focus more on families instead of individuals. This emphasis on family groups will allow our partners to collectively set goals for the future and collaboratively work towards achieving them.

After two relatively quiet quarters in the middle of the year, attendance picked up in the final three months. One likely reason for this is our focus on family engagement during the second half of 2012. By making our presence felt and continually strengthening relationships, this has encouraged partners to continue participation in the MPower Journey.

Achievements

MPower Coaching supports individuals to build their capability to achieve a life they have reason to value. It does so by working with individuals and families to articulate a vision for the future and then supports them to achieve their vision. From October to December, members of our team surveyed a sample of five coaching participants to assess how they were progressing towards their aspirations and the effectiveness of coaching as a change agent. The results suggest that attendance at

MPower Journey sessions



> "With MPower I've learnt to look after my money."
>
> **Victor Lawrence**

Little 'a' sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Little 'a' sessions	58	30	37	67	192
MPower members who reach three little 'a' sessions	6	2	6	11	25
MPower members who have moved from little 'a' to MPower Journey	2	1	3	2	8

Coaching retention	A space	B space	C space	D space	Ongoing
Per cent progressing from previous session	53%	79%	52%	85%	64%
Overall rentention	53%	52%	30%	25%	16%

coaching sessions has a positive impact on those surveyed with four of five making some progress towards their personal aspirations.

Throughout 2013, we will continue to assess our partners' progress towards their personal visions so that we can continue to improve upon our product.

Money Management Support

Activities

During 2012, our members attended thirty-five Money Management Support sessions. The bulk of these (twenty-nine) took place in the first half of the year. Fourteen individuals attended, representing six per cent of the adult population.

Of the six Money Management Supports on offer, Payment Support has been the most popular in Coen, followed

Money Management Support 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Group sessions	-	-	-	-	-
Support sessions	13	16	2	4	35
Banking	2	5	-	2	9
Debt Reduction	1	-	-	-	1
Budget	4	3	-	-	7
Wealth Creation	1	-	-	-	1
Internet and Telephone Banking	-	1	1	-	2
Payment	5	7	1	2	12

MPower Journey 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Sessions	30	17	21	29	97
Write visions (B space)	3	2	1	7	13
Action plans (D space)	5	3	6	4	18
Family (group)				3	3

> "I'm setting up a payment plan to pay my debts and save."
>
> **Mabel Peter**

> "MPower has changed my life."

Victor Lawrence has been an MPower member for two years. 'I signed up to MPower because I wanted to learn to save more money.'

In his time with MPower, Money Management training has taught Victor to effectively budget his finances and save for the items he needs and wants. Victor has completed Budgeting Support and Payment Support; two of the four Money Management Tools available to all MPower members. He has also begun his MPower Journey with an MPower Coach.

'MPower has changed my life. Now I have money available to buy everything I want. I have money for food, and have bought a bed, mattress, freezer, washing machine and a television. My family are happy for me and everyone wants to know how I manage to buy everything. I tell them it's because of MPower.' Wise Buys provides Victor with the opportunity to make wise purchases using the money he's learnt to manage effectively.

Victor is currently saving up for a trip to Brisbane. 'I want to visit my family, especially my grandchildren.'

Banking products and services	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Referrals	6	1	13	-	20

closely by Banking Support and Budget Support. Partners have responded positively to these three support sessions as they provide practical support that can be immediately applied to our partners' personal financial situations. Only one Debt Reduction Support session was attended, suggesting we need to examine the way we promote and deliver this opportunity in the community. The same can be said for the Wealth Creation Support session, of which we held one session throughout the year.

Achievements

Going into 2013, we will begin to assess individuals after they complete each Money Management Support session to determine whether they have understood and gained competency in the course content. These results will be reported in the next quarter's report.

Student Education Trusts

Membership

Coen's support for Student Education Trusts remains unparalleled across the four Opportunity Hubs.

Its success in attracting donors is noteworthy for three key reasons. First, with over 100 per cent of children already signed up to trusts, new sign ups in 2012 were primarily new and expectant parents. This is a remarkable sign of the value our parents place on education and a demonstration of the community's ongoing commitment to meet their children's educational needs.

Second, with a total of 273 donors, we have more donors than the adult Coen population*, showing that friends and family outside Coen are also contributing to the children's educational needs.

Finally, Coen is the only community to have students with tertiary-level trusts, an indication that the community's commitment to education continues right through to tertiary (and further) education.

This year, we had a slight increase in the number of trusts, which rose two per cent from 171 to 174. Breaking this down into each trust category, there are:

Student Education Trusts 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Number of donors	270	272	273	273
New trusts	4	2	1	0
Trusts	171	173	174	174
Early childhood	22	23	23	23
Primary school	59	59	59	59
Secondary school	27	27	27	27
Tertiary/further education	3	3	3	3
Completed school	11	11	11	11
Non-active	49	50	51	51

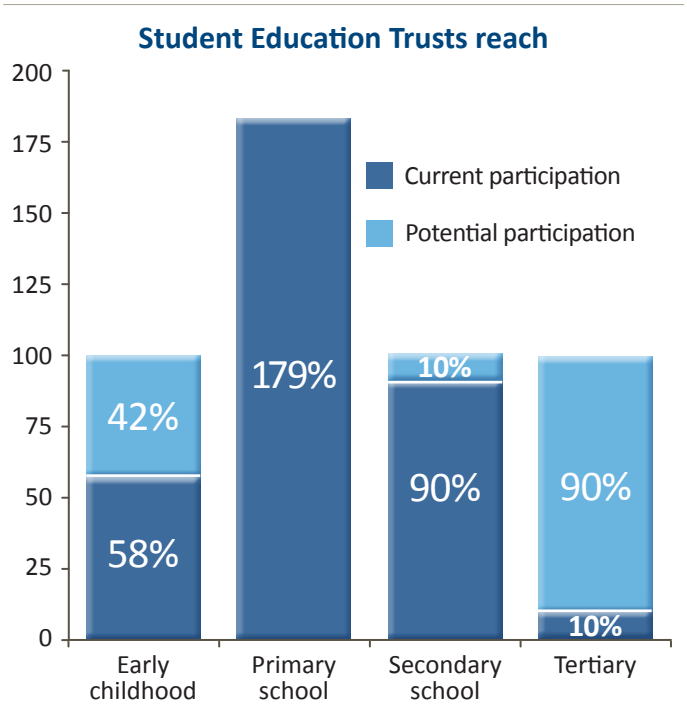
- Twenty-three early childhood educational trusts (fifty-eight per cent of the total early childhood population)†
- Fifty-nine primary school trusts (one hundred and seventy-nine per cent of the total primary school aged child population)‡
- Twenty-seven secondary school trusts (ninety per cent of the total secondary school aged child population)
- Three individual tertiary/further education trusts (ten per cent of the total tertiary/further education aged population).‡

> "I now have money for my kids' education when I need it."
>
> **Marilyn Kepple**

* Based off a total population of 230 adults, taken from the ABS Census, 2011.

† Population data taken from the 2011 ABS Census data for Indigenous Regions by postcode.

‡ The fact that we have a higher number of children than are recorded in the official census data is because some children signed up to SET have left the community, but also because there may be slight errors in the census data.



Activities

Coen's Trust balances are a healthy $265,391.07. This constitutes thirty-two per cent of the overall trust balance across all communities, an impressive achievement considering its population makes up less than twelve per cent of the combined population.

Spending on educational items was consistent across the four quarters although slightly lower towards the end of the year. Donors purchased a total of 649† goods and services in 2012, with sixty-five per cent of purchases for children with a primary school account. This is higher than expected, as only thirty-six per cent of trusts are primary school accounts, and suggests there is more work to be done to build upon parents' understanding of their young children's early development needs. Early childhood purchases accounted for sixteen per cent of total purchases, while secondary school purchases accounted for twelve per cent.

Notable purchases include eleven laptops for students with secondary school and further education/tertiary accounts. Notable services utilised include kindergarten and day care fees, AFL Cape York program, CYAAA Leadership camp, CYAAA school camp and school/boarding school fees that are not covered by government subsidies.

Nearly five per cent of all purchases were made through the Wise Buys catalogue, and primarily consisted of back to school packs and boarding school packs.

† Due to changes in reporting methods, figures may not be accurate.

"Everyone thinks Student Education Trusts are a very good idea."

May Kepple signed up as a donor to Student Education Trusts in 2005, and has been making fortnightly contributions to her grandson Colin's education trust. May signed up because she knew it would be easier for her to finance ongoing educational expenses.

'I know students can get everything they need for school through Student Education Trusts. When I was going to school I found it hard to get what I needed, like school shoes. Now that Colin has an account, I don't go through stress about not having any money to buy anything for school.'

An education trust can be used to make a Wise Buys purchase using pre-paid credit cards managed by the local Hub staff. May has recently purchased a Boys' Boarding School Pack, from Big W, that has all the bedding and toiletries Colin will need for the new school year at The Cathedral School in Townsville.

Colin was so proud to receive his Boarding School Pack that he un-wrapped his package straight away to investigate what he received.

May is also an MPower member, having signed up to the Money Management program in 2012.

Funds	Category	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Student Education Trusts funds balance (end of quarter)	Early childhood	$73,637.60	$34,589.12	$33,615.87	$26,857.89
	Primary school	$98,134.52	$131,236.93	$134,241.07	$127,991.65
	Secondary school	$58,123.91	$62,392.32	$63,077.19	$59,097.93
	Further education	$6,350.53	$4,554.10	$24,490.42	$2,848.47
	Completed school	$22,453.94	$22,453.94	$22,453.94	$22,453.94
	Non-active	$25,736.50	$32,833.86	$26,141.19	$26,141.19
Number of educational purchases using Student Education Trusts	Early childhood	60	3	29	10
	Primary school	142	48	126	107
	Secondary school	22	25	15	53
	Further education	-	-	2	7
	Completed school	-	-	-	-
	Total purchases	**224**	**76**	**172**	**177**
Percentage of purchases against total purchases	Early childhood	27%	4%	17%	6%
	Primary school	63%	63%	73%	60%
	Secondary school	10%	33%	9%	30%
	Further education	0%	0%	1%	4%

Sessions	Sign-up	General support	Purchase	Change details	Total
Oct to Dec	5	24	67	-	96

Staff in Coen also embraced the use of a pre-paid credit card for parents to purchase educational items online and have them delivered to the student. This enables parents in Coen to access a wider variety of educational goods at more reasonable prices, particularly in the wet season, and makes educational buying easier and more efficient.

Achievements

Approximately sixteen per cent of our donors are 'committed contributors,' remaining up to date with all of their Student Education Trusts payments. An estimated thirteen per cent are 'intermittent contributors' and have paid part of their committed contribution.*

> "I would recommend Student Education Trusts to anybody."
>
> **Helen Peter**

Wise Buys

Membership

In 2012, our team continued to promote Wise Buys as an opportunity for partners to meet their needs by accessing good quality, affordable items. Throughout the year, Coen's Wise Buys membership rose to fifty-one individuals, approximately twenty-two per cent of Coen's adult population and thirty-six per cent of Coen's MPower members. Total membership rose two hundred per cent from seventeen members in December 2011. This is the second highest take up rate across the four Opportunity Hubs, a reflection of the time and effort our team has put into engaging with families and promoting the benefits of Wise Buys.

Sign-ups were steady in the last three quarters, after a significant jump from only one sign-up in the first quarter. The largest increase occurred during the third quarter when membership rose by 15 members (a fifty-

* These figures may include accounts that are inactive, closed or are funded by other educational means. Due to the nature of how we capture data, it is too difficult to break this down further however hopefully with the new database this will become clearer.

Membership 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members	18	26	41	51	51
New members	1	8	15	10	34

eight per cent increase from the second quarter). During this period, MPower Consultants undertook targeted promotional activities, reminding families to prepare for the upcoming wet season. A particular highlight for the year was the sign-up of nine individuals in just four weeks, a testament to the effectiveness of targeted promotional activities. We hope to do similar activities in 2013 to sustain the growth and use of the Wise Buys opportunity.

Activities

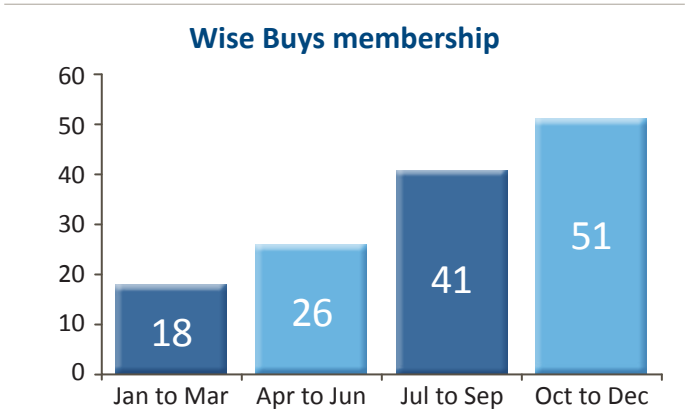
Throughout the year, our partners completed forty-three Wise Buys purchases, with a slight decrease in purchases throughout the year. Our busiest periods were the first and third quarters when partners completed sixteen and seventeen purchases respectively. Although our partners made eleven purchases in the fourth quarter, only one was completed while the others are awaiting delivery. This reflects a change in the way we record purchases in our database, as we can now differentiate between the different stages of ordering. This allows our operations staff to better oversee and manage each purchase. Items bought throughout the year included home computers, clothing, televisions, a swing set, groceries, and education supplies purchased using Student Education Trusts.

Nine Wise Buys partners attended twenty-one Wise Buys sessions in the fourth quarter*, seven that were initial consultations, thirteen that involved researching purchases, and one where the partner completed their purchase. Overall forty-three per cent of all sessions either related directly to a purchase in progress or resulted in a purchase being made.

Achievements

One hundred per cent of the eleven purchases from the fourth quarter† can be categorised as 'needs.' This is the highest percentage of 'needs' purchases across the four Opportunity Hubs and reflects our families' commitment to meeting their needs before purchasing wants.

Results from a survey of Wise Buys users shows the Wise Buys catalogue is a popular tool among our users. Most



Purchases 2012	Total
Purchases	43
Partners making purchases	5†
Amount spent	$104.80
Purchases categorised as 'needs'	1‡
Purchases categorised as 'wants'	-
Amount spent on 'needs'	$104.80‡
Amount spent on 'wants'	-
Unassisted purchases	1

"I have my own computer!"
Lisa Peter Banjo

respondents had used the catalogue at least once, while thirty-three§ per cent had purchased an item from it. In line with our approach to collaborative co-design, we also asked partners to suggest additional items they would like to see added to the catalogue. Popular requests included clothes, bags, suitcases, and camping and fishing gear and will be incorporated into the catalogue over the coming year.

Sessions	Consult	Payment	Research	Purchase	Total
Nov to Dec	7	-	13	1	21

Payment types	NILS	Lay by	SET Pre-paid Credit Card
Nov to Dec	-	-	1

Level of assistance	Level 1	Level 2	Level 3	Level 4	Unassisted
Users — Nov to Dec	-	-	-	-	1

* Formal Tracking measures implemented in Q4 2012.
† This figure is representative of November and December as methods for reporting on this data were only introduced in November 2012.
‡ Reporting on the proportion of funds spent on 'needs' as opposed to 'wants' is only possible for November and December as we implemented formal tracking methods in November 2012.
§ N=6.

It takes a village to raise a child

Positive Kids

With no Student Case Manager allocated to Positive Kids in Coen, there were no formal Positive Kids sessions held this year. Towards the end of the year, our Hub Leader undertook engagement sessions with parents at the school, introducing them to the Triple P strategies that might assist in maintaining their children's daily school attendance.

Strong Families

Membership

Our parenting team had a solid year after **It takes a village to raise a child** launched in February. Sign-ups rose fifty-five per cent, from eleven in March to seventeen in December. This represents approximately six per cent of our target population.* This percentage is lower than was reported in previous reports as we recently broadened the scope of our target population from 'parents' to include all individuals in the community. This is to ensure our focus reflects the ultimate goal, which is to ensure that everyone in the community takes responsibility for making positive parenting a social norm.

Strong Families 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	11	18	17	17	17†
Graduates	-	7	-	-	7
New registrations	11	7	3	-	21
Sessions held	1	28	17	3	49
Home visits	3	9	11	-	23
Attendance	1	37	32	NR	70

Activities

Parents and extended family attended forty-nine sessions and twenty-three home visits in 2012. During the final quarter, only one participant‡ (ten per cent of active participants) attended sessions. Our parenting team also undertook thirteen family engagement sessions in the final quarter, to maintain strong relationships with families in the community. Family engagement sessions offer opportunities for Positive Parenting Consultants to discuss Triple P parenting strategies in an informal setting and allow us opportunities to reach individuals who are not yet participating in the full program.

Seven of our participants graduated from the program in June 2012, attending a graduation ceremony and celebratory barbeque for themselves and their families.

In November, our Positive Parenting Consultant returned to her family in Cairns. We express our sincere gratitude for her hard work throughout the year and wish her the best of luck in her new endeavours. We have advertised for a new Positive Parenting Consultant to begin work in early 2013.

Achievements

Twenty-nine per cent of our participants attended voluntarily in 2012, which exceeds our 2012 target of ten per cent. This is a commendable achievement for our team. It also reflects a strong support base that we will harness in the coming year to expand our reach to more families in Coen.

Baby College 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants		13	14	14	14†
Graduates		-	-	-	-
New registrations		13	1	-	14
Sessions held		12	17	1	30
Home visits		16	10	-	26
Attendance		14	6	NR	20

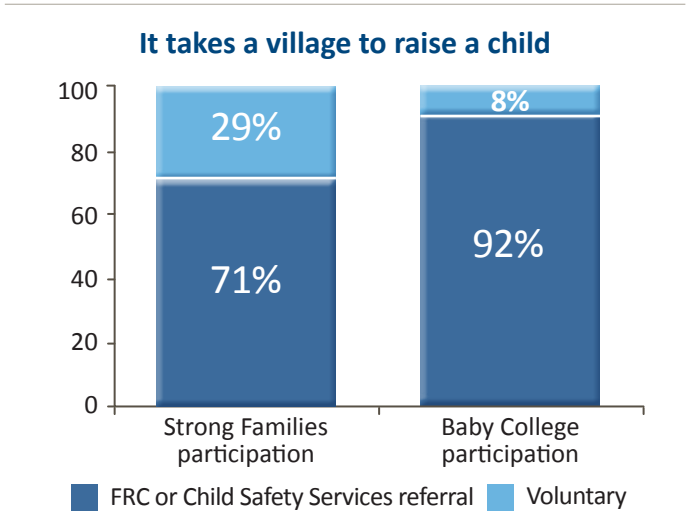
Baby College

Membership

After starting the year with a laugh and a joke during Mary G's whistlestop visit to Coen, fourteen new and expectant parents took on the challenge of building their skills in positive parenting. The second quarter proved to be our busiest period for new registrations as thirteen individuals signed up to Baby College in three months. Total participation has remained relatively stable since then with one sign-up during quarter three.

Activities

Parents and extended family attended thirty sessions and twenty-six home visits throughout the year. Quarters two



* Target population is 280 in Coen, which includes all adult population and some individuals in the 15–18 age group.
† Number of distinct users, not a cumulative total.
‡ Active participants are the number of overall participants minus the number of graduates.

and three were our busiest periods with a decline in the number of sessions in the final quarter due to our Positive Parenting Consultant's departure in November. One participant (seven per cent of active participants) attended sessions in the final quarter of the year, reflecting an area for our team to improve upon in 2013. We expect our attendance rate to rise as we introduce new incentives and daily Handicraft activities.

Achievements

We have retained our high rate of voluntary participants with ninety-two per cent of Baby College participants attending voluntarily. This exceeded our 2012 target of ten per cent, indicating sustained support within the community.

> "The participants enjoy having somebody to talk to about their children in a positive way. These programs show another aspect of raising children, so parenting can be enjoyable and fun."
>
> **Paula Lee, Positive Parenting Consultant**

Pride of Place

Membership

Coen's budding green thumbs have made their presence known this year as they signed up as Pride of Place (POP) members, worked on household projects and spruced up their backyards for the annual Garden Competition. With over ten per cent of our adult population (twenty-four individuals) registering as POP members, we have the second largest take-up rate of the four Opportunity Hubs. We expect that ongoing Garden Club sessions will see this number rise even further in 2013 as individuals invite their families and friends along to meetings to benefit from gardening advice and workshops.

Activities

Four households completed household projects this year, bringing to seven the total number of completed household projects in Coen. This represents thirteen per cent of the estimated fifty-four households in Coen, a solid achievement for our team. Throughout the year, household projects included the installation of barbeques, swing sets, pergolas and outdoor furniture. A number of households have also installed vegetable gardens, enabling their families to produce their own food at a low cost. On completing their household project, all families also receive a maintenance kit so they can continually maintain the appearance and functionality of their backyard.

Achievements

Although it is difficult to quantify the benefits of participating in POP, analysing anecdotal participants' feedback allows us to identify and categorise common outcomes.

Conversations with POP members highlight three primary outcomes.

First, participants report a rise in community spirit associated with their vegetable gardens. Millie Sellars†, winner of the Best Garden in the Village and Best Edible Garden offered one example of this when she said: 'We grow fruits and vegetables to share with others, not just with our family but we want all the clans to eat our food. Everything we do in the garden, it's all from the heart.' This finding is supported by external research on gardening, which suggests it can have a positive effect on community cohesiveness.‡

Second, POP supports families to produce healthy food, especially in the wet season when fruit and vegetable supplies are low. This is evident in comments from Rosie

* Number of distinct users, not a cumulative total

† Although Millie Sellers did not complete a household project, she was a competitor in our Best Garden in the Village competition.

‡ See Wakefield, S., Yeudall, F., Taron, C., Reynolds. J and Skinner, A (2007). 'Growing urban health: community gardening in South-East Toronto' Health Promotion International 22(2): 92-101.

“Now my whole family is getting involved in the gardening.”

Lavinia Thomas has recently signed up to Pride of Place and is currently saving her $1000 contribution for tools and equipment she will use in her ‘Backyard Blitz’ and to maintain her garden. ‘I signed up because others told me about the great things they are getting and I have seen the great products and services. I want my garden to look like a mainstream garden, and I didn’t know where to start.’

‘I am really looking forward to enjoying my new garden with my family and friends, and I will make sure it’s still there for my kids and grandkids.’

Aspiring green thumbs have been attracted to sign up to POP thanks to the resurgence in interest sparked by the Best Garden in the Village Awards and the introduction of Garden Club. ‘Listening to what other people are saying, everyone wants POP.’

Garden Club kicked off in Coen this year, and Lavinia is an enthusiastic founding member. During the inaugural session of Coen Garden Club participants learnt about taking cuttings and propagation techniques. ‘I never knew that a little seed or cutting can grow so quickly if you water it. From what I learnt, my whole family and I are now getting involved with the gardening. People are asking me where I got my new plants, and I encourage other people to do what I did. We can all save a lot of money on plants by getting cuttings from other gardens in the village.’

She is also signed up to MPower, Wise Buys and **It takes a village to raise a child**, and is a donor to her children’s Student Education Trust accounts.

Bulmar, our Most Interesting Garden Winner: ‘We’re learning about healthy eating but it’s so hard during the wet season. When the shop does get fruit and vegetables in, they go so quickly. We grow tomatoes and lettuce because they’re expensive and we can’t get them in the wet season.’

Third, household projects — and the completed gardens that come with them — encourage families and friends to spend time together. According to Rosie Bulmar, ‘We use the pergola all the time. We have family over when they’re passing through town and sometimes we have church gatherings out there too.’ Such gatherings contribute to stronger families and stronger communities and can only emerge through shared experiences in a comfortable environment.

Pride of Place 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Households					54
Members	15	11	12	24	24*
New members	2	2	1	12	17
Backyard Blitzes					
Sign ups		2	-	12	14
Elements	43	59	59	59	59†
Completed	4	7	7	7	7†
Contributions	48%	68%	N/A	N/A	58%
Sweat equity	60%	75%	N/A	N/A	68%
Vegetable gardens					4
Planned Blitzes	1	3	-	-	4

“It was like a blessing to my place. I am happy and I spend a lot of time here.”

Rosie and Bernard Bulmer

“We are proud of our place.”

Bernie and Rosie Bulmer are taking full advantage of the wide range of Opportunity Products available to the community members of Coen. They are signed up to Pride of Place, Student Education Trusts and MPower.

Before completing a POP ‘Backyard Blitz’, Bernie and Rosie didn’t have much room to socialise with friends and family. ‘Before, we only had a small veranda and we couldn’t have many family or friends over. Now family come over and we even have church gatherings, everyone can fit under the pergola. We use the pergola all the time. We sit out there to eat our supper and enjoy the breeze when it’s really hot inside.’

Bernie and Rosie are so happy with their garden renovations that they are spreading the word about POP. ‘Our friends and family all think that our garden is really good and want to know how we did it.’

Having successfully completed POP, Rosie and Bernie are motivated to continue maintaining and expanding their garden. They have already started making significant additions to their yard. ‘We’re planning on doing a lot more gardening. We’ve been learning about healthy eating but it’s so hard during the wet season. When the shop does get fruit and veg in, they sell out quickly and it’s very expensive. So we’re making a green house and vegetable garden, and want to share what we grow with all the families during the wet season.’

Bernie and Rosie participated in our inaugural Best Garden in the Village Awards, winning the Most Interesting Garden category. ‘We were really happy to win the whipper-snipper. We haven’t been able to use it much because it hasn’t been raining and the grass hasn’t been growing. But we will definitely use it lots after the wet season.’

Bernie and Rosie also have education trusts for their children, which they’ve used over the years to purchase uniforms, education supplies and laptops. ‘I’m so proud of what my girls, Molly and Charlene are doing,’ says Rosie. Molly completed a traineeship with Cape York Partnerships and has now been accepted into university to become a teacher. Charlene has recently joined our Coen Opportunity Hub as part of our **It takes a village to raise a child** Home Crew.

As a member of our Money Management program, Rosie strongly advocates that MPower has taught her how to manage her expenses. ‘MPower is really good. It helps me to pay my bills. You can go [to the Opportunity Hub] and they will give you lots of information.’ Rosie believes MPower gives community members information and knowledge that they otherwise would not have access to.

Hope Vale Opportunity Hub



This year was a time of change for our team in Hope Vale, but also a time of consolidation. We moved into our new Opportunity Hub, hired eight new staff, established a Parenting Hub and launched **It takes a village to raise a child**, and we also took time out to reflect upon on performance, identify opportunities for improvement and share stories of success.

I am exceptionally pleased with our achievements for 2012. As the year comes to an end, our team has reached a significant milestone: more than fifty per cent of the adult population in Hope Vale is signed up to at least one Opportunity Product. Although some families were previously reluctant to participate in our Opportunity Products, positive feedback from other families, our growing presence in the community and continually strengthening relationships are beginning to shift their attitudes. Two of our commitments for 2013 will be to increase participation among existing members whilst also broadening our reach across the community.

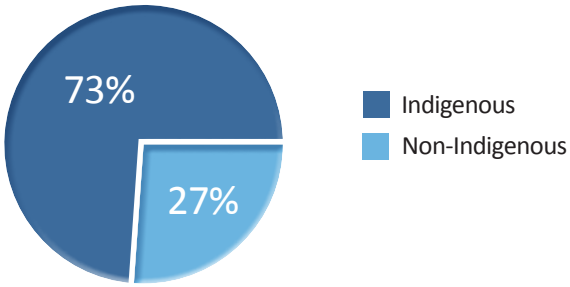
Throughout the year, we continued to embed family engagement into all our work. Three engagement activities stand out as particular highlights: a Mother's Day luncheon to promote Baby College among new and expectant mothers, a **It takes a village to raise a child** presentation to thirty-two men at the Hope Vale men's club, and a speech at the Disability Week launch to discuss the ways in which our opportunities work to support individuals with disabilities. These three examples are a small sample of the many engagement activities our team undertook throughout the year in order to further extend our reach.

This year was also a time for consolidating Indigenous employment at the Hope Vale Opportunity Hub. During 2012, we hired eight new staff members, all Indigenous, bringing to eight* (seventy-three per cent of all staff members) the number of local Indigenous employees on our team. With this local indigenous knowledge, our team is able to capitalise on strong local networks and contribute to CYP's collaborative design methodology.

We continued to observe interest in home ownership across Hope Vale this year. During April, our team held preliminary information sessions for aspiring home owners during which twenty-two partners (eighty per cent of those in attendance) completed Expression of Interest forms. This demonstrates both a strong foundation of support for home ownership and high levels of interest in Bayan.

We were delighted to host the Governor-General, Her Excellency Ms Quentin Bryce, South Australian Parliamentarian Rowan Ramsey and the Hon. Victor Dominello NSW Minister for Aboriginal Affairs on visits to our Opportunity Hub this year. We hope their trips were both enjoyable and a valuable learning experience.

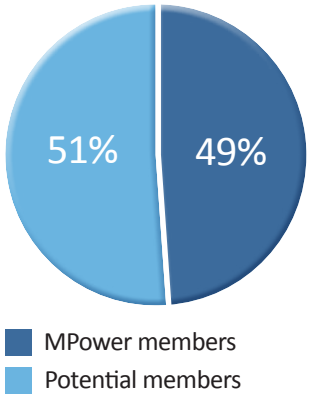
Opportunity Hub Indigenous staff employment



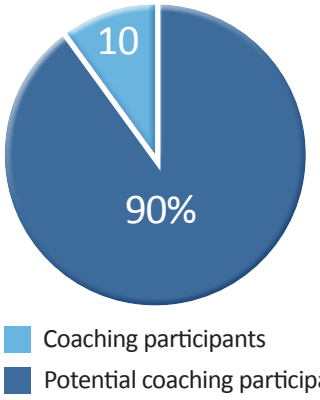
* Two Home Crew who were hired in early 2012 left the organisation later in the year.

MPower

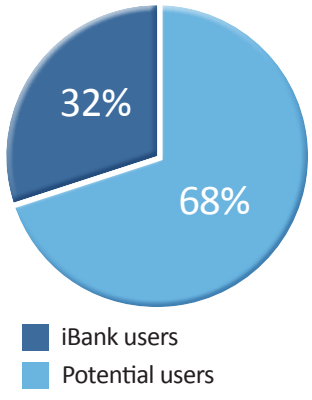
MPower membership



MPower Journey



Usage of iBank within the adult population



Membership

As we finish 2012, 409 individuals are signed up to MPower which represents forty-nine per cent of the adult population.* Throughout the year, 239 new members signed up, boosting membership by 141 per cent from the 170 members we had in December 2011. This has been a sound achievement, which is the result of our team's continued dedication to exemplary work. We also thank the many individuals who have shared their experiences with family and friends, encouraging them to also sign-up and take responsibility for managing their finances. During 2012:

- 265 members (thirty-two per cent of the adult population) used iBank to manage their finances online
- 197 members (twenty-four per cent) sought our assistance to resolve 1089 little 'a' financial problems
- Eighty-one members (ten per cent) attended MPower Coaching sessions
- Forty individuals (five per cent) attended Money Management Support sessions, gaining valuable money management skills.

MPower 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members					409
New members	127	48	37	25	239
Participants					
iBank	149	165	136	115	265‡
Little 'a'	83	103	103	81	197‡
MPower Journey	35	24	35	30	81‡
Money Management Support	12	16	11	8	40‡

* Calculated using a total adult population of 827 individuals, extracted from the 2011 ABS census data.
† CYP's FRC reports, June 2011 to December 2012.
‡ Number of distinct users, not a cumulative total

The large majority of our members are self-referrals, meaning they joined MPower after hearing about the opportunity from friends, family or through one of our team's family engagement activities. Our high rate of voluntary members reflects a growing support for the MPower product across the community. Our records suggest forty-two individuals were mandated to attend by the FRC†; of these, fifteen have attended coaching, the component all FRC referrals are required to attend. This reflects a conversion rate of thirty-six per cent, a slightly higher rate than in Aurukun and Coen.

iBank

Activities

Two hundred and sixty-five individuals used iBank 3441 times in 2012, an average of 285 visits each month. This translates to twelve sessions — or once a month — per person. While this puts our users at the lower end of the internet banking use spectrum across the four communities, it nevertheless indicates that our partners are taking responsibility for their finances by regularly accessing internet or telephone banking.

Usage levels dropped in the second half of the year, from approximately 1100 sessions each quarter over the first half of the year to 689 in the third quarter and 501 in the final quarter. This is the result of ongoing technical difficulties at our new office building. Since our move in August, our Telstra services have not worked. Our team has been working off internet dongles which understandably limits the number of people who can use the internet at any one time. It also frustrates our members and makes our service unreliable. We are looking to resolve this in early 2013.

Internet banking is by far the most commonly used iBank component with nearly eighty per cent of all sessions using

> “I felt so frustrated as I didn’t know how to pay my bills!”
>
> **Susan Baru**

internet rather than telephone banking. Our team delivered forty internet and telephone banking training sessions throughout the year, working with thirty-seven individuals to build their capability in internet and telephone banking.

Since April 2011, 309 individuals have used iBank, 265 of whom were active in 2012. Although we have retained eighty-six per cent of active users, this nonetheless indicates that some users did not return in 2012. In the coming months, we will endeavour to work with these individuals to identify opportunities to improve our product and our level of client delight.

Achievements

Eighteen of the thirty-seven training participants, nearly fifty per cent, have been categorised as ‘independent users’ and can now use either internet or telephone banking independently.

A comparison of pre- and post- training independence ratings scores shows that nearly fifty per cent of trainees increased their independence rating after doing iBank training. This is twenty-six percentage points higher than the apparent change among non-iBank trained individuals over a twelve month period.

Little ‘a’ sessions

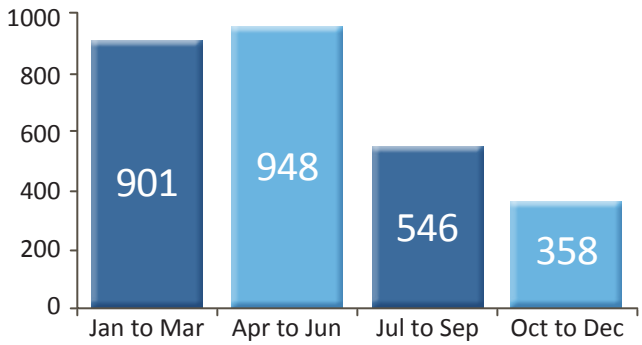
Activities

One hundred and ninety-seven individuals attended 1089 little ‘a’ sessions during 2012, approximately six sessions per user.

The two middle quarters reflected the most frequent usage with partners attending 320 sessions in the second

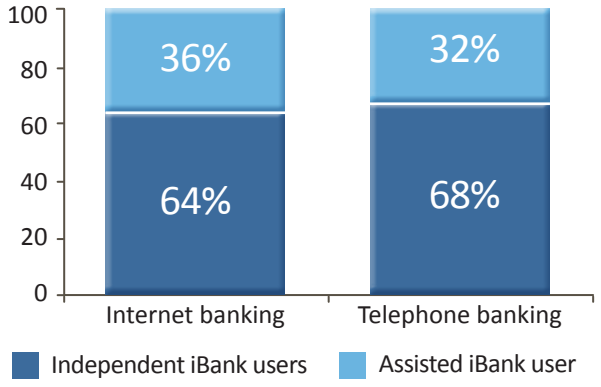
Level of asssitance	Level 1	Level 2	Level 3	Level 4	Level 5
Number of users — Oct to Dec	5	5	7	2	14

Unassisted iBank sessions



iBank sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Total	1133	1118	689	501	3441
Assisted	232	170	143	143	688
Unassisted	901	948	546	358	2753
Computer	898	917	540	350	2705
Telephone	234	195	149	151	729
Training sessions	9	17	9	5	40

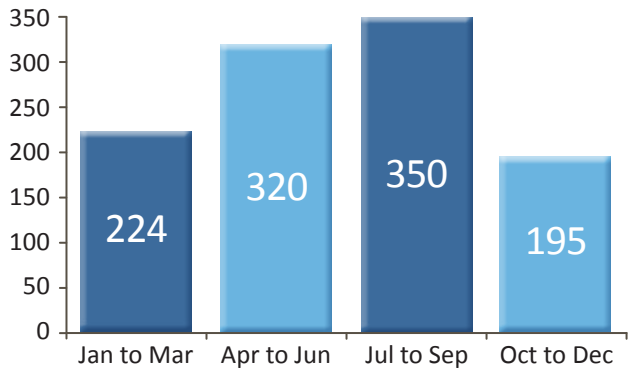
iBank usage and level of independence



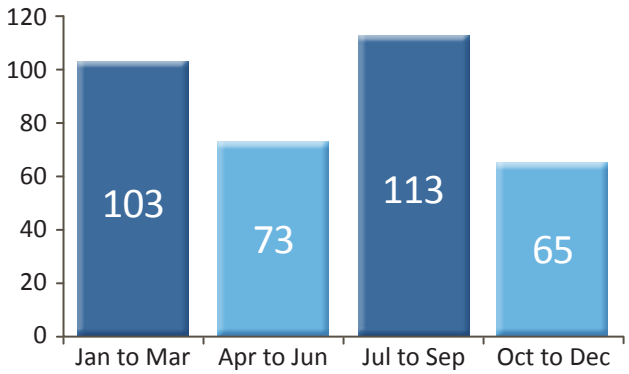
iBank competency levels 2012	Total
Independent after training	18
Independent after training — computer	15
Independent after training — telephone	15
Competent after training	2
Independent users — computer	153 (64%)
Independent users — telephone	99 (68%)
Moved from assisted to unassisted — computer	5
Moved from assisted to unassisted — telephone	2

Little 'a' sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Little 'a' sessions	224	320	350	195	1089
MPower members who reach three little 'a' sessions	28	34	24	8	94
MPower members who have moved from little 'a' to MPower Journey	6	4	6	3	19

MPower Little 'a' sessions



MPower Journey sessions



quarter and 350 in the third. This decrease can again be attributed to the disruption in our internet services as access to the internet to address financial issues has been unreliable. We expect numbers to return to their pre-interruption high following resolution of our technical issues.

Achievements

Five per cent of our little 'a' participants began MPower Coaching in 2012, a small but commendable achievement, signalling that our referral process is having modest success. Considering that ninety-four individuals have reached their third little 'a,' improving our referral rate reflects a challenge for us in 2013. Our team expects to improve this rate through focused partner engagement strategies and improved use of the strategic conversation model with our partners.

MPower Journey

Activities

Our MPower Coach achieved a significant milestone this quarter: her six hundredth coaching session. This achievement is a testament to her dedication; the strong relationships she has formed with our partners in Hope Vale; and the frequency with which our coaching participants refer others to MPower Coaching.

Throughout the year, eighty-one participants attended 354 coaching sessions, an average of thirty each month.

MPower Journey 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Sessions	103	73	113	65	354
Write visions (B space)	12	9	19	9	49
Action plans (D space)	28	17	30	9	84
Family (group)				7	7

Nearly fifty of these sessions involved establishing visions for the future (B space sessions), while an impressive eighty-four developed action plans or household budgets (D space sessions).

> "I'm happy and proud of myself. I know I can do it!"
>
> **Derek Deemal**

Money Management Support 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Group sessions	-	-	-	-	-
Support sessions	16	19	15	10	60
Banking	-	-	-	1	1
Debt Reduction	-	-	-	1	1
Budget	2	1	3	2	8
Wealth Creation	2	-	-	-	2
Internet and Telephone Banking	9	17	9	5	40
Payment	3	1	3	1	8

Coaching retention	A space	B space	C space	D space	Ongoing
Per cent progressing from previous session	81%	68%	54%	95%	56%
Overall rentention	81%	55%	31%	30%	25%

After a concerted effort to encourage individuals to attend coaching sessions with other family members, partners attended seven group sessions in the final quarter (eleven per cent of all sessions in this quarter). We continue to encourage these group sessions so that family members are able to form a consistent vision and support each other in following through with their action plans. Feedback from participants suggests that individual sessions also remain valuable as they provide opportunities for our partners to also focus on themselves.

Achievements

One of our partners showed demonstrable improvement in money management this year, progressing from 'needs considerable support' to 'getting organised but needs support' on our Money Management Map,* the tool our coaches use to analyse a participant's money management level. Each partner's position on the map is determined from a standard set of criteria that assesses their capabilities and behaviours in money management. Since the launch of the Family Empowerment Database (FED) in November, we now report on each partner's progress along the map. As the year comes to a close, we have one partner at the 'needs considerable support' level; four at 'getting organised but need support' stage, another two who are 'on track' and one who is a 'strong money manager'. We will continue to report on our partners' progress in 2013.

In another measure of our partners' progress, we also sampled a small number of coaching participants in the final quarter to analyse the extent of their progress towards their personal aspirations. Results in Hope Vale were particularly encouraging and show that one hundred per cent of respondents have made progress towards their aspirations.†

Money Management Support

Activities

Forty participants attended sixty Money Management Support sessions in 2012, with the majority of these sessions taking place between January and September. The final quarter saw a slight drop off (from fifteen sessions in quarter three to ten in quarter four), likely the result of our communications-related issues in the new Opportunity Hub.

Banking products and services	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Referrals	21	21	52	-	94

Internet and Telephone Banking Support is by far the most popular support session with two thirds of all sessions focused on this topic. Another thirteen per cent of sessions were Payment Support, while Budget Support also represented thirteen per cent of sessions. These figures demonstrate the three key areas viewed as being most valuable by our partners: having access to online and telephone banking services; understanding the various payment options available in mainstream Australia, and learning how to budget. These figures also indicate a key area of focus in 2013: promoting attendance at the remaining support sessions and in particular our Debt Reduction Support and Wealth Creation programs.

Achievement

Twenty per cent of participants who attended Money Management Support sessions between October and December 2012 were assessed as competent, indicating ongoing room for improvement in session delivery and content. Materials used during these sessions are currently under revision by the Co-Design Studio in Cairns; we expect the updated materials will allow us to increase participation and build better money management capability.

"I signed up to MPower because I needed help financially. I was spending too much."

Maude Olbar

* Not reported under Aurukun and Coen as data has not yet been added into the Family Empowerment Database.

† N=11.

> MPower helps me get the things I need to raise my children.

Justine Baru and her partner Nicholas Matissey are actively engaged in a wide range of Opportunity Products: MPower, Pride of Place, **It takes a village to raise a child** and Student Education Trusts.

Between them they have four children and together are expecting another child.

Justine has been an MPower member for one year. At the time of sign up, Justine had substantial debt but over the past year she has met with her MPower Coach regularly to develop, maintain and revise her budget. Justine has paid off all her debt and has since signed up with Wise Buys to purchase goods for her family.

Now that Nicholas is also signed up, they are on a family MPower Journey to set financial goals together and maintain a family budget. Nicholas has changed his attitude towards money. 'MPower made me switch around. It has taught me about budgeting and setting some money aside.'

Justine and Nicholas's next goal is to save for a new car. Justine also wants to save up to buy recreational items for the kids, such as a trampoline, bicycles and a swimming pool, which will keep them entertained and the family can enjoy together.

Justine has signed her children up to Student Education Trusts. She puts money aside every fortnight for their educational expenses and also contributes to the school Food Club for her two children attending school in Hope Vale.

Justine says that the new baby has 'changed everything'. Their MPower Coach suggested they sign up to Baby College, a component of **It takes a village to raise a child** targeting expecting parents. They are enthusiastic about starting the program together and want to learn good parenting skills.

Justine and Nicholas have also signed up to Pride of Place. They have saved their $1000 cash contribution and are now getting ready for starting their 'Backyard Blitz'. Nicholas will be working hard on the project, providing sweat equity to pull it all together. They are building a BBQ area as part of their household project so they can spend time with their children outdoors.

Student Education Trusts

Membership

Our team actively promoted Student Education Trusts in 2012, achieving twenty-three new sign-ups which resulted in a fourteen per cent rise in membership throughout the year. This boosts the total number of trusts to 191, fifty-six per cent of the school age population.* Continued sign-ups show ongoing support for the program and a gradual expansion of our reach as parents share stories of their experiences with friends and family.

This year, we had an increase in the number of trusts, which rose fourteen per cent from 168 to 191. Breaking this down into each trust category, there are:

- Twenty-nine early childhood educational trusts (thirty-two per cent of the early childhood population)
- Ninety-one primary school educational trusts (sixty-four per cent of the primary school aged child population)
- Thirty-four secondary school educational trusts (thirty-one per cent of the secondary school aged population)

Student Education Trusts 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Number of donors	188	188	191	203
New trusts	11	-	3	9
Trusts	179	179	182	191
Early childhood	23	23	23	29
Primary school	88	90	90	91
Secondary school	33	33	33	34
Tertiary/further education	-	-	-	-
Completed school	-	-	-	-
Non-active	35	35	36	37

Activities

The Hope Vale trust balance currently sits at $125,049.90, approximately fifteen per cent of the overall balance across all four communities. Within each category, the balance rose steadily throughout the year with each category rising an average of $2,000 in 2012.

Expenditure levels decreased throughout the year with partners purchasing 255 items in the first quarter and 108 in the last. This can be attributed to our ongoing technical difficulties which have made online purchases quite challenging. We expect to see the purchase numbers rise again in early 2013 as parents prepare their children for the 2013 school year.

Of the total 641† purchases, seventy-five per cent were for children with primary school accounts, a continuation of

Sessions	Sign-up	General support	Purchase	Change details	Total
Oct to Dec	6	16	25	3	50

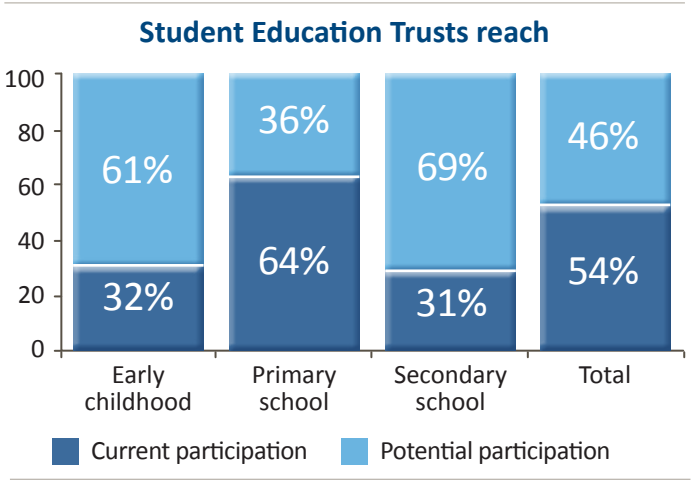
* Population numbers are from 2011 census data

† Due to changes in reporting methods, figure may differ to previous reports. Review of counting methods underway to ensure greater consistency and accuracy.

the trend observed in Aurukun and Coen. Early childhood purchases represent seventeen per cent of all purchases while secondary school purchases represent eight per cent of purchases. This high purchase rate among primary school aged children may simply be a reflection that parents have made a particular effort to ensure their children have the resources they need to be school ready each day. Over the coming year, we hope to see a similar rise among donors contributing to early childhood, secondary and continuing/further education trusts.

Most purchases were made through the Island and Cape Store in Hope Vale, while CYP Student Education Trust Fairs also proved popular. Common purchases included uniforms, stationery, textbooks and readers. Educational services accessed by donors were mainly primary and boarding school fees that are not covered by government subsidies, compulsory sporting fees and school photos.

Twenty-six items were purchased through the Wise Buys catalogue and include boarding school and back to school packs.



Achievements

Approximately forty-five per cent of all donors are either committed contributors or intermittent contributors, meaning they have either paid their full contributions or part thereof. One focus for 2013 will be to follow-up with donors who are not making regular contributions to their trust accounts. We expect to see the number of committed contributors rise throughout the year as we engage with all our SET donors.

Funds	Category	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Student Education Trusts funds balance (end of month)	Early childhood	$29,437.53	$20,246.27	$22,374.54	$24,035.48
	Primary school	$62,214.39	$66,079.96	$70,274.59	$74,027.43
	Secondary school	$12,166.25	$20,043.96	$19,178.90	$22,526.64
	Further education	-	-	-	-
	Completed school	-	-	-	-
	Non-active	$151.03	$584.90	$432.21	$4,460.35
Number of educational purchases using Student Education Trusts	Early childhood	61	37	6	2
	Primary school	178	65	145	95
	Secondary school	16	9	16	11
	Further education	-	-	-	-
	Completed school	-	-	-	-
	Total purchases	**255**	**111**	**167**	**108**
Percentage of purchases against total purchases	Early childhood	24%	33%	3%	2%
	Primary school	70%	59%	87%	88%
	Secondary school	6%	8%	10%	10%
	Further education	0%	0%	0%	0%

Wise Buys

Membership 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members	6	5	21	28	28
New members	2	1	16	7	26

Membership

During 2012, Hope Vale's Wise Buys membership rose to twenty-eight individuals, a substantial increase from only two in December 2011. Membership levels account for a small proportion of Hope Vale's total adult population (three per cent) and Hope Vale's MPower membership (seven per cent).

After beginning the year with two quarters of minimal growth (with two and one sign-ups respectively), Wise Buys experienced a surge in sign-ups during the third quarter with sixteen new members joining up in just one month. This is the result of changes to the sign-up process, meaning that partners began to formally sign-up to become Wise Buys members in the third quarter.

Activities

Our partners completed twenty-eight purchases throughout the year. Purchase rates fluctuated quarter-by-quarter, with high purchase rates in the first quarter (fifteen purchases or fifty-four per cent of all purchases for the year) and the third quarter (ten purchases or thirty-six per cent of all purchases for the year).

Whilst there were no completed purchases recorded during the fourth quarter, there were two ordered purchases pending delivery. This again reflects changes to our reporting system so we can differentiate between the various stages of an order. Purchases are no longer tracked as 'complete' until they arrive in the community.

One particular highlight was the purchase of a four-wheel drive; other items purchased included a dining table and chairs, lounge suites, washing machines, televisions, trampolines and a headstone.

Although no purchases were completed in the fourth quarter, partners attended eight Wise Buys sessions in November and December during which they held initial consultations and researched potential purchases. Two of these sessions either related to a purchase in progress or resulted in a purchase being made.

Purchases 2012	Total
Purchases	28
Partners making purchases	-
Amount spent	-
Purchases categorised as 'needs'	-
Purchases categorised as 'wants'	-
Amount spent on 'needs'	-
Amount spent on 'wants'	-
Unassisted purchases	-

Achievements

While retailers in remote communities offer families the opportunity to access goods and services, the high demand for products and lack of retail competition often allows them to mark up prices at the expense of families. Wise Buys competes directly with the convenience of stores in Cooktown who provide a range of retail options for families in Hope Vale. The significant increase in Wise Buys members throughout 2012 shows that a larger number of individuals are evaluating their purchasing options. It also shows that Wise Buys is gradually gaining recognition as a viable alternative to local retail options.

Results from a survey of Wise Buys participants show partners in Hope Vale do not currently use the Wise Buys catalogue and instead make the purchases by searching online or through other suppliers. The most common factor discouraging use was the absence of products that partners wanted to buy. A number of users requested that more furniture options be added to the catalogue. In response, we are expanding the Wise Buys range to ensure easy access to a larger range of furniture, soft furnishings, and do-it-yourself home maintenance supplies to support our upcoming home decoration program, Home Pride.

Sessions	Consult	Payment	Research	Purchase	Total
Nov to Dec	3	-	5	-	8

> "I wash clothes every day, and used to do it by hand. Now I have a washing machine, it is so easy."
>
> **Miriam McGreen**

It takes a village to raise a child

Positive Kids

Seven individuals attended four Positive Kids sessions in 2012. All sessions took place during the first half of the year when the Cape York Aboriginal Australian Academy had Student Case Managers allocated to work on Positive Kids.

Student Case Managers did not deliver any Positive Kids sessions in the second half of the year. We are working with the Cape York Aboriginal Australian Academy to determine how we can work together so more families engage in the program.

Positive Kids 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	3	7	-	7	7*
Graduates	-	-	-	-	-
New registrations	3	4	-	-	7
Sessions held	4	-	-	-	4
Home visits	-	-	-	-	-
Attendance	4	-	-	NR	4

Strong Families

Membership

Since its launch in February 2012, forty-one parents and carers have registered for Strong Families in Hope Vale, four per cent of our target population.† This is a respectable membership base for our first year of operations, having increased 173 per cent from just fifteen participants in March 2012. Sixty per cent of these participants have signed up 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 year.

Activities

During 2012, our partners attended 107 Strong Families sessions, an average of almost eleven sessions per month.‡ The number of sessions held relatively steady across the year with a spike (up from twenty-seven sessions to thirty-seven sessions) in the final quarter. This is in part the result of our refurbished Parenting Hub and also because of the positive feedback our partners are sharing with their friends and family. In particular, our parenting team has gained visibility within the community after working with parents who have been referred to or are at risk of being referred to Child Safety Services. As news of our success spreads, families are eager to work with our Positive Parenting Consultants and Home Crew. Partners also attended thirteen home visits throughout the year.

Strong Families 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	15	38	41	41	41*
Graduates	-	2	-	-	2
New registrations	15	28	3	-	46
Sessions held	23	20	27	37	107
Home visits	2	6	2	3	13
Attendance	29	74	54	NR	157

> “I like it, I get excited. I can mix with the ladies, mingle with the women. I thought I wouldn’t be able to do it, but I did! I was really excited and proud of myself.”
>
> **Leanne Finlay**

* Number of distinct users, not a cumulative total

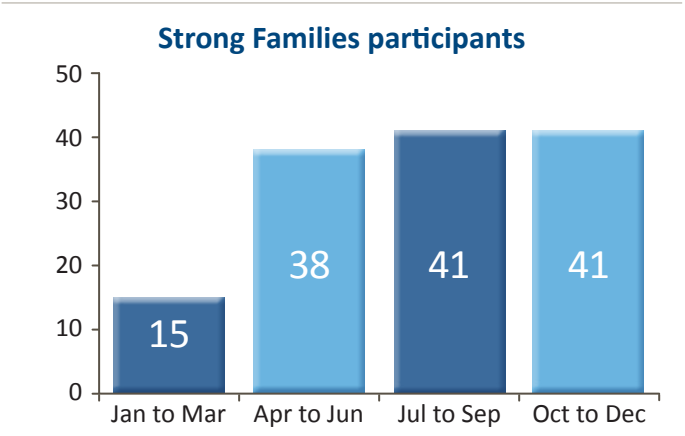
† Target population includes the adult population and a portion of the population aged between 15 and 18, a total of 945 individuals for Hope Vale. Four per cent is lower than was reported in previous reports as we have recently broadened our target population to include all adults in the village.

‡ Calculated based on the ten months of operations.

Two participants graduated from Strong Families in June 2012 after completing all course requirements and developing their own personal parenting action plan.

One of our key successes this year has been the establishment of regular family group sessions. Group sessions ensure that all family members have a consistent approach to parenting and present uniform messages to their children. Group sessions also allow us to extend our reach without increasing staff time commitments. Qualitative data collected during the internal review indicates that many of our participants view attendance at group sessions as both a positive experience and a drawcard. For these individuals, group sessions offer opportunities to get out of the house, share parenting experiences and socialise with other parents.

This is also supported by a small sample of data on attendance rates in Hope Vale* which suggest that attendance rates are higher among participants who attend the group sessions. Looking at attendance data from the last quarter of 2012, partners who attended Strong Families groups attended an average of five sessions throughout the quarter. This is 2.6 times higher than attendance rates for individuals who only attend one-on-one sessions (1.9 sessions per quarter). It is hoped that the launch of the Handicraft program in 2013 will encourage more parents to come to group events to share stories and ideas for Positive Parenting.



Achievements

Members of the Co-Design Team travelled to Hope Vale as part of an internal implementation review in August and September 2012. During this time, the team interviewed a small sample of current and past participants† to gain family perspectives and feed into our continuous improvement and collaborative design processes. Results from these surveys indicate a high degree of satisfaction among attendees and initial signs of positive change.

Our Net Promoter Score (NPS) sits at seventy-five per cent among participants interviewed. This means that seven out of the eight participants interviewed said they would recommend **It takes a village to raise a child** to their family or friends. One hundred per cent of respondents agreed the program was useful and easy to understand‡ while seventy-five per cent felt the Positive Parenting Consultants were very knowledgeable on issues of parenting.

One hundred per cent of respondents said they learned new or useful parenting strategies; nearly ninety per cent of these provided examples of how they had used the strategies at home. Additionally, seventy-five per cent of respondents reported improvements in their children's behaviour, suggesting the program has positive outcomes for those who attend.

Two key challenges heading into 2013 will be to extend our reach and increase attendance among those who are not yet regularly attending sessions and home visits. We expect that the regular handicraft sessions will offer further opportunities for participants to share their successes with family members and friends, thereby encouraging greater attendance across the board.

Since the introduction of the Family Empowerment Database (FED), we are now able to measure our partners' progress towards competency in each of the Triple P positive parenting strategies. Since the FED launched in November, our staff have been able to record partners' initial competencies — those strategies our partners already utilise on a regular basis. Over time we will be able to compare this to their competency levels at the end of the program. At this stage, we have five individuals who demonstrate competency in at least fifty per cent of the Triple P strategies. Competency assessments are conducted by Positive Parenting Consultants through observations and interviews.

* Extracted from the Family Empowerment Database.
† N=8.
‡ Two separate questions on the survey.

Baby College

Membership

Fourteen parents and carers joined Baby College in 2012. Membership rose from twelve individuals in the second quarter to fourteen in the third quarter, remaining steady in the final quarter of 2012. We have retained a high rate of voluntary participants, with sixty-four per cent of Baby College participants attending voluntarily.

Baby College 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	-	12	14	14	14*
Graduates	-	-	-	-	-
New registrations	-	12	1	-	13
Sessions held	-	17	19	27	63
Home visits	-	25	-	4	29
Attendance	-	62	34	NR	96

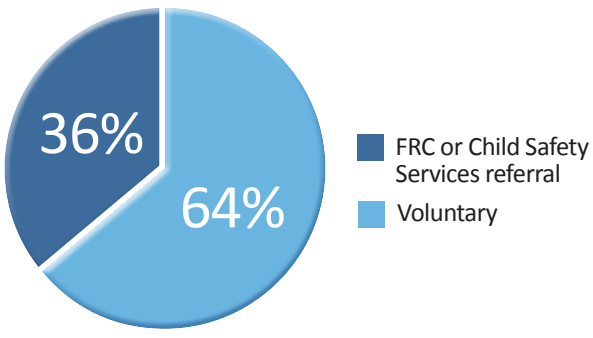
Activities

Members attended sixty-three Baby College sessions throughout the year, with twenty-seven of these held in the last quarter. This reflects a substantial increase in the number of sessions (forty-two per cent) held in the previous quarter, the result of our Home Crew's extensive family engagement efforts throughout the quarter. In the last quarter of 2012, our parenting team conducted more than sixty engagement sessions, during which we were able to introduce parents to positive parenting concepts, encourage them to attend sessions and strengthen our relationships with them in order to increase participation.

Achievements

As with Strong Families, individuals who attend Baby College group sessions have higher attendance rates than those who only attend one-on-one sessions, with those who attend group sessions attending an average of four sessions across the quarter, 2.1 times higher than those who only attend individual sessions. This identifies a possible strategy for us to replicate in other Opportunity Hubs to explore whether group sessions are an effective mechanism for increasing attendance rates.

Baby College participation



* Number of distinct users, not a cumulative total.

"This is just the beginning of what improvements we'll make to our backyard."

Darren Deeral and Jolene Gordon are benefitting from the diverse range of Opportunity Products CYP offers to families in Hope Vale.

Darren and Jolene have recently completed a 'Backyard Blitz' through Pride of Place. The work they undertook on their property included assisting with the construction of a large and attractive pergola, used as a shelter area for vehicles and equipment, and timber trellis to line their patio.

Jolene now finds it far more enjoyable to sit outside. 'We had dogs and horses that were coming in and standing around the veranda,' she said. 'Trellising keeps them all out and gives us more privacy.'

The patio now provides a clean and tidy area for their six children to play and is a place to socialise with family when they visit.

While Darren and Jolene are very satisfied with completing their 'Backyard Blitz' they see it as the beginning of their dream, not the end. While relaxing in their new outdoor area, and feeling the satisfaction of achievement, the Hope Vale couple have come up with plenty of new ideas for their yard.

'We're going to get another pergola and use it for a BBQ area, get some hanging plants and the children are going to help us do more planting in the garden,' Jolene said.

They are well on their way to achieving their dreams of a great family backyard with Darren having already met with his MPower Coach to devise a savings plans to purchase the pergola through Wise Buys.

Pride of Place

Membership

Hope Vale's green thumbs came out in force this year to sign-up for Pride of Place (POP) membership and complete household projects. Since June 2012, our team has signed up fifty-eight individuals as POP members, the highest number of all four Opportunity Hubs. Many of our members are experienced gardeners although we have also attracted some aspiring green thumbs who are eager to learn from our team of gardening experts.

This membership base reflects approximately seven per cent of our population, a number we expect to expand upon in the coming year as our partners share their experiences with friends and family members.

Activities

Our POP partners completed twenty-nine household projects in 2012, bringing to thirty-nine the total number of households with completed household projects in Hope Vale. Projects included the installation of pergolas, swing sets, gardens, barbeques and outdoor furniture. Families worked together to save required funds, design their ideal backyard and contribute 'sweat equity' by contributing their time helping out with landscaping. Each of these families will receive a maintenance kit so they can continually maintain the appearance and functionality of their backyards.

The team held our inaugural Garden Club meeting in December 2012, where partners learnt how to propagate their own plants from cuttings, share tips and get their green thumbs dirty. Garden Club sessions will continue in the coming year.

Achievements

As 2012 comes to a close in Hope Vale, it is important to highlight that numbers tell only part of the POP story. If we take the time to look beyond the numbers, however positive they may be; if we look past the sign-ups and completed household projects and listen to what our partners say, we can see a program that is shaping our partners' lives in many valuable ways.

By analysing feedback from POP participants, we identify two emergent outcomes among POP families in Hope Vale.

First, families who complete household projects express growing pride in their homes. Herbert McLean, runner up for Best Garden in the Village, offered an excellent example of this when he said 'Before I moved into my house it was the village dump. It was a garbage dump and I made it into something like this.' Over time, this has translated into a desire to encourage others to also take pride in their homes and also their community. 'I hope I inspire people to do the same. People can tell by what you do in the garden what kind of person you are. How you live outside is how you live inside.'

Beyond this, families who install vegetable gardens are using them to grow fresh fruit and vegetables: 'I use things straight from my garden in my cooking. I am a good cook — at school I won an award in Home Economics; I beat all the girls!'.† In 2012, ten families installed vegetable gardens in their backyards as part of their household backyard projects.

Pride of Place 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Households					180
Members	58	43	49	58	58*
New members	9	22	6	9	46
Backyard Blitzes					
Sign ups		8	11	13	32
Elements	93	167	189	251	251*
Completed	16	29	29	39	39*
Contributions	100%	96%	93%	93%	96%
Sweat equity	56%	55%	90%	87%	72%
Vegetable gardens					10
Planned Blitzes	8	13	-	10	31

* Number of distinct users, not a cumulative total.
† Jonathon Ludwick, Hope Vale's Best Edible Garden Winner.

"I'm so thankful for everything CYP helped me with."

Grace Rosendale

“Now my garden is one of a kind.”

Charmaine Harrigan and her family have set a very high standard with their Pride of Place garden on Rose Street, in ways that POP Enabler Rance Stafford says ‘can only be described as exemplary’. The family have not only planted and mulched their front gardens but created their own gardens around their new sun deck and shade sail area.

‘My garden was really bare before and that’s why I signed up to POP. From the start I knew that I wanted something different from everyone else. Now I’m the first person in Hope Vale with a sun deck and a mosaic pathway. I’m really happy with everything we have done. Now my garden really stands out! My neighbours say that my garden is looking really great. I like to sit out there and look at what we’ve done.

As part of her garden design, Charmaine wanted a pebbled pathway with a concrete base filled with a mosaic pebble design. The whole family got involved to create a unique design with white and black pebbles. The pathway is unlike any other garden feature completed through POP and something the family are really proud of.

Families provide sweat equity on the construction of backyard elements and planting as part of the ‘Backyard Blitz’. Charmaine’s whole family banded together to provide the sweat equity for the project, including Charmaine’s partner, her younger brother Jaden, nephew Kendall and son Anthony. ‘I’m really proud that the whole family came together to get this done. Teenage boys usually don’t want to get involved, but they really wanted to help out.’

‘During the day I look at the flowers, trees and pathway and at night I admire the solar lights along the pathway.’

The whole family is now enjoying their completed backyard project. ‘I’ve got three young kids and wanted a place where they could play and we could be together as a family. When the swing set was put up, the kids were out playing in the garden straight away.’

POP Enablers Willie Gordon and Peter Gibson were impressed by the family’s enthusiasm and commitment to completing their ‘Backyard Blitz’. ‘The sweat equity from this family, both young and old, was incredible. They were there every day without fail.’ The youngsters Jaden, fourteen years old, and Kendall were so interested in the work they enquired about becoming POP Enablers in the future. ‘It would be really good to get young people from the community involved with POP for work experience,’ says Peter.

Charmaine is also an MPower member, having signed up to our Money Management program in January 2012. ‘I use MPower for my internet banking and now it’s so much more convenient for me to do my banking and manage my money. When I first went to MPower, I didn’t know how to use iBank but they [MPower staff] showed me what to do and since then I have done it on my own every time.’

Mossman Gorge Opportunity Hub

Four highlights stand out from 2012 for our team in Mossman Gorge.

As I write this in December 2012, participation in Opportunity Products exceeds the adult population in Mossman Gorge. Our records show we have 159 individuals participating in at least one Opportunity Product: this represents 167 per cent of our adult population. As positive feedback about participation in our program grows, families from Mossman town are voluntarily taking up our opportunities. This phenomenon also applies to the children of Mossman Gorge: seventy-two per cent of children in Mossman Gorge have a Student Education Trust. This includes forty-three children in Mossman Gorge and approximately seventy from Mossman town. Given our extensive reach and Mossman Gorge's relatively small population, our focus for 2012 has been to increase participation among existing members so they participate in more than one Opportunity Product. This focus has achieved considerable success with fifty-two individuals now participating in two or more products.

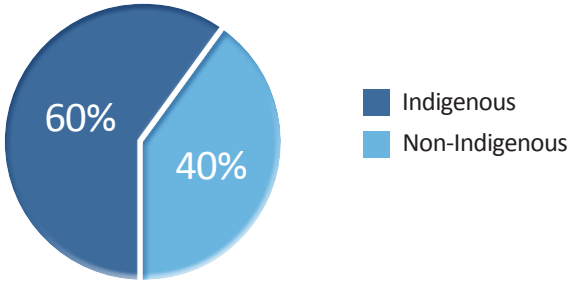
Our second great success for 2012 has been a near saturation of households for Pride of Place (POP). As the year comes to a close we have successfully signed up all households bar seven to POP. To use Malcolm Gladwell's term, these numbers demonstrate the 'stickiness' of the POP offer and its popularity among households. We look forward to building upon this success in 2013 as we embed Garden Club into our operations and ensure that families retain pride in their backyards and also have the capabilities to maintain them.

Another achievement for the past year has been the refocused attention on Home Pride. We are delighted to have sparked renewed interest in the idea of an 'internal Pride of Place' by working with one of our partners to redecorate her room. This experience — and results from our Home Pride survey — demonstrates that there is considerable support in Mossman Gorge for the proposed Home Pride program and we look forward to its rollout in early 2013 as part of **It takes a village to raise a child**.

Family engagement initiatives were undertaken throughout the year. Notable examples include participation in the formal opening of Apunipima Health Clinic, meetings with the Good Start Day Care Centre Coordinator and regular leaflet drops. It is through these opportunities that Opportunity Hub staff are able to share stories of our successes and promote participation in Opportunity Products.

Our final success for the year has been to see children in Mossman Gorge benefit from Direct Instruction. Since September this year, children in Mossman Gorge have returned to the Gorge at 1:45pm each day to receive classes in numeracy and literacy led by the Cape York Aboriginal Australian Academy. Direct Instruction has shown documented success in Aurukun, Coen and Hope Vale and we look forward to seeing similar progress in Mossman Gorge.

Opportunity Hub Indigenous staff employment



MPower

Membership

As 2012 comes to a close, we have 120 members signed up to MPower in Mossman Gorge, a twenty-nine per cent rise on the ninety-one who were members at the end of 2011. Membership numbers are higher than the estimated population as individuals from Mossman town are participating in our opportunities after hearing about their friends' and family members' positive experiences. Of these 120 individuals, sixty-five reside in Mossman Gorge, while the remaining partners live in Mossman town. Adjusting for this, we have sixty-eight per cent of the Mossman Gorge population participating in MPower. This is an impressive achievement that is the result of our team's efforts to continuously engage with individuals and families within the community. During 2012:

- Seventy-one members (seventy-five per cent of Mossman Gorge's adult population) used iBank to manage their finances online
- Forty-five members (forty-seven per cent of the adult population) sought our assistance to resolve their little 'a' financial problems
- Thirty-one members attended MPower Journey sessions
- Fifteen individuals attended Money Management Support sessions, gaining valuable money management skills.

iBank

Activities

During 2012, seventy-one individuals accessed our internet and telephone banking facilities 1220 times, an average of seventeen visits per person throughout the year. This indicates a group of individuals who are taking responsibility for managing their finances by regularly managing their money.

iBank use remained relatively stable throughout the year with approximately 300 sessions in each quarter, with a slight increase in iBank use in the third quarter. Similar to the remaining three Opportunity Hubs, internet banking has dominated iBank use with seventy-three per cent of all sessions throughout the year on the computer.

Since MPower launched in April 2011, eighty individuals have utilised our iBank facilities. Seventy-one of those individuals returned in 2012. This reflects a retention rate of nearly ninety per cent of users, the highest of all our Hubs. This is likely the result of our close knit community and our ongoing efforts to encourage existing members to return to the Opportunity Hub and take advantage of the opportunities we have on offer. Over time, iBank has become embedded as part of everyday life in Mossman Gorge. Feedback from our participants suggests that they see our iBank facilities as a convenient method for managing their banking needs.

* Number of distinct users, not a cumulative total.

> "It makes me very proud when people ask how I did it."

Henry Buchanan has been working with CYP's Money Management programs for seven years, first with Financial Income Management (FIM) and now as an MPower member.

With the help of an MPower Coach, Henry has completed an MPower Journey. As part of his MPower Plan, Henry decided to pay off the balance remaining on his washing machine and saved to buy a new television and fridge.

Through MPower and Wise Buys, Henry has purchased the things he needs and also saved for those he wants. 'With Wise Buys, I have bought a new washing machine, TV and fridge in the past seven months. It makes me very proud when people ask me where I got them and how I did it.'

'I used to only have a small TV. This TV makes watching cricket and movies so much better,' he said. Henry's most recent purchase, his small fridge, ensures that he can keep his medication secure in his room.

Through MPower, Henry is learning to manage his money and save to buy the things he needs and wants.

MPower 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members					120
New members	12	13	1	3	29
Participants					
iBank	43	49	51	48	71*
Little 'a'	23	18	12	17	45*
MPower Journey	7	15	20	21	31*
Money Management Support	5	5	5	4	15*

iBank sessions 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Total	217	317	361	325	1220
Assisted	173	270	263	217	923
Unassisted	44	47	98	108	297
Computer	162	241	253	227	883
Telephone	53	75	108	98	334
Training	3	4	-	1	8

Achievements

Eight individuals completed Internet and Telephone banking training in 2012. For six of these individuals, we are able to compare their pre-training independence ratings* with a post-training rating to examine whether they benefited from the training session.† Within this small sample of individuals eighty-three per cent increased the frequency of their independent internet usage. Approximately thirty-three per cent of all internet and telephone banking trainees are now independent iBank users.

Looking at all iBank participants, twenty-seven per cent of internet banking users are categorised as independent users, while twenty-two per cent of our phone banking users are independent. This demonstrates an area which we can focus upon in the coming year: further supporting our partners to build capabilities in internet and telephone banking so they are able to manage their finances online.

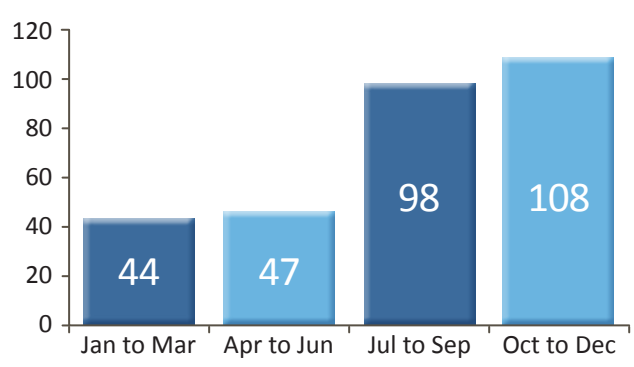
iBank competency levels 2012	Total
Independent after training	3
Independent after training — computer	2
Independent after training — telephone	2
Competent after training	1
Independent users — computer	14 (27%)
Independent users — telephone	13 (22%)
Moved from assisted to unassisted — computer	4
Moved from assisted to unassisted — telephone	2

> “I learnt how to budget with MPower and now I own a laptop and have internet at home.”
>
> **Clive Kooka**

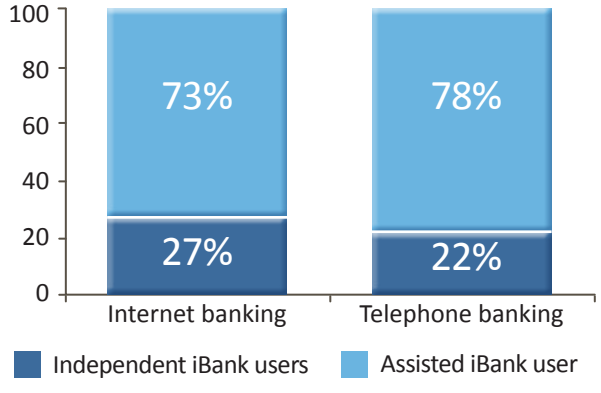
Since launching the Family Empowerment Database (FED) in November 2012, we are also able to monitor the level of assistance our team provides to each individual during ‘assisted’ iBank sessions. Tracking these levels allows us to continually challenge each user to take on as much responsibility for their transactions as possible. As 2012 comes to a close, we have seventeen individuals who require physical assistance. We expect to see this figure decrease over the coming year as we encourage more members to complete the internet and telephone banking training and to challenge themselves to become more independent.*

Level of assistance	Level 1	Level 2	Level 3	Level 4	Level 5
Users — Oct to Dec	4	3	2	6	17

Unassisted iBank sessions



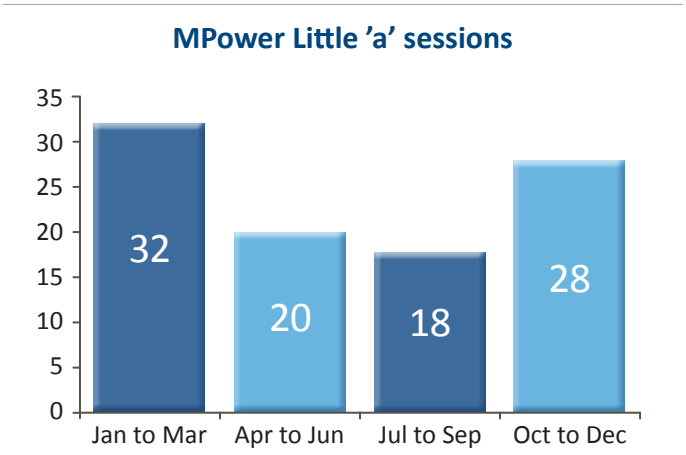
iBank usage and level of independence



* An independence rating is the number of times an individual has used iBank independently, expressed as a percentage of total use.

† For two individuals we were unable to calculate a pre-training rating as they had not used internet banking prior to attending the training session.

Little 'a' sessions	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Little 'a' sessions	32	20	18	28	98
MPower members who reach three little 'a' sessions	3	1	1	4	9
MPower members who have moved from little 'a' to MPower Journey	-	7	5	4	16
Budgets completed					9



The rate of independent iBank use saw a moderate rise throughout the year, from twenty per cent of all sessions in March 2012 to thirty-four per cent of all sessions in December 2012. This also reflects the rise in the number of independent users we saw throughout the year.

Little 'a' sessions

Activities

MPower Consultants assisted seventy-one individuals to resolve little 'a' financial problems ninety-eight times in 2012, representing an average of 1.4 visits per person. Nine individuals reached their third little 'a', the trigger point for moving into coaching.

Attendance at little 'a' sessions remained steady throughout the year with slightly lower attendance during the middle two quarters. This dip is the result of a change in the way our team reported little 'a' sessions after we introduced a new definition for the term to ensure consistent reporting across all Hubs.

Achievements

During 2012 sixteen individuals began MPower Coaching after participating in a little 'a' session. This represents a referral rate of approximately thirty-six per cent, a modest success rate for our team. Across the year, our referral success rates were highest in the second and third quarters, sitting at thirty-nine and forty-two per cent respectively. These represent a significant improvement on the first quarter during which our referral rate was zero.

With the launch of the FED, we will now be able to monitor our success rate more regularly so we can adapt our referral methods and approach to respond to this data.

MPower Journey

Activities

Our MPower Coach supported thirty-one individuals through 138 MPower Coaching sessions in 2012. Twenty-four of these sessions involved developing visions for the future (B space sessions), while partners developed 'D space' action plans during another twenty sessions.

The final quarter of 2012 was our busiest period for MPower Coaching with fifty-four (thirty-nine per cent) of all 2012 sessions held in just three months. This rise is the result of two key factors: the return of our MPower Consultant from maternity leave which freed up our MPower Coach to redirect his focus and a concerted effort to promote coaching during this last quarter.

None of our coaching sessions in 2012 were family coaching sessions, indicating an area for us to focus our attention upon in the coming year. Throughout 2013, we will continue to encourage individuals to attend group sessions so that family members are able to develop a consistent vision and support each other to carry out their action plans.

Achievements

During 2012, our team began three separate initiatives to assess the effectiveness of MPower Coaching.

Three of fifteen* partners (twenty per cent) progressed along the Money Management Map in the final quarter of this year, with one partner moving from 'Needs support but financially literate' to 'Strong money manager', the highest category on the map.

MPower Journey 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Sessions	12	34	38	54	138
Write visions (B space)	3	8	7	6	24
Action plans (D space)	3	6	8	3	20
Family (group)				-	-
Money Map progress				3	3

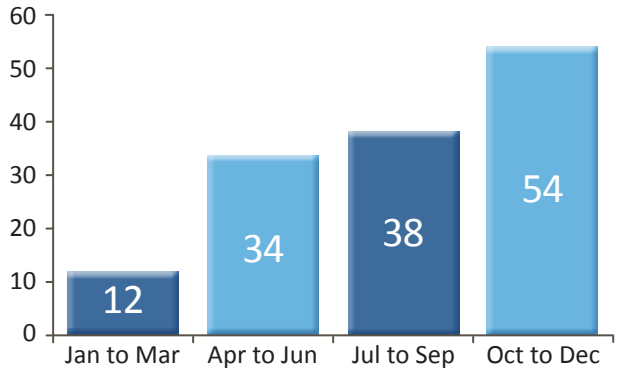
Coaching retention	A space	B space	C space	D space	Ongoing
Per cent progressing from previous session	61%	79%	70%	79%	55%
Overall rentention	61%	54%	38%	30%	22%

* A number of partners requiring physical assistance are Core Support members; in some cases physical or mental disability may impact efforts to increase independence.

The second mechanism involves a survey of coaching participants to examine how they are progressing towards their visions for the future. Analysis of these results indicate a mean attainment level of 5.3, indicating that, overall, our partners are making progress towards their visions for the future. Home-related goals had particularly high incidences of success, with a mean attainment score of 7.6 and mode of 10. These figures suggest our team has been particularly successful in supporting partners to purchase household items, decorate their homes and create more liveable homes.

Looking at MPower more broadly, members of the Co-Design Team visited Mossman Gorge as part of the MPower review in April 2012. The review team interviewed eight partners to gain feedback on 'client delight' and outcomes. Using the Net Promoter Score (NPS) to measure 'client delight', our MPower NPS sits at thirteen per cent. This means that fifty per cent (four out of eight) respondents said they would recommend MPower to their friends or family members. Additionally, sixty-three per cent of respondents report they always pay their rent on time; fifty per cent report paying their bills on time; and fifty per cent were able to identify the difference between 'needs' and 'wants'. Although these are initial indications of positive change they will be supplemented by an outcomes survey in 2013.

MPower Journey sessions



Money Management Support

Activities

Fifteen individuals attended seventy-four Money Management sessions during 2012, with the majority of these sessions happening between April and September.

Payment Support was by far the most popular option and made up twenty-six per cent of all Money Management Support sessions. Banking Support and Budget Support represent the next most popular options with thirteen sessions (eighteen per cent) and twelve sessions (sixteen per cent) respectively. Analysis of these figures highlights a number of areas for us to focus on in the coming year, in particular, the promotion of our Wealth Creation and Debt Reduction Support sessions as partners attended five sessions for each support. The Co-Design team is currently re-designing these training materials; we expect numbers to pick up as we introduce the more interactive training tools in 2013.

Money Management Support 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Group sessions	-	-	-	-	-
Support sessions	7	29	20	9	74
Banking	2	4	4	3	13
Debt Reduction	1	3	-	1	5
Budget	-	4	6	2	12
Wealth Creation	-	4	-	1	5
Internet and Telephone Banking	4	6	-	1	11
Payment	-	8	10	1	19
Competency rate				78%	78%

Banking products and services	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Referrals	1	1	5	-	7

Achievements

One remarkable achievement for our team in Mossman Gorge has been the high success rate among individuals who attended Money Management Support sessions. Nearly eighty per cent of individuals who attended Money Management Support sessions between November and December 2012† were assessed as competent, indicating our team is effectively delivering the training in a way that builds our partners' capabilities in each content area. Competency assessments involve a short verbal test administered at the end of the session that covers content discussed during the training. Individuals are assessed as competent if they answer at least eighty per cent of these questions correctly. These high competency rates encourage us to continue promoting our Money Management Support sessions to partners within the community so that we can build more of our partners' capabilities in a greater number of content areas.

> "I was able to save money with the help of CYP, and now own a new car."
>
> **Roy Gibson**

* This comparison has only been possible since the FED launched in November 2012. In that time, results have only been recorded for fifteen of our thirty-one coaching participants.

† These have only been recorded following the launch of the FED in November so at this stage we are unable to report on results from earlier training sessions.

> “I never thought I would be able to use a computer, let alone do my banking on one.”

Cynthia Roberts is a long time member of CYP’s Money Management programs, having first joined with Financial Income Management in 2003 and now participating with MPower.

‘I was originally with FIM and I transferred to MPower because I wanted to keep up with all my bills,’ she said.

Through the help of MPower, Cynthia has learnt how to effectively manage her income through budgeting support. Access to the Opportunity Hub’s iBank, a customised self-service facility offering partners access to online and telephone banking, has given Cynthia the skills and independence to take charge of her finances.

‘MPower has changed my life. I am now paying all my bills on time, and my house is full of furniture and appliances. And now I can use a computer! My grandkids love that I can use a computer.’

With her budgeting under control, Cynthia will continue to purchase items her family needs through Wise Buys.

Student Education Trusts

Membership

Good news travels fast and when that news involves opportunities for children it travels even faster. News of Student Education Trusts has certainly spread throughout Mossman Gorge and stories of its success are beginning to make their way to Mossman town. This year donors as far away as Cardwell contributed to their children’s Student Education Trusts accounts, after moving away from Mossman Gorge but remaining committed to the program.

As the year comes to an end we have a total of 128 Student Education Trusts in Mossman Gorge. This includes forty-three children in Mossman Gorge and at least seventy in Mossman town. Seventeen new donors signed up in 2012, boosting membership by fifteen per cent from the 111 who were already signed up in December 2011.

More than seventy-five per cent of all children in Mossman Gorge and all Indigenous children in Mossman town now have Student Education Trusts. Within Mossman Gorge eighty per cent have Trusts and over 150 per cent of the population are contributing to at least one trust, demonstrating a solid foundation of support that continued to expand in 2012.

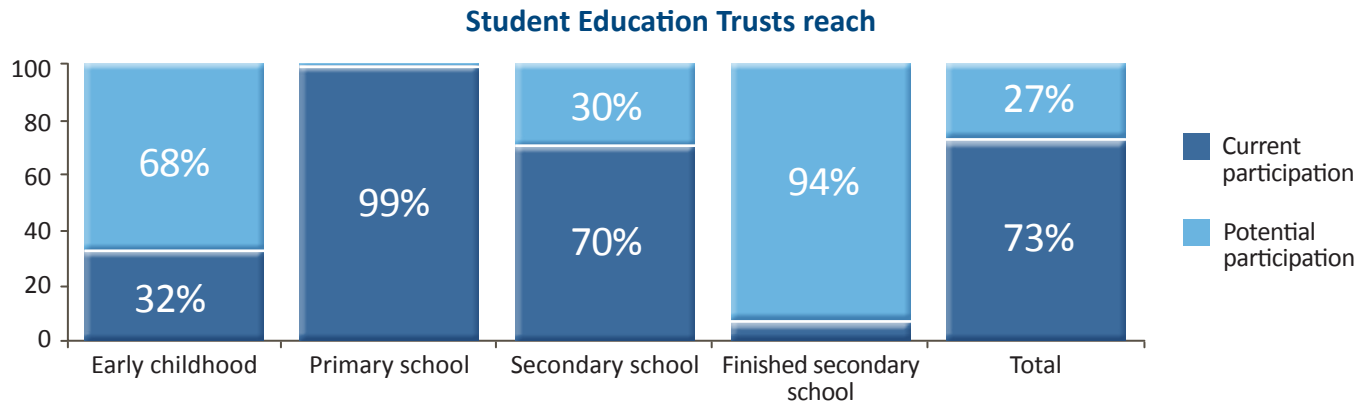
Activities

Mossman Gorge had a strong end to the year with an overall Trust balance of $138,992.78, approximately thirteen per cent of the overall balance across all four communities. Expenditure was also steady throughout the year with 447* items purchased in 2012.

As the community of Mossman Gorge is located next to the small township of Mossman, parents/donors have ready access to stores where they are able to purchase the majority of their child’s educational needs. This explains why only three items were purchased using the Wise Buys catalogue.

Student Education Trusts 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Number of donors	139	140	144	146
New trusts	10	1	4	2
Trusts	121	122	126	128
Early childhood	8	12	13	13
Primary school	66	66	66	66
Secondary school	23	23	23	24
Tertiary/further education	-	-	-	-
Completed school	3	3	3	3
Non-active	21	21	22	22

* Due to changes in reporting methods, figure may differ to previous reports. Review of counting methods underway to ensure greater consistency and accuracy.



Most Student Education Trusts purchases in Mossman Gorge were school uniforms, stationery, school bags and other learning aids. Our partners in Mossman Gorge also accessed a number of educational services, including school fees and day care/childcare fees and extracurricular activities such as dance lessons and junior rugby league.

If we break down the purchases into each trust category, we have:

- Thirty-nine purchases for children with an early childhood account (nine percent of the total purchases)
- 343 purchases for children with a primary school account (seventy-seven percent of the total purchases)
- Sixty-five purchases for children with a secondary school account (fifteen percent of the total purchases).

Achievements

Consistent with the remaining three Hubs, approximately forty per cent of all donors are either committed contributors or intermittent contributors, which means they have either paid their contribution in part or in full. Although the team has been proactively following up with those donors who have not paid their contributions in 2012, it will remain a particular focus for 2013 so we can ensure all children are school ready every day.

Sessions	Sign-up	General support	Purchase	Change details	Total
Oct to Dec	5	15	3	-	23

Funds	Category	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec
Student Education Trusts funds balance (end of quarter)	Early childhood	$19,957.11	$10,445.47	$9,625.32	$9,629.55
	Primary school	$55,907.71	$67,901.68	$70,770.89	$72,010.62
	Secondary school	$20,960.91	$16,630.15	$16,830.00	$52,567.87
	Further education	-	-	-	-
	Completed school	$2,210.12	$2,210.12	$2,210.12	$2,210.12
	Non-active	$1,488.11	$2,305.93	2,504.96	$2,504.62
Number of educational purchases using Student Education Trusts	Early childhood	27	3	7	2
	Primary school	125	49	85	84
	Secondary school	21	16	11	17
	Further education	-	-	-	-
	Completed school	-	-	-	-
	Total purchases	**173**	**68**	**103**	**103**
Percentage of purchases against total purchases	Early childhood	16%	4%	7%	2%
	Primary school	72%	72%	82%	81%
	Secondary school	12%	24%	11%	17%
	Further education	0%	0%	0%	0%

Wise Buys

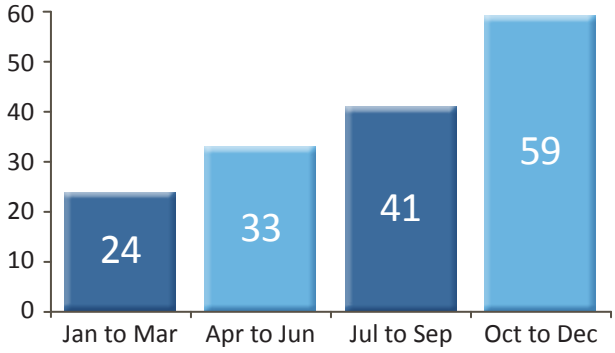
Membership 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Members	24	33	41	59	59*
New members	15	14	8	18	55

Membership

Mossman Gorge has been the highest performing Opportunity Hub for Wise Buys in 2012, both in terms of membership and sales. Throughout the year, MPower staff made a concerted effort to promote the opportunity to purchase good quality, affordable products.

As the year comes to a close, Wise Buys membership has increased to fifty-nine individuals, approximately sixty-two per cent of the adult population. This represents an impressive increase over 2012 and is the highest take-up rate of all four Opportunity Hubs and a sign of our team's continued commitment to promoting Wise Buys and the value our community places in our opportunities.

Wise Buys membership



Activities

Partners completed 108 Wise Buys purchases in 2012. Purchase rates were higher in the first half of the year, with thirty-four purchases in the first quarter (thirty-one per cent of completed purchases) and forty-four purchases in the second quarter (forty-one per cent of completed purchases).

Our partners purchased a diverse range of products, including a four wheel drive vehicle, stereos, washing machines, clothes dryers, fridges and freezers, games console, a lounge suite, computers, iPads, a nine piece outdoor setting, a kitchen pantry, funeral plan, a DVD player, beds and other bedroom furniture.

One of Wise Buys' primary objectives is to ensure that families have the ability to meet their 'needs'. Using the FED, we can now accurately track the value and type of purchases being made through Wise Buys. This data shows us that members in Mossman Gorge are making a concerted effort to continuously upgrade their homes, ensuring that their basic and household needs are being catered for. Twenty-six purchases (both completed and ordered) were processed in the fourth quarter worth $12,317. Basic and household 'needs' accounted for eighteen purchases (sixty-nine per cent of total purchases), totalling $7,880 (sixty-four per cent of the total spend). 'Wants' such as televisions, DVD players and computers accounted for the remaining eight purchases (thirty-one per cent of total purchases), valued at $4,437.

Since November 2012, our Wise Buys partners have attended forty-three Wise Buys sessions in Mossman Gorge. This is a substantially higher amount of sessions than held in other communities and speaks to the popularity and success of Wise Buys in Mossman Gorge. The majority of sessions (seventy per cent) were either an initial consultation or research session which resulted in a purchase or were related to a purchase in progress.

Payment types	NILS	Lay by	Direct deposit
Nov to Dec	9	-	3

Level of assistance	Level 1	Level 2	Level 3	Level 4	Unassisted
Users — Nov to Dec	1	1	5	-	4

Achievements

Mossman Gorge's Wise Buys success is demonstrated by individuals making repeat purchases and therefore developing the skills and knowledge to process purchases independently. Individuals completing purchases in Mossman Gorge do so with a lower level of assistance than in other communities. Of the eleven partners who completed a Wise Buys purchase over the past two months, thirty-six per cent completed the purchase unassisted with no help from an MPower Consultant. Forty-five per cent did require verbal instructions with some physical assistance whereas nine per cent required both either minimal verbal prompting or verbal instructions only.

Sessions	Consult	Payment	Research	Purchase	Total
Nov to Dec	8	1	17	11	43

Purchases 2012	Total
Purchases	108
Partners making purchases	11†
Amount spent	$6,656.00
Purchases categorised as 'needs'	8‡
Purchases categorised as 'wants'	4‡
Amount spent on 'needs'	$4,839.00‡
Amount spent on 'wants'	$1,817.00‡
Unassisted purchases	4

* Number of distinct users, not a cumulative total.
† This figure is representative of November and December as methods for reporting on this data were only introduced in November 2012
‡ Reporting on the proportion of funds spent on 'needs' as opposed to 'wants' is only possible for November and December as we implemented formal tracking methods in November 2012.

It takes a village to raise a child

Positive Kids

Throughout the year, three parents and carers signed up for Positive Kids. Student Case Managers delivered fourteen Positive Kids sessions and fourteen home visits. Given these relatively low take up and attendance rates we are working with the Cape York Aboriginal Australian Academy to determine how our teams can work together to increase attendance over the next year.

Positive Kids 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	3	3	NR	3	3*
Graduates	-	-	NR	-	-
New registrations	3	-	NR	-	3
Sessions held	4	9	1	-	14
Home visits	14	-	NR	-	14
Attendance	9	9	NR	NR	18

Strong Families

Membership

After its launch in February six parents and carers signed up to Strong Families in 2012. This represents eight per cent of our target population, which is made up of all adults and individuals aged between fifteen and eighteen. Fifty per cent of our members have been mandated to attend Strong Families by the FRC while the remaining fifty per cent attend voluntarily.

Strong Families 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants	4	5	5	6	6*
Graduates	-	4	-	-	4
New registrations	3	3	-	-	6
Sessions held	4	16	6	32	58
Home visits	2	-	1	2	5
Attendance	5	20	8	NR	33

Activities

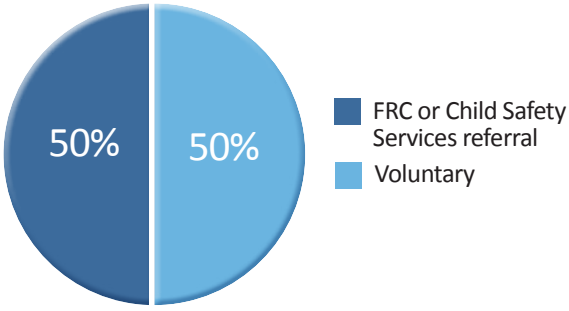
Strong Families partners attended fifty-eight sessions and five home visits in 2012. The final quarter was our busiest period for the year, with fifty-five per cent of all sessions (thirty-two sessions) held in the last three months. This extraordinary result is likely the result of our parenting team's extensive family engagement efforts over the past six months. During this last quarter, our team held twenty-five engagement activities, most of which were home visits. As part of these visits, our Positive Parenting Coordinator and Home Crew are able to speak with our partners about the benefits of regular attendance.

Four of these participants graduated from Strong Families in June 2012 after completing course requirements and developing a personal parenting action plan.

Achievements

Five of our six Strong Families participants attended Strong Families sessions during the last quarter of 2012, an attendance rate of nearly eighty-five per cent, the highest of all four Hubs. This includes a number of our graduates who have been re-referred to the program (by the FRC or Child Safety Services) as well as some graduates who have chosen to continue attending sessions.

Strong Families participation



Baby College

Membership

Five parents and carers took on the challenge to become 'positive parents' for their young children this year, signing up to Baby College to gain skills in the Triple P positive parenting strategies for zero to three year olds.

Activities

Our partners attended ten Baby College sessions and one home visit throughout the year. Lower attendance at these sessions during the second half of the year can be attributed to the low number of expectant parents in the community. During this time, we only had one expectant mother in the community. This has made recruitment for the program a challenge. Over the coming year, we expect this number to increase as we launch the Home Pride program and are able to work more closely with families in their homes.

Achievements

One of our partners has voluntarily signed up to Baby College after already completing the Strong Families course earlier in the year. This commendable achievement

* Number of distinct users, not a cumulative total.

Baby College 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Participants		5	5	5	5*
Graduates		1	-	-	1
New registrations		5	-	-	5
Sessions held		9	-	1	10
Home visits		1	-	-	1
Attendance		12	-	NR	12

demonstrates just how valuable the Strong Families program has been for her and the value she places in positive parenting. We hope that 2013 brings many more of these and similar cases.

Three of our partners are now competent in at least half of the sixteen Triple P positive parenting strategies. With the aid of the FED, we will now be able to monitor their progress through each of the strategies and report on their improvements over time.

“As a single mum, **It takes a village to raise a child** has helped me tremendously.”

Katrina Gibson is a single mother with one son and she is expecting another. Katrina is actively engaged in **It takes a village to raise a child**, Student Education Trusts and MPower.

Katrina was eager to participate in **It takes a village to raise a child** so that she could learn new parenting skills. ‘I wanted to get help to discipline my son. But not only that, I wanted to also build up a relationship with him, be a better mother and learn to understand him.’

Strong Families taught Katrina how to talk to her son and grow their relationship. ‘Everthing has been easier since I did the parenting program’, she said. ‘Now if he does something bad I only have to talk to him in a calm way. When kids are only little, you have to talk to them so they don’t see you as a threat, so they feel comfortable and trust you. That’s the only way you can have a relationship with that child.’

Katrina has established a daily routine to make sure her son goes to school every day. ‘I get up early every morning so I can get him ready for school. We have breakfast together, and then he has a bath and gives me a hug and a kiss before waiting for the school bus. He’s really a happy kid.’

Katrina successfully completed Strong Families and has voluntarily signed up to begin Baby College this year.

As her son’s education is so important to Katrina, she has established an education trust for him. So far she has accessed his education trust to purchase uniforms and school sports equipment. Her goal is to save enough to cover all of his education costs and she has discussed increasing her fortnightly contribution with her MPower Coach. ‘It would be good for him. He only has a few more years in primary and by the time he gets into high school we’ll need a lot more to cover his expenses.’

Katrina has been an MPower member for many years, having first signed up with Financial Income Management. Through MPower, Katrina has learnt how to budget to meet her financial goals. ‘I can go and talk to someone [at the O-Hub] to get help saving for my goals. Before I would take out so much money and then be overdrawn, so I had lots of fees.’ Katrina has set up direct debits and learnt how to use internet banking. ‘I did a budget and now the money automatically comes out of my account. Internet banking showed me that. I go and check how much I have saved up, how much I need and whether I need more money.’

* Number of distinct users, not a cumulative total.

Pride of Place

Membership

Pride of Place (POP) has been a major achievement for our team in 2012. As the year comes to a close, all bar seven of our houses have either signed up to, completed, or are in the process of completing POP household projects. This reflects both the program's popularity and its remarkable ability to draw families into the Opportunity Hub. Because POP, like all our other Opportunity Products, contains an element of quid pro quo — in this case a savings of $1,000 and committed sweat equity — participation immediately requires each household to take responsibility for their finances, working together to save the funds. In this respect it exemplified our goal of encouraging individuals and families to take responsibility for converting opportunity to responsibility. For many families POP also acts as an entry point in to the Opportunity System, drawing them into the Opportunity Hub where they can access other Opportunity Products.

The program's popularity is also evident in the twenty-six individuals who have joined as POP members since July

> "I'm so happy when I'm in my garden."

Roseanne Bloomfield has completed a Pride of Place 'Backyard Blitz' and was this year's Best Garden in the Village winner in Mossman Gorge.

Before completing her 'Backyard Blitz', Roseanne had never had a beautiful garden. 'This is the first time I've had a garden,' she said. 'I had no garden in the mission days. POP came along and supported me and now I've got this garden with lots of pretty flowers. Before POP there were no garden beds in this house at all. My son and I built the pergola. I had never grown fruit and vegetables before. Now I grow eggplant, chilli, pineapple and grapefruit, and when they grow big I use them in my cooking. I don't have to go to the shops to buy everything now.'

Like many POP participants, the completion of her backyard project has been a great source of pride for Roseanne and she continues to improve on her garden. 'When I look after my garden I feel proud and so happy. In the morning I get up early and water the garden. My family help me, and my grandson and granddaughter help me too. I want to have more palm trees and I will keep on gardening. I want to keep making my house pretty so other people can see my garden and do their houses too.'

Roseanne's garden was the clear favourite during the Best Garden in the Village Awards, held across all four welfare reform communities in October 2012. 'I feel really good about winning. I didn't think I could win,' she said. 'I was praying that I would win the mower; it's so much better than the one I have.'

Roseanne is also signed up to MPower and **It takes a village to raise a child**.

2012. This represents more than twenty-seven per cent of the adult population and is the highest take-up of all four Opportunity Hubs. We look forward to continually building upon this number in 2013 as we hold more regular Garden Club meetings.

Activities

Nine households completed POP household projects in 2012, bringing to thirteen the number of Mossman Gorge households with completed household projects. With twenty-eight households in the community this represents forty-six per cent of all households in Mossman Gorge. An additional two are underway and are expected to be complete in early 2013. Completed projects included the installation of swing sets, barbeques, pergolas and outdoor furniture. Ten of these families also installed vegetable gardens as part of their household projects, enabling them to now grow healthy fruits and vegetables at home.

Achievements

The sheer volume of families doing household projects in Mossman Gorge has had a remarkable visual effect on the appearance of our village. Although difficult to quantify, anecdotal reports from visitors show a continuous improvement in our town's appearance during the latter half of 2012.

Three additional outcomes are evident among families who participate in POP in Mossman Gorge.

First, families are using their installed backyard gardens for food production. Four of our POP families installed vegetable gardens in 2012 and are using the gardens to produce food for themselves and their families. This offers financial as well as health benefits as families save money by avoiding the high costs of local shops.

A second observation is that POP families are using their backyards for personal leisure, allowing them to take time out in a way that is consistent with their personal goals and aspirations. For example: 'Come summer time, I'm now outside all the time relaxing in our back yard. I built an outdoor fish cleaning station as part of POP and use it to clean and prepare the fish I catch.' In this way, POP directly contributes to CYP's overall vision of seeing the people of Cape York have the capabilities to choose a life they have reason to value.

The final observation is that POP participation has 'lit the spark' for emerging green thumbs, encouraging them to explore their potential, improve their gardens and build new skills. Kim Missionary, runner up for Best Garden in the Village exemplifies this 'POP effect' when she says

Pride of Place 2012	Jan to Mar	Apr to Jun	Jul to Sep	Oct to Dec	Total
Households					28
Members	19	19	24	26	26*
New members	1	3	5	2	11
Backyard Blitzes					
Sign ups		3	3	3	9
Elements	69	87	93	104	104†
Completed	9	12	12	13	13†
Contributions	98%	100%	83%	67%	86%
Sweat equity	54%	50%	100%	30%	59%
Vegetable gardens					6
Planned Blitzes	5	3	-	3	11

'When I signed up to POP and they told me what I was getting I was so excited. When I got my mower, I started mowing and I didn't want to let it go. I started mowing at five and didn't stop until seven.' It is POP's 'stickiness' — its ability to attract and retain participants — that makes it one of the key components of our work at the Opportunity Hub.

> "Pride of Place has made a big difference for my family and changed my way of thinking."
>
> **Fiona Henderson**

* Number of distinct users, not a cumulative total.
† Cumulative total over life of project.

Co-Design Studio Update



We co-design our Opportunity Products 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. In line with CYP's adoption of the Radical Management approach, our Co-Design Studio began the year with a new working model built on client driven iterations using short work cycles. This compliments our Project Development Framework which focuses the work of our Co-Design team on designing, building and reviewing Opportunity Products. From this basis our team undertook the following initiatives in 2012:

MPower

- April 2012 — MPower reviewed with internal and external stakeholders. Results used to update existing tools and develop new guides and tools.
- MPower staff trained on enhanced tools, guides and processes.
- November 2012 — Strategic Conversation methodology reviewed. Results to inform ongoing design work on methodology in 2013.
- Workshops held with MPower Coaches and Opportunity Hub staff identified barriers to Wise Buys success. Team to address these challenges in 2013.
- Wise Buys online and hard copy catalogue continuously updated to compliment other Opportunity Products and partner demand.
- Relationship forged with The Good Guys and other suppliers to assist with Wise Buys.

Student Education Trusts

- Product transitioned from CYAAA to Opportunity Hubs.
- Processes and procedure guide amended. Opportunity Hub staff trained on new enhancements.
- Trust Deed translated into plain English so parents and donors can better understand the deed.
- Suitable items for Student Education Trust book and toy fairs sourced.
- Contribution chart revised, breaking contributions level down from three to two levels.

It takes a village to raise a child

- Parenting program redesigned and rebranded as **It takes a village to raise a child**.
- Parenting staff trained and accredited to deliver the Triple P Positive Parenting Program.
- Parenting Hub interior fit-out completed in each village created a dedicated parenting space with library resources available to partners.
- September 2012 — Project review undertaken with internal and external stakeholders. Results used to amend operational guides and interface tools in 2013.
- Home Pride, Alumni and Handicrafts design enhancements developed with market testing by Positive Parenting Consultants and Home Crew.

Pride of Place

- Best Garden in the Village competition rolled out
- Business case reviewed and product enhancements developed to broaden the POP membership base including Pop-up Visits with free garden designs.
- Garden Club established in each village.

Bayan

- Forty home ownership expressions of interests collected in Coen and Hope Vale. Indigenous user stories and case studies undertaken to inform design.
- Operational tools, systems and processes development commenced (however not completed due to funding).
- Business case presented to funders with lobbying for operational funding ongoing.

Work Opportunity Network:

- Service providers and stakeholders overview completed. Indigenous user stories and case studies undertaken to inform design.
- Strategy and innovation firm, Second Road provided design expertise to assist business case completion.
- Operational tools, systems and processes development commenced (however not completed due to funding).
- Business case presented to funders with lobbying for operational funding ongoing.

Glossary

Australian Institute for Direct Instruction (AIDI): 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: 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: 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: Is a core business unit of Cape York Partnerships that works collaboratively with Principal Partners to design projects and programs.

Direct Instruction (DI): Is the teaching method based on forty 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.

Family Empowerment Database (FED): Is an in-house, web-based customer relationship management system used to collect and analyse data and track the performance of CYP Opportunity Products.

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: Are employees of Cape York Partnerships that deliver the Home Pride component of the It takes a village to raise a child, parenting program. They work with families in their home, share their experiences of being a parent and running a household and promote the benefits of doing a Home Pride project.

Home Pride: Is an interior decorating do-it-yourself product delivered under the banner of It takes a village to raise a child parenting program which supports families to run a household, strengthen family relationships, cook healthy meals and maintain their home. It is delivered by Home Crew.

Honest Conversation: In relation to Cape York Partnerships projects, 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: 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: 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, refers to 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, 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: 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: 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: 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, 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: 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 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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