



The Community Underwriting 2016 Small Grants Program

Making a real difference to the
way insurance is provided to
the Not for Profit sector

www.communityunderwriting.com.au

Introduction

Community Underwriting operates under a unique business model in the Australian insurance market.

We are an underwriting agency that is majority owned by our Not for Profit clients. Seventy percent of our surplus is returned to our shareholders each year as donations.

A further five percent of our surplus is set aside to fund our annual Small Grants Program for our non shareholder clients. This year our insurance security, Berkley Insurance Australia added additional funds to the pool.



The Community Underwriting Small Grants Program enables us to reinvest our clients' insurance dollars back into the sector each year.

In our 3rd year of the Grants Program, we are proud to again have assisted some fabulous organisations with projects across the sector.

We aim to grow the program each year and make a real difference to as many clients as possible.

Here are the stories from each of the 23 terrific activities and projects that have benefited from the 2016 Grants Program.



Since 2014, Surf Life Saving Sydney Northern Beaches has provided free-of-charge surf safety education to disadvantaged children who attend Stewart House for short-term respite care.

The Stewart House programs target children with special needs due to ill health, emotional or other distress family problems, financial or social disadvantage, neglect or isolation.

This surf awareness program provided as part of their Stewart House visit and is an important part of their self-development activities.



Tweed Community Support is a multi service outlet that provides Meals on Wheels and Social Support in groups or with individuals in the Kingscliff and Tweed Head areas.

Volunteers expressed a desire for basic first aid training so that should a need arise, they can render assistance to their frail or aging clients. The Meals on Wheels staff are all first aid trained however staff do not always attend the outings.

First Aid training will now be introduced to their annual training day for Meals on Wheels Tweed staff and volunteers. The skills passed on to the volunteers will be beneficial to all of the other organisations that the volunteers also support.



Nambour Alliance



Nambour Alliance's aim is to transform the many empty shopfronts in the main street into a positive and unique experience, providing an alternative to a visitor information centre.

Large printed images with QR codes will showcase attractions in Nambour and share the regions interesting heritage.

The Nambour community is working to create visitor experiences to boost the local economy and develop innovative ways to overcome the lack of an information kiosk in this large regional centre.



Beaches Outreach Project (BOP) provides a mobile service targeting vulnerable youth aged between 12-18 to provide information and support on a wide range of issues including health, legal, housing, family relationships and drug and alcohol use.

The “ICE” project will provide young people with clear, targeted information about the risks of ice use and managing withdrawals.

Information is provided by their peers in a non-threatening and non-judgemental context.





Solomon Islands Brisbane Community Inc conduct awareness workshops about issues facing the young people and women within their community.

The aim is to cultivate respectful, good working relationships, to empower the youth and women in their community whilst passing on their Solomon's heritage and acknowledging the opportunities Australia is providing them. The project encourages young people to see the importance of what a cohesive community can achieve through respect for one another, the law and authorities.



Cowra/Grenfell Meals on Wheels plan to hold events throughout 2017 to bring together and involve different ethnic groups in their community to participate in sharing their cultures cuisine, becoming more involved in their community and to provide social contact with others.

10 different culture groups have been identified in the Cowra/Grenfell shires with each given the chance to provide a brief overview of their country, culture and cuisine.





Wyndarra Centre in Tasmania provide therapeutic pool services to a variety of groups including people with physical and mental disabilities, baby-toddler groups, elderly, autism groups, clients with injuries and work related accidents.

Recently they had to cancel services to clients that required the hoist to enter the pool due to it failing and the inability to access new parts.

This contribution has assisted in the purchase of a new hoist and has restored services to what would otherwise have been lost for those with disabilities or mobility issues.

Meals on Wheels Southern Shoalhaven will be running weekly men's cooking lessons in their kitchen during an 8 week semester.

Each class is facilitated by a local chef and includes meal planning, ingredients shopping, preparation, cooking, serving the meal and enjoying the meal.

Participants discuss meals they would like to learn to cook and each has their own recipe book with the meals they have prepared, food safety fact sheets and photos.

They identified that the men in their local community lacked the knowledge or skills to shop and cook for themselves after the loss of their partner, this gives them back their confidence and gives them the information required to prepare tasty, nutritious meals to supplement their Meals on Wheels service.



The Hills Community Aid Information Service Inc.

The Hills Community Aid and Information Service are running two events to build awareness of elder abuse in their community and prevention strategies for such abuse.

Each event focuses on raising awareness of elder abuse, how families can recognise and stand up against elder abuse, and how seniors can seek support if they experience or are concerned about abuse. Abuse can consist of psychological or emotional, sexual or financial abuse.

Their first event was held during Seniors Week and was followed by a morning tea for World Elder Abuse Awareness Day.



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Pittsworth Art Group

Pittsworth Art Group conducted a 2-day 'Let's Paint Seascapes' workshop with respected artist Don Milner. The workshop was intended to challenge "country" artists that don't get the opportunity to get to the coast very often.

Participants used various paint mediums and techniques designed to improve and expand their knowledge and skill.





“Freezers for loan” is a project initiated by Meals on Wheels Central Coast to provide loan freezers to clients who’s freezers have malfunctioned or are too small to store meals for an extended period.

A loan freezer will ensure clients will not go without meals during long weekends and holiday periods when meal delivery services are not available, or using unsafe food storage methods to compensate for lack of safe storage facilities.

The freezer is delivered to the clients door by the friendly warehouse team and collected at the end of the loan term.

Tuggerawong Public School P&C and OOSH

Tuggerawong Public School are raising funds for urgent repairs and updates to their old and rusting playground.

The new playground will include sensory objects for special needs students and OOSH attendees.

Upgrades will ensure a safer environment is provided for students of OOSH and community groups that use the school grounds.



Mullaway Primary School P&C Association

Mullaway Primary School P&C Association found there was a need in their school community for a Defibrillator machine to be made available for children, volunteers, staff and visitors to the school.

As it is portable, they will also be able to take it out of school grounds to help the wider community if the need arises.

There has been no life saving machine in the township of Mullaway and the device will now benefit the whole community not just the school.





Cancer Patient Support Group provide their 'World Away for a Day' respite project for elderly or disabled cancer patients from the Illawara region.

The project aims to give those patients a day out once a month to allow them to enjoy life during and after treatment. It enables them to connect with others that may feel isolated, lonely or stressed living with cancer and offer companionship and support.



Coastal District Care



Coastal District Care feed and provide clothing and blankets to homeless and disadvantaged people in the Rockingham community. In an 18 month period they have fed more than 3,000 mouths.

The 2016 Christmas project provided Christmas hampers and vouchers for chickens to enable a nourishing meal and to spread some Christmas cheer. Gift vouchers were also included for those families with children to help with the burden of Christmas gifts.

Some surplus funds were then applied to the Back to School program providing vouchers for the purchase of uniforms and shoes for local underprivileged children.



Mother Hubbard's Cupboard is a Camden based organisation that assists displaced families surviving domestic violence and homelessness get back on their feet by providing essential household goods.

It helps relieve financial burden placed on families during hard times by providing goods at no cost, and helps restore individuals self-worth and maintain dignity throughout difficult times.

Forbes & District Meals on Wheels run a project in conjunction with House With No Steps - Western, providing cooking classes for participants with a disability.

The project introduces participants to hands-on cooking with the intent to improve their daily living skills as well as in readiness for the NDIS.

Following the success of the program, they are now producing a cookbook providing participants with an overview of what they have achieved throughout the program. It will give them the recipes they prepared, a reflection of their participation as well as a memento of their time in the program.



Mendooran & District Development Group Inc.



Mendooran is known as the “Oldest Town on the Castlereagh River” and is a popular stop for many travellers. Mendooran & District Development Group will be installing interpretive historical signage at significant sites in the main street to form an historic walk.

The signs will showcase the local heritage, enhance tourism and increase the community’s connection with their local history.



The Bulli Community Garden is a project by Northern Illawarra Community Connections to support disadvantaged and isolated members of the community.

Raised garden beds suitable for disabled and elderly in their community will be constructed.

Northern Illawarra Community Connections Inc.



The Robertson Shed has facilitated 6 workshops for the elderly and vulnerable in their community after several members were recently caught out by on-line scams.

The workshops cover computer security, privacy and password management and aims to give participants the knowledge to feel more confident when working online and to reduce their risk of falling prey to scammers, phishing, online virus's and malware attacks.



Parkes Shire Food Service deliver frozen meals to older people and those with disabilities in the Parkes area. The region comprises over 5,900 sq kilometres and deliveries cover an area of up to a 250 km radius without compromising food safety practices and quality.

Due to extreme heat, up to 45 degrees, volunteers require portable car freezers to ensure their high standard of food safety is maintained during the often 300 km round trips.



Puddle Jumpers

The Free Food Night project founded by Pubble Jumpers in South Australia provides people in need with fresh food and staples.

Families benefiting from the program are those experiencing unemployment, poverty, socio-economic or low incomes, rural or social isolation, academic or social difficulties and victims of domestic violence.

The program not only helps those in need, but also involves young adults the opportunity to participate through volunteering which enhances their awareness of those in need and strengthens the local community.

North Kiama Neighbourhood Centre

To help encourage elderly men living in isolation to enjoy the community, fresh air and companionship, the North Kiama Neighbourhood Centre are building an oversized, outdoor chess/checker set.

The project involves the digging out of the playing surface, laying of the concrete base and painting of the checkerboard playing surface.

Supersized giant 90cm high chess pieces made from durable plastic will be used to encourage the men to engage in conversation and enjoy the beautiful environment.





Our Not for Profit Shareholders*

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Flintwood Disability Services Inc
Healthy Kids Association Inc
Home Modifications Australia
Meals on Wheels Association of Tasmania Inc
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