



# The Community Underwriting Small Grants Program

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

[www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

# Introduction

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

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

A further five percent of our surplus is set aside to fund a small grants program for our non shareholder clients.

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

After our first year of operating as an underwriting agency we are proud to have assisted some terrific organisations with our first small grants program.

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

Here are some of the stories of the valuable activities and projects from the organisations that Community Underwriting has been able to help this year.





Witmore Enterprises offer a wide variety of services to people with a disability, as well as to the community.

Witmore is establishing a memorial sensory garden at its Singleton premises to provide a quiet area where clients and supported employees can sit quietly and remember other clients that are deceased.

From time to time, some participants grieve for their friends and emotions build up. The provision of a comfortable area to reflect and remember friends who have passed away will assist in the management of grief issues.

The area is to be surrounded by sensory plants with a small water feature allowing high dependency clients to stimulate their senses amongst the garden.





## Narooma District Woodcrafters Association

Narooma Woodies was formed in 1991 to provide a venue for the social inclusion and community participation of, principally retired men and women in this rural and remote area.

The Woodies are acquiring a heavy lift trolley to enable them to move a Laguna CNC router between the workshop and woodwork show venues. It will provide the opportunity to present live demonstrations of its capabilities, generate business opportunities and sales to fund the club's existing and expanding activities.



**SOUTH COAST  
WRITERS CENTRE**  
FOR WRITERS AND READERS

People with culturally and linguistically diverse (CALD) background often experience isolation and disconnection most when they first arrive in Australia or even when they leave the workforce. They often have a lack of confidence to engage with the wider community. The South Coast Writers Centre (SCWC) provides a space where people with CALD backgrounds can explore the benefits of creative writing.

By facilitating creative writing workshops, the South Coast Writers Centre offers a platform that enables participants to meet with other like-minded people, acquire writing skills and networks to build up their confidence to share their stories with the wider community.



Mangrove Mountain and surrounding areas are an important farming district in NSW, but under threat from a number of sources including:

- Cheap imported agricultural produce resulting in lower prices paid to local growers by the super market chains;
- Local sand mining impacting on the water table; and
- The imminent threat of loss of prime agricultural land to coal seam gas exploration.

Mangrove Mountain Country Markets were set up to provide a regular venue for local primary producers to sell their products at a realistic price. They allow the wider population to interact directly with the producers of their food, increasing awareness of the importance of maintaining local agriculture.

MMCM are investing in high visibility signage designed to grow visitor numbers, increase the income of stallholders and continue to raise awareness of the area as an important farming district within close proximity to Sydney and as a source of fresh, wholesome food directly from the producers.







The Holbrook Meals on Wheels Service delivers meals across the Greater Hume Shire including Holbrook, Culcairn, Walla Walla, Arian Park, Gerogery, Lankeys Creek and Carabost areas.

These delivery runs can be a round trip of more than 150 km, but to comply with food safety legislation they must be completed in under 2 hours, due to extreme summer temperatures in the region.

Holbrook MOW sought funds to allow them to purchase a portable freezer for use in delivery vehicles for the remote and rural deliveries. This will allow volunteers to increase the social interaction with each client (often the only visitor they may see over a period of days) due to meals being held at the correct temperature for longer periods.

Meals on Wheels help make it possible for clients to stay in their homes, where most are happiest, and maintain their independence. Delivery of nutritious meals, social interaction and a friendly check of a client's wellbeing by Meals on Wheels volunteers can help people live the lives they choose.



Planet Ark has a successful track record of inspiring environmentally positive actions, through long standing campaigns such as National Tree Day, National Recycling Week and information services such as Recycling Near You and Business Recycling.

With environmental issues becoming more relevant to householders than ever before, Planet Ark aims to inspire more positive environmental behaviour by reinforcing the community's trust in the organisation and the campaigns that they conduct.

A short audio visual is being produced with positive, emotional imagery to educate people about the impact of Planet Ark's essential campaigns and reinforce the importance of positive environmental behaviour change here in Australia.

The promotional film will target the members of society with the greatest likelihood of embracing simple and positive environmental behaviour; particularly families, school teachers and socially conscious professionals.





People in the Hunter have higher rates of obesity-related mortality compared with averages in NSW & Australia. Abernethy Healthy Lifestyle are implementing a project to introduce bike riding to wider communities through asset-efficient partnerships with multiple community groups and appropriate community supporting businesses.

They are purchasing a customised trailer that will be used for regular community bike riding events and made available to schools, youth groups and communities wanting to organise other low cost, healthy outdoor expeditions where equipment needs to be transported to on-route sites.

The trailer will be usually stored in Abernethy but it is intended for the trailer to be made available for use by selected bike ride organising entities on vehicular trails and roadways anywhere in the Hunter region.



## Northern Illawarra U3A

The U3A movement in Australia provides life-long learning opportunities for their members in their 'third age' using the skills of their members gained during their 'second age'.

U3A Northern Illawarra have commenced a project to document the history of a U3A to provide a historical record of the establishment and development of the group. This will allow new members to be aware of the groups' origins and provide a record of how a new U3A is established and developed, as an example for other new U3A's. The project has been underway with data collection and draft writing and needed funding for printing. The history will be distributed within the community, local libraries and other U3A's.



Children of prisoners often face multiple disadvantages including family poverty.

The SHINE for Kids Children's Supported Transport program helps children who have no possible way of having contact with a parent in the criminal justice system.

The program will be rolled out throughout New South Wales, Victoria and the ACT, helping kids to visit their imprisoned mums and dads at 12 prisons across 3 states.

The program will ultimately allow up to 5,000 children to be transported safely to prison in a nurturing environment. It aims to help children develop positive relationships with their parents and reduce anxiety and fear.

Transportation will also be provided for child activity and family days where children spend time with their parents for 4 hours, playing games and strengthening the parental bond.







## Intercharge Bathurst



Intercharge Bathurst offers a variety of supportive services to people with a disability, their family and primary carers.

Community engagement is a primary focus across all of the Intercharge services, with a strong emphasis on the connection between program participants and members of the local community.

To further facilitate community connections Intercharge are creating a local drop in cafeteria serviced by the Intercharge clients. The project will promote the ability and skills of persons with a disability and aims to foster feelings of competence, self worth and the ability to contribute to the local community. The community will benefit from the opportunity to relax in a friendly environment showcasing local musicians, art and the many skills of persons with a disability.

In order to establish the proposed venture, Intercharge will be purchasing an industrial style coffee machine and providing participants with specific training in food handling.





The Southern Women's Group has launched the Women's Wellbeing Project to support disadvantaged women and women with mental health issues of all ages and backgrounds. A series of workshops will provide support and interaction to assist in breaking cycles of abuse, violence, isolation, poor mental health and poverty through meeting regularly and enjoying common room activities together.

The workshops will be facilitated by professional staff and trainers and assist participants to develop new skills, build self esteem, promote positive healthy living, reduce stress and break the cycle of isolation that some women live with on a daily basis.





## North Kiama Neighbourhood Centre

The North Kiama Neighbourhood Centre is a focal point in the community for many groups who enjoy using the facility, including the Kiama U3A Group, Probus, craft groups, drawing and cooking classes as well as a broad range of physical activities for community members of all ages.

Funds were needed for a project to build a lockable bbq shed and crazy cubby house to encourage children to enjoy being active, playing outside safely in the fresh air.

Volunteers from the neighbourhood centre and local Rotary clubs will assemble the shed / cubby house in the school holidays. The Centre previously raised money to purchase the bbq which will now be accessible to all of the community groups that access the neighbourhood centre.



The Flexible Food Project targets socially isolated clients and assists them to reintegrate into the community. The majority of these clients are aged and have some disability.

The project recently expanded into the Toronto district and has identified 20 Meals on Wheels clients being at risk of social isolation. These clients are expected to pay for the cost of their own meals and not all are financially able to afford outings to cafes, clubs etc.

Funding was requested for the hire of a local centre to provide a centre based meal once a fortnight at an affordable rate, along with the purchase of a set of portable mobility aids to assist with the transportation of clients.



Under the CASSE Tjilirra Project, male Aboriginal elders in far west Northern Territory will teach young male initiates how to make traditional Aboriginal tools, or tjilirra (sets of boomerangs, shields, spears and carry vessels). There is an urgency to this project as the old men are dying out and with them many stories, songs and skills.

Conducted in a mens-shed type environment, on country, the making of the tools and the telling of the accompanying dreamtime stories will provide a way of engaging different male groups to open up and share conversations while also learning about their traditional Aboriginal culture.

There is considerable cross-cultural evidence that negligence, absence, or the lack of active, involved fathering is related to many individual, social and familial troubles. Many male criminals have experienced an absent father. Many young men are experiencing a problem life replete with addictions, violence and suicide.

Male elders will become positive father figures, leaders and mentors for the younger men. The project will allow men to take control and develop responsibility, repair cultural ruptures and achieve improved mental health, social and emotional well-being.

It is hoped that the making of these traditional tools will actually provide life tools, or tools for living. The CASSE project officer will work with the communities to make the project a self funding business venture.

Photo: Long Jack Philipus Tjakamara with Spear Thrower (Miru)





*Life Story Work* is a learning tool that gives children and young people the opportunity to explore and cultivate their personal identity, when life circumstances have not allowed this to happen. It is designed to engage the child in a process with significant adult/family members and assist in:

- Facilitating attachment between parents, carers, siblings and the child;
- Increasing trust, communication and understanding between the child and participating family members; and
- Helping the child to recognise, express and resolve strong emotions related to past life events.

PCA Families was approached by parents, carers and agencies in Ballarat, Geelong, Warrnambool and the Northern region of Melbourne to provide Life Story Work training. The majority of the parents and carers are concession card holders and can ill afford to pay for training.

Community Underwriting are contributing to the extension of the delivery of this module in these key rural centres and Northern Melbourne region.





R & R Disability Services were looking for assistance to purchase and install an oven to teach daily cooking skills to young adults with a disability. They had initially approached commercial and training facilities in the Coffs Harbour region requesting the use of a kitchen to facilitate the project but were unsuccessful, so decided to install an oven in their own premises.

The project provides an opportunity to help people with a disability to move towards independent living within their own community, as well as use other basic skills such as shopping, basic math and reading in a functional way.

Determining what is needed, obtaining the basic ingredients and following directions are all important steps to increasing their independence. On a weekly basis 20 clients will learn independent cooking skills with a further 80 plus clients having access to an oven baked meal whilst participating in the program.

*Moving Forward* is a six week mentoring program for post-domestic violence victims. HCA had observed that there is little support for individuals after the initial crisis stage of their recovery. The program's aim is to support and empower participants post a domestic violence situation by providing practical life-tools and opportunities for personal development.

The program is facilitated by a volunteer mentor who will provide encouragement, companionship and partnership that will aim to empower individuals and develop skills in order to make informed and positive future choices. Increased awareness of well-being, finance education, career or educational direction will all be considered positive outcomes for the participant.



Biala Services wanted to make the public aware of the services provided by them to disadvantaged members of the community. Biala has three mini-buses consistently transporting Aged and Disabled clients all over the Hunter and Central Coast regions, with annual trips outside these areas.

It was decided that prominent signage would be the most effective way for people in need of assistance to be made aware of the services that can be provided to them and assist in Biala's endeavours to reduce isolation and alienation to those at risk in the community.





Funsworth is an after-school program for children with disabilities aged between 5 - 18. The project caters for both children and teenagers, focusing on different age groups on different days of the week.

Participants are picked up from their schools located throughout the five local government areas of the Eastern Suburbs of Sydney and transported to the Holdsworth Community Centre. The groups go out into the community to take part in various activities designed to develop life skills.

Funsworth provides participants with a safe and structured environment with activities designed to build independence and social skills. It also provides immense benefit for parents / carers by providing the opportunity to continue in the workforce or as a time of respite to concentrate on their own or other family members' needs.

Participants are provided the opportunity of being involved in a broad range of activities including cooking, learning how to travel independently using public transport, money handling, communicating effectively with community members and domestic tasks. The program will plant seeds making them aware of future life choices.





## Our Not for Profit Shareholders\*

ACT Council of Parents & Citizens Associations Inc  
 Community Restorative Centre Inc  
 Flintwood Disability Services Inc  
 Healthy Kids Association Inc  
 Meals on Wheels Association of Tasmania Inc  
 NSW Community Options Inc  
 NSW Home Modification & Maintenance Services State Council  
 NSW Meals on Wheels Association Inc  
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\* As at February 2015