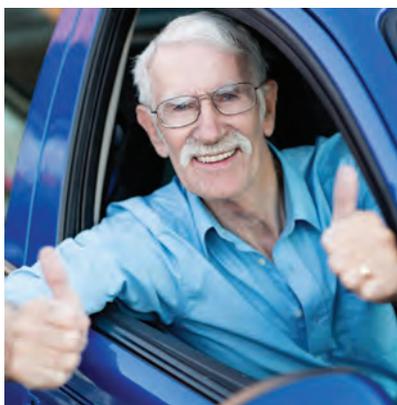
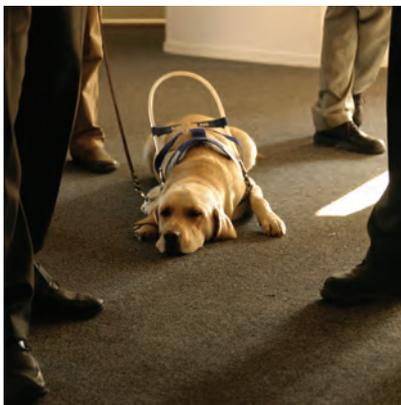




Community
Underwriting



The Community Underwriting 2015 Small Grants Program



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

www.communityunderwriting.com.au

AFS License No 448274
ABN 60 166 234 715

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.

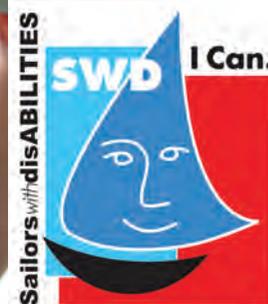
The Community Underwriting Small Grants Program enables us to reinvest our clients' insurance dollars back into the sector each year.

In our 2nd 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 terrific activities and projects that have benefited from the 2015 Grants Program.



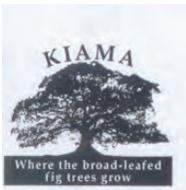


Sailors with disABILITIES runs its unique “Winds of Joy” program four times a week during school terms.

The program provides children with either a physical or intellectual disability, the opportunity to “learn to sail” on a full size yacht at no cost to them.

“Winds of Joy” provides a very special and uplifting experience for children with disabilities, encourages greater confidence and a belief that “I can”.

Each year over 2,250 children participate in the “Winds of Joy” program.



Kiama U3A Incorporated



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

Kiama U3A identified a need for a user friendly portable defibrillator for use in the North Kiama Neighbourhood Centre given the number of people over the age of 50 visiting the centre (including more than 270 of Kiama U3A members).

A defibrillator when used within the first 3 - 5 minutes of a person suffering a cardiac arrest can dramatically increase a victim's chance of survival. The impact of this project will be to potentially save lives in the Kiama community.



Clients of Eurobodalla Meals on Wheels are frail older people, including those with dementia and adults with a disability. Geographically, the Eurobodalla Shire extends along 110 kilometres of coastline on the south coast of New South Wales, covering an area of 342,173 hectares.

Eurobodalla MOW is looking to expand its social support program into the southern Eurobodalla through the purchase of an 8-seater people mover. Without suitable transport and social activities, frail older people are at increased risk of social isolation. Social support maximises an individual's ability to continue to live independently at home and assists them in sustaining social contact and access to their communities.



The 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey found that less than half of indigenous people living in remote areas consumed the recommended number of servings of fruit each day and only 3% ate the recommended amount of daily vegetables.

Indigenous children aged 2 - 3 years were three times more likely than non-Indigenous children of the same age to have consumed soft drinks.

The Kuunchi Kakana Healthy Kids Project aims to embed healthy eating habits at an early years learning facility in the Lockhart River Aboriginal community in Far North Queensland. The project will support and educate families in making healthy food choices for children and upskill local people to improve health and nutrition.





Meals on Wheels
Concord-Drummoyne



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Meals on Wheels Concord-Drummoyne has a place in the hearts and homes of The City of Canada Bay and Inner West community of Sydney, where chilled or frozen meals are delivered to the aged and their carers by volunteers.

The Coffee Buddy project extends this work by engaging volunteers to take frail and elderly clients to the picturesque Concord Golf Club.

The service is provided free and targets clients who are often socially isolated. Clients will be collected by bus and get to enjoy conversation and good company.

The Sri Om Foundation has launched a project with the objective of preventing social isolation in the elderly South Asian community, through the education and use of digital communication and social media.

The project's aim is to deliver opportunities for socialising in a friendly environment whilst providing skills to:

- Use a computer, tablet or smart phone
- Utilise email and skype to stay in touch with family and friends
- Use the internet to keep up to date with news and other local activities
- Create social media accounts such as Facebook and Twitter
- Access on-line government services such as Centrelink and myAgedCare.





Australian Afghan Hassanian Youth Association - Female Karate Project



The Australian Afghan Youth Association has provided invaluable support to young Afghan children, teenagers and families, in assisting them to settle in Australia.

The Female Karate Project provides a fun, social, physical, healthy and educational activity for disadvantaged young females aged between 8 and 18 years from refugee backgrounds in Auburn and the surrounding communities.

Many of these females are isolated and have experienced war and displacement.

The Association is looking to provide participants with a 12 month program which aims to increase self confidence, fitness and learn defence skills from qualified female karate instructors.



Following amalgamation of seven Meals on Wheels branches into Meals on Wheels Mid North Coast, the organisation inherited a number of substandard or poorly presented web sites.

A standardised “one stop shop” website was urgently required to help promote the Meals on Wheels services and to enable online registration and meal ordering for clients. Operating on a very lean funding base this project is seen as a vital step in growing and promoting the service.

The new site will provide greater visibility to existing and prospective clients as well as accessibility to a wide range of nutrition, food safety related information and other client resources.



Rec Ability provide support to people with disabilities and supporting families. They are running a number of disco and karaoke sessions for people with disability over 16 years who may find it difficult to arrange their own socialisation and recreation opportunities.

Bowraville Community Technology Centre



Community Technology Centres support the economic, educational, cultural and social life of regional communities. Bowraville Community Technology Centre are implementing training programs for seniors to assist them utilise technologies such as the Fitbit wristbands.

The programs aim to increase the understanding of how the technology works and can be used to increase levels of exercise with confidence. The training will also include assistance to interface with smartphones, tablets and laptops.



Logan City Community Cadets were seeking assistance to purchase a 3 x 6 metre marquee to provide shelter to volunteers and cadets.

The marquee will be used during all of the activities throughout the year including bivouacs, fund raising events and community projects such as Clean Up Australia Day.

It will also be useful in proudly promoting the activities of the organisation to new recruits and the public.



Carers NSW is the peak non-government organisation for unpaid family and friend carers in NSW and a member of the National Network of Carers Associations. The organisation focuses on improving the lives of carers.

Carers NSW works with all carers regardless of their age, location, life-stage or circumstances. This includes those caring for individuals with support needs relating to ageing, disability, health and mental illness.

Financial assistance was requested to purchase artwork for counselling and meeting rooms, which will create a relaxed and welcoming atmosphere for carers visiting Carers NSW.



CareWays provides much needed community services to disadvantaged and marginalised people in the Illawarra and in Sydney's Inner West.

The organisation is establishing a 3D printing lab to support education of local young people and in particular the young aboriginal community.

The project provides a unique opportunity within a disadvantaged community to progress science, technology, engineering and maths learning outcomes.



Gunnedah Meals on Wheels deliver around 9,000 meals per year to elderly clients in Gunnedah and the surrounding villages. The delivery of meals plays an important part of their ongoing independence and pride.

At the moment volunteers are using their own eskies to allow the delivery of frozen meals on Fridays to enable clients to have sufficient meals for the weekend.

Gunnedah MOW were looking to purchase a fridge freezer esky which would ensure that meals remain frozen at the time of delivery. Pictured are two of the fabulous volunteers Glenda and Mike. Mike is a pilot with Angel Flight.



The South East Animal Welfare League in South Australia provide lost, stray or ill-treated dogs and cats with a second chance of a safe and happy home.

Located 12 kms north of Mt Gambier, they rely on electricity to drive pumps for water, with no town water or sewerage attached to the property.

Staff and volunteers can often be working with animals in the dark at late afternoon, particularly in the winter months.

As part of its emergency planning, the organisation required a generator to back up its power needs during mains electricity failures caused by breakdowns, fire outbreaks and extreme temperatures.



The “Anything is Possible” project aims to enable a group of Vietnamese women and carers of people with special needs to establish a Cultural Group as a means of art therapy.

A series of movement, dialogue and rehearsal workshops provides an opportunity for creative expression and empowers the womens group to improve their conditions, as well as to contribute and enrich the multicultural community.





The Mooral Creek Hall & Progress Association encourages and promotes community togetherness through social, recreational and creative activities.

People meet one another at the hall often for the first time and it becomes a place where friendships begin.

The Association were seeking funds to help install a low retaining wall around a recently built paved area to provide outdoor seating and eating at community events during the warmer months.

Kogarah Community Services has been successfully providing Outside School Hours Care to families in the wider St George area for over 25 years. This is a vital service providing hundreds of families who struggle financially and supports many children with additional needs.

The demand for services continues to grow and the organisation has recently invested in a demountable building to prepare afternoon tea and run programs including cooking, art, craft and intergenerational activities for seniors and children. KCS were looking for assistance in the purchase of an air conditioning unit to make the space more useable for the children and educators.



Limestone Coast Training provide training to unemployed, under employed & disadvantaged people in Individual Support Services (Aged Care), Early Childhood Education and Care and also business administration.

The organisation was looking to establish a training room complete with interactive whiteboard to assist in the training of participants to gain nationally accredited certificate and diploma qualifications.



Coffs Coast Meals on Wheels

Coffs Coast Meals on Wheels partnering with Coffs Harbour Support Service have established “The Chill Out Cafe” where 25 younger people with disabilities are trained to get back into the workforce. The cafe is open Tuesday to Fridays and is nearly always booked out because of the quality of the meals and the great service they get from the workers who take such pride in what they do and brings them confidence.

Coffs Coast MoW is creating a promotional video together to outline what its services do in the community.

Russell Lea Infants' School Parents & Citizens Association

Russell Lea Infants School has recently transitioned from a Kindergarten to Year 2 school to a K - 6 school.

The Parents & Citizens Association are planning on introducing a canteen service in the school hall by Term 2 in 2016. They were looking for assistance in the purchase of a fridge as part of the new canteen aimed at helping with the busy schedule of modern family life.

The fridge will also be utilised in other P & C / school activities including ANZAC day services and various sports days.



The Southern Womens Group - Womens Resource Centre is a community centre for women providing self help, support & community education. In the past 12 months they have provided over 5,000 women with one on one support and projects including free fresh food every week.

The “Women for Zero Waste” project is aimed as an extension of the free fresh food initiative encouraging women to improve resources life cycles by making shopping bags from scrap material and second hand ties.

Sewing classes will be hosted to make shopping bags from recycled fabrics such as doona covers and basket making with waste materials from the Bega Cheese Factory. The overall aims of the project are to reduce waste, build skills and create momentum for a community campaign to say No to plastic bags.



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Our Not for Profit Shareholders*

ACT Council of Parents & Citizens Associations Inc
Community Restorative Centre Inc
Flintwood Disability Services Inc
Healthy Kids Association Inc
Home Modifications Australia
Meals on Wheels Association of Tasmania Inc
NSW Community Options Inc
NSW Meals on Wheels Association Inc
NSW Neighbour Aid & Social Support
Pathfinders Ltd
Sunnyhaven Limited
Variety Australia Limited



By the Sector - For the Sector

Insuring Not for Profits - it's all we do

* As at March 2016