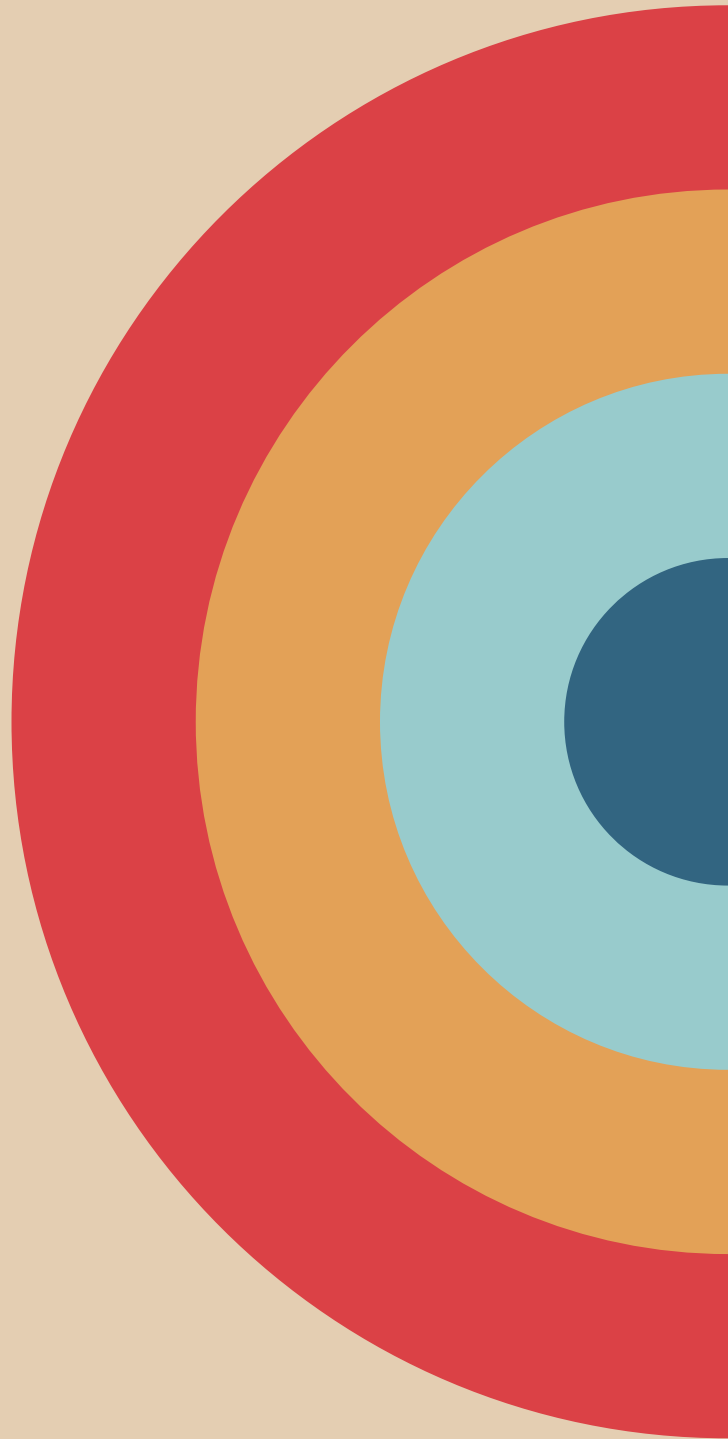




2023 Annual Report

Helping Gippslanders
for over 45 years.





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President's Report



I would like to take the opportunity to thank the efforts and support of the volunteer Executive and the wider Committee of Management that enable GERF to successfully support Gippslanders who are in need directly after being impacted by natural disasters. The Fund remains very well supported in Gippsland and holds strong reserves (see Treasurers report)

The 2022/23 financial year proved another busy year and the continuation of the implementation several important projects:

- a) GERF formed an MOU with Latrobe City Council to support an Emergency Recovery Victoria (ERV), formerly Bushfire Recovery Victoria, grant to assist further clean up and storm resilience grants to socially disadvantaged members of the community across five (5) Gippsland LGA's. The ERV grants provided a valuable testing of the new platform connected to Crisisworks.
- b) GERF updated several governing documents. This included several important policy documents relating to financial control, technology and credit card use that provide a valuable framework for the operation of the Fund.

Information sharing, data security and privacy are increasingly complex and will need further collaboration to ensure GERF's effectiveness.

- c) We continued to seek wider input and evidence-based information to help us guide the distribution of financial aid to those in most need. This included shared learnings from Rhonda Abotomey (member of Victorian Government Bushfire Reconstruction and Recovery Authority's Bereaved Advisory Committee) on Post Traumatic Growth and Blaze Aid CEO Melissa Jones on fencing /farm recovery and collaboration. It was very pleasing for GERF to receive an annual presentation from Bruce Weston AgVic on the farm sector in Gippsland. We will continue to seek opportunities for sharing learning from other charities, researchers and stakeholders.

- d) After the implementation of our new technology platform and updated governance arrangements, the GERF Executive undertook a Strategic planning workshop. This process developed our next steps into a plan for 2024-2026.
- e) Provided advocacy and consideration of future issues arising from overlapping and cumulative natural disaster impacts on our community and how this may impact GERF. GERF made a submission to the Commonwealth Government Select Senate Committee on Australia's Disaster resilience. In addition, GERF had the opportunity to outline our work at the State MEMEG Lunch Box series. Climate change is clearly driving a higher frequency and increased severity of extreme weather events which will challenge GERF's capacity into the future.
- f) Maintain efforts to increase the breath of the Committee of Management to support coordination, collaboration and stakeholder engagement.
- g) Launched an Appeal to support impacted families and farmers from fire and flood events in early October 2023.

Finally, this year saw the retirement of valued members of the executive committee and general management committee.

I would personally like to thank the wonderful efforts of Kevin Perry who has been supporting GERF since 1980's who retired due to ill health during the year and farewell our recent Treasurer Brad Michie due to career changes. We warmly welcomed Adam Hogan to the Executive Committee. GERF cannot assist those in need without the tireless efforts of volunteer executive members.

A handwritten signature in black ink, appearing to read 'Andy Tegart'.

Andy Tegart
GERF President



Financial Report

Independent Auditor's Report

To the Members of Gippsland Emergency Relief Fund Incorporated

Opinion

We have audited the accompanying financial report, being special purpose financial report, of Gippsland Emergency Relief Fund Incorporated ("the Entity") which comprises the statement of financial position as at 30 June 2023 and the statement of comprehensive income for the year then ended, notes comprising a summary of significant accounting policies and the statement by members of the committee of management.

In our opinion, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the financial report of Gippsland Emergency Relief Fund Incorporated is in accordance with the Australian Charities and Not-for-profits Commission Act 2012 including:

(i) giving a true and fair view of the entity's financial position as at 30 June 2023 and of its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements; and

(ii) complying with the requirements of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for Qualified Opinion Revenue

Revenue

It is impracticable to establish controls over all monies received prior to entry into the financial records. Accordingly, as the evidence available to audit regarding revenue was limited, our audit procedures were restricted to the amounts recorded in the financial records and we are therefore unable to express an opinion on whether the recorded revenue is free of material misstatement.

Basis of Accounting

Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared for the purpose of fulfilling the committee of management's financial reporting responsibilities under the Australian Charities and Not-for-profits Commission Act 2012. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Entity in accordance with the auditor independence requirements of the Australian Charities and Not-for-profits Commission Act 2012 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 11 0 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the Australian Charities and Not-for-profits Commission Act 2012, which has been given to the directors of the Entity, would be in the same terms if given to the directors as at the time of this auditor's report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and the Members of the Committee of Management for the Financial Report

Management of the Entity are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards and the Australian Charities and Not-for-profits Commission Act 2012, and for such internal control as management determine is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error. In preparing the financial report, management are responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intend to liquidate the entity or to cease operations, or have no realistic alternative but for overseeing the Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of committee of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions



Rochelle Wrigglesworth
Director of Forefront Pty Ltd

Sale
9 October 2023

Financial Report

GIPPSLAND EMERGENCY
RELIEF FUND INCORPORATED
ABN 66 660 282 945

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2023

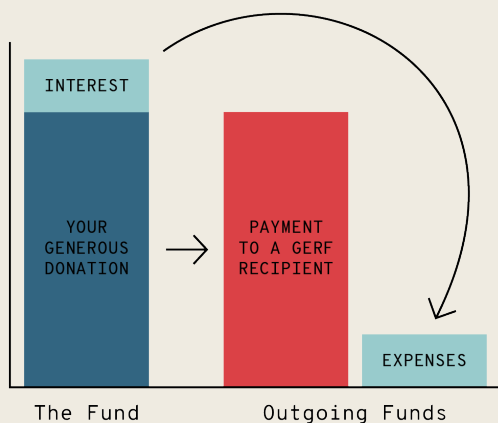
	2023 \$	2022 \$
INCOME		
Donations	33,372	171,260
Interest received	57,472	63,873
Grants	198,372	—
	289,216	235,133
LESS EXPENDITURE		
Auditors' remuneration	1,450	1,400
Bank and government charges	103	159
Paypal transaction fees	24	48
Depreciation	3,379	134
2021 Disbursements	—	541,172
ERV Clean Up Project disbursements	183,171	—
Gifts and donations	729	—
Entertainment	649	—
Insurance	1,801	1,860
Legal costs	—	6,170
Permits, licences and fees	191	—
Software system expenditure	19,392	83,815
Postage, printing and stationery	306	—
Professional fees	64	5,740
Social media support	15,000	15,000
Subscriptions	647	166
Website maintenance	500	385
	227,406	656,049
NET OPERATING SURPLUS (LOSS)	61,810	(420,916)
Retained surplus at the beginning of the financial year	2,334,992	2,755,908
RETAINED SURPLUS AT THE END OF THE FINANCIAL YEAR	2,396,802	2,334,992

Financial Report

GIPPSLAND EMERGENCY
RELIEF FUND INCORPORATED
ABN 66 660 282 945

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2023

	Note	2023 \$	2022 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	2	1,782,668	1,792,471
Trade and other receivables Interest received	3	2,651	141
Financial assets	4	585,122	554,402
Other assets	5	55,525	50,000
TOTAL CURRENT ASSETS		2,425,693	2,334,014
NON-CURRENT ASSETS			
Plant and Equipment	6	16,109	978
TOTAL NON-CURRENT ASSETS		16,109	978
TOTAL ASSETS		2,441,802	2,334,992
LIABILITIES			
CURRENT LIABILITIES			
Other	7	45,000	-
TOTAL CURRENT LIABILITIES		45,000	-
NET ASSETS		2,396,802	2,334,992
EQUITY			
Retained surplus	8	2,396,802	2,334,992
TOTAL EQUITY		2,396,802	2,334,992



A little bit about

Where the money goes.

Our unique model means all donations to the GERF reach the pocket of a Gippslander impacted by natural disaster. Any surplus from an appeal or our wonderful regular donors remains in the fund, ready for a rapid response during the next event.

Our volunteers carefully manage the fund and use the interest to cover any expenses, so the donations remain untouched. Thanks to our incredible and longstanding corporate partners we're able to keep our expenses low, and pass the savings on to Gippslanders in need.



Strategic Plan

OUR VISION

To be Gippsland’s own source of hope and resilience in and between natural disasters.

OUR MISSION

To enable timely support for the people of Gippsland and their communities in the aftermath of natural disasters.

OUR VALUES

Integrity

GERF trusted, fair and transparent.

Empathy

GERF Gippsland’s support partner in your time of need.

Professional

GERF is respectful, reliable and accountable.

Collaboration

We recover better when we work together.

● OUR STRATEGIC OBJECTIVES ○ SMART GOALS

01 Community

Build and maintain GERF’s profile with stakeholders and recipients

- 1.1 Develop & deliver new fundraising plan
- 1.2 Review stakeholders and develop a stakeholder map
- 1.3 Ensure referral process better meets targeted needs in the community
- 1.4 Develop and deliver social media plan to increase community engagement

02 Operations

To ensure operational integrity and effectiveness of systems within the organisation.

- 2.1 Ensure the best utilisation of IT platforms to maximise our efficiency and effectiveness
- 2.2 Ensure statutory obligations are met
- 2.3 Develop a plan for the cyclical review of policies and procedures

03 Our People

Are representative of the Gippsland community and have the right skills to serve GERF.

- 3.1 Develop a succession plan to understand the skills and people needed to remain a sustainable committee/organisation
- 3.2 Build a capability and capacity plan for the sustainable management of appeals

04 Our Finances

To ensure our financial management meets organisations obligations to meet our purpose for the long term.

- 4.1 Maintain our reserves of a level of at least \$1 million
- 4.2 Review investment policy annually
- 4.3 Develop an annual operational budget
- 4.4 Review banking operations

ABOUT GERF

Helping Gippsland since 1978.

Gippsland's landscape is beautiful, but volatile – which is why our dedicated volunteers manage a (really) rainy day fund, ready for helping neighbours in need.

Since 1978, the Gippsland Emergency Relief Fund (GERF) has funded emergency resources for locals when natural disaster strikes. We graciously take donations from the community, and redistribute those funds to Gippslanders in crisis.

We act fast too. From the start of assessment, funds are in the recipient's bank account as quickly as two days later. Our rapid response means the GERF is capable of supporting Gippslanders who fall through the cracks of other systems, particularly when timing is crucial.

By exclusively managing monetary donations and transactions we can respond rapidly when called to action, and cover Gippsland's huge geographical footprint including remote, hard-to-access, or disaster affected areas.

Our unique model means all donations to the GERF reach the pocket of a Gippslander impacted by natural disaster. Any surplus from an appeal or our wonderful regular donors remains in the fund, ready for a rapid response during the next event – and we use the interest to cover any expenses, so the donations remain untouched.

**We're proud to be
100% volunteer, and pass
100% of donations onto
impacted Gippslanders.**

Our People

We would like to recognise and thank our wonderful volunteers, giving many hours of their time and expertise so willingly.

Without you, GERF simply couldn't provide the amazing relief we do to Gippslanders in their time of need.

GERF Executives



Andy Tegart
GERF President



Chris Love
Vice President



Nigel Browne
Vice President



Jean Murphy
Secretary /
Treasurer



Barry Whitehead
General Executive



Jennifer Mosse
General Executive



Peter West
General Executive



Adam Hogan
General Executive

GERF Committee Members

Alan Wilson
General Committee

Danielle Slaughter
Coordinator Community
Resilience, Bass
Coast Shire

David Lane
Coordinator Emergency
Management, Baw Baw
Shire

Robyn Duffy
Municipal Recovery
Manager, Latrobe
City Council

James Bremner
Senior Emergency
Management Officer,
South Gippsland Shire

Wayne Nutting
Community Recovery
Officer, Wellington
Shire

Stuart Beales
District Manager,
Macalister District
Forest, Fire & Regions
- Gippsland. Dept of
Energy, Environment
& Climate Action

Tim Davidson
Emergency Management
Officer, East Gippsland
Shire

Jessica Ploeger
Regional Business
Manager - South East
Region Country Fire
Authority

Cameron Rothnie
Assistant Chief Officer,
Unit Support, Emergency
Management, Community
Engagement, East Region,
State Emergency Service
(SES)

Lauren Bourke
Manager Emergency
Management, Gippsland
South Division, Dept
Families, Fairness and
Housing

Darren Devlin
Counsellor & Community
Representative,
Gippsland Victoria,
Rural Aid

Cr Mark Reeves
Chair, One Gippsland

The Fund in Action



Di Kuyken and her family have been in the unfortunate position to be recipients of emergency funding from GERF on two occasions in recent times. They were impacted during the 2019/20 bushfires and then received another whack in the 2021 storm event. Here is Di's story..

Saturday 2nd March 2019 started like many weekends for my husband and I. We enjoyed a coffee on our breakfast bar my husband built on the deck, enjoying our magnificent view. After dropping one of our cars off to the mechanic in Traralgon, we saw on the Emergency App that there was a fire around Upper Middle Creek Road, Yinnar South. Upon arriving home, my husband rode the quad bike further up Healeys Road to assess the situation.

We felt quite comfortable, as we had 2 fire pumps, sprinklers and fire hoses around our house. Forestry management and CFA regularly updated us and suggested we wet the house down and be on alert.

Unfortunately for us, the fire got into our neighbours' grassland, which was very high, dry and not slashed. The rest is very much a blur as we saw the fire racing downhill towards our home. Our fire pumps choked and subsequently we had no water supply. I ran around the back of our home as fire was licking the retaining wall of our patio. As I was watching the heat from the fire shrivelling up our strawberries, the patio windows shattered and I 'woke' up out of my daydream and quickly got out of the house.

My husband, daughter, her partner, myself and 3 dogs drove in one car to a friend's house in Yinnar. From her house, we watched our beautiful cedar/brick home burn.

Our lives were changed from that moment on and the feeling of devastation is still with me, more than two years on. We lost everything! Family heirlooms, photos, everything!

After visiting the relief centre at Kernot Hall, I tried to write a list of what we needed to get us through the coming weeks. We had the clothes on our back, medication and very little else. Realising we would need immediate cash to buy supplies for 4 adults - toiletries, clothing, shoes, food and start looking for accommodation.

I didn't even know GERF existed. I had a phone call on the Tuesday after the fire and spoke with a lovely lady from GERF offering our family money to start the process of getting back on our feet. The overwhelming relief brought me to tears and as I was in Kmart buying the essentials, I broke down in tears and asked her if she was scamming me. I then rang her back at the number she gave and spoke to someone else who assured me this was no scam and a very legitimate group who have helped so many others over the years during a crisis.

Money was deposited into our bank account that very afternoon. The support and kind words we received from GERF certainly helped us slowly get back on track.

After moving into our new home in Dec 2020, we were starting to be in a position financially to give back to GERF. Unfortunately, the floods and storms affected our property in 2021, and we again had another clean-up to do after land slip, trees over fences and track work damaged. Once again, GERF were able to help financially to purchase much needed winches and ropes, (which we hadn't got around to replacing after the fire).

I would encourage anyone who is wanting to donate or contribute to GERF to please do. The money goes straight back to people who need it.

Some more of our...

Good News Stories

Donations and Grants



The donor /giving story for the financial year 22/23 was a great mix

Tequa Group
Plumbing and civil

\$770

Commonwealth Bank
Community Grant

\$500

Traralgon
Lions Club Golf Day

\$8,000

Sims Metals
Metal recycle
program

\$4,092

Duncan's Run

\$2,000

Catholic Women's
League of Victoria
& Wagga Wagga,
Maffra Branch

\$200

CWA Drouin

\$250

Their Care

\$400

M&M Security Doors
Swan Reach

\$400

THANK YOU

Plus a wide range of wonderful individual/public donations.

Summary of Donations & Disbursements

In 2022-23 there were no emergency disasters that required a fund-raising appeal and payments to people affected by a disaster. A surplus of \$61,810 was noted for the year.

It is always pleasing, and important, to receive donations during the year even when an appeal hasn't been called.

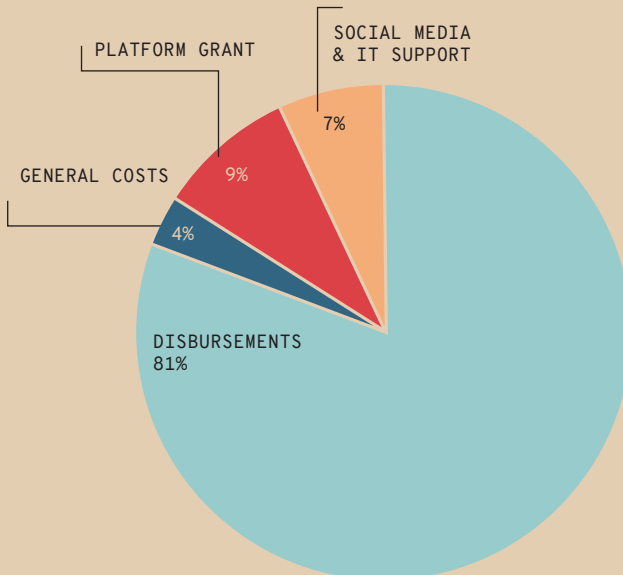
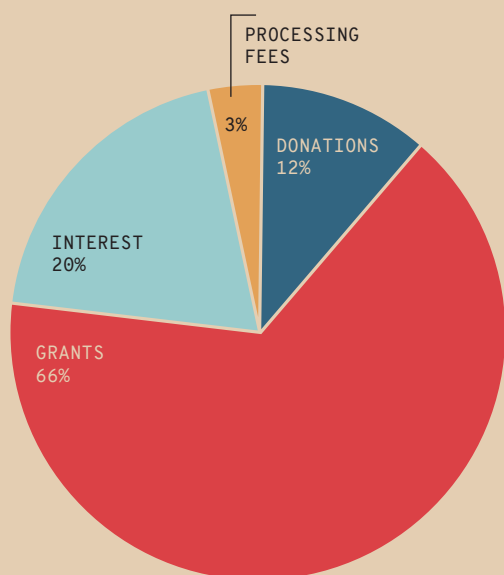
GERF supported a grant that four councils in Gippsland were successful in obtaining. The grant was from Emergency Recovery Victoria (ERV) and provided funding to assist people affected by the June 2021 storm and flood event that affected Baw Baw, Latrobe Council, South Gippsland and Wellington councils. The councils assess and approve the payments, GERF act as the banker and pay the claimants. In turn GERF receive a processing fee for each transaction.

Interest is earned on investments. The interest is used to run GERF to

cover costs such as insurance, software maintenance, bank and transaction fees etc.

Disbursements are the amounts paid to recipients of the ERV Grant. General costs cover areas such as auditor's fees, bank fees, insurance, depreciation, postage, stationery and the like. Platform grant relates to the late, and approved, expenditure of a grant received from ERV for the development of the digital platform implemented during 2021 and 2022. Social media and IT support costs relate to the support and maintenance received from external providers for areas such as Face Book, Instagram, LinkedIn, the web site, and our digital platforms to manage donations and referrals.

For a more comprehensive view of the GERF financials please go to the [Australian Charities and Not for profit Commission's website](#)



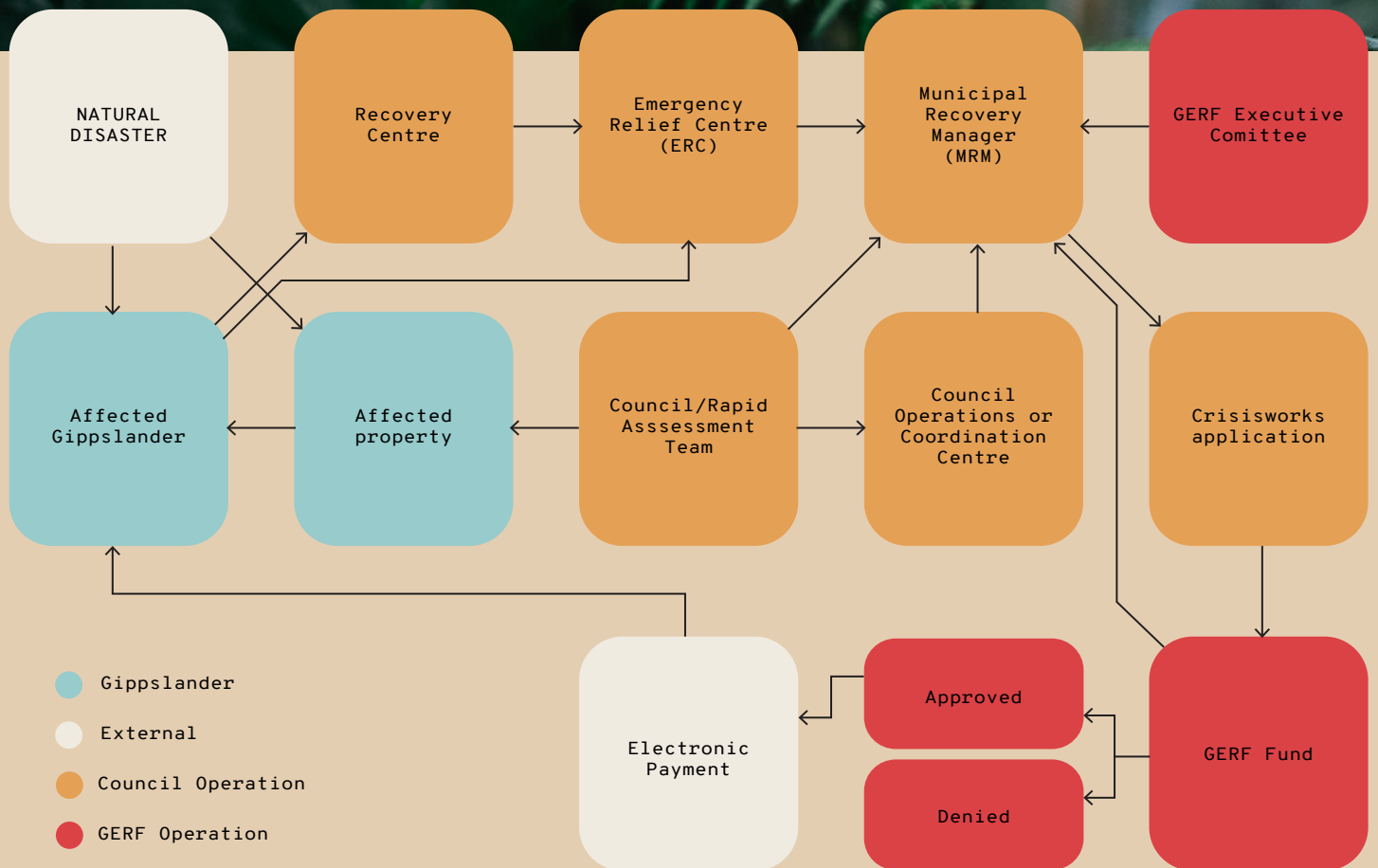
Donations	\$33,372
Grants	\$198,372
Interest	\$57,472
Processing Fees	\$8,700
TOTAL INCOME	\$289,216

Disbursements	\$183,171
General Costs	\$9,343
Platform Grant	\$19,932
Social Media & IT Support	\$15,000
TOTAL COSTS	\$227,406

How GERF helps

When natural disaster strikes, your generous donations are distributed to eligible Gippslanders- for emergency resources. From basics like food, shelter and clothing, to keeping livestock safe or education resources for kids – your donation is a welcome relief for a Gippslander in crisis.

The GERF is proudly run by volunteers, allowing us to keep expenses low and return every dollar to the community.



How to donate

When natural disaster strikes, impacted Gippslanders can use your generous donation to access emergency resources for damaged homes and property. Our natural landscape is beautiful, but volatile.

The GERF accepts donations all year round, so we're prepared for the next natural disaster. Monthly donations are greatly appreciated as they help us plan for future disaster events.



THANK YOU

Every donation over \$2 is tax deductible.

If you require a receipt and don't receive one in your inbox automatically, please email info@gerf.org.au

Direct Deposit

Make a deposit directly into our account.

Account Name:

Gippsland Emergency Relief Fund Inc

BSB: 083 932

Account: 74 019 6862

PayPal

Make a one-time, or set up a monthly donation through PayPal.

Our website

GERF.ORG.AU/DONATE



Container cash

Donate your refund from Victoria's Container Deposit Scheme directly to GERF.

ID NUMBER:
C2000008652



Become a friend of GERF

We're very grateful to have wonderful corporate partners who continue to make the success of GERF possible. From incredibly generous donations, to short term promotion and fundraising, to ongoing pro bono services that keep our expenses low – there's lots of ways businesses can help the GERF.

We welcome any ideas that mean more money reaches the pockets of Gippslanders impacted by natural disaster. If you'd like to become a friend of the GERF, we'd love to hear from you via info@gerf.org.au

AWIB. ALAN WILSON
INSURANCE
BROKERS

