



Annual Report

Bega Valley Community
DISASTER RELIEF FUND



social justice advocates
of the sapphire coast inc.



bege valley
shire council

Contents

Our scope	3
Our people	4
Chairperson's report	5
Our objectives and activities	6
Supporting disaster recovery activities	6
January 2020 to June 2020	6
July 2020 - June 2021	7
July 2021 - June 2022	8
Summary of funding distribution reporting period	9
Supporting disaster recovery activities	9
Our finances	10
Financial statements	11
Thank you	17
Previous members	17
Members	17
Large donors	17
How you can help	18
Attachment - Auditors Report	19

Our scope

This report covers January 2020 to June 2020 and the financial years 2020/21 and 2021/22.

Our Vision

Bega Valley Shire Council (BVSC) in partnership with Social Justice Advocates of the Sapphire Coast (SJA) established the Bega Valley Community Disaster Relief Fund (the Fund) to accept donations that assist residents who have been affected by natural disasters that have significant community impact.

Our mission is to identify and financially assist people in the Bega Valley Shire who have suffered loss because of a natural disaster.

About Us

The Bega Valley Community Disaster Relief Fund (BVCDRF) is a perpetual disaster relief fund established by the Bega Valley Shire Council (BVSC) in partnership with the Social Justice Advocates of the Sapphire Coast (SJA). The Memorandum of Understanding was executed on 20 January 2020.

The Community Disaster Relief Fund aims to:

- provide a single, trusted charitable fund where members of the public and organisations can donate money to assist victims of natural disasters that occur in the Bega Valley Shire;
- ensure that all monies donated are used solely on assisting residents who have suffered as a result of natural disasters;
- provide tax deductibility for the donations;
- provide a clear definition of a natural disaster event; and
- ensure transparency of receipt, oversight, allocation and acquittal of all funds donated.

The Fund's Management Committee will listen to community need and aims to respond in a timely, fair and efficient way with an eye on needs not being met by government agencies and other charitable organisations.

Grants from the Fund will seek to address everyday health and wellbeing issues in an effort to meet critical and acute needs like (but not limited to) fuel, firewood, household appliances, clothing and more.

During December, January and February of 2020, a period now known as the Black Summer, 466 homes were lost across the full breadth of the region. Real people and families are behind each of the properties destroyed. With these events also comes deep and lasting scars on local agriculture, business, industry, infrastructure and the environment – which in their own way hurt and jeopardise the future of local people.

Working with the trusted and tuned minds and ability of the Social Justice Advocates of the Sapphire Coast the Bega Valley Community Disaster Relief Fund (BVCDRF) was born.

The management and governance structure of the BVCDRF was taking shape in late 2019 when the impact of bushfire started to build once again. Those events delayed and slowed progress but also inspired and energised the need to push on.



Our people

The committee is made up of 8 members in total.

- Three members of the Social Justice Advocates (SJA)
- two Bega Valley Shire Councillors
- two community members and
- one Council nominated employee.

Current Committee Members

Name	Representing	Dates acted
Michael Brosnan	Social Justice Advocates	January 2020
Jan Midena	Social Justice Advocates	July 2021
Naomi White	Social Justice Advocates	August 2022
Cr Cathy Griff	BVSC Councillor	January 2022
Cr Liz Seckold	BVSC Councillor	September 2020
Iliada Bolton	BVSC Employee	January 2020
Colin Dunn	Community representative	January 2020
Ange Kane	Community representative	January 2020

Previous Committee Members (since commencement of MOU)

Name	Representing	Dates acted
Cr Russell Fitzpatrick	BVSC Councillor	January 2020 – September 2020
Cr Sharon Tapscott	BVSC Councillor	January 2020 – September 2020
Cr Jo Dodds	BVSC Councillor	September 2020 – December 2021
Karen Gillespie	Social Justice Advocates	January 2020 – July 2021
Belinda Morris	Social Justice Advocates	January 2020 – May 2020
Dianne Beckett	Social Justice Advocates	April 2020 – August 2022

Chairperson's report

This report covers the period since execution of the Memorandum of Understanding between Bega Valley Shire Council and the Social Justice Advocates of the Sapphire Coast in January 2020.

During the reporting period, our local government area experienced the Black Summer Bushfires of 2019/2020 and 8 floods.



Michael Brosnan
Chair, Social Justice Advocates



Cr Liz Seckold
Deputy Mayor, Bega Valley Shire Council



Our objectives and activities

The objectives of the Bega Valley Disaster Relief Fund are:

All funds received will either be:

- allocated by the Community Disaster Relief Fund Management Committee directly to those residents adversely affected by natural disasters via specific grant programs; or
- contributed to a community group providing support services/disaster recovery activities; or
- donated to Australian charities who will manage the distribution of donated monies to victims of natural disasters affecting the Bega Valley community on behalf of the Community Disaster Relief Fund.
- The allocation of funds will take into account the other emergency agencies, including but not limited to; Salvation Army, St Vincent De Paul, Anglicare, Uniting Church, Red Cross, Local Emergency Management Committee (LEMC) and their respective roles and responsibilities.

Supporting disaster recovery activities

January 2020 to June 2020



April 2020

The Greek Orthodox Archdiocese of Australia donated \$148,000 and the Greek Orthodox Charitable Foundation donated \$177,000 to the fund.

Villers-Bretonneux rises for Cobargo. Over 1000 people participated in a solidarity march in Villers-Bretonneux as part of a fundraising campaign for our bushfire recovery. \$37,000 was raised for two local government areas. At the request of the Villers-Bretonneux community, the Bega Valley funds were used within the Cobargo area.

Photograph: Over 1000 people participated in a solidarity march in Villers-Bretonneux as part of a fundraising campaign for our bushfire recovery. (Photo credit: Sir John Monash Centre and ADF).

May 2020

Council ran a procurement process to appoint a bookkeeper for the fund. This moved the accounting from the treasurer of SJA to an independent bookkeeper due to the significant increase in activity as a result of the memorandum of understanding. The successful applicant was Sapphire Coast Bookkeeping and Payroll Service.

July 2020 to June 2021

Since July 2020, the BVCDRF committee initiated four rounds of funding.

July 2020

A pilot scheme in Cobargo received 67 applications with 56 individuals and families being supported for bushfire relief through the fund. \$35,724.08 was equally distributed.

The Bega Valley Community Disaster Relief Fund received a \$50,000 donation from funds raised in Lae City in Port Moresby. The donation was provided to the fund by the Rotary Club of Merimbula.

The Bega Valley Community Disaster Relief Fund made its first round of payments to community members affected by the Black Summer bushfires.

Round 1 was launched.

351 Applications were received for Round 1. 316 applicants were distributed \$500.00 each from the fund.

A further 33 individuals and families were supported over the following months, with applications continuing to be received by the committee.

November 2020

Round 3 officially opened.

Community groups and organisations delivering support services for bushfire impacted people in the Bega Valley Shire were encouraged to apply for funding. The focus was to support delivery of mental health projects, programs and events.

December 2020

More than \$13,000 was donated to the Bega Valley Community Disaster Relief Fund by the organisers of the Dental Fireaid NSW conference.

March 2021

Round 3 funding supported the following programs, projects and events:

- Festival to support mental health recovery and help build community resilience and positive social change
- Handmade storage units for families who lost their homes in the fires
- Two reflection retreats (north and south) for women from fire affected communities
- Fresh food hampers for those affected by the fires
- Community event with focus on healing and collective mental wellbeing held in Eden
- Collection, repair and distribution of pre loved garden tools to those who lost them in the fires
- Series of community events across the fire grounds of Bega Valley to restore community happiness and reduce anxiety
- Community hub with a Terracycle information session. These recycling units will be placed in businesses, services and schools to bring awareness to waste issues.
- Fashion show event responded to support women in their need for connection in an area where opportunities are extremely limited.



June 2021

The final round of funding for the Bushfires and floods experienced in the Bega Valley LGA over the previous two years was announced in June 2021. Applications continued to be accepted until August 2021.

1 application approved \$ 3,916.00



The fund received total donations of \$761,660.60 as at 30 June 2021

July 2021 to June 2022

July 2021

Launch Round 4

76 applications, 34 approved. Value \$232,159.28

August 2021

Additional applications: 31 received, 23 approved. Value \$136,944.07

Round 4 closed.

The committee resolved to retain a balance of \$50,000 for the perpetual fund.



Summary of funding distribution | reporting period

Funding rounds distributed to the community were as follows:

Cobargo Pilot	\$35,724.08
Round 1	\$158,000.00
Round 2 (extension of round 1)	\$16,500.00
Round 3	\$71,183.70
Round 4	\$369,103.35

Total Distribution: \$579,327.43

Supporting disaster recovery activities

During the financial year 2021/2022, the committee focused on:

- Continuing to receive funding applications and distribution for Round 4. Calling for applications in round 4 of the distribution closed in August 2021.
- Discussing the role of the committee in supporting other community initiatives, including the sanitation project being facilitated by Council's recovery support service.
- Identify and invite service providers to provide advice on community needs.
- Reviewing the challenges and opportunities experienced over the previous two years.
- Review the governance of the committee, including membership and reporting obligations of the memorandum of understanding.

Meetings Held

There have been 34 meetings of the committee held since commencement of the fund.

- FY2020 – 14
- FY2021 – 15
- FY2022 – 5

The fund balance at 30 June 2022
\$109,800.74



Our finances

Social Justice Advocates of the Sapphire Coast is registered with the Australian Charities and Not-for-profits Commission (ACNC).

Donations from businesses, groups and individuals provide a cash reserve to provide financial assistance and support for Bega Valley Shire residents who have been impacted by natural disaster.

The following are the expenses incurred for administration expenses incurred for fund management. This excludes salaries and wages of executive support provided by Bega Valley Shire Council that would equate to approximately 10 hours support for each meeting of the committee. During the funding rounds, council provided at least another 10.5 hours per week in administration to manage the application process.

	Actuals 19/20	Actuals 20/21	Actuals 21/22	Total Actuals
Stationery & Office Consumables	-	55	0	55
Food & Catering Costs	-	55	0	55
Inventory Issued from Store	-	0	17	17
Consultants	-	0	250	250
Contractors	-	2,640	813	3,453
Lease/Rental Expenses	68	605	160	833
	68	3,355	1,240	4,663



Financial statements

Income Statement

Social Justice Advocates of the Sapphire Coast Incorporated
For the year ended 31 March 2022

	2022	2021
Income		
Operating Income		
Interest income	87	204
Total Operating Income	87	204
Donations & Grants		
Rental Income - Caravans / Cabins	-	5,980
Donations - Overheads and Operations	-	21
Donations - Dreamcoat Productions	-	16,000
Donations - Other Advocacy	13,133	59,478
Donations - Multicultural & Asylum Seekers	18,100	4,500
Donations - Forces for Nature	690	90
Donations - Homelessness & Housing	24,035	80,884
Donations - Indigenous Issues	-	5,500
Donations - Disaster Relief Fund	379,325	275,158
Grants	-	87,700
Total Donations & Grants	435,283	535,311
Other Fundraising Income		
Coffee Income	1,779	1,839
Memberships	345	138
Samaritan Shop - Pambula	-	5,005
Total Other Fundraising Income	2,124	6,982
Book Sales	712	3,490
Donations - Timor Leste	8,745	3,750
Unit Sale	-	55,000
Timor Leste Funds	1,500	21,392
Donations - Homelessness Its up to Us	137,887	-
Hoodie Sales	100	-
Grant - Club Sapphire	10,000	-
Total Income	596,439	626,129
Total Income	596,439	626,129
Expenses		
Donations		
Arts Grants - Dreamcoat Productions	-	3,650
Expenses - Forces for Nature	540	8,005
Expenses - Indigenous Issues	3,450	-
Expenses - Homelessness & Housing	31,988	49,707
Expenses - Multicultural & Asylum Seekers	3,691	1,847
Expenses - Other Advocacy	21,184	105,153
Total Donations	60,852	168,362



	2022	2021
Other Expenses		
Audit fees	770	880
Bank Fees	114	25
Coffee	1,318	1,251
Depreciation	10,167	2,986
Insurance	2,234	2,226
Administration, Printing & other costs	13,250	2,432
Provision for Disaster Relief Fund	-	-
Subscriptions	270	110
Total Other Expenses	28,123	9,910
Expenses - Timor Leste	24,675	3,842
Expenses - Disaster Relief Funding Payments	379,325	275,158
Family Grants - Dreamcoat Productions	9,000	-
Total Expenses	501,976	457,271
Net Surplus / (Deficit) for the Year	94,463	168,857

Balance Sheet

Social Justice Advocates of the Sapphire Coast Incorporated
As at 31 March 2022

	31 MAR 2022	31 MAR 2021
Assets		
Current Assets		
Bendigo Business Account	24,934	57,204
It's Up to Us	141,607	774
Term Deposit	30,762	30,731
Disaster Relief Fund	109,481	473,290
Timor Leste Statement Account	11,782	21,301
Term Deposit - Homelessness & Housing	55,055	55,000
Total Current Assets	373,621	638,300
Non-Current Assets		
Property, plant and equipment		
Caravans at cost	82,224	76,724
Caravans - Accumulated Depreciation	(14,143)	(3,977)
Total Property, plant and equipment	68,081	72,747
Total Non-Current Assets	68,081	72,747
Total Assets	441,701	711,047
Liabilities		
Current Liabilities		
Disaster Relief Fund Balance	109,481	473,290
Total Current Liabilities	109,481	473,290
Total Liabilities	109,481	473,290
Net Assets	332,220	237,757
Equity		
Accumulated surpluses		
Accumulated surpluses at the beginning of the financial year	237,757	68,900
(Deficit) / Surplus for the year	94,463	168,857
Total Accumulated surpluses	332,220	237,757
Total Equity	332,220	237,757



Balance Sheet

Social Justice Advocates of the Sapphire Coast Incorporated
As at 31 March 2022

Sub Groups is Disaster Relief.

	31 MAR 2022
Assets	
Bank	
Disaster Relief Fund	109,480.74
Total Bank	109,480.74
Total Assets	109,480.74
Liabilities	
Current Liabilities	
Disaster Relief Fund Balance	109,480.74
Total Current Liabilities	109,480.74
Total Liabilities	109,480.74
Net Assets	-

Balance Sheet

Social Justice Advocates of the Sapphire Coast Incorporated
As at 31 June 2022

Sub Groups is Disaster Relief.

	30 JUN 2022
Assets	
Bank	
Disaster Relief Fund	109,800.74
Total Bank	109,800.74
Total Assets	109,800.74
Liabilities	
Current Liabilities	
Disaster Relief Fund Balance	109,480.74
Total Current Liabilities	109,480.74
Total Liabilities	109,480.74
Net Assets	320.00
Equity	
Current Year Earnings	320.00
Total Equity	320.00

Profit and Loss

Social Justice Advocates of the Sapphire Coast Incorporated
For the year ended 31 March 2022

Sub Groups is Disaster Relief.

	2022
Trading Income	
Donations - Disaster Relief Fund	379,325.10
Total Trading Income	379,325.10
Gross Profit	
	379,325.10
Operating Expenses	
Expenses - Disaster Relief Funding Payments	379,325.10
Total Operating Expenses	379,325.10
Net Profit	-





Profit and Loss

Social Justice Advocates of the Sapphire Coast Incorporated
For the 12 months ended 30 June 2022

	JUL 2021-JUN 2022
Trading Income	
Book Sales	300.00
Coffee Income	1,846.55
Donations - Disaster Relief Fund	366,657.26
Donations - Forces for Nature	470.00
Donations - Homelessness & Housing	13,605.00
Donations - Homelessness Its up to Us	251,054.26
Donations - Other Advocacy	13,421.11
Donations - Timor Leste	3,843.47
Grant - Club Sapphire	10,000.00
Hoodie Sales	100.00
Interest income	98.20
Memberships	155.00
Mission Australia (4-1320)	350.00
Reimbursements - Other	1,764.65
Timor Leste Funds	1,500.00
Total Trading Income	665,165.50
Gross Profit	665,165.50
Operating Expenses	
Administration, Printing & other costs	9,714.77
Audit fees	770.00
Bank Fees	115.32
Coffee	1,295.60
Depreciation	7,715.54
Expenses - Disaster Relief Funding Payments	373,575.10
Expenses - Forces for Nature	540.00
Expenses - Homelessness & Housing	155,550.37
Expenses - Indigenous Issues	250.00
Expenses - Multicultural & Asylum Seekers	3,000.00
Expenses - Other Advocacy	19,350.00
Expenses - Timor Leste	10,130.27
Family Grants - Dreamcoat Productions	1,000.00
Insurance	2,234.44
Subscriptions	273.00
Total Operating Expenses	585,514.41
Net Profit	79,651.09

Thank you

Previous members

- Cr Russell Fitzpatrick
- Cr Sharon Tapscott
- Cr Jo Dodds
- Karen Gillespie
- Belinda Morris
- Dianne Beckett

Members

- Michael Brosnan
- Jan Midena
- Cr Cathy Griff
- Cr Liz Seckold
- Iliada Bolton
- Colin Dunn
- Ange Kane
- Naomi White

Large donors

- Andrew McKinlay
- Anne Conley
- Australian Sikh Association Ltd
- Bega Valley Shire Council
- Belle Palmer
- Browne Heartson
- Cara Maxworkthy & Joseph Byrne
- Club Sapphire
- Corporate Financial Services
- Dallys Bake
- Dashiell Gantner
- Denmark Village Theater
- Dental Fire Aid
- Diane Haskel
- Donation from Cobar
- FSCG CWA Far South Coast Group
- GBS Mobile
- Hearts Of Fire
- Henk Van Rooyen
- IMB
- Imogen Von Muenchhause
- Jacqueli Perret
- JGM & JM Dessens
- Johan Claessen
- Karen Gillespie & Ian McLiesh
- Kate Hartemink
- Kerry Pennington
- Little Athletics ACT
- Little Things Parkland
- Luke Meessmann
- Malcolm Moore
- Medina Prope
- Merimbula Nominees
- Nippon Paper Resources Australia PTY. LTD.
- Ocean & Earth
- Old Boys of Harris Daishowa and South East Fibre Export

- Our Friends Electric
- P J Bradley
- Penny Hambling and Tim Shepherd
- Peter & Marilyn Hillery
- Peter and Karin Riordan
- Peter Hiller
- Probus Club
- Robert Gillespie
- Rotary Merimbula
- SALCO
- Sidney Myer Fund
- Sosuke Shiokawa
- STEKI Taverna
- Steven Whan
- Street Smart Australia
- Sutherland Shire
- Tathra Op Shop
- Tathra Uniting Church Op Shop
- The Greek Orthodox Archdiocese of Australia
- The Greek Orthodox Charitable Foundation
- Timothy Ryan - Scratch Art
- Veris Eden
- Victoria Balfour
- Villers-Bretonneux, France
- Wollongong Chinese Sydney ASS.





How you can help

The public are invited to contribute to the fund on a regular basis to build up a reserve for future natural disaster responses.

Make a donation

Account Name: SJA Disaster Relief Fund

BSB: 633 000 | **Account Number:** 171 166 317

For more information visit

begavalley.nsw.gov.au/community/bega-valley-community-disaster-relief-fund



Bega Valley Community
DISASTER RELIEF FUND

Attachments Auditors Report



14 July 2022

Our ref : 720376_1

Social Justice Advocates of the Sapphire Coast Incorporated
PO Box 352
PAMBULA NSW 2549

To the Committee of Social Justice Advocates of the Sapphire Coast Incorporated

The objective and scope of the audit

You have requested that we audit the financial report of Social Justice Advocates of the Sapphire Coast Incorporated which comprises the balance sheet as at 31 March 2023 and the income statement for the year then ended, and notes to the financial statements including a summary of significant accounting policies, and the Committee' declaration. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter.

The objectives of our audit 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 this financial report.

The responsibilities of the auditor

We will conduct our audit in accordance with Australian Auditing Standards. Those standards require that we comply with ethical requirements. As part of an audit in accordance with 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. However, we will communicate to you in writing concerning any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Engagement Letter (continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness 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 may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

Our audit will be conducted on the basis that the Committee acknowledge and understand that they have responsibility:

- For the preparation of the financial report that gives a true and fair view in accordance with the *Australian Charities and Not-for-profits Commission Act 2012, Charitable Fundraising Act 1991* and Australian Accounting Standards;
- For such internal control as the Committee and management determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
 - Access to all information of which the Committee and management are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;
 - Additional information that we may request from the Committee and management for the purpose of the audit;
 - Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence; and
- We will inform you of all the documents that we expect to issue that may comprise other information;
- The financial report and any other information you may obtain prior to the date of the auditor's report will be consistent with one another, and the other information will not contain any material misstatements; or if the other information is not be provided prior to the auditor's report date we will not report on it.

As part of our audit process, we will request from the Committee and management written confirmation concerning representations made to us in connection with the audit. We look forward to full cooperation from your staff during our audit.

Engagement Letter (continued)

Other relevant information

Relative Responsibilities

The conduct of this engagement in accordance with the standards and ethical requirements of The Institute of Chartered Accountants in Australia means that information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our files may, however, be subject to review as part of the quality control review program of The Institute of Chartered Accountants in Australia which monitors compliance with professional standards by its members. We advise you that by signing this letter you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

Fees

Our fees, which will be billed as work progresses, are based on the time required by the individuals assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skill required. Our services include a GST component. Any accounting or other services which we may provide from time to time at your request are distinct from our function as auditors.

Governing Law and Jurisdiction

This engagement letter and the contract arising from it and all aspects of our engagement by you and the performance of work for you are governed by the law of New South Wales and you agree to be bound by the laws of New South Wales. Both the Committee and we irrevocably submit to the exclusive jurisdiction of the Courts of New South Wales, notwithstanding that your activities or any part of the work we do or the Committee's acceptance of these terms of engagement may be or take place outside the State of New South Wales.

Ownership of Documents

All original documents obtained from you arising from this engagement will remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records. All other documents produced by us in respect of this engagement will remain our property. We have a policy of exploring a legal right of lien over any of your documents in our possession in the event of a dispute between us. We have also established dispute resolution processes. Our procedures for all engagements are to only keep electronic copies of all client records, working papers and signed documents. Accordingly, all original documents required for each engagement are scanned in a format to meet the requirements of the *Electronic Transactions Act 2000 (NSW)*. Electronic documents are stored and regularly backed up with appropriate security. All original documents will be returned to you upon the completion of each engagement and it is your responsibility for keeping original documentation.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation. Further information on the scheme is available from the Professional Standards Councils' website:
<http://www.professionalstandardscouncil.gov.au>.

Indemnity

In consideration of our agreement to supply you with the services described in this engagement letter, you agree to indemnify this firm, its partners, associates, employees, contractors and any other person who may be sought to be made liable in excess of the limit of liability described above in respect of any activity arising from or connected with this engagement letter in respect of any claim of whatever kind, including negligence, that may be made by any person and any costs and expenses that may be incurred by us.

Severability

We agree that each of the promises and undertakings given in this letter of engagement are independent from one another and severable.

Engagement Letter (continued)

Reporting

The expected form and content of our audit report is an unqualified audit report in compliance with Australian Auditing Standards specifically noting that the financial report is in compliance with the *Charitable Fundraising Act 1991* and the *Australian Charities and Not-for-profits Commission Act 2012*. The form and content of our report may need to be amended in the light of our audit findings.

Other Matters

Independence

We confirm that, to the best of our knowledge and belief, we currently meet current independence requirements in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened independence requirements, we shall notify you on a timely basis.

Presentation of Audited Financial Report on the Internet

You may wish to publish a hard copy of the audited financial report and auditor's report for members, and to electronically present the audited financial report and auditor's report on its internet web site. When information is presented electronically on a web site, the security and controls over information on the web site should be addressed by the entity to maintain the integrity of the data presented. The examination of the controls over the electronic presentation of audited financial information on the entity's web site is beyond the scope of the audit of the financial report. Responsibility for the electronic presentation of the financial report on the entity's web site is that of the governing body of the entity.


Please sign and return the attached copy of this letter to indicate your acknowledgement of, and agreement with, the arrangements for our audit of the financial report including our respective responsibilities.

Yours faithfully,

KOTHES
Chartered Accountants



On behalf of the Committee, I confirm the above terms in respect of Social Justice Advocates of the Sapphire Coast.

Signed: 
Position: Treasurer
Date: 14/7/2022

The Committee
Social Justice Advocates of the Sapphire Coast
PO Box 352
PAMBULA NSW 2549

14 July 2022

Kothes, Chartered Accountants
PO Box 285
MERIMBULA NSW 2548

Dear Kothes,

This representation letter is provided in connection with your audit of the financial report of Social Justice Advocates of the Sapphire Coast for the period ended 31 March 2022 for the purpose of expressing an opinion as to whether the financial report gives a true and fair view in accordance the Accounting Policies as per Note 1 to the financial statements, the Organisation Rules of the Social Justice Advocates of the Sapphire Coast, and other requirements.

We confirm that to the best of our knowledge and belief, having made such enquiries as we considered necessary for the purpose of appropriately informing ourselves:

Financial Report

- We have fulfilled our responsibilities for the preparation of the financial report in accordance the Accounting Policies as per Note 1 to the financial statements, the Organisation Rules of the Social Justice Advocates of the Sapphire Coast, and other requirements; in particular the financial report gives a true and fair view in accordance therewith.
- Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.
- Related party relationships and transactions have been appropriately accounted for and disclosed.
- All events subsequent to the date of the financial report and for which require adjustment or disclosure have been adjusted or disclosed.
- The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial report as a whole. A list of the uncorrected misstatements is attached to the representation letter (if applicable).

Information Provided

- We have provided you with:
 - Access to all information of which we are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;
 - Additional information that you have requested from us for the purpose of the audit; and
 - Unrestricted access to persons within the entity from whom you determined it necessary to obtain audit evidence.
- All transactions have been recorded in the accounting records and are reflected in the financial report.

Management Representation Letter (continued)

Information Provided (continued)

- We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud.
- We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the entity and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others where the fraud could have a material effect on the financial report.
- We have disclosed to you all information in relation to allegations of fraud, or suspected fraud, affecting the entity's financial report communicated by employees, former employees, analysts, regulators or others.
- We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report.
- We have disclosed to you the identity of the entity's related parties and all the related party relationships and transactions of which we are aware.
- We have provided you with all requested information, explanations and assistance for the purposes of the audit.
- We have provided you with all information required by the *the Organisation Rules of the Social Justice Advocates of the Sapphire Coast*.
- Bank reconciliations are reviewed by a person independent of the person who prepared the bank reconciliation.
- The entity has satisfactory title to all assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral. Allowances for depreciation have been adjusted for all important items of property, plant and equipment that have been abandoned or are otherwise unusable.
- The entity has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.
- We are satisfied that we have sufficient insurance cover to ensure that there are no events which could result in significant losses to the entity.
- There were no material commitments for construction or acquisition of property, plant and equipment or to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.


.....
COMMITTEE MEMBER

14/07/2022
.....
Date


.....
COMMITTEE MEMBER

14/7/2022
.....
Date

Financial Statements for the year ended 31 March 2022

Social Justice Advocates of the Sapphire Coast Incorporated
ABN 19 708 992 414
For the year ended 31 March 2022

Contents

3	Income Statement
5	Balance Sheet
6	Statement of changes in equity
7	Statement of Cash Flows
8	Notes to the financial statements
9	Statement by members of Committee
10	Fundraising Declaration
11	Auditor's Independence Declaration
12	Independent Audit Report

Income Statement

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

	2022	2021
Income		
Operating Income		
Interest income	87	204
Total Operating Income	87	204
Donations & Grants		
Rental Income - Caravans / Cabins	-	5,980
Donations - Overheads and Operations	-	21
Donations - Dreamcoat Productions	-	16,000
Donations - Other Advocacy	13,133	59,478
Donations - Multicultural & Asylum Seekers	18,100	4,500
Donations - Forces for Nature	690	90
Donations - Homelessness & Housing	24,035	80,884
Donations - Indigenous Issues	-	5,500
Donations - Disaster Relief Fund	379,325	275,158
Grants	-	87,700
Total Donations & Grants	435,283	535,311
Other Fundraising Income		
Coffee Income	1,779	1,839
Memberships	345	138
Samaritan Shop - Pambula	-	5,005
Total Other Fundraising Income	2,124	6,982
Book Sales	712	3,490
Donations - Timor Leste	8,745	3,750
Unit Sale	-	55,000
Timor Leste Funds	1,500	21,392
Donations - Homelessness Its up to Us	137,887	-
Hoodie Sales	100	-
Grant - Club Sapphire	10,000	-
Total Income	596,439	626,129
Total Income	596,439	626,129
Expenses		
Donations		
Arts Grants - Dreamcoat Productions	-	3,650
Expenses - Forces for Nature	540	8,005
Expenses - Indigenous Issues	3,450	-
Expenses - Homelessness & Housing	31,988	49,707
Expenses - Multicultural & Asylum Seekers	3,691	1,847
Expenses - Other Advocacy	21,184	105,153
Total Donations	60,852	168,362

Income Statement

	2022	2021
Other Expenses		
Audit fees	770	880
Bank Fees	114	25
Coffee	1,318	1,251
Depreciation	10,167	2,986
Insurance	2,234	2,226
Administration, Printing & other costs	13,250	2,432
Provision for Disaster Relief Fund	-	-
Subscriptions	270	110
Total Other Expenses	28,123	9,910
Expenses - Timor Leste	24,675	3,842
Expenses - Disaster Relief Funding Payments	379,325	275,158
Family Grants - Dreamcoat Productions	9,000	-
Total Expenses	501,976	457,271
Net Surplus / (Deficit) for the Year	94,463	168,857

Balance Sheet

Social Justice Advocates of the Sapphire Coast Incorporated As at 31 March 2022

	31 MAR 2022	31 MAR 2021
Assets		
Current Assets		
Bendigo Business Account	24,934	57,204
It's Up to Us	141,607	774
Term Deposit	30,762	30,731
Disaster Relief Fund	109,481	473,290
Timor Leste Statement Account	11,782	21,301
Term Deposit - Homelessness & Housing	55,055	55,000
Total Current Assets	373,621	638,300
Non-Current Assets		
Property, plant and equipment		
Caravans at cost	82,224	76,724
Caravans - Accumulated Depreciation	(14,143)	(3,977)
Total Property, plant and equipment	68,081	72,747
Total Non-Current Assets	68,081	72,747
Total Assets	441,701	711,047
Liabilities		
Current Liabilities		
Disaster Relief Fund Balance	109,481	473,290
Total Current Liabilities	109,481	473,290
Total Liabilities	109,481	473,290
Net Assets	332,220	237,757
Equity		
Accumulated surpluses		
Accumulated surpluses at the beginning of the financial year	237,757	68,900
(Deficit) / Surplus for the year	94,463	168,857
Total Accumulated surpluses	332,220	237,757
Total Equity	332,220	237,757

Statement of changes in equity

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

	2022	2021
Equity		
Accumulated surpluses at the beginning of the financial year	237,757	68,900
(Deficit) / Surplus for the financial year	94,463	168,857
Total Equity	332,220	237,757

Statement of Cash Flows

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

	2022	2021
Operating Activities		
Cash receipts from operating activities	596,351	625,925
Cash payments from operating activities	(855,618)	(240,499)
Interest received	87	204
Net Cash Flows from Operating Activities	(259,179)	385,630
Investing Activities		
Payment for property, plant and equipment	(5,500)	(52,982)
Net Cash Flows from Investing Activities	(5,500)	(52,982)
Net Cash Flows	(264,679)	332,648
Cash and Cash Equivalents		
Cash and cash equivalents at beginning of period	638,300	305,652
Cash and cash equivalents at end of period	373,621	638,300

Notes to the financial statements

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

1. Summary of Significant Accounting Policies

The the Social Justice Advocates of the Sapphire Coast Incorporated was incorporated 8 April 2015 (INC1500522) under the Associations Incorporation Act 2009, NSW. It is registered with the Australian Business Register - Australian Business Number 19 708 992 414. The the Social Justice Advocates of the Sapphire Coast Incorporated is not registered for Goods and Services Tax purposes. The Entity is income tax exempt under authority from the Australian Taxation Office. The the Social Justice Advocates of the Sapphire Coast Incorporated holds an authority to fundraise (CFN22558) which expires 21 October 2024.

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Organisational Rules of the Social Justice Advocates of the Sapphire Coast Incorporated. The committee has determined that the the Social Justice Advocates of the Sapphire Coast Incorporated is not a reporting entity.

The financial report has been prepared on an accrual basis and is based on historic costs and does not take into account changing money values or, except where specifically stated, current valuations of non-current assets.

The following material accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report:

(a) Income Tax

The the Social Justice Advocates of the Sapphire Coast Incorporated is income tax exempt under section 50-5 of the Income Tax Assessment Act, 1997 (Cth). Consequently, no provision for taxation has been made in the financial statements.

These notes should be read in conjunction with the attached compilation report.

Statement by members of Committee

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

The committee has determined that the Social Justice Advocates of the Sapphire Coast Incorporated is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

The Committee declares that:

1) the financial statements and notes, as set out on pages 1 to 8, present fairly the financial position of Social Justice Advocates of the Sapphire Coast Incorporated as at 31 March 2022 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements; and

2) in the opinion of the Committee, there are reasonable grounds to believe that Social Justice Advocates of the Sapphire Coast Incorporated will be able to pay its debts as and when they become due and payable.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:

Member:  Member: 

Place: 14 / 07 / 2022 Date: CWA ROOMS PAMBULA.


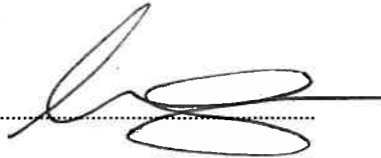
Fundraising Declaration

Social Justice Advocates of the Sapphire Coast Incorporated For the year ended 31 March 2022

In the opinion of the committee:-

- (a) the financial statements give a true and fair view of all income and expenditure of the the Social Justice Advocates of the Sapphire Coast Incorporated with respect to fundraising appeals, and
- (b) the statement of financial position gives a true and fair view of the state of affairs with respect to fundraising appeals conducted by the the Social Justice Advocates of the Sapphire Coast Incorporated , and
- (c) the provisions of the Act (Charitable Fundraising Act, 1991), the regulations under the Act and the conditions attached to the authority have been complied with by the the Social Justice Advocates of the Sapphire Coast Incorporated , and
- (d) the internal controls exercised by the the Social Justice Advocates of the Sapphire Coast Incorporated are appropriate and effective in accounting for all income received and applied by the the Social Justice Advocates of the Sapphire Coast Incorporated from any of its fundraising appeals.

This declaration is made in accordance with a resolution of the committee.

Member:  Member: 

Place: CWA PAMBULA Date: 14 / 07 / 2022.



Auditor's Independence Declaration under Section 60 40 of the Charities and Not for profits Commission Act 2012 to the Committee of Social Justice Advocates of the Sapphire Coast Incorporated

As auditor of Social Justice Advocates of the Sapphire Coast Incorporated for the year ended 31 March 2022, I declare that, to the best of my knowledge and belief, there have been:

- a) No contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- b) No contraventions of any applicable code of professional conduct in relation to the audit.

KOTHES
Chartered Accountants

Simon Byrne
Partner
Registered Company Auditor # 153624
Merimbula, 14 July 2022



DIRECTORS
Simon Byrne
Fiona Dunham
Gary Pearce
Kevin Philistin
Gary Skelton

BEGA
MERIMBULA
EDEN
BOMBALA
BERMACUI
COOMA
JINDABYNE

T 02 6491 6491
admin@kothes.com.au
77 Main St, Merimbula NSW 2548
PO Box 285 Merimbula NSW 2548
www.kothes.com.au
Kothes Chartered Accountants
ABN 36 472 755 795



Independent Audit Report to the members of Social Justice Advocates of the Sapphire Coast Incorporated (Non-Reporting)

Report on the Audit of the Financial Report

Opinion

We have audited the financial report, being a special purpose financial report, of Social Justice Advocates of the Sapphire Coast Incorporated, which comprises the balance sheet as at 31 March 2022, the income statement, statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the statement by members of the Committee.

In our opinion the financial report of Social Justice Advocates of the Sapphire Coast Incorporated has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) giving a true and fair view of the association's financial position as at 31 March 2022 and of its financial performance for the year ended; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

Report on Other Legal and Regulatory Requirements

We report that:

- (a) the financial statements show a true and fair view of the financial result of fundraising appeals conducted during the year;
- (b) the accounting and associated records have been properly kept during the year in accordance with the *Charitable Fundraising Act 1991* (NSW) and regulations (as amended);
- (c) money received as a result of fundraising appeals conducted during the year has been properly accounted for and applied in accordance with the *Charitable Fundraising Act 1991* (NSW), and regulations (as amended); and
- (d) at the date of this report, there are reasonable grounds to believe that the association will be able to pay its debts as and when they fall due.

Basis for Opinion

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 association in accordance with the auditor independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and the ethical requirements of the Accounting Professional and Ethical Standards Committee's APES 110 *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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Basis of Accounting

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 association's financial reporting responsibilities under the ACNC Act. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.



DIRECTORS
Simon Byrne
Fiona Dunham
Gary Pearce
Kevin Philistin
Gary Skelton

BEGA
MERIMBULA
EDEN
BOMBALA
BERMACUI
COOMA
JINDABYNE

T 02 6491 6491
admin@kothes.com.au
77 Main St, Merimbula NSW 2548
PO Box 285 Merimbula NSW 2548
www.kothes.com.au
Kothes Chartered Accountants
ABN 36 472 755 795

**Independent Audit Report to the members of
Social Justice Advocates of the Sapphire Coast Incorporated (Non-
Reporting) (Continued)**

Responsibilities of Committee for the Financial Report

The Committee of the association are responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the ACNC Act and the needs of the members. The association's responsibility also includes such internal control as the Committee determine is necessary to enable the preparation of a financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Committee are responsible for assessing the association'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 the Committee either intend to liquidate the association or to cease operations, or have no realistic alternative but to do so.

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 Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

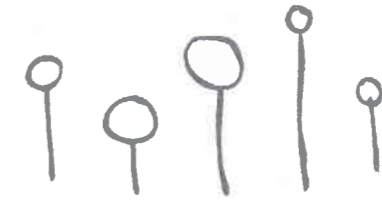
- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a 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 association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness 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 association'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 may cause the association to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

KOTHES
Chartered Accountants



Simon Byrne
Partner
Registered Company Auditor # 153624
Merimbula, 14 July 2022



social justice advocates
of the sapphire coast INC.

Disaster Relief Fund

For the Period 1 April 2021 to 31 March 2022

Income and Expenditure Statement

Income	
Disaster Relief Fund Donations	379,325.10
Expenses	
Disaster Relief Funding Payments	(379,325.10)
Net Result	<u>0.00</u>

Disaster Relief Fund Reconciliation

Opening Funds – 01/04/2021	473,290.00
Income	379,325.10
Carried forward Income – expended	(363,809.26)
Expenses	(379,625.10)
Bank Fees	--
Remaining Funds to be Expended – 31/03/2022	<u>109,480.74</u>

14 July 2022

Our ref : 720375_1

Social Justice Advocates of the Sapphire Coast Incorporated
PO Box 352
PAMBULA NSW 2549

Dear Committee Members

RE: COMPLETION OF 31 MARCH 2022 AUDIT

We are pleased to advise that the audit of the financial statements for the year ended 31 March 2022 is near completion. You will appreciate that our normal audit procedures are designed primarily to enable us to form an opinion on the accounts as a whole and therefore do not necessarily bring to light at each audit all the weaknesses in internal control or accounting practice which a special investigation might do. The following matters relating to the audit are brought to your attention.

AUDIT DOCUMENTS

As part of our audit procedures the following documents need to be signed and approved by your Committee for the audit to be complete. It would be appreciated that the copies marked for return to us are returned as soon as practical.

FINANCIAL STATEMENTS

The draft financial statements are attached. These statements have been prepared using the information provided. The draft financial statements need to be reviewed by the Committee as the Committee is responsible for their preparation. Once the Committee has reviewed the financial statements they should be approved as final with a formal resolution at your Committee meeting. We have included two sets of financial statements to be approved and signed by your Committee. It would be appreciated that after signing if one copy could be returned to us for our records.

ANNUAL STATEMENT – AUSTRALIAN CHARITIES AND NOT FOR PROFIT COMMISSION (ACNC)

Organisations registered with the ACNC are required to lodge an Annual Information Statement (AIS). Lodgement for the 2022 AIS is due by the 30 September 2022 and can be submitted through the ACNC's website at <http://www.acnc.gov.au/>

AUDIT DOCUMENTS (continued)

MANAGEMENT REPRESENTATION LETTER

Enclosed is a draft copy of a management representation letter to be issued by your Committee to ourselves as auditors. In this letter the Committee are acknowledging responsibility for the appropriate presentation of the financial statements and that the Committee have approved the financial statements. We require you to issue this letter in order for our firm to comply with the mandatory auditing standards.

LETTER OF ENGAGEMENT

In accordance with Australian Auditing Standards we have issued you an engagement letter to confirm our terms of engagement for the 31 March 2022 financial year. This engagement letter will be effective for future financial years unless it is terminated, amended or superseded.

AUDIT FINDINGS

Income

As per the prior year, our audit report has included a qualification in regards to income of the association (page 11 of the financial statements). All income should be supported by appropriate documentation. Cash receipting procedures should incorporate appropriate internal controls (e.g. till receipts, income sheets that are signed by two persons etc.). If you require information on internal controls over income, please do not hesitate to contact us.

CONCLUSION

We would like to complement your treasurer on the efficient manner in which the accounting records are maintained. If you would like to discuss further any of the matters discussed in this letter please do not hesitate to contact us.

Yours faithfully,

KOTHES
Chartered Accountants



SIMON BYRNE
Partner
Direct line: (02) 6499 8333
Email: simon.byrne@kothes.com.au



Bega Valley Community
DISASTER RELIEF FUND



social justice advocates
of the sapphire coast inc.