



Puutu Kunti Kurrama and Pinikura Trust

PKKP Charitable Trust

Members Assistance Guidelines

Version 14 | June 2019



Image Credit: Gavin Ashburton

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BACKGROUND

CHARITABLE PURPOSES

The Charitable trust has been established for the promotion and the advancement of **Charitable Purposes** that benefit current and future generations of **Community Members**. The Trust may be able to provide you with financial assistance as long as that assistance is for a Charitable Purpose, such as:

- The relief of poverty; or
- The relief of the needs arising from old age; or
- The relief of sickness or distress; or
- The advancement of education; or
- Other purposes beneficial to the community such as the promotion and advancement of Aboriginal law and culture.

Unless a distribution from the Charitable Trust is for the 'relief of poverty' the distribution must be for a 'public purpose' or 'public benefit' – so you need to show that the purpose of the distribution is to benefit the community or the wider group. Any private benefit to individuals or families must be incidental.

The Trust cannot provide you with assistance for any of the following purposes unless it is incidental to one of the Charitable Purposes above:

- to confer private benefit; or
- sporting, recreational or social; or
- illegal or against public policy; or
- the purpose is political or lobbying; or
- the purpose is commercial; or
- the purpose is governmental; or
- the purpose is vague or has insufficient value for the Community.

Applicants should note that any application for assistance is subject to the discretion of DMC and the Trustee and therefore no applicant has an immediate entitlement to Trust Funds.

DICTIONARY

DMC means Decision Making Committee which has roles and functions set out in the Trust Deeds

Council means the Council which has roles and functions set out in the Trust Deeds.

Community has the meaning set out in the Charitable Trust Deed:

- a) All persons of Aboriginal descent having a connection with or living in the Region without limitation;
- b) The PKKP People who, by virtue of being persons of Aboriginal descent having a connection with the Region fall within paragraph (a) above;
- c) Organisations that have a majority of members from paragraph (a) above;
- d) Charitable institutions or community organisations benefitting persons from paragraph (a) above or any of them; and
- e) The LAC.

LAC is defined in the RTIO Claim Wide Participation Agreement and means the Local Aboriginal Corporation.

PKKPAC means the Puutu Kuntj Kurrama and Pinikura Aboriginal Corporation, which is also the LAC.

PKKP Members means the people who from time to time are members of the PKKPAC.

PKKP Children means children of PKKP Member who are under 18 years of age.

In implementing the guidelines, the Trustee must comply with:

- Various legislation (such as the Trustees Act WA and the Charities Act Cth);
- Common law – particularly the law about charitable purposes;
- The Charitable Trust Deed;
- The Claim Wide Participation Agreement and sub fund agreement with RTIO (to the extent that contributions are received from RTIO); and
- Properly endorsed trust policies and procedures (such as the distribution policy, accumulation policy and investment policy).

This booklet sets out the rules for distributing funds to **Eligible Persons** from the following Projects:

- Funerals;
- Education;
- Lore;
- Basic Housing and accommodation assistance;
- Home Essentials
- Assistance for Older Members (55+)
- Medical assistance;
- Estate management

Each year the Trustee in consultation with the **Decision Making Committee** and the **Council** sets an annual budget for the Projects. While this booklet provides guidelines as to how to apply for benefits, there is no guarantee that benefits will be received if budgets are expended.

GENERAL CONDITIONS

The DMC and Council wish to reduce duplication and request that members do not apply to the 'small' trust for education, medical, funeral or lore expenses which are provided for in the below guidelines.

The DMC and Council note that distribution reports are created by the Trustee each year which outline where funds have been distributed.



FUNERALS

The aim of this program is to assist PKKP Members to have a culturally appropriate funeral, by providing financial assistance.

FUNERAL COSTS

- Financial assistance is available for funerals of PKKP Members or PKKP Children listed on the register of other beneficiaries.
- The maximum distribution per funeral is \$9,000.
- Written confirmation of the date and location of the funeral will be required such as providing a funeral notice.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- A PKKP Member must be nominated by the immediate family to coordinate the funeral or memorial. The nominated member will assist the Trustee by providing required paperwork and confirming a budget for the funeral expenses.

WAKE

- Financial assistance is available for the wake of a PKKP Member or PKKP Child listed on the register of other beneficiaries.
- The maximum distribution per wake is **\$500**
- Written confirmation of the date and location of the funeral will be required such as providing a funeral notice.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- A PKKP Member must be nominated by the immediate family to coordinate the wake. The nominated member will assist the Trustee by providing required paperwork and confirming a budget for the expenses.

What can be funded	What can't be funded
✓ Transporting the Deceased	✗ Clothes
✓ Undertaker Costs	✗ Eulogy book/printing costs
✓ Purchasing a Coffin	
✓ Burial Costs	
✓ Flowers	

FUNERAL TRAVEL

- Up to \$500 per PKKP Member per financial year to assist with the cost of attending:
 - Up to three (3) funerals of non-PKKP member's; and
 - Any/all PKKP member funerals
- Written confirmation of the date and location of the funeral will be required such as providing a funeral notice.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- Funds cannot be transferred to another member (in special circumstances members can pool their money to purchase a flight for another member).
- Assistance includes travel and accommodation costs including fuel, food, and airfares.
- Funeral travel will be calculated from place of residence to place of funeral.

What can be funded	What can't be funded
✓ Accommodation	✗ Hire cars
✓ Airfares	✗ Tyres
✓ Fuel	✗ Car repairs or registration
✓ Food	✗ Driver's license
	✗ Bills (phone, electricity etc.)

What can be funded	What can't be funded
✓ Food/catering	✗ Flowers
	✗ Photos/printing

Payment Methods: FUNERALS & WAKES	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✓

HEADSTONES

Aim: Is to provide assistance to the immediate family of a deceased PKKP Member or PKKP Child, with the cost of providing a headstone on the grave of the deceased.

- This program is to assist with the cost of making, transportation and installation of the headstone.
- A PKKP Member must be nominated by the immediate family to coordinate the headstone. The nominated member will be responsible for submitting an application to the Trust and supplying information such as quotes. The nominated person will be the contact point for the Trust.
- The maximum distribution is \$10,000 per headstone.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- Applications for Headstones will be considered and decided by the DMC.



LORE FUND

BOYS

- The purpose of this fund is to provide support to PKKP Members who have a son going through lore.
- A PKKP Member must be nominated by the immediate family to decide how the funds are allocated.
- A DMC Member must confirm in writing that the boy is attending Lore business.
- A maximum distribution of \$2,000 per 'boy' is available.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.

What can funds be used for?	What can't funds be used for?
✓ Food & Camping supplies – swags and bedding, cooking equipment, mosquito nets, shade cloth, ESKI, ice, generator (maximum of \$1,500)	✗ Vehicle Repairs, tyres, registration etc.
✓ Fuel (maximum of \$500)	✗ Trailers
	✗ Bills (power, water, phone etc.)
	✗ Hire Cars

MEMBERS

- The purpose of the fund is to support PKKP People to participate in Lore ceremonies
- PKKP members will be eligible to receive \$1,000 for food and fuel to attend a lore meeting. Assistance is available per meeting.
- To be eligible, members will need to submit an application for assistance, which must be approved by Mr Robert McKay & J-Boy (John Ashburton), Andrea Stewart & Morris Daulbin
- Assistance is available through food and fuel gift cards & NAB cards only.
- Please note that once a request is submitted it can take several days for approval to be received from DMC/Council members. To assist, please submit requests in writing as soon as possible.

Payment Method: HEADSTONES	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✗
NAB Card	✗

Payment Method: LORE FUND	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✓

EDUCATION

Aim: The Education Fund is to advance education amongst the Community, by supporting PKKP Members and PKKP Children to maximise their potential through educational opportunities.

Eligibility

- Applicants must provide evidence to support their application, for example invoices, proof of enrolment, academic reports and attendance records.
- Applicants must work with the Executive Office to apply for Ab-Study (if applicable) and demonstrate that attempts have been made to source other funding including Government funding.

EDUCATION ASSISTANCE

- The Charitable Trust supports the advancement of education of children on the PKKP CT Education Register maintained by the DMC.
- To be added to the Register parents must complete the form (attached) to provide the Trust with important information such as their child's age & school etc. This information will be used to identify what assistance is available.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- The total assistance available below is calculated and payable per registered child, per calendar year.

Funds available will include:

Program	Age group	Fees and Boarding	*Other Education related expenses	*Tutoring
Day Care	0 - 4 years	\$5,000		NA
Primary	5 - 11 years	NA	\$2,000	\$10,000
High School	12 – 17 years	NA	\$3,000	\$10,000
Private School		At cost	At cost	\$10,000

Other education expenses include:

- Books, bags & stationary;
- Canteen;
- Uniforms (excluding shoes); and
- Excursions & extra-curricular activities.

Tutoring must be conducted by a registered teacher.

COMPUTER ASSISTANCE

PKKP Beneficiaries may apply for assistance to purchase a computer for educational purposes.

Beneficiaries may apply for:

- Up to \$3,000 per student (in year 7 or above) for a laptop and software; and
- Up to \$3,000 per family for a computer (either laptop or desktop) and software.

Conditions for the fund include:

- All computer purchases must include insurance/warranty for at least 2 years
- Assistance is available once every 2 years

* note the fund will be reviewed annually – following which amendments may be made.

FURTHER EDUCATION AND CAREER PATHWAYS

Aim: For PKKP people to improve their opportunity for employment and their success within the economy including by allowing them to build knowledge, skills, confidence and interpersonal skills.

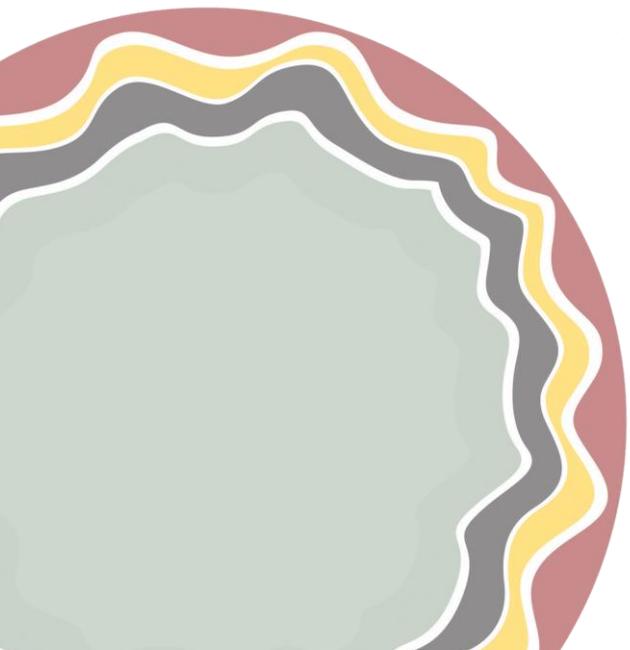
Eligibility: The applicant must provide evidence to support their application, for example invoices, proof of enrolment, academic reports and attendance records.

Benefits:

- Each person may access up to **\$30,000 per year**.
- PKKP Members and PKKP Children who have transitioned from school to a career pathway may access this program.

What can funds be used for?	What can't funds be used for?
✓ University, TAFE and other course fees including HECS	✗ Mobile phones
✓ Conference fees	✗ Personal expenses
✓ University boarding fees	✗ Private business expenses
✓ Education and training related travel and accommodation (up to \$10,000 per year)	✗ Camps and excursions
✓ Internet access if members are enrolled in on line courses	
✓ Uniforms and PPE not provided by employer	
✓ Books (on educational providers booklists) and stationary	
✓ Tutoring, mentoring and career coaching	
✓ Leadership and personal development	
✓ Resume Development Support	
✓ Tools of trade not provided by employer	

Applications for additional funding should be submitted as a Project Application.



Payment Method: EDUCATION	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✓

MEDICAL ASSISTANCE

MEDICAL EXPENSES

Aim: The aim of this program is to ensure that the medical and health needs of PKKP Member and PKKP Children are being met.

Eligibility: The applicant must provide medical certificates, evidence of appointments or other supporting documentation for certified practitioners to receive benefits.

Conditions:

1. Members must first seek treatment at the place closest to their place of residence.
2. The program may be used for a broad range of medical expenses which are not covered by Medicare. This includes preventative health measures, delivered by a certified practitioner, which are genuinely taken to prevent disease including alcohol and smoking reduction programmes. Generally, in considering whether to approve an item the Trustee will refer to HBF's Extras cover packages.
3. PKKP Members should only claim medical costs that are not met by Medicare or other government programs or health care services.
4. PKKP Members should first try to have their medical expenses met through government programs or other health cover.

Benefit:

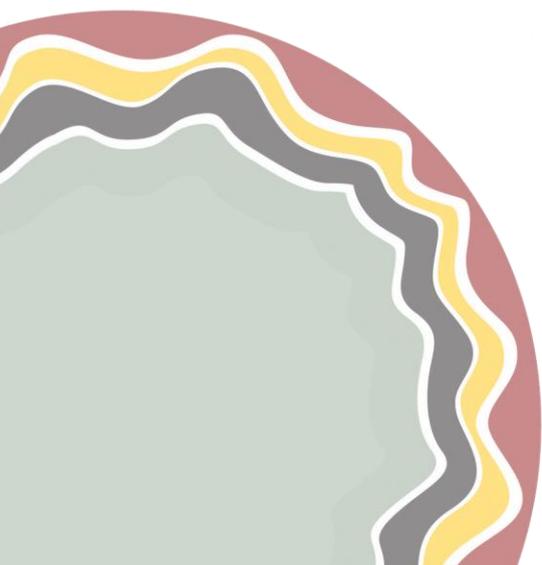
- The maximum available per year is **\$20,000** per PKKP Beneficiary.
- The maximum available per year is **\$10,000** per child of a PKKP Member (with evidence of birth certificate) – Parents must make the applications on behalf of their child.
- PKKP members may allocate their allowance to other family members regardless of membership.
- Reasonable out of pocket food, travel and accommodation expenses of attending medical services will be supported under the program (per the approved Trust Travel Policy).
- PKKP Members can access their medical funds to care/support kin.
 - The trust will only fund 1 carer/support person in attendance.
 - Members can access their medical if they have family in life threatening circumstances. (Following primary carer approving additional family members).
 - Members are no longer able to access medical funds to "visit" or provide support to PKKP members receiving treatment in non-life-threatening situations

MEDICAL ASSISTANCE

WHAT CAN BE FUNDED	WHAT IS NOT COVERED
✓ Medical care and treatment	✗ The cost of travel to see a general practitioner (GP) under 30km.
✓ General medical costs (e.g. appointments with medical practitioners, x-rays, scans) including those associated with pregnancy	✗ Cost of items covered by Medicare
✓ Dental care	✗ Cosmetic dental treatments
✓ Prescription spectacles or sunglasses	✗ Sunglasses that are not prescription glasses
✓ Prescribed medication	✗ Bills (e.g. power, water, phone)
✓ Private health insurance	✗ Food (except when travel is required).
✓ Other specialist services such as podiatry, physiotherapy, mental health and counselling	✗ Vehicle expenses (tyres, registration, maintenance etc.).
✓ Medical equipment (e.g. CPAP machines, wheelchairs, home modifications for wheelchairs) or as a result of special needs	
✓ Gym / exercise equipment / gym membership	
✓ Supervised preventative health measures	
✓ Ambulance	
✓ Medical related travel costs (e.g. airfares, fuel, meals, taxi, car parking, accommodation) for member and approved carer/support person	
✓ Fees relating to getting a birth certificate	

No cash payments will be made. All payments will be made directly to a service provider or supplier.

Payment Method: MEDICAL	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✓



BASIC HOUSING & ACCOMMODATION

FUND

Aim: The basic housing and accommodation fund is designed to assist PKKP People to maintain basic accommodation to avoid homelessness and the negative social and economic impacts associated with homelessness.

Eligibility:

To be eligible for the fund you must be currently receiving, or entitled to receive government benefits, such as:

- Centrelink child support;
- Low income health care card
- Family tax benefit
- Your DBT and CT benefits are NOT counted as income

If not receiving Government benefits – please supply 3 months of bank statement so your income can be assessed or information that demonstrates that you are experiencing hardship.

Conditions:

- Members must reapply each year.
- No cash payments will be made. All payments will be made directly to a service provider or supplier.
- Only Basic accommodation is available. Hotels will be conditional on nightly rates.

Eligible applicants can receive up to **\$10,000** per annum for:

What can funds be used for?	What can't funds be used for?
✓ Rent	✗ White goods
✓ Rental Bond	✗ General renovations or maintenance work
✓ Electricity Bills	✗ Internet Bills
✓ Gas Bills	✗ Telephone Bills
✓ Water bills	✗ Foxtel Bills
✓ Installation of ramps, rails or other home modification to maintain independent living.	
✓ Home Insurance Premiums	
✓ Water and Shire rates	

Payment Method: BASIC HOUSING	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✗

HOME ESSENTIALS

The home essentials fund is designed to assist PKKP People to purchase normal household items to manage domestic requirements at their home.

Payment Method: HOME ESSENTIALS	
Cash	✗
Direct to Supplier	✓
Purchase Order/ Voucher	✓
NAB Card	✓

Eligible members can receive up to:

- **\$20,000** in the first year of accessing the policy;
- **\$10,000** per year thereafter – Starting 1 July 2019;
- The \$20,000 rolls over until Financial Year Ending 2020 when it ceases.
- The \$10,000 does not roll over – the amount resets on the 1 July each year.

This is the only CT Policy that has some roll over in it due to the time it took to implement.

Payments can be made to the provider and/or loaded on the NAB Card.

What can funds be used for?	What can't funds be used for?
✓ 1 x Fridge and Freezer up to \$3000*	✗ Electronics
✓ 1 x Washing machine and Dryer \$2000*	✗ Pool/Spa / Foot spa
✓ Air Conditioner Unit/s & Installation	✗ Foxtel
✓ 1 x Stove/Cooktop \$1500*	✗ Telephone bills
✓ 1 x Oven \$1500*	✗ Internet
✓ 1 Dishwasher \$1500*	
✓ 1 x Microwave	
✓ Essential furniture such as e.g. table/chairs/bedroom suite	
✓ Toaster/Kettle/Kitchen Utensils	
✓ Security e.g. (household locks) and security screens	
✓ Skip Bins	
✓ BBQ / Outdoor setting / Outdoor lounge	
✓ Hot water system / Solar System	
✓ Rugs / Carpets / Curtains / Blinds / wallpaper	
✓ Linen / sheets / towels / Blankets	
✓ Vacuum / Lawn Mower / Garden Shed	
✓ Lamps and Lighting	
✓ Television \$5,000*	
✓ Bookcases / coffee tables / side tables	
✓ 1x Computer/ Desktop / Laptop* (must compliment the Computer Policy) ←	

This provision is for adults who are not students or studying and have already accessed the computer policy for a child under year 7 and need a separate computer/laptop.

* Delivery to be included for the above items.

* The items with an Asterix must have a 2-year warranty and may only be purchased once every two years.

* The internal limits in this policy are excluding the cost of the required 2-year warranty

ASSISTANCE FOR OLDER MEMBERS

Aim: This program is to assist PKKP Members 55+ enjoy a better standard of living.

Purpose: Financial assistance is available for PKKP Members 55+ to access basic household items, home modifications that will improve day-to-day life at home and improve home safety and security.

Eligibility: Members must be aged 55+

Conditions: Members cannot share their funds with other members that are not their approved carer

Eligible applicants can receive up to **\$20,000** per annum for:

What can be funded	What can't be funded
✓ Cleaning, gardening, meal preparation and groceries	✗ Travel
✓ telephone/ Landline/ Mobile phones/Mobile Plans	✗ Holidays
✓ Disability rails and equipment	✗ Foxtel
✓ Vehicle servicing/ repairs / transport/ tyres (member and nominated carer who lives with member)	✗ Multiple vehicle servicing and repairs (Not member or carer)
✓ Home modifications – (Meet Homeswest standards)	✗ Items in the Home Essentials Policy
✓ Alert button	
✓ Clothing	
✓ Pharmaceuticals	
✓ Home Maintenance- including, electrical, plumbing, roof	
✓ Bills - utilities/ shire & water rates	

No cash payments will be made. All payments will be made directly to a service provider or supplier.

Payment Method: ESTATE AND FINACIAL ADVICE	
Cash	✗
Direct to Supplier	✓
NAB Card	✓

GROCERIES FUND

The groceries assistance fund is designed to assist PKKP People to access everyday essentials to support a basic standard of living.

To be eligible for the fund you must be currently receiving, or entitled to receive government benefits, such as:

- Centrelink child support;
- Low income health care card
- Family tax benefit

If not receiving Government benefits – please supply 3 months of bank statement so your income can be assessed or can demonstrate they are experiencing hardship

Your DBT and CT benefits are NOT counted as income.

Members can apply through the Personal Expenditure Plan process before each financial year or anytime throughout the year.

Members have to reapply each financial year.

- No cash payments will be made.
- Loading funds onto your NAB Card is an approved method of payment.
- A total of **\$5,400** is available per financial year by accessing regular payments of up to **\$450/Month**.
- Payments are made on the 15th of each month once approved to access the fund.
- No payments outside the monthly payment cycle will be approved.

What can funds be used for?	What can't funds be used for?
✓ Groceries / Food items	✗ Items covered in another CT program
✓ Essential hygiene / personal items	✗ Items considered luxury
✓ Fuel	✗ Entertainment / Fine Dining
✓ Essential Clothing / Underwear	✗ Costs relating to vehicles / Home repairs
✓ Public Transport costs	✗ Gaming Consoles / games
	✗ Electronics / CD's / mobile phones

Payment Method: ESTATE AND FINACIAL ADVICE	
Cash	✗
Direct to Supplier	✓
NAB Card	✓

ESTATE MANAGEMENT

The purpose of this fund is to appropriately allocate any remaining Direct Benefits Trust funds allocated to a PKKP Beneficiary on their passing.

Under this fund the Trustee can distribute from the PKKP Charitable Trust an amount equivalent to a deceased member's unutilised Direct Benefits Trust allocation (at the time of passing) at the direction of the next of kin (as approved by the DMC) for:

- Outstanding bills and utilities
- Committed expenses (e.g. loans, outstanding invoices)
- Funeral expenses
- Estate management expenses

FINANCIAL ADVICE ASSISTANCE FUND

The fund has been established to support members to obtain quality financial advice to build their financial capabilities. Economic independence is identified as a goal for the PKKP community in the community Strategic Plan, and this fund aims to support members to become economically independent through access to high quality services and financial advice.

Eligible applicants can receive:

- Up to \$400 per annum for general financial advice (per annum). General advice might include speaking with an accountant, licensed financial planner or other financial specialist with an Australian Financial Services license
- Up to \$250 per annum for tax return preparation and advice (per annum). Tax advice might be obtained through a tax or accounting specialist.
- Up to \$2,500 per annum for a personal statement of advice (once every 3 years).

Applicants must provide the following to access the fund:

- An invoice for services from a provider authorised with an Australian Financial Services license.

Note – members may be interested in obtaining free financial counselling and support services through their local community legal services.

Payment Method: ESTATE AND FINANCIAL ADVICE	
Cash	x
Direct to Supplier	✓
NAB Card (Groceries Only)	✓

YOUR NAB CARD

HOW TO USE YOUR CARD

Steps to follow when you receive your card:



SIGN YOUR CARD

Sign the back of your card as soon as you receive it.



REMEMBER YOUR PIN, DESTROY THE PIN NOTICE

Your PIN will arrive in the mail – it is important that you remember your PIN and destroy the PIN notice. Do not store your PIN with your card. If you would like to change your PIN to something easier to remember, you can do this at a NAB ATM or branch.



MAKE A TRUST APPLICATION

You are still required to make an application for either Direct Benefits or Charitable Benefits. This process has not changed. If your completed application is received before 4pm then payment will be made to your NAB card on the next business day.



START USING YOUR CARD

You can only use your card for purchases that are within the Trust guidelines. You must ask for a receipt or invoice for all card purchases.



KEEP YOUR RECEIPT

The Executive Office may ask for receipts/invoices for purchases made on your NAB card. Please keep all receipts and invoices for at least a month following the purchase.

You are unable to use your NAB card for Basic Housing Applications.

WHAT DOCUMENTATION DO YOU NEED TO PROVIDE?

Once you have made a purchase on your card, you need to provide us with a receipt or invoice if:

- The purchase is more than \$1,000; or
- You spend money at one of the “Listed Merchants” (see list below).

Further card applications will not be approved until the receipt or invoice has been received.

There may be other times when we need to ask for a receipt or invoice. Please keep all receipts and invoices for at least a month following a card purchase.

If a receipt is not provided by a member, we may request receipts from a supplier.

LISTED MERCHANTS

ALDI

HARVEY NORMAN

ONSLow GENERAL STORE

JB HIFI

RETRAVISION

GOOD GUYS

APPLE STORES

TELSTRA STORES

OPTUS STORES

VODAFONE STORES

PAYPAL PURCHASES

THIS LIST MAY BE REVISED AT ANY TIME

WHAT HAPPENS IF MY CARD IS LOST OR STOLEN?

If your card is lost or stolen, you must immediately notify:

MONDAY – FRIDAY 9AM – 4PM	PERPETUAL EXECUTIVE OFFICE 1800 959 476
AFTER HOURS	NAB 1800 033 103

When your card is reported as lost or stolen, it will be cancelled and we will issue a replacement card. Allow 8-11 business days for card delivery and 10-13 business days for PIN delivery.

WHAT HAPPENS IF...MY CARD IS BLOCKED BY NAB?

NAB may temporarily block your card if you have transactions that appear fraudulent. To unblock your card, you can call the fraud team at NAB on 1300 622 372. They will ask you to confirm your recent transactions, provide your card number and you may need to provide the following address if asked: GPO Box 4369 Melbourne VIC, 3001.

WHAT HAPPENS IF...MY PURCHASE DOES NOT MATCH MY APPLICATION

The Executive Office reviews all purchases made on your card. They match these against your application. Please ensure your card is only used to make purchases that match your application.

We understand that members will require education and training on how to use the new cards and we are more than happy to help where we can. Please contact us if you require assistance.

Once members are familiar with how to use their cards, if there are ongoing occurrences where card purchases do not match the original application, we will contact the member to discuss. If the issue continues to arise there will be a warning issued. After a member receives their third warning, we will notify the member and block the use of the NAB card for a period of time.

Where an application is made for a Charitable Trust program and it is determined that the purchase does not match the original application then funds may be taken from the member's Direct Benefit Trust allocation (either current year or following year). If this happens, we will notify the member.

If you voluntarily give your card to someone else to use and they spend the funds, then this amount will be counted towards your allocation. So, please keep your card in a safe place.

ACCOMMODATION PURCHASE

If you use your NAB card to pay for accommodation, the accommodation provider may have a "hold" fee (i.e. when the hotel charges an amount to your card for incidentals or Bond). Please ensure that you ask EO for the extra amount for bond/hold fee just in case you need it when booking accommodation.

QUESTIONS OR CONCERNS?

For assistance please use the contact details below:

	CALL 1800 959 476
	SMS 0412 201 838
	EMAIL nativetitle@perpetual.com.au
	FAX 08 6270 4441
	POST GPO Box A3 Perth WA 6001

“Develop a plan to achieve the long-term housing aspirations of PKKP People”

The PKKP People’s Strategic Priority No. 2
(Education and economic participation)

***Home Ownership Grant
Policy Documents***

SUMMARY

PURPOSE

- ***Purchase a home***
- ***Build a new home***
- ***Renovate a current home***
- ***Contribute to mortgage payments of existing home***

ELIGIBILITY

- ***Must be a PKKP member***
- ***Must be your only home and primary residence***
- ***Show evidence of having a will***

If applying for mortgage reduction must include mortgage statement as part of application

CONDITIONS

- ***Cannot be for an investment property***
- ***Payments are made to builder/settlement agent/supplier***
- ***Can only apply for the grant once***
- ***Renovations are to be in line with a “modest standard of living”***
- ***Mortgage contributions can only be applied for if the mortgage was entered into prior to 1 July 2018***

HOME OWNERSHIP GRANT - POLICY

1. BACKGROUND

- 1.1. The Trustee has consulted with the community and developed a strategic plan called the PKKP People's Strategic Plan. The Strategic Plan identifies education and economic participation as a strategic priority in achieving the vision of the PKKP People. The Strategic Plan identifies that development of a plan to achieve the long-term housing aspirations of the PKKP People is one of 4 mechanisms for achieving the desired education and economic aims of the PKKP People.
- 1.2. The Trustee must carry out its activities during the Financial Year in accordance with an approved Annual Plan. The Trustee has consulted with the DMC, Council and the PKKPAC Board and developed an Annual Plan. The Annual Plan identifies housing as one of 4 priorities to be addressed by the Trustee in that financial year, including through the provision of financial assistance to PKKP People to support home ownership.
- 1.3. The Trustee has obtained legal advice which found that Charitable Trust distributions to PKKP People for the purposes of assisting in the purchase of a home, is likely to be a charitable purpose as it will address the inherent disadvantage experienced by the PKKP People.
- 1.4. The PKKP People have undertaken a demographic survey of their community which demonstrates that significant number of PKKP People suffer significant health, educational, and economic disadvantage.
- 1.5. This policy is part of a suite of programs designed to provide PKKP People with holistic support to improve their health, education, economic and other social outcomes. The other policies include:
 - a. Low income housing assistance.
 - b. Home ownership - support package.
- 1.6. In the circumstances identified in clause 2.3 below, the Trustee of the Direct Benefits Trust will support PKKP People with home ownership through the Direct Benefits Trust instead of the Charitable Trust.

2. PURPOSE

- 2.1. The home ownership grant is designed to assist members to fulfil their aspirations for home ownership, by providing direct financial support to eligible members for the:
 - a. purchase of a home, through a financial contribution to the deposit and/or settlement costs;
 - b. building a new home, through a financial contribution to the builder's and/or settlement costs;
 - c. renovation of a current home that a member owns and lives in, so that it is consistent with a modest standard of living in Australia, through a financial contribution to the service providers or
 - d. mortgage repayments of an existing home, where the mortgage agreement was entered into prior to 1 July 2018*.
- 2.2. The grant is not available to support the purchase of investment properties.
- 2.3. * In circumstances where the home ownership grant is used to support mortgage repayments, the Trustee will provide the grant through the Direct Benefits Trust.

3. RENOVATIONS

- 3.1. A member can renovate the home that they own and live in, so that it is consistent with a modest standard of living in Australia.
- 3.2. There is no exact definition of what a modest standard of living in Australia means. The Trustee may consult with the DMC to determine whether or not certain renovations can be funded.
- 3.3. In making its decision, some of the factors which the Trustee may consider are (but are not limited to):
 - a. What condition is the home in currently?
 - b. Are the renovations intended to make the home a home which the average Australian would be comfortable living in?
 - c. Do the renovations go beyond making the home a modest home or do they add a luxury (e.g.: adding a spa or luxury swimming pool, in built sound systems or electronic features)?
 - d. Are the renovations intended to fix a problem with the home?
 - e. Are the renovations intended to improve the basic features of the home – i.e. the structural foundations of the home, the plumbing, the electricity, adding another room to accommodate additional family members?
 - f. Are the renovations intended to improve a basic feature of the home to make it easier to function – i.e. renovating an old kitchen or bathroom?
- 3.4. Members who wish to renovate their home are encouraged to discuss it with the Trustee prior to lodging an application.

4. FINANCIAL PROVISIONS

Provision of grant

- 4.1. All PKKP Trust beneficiaries will be eligible to apply to receive a grant of up to \$100,000 for home ownership from the Charitable Trust (or, in certain circumstances, the Direct Benefits Trust).
- 4.2. The grant is a one-off contribution to members for home ownership.
- 4.3. The grant can be used for any of the purposes listed at 2.1 subject to approval by the Trustee.
- 4.4. Where the grant is to be applied towards the repayment of an existing mortgage, the grant is limited to the total remaining on the home mortgage which is repayable by the member, if the total is less than \$100,000.
- 4.5. The grant is provided as a 0% interest loan.

Co-ownership

- 4.6. Members may be eligible to purchase a home jointly with others including combining their grants and jointly purchase a home as 'co-owners'.
- 4.7. The Trustee will assess each application on a case by case basis and determine whether a co-ownership arrangement is possible.
- 4.8. Special conditions will apply to co-owners in order to provide important legal protections. If a co-owners arrangement is used, members will need to get legal advice to understand these special conditions.

Repayment of grant

- 4.9. The grant will be repayable by the member:
 - a. on the sale of the home, if the home is sold within 10 years from the payment of the grant by the Trustee; or
 - b. if the member starts to use the home as an investment property.

- 4.10. The repayment requirement for the grant will reduce by \$10,000 each full year that the member lives in the home (12 months) from establishment (for example if the home is sold within the first year, \$100,000 is repayable, in the second year, \$90,000, third year, \$80,000 and so on).
- 4.11. Following the sale of home and repayment of the grant, the member may access the remaining grant amount to purchase a new home. The total available to a member in their lifetime for home ownership will be \$100,000.
- 4.12. To ensure the Trustee is notified of the sale of the home, the Trustee will lodge a caveat on the property. A caveat is a notice registered on the certificate of title with Landgate. This is so that the Trustee is notified of the sale of the home.
- 4.13. An agreement will be provided to the member with all details of the grant and associated conditions.
- 4.14. If the balance of the loan is not repaid on the sale of the house, the Trustee will be entitled to receive the beneficiary's Direct Benefits Trust entitlements until the loan has been repaid.
- 4.15. If a member passes away before repaying the balance of the loan, the Trustee may repay the outstanding Loan Amount from the Direct Benefits Trust or the Trustee and the DMC will have discretion to forgive the Loan Amount.

5. ELIGIBILITY

- 5.1. Beneficiaries will be required to meet all eligibility conditions of the PKKP Charitable Trust Distribution Policy.
- 5.2. Beneficiaries will be required to submit an application for the home ownership grant which provides a copy of a number of supporting documents. Please see the Application Form for the full list.

6. PRE-APPROVAL

- 6.1. If a member is interested in purchasing a home soon, they can submit an application to the Trustee and receive 'pre-approval' to receive a home ownership grant.
- 6.2. Receiving pre-approval will allow members to have more confidence in their financial situation when they're looking for a home. It will also speed up the process for seeking final approval, once the member has found the home that they want to purchase.
- 6.3. Members will need to submit the same application to seek pre-approval.
- 6.4. A preapproval will last 6 months.

7. PAYMENT

- 7.1. Payment will be made directly to a seller, builder, service provider or to the member's home loan account.

8. SUPPORT PACKAGE (SEE SUPPORT PACKAGE FOR MORE INFO)

- 8.1. The Trustee has developed a support package for beneficiaries who will be accessing the home ownership grant. Members are encouraged to access this support package prior to applying for a home ownership grant.

RECOMMENDATION

If you are purchasing a home and will be applying for a home ownership grant, you should add the following Special Condition in the purchase contract (Contract For Sale Of Land Or Stata Title By Offer And Acceptance)

Offer is subject to the Buyer receiving approval for a home ownership grant from the Puutu Kunti Kurrama and Pinikura People Charitable Trust within 28 days.

HOME OWNERSHIP GRANT – SUPPORT PACKAGE

The home ownership grant support package is designed to assist members throughout their home ownership journey

9. BACKGROUND

- 9.1. The Trustee has consulted with the community and developed a strategic plan called the PKKP People’s Strategic Plan. The strategic plan identifies education and economic participation as a strategic priority in achieving the vision of the PKKP People. The Strategic Plan identifies that development of a plan to achieve the long-term housing aspirations of the PKKP People is one of 4 mechanisms for achieving the desired education and economic aims of the PKKP People.
- 9.2. The Trustee must carry out its activities during the Financial Year in accordance with an approved Annual Plan. The Trustee has consulted with the DMC, Council and the PKKPAC Board and developed an Annual Plan. The Annual Plan identifies housing as one of 4 priorities to be addressed by the Trustee in that financial year, including through the provision of financial assistance to PKKP People to support home ownership.
- 9.3. The Trustee has obtained legal advice which found that Charitable Trust distributions to PKKP Beneficiaries for the purposes of assisting in the purchase of a home, is likely to be a charitable purpose as it will address the inherent disadvantage experienced by the PKKP People.
- 9.4. The PKKP People have undertaken a demographic survey of their community which demonstrates that significant number of PKKP People suffer significant health, educational, and economic disadvantage.
- 9.5. This policy is part of a suite of programs designed to provide PKKP People with holistic support to improve their health, education, economic and other social outcomes. The other policies include:
 - a. Low income housing assistance.
 - b. Home ownership grant.

10. PURPOSE

- 10.1. The home ownership grant support package is designed to assist members to:
 - a. save funds to purchase a house (*Saving for a Home*);
 - b. be eligible for and ready to receive a home ownership grant (*Getting in a Home*);
 - c. settle into, care for and stay in their new home (*Staying in a Home*); and
 - d. if the need arises, sell their home (*Selling a Home*).

11. PROVISION OF SUPPORT

- 11.1. The Trustee will provide eligible members with financial support throughout the four stages of their home ownership journey.
- 11.2. In consultation with the DMC, the Trustee has the discretion to approve the provision of financial support specified for each stage.

- 11.3. Some examples of how this financial support can be used are listed below. This is not a comprehensive list and the Trustee maintains its discretion to approve payments for other purposes associated with home ownership.

12. SUPPORT AVAILABLE

The home ownership grant support package provides members with support to:

1. *Save funds to purchase a home (Save for a Home)*
2. *Be eligible for and ready to receive a home ownership grant (Getting in a Home)*
3. *Settle into and stay in their new home (Staying in a Home)*
4. *If the need arises, sell their home (Selling a Home)*

As part of the home ownership support package, members may apply for funds to support any of the following activities:

Saving for a home – Annual Contribution of up to \$5,000

<i>1. Financial advice</i>	<p>To be able to purchase a home, a member will need to have their own savings.</p> <p>The Trustee will provide eligible members with financial support to prepare for the time when they are able to purchase their own home, including to support to pay for financial advice about:</p> <ol style="list-style-type: none"> a. personal budgeting; b. savings plans; c. credit rating cleansing; and d. debt reduction.
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Getting in a Home – Once off contribution of up to \$40,000

<i>2. Preparing a will</i>	<p>To be eligible to apply for the home ownership grant, a member must have a valid will to confirm the member's instructions as to where all their assets will go, including the home, should the member pass away.</p> <p>The Pilbara Community Legal Service will provide members with a will free of charge. The contact details for the Pilbara Community Legal Service on page 4 of this form.</p> <p>If members do not wish to use the Pilbara Community Legal Service, the Trust will contribute towards legal fees for preparing a will.</p>
<i>3. Financial advice</i>	<p>A property purchase is a significant commitment. If you're purchasing a home or building a new home, to be eligible to apply for the home ownership grant, a member must have received financial advice. If a member is applying for the home ownership grant to pay off part of their existing mortgage or renovate their home, it is recommended that they also seek financial advice.</p> <p>The advice must confirm that the member is able to financially sustain home ownership. Financial advice may include assistance to negotiate a competitive price or the cost of a valuation.</p> <p>The DMC have established a financial literacy fund to support members to obtain general financial advice, specialist tax advice or a high level statement of advice from a licensed financial provider.</p> <p>The Trust will contribute towards financial advice.</p>

4. Legal advice	<p>Members who are provided with a home ownership grant will be required to enter into a loan agreement with the Trustee. To ensure that members understand the terms of the loan agreement and what it means to them, members are encouraged to receive legal advice.</p> <p>The Trust will contribute towards legal fees.</p>
5. Co-owners advice	<p>Where a number of members wish to combine their grant and jointly purchase a home, and the Trustee approves, they must enter into a co-ownership agreement. The Trustee will provide the members with a co-ownership agreement and will contribute to legal advice to ensure a member understands the terms and conditions of the co-ownership agreement.</p>
6. Building and termite inspections	<p>Once a member has found the home that they want to buy, the Trustee recommends that any offer they make is subject to satisfactory building and termite inspections.</p> <p>The Trustee will contribute towards the fees of obtaining these inspections.</p>
7. Settlement agent	<p>As part of the purchase process, a member will need to engage a settlement agent. The Trustee will contribute towards the fees of engaging a settlement agent.</p>
8. Insurance	<p>A bank will usually require that a member has building insurance. The Trustee will contribute towards the cost of paying the first year's building and contents insurance.</p>
9. Stamp Duty	<p>A purchaser of a house is required to pay stamp duty on the transfer. The Trustee will pay the cost of the stamp duty.</p>
10. Settlement costs	<p>The Trustee will contribute towards the settlement costs identified on a settlement statement such as adjustments for electricity and rates.</p>

Staying in a Home – Annual contribution of up to \$5,000

8. Financial advice	<p>Owing a home has significant financial implications. There are ongoing costs with bills, rates and often unexpected maintenance costs. Budgeting and understanding your finances is crucial.</p> <p>The DMC have established a financial literacy fund to support members to obtain general financial advice, specialist tax advice, or a high level statement of advice from a licensed financial provider.</p> <p>The Trust will contribute towards financial advice.</p>
9. Maintenance support and education	<p>It's important that members maintain and care for their homes.</p> <p>The Trust will contribute towards helping members learning how to care for and maintain a home. E.g. Home Insurance, Excesses and Building insurance.</p>

Selling a Home – Once off contribution of up to \$40,000

10. Financial and taxation advice	<p>If a member decides to sell their home, there are important matters to be aware of. Financial advisers can provide advice on these important matters.</p>
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	The Trust will contribute towards financial advice.
11. Legal advice	Members may have entered into a loan agreement with the Trustee or have a mortgage with a bank. To ensure that members understand the terms of the loan agreement / mortgage and what it means on the sale of the property, members are encouraged to get legal advice. The Trust will contribute towards legal fees.
12. Real Estate agent	When it comes time to sell a home, a member will need to engage a real estate agent to assist with the process. The Trust will contribute towards the real estate agent costs.
13. Settlement Agent	As part of the sale process, a member will need to engage a settlement agent. The Trustee will contribute towards the fees of engaging a settlement agent.

RESOURCES

Perpetual Executive Office

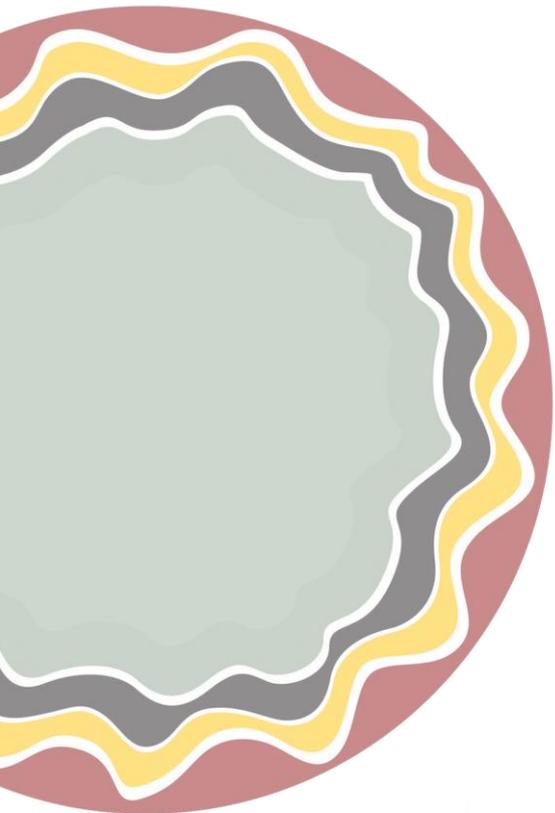
Return completed form to:

Email: nativetitle@perpetual.com.au

Phone: 1800 959 476

Mobile: 0412 201 838

Fax: (08) 6270 4441



NEXT STEPS

- 1. SUBMIT APPLICATION** Submit application to Executive Office
- 2. EXECUTIVE OFFICE REVIEWS APPLICATION** Executive Office reviews application
Executive Office will work with member to obtain all relevant information
- 3. TRUSTEE REVIEWS COMPLETED APPLICATION** Trustee to review completed application and authorise payment if application is successful
- 4. IF APPROVED** Payment will be made directly to a service provider on receipt of an invoice
- 5. IF NOT APPROVED** The Executive Office will notify you

FREQUENTLY ASKED QUESTIONS

What is a valid will?

A will documents a person's intentions for what they want to have happen when they pass away. It contains their instructions on who is to inherit their property and who will administer its transfer and any preferred arrangements for their funeral. If their intentions are to be legally effective, and ultimately put into effect, the will needs to be valid and comply with the legal rules.

If you will be applying for a home ownership grant from the Trust, then having a will is a requirement.

How do I obtain confirmation from a licenced financial planner that I am capable of meeting ongoing rates and maintenance costs for the property?

We encourage all members to seek financial advice when considering purchasing a property. A property purchase is a significant commitment and it is recommended that independent financial advice is obtained during this process.

If you will be applying for a home ownership grant from the Trust, then obtaining financial advice is a requirement.

The DMC have established a financial literacy fund to support members to obtain general financial advice, specialist tax advice, or a high level statement of advice from a licensed financial provider.

Can I receive support for other home ownership related activities?

The Trust is committed to support members with all aspects of home ownership. You should speak to the Executive Office if you want support for an area which is not listed in this policy.

Can I receive more support??

The DMC has set limits under this policy for members to access. If you require additional support, the Trustee in consultation with the DMC has the discretion to provide approval.

FREQUENTLY ASKED QUESTIONS

Can I use the grant to purchase a home?

Yes. The home ownership grant is designed to assist members to fulfil their aspirations for home ownership, by providing direct financial support to eligible members for the purchase of property.

Can I use the grant to purchase an investment property?

No. The grant is not available to support the purchase of investment properties.

Are all PKKP Trust members eligible to receive a grant of \$100,000 for home ownership?

Yes. However not all PKKP Members may not qualify with the policy requirements.

How does the grant work?

- The grant is a one-off contribution to members for home ownership.
- The grant can be used:
 - to purchase a home to live in;
 - to build a new home to live in;
 - to renovate a current home that a member owns and lives in, so that it is consistent with a modest standard of living in Australia; or
 - to repay all, or part, of an existing mortgage for a home that the member lives in
- The Trustee and the DMC will use their discretion to determine what renovations are acceptable, based on the criteria outlined in the policy.
- Where the loan is used to repay a mortgage, the Trustee will provide the loan from the Direct Benefits Trust. The grant is limited to \$100,000 for a new home or the total remaining on the home mortgage if the total remaining is less than \$100,000.
- The grant is provided as a 0% interest loan.
- The grant will be repayable by the member:
 - on the sale of the home, if the home is sold within 10 years from the payment of the grant by the Trustee; or
 - if the member starts to use the home as an investment property).

- The repayment requirement for the grant will reduce by \$10,000 each year that the member lives in and owns the home (12 months) from establishment (for example if the property is sold within the first year, \$100,000 is repayable, in the second year, \$90,000, third year, \$80,000 and so on).
- After 10 years of living in and owning the home, there will be no repayment requirement.
- Following the sale of the home and repayment of the grant, the member may access the amount of any grant repaid to the Trustee to purchase a new property. The total available to a member in their lifetime for home ownership will be \$100,000.
- To ensure the Trustee is notified of the sale of home, the Trustee will establish a caveat on the property. This is so that the Trustee is notified of the sale of property.
- Loan Agreement will be provided to the member with all details of the grant and associated conditions.

Can I join my grant with my family members and buy a house together?

Under certain circumstances, the Trustee will provide a grant to members who purchase a house with others including members who join their grant and buy a house together as co-owners. In this situation, all co-owners will need to be listed on the certificate of title. Co-owners will need to enter into a co-ownership agreement.

The Trustee will assess all co-ownership applications on a case by case basis to determine whether this arrangement is appropriate.

How do I obtain a valid will?

See the Home Ownership Grant Support Package guidance note and application form.

Will the Trust cover the cost of obtaining a title search if I don't have a copy to submit with the application?

The Trustee will cover this cost as part of the due diligence process.

How do I obtain confirmation from a licenced financial planner that I am capable of meeting ongoing mortgage, rates and maintenance costs for the property?

See the Home Ownership Grant Support Package guidance note and application form.

How long does it take for the Trust to pay the grant?

Once the application is submitted, it can take 4 – 12 weeks to process the application, provide all relevant information and prepare the contract with all details of the grant and associated conditions. When all information has been provided, the grant will be paid directly to a seller or to the member's home loan account.

If you want to purchase a house soon, you can apply to the Trustee for pre-approval. This will speed up the process once you find the home that you want to buy.

What if I own my home and have no mortgage on the property. Can I obtain the grant to renovate or landscape my home?

The home ownership grant is to assist members achieve sustainable home ownership. You can use the home ownership grant to improve the home that you are currently living in through renovations, landscaping etc, so that it is consistent with a modest standard of living in Australia. In this situation, the grant money will go directly to a registered builder or other service provider.

What if I own my home jointly with my partner or family member and we have a mortgage? Can I still obtain the grant?

Yes, if your name is on the title for the property. If you own your home with another person as tenants in common (i.e. you only own a portion of the home) then you can only obtain the grant to support your portion of the home.

What is a caveat?

A caveat is a document lodged with the State's land department. The document notifies third parties that the Trustee claims an interest in the property.

After recording, a caveat note appears on the title of the property. Then anytime someone considers the title they will see that a third party (in this case the Trustee of the PKKP Charitable Trust) has an interest in the property.

Can the grant be paid towards my rent?

No. If you receive Centrelink benefits, you may be entitled to receive rental assistance through the Hardship Relief policy.

What if I have a mortgage for a block of land with no home? Can I obtain the grant?

You are not eligible for the grant if you own a block of land and do not build your home on it. If you build a home on the land, you may be eligible to receive the grant towards your mortgage or towards paying the builder's fees.

Can the grant be used to purchase a caravan?

No. The grant is to provide financial support to eligible members for the purchase of a property.

Can I reapply for the grant after 10 years?

No. The grant is a one-off contribution to members for home ownership.

HOME LOAN GRANT RESOURCES

<i>HOW TO GET READY TO BUY A HOUSE</i>	
STABLE PAY CHECK	Having a stable pay check tells the bank that you can keep a job and commit to regular mortgage payments
CREDIT SCORE	Having a good credit score will prove to the bank that you can honour your loan
BUDGET	Having a budget based on what is comfortable spending for you prevents running into extra expenses
SAVINGS	Having ample savings to make up the loan difference as banks only loan up to 80% of the purchase (except when IBA and Keystart are involved) otherwise you may need “mortgage insurance” if you borrow over 80% without going through IBA or Keystart.
WANTS VS NEEDS	Buying a home is a big decision but just because you want a 4-bedroom house doesn't mean you need it. Decide wisely.
TYPE OF HOME	Know what you want but also be realistic if it's your first home.
RESEARCH	Do your research, shop around, find a good deal, research property trends.
OUTSTANDING LOANS	Take time now to be as close to debt – free as possible before you borrow, or it will reflect poorly on you as a lender and could lead to being overcome by debt.
MORTGAGE PRE- APPROVAL	Get pre-approved for a bank loan before jumping into the sales process. Doing so will let you proceed with confidence.

OTHER PROJECTS

The DMC and the Trustee may consider applications for funding from members of the Community for “Eligible Projects.”

An **Eligible Project** is a project that is to be carried out for a Charitable Purpose and:

- is for the benefit of a broad section of the Community;
- it complies with the Distribution Policy and any application procedures of the Charitable Trust; and
- is not an Excluded Project.

An Excluded Project is a project that is used to credit money or a money equivalent to individual community members, unless the payment is made strictly in accordance with a program for the direct relieve of poverty. The provision of In-kind goods or services will not be Excluded Projects if the Trustee takes reasonable steps to ensure that the in-kind goods or services is accessed or provided in a manner that cannot be easily converted into money.

GENERAL RULES

- The Trustee and the DMC will assess all applications for Eligible Projects.
- Projects must be for a Charitable Purpose.
- Applicants should demonstrate that they have endeavoured to partner with other organisations and source funds from other Government, NGO or private sources.
- The project should benefit the maximum number of people in the Community.

When assessing applications for Project funds the Trustee and the DMC will consider:

- The Priorities in the Strategic Plan;
- The approved annual budget;
- Other applications and Eligible Projects; and
- The value of the Project to the Community.

If the Trustee and DMC determine that a project is an “Eligible Project” then they may, in their absolute discretion (subject to the terms of the Deed) allocate funds for distribution, subject to appropriate terms and conditions.

- Any approved eligible project for \$10,000 and over requires a Funding Agreement, the terms of which will be settled between the Trustee and the applicant
- On completing a project or at least annually, the funding recipient must provide the Trustee with a report on the outcomes of the project and an acquittal of funds provided.

Applications are considered on a case by case basis.

Examples of possible projects include:

- Land management and conservation
- Language projects
- Cultural research and recording
- Unforeseeable emergencies – such as natural disasters
- Lore camp preservation and management

Age care projects

APPEALS PROCESS

All applicants to the Trust have a right to appeal through the below outlined process.

STAGE 1:

If you believe there are genuine grounds for contesting a decision relating to a distribution, the first stage of an appeal is to discuss with the Trust Manager of the account. You can contact the Trust Manager by calling 9224 4400.

The Trust Manager will work to decide on an appeal within 2 business days of submission of the appeal.

If the Trust Manager is unable to resolve your appeal they may refer your appeal to the Decision Making Committee.

STAGE 2:

If you cannot resolve your appeal with the Trust Manager you may submit a written appeal to the Trust Decision Making Committee (DMC). Appeals should be submitted through the Chair of the Committee.

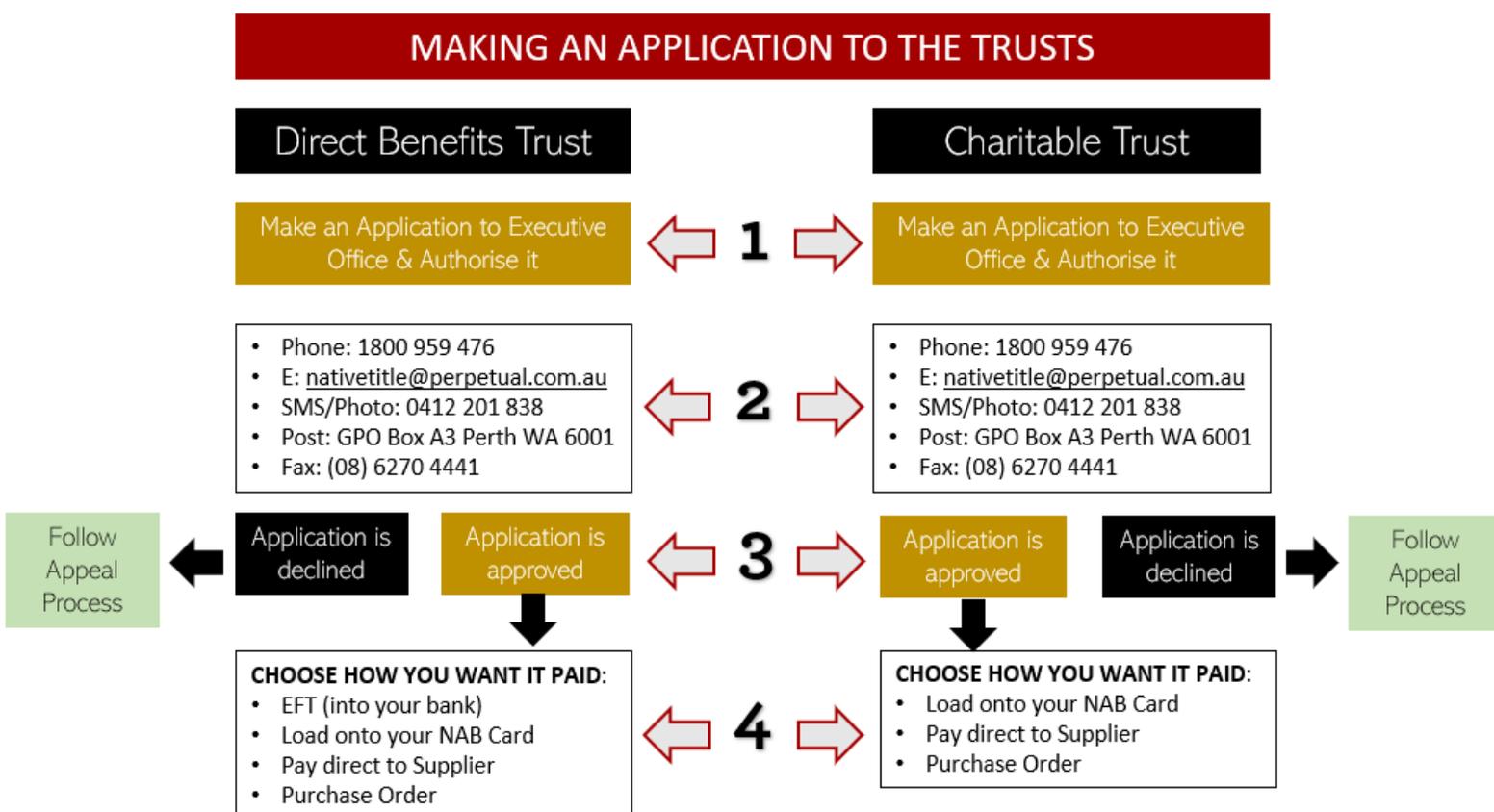
If the DMC is unable to resolve your appeal they may refer your appeal to the Trust Council.

The DMC will work to decide on an appeal within 10 business days of submission of the appeal to the Chairperson.

STAGE 3:

If you cannot resolve your appeal with the DMC you may submit a written appeal to the Trust Council. The appeal will be tabled at the next meeting of the Trust Council.

The decision of the Council is the final process in the appeal.





CONTACT INFORMATION

If you have any further questions or queries in relation to any of the information contained in this document, please do not hesitate to contact us.

Taliah Payne 9224 4447 or email
taliah.payne@perpetual.com.au
www.perpetual.com.au/nativetitle

