

# Annual Report

*Transporting our Community  
to a more connected future*

# 2022

## *Acknowledgement of Country*

Bankstown Canterbury Community Transport acknowledges the peoples of the Eora and Darug nations, the traditional custodians of the land on which we work and provide services.

We pay our respects to the Elders past, present and emerging and acknowledge the care of and continuing connection to their lands.



Bankstown Canterbury Community Transport is funded under the Commonwealth Home Support Program and the NSW Community Transport Program under contract with Transport for NSW. We also received direct funding from the Federal Government under the Commonwealth Home Support Program and Health Related Transport funding from South West Sydney Local Health District.

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# CHAIRPERSON'S REPORT

Welcome to Bankstown Canterbury Community Transport's (BCCT) 2022 Annual Report, and my fourth Chair's Report. In last year's report I referred to BCCT's application of focus, commitment and consideration in our actions and achievements. This year I'll describe how these aspects of our character have been applied to pursuing a few of the key goals and priorities detailed in our 2021-2024 Strategic Plan.

Like all strategic plans, ours includes a Mission Statement:

*"BCCT will provide reliable and affordable community transport and social support services for aged and disadvantaged residents, breaking down barriers to health and independence by enabling an active and connected community"*

For the Key Goal "Recruitment, Retention and Relationships", we have put substantial effort into building organisational capability and capacity by attracting a diversity of new staff and volunteers through various channels, including local media. To support retaining our people, we have focussed on and committed to ongoing training and development, as well as restructuring the organisation to better meet our needs and challenges and provide more succession opportunities.

Regarding the Key Goal "Leadership, Public Profile and Engagement", under the guidance of our CEO, our leadership team have actively participated in numerous industry bodies, networks and forums to share and gather ideas and contribute our perspective and influence in relation to important matters such as proposed changes to government funding and regulation. These have been very hotly debated topics creating ongoing uncertainty for the community transport sector. We have also put resources into raising our profile and engagement through regular media releases and articles, and more directly through meetings with a diversity of community groups.

"Innovation" is another Key Goal of our and we have focussed on both the infrastructure/technology and human aspects of this goal. After many challenges and setbacks, we have implemented new information technology (IT) and new telephony systems are in progress, to improve our reliability as well as connectivity with our clients. We have also

actively encouraged the contribution of feedback, ideas and suggestions from our staff and clients, with a focus on improving our operations and meeting client needs. Some of these have already been implemented, with more to come.

Unsurprisingly, COVID-19 is still having an impact on our operations and clients, with infections sidelining most staff at some point during the year, and causing many clients to cancel bookings. The ongoing wet weather and flooding has also created very challenging conditions for our drivers, and some venues for our social outings.

We have had some long-standing staff members depart this year who will be greatly misses, including the retirement of Ted Everitt. To sum up Ted's commitment and attitude towards BCCT, I'll share a quote from his farewell message to his colleagues -

*"It is a wonderful feeling to be with a group of dedicated people, who provide such great support to our older folk, enabling them to do the things that they have always done, allowing them to remain in their own homes for as long as possible. It has been a wonderful 24 years and I urge you all to continue in this work."*

Sadly, we also lost a very valued member of our organisation this year. Ray Reynolds passed away unexpectedly in March during recovery from an operation. Ray joined the BCCT Board of Directors in mid-2020 after being a volunteer driver from October 2018. Ray's commitment, dedication and enthusiasm in his roles as both a director and driver were much appreciated by the Board, his colleagues and clients. He is greatly missed.

As always, I'll close this report with thanks to my fellow volunteer directors (Ron Norman, Carolyn Lamour, Dennis McCroary, Ann Garland, Tony Francis and Ray Reynolds), our CEO Rachel Thompson and Operations Manager Gary Williams, and all our long-standing and newer staff and volunteers for all your efforts and commitment to our vision to eliminate social isolation and support independence and community connections.

*John Murray*  
Chairperson

Pictured (left to right): Ann Garland, Anthony Francis, John Murray (Chairperson), Carolyn Lamour (Deputy Chair), Ron Norman (Secretary & Public Officer). Not pictured Dennis McCroary





## *CEO'S REPORT*

Welcome to my seventh Annual Report.

The COVID-19 challenges of the past year continued this year, with our service area facing some of the harshest lockdown restrictions in NSW. The impacts of these restrictions took a toll on our clients, staff, volunteers, service and community. Our service delivery at the start of the financial year dropped down to 19% of our contracted output requirement, all due to the lockdowns. We faced many challenges, including helping our clients understand the public health orders, taking up the concerns of our clients directly to the Premier. Somehow, we managed to get through the tough times, and have come through them stronger and more united as a team.

This year also saw a number of new innovations begin at BCCT. We attempted our first overnight outing, with mixed results—we were flooded out! We hope to deliver our second overnight outing very soon—so watch this space. We have also implemented an informal feedback register, where by all staff must report one piece of informal client feedback each month that tells us a “What” and a “Why”. This informal feedback has been very informative in helping us identify areas for improvement within the service that may not be at a level that needs to be reported on formally.

We had a number of internal staffing changes this year, which included a mini-restructure. Following the resignation of a few team members, our office team has been reorganised in to a Client Services Team, with all members of the team now completing client assessments, as well as bookings and carer activities. They are now headed up by a Client Services Team Leader. We have also engaged a Business Development and Community Engagement Officer to assist us with our post-COVID recovery, to ensure we build up our service delivery and meet the needs of the community. Long term staff member Ted Everitt left us at the end of the financial year, a week shy of his 80th birthday. During Ted’s employment with BCCT, he held pretty much every role. He was a valuable member of the BCCT family, and we wish him all the best in his retirement. We also welcomed a few new members this year, with some new drivers and new office staff. We also welcomed back Mariam in to an admin role



after having made her redundant four years ago.

This year has also been one of uncertainty, with much of my time being spent trying to understand the large changes facing the Aged Care sector. The recent Royal Commission into Aged Care Quality and Safety made many recommendations to government on sector reforms, including reforms to the Commonwealth Home Support Program, which is the main source of our funding. The previous Liberal Government was pushing for reforms to take effect from 1 July 2023, with our main funding source ceasing on this date. The change of Government following the Federal Election in May has seen the proposed reform dates being pushed back a further 12 months to 1 July 2024. There has also been some hints coming from Government that we may receive some form of funding in to the future beyond this date. Despite the suggestion that funding may continue, there are many reforms that will still have a negative impact on our clients and our service type. I look forward to continuing working with the Australian Community Transport Association (the national peak body for community transport) and the Community Transport Organisation (the NSW state peak body for community transport) to ensure these reforms benefit our clients and our service type.

After more than six years, it remains a pleasure to work for and lead BCCT. We have a diverse, dedicated and compassionate team, who awe me everyday with their support of and commitment to our clients.

I want to thank all our staff and volunteers for their perseverance through yet another tumultuous year. I know it has been challenging at times working through the effects of the pandemic and the constant changing work requirements. I want to thank you all for your patience and resilience.

I would like to end my report this year by thanking the Board of Directors for their support and hard work this year. It has been a challenging year for the Board, with many of our meeting having to be held online. We also lost a wonderful and knowledgeable resource during the year with the death of Board Director Ray Reynolds. The organisation will struggle to fill the massive shoes left behind by Ray. I would like to thank John, Ron, Carolyn, Tony, Ann and Dennis for their continued support and guidance.

*Rachel Thompson*

Chief Executive Officer



# *OPERATIONS MANAGER'S REPORT*

Have we finally seen the end to the damaging affects of the pandemic? We certainly hope so. We began the year in lockdown once again offering a very limited service for medical and essential shopping only. Passenger numbers were restricted due to social distancing and all drivers and staff were required to wear masks and this continues to this day as we are considered a public transport service.

Our social outing program was put on hold until late 2021 and re-commenced under restricted numbers and limited venues with still some trepidation from the clients to begin to move back to pre-Covid times. One legacy of the pandemic has been the improved hygiene habits of both clients and staff which can only lead to better health outcomes.

2022 saw an increased return of clients as their confidence increased and the warmer weather made getting out more appealing. We've worked hard with the clients to develop our outings schedule to cater more for their wants and needs and this has reflected in improved numbers as the year has progressed.

2022 also saw our first attempt at running an overnight outing and after a great deal planning and hard work by Hayley we ran into another hurdle. Floods. Who'd have thought after all our contingency and risk management reviews we would have the venue inundated by flood waters on the day we were to visit. In hindsight we may have been stranded if we'd gone a day earlier but it seems the weather gods conspired against us and we managed to have a luncheon before dropping everyone back home. This style of outing remains a priority and we will endeavour to schedule another attempt later this year.

We continued our welfare calls/checks during the lockdown and have also implemented a staff scheme to gather informal feedback. Whilst the majority are positive comments, it is also very useful to receive constructive criticism so that we can have continuous improvement in our services.

Some of our partnerships have suffered due to the pandemic with the Wolli Stroke group folding as they could not resurrect their numbers when the city re-opened. The



Coolaburoo group are also suffering from reduced numbers and have gone from weekly to fortnightly to monthly gatherings. Our partnership with the Arab Council has not returned as they purchased their own vehicle. There is still ongoing dialogue with them as we try to broker a complimentary service for them. We have begun a monthly outing program with the residents of Donington Gardens Retirement Village which is beginning to grow and has led to an increase in providing personal transport services to their residents.

Building these new partnerships will remain a priority over the near future as we continue to build our client base and our trip outputs.

### **Staff –**

We said goodbye to our long serving employee, Ted Everitt, who at 80 years of age decided it was time to retire and start a new chapter in his life. His experience and knowledge were an invaluable resource and his empathy for our clients went above and beyond as he strived to get the best possible outcome for every client he assessed.

We've had several new staff coming on board with Fatat joining the client service teams after doing a student placement with us, and two part timers, Andrew and Georgia also adding a youthful element to the team. All three placements were due to the resignation of 2 of our long-term staff who left to return home and to pursue study opportunities.

A few new replacement drivers (Naresh, Anthony and Morshed) for our retirees were also employed and have fitted into the team seamlessly. Our volunteer driver, Lesley, has also returned after the pandemic.

We have been actively seeking volunteers to assist our workforce, and this year saw Les return and Gaye and Jan joining the team. Their willingness to help and volunteer their time is of immeasurable value. A couple of potential volunteers are undergoing final checks before commencing offering their time to us.

We have just begun dialogue again with Corrective Services and TAFE and would expect we will begin to bring on some short-term work placements with both in the very near future.

I would like to thank all our staff from the drivers to the office team to the board and management who give me plenty of headaches but also and foremost great support in making our organisation work for the benefit of our clients and the community.

## **Fleet & Services –**

Finally, some progress in the supply chain and we have introduced to our fleet, two Toyota Coaster buses, two Hybrid RAV4s and one Commuter. We have a further three Commuters due for delivery in November 2022 and a couple more on order with no definitive delivery date.

Our vehicle wraps have been well received and are great advertisement for our organisation, we certainly stick out in a crowd now. The increased visibility helps our clients recognise us and we are so much more visible on the roads leading to random enquiries about our services.

We have begun bus hire services recently after putting on hold during the lockdown but remains dependent on staff resources as most requests require drivers as well. Whilst not a high priority it is still available as a community service. Church groups and school groups have not resumed pre-pandemic activities at this point in time but enquiries have begun to ramp up towards the end of the year.



Members of the BCCT team, including office and driving staff

## Statistics –

- Trips completed for 2021-22 were 37,922 which was a 12.5% decline and can be almost exclusively attributed to the lockdowns.
- Trips by funding source continue to be dominated by CHSP 83.2%, CTP 6%, NDIS 5.5%, Home Care Packages 4% and Health Related 1.3%.
- New clients assessed 912. Female 59% and Male 41% (again, no change in ratio)
- Home Care Packages decreased 22.5% from 2020-21 but now make up 7% of our active clients. Whilst this percentage increased, we also reviewed all clients who hadn't been using the service and made them inactive so that they will need to be reassessed before utilising our transport again. However, this is still disproportionate to the number of them using services.

## Compliments & complaints –

Compliments            11

Complaints             10

There were far less complaints or compliments in total for the year which is understandable considering how curtailed our services were during the year. Compliments are generally around our driver empathy, outing locations, and the organisation's service in general. Typically, the complaints are around the timing of trips or the type of vehicle. These are addressed when deemed necessary and our service parameters are explained to them once again. Whilst we try to meet everyone's expectations this is not always possible or practical.

*Gary Williams*

Operations Manager



Operations Manager Gary Williams



CEO Rachel Thompson



# FINANCIAL REPORT

It is my pleasure to report to you our financial results for the 2021-22 financial year. The COVID-19 Pandemic continued to present its challenges this year, however, Bankstown Canterbury Community Transport (BCCT) again managed to circumvent any material financial impact to the organisation. BCCT had a successful year, recording an operating surplus of \$402k.

Funding & Other Grant income saw a 15% increase compared to last year. However, income from Passengers and Outings saw a further 16% decline compared to last year due to COVID-19, although we have seen a gradual recovery in trips and income during the latter part of the year. Other Income has also declined due to reduced Government stimulus packages.

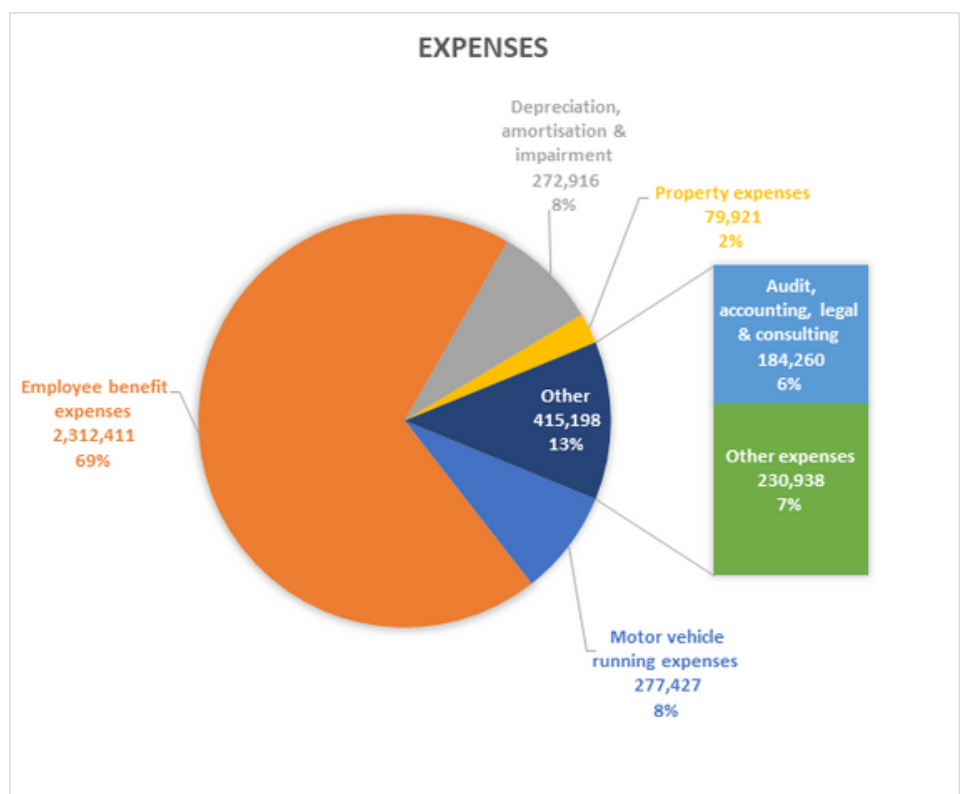
Expenses increased by 13% compared to last year consistent with the increase in Funding and Other Grants and general increases in operating costs across the board.

BCCT increased its cash reserves to \$3.86M (2021: \$3.48M).

*Ron Norman*  
Secretary

Please note that our current legal structure does not require the organisation to have a Treasurer.

The following pages are an excerpt from the complete audited financial statements. The full report can be viewed on request.





# DIRECTORS' REPORT

## BANKSTOWN CANTERBURY COMMUNITY TRANSPORT CO-OPERATIVE LIMITED

### DIRECTORS' REPORT

FOR THE YEAR ENDED 30 JUNE 2022

The Board of Directors of Bankstown Canterbury Community Transport Co-operative Limited ("the Co-operative") has pleasure in submitting the annual financial report for the year ending 30 June 2022.

#### Information on Directors

The following persons were Directors of Bankstown Canterbury Community Transport Co-operative Limited at any time during or since the end of the year. Unless otherwise stated, the Director was in office for the whole of the financial year and up to the date of this report.

Name of Directors	Special Responsibilities	Occupation/Qualifications
Ann Garland	-	Authorised Driver Authority Trainer, Heavy Vehicle Competency Assessor, Casual Bus Driver
Anthony Francis	-	Retired Businessman
Carolyn Lamour	Deputy Chair and Board Minute Taker	Retired; former public servant ATO
Dennis McCroary	-	Retired; former public servant ATO
John Murray	Chair	Retired; former public servant ATO
Ray Reynolds (until passing 5 March 2022)	-	Retired Businessman
Ronald Norman	Secretary and Public Officer	Retired Businessman

#### Meetings of Directors

During the financial year, Eleven (11) meetings of Directors were held. Attendances by each Director were as follows:

	Number eligible to attend	Number Attended
Ann Garland	11	7
Anthony Francis	11	8
Carolyn Lamour	11	11
Dennis McCroary	11	9
John Murray	11	11
Ray Reynolds	7	7
Ronald Norman	11	11

#### Principal Activities

The principal activities of the Co-operative during the financial year were to provide transport assistance to the Commonwealth Home Support Programme (CHSP) and other disadvantaged groups in the community.

No significant change in the nature of these activities occurred during the year.

#### Operating Result

The surplus/(deficit) of the Co-operative for the financial year after providing for income tax amounted to:

Year ended	Year ended
30-Jun-22	30-Jun-21
\$	\$
402,216	907,633

# DIRECTORS REPORT Cont.

## BANKSTOWN CANTERBURY COMMUNITY TRANSPORT CO-OPERATIVE LIMITED

### DIRECTORS' REPORT

FOR THE YEAR ENDED 30 JUNE 2022

#### COVID-19 and operating result

The impacts of COVID-19 were continued to be felt by Bankstown Canterbury Community Transport throughout the 2021/22 financial year. Demand for services followed the trend of COVID-19/Influenza waves, however, they saw a slow incline in the latter part of the year when compared to the same month the previous year. Service outputs for the whole year totalled 47% of what was contractually required

Services offered fluctuated throughout the financial year depending on what was able to be delivered under the public health orders.

The main sources of funding for FY21/22 remained government contracts. These contracts were guaranteed during the pandemic, with many contractual requirements being waived. These guarantees meant that all staff were kept employed at the same level of pay during the pandemic. The financial impact of the reduction in demand to services was outweighed by the increases in government stimulus measures, being the JobSaver Payments and Business Continuity Grants. These stimulus measures have resulted in a higher than expected surplus for the year.

#### After Balance Day Events

On 11 March 2020, the World Health Organisation ("WHO") declared the Coronavirus disease 2019 ("COVID-19") a pandemic. The impact of the Coronavirus (COVID-19) pandemic is ongoing and while it has been financially negative for the Co-operative up to 30 June 2022, it is not practicable to estimate the potential impact, positive or negative, after the reporting date. The situation is rapidly developing and is dependent on measures imposed by the Australian Government and other countries, such as maintaining social distancing requirements, quarantine, travel restrictions and any economic stimulus that may be provided.

Based on the Directors of the Co-operative's understanding, although the COVID-19 situation has created economic uncertainty, the Directors of the Co-operative believe the Co-operative will be able to continue as a going concern.

No other matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Co-operative, the results of those operations, or the state of affairs of the Co-operative in subsequent financial years other than noted.

#### Significant Changes in the State of Affairs

In the opinion of the Directors there were no significant changes in the state of affairs of the Co-operative that occurred during the financial year under review not otherwise disclosed in the financial statements.

#### Dividends

The Co-operative is a not-for-profit organisation and does not pay dividends.

#### Proceedings on Behalf of Co-operative

No person has applied for leave of Court to bring proceedings on behalf of the Co-operative or intervene in any proceedings to which the Co-operative is a party for the purpose of taking responsibility on behalf of the Co-operative for all or any part of those proceedings. The Co-operative was not a party to any such proceedings during the year.

#### Directors Benefits

No Director has received or has become entitled to receive, during or since the financial year, a benefit because of a contract made by the Co-operative or related body corporate with a Director, a firm which a Director is a member or an entity in which a Director has a substantial financial interest.

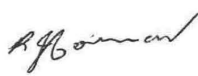
#### Auditor's Independence Declaration

The lead auditor's independence declaration for the year ended 30 June 2022 has been received and can be found on page 4 of the Directors' Report.

Signed in accordance with a resolution of the Board of Directors.



John Murray  
Director  
16 August 2022



Ron Norman  
Director



# INDEPENDENCE DECLARATION



**BANKSTOWN CANTERBURY COMMUNITY TRANSPORT CO-OPERATIVE LIMITED**  
**AUDITOR'S INDEPENDENCE DECLARATION**  
FOR THE YEAR ENDED 30 JUNE 2022

To the Directors of Bankstown Canterbury Community Transport Co-operative Limited,

In accordance with Subdivision 60-C of the *Australian Charities and Not-for-Profits Commission Act 2012*, I declare that, to the best of my knowledge and beliefs, there have been no contraventions of:

- (i) the auditor independence requirements of the *Australian Charities and Not-for-Profits Commission Act 2012* in relation to the audit; and
- (ii) any applicable code of professional conduct in relation to the audit.

A handwritten signature in dark ink, appearing to be 'B. Fock', written over a light blue horizontal line.

Ben Fock  
**Registered Company Auditor**  
Wollongong  
16 August 2022

[hlb.com.au](http://hlb.com.au)

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# DIRECTORS' DECLARATION

## **BANKSTOWN CANTERBURY COMMUNITY TRANSPORT CO-OPERATIVE LIMITED** **DIRECTORS' DECLARATION** FOR THE YEAR ENDED 30 JUNE 2022

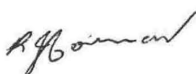
The Directors of Bankstown Canterbury Community Transport Co-operative Limited ("the Co-operative") declare that, in the Director's opinion:

- a. the financial statements and notes thereto are in accordance with the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and *Co-operatives (Adoption of National Law) Act 2012*, *Co-operatives National Regulations*, including compliance with Australian Accounting Standards - Simplified Disclosures Requirements and giving a true and fair view of the financial position and performance of the Co-operative.
- b. there are reasonable grounds to believe that the Co-operative will be able to pay its debts as and when they become due and payable.

Signed in accordance with subsection 60.15(2) of the *Australian Charities and Not-for-Profits Commission Regulation 2013*.



John Murray  
Director



Ron Norman  
Director

16 August 2022

# INDEPENDENT AUDIT REPORT



## INDEPENDENT AUDIT REPORT

FOR THE YEAR ENDED 30 JUNE 2022

To the members of Bankstown Canterbury Community Transport Co-operative Limited,

### Opinion

I have audited the financial report of Bankstown Canterbury Community Transport Co-operative Limited ("the Entity") which comprises the statement of financial position as at 30 June 2022, the statement of profit or loss and other comprehensive income, the 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 declaration by the Board of Directors.

In my opinion, the accompanying financial report of the Entity is in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* and *Co-operatives (Adoption of National Law) Act 2012*, *Co-operatives National Regulations*, including:

- (a) giving a true and fair view of the Entity's financial position as at 30 June 2022 and of its financial performance and cash flows for the year then ended; and
- (b) complying with Australian Accounting Standards - Simplified Disclosures Requirements and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

### Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the Entity in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants ("the Code") that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I confirm that the independence declaration required by Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, which has been given to the board of Directors would be in the same terms if given as at the time of this auditor's report.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### Emphasis of Matter – Current Uncertainties Arising From Coronavirus Disease 2019 ("COVID-19")

I draw attention to Note 12 to the financial report, which describes the current uncertainties arising from the on-going situation associated with COVID-19. My opinion is not modified in respect of this matter.

### Responsibilities of Management and Those Charged with Governance for the Financial Report

Management is responsible for the preparation of the financial report that gives a true and fair view in accordance with the Australian Accounting Standards – Simplified Disclosures Requirements and the *Australian Charities and Not-for-profits Commission Act 2012* and for such internal control as management determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intend to liquidate the Entity or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

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# INDEPENDENT AUDIT REPORT cont.



## INDEPENDENT AUDIT REPORT FOR THE YEAR ENDED 30 JUNE 2022

### Auditor's Responsibilities for the Audit of the Financial Report

My 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 my 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.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I 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 my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

Conclude on the appropriateness of the 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my 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.

I 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 I identify during my audit.

I also provide those charged with governance with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.

A handwritten signature in dark ink, appearing to read 'B Fock'.

Ben Fock  
**Registered Company Auditor**  
16 August 2022  
Wollongong



## *CO-OPERATIVE MEMBERS*

We would like to acknowledge all of our 2020-21 Co-operative Members. Without our members, we wouldn't be here. Membership is not required in order to be a client of BCCT, but it is encouraged.

Anna Alexander	Rachel Cortez	Philomena Kaparang
Victor Allen	Raul Cortez	Margaret Kennedy
Daphne Anderson	Ruby Creak	Georgina Kermode
Ray Anderson	Judith Danielson	Graham Kermode
Helen Armstrong	Renato Di Benedetto	Irma Khoury
Peter Ayoub	Ramona Di Benedetto	Claude Killick
Judy Baird	June Eldridge	Magdalini Kyroglou
Joan Ball	Bruce Ellis	Carolyn Lamour
John Bartlett	Pamela Exton	Mei Lee
David Barton	Kathleen Farrell	Tam Lee
Betty Blackhall	Joyce Fiveash	Lydia Lespa
Marie Boa	Benito Forneiro	Enid Macdonald
Elizabeth Bromley	Anthony Francis	Fay Martin
Donald Buchanan	Anne Fuller	Maureen McClarence
Veronica Buchanan	Jean Gale	Dennis McCroary
Betty Bull	Nazzarena Galea	Allan McGinty
Connie Butler	Ann Garland	Margaret McGinty
Anna Chojecki	Jeanette Gilbert	Gladys McInnes
Sheelagh Clark	Anne Hanna	Christafina Melas
Susan Clifton	Beryl Harmer	Andree Mena
Thelma Cole	Julia Hennessy	Lour Mickhael
Lerida Collett	Robyn Hodgins	Joan Miskell
Joy Cook	Brian Hoffman	Lucia Mondello
Henry Cooper	Robyn Johnston	Jean Munday
Irene Cooper	Chun Nam Kang	Kevin Murphy



John Murray  
Betty Nelson  
Barbara Neville  
Ken Neville  
Diane Norman  
Ronald Norman  
Valda O'Brien  
Georgina Omeros  
Mary Palframan  
Patricia Parker  
Gwendolyn Pascoe  
Barbara Paska  
Patricia Pride  
Graham Pride

Sonja Raymond  
Veronica Rix  
Paul Rossi  
Selina Shiel  
Irene Skinner  
Leila Smith  
Maria Spinoulas  
Dennis Spinoulas  
Veronica Storey  
Paul Tabone  
Dorothy Taylor  
Thea Theodosakos  
Janet Thompson  
Pamela Thorpe

Grazia Torrissi  
Trinh Trang Mai Thai  
Mary Vainauskas  
Jean Vrana  
Sereima Vuakatagane  
Douglas Warburton  
Vera Wild  
Leslie Wilson  
Joan Wood  
Pamela Wood  
William Woods  
Josie Worsley  
John Worsley  
Annette Younie



Clients enjoying a sunny day out visiting Nan Tien Temple on 11 March 2022





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BNG	Governance Institute of Australia
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Canterbury Bankstown Council	Jason Clare MP
Canterbury Bankstown Libraries	Jeffries Printing
Canterbury Hospital	NextDA Accounting
Canterbury Meals on Wheels	SignUp Group
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	Wolli RSL Day Club

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*Need a lift?*