



YUMBA-META
HOUSING ASSOC. LTD.

HOMELESSNESS TO HOME OWNERSHIP

ANNUAL REPORT 2015 - 2016

PROVIDING ACCESSIBLE **QUALITY HOUSING**
AND **SUPPORT SERVICES** FOR DISADVANTAGED GROUPS,
IN PARTICULAR ABORIGINAL AND TORRES STRAIT ISLANDER
PEOPLE OF THE **NORTH QUEENSLAND REGION**

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Yumba-Meta Housing Association Ltd would like to respectfully acknowledge the Wulgurukaba and the Bindal peoples as the original sovereign inhabitants of the Townsville area.

MISSION / VALUES

YMHAL PURPOSE

To provide and lead the housing agenda in North Queensland and advocate towards stronger, more sustainable policies and programs for disadvantaged groups, in particular Aboriginal and Torres Strait Islander People.

YMHAL VISION

- To be the leader in the provision of accessible, quality housing and support services.
- To facilitate pathways from homelessness to home ownership.

OUR STRATEGIC PRIORITIES

1. Sustainable Growth

Build the capacity and sustainability of the organisation to continue to provide increased housing and support services.

2. Leadership and Recognition

Enhance the organisations reputation in the sector and community to ensure YMHAL is recognised as a leader in housing advocacy and service delivery in the region.

3. Driving Organisational Capacity

Shaping an organisational culture focused on continuous improvement and best practice.

4. Encourage Service Innovation

Develop innovative service delivery that is responsive to the needs of our community.

OUR SERVICES

COMMUNITY HOUSING

YMHAL currently owns and manages 148 properties under the Long Term Community Housing Program (LTCHP). This program delivers long term social housing through an integrated policy framework and complements government managed long term housing assistance. Yumba-Meta Housing Association provides an accessible, high quality service that is directed to those people in the greatest need within community.

YMHAL also manages the Employment Related Accommodation Program (ERAP), offering accommodation to Indigenous clients who need to move from rural or remote communities to Townsville for Employment, Education or Training purposes. Tenants must continue to maintain their eligibility to be housed through this program.

HOME OWNERSHIP PROGRAM

YMHAL recognises that home ownership is an avenue for economic and social empowerment and as a means to break intergenerational cycles of poverty amongst Aboriginal and Torres Strait Islander people.

In 2009 YMHAL purchased 26 acres of land in Mount Louisa with approval for 22 blocks granted. This year YMHAL purchased an adjoining 25 acres to make the development 40 blocks in total. YMHAL has received Operational works approval from the Townsville City Council.

FLORA HOUSE

Flora House is a women's shelter for women and their children escaping domestic and family violence. Flora House provides safe, secure, crisis accommodation in a home-like environment.

The primary aim of Flora House is to provide safe refuge to women & their children. We offer a supportive environment that promotes mutual respect and tolerance where all women and their children can feel safe and comfortable.



TENANCY SUPPORT SERVICE

The tenancy support service provides intensive support to tenants in Dale Parker Place. Through a case management approach this service assists tenants move towards stable long term housing and achieve client centred goals.

TSS also provides support to long term community housing tenants whose tenancies are at risk and aims to put them on a sustainable path.

The program uses trained case managers and culturally appropriate support frameworks.

OUR SERVICES

REVEREND CHARLES HARRIS DIVERSIONARY CENTRE

The Reverend Charles Harris Diversionary Centre provides safety, support and assistance to Aboriginal and Torres Strait Islander people by offering a culturally appropriate, caring, non-judgmental service for those at risk of incarceration for public intoxication related offences.

The Diversionary Centre is open 24 hours a day, 365 days of the year to provide alternative accommodation to the Townsville Police Watch House. The Centre provides the clients with a safe place in which to sober up. Clients are offered the use of shower and laundry facilities, are provided with a nutritionally balanced diet, encouraged to rest and are provided with basic first aid if necessary.

Clients are closely monitored, and support and guidance offered where needed, to ensure their physical and psychological wellbeing whilst staying at the Centre.



Male accommodation wing, Reverend Charles Harris Diversionary Centre (Image NQ, 2014)

BREAKING THE CYCLE

The Breaking the Cycle (BTC) program is managed at the Centre. The aim of the program is to provide alcohol dependent clients, or clients who abuse alcohol, and attend the Centre on a regular basis, access to support and activities in a safe and caring environment that will give the client opportunities to address any health issues or other needs they may have.

Clients accessing the program are case managed; with individual case management plans identifying the various individual needs to maximize positive outcomes.

DALE PARKER PLACE

Dale Parker Place accommodates and supports men and women who are sleeping rough, engaging in public intoxication or who are chronically homeless to plan towards attaining independent, sustainable housing and participating within the community.

The primary goal of the service is to support clients to achieve long-term lifestyle changes that respond to housing needs, and health and other support needs exacerbated by alcohol and other substance dependencies. This service will have a focus primarily on supporting Indigenous people and culturally appropriate policy, procedures and practice will be used to ensure positive outcomes for clients.

MILESTONES & GROWTH TIMELINE

1973

July 1973

- Establishment of Yumba-Meta Housing Association Ltd
- 2 staff members

1974

January 1974

- Purchase of the first 8 homes

1975

January 1975

- Increased housing stock to 33 between 1975 to 1995

1996

July 1996

- Completed construction of 5x1 bedroom senior units in Garbutt

1997

January 1997

- Increased housing stock to 45 properties

2000

January 2000

- Completed first Management Manual funded under Department of Housing Best Practice Program

2001

January 2001

- Purchased 6 acres of Land at Innes Estate to develop seniors complex
- 3 staff members

2003

January 2003

- Completed construction of office complex at 565 Ross River Road Kirwan

2004

July 2004

- Yumba-Meta Housing Association to be the first Indigenous Housing organisation in Australia to be fully accredited under the National Standards for Community Housing

2005

January 2005

- Entered into formal partnership with Australian Red Cross to manage the Homeless Early Intervention Program
- 6 staff members

2007

January 2007

- Funded to manage the Queensland Indigenous Alcohol Diversion Program
- 8 staff members

MILESTONES & GROWTH TIMELINE

2008

July 2008

- Awarded management of the Reverend Charles Harris Diversionary Centre
- Awarded management of Flora House - Aboriginal Women's Shelter for women and children escaping domestic and family violence
- 36 staff members

2009

July 2009

- Purchase of 26 acres of land at Thorn Street Mount Louisa to target Indigenous home ownership

2010

January 2010

- 2010 Expansion of the Diversionary centre
- Bed numbers increased from 30 to 50
- Awarded management of the Breaking the cycle program
- Granted funding under the Nation Building Economic Stimulus Capital program to re develop three existing properties to increase density by 7
- 45 staff members

2011

January 2011

- Awarded management of Dale Parker Place medium term accommodation programs with 25 places
- With 20 beds for males and 5 beds for females
- 65 staff members

2012

July 2012

- Completed construction of Ernest and Maud Hoolihan village
- Granted Management of 8 properties, to support Indigenous people traveling from remote communities to access education, training and employment
- Housing stock increased to 142 properties

2013

January 2013

- Official opening of Innes Estate - Ernest and Maud Hoolihan Village by the Queensland State Minister for Housing and Homelessness
- 16x2 bedroom detached homes

2014

- Received 5 additional properties under ERAP taking the total number of properties under ERAP to 13

2015

January 2015

- Granted Registration under NRSCH as a tier 2 provider, YMHAL being the first and only tier 2 Indigenous housing provider in Queensland
- Purchased an additional 25 acres of land in Thorn Street to create a development of 41 Blocks of land
- YMHAL had a gala dinner to celebrated 40 years of services to the local community
- Won the 2015 National award for service innovation presented by The Australasian Housing Institute

2016

- Operational work approval from council for Thorn Street

HOMELESSNESS TO HOME OWNERSHIP

“ Home ownership for Indigenous people is essential to help mitigate generational dispossession and displacement. ”

Transitioning from “Homelessness to Home Ownership”, as Yumba-Meta’s upcoming project is titled, has become the true vision of the organisation.

Yumba-Meta Housing Association strongly feels that home ownership is an avenue for economic and social empowerment and a means to break intergenerational cycles of poverty and hardship among Aboriginal and Torres Strait Islander people.

In 2009, YMHAL purchased 26 acres of land in Mount Louisa with the vision of creating an affordable housing estate planned and jointly owned by Aboriginal and Torres Strait Islander people. In 2015 YMHAL was able to negotiate the purchase of an additional 25 acres of land and secure approval for a 41 block housing development.

Work is due to start on the Development in late 2016, with extensive planning ensuring significant green spaces and environmentally sustainable practices. YMHAL will fund, design and oversee

the development of the estate and the construction of housing it hopes to retain. Ultimately this project will expand YMHAL housing stock, provide further options for tenants and enable the organisation to provide pathways towards home ownership.

This innovative project is a stepping stone in the ongoing emplacement and empowerment of Aboriginal and Torres Strait Islander people in the city of Townsville. There is also wider implications for the Indigenous people of Australia- to see what can be achieved when a group of local Elders can translate their vision, whilst retaining total control, into the reality of a large scale housing development that will ensure that pathways to Home Ownership can become a reality for marginalised people.

Please contact YMHAL if you have any further questions regarding this project.



DALE PARKER PLACE

In 2011 YMHAL successfully lobbied the state government to take control of Dale Parker Place (DPP) as a way to bridge emergency housing services with permanent affordable housing. YMHAL believed that with a little bit of work and proper planning, the run down facility could fulfill its original aim and serve as a good home for those in need. The new program developed by YMHAL focused on providing a secure and safe home for those in greatest need, and supporting Indigenous people with culturally appropriate policies and support practices.

The program accommodates and supports men and women who are sleeping rough, engaging in public intoxication or who are chronically homeless to plan towards attaining independent housing and participating in the community. Since the programs commencement DPP has accommodated 166 clients, transitioned 48 into long term housing and over 60 into other accommodation options including rehabilitation and family support.

The program has been successful in supporting clients to achieve long-term lifestyle changes that respond to housing needs, health and other support needs exacerbated by alcohol and substance dependencies. The facility has in house case workers in addition to support staff and while tenants maintain their own space, belongings and independent schedules, they partake in group activities and socialise regularly. It is common to see tenants and staff sit and yarn, sharing their stories in an informal fashion, or having a



meal together in the shared kitchen area.

DPP is a drug and alcohol free zone, but clients are not prevented from entering

while intoxicated. In such cases, the staff provides support free of judgment, helping clients to sober up and return to their unit safely.

The inception of the current YMHAL DPP program was not without its challenges with considerable community resistance due the serious issues associated with the facilities previous management. YMAHL's innovative and proactive approach to community consultation combined with the secure facility and 24hour support, resulted in reduced neighbourhood resistance and no further community concerns have been raised.

Following the resolution of the community concerns, Dale Parker Place has proven a great success. Many tenants stay for the maximum duration (18 months) before transitioning into long term housing. DPP is a linchpin in the journey of many chronically homeless people into a participative life - some chose to return to study, some find avenues for volunteer work and others turn to art as a path to healing. Most importantly Dale Parker Place allows some of the most disadvantaged people of the Townsville community to make free choices about one's own realities and to find permanent homes and security.

PAUL'S STORY

Paul followed the Yumba-Meta pathway from sleeping rough in the local parks to our Reverend Charles Harris Diversionary Centre. There he chose to enter our Breaking the Cycle program, that choice began his story from homelessness to a home.

Paul is 51 and was raised on Palm Island and had been living rough for over 20 years due to history of alcoholism. He says he had “no where else to go when living hard... it was an ongoing thing, didn't know where to go, so just kept doing the same thing”.

He describes his years living rough as like “being in a cage”, and when he was offered the place with breaking the cycle and then at Dale Parker Place he describes it as “letting a trapped lion out of a cage - they opened the doors to let me out.... It was a new way of life”.

The defining moment for Paul, when he says he knew he had to change and was most thankful for the Dale Parker Place program was when he had a heart attack and “by the grace of god DPP was there”. Paul also talked about the support that was given to him at that time by the staff at DPP -

“Support and services made sure I was well, they took me to hospital, they helped me with my medication, they made sure I was well. If I was in the park I wouldn't have given two damns about it, I'd be dead you know?”

The case management services encouraged Paul to heal through his Art and he has since held successful Art exhibitions in Townsville and Brisbane.



*Paul & Richard
(Tenancy Support Service - Case Manager)*

Paul has now transitioned to Long term housing with YMHAL. He says “I've been there for 4 years now, its home. I've never been in one home for four years... It's a very comfortable home, got it done up nice. I can prove where all my money is going to... I'm grateful for Yumba-Meta and the place I got, and that I call it home”.

He still maintains connections with his case manager from Dale Parker Place, Richard who now works with Paul through YMHAL Tenancy Support Service (an ongoing support service for tenants in long term housing). Paul says that the ongoing tenancy support is essential to help him maintain his tenancy, “I always ring Richard to help with my letters, I never had a proper education and I need help with my reading”.

Paul wanted to finish by saying that he is grateful for Dale Parker Place and Yumba-Meta and that they “put me back on my feet... gave me the opportunity and a case worker.... And my home”.

NATHANIEL & ELIZABETH'S STORY

Nathaniel and Elizabeth were part of the first round of tenants at both Dale Parker Place men's and women's facilities. Nathaniel was born on Palm Island and moved to Townsville in the 1980's. Elizabeth has lived in many communities including Yarraba, Palm and Townsville after cyclone Yasi.

Nathaniel said that "he didn't know about Yumba-Meta or services, was just roaming in the park for over 30 years." Elizabeth also has a long history of rough sleeping. He went on to describe when they were first offered assistance by Yumba-Meta through the Reverend Charles Harris Diversionary Centre "we spent most of our time on the street... when the program (Breaking the cycle) came up we went to the Diversionary Centre and did our program."

They were both offered a place with Dale Parker Place when the program launched in 2011. This is how Nathaniel described how the Dale Parker Place effected their lives -

"When we decided to go to Dale Parker Place we never looked back... it was a real good thing for us, we have things we have never had.... It was a safe haven, its safe... It was pretty good, opened my eyes up from where I was before in the park... Just being there, it helped me gain my self confidence back and got us back into the community."

Elizabeth and Nathaniel have now maintained a long term community housing property through YMHAL since December 2012. They are very proud of the choices and changes they have

made and are happy to be held up as role models for their family and friends still sleeping rough. Elizabeth says "when I see people or family in the park, I try to tell them the system is there, Yumba-Meta is there to help you completely change... they know they can really get help but they need to make the choice. They can see how far we have come, they look up to me as a role model". Nathaniel agreed and said "I see people now and I can give them advice, to start realising you have a life to live, it's (sleeping rough) not the only life".

Elizabeth and Nathaniel know how hard they have worked to make the choices to give them the lifestyle, home and security they now have.

“ Yumba-Meta changed everything, we feel like we are part of society. ”
- Nathaniel

Elizabeth elaborated further by saying "We are getting to do things I never got to do before... got things we have never dreamed of having... its like a dream come to reality... since I was in Dale Parker I cant believe how far I have come, I look back at the programs and the steps I took it really gives me a good feeling... we can give our families, our grandkids what we didn't have, a home".

Elizabeth and Nathaniel's story is very powerful, and they are proud of where they are, the choices they made and what they have accomplished. They strongly believe in the YMHAL programs targeted at rough sleepers in the Townsville region and know that outcomes such as theirs can be achieved for others close to them once they decide to make the choice.

PRESIDENT'S REPORT

Once again I am pleased to present the Annual Report for Yumba-Meta Housing Association Ltd. On behalf of the Board of Directors I thank the staff who have worked hard to ensure our organisation continues to succeed and meets its obligations. We as a Board continue our commitment to provide good service to clients, staff and the community. As the President of Yumba-Meta Housing I am proud and happy to report that it continues to grow and flourish mainly due to the excellent management of our CEO Mrs Dushy Thangiah.

Yumba-Meta is the first and only Indigenous Housing Provider in Queensland to be registered as a tier 2 provider under the National Regulatory System for Community Housing, a lot of hard work has gone into achieving this milestone.

Yumba-Meta continues to manage the Reverend Charles Harris Diversionary Centre which is filled to capacity on most nights. Programs still continue to engage clients during the day. The Women's Shelter under continues to operate successfully.

We also continue to manage the Dale Parker Place medium term accommodation which accommodates 20 males and 5 females. Properties under the Employment Related Accommodation Program have increased from 8 to 13.



The Breaking the cycle program which operates from the Diversionary centre continues to operate and accommodate 6 males and 4 females.

Yumba-Meta is very proud and honoured to have been selected as the winner of the 2015 Australasian housing awards in the category of service innovation. The Previous President Eva Kennedy and the CEO Dushy Thangiah received

the award in Perth on behalf of Yumba-Meta.

Yumba-Meta's vision "Homelessness to Home ownership" is going to become a reality with 48 blocks approved for construction at Thorn Street Mount Louisa. It is anticipated that this project will commence operation by 2016. This project will be fully funded by YMHAL and will be the first of its kind in the country. Indigenous people will be encouraged to purchase these properties and some properties rented at market rates. This project aims to encourage Indigenous people into home ownership.

We as a Board are striving to meet the highest Governance standards and ensure YMHAL continues to be recognised as one of the best organisations in Queensland. On behalf of the Board we assure our members and clients that YMHAL would always deliver a high quality of service so YMHAL could continue to grow and flourish.

BOARD OF DIRECTORS ATTENDANCE

NAME	NO OF MEETINGS ELIGIBLE TO ATTEND	NO OF MEETINGS ATTENDED
Eva Kennedy	7	7
Janice Burns	11	10
Dawn Charteris	11	9
Michele Thompson	11	8
Helen Bushman	11	10
Donah Bobbert	11	11
Garry Chamberlain	1	0

CEO REPORT 2015-2016

I am Pleased to present the Annual Report for 2015-2016, This year has proven to be another Challenging year with significant changes introduced to the Community Housing sector. Yumba-Meta is operating in an extremely competitive environment competing with large national providers for funding and housing allocation.

We have completed the review process (for re-registration for the second year) for registration under the National Regulatory System for Community Housing and awaiting endorsement.

Our Long term Housing Program currently stands at 135 tenancies and 13 properties under Employment Related Accommodation Program. Our support programs at Reverend Charles Harris Diversionary centre, Dale Parker Place, Breaking the Cycle and Flora House continues to be utilised to capacity.

A three year Strategic Direction for Yumba-Meta has been completed and the website fully operational.

We are very pleased to announce that Yumba-Meta's home ownership program at Thorn Street Mount Louisa is expected to Commence late September 2016 and stage 1 completed by end January 2017. This is a very exciting time for the staff to see the organisation nearing achievement of our vision of "homelessness to home Ownership".

Dale Parker Place moved into new premises at 200 Nathan Street Cranbrook,

with the location at 107 Bowen Road being redeveloped for a 40 bed facility. This facility has been much anticipated by the homelessness sector and is hoped that it will have a significant positive impact on the sector.

As an Organisation we have continued to be in a strong financial position and continued our commitment to quality improvement to ensure viability and sustainable growth into the future.

I wish to take this opportunity to thank each and every staff member of Yumba-Meta who work tirelessly under challenging circumstances to help the organisation serve our community to the best of our ability.

Yumba-Meta was honoured to be recognised for its development of the Ernest and Maud Hoolihan Village by the AHI at its national awards in 2015. YMHAL lobbied for eight years to obtain funding for the Innes Estate Elders accommodation project, which was opened as the Ernest and Maud Hoolihan Village in 2013. The project resulted in 16 two-bedroom, eco-designed homes for elderly Indigenous couples or single people. The village is a model

for community-based planning and shows how an Aboriginal and Torres Strait Islander housing facility can look and function when developed from the ground up, by and for Indigenous people.



Dushy Thangiah (CEO), Eva Kennedy (retired YMHAL Board Member)

EXECUTIVE TEAM REPORT



One of Yumba-Meta's first eight houses, 28 O'Reilly Street, Mundingburra (Yumba-Meta 2005)

This period has proven to be a very challenging with both state and federal elections effecting the Housing sector, programs and funding opportunities.

As an Organisation we continued to be in a strong financial position and continue our commitment to quality improvement and continued viability and sustainable growth for future years. Throughout all Yumba-Meta programs, 2015-2016 were challenging and rewarding for the management team of YMHAL.

Our Long term Housing Program continued to deliver quality housing to the most disadvantaged in Queensland in line with the standards set by the National Regulatory Scheme for Community Housing. This year YMHAL appointed a Manager to the program and YMHAL is proud to have Brenda Lucas at the helm of the program. Under her leadership,

there has been a strong focus on and a reduction in arrears and vacancy rates. The EEH (Employment and Education Housing Program), has been expanded and YMHAL now manages 13 properties in the Townsville region.

Whilst significant changes have occurred a consistent and collaborative approach has ensured the continuation of quality client service. Staff and management from Dale Parker Place (DPP), Tenancy Support Services (TSS) and the Reverend Charles Harris Diversionary Centre (RCHDC) have worked closely together to support clients.

The biggest challenge for YMHAL programs to overcome this year has been the relocation of Dale Parker Place. The program is now operating from three different sites whilst the existing facility is transformed from a 20 bed facility

EXECUTIVE TEAM REPORT (CONT'D)

into a 40 bed. There was initially a lot of uncertainty about the future of the program in terms of the demolition of the facility and relocation of tenants, which did cause the clients anxiety. YMHAL however managed the transition smoothly with 9 tenants successfully moving into independent properties, and the additional tenants happily housed within the new facilities in Aitkenvale, Oonoonba and Condon. YMHAL has also managed to successfully review and amend its service delivery practices to the conditions of the new facilities and additional mobile supports. The Tenancy Support Service played a very important role during this transition supporting clients throughout the changes to their accommodation and lives and most importantly assisting those who were ready to move into long-term accommodation.

Flora House continues to provide emergency accommodation and support to women escaping Domestic violence in the community. A high majority of the women and their children accessing Flora House have successfully sourced safe and secure long term housing with the assistance of the support workers this year. However, sourcing affordable housing for single women remains a challenge with limited options available to them.

Client numbers remain consistent for both the Diversionary Centre and BTC. However, transitioning clients into stable accommodation remains an on-going challenge; with the changes to Dale Parker Place and sourcing alternate suitable and affordable private rental difficult. Nevertheless, through the continuing innovative approach of staff and the willingness of clients to engage this challenge is being met. Through the positive attitude of the staff and support of the organisation, we are sure any future challenges will be overcome; ensuring the Centre moves from strength to strength.

The collaborative approach by the management team and other services within the sector ensure the ongoing health, legal assistance, counseling, emergency relief, addiction, employment and housing needs of the most disadvantaged in the Townsville Community continue to be addressed.



FINANCIALS

Statement of Profit or Loss and Other Comprehensive Income For the year ended 30 June 2016

	2016	2015	2014
Revenue			
Rental Income	1,422,314	1,413,863	1,464,272
Grand	6,616,055	6,422,020	5,613,387
Other	51,275	105,937	87,375
Total Revenue	8,089,644	7,941,820	7,165,034
Expenditure			
Depreciation	396,976	406,757	416,175
Employee Benefits	4,391,249	4,053,183	3,802,531
Insurance	273,473	48,617	48,653
Repair & Maintenance	302,589	1,017,645	630,926
Rates	441,862	439,443	388,361
Other	1,384,736	1,535,457	1,319,201
Total Expenditure	7,190,885	7,501,102	6,605,847
Total Surplus/(deficit) for the year	898,759	440,718	559,187

Statement of Financial Position as at 30 June 2016

	2016	2015	2014
Current Assets	5,695,153	4,053,183	3,802,531
Non-current Assets	21,672,458	22,405,776	22,386,325
Total Assets	27,367,611	26,458,959	26,188,856
Current Liabilities	816,897	830,117	999,919
Non-current Liabilities	207,913	184,800	185,614
Total Liabilities	1,024,810	1,014,917	1,185,533
Net Assets	26,342,801	25,444,042	25,003,323
Equity	26,342,801	25,444,042	25,003,323

FINANCIALS (CONT'D)

Statement of Cash Flows for the Year Ended 30 June 2016

	2016	2015	2014
Cash flows from operating activities			
Cash receipts from customers	8,039,473	7,945,858	7,123,400
Cash paid to suppliers and employees	(6,713,387)	(7,128,484)	(6,081,399)
Cash generated from operations	1,326,086	817,374	1,042,001
Interest received	95,636	101,004	82,782
Finance costs	(24,310)	(33,466)	(45,625)
Net cash from operating activities	1,397,412	884,912	1,079,158
Cash flows from investing activities			
Purchase of property, plant and equipment	(668,878)	(1,537,268)	(258,373)
Proceeds from sale of equipment	-	38,182	-
Net cash used in investing activities	(668,878)	(1,499,086)	(258,373)
Cash flows from financing activities			
Proceeds from long-term borrowings	92,214	127,507	-
Payment of long-term borrowings	(199,491)	(128,559)	(76,951)
Net cash used in financing activities	(107,277)	(1,052)	(76,951)
Net increase/(decrease) in cash and cash equivalents	621,257	(615,226)	743,834
Cash and cash equivalents at beginning of period	2,875,950	3,491,176	2,747,342
Cash and cash equivalents at end of period	3,497,207	2,875,950	3,491,176

Our sincere thanks go to our Board and Staff whose dedication and commitment to their roles within Yumba-Meta Housing Association enables the organisation to continue to deliver and develop essential services to the community.



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