

Credit Union Relief Fund

ANNUAL FINANCIAL REPORT

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2009

Credit Union Relief Fund

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Credit Union Relief Fund

Information on the Trustee

Credit Union Foundation Australia Pty Limited is the Trustee of the Credit Union Relief Fund ('the Relief Fund').

Credit Union Foundation Australia Pty Limited is a wholly owned subsidiary of Cuscal Limited and its only activity is to act as Trustee of this Relief Fund, Credit Union Foundation Trust Fund and Credit Union Foundation Australia Grahame Mehrstens International Projects Fund.

Information on the Directors of Credit Union Foundation Australia Pty Limited regarding their qualifications, experience and other directorships is set out below:

John Baistow BA, Dip Bus Stud, Dip CD, FAICD, MBA (Tech Mgt) FAMI

Appointed 7 December 2006

Experience:

Retired Senior Executive, CSIRO

19 years as a credit union director, 7 years as chairman

Special Responsibilities:

Chairman, Credit Union Foundation Australia Pty Ltd

Directorships in Other Entities:

Cuscal Limited

mecu Limited

Elizabeth Foster B. Bus (Accounting), FCPA, GAICD, MAMI

Appointed 30 October 2003

Ceased 1 November 2008

Experience:

Self employed accountant

23 years experience with Credit Unions both as a Director and in management

Directorships in Other Entities:

Credit Union Australia Limited, Director, Member of Board Audit and Risk Committee

Chair of Credicorp Pty Ltd

Other Declared Interests:

Nil

Tony Innes B.Ec, FCPA, GAICD,

Appointed 1 November 2005

Resigned 20 November 2008

Experience:

Former Deputy CEO, Savings and Loans Credit Union (S.A) Ltd

24 years experience in Credit Union management

Directorships in Other Entities:

MINDA Inc., Director and member of the Finance and Investment Committee

Other Declared Interests:

Nil

Credit Union Relief Fund

Information on Trustee (continued)

Ken Mutton Dip BA, Dip Fin. Services, FAMI

Appointed 5 April 2007

Ceased 1 November 2009

Experience:

Chief Executive, Swan Hill Credit Union Ltd

Chairman, Victorian Insight Committee

32 years experience in finance industry

Directorships in Other Entities:

Nil

Other Declared Interests:

Nil

John Paine Dip. Fin. Services AMI, MAIM, JP

Appointed 1 November 2006

Experience:

General Manager, Family First Credit Union Ltd

37 years experience in finance industry

Directorships in Other Entities:

Nil

Other Declared Interests:

Nil

Louise Petschler BA (Hons) MAICUD

Appointed 20 February 2008

Experience:

Chief Executive Officer, Abacus-Australian Mutuals Ltd

13 years experience in government and public relations

8 years experience in finance industry

Directorships in Other Entities:

Nil

Other Declared Interests:

Management Committee, Consumer Credit Legal Centre

Tom Fidler MAICUD, Dip FS, FAMI

Appointed 1 November 2008

Resigned 12 February 2009

Experience:

Former Chief Executive Officer (12 years) Regional One Credit Union

40 years experience in finance industry

Directorships in Other Entities:

Nil

Other Declared Interests:

Nil

Credit Union Foundation Australia Relief Fund

Information on Trustee (continued)

Peter Dowling BA, FCPA, FCA, FAICUD, OAM

Appointed 1 November 2008

Experience:

Former Ernst and Young Tax and Business Advisory Partner

Directorships in Other Entities:

Credit Union Australia Ltd

Paridian Property Development Fund Ltd

Superior Coal Ltd

Lexon Insurance Pty Ltd

SPYRUS Pty Ltd

VBNC 1,2,3,and 4

Co-op Research Centre for Integrated Engineering Asset Management

GDEH Investments Pty Ltd

Other Declared Interests

Chair of the Compliance Committee Tolhurst InterFinancial Limited

Member of Sunshine Coast Regional Council's Audit Committee

Member of Queensland Transport's Audit and Risk Committee.

Queensland Honorary Consul elect for Botswana.

Kathryn Anne Skipper AOM, FAICD, FAIM

Appointed 18 February 2009

Experience:

Consultant in corporate governance and board dynamics; executive coach and mentor for executives and directors.

Extensive background in governance and sustainability; awarded an Australia Medal in the Order of Australia Awards for service to children and adults with disabilities in Australia.

Directorships in Other Entities:

Director - Savings and Loans Credit Union

Deputy Chair – South Australian Tourism Commission

Chair – Plan International – Australia

Chair – Royal District Nursing Service

Director – Aboriginal Foundation SA

Other Declared Interests:

Audit Committees - Member Merger and Acquisition Committee

Chair - Marketing Sub-Committee and Corporate Governance Committee

Board Committee Chair Corporate Governance and previously on Risk Management

Independent Auditor's Report to the Board of Trustees of Credit Union Relief Fund

We have audited the accompanying financial report of Credit Union Relief Fund ("the Relief Fund"), which comprises the balance sheet as at 30 June 2009, and the income statement, cash flow statement and statement of changes in equity for the year ended 30 June 2009, a summary of significant accounting policies, other explanatory notes and the Trustees' declaration as set out on pages 8 to 18. In addition, we have audited the Relief Fund's compliance with specific requirements of the Western Australia Charitable Collections Act 1946 ("the Act") and the Western Australia Charitable Collections Regulations 1974 ("the Regulations") as listed in Appendix A for the year ended 30 June 2009.

Board of Trustees' Responsibility for the Financial Report and Compliance with the Act and the Regulations

The Board of Trustees of the Relief Fund is responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and for compliance with the Act and the Regulations. This responsibility includes establishing and maintaining internal control relevant to compliance with requirements of the Act and the Regulations and the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances. In Note 2, the Board of Trustees also states, in accordance with Accounting Standard AASB 101 Presentation of Financial Statements, that compliance with the Australian equivalents to International Financial Reporting Standards ensures that the financial report, comprising the financial statements and notes, complies with International Financial Reporting Standards.

Auditor's Responsibility

Our responsibility is to express an opinion on the Relief Fund's compliance with specific requirements of the Act and the Regulations and the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the Relief Fund has complied with specific requirements of the Act and the Regulations, and the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the Relief Fund's compliance with specific requirements of the Act and the Regulations and amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of non-compliance with specific requirements of the Act and the Regulations and material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Relief Fund's compliance with the Act and the Regulations, and preparation and fair presentation of the financial report 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 Relief Fund's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Trustees, as well as evaluating the overall presentation of the financial report.

Inherent Limitations

Because of the inherent limitations of any compliance procedures, it is possible that fraud, error, or non-compliance with the Act and the Regulations may occur and not be detected. An audit is not designed to detect all weaknesses in the Relief Fund's compliance with the Act and Regulations as an audit is not performed continuously throughout the period and the tests are performed on a sample basis.

Any projection of the evaluation of compliance with the Act and Regulations to further periods is subject to the risk that procedures, may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's Independence Declaration

In conducting our audit, we have complied with the independence requirements of the Australian professional accounting bodies.

Basis for Qualified Auditor's Opinion

Section 11.2 of the Charitable Collections Regulations 1947 stipulates that every person who receives monies for any charitable purpose shall within fourteen (14) days pay the same to the controlling body of the charitable organisation. During the year monies received by the Relief Fund were paid into the bank account of the Relief Fund's service provider, Cuscal Limited.

As detailed in Note 4 of the Financial Statements, Cuscal Limited has not transferred the monies it received for and on behalf of the Relief Fund to the Relief Fund within 14 days of their receipt as no bank account had been set up for the Relief Fund during the financial year ended 30 June 2009. This constitutes non-compliance with section 11.2 of Charitable Collections Regulations 1947.


Qualified Auditor's Opinion

In our opinion:

- a) the financial report presents fairly, in all material respects, the financial position of Credit Union Relief Fund as at 30 June 2009, and of its financial performance, its cash flows and its changes in equity for the year ended 30 June 2009 in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations);
- b) the financial report also complies with International Financial Reporting Standards as disclosed in note 2;
- c) except for the effect of the matter referred to in the preceding paragraph, the financial report agrees to the underlying financial records of the Relief Fund, that have been maintained, in all material respects, in accordance with the specific requirements of the Act and the Regulations as listed in Appendix A for the year ended 30 June 2009; and
- d) except for the effect of the matter referred to in the preceding paragraph, monies received by the Relief Fund, as a result of fundraising appeals conducted during the year ended 30 June 2009, have been accounted for and applied, in all material respects, in accordance with the applicable requirements of the Act and the Regulation as listed in Appendix A.

Deloitte Touche Tohmatsu

DELOITTE TOUCHE TOHMATSU



Philip Hardy
Partner
Chartered Accountants
Sydney, 27 November 2009

APPENDIX A – WESTERN AUSTRALIA CHARITABLE COLLECTIONS REGULATION 1947

Significant Control Requirements

The financial management and fundraising activities of the licence holder should be conducted in accordance with, but not limited to, the following provisions of the Regulations:

Financial Management

- Monies received should be banked within seven (7) days of receipt in accordance with regulation 11(a);
- An asset register should be maintained in accordance with regulation 11(c);
- Every bank account should be operated by two (2) officers of the organisation in accordance with regulation 11(d);
- Investments should be in accordance with regulation 16 of the *Charitable Collections Amendment Regulations (1998)*.

Fundraising

- Monies received from collectors and fundraisers should be paid to the licence holder within fourteen (14) days of receipt in accordance with regulation 11(b) of the Regulations;
- Receipts should be completed for all monies received;
- The Income and Expenditure Statement should be sufficiently detailed to enable identification of all charitable collections received and the manner in which the collections have been dealt with;
- Fundraising expenses (i.e. salaries, wages, commissions and any professional fundraising fees) should be disclosed separately in the accounts;
- The licence holder should be collecting monies and goods, and should be disbursing those monies and goods, in accordance with the organisation's objectives.

Credit Union Relief Fund

Trustee's Declaration

The financial report on pages 9 to 18 for the financial year ended 30 June 2009 has been prepared as required by the Trust Deed.

The auditors of the Relief Fund, Deloitte Touche Tohmatsu, have been appointed by the Trustee in accordance with the Trust Deed and have conducted an audit of the financial report.

The Trustee declares that:

- a) in the Trustee's opinion, there are reasonable grounds to believe that the Relief Fund will be able to pay its debts as and when they become due and payable; and
- b) in the Trustee's opinion, the attached financial statements and notes thereto are in accordance with accounting standards and giving a true and fair view of the financial position and performance of the Relief Fund; and
- c) the Relief Fund has been conducted in accordance with the Trust Deed and has complied with all governing law, except for the effect of the matter detailed in Note 4 of the Notes to the Financial Statements.

Signed for and on behalf of the Trustee
Credit Union Foundation Australia Pty Limited



John Baistow

Director



Louise Petschler

Director

Sydney, 25 November 2009

Credit Union Relief Fund

Income Statement

For the financial year ended 30 June 2009

	Note	2009
	3	\$
REVENUE		
Victorian bushfire appeal funds collected		1,029,968
TOTAL REVENUE FROM ORDINARY ACTIVITIES		<u>1,029,968</u>
Expenses		
Victorian bushfire appeal funds paid to Australian Red Cross Administration expense	5	1,027,343 2,625
TOTAL EXPENSES FROM ORDINARY ACTIVITIES		<u>1,029,968</u>
EXCESS OF REVENUE OVER EXPENSES FROM CONTINUING OPERATIONS		<u>-</u>

The above income statement should be read in conjunction with the accompanying notes.

Credit Union Relief Fund

Balance Sheet

As at 30 June 2009

	Notes	2009
	3	\$
Current assets		
Cash on hand		100
Receivable - Cuscal Ltd	6	354,561
Total current assets		<u>354,661</u>
Current liabilities		
Australian Red Cross	7	351,936
Other Liabilities	7	2,625
Total current liabilities		<u>354,561</u>
Net assets		<u>100</u>
Equity		
Settled funds		100
Total equity		<u>100</u>

The above balance sheet should be read in conjunction with the accompanying notes.

Statement of Changes in Equity	Notes	2009
	3	\$
For the financial year ended 30 June 2009		
Balance at the beginning of the financial year		100
Excess of revenue over expenses for the year		-
Balance at the end of the financial year		<u>100</u>

The above statement of changes in equity should be read in conjunction with the accompanying notes.

Credit Union Relief Fund

Cash Flow Statement

For the financial year ended 30 June 2009

	Notes	2009
	3	\$
Cash flows from operating activities		
Proceeds of Victorian bushfire appeal collected		675,407
Proceeds of Victorian bushfire appeal paid to Australian Red Cross		(675,407)
Net cash provided by operating activities	8	<u>-</u>
Cash flows from investing activities		-
Cash flows from financing activities		<u>-</u>
Net increase in cash and cash equivalents		<u>-</u>
Cash and cash equivalents at the beginning of the financial year		100
Cash and cash equivalents at the end of the financial year	8	<u>100</u>

The above cash flow statement should be read in conjunction with the accompanying notes.

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

Note Contents

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Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

1. Adoption of new and revised Accounting Standards

In the current year, the Relief Fund has adopted all of the new and revised Standards and Interpretations issued by the Australian Accounting Standards Board (the AASB) that are relevant to its operations and effective for the current annual reporting period.

Standards and Interpretations issued but not yet effective

At the date of authorisation of the financial report, the following Standards and Interpretations were on issue but not yet effective:

AASB 101 'Presentation of Financial Statements (revised September 2007)	Effective for annual reporting periods beginning on or after 1 January 2009.
AASB 123 'Borrowing costs' and consequential amendments to other accounting standards resulting from its issue	Effective for annual reporting periods beginning on or after 1 January 2009.
AASB 2007-10 Amendments to Australian Accounting Standards arising from AASB 101.	Effective for annual reporting periods beginning on or after 1 January 2009.

These Standards and Interpretations will be first applied in the financial report of the Relief Fund that relates to the annual reporting period beginning after the effective date of each pronouncement, which will be the Relief Fund's annual reporting period beginning 1 July 2009.

2. Significant accounting policies

Statement of Compliance

The financial report has been prepared at the request of the Trustee and has been prepared as a General Purpose Financial Report in accordance with Australian Accounting Standards and Interpretations (A-IFRS), and the financial reporting requirements of the Australia Council for International Development Code of Conduct. Compliance with the A-IFRS ensures that the financial statements and notes of the Relief Fund comply with International Financial Reporting Standards ('IFRS').

The financial statements were approved by the Trustee on 25 November 2009.

Basis of Preparation

The financial report has been prepared on the basis of historical cost. Cost is based on the fair values of the consideration given in exchange for assets. Unless otherwise indicated, all amounts are presented in Australian dollars.

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

2. Significant accounting policies (continued)

Critical Accounting judgements and key sources of estimation uncertainty

Management is required to make judgments, estimates and assumptions about carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Accounting policies are selected and applied in a manner which ensures that the resulting financial information satisfies the concepts of relevance and reliability, thereby ensuring that the substance of the underlying transactions or other events is reported.

The following significant accounting policies have been adopted in the preparation and presentation of the financial report:

a. Cash and Cash Equivalents

Cash comprises cash on hand and demand deposits. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

b. Receivables

Loans and receivables are measured at amortised cost (less impairment) using the effective interest method.

c. Impairment of Financial Assets

(i) Financial Assets

Financial assets, other than those at fair value through profit or loss, are assessed for indicators of impairment at each balance sheet date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the investment have been impacted. For financial assets carried at amortised cost, the amount of the impairment is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the original effective interest rate.

The carrying amount of the financial asset is reduced by the impairment loss directly for all financial assets.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed through profit or loss to the extent the carrying amount of the financial asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

2. Significant accounting policies (continued)

(ii) Other Assets

The Relief Fund reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised in profit or loss immediately, unless the relevant asset is carried at fair value, in which case the impairment loss is treated as a revaluation decrease.

d. Goods and Services Tax

Revenues, expenses, and assets are recognised net of the amount of goods and services tax (GST) except:

- i. Where the amount of GST is not recoverable from the taxation authority it is recognised as part of the cost of acquisition of an asset or as part of an item of expense; or
- ii. For receivables and payables which are recognised inclusive of GST.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables and payables. Cash flows are included in the cash flow statement on a gross basis. The GST component of cash flows arising from investing and financing activities, which is recoverable from, or payable to, the taxation authority is classified as an operating cash flow.

e. Revenue

Revenue is measured at the fair value of the consideration received or receivable. Revenue is reduced for rebates and other similar allowances.

3. Comparative Amounts

The Relief Fund was established under a Trust Deed dated 12 February 2007. The Trust did not undertake any activities until February 2009. Until that time the financial position of the Relief Fund comprised:

Asset – Cash \$100, and
Equity – Settled Funds \$100.

Accordingly, item-by-item comparative amounts have not been provided because, except for the above, there are no comparative amounts.

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

4. Bank account

During the period from February 2009 to the end of the financial year the Relief Fund did not maintain a separate bank account. Monies received by the Relief Fund were deposited into a bank account of Cuscal Limited and then credited to a liability account in the books of Cuscal Limited for and on behalf of the Relief Fund. At all times the funds held by Cuscal Limited on behalf of the Relief Fund were separately identifiable in the records of Cuscal Limited and were available to the Relief Fund as if held in a bank account.

Cuscal Limited is:

- an Approved Deposit-taking Institution regulated by the Australian Prudential Regulation Authority,
- rated AA- by Standard & Poors,
- the service provider to the Relief Fund, and
- the owner of all the shares in the Trustee.

Not having established a separate bank account has resulted in the Relief Fund not complying with Section 11 (2) of the Western Australian Charitable Collections Regulations 1947, which requires that every person who receives any money on behalf of a charitable institution shall within 14 days pay the same to the controlling body of the charitable organisation.

Subsequent to year end, the Relief Fund has opened a bank account with Cuscal Limited. The account is on the same terms and conditions as the accounts maintained with Cuscal Limited by a number of credit unions and other financial institutions.

	2009
	\$
5. Administration Expense	
Auditor's remuneration	
Audit of the financial report	<u>2,625</u>
The auditor of the financial report is Deloitte Touche Tohmatsu	
6. Other Receivables	
Cuscal Ltd (refer Note 4)	<u>354,561</u>
7. Other Liabilities	
Australian Red Cross	351,936
Accounts payable	<u>2,625</u>
Total Other Liabilities	<u>354,561</u>
8. Notes to cash flow	
a. Reconciliation of cash and cash equivalents	
Cash on hand	<u>100</u>
Total cash and cash equivalents	<u>100</u>
b. Reconciliation of excess of revenue over expenses to net cash flow from operating activities	
Excess of revenue over disbursements for the year	-
Increase in other receivables	(354,561)
Increase in other liabilities	354,561
Net cash flow provided by operating activities	<u>-</u>

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

9. Financial instruments disclosures	2009
	\$
Carrying value:	
Cash on hand	100
Other receivables – Cuscal Limited	354,561

Fair value:

The Trustee considers that the carrying value of the Relief Fund's financial instruments carried at amortised cost approximates their fair value because the application of fair value methodologies would result in only minimal changes to their carrying value, due to the short-term nature of the instruments.

Credit risk

Cuscal Limited is an approved deposit taking institution regulated by APRA and is rated AA- (long term) and A1+ (short term) by Standard and Poor's. Accordingly, the Trustee believes that the accounts held with Cuscal Limited are subject to minimal credit risk.

Interest rate risk

The Fund was not exposed to interest rate risk during the financial year.

Liquidity risk management

The Relief Fund manages liquidity risk by ensuring that its cash outgoings do not exceed its cash receipts.

Contractual undiscounted cash flows of financial liabilities 30 June 2009

	At call	3 months or less	3 to 12 Months	1 to 5 years	Over 5 years	No maturity specified	Total
	\$	\$	\$	\$	\$	\$	\$
Other Liabilities	-	-	-	-	-	354,561	354,561
Total	-	-	-	-	-	354,561	354,561

10. Related party disclosures

(a) Directors

The following persons were directors of the Trustee during the financial year:

J Baistow
E Foster (Ceased 1 November 2008)
T Innes (Resigned 20 November 2008)
K Mutton (ceased 1 November 2009)
J Paine
L Petschler
P Dowling (Appointed 1 November 2008)
T Fidler (Appointed 1 November 2008; resigned 12 February 2009)
KA Skipper (Appointed 18 February 2009)

The compensation of the specified directors was nil (2008: nil).

Credit Union Relief Fund

Notes to the Financial Statements For the financial year ended 30 June 2009

10. Related party disclosures (continued)

(b) Service agreement

The Relief Fund has entered into a general services agreement with Cuscal Limited (Cuscal). Under the terms of the agreement, Cuscal has agreed to provide the Foundation with staff and back office support services (such as finance and administration, information technology, human resources, building occupancy, and related services). No charge is payable to Cuscal in respect of these services.

11. Subsequent events

Other than disclosed in Note 4, there has not been any matter or circumstance occurring subsequent to the end of the financial year that has significantly affected the operations, the results of those operations, or the state of affairs of the Fund in future financial years.

12. Additional information

Credit Union Relief Fund is a trust formed in Australia.

The registered office and principal place of business are both:

1 Margaret Street
SYDNEY NSW 2000