

# EMPOWER ADVANCE PROMOTE SUPPORT



"Dr Fanny Reading MBE grew up in Melbourne and held the first Melbourne Council of Jewish Women meeting in her parents' home on 28 November 1927. This led to her establishing NCJWA Vic, at a time when women were virtually

unrepresented in any
Australian Parliament.
Dr Reading gave Jewish
women a voice and
provided an outstanding
model of community
leadership. 94 years
later, NCJWA Vic
continues this legacy."

HELEN LEWIN
PRESIDENT



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# PRESIDENT REPORT

What an incredible year this has been: 2020-21 has put us to the test in terms of both strength and resilience in responding to the challenges brought upon us by the once in a lifetime pandemic.

We have powered through it with some amazing results and showed our true resilience to emerge stronger than ever.

Outstanding leadership was demonstrated when the Board decided to "stick to our mission and keep going...keeping our programs up and running, keeping our staff, volunteers and participants safe and keeping our supporters informed." This decisive action showed a clear-sighted commitment to prioritising the health and wellbeing of the staff, volunteers and program participants.

The organisation has observed and complied with the government regulatory framework, swiftly addressed and mitigated risks, all while maintaining high energy and productivity. We have risen to a tough challenge – and met it.

The pandemic has exposed gendered inequalities. We have seen how this inequality is also manifested in the Jewish community. Through our campaign, #MakeSpaceForHer, NCJWA Vic shone a light on the massive under representation of Jewish women in communal leadership roles.

This sparked a healthy discussion in the community, resulting in our organisation being invited by Monash University to partner with them in the inaugural Gender Research project. This research is providing the evidence base for our advocacy committee to enhance their gender equality work.

Our Programs; Connect for Seniors, Caring Mums and The Jam Project, have all experienced unprecedented demand for service and participation, with Caring Mums experiencing a waiting list for participants for the first time, and a record number of participants entering The Jam Project.

As you will see in the coming pages, we are focused on our mission to empower women to achieve their potential and improve the quality of life for themselves and their families. We are empowering women at key points across the lifecycle, identifying unmet needs at these points and working to provide new programs to address financial independence and literacy.

We firmly believe that the power of our organisation comes from the passionate people that work, volunteer, participate, donate and support our programs, events and activities and live and breathe our mission every day.

Thank you to all who have made this possible.

Felingen

Helen Lewin President



## **CEO REPORT**

#### NCJWA Vic is proud to be the voice of women and girls in Victoria.

As our nation grappled with women's issues and the unresolved challenges of women in the workplace, sexual harassment and the impact of the pandemic on women, we continued our efforts to be a strong voice for all women and girls in our community. We walked to support the Jewish Care 'Walk Against Violence', hosted several webinars on Gender Equality and furthered our efforts to achieve Gender Equality with our #MakeSaceForHer Campaign. We are committed to being on the front line for women and girls to ensure all of us have the opportunity to realise our full potential.

2020 was an unpredictable and unnerving year that brought change to our organisation, with a new President and CEO, as well as challenges, such as the need to quickly transition most of our events and programs from in-person to online.

Coretta Scott King once said "The greatness of a community is most accurately measured by the compassionate actions of its members." NCJWA Vic is more than a community organisation, it is a home away from home for many and COVID-19 did not stop us from serving these people. As many organisations shutdown or decreased their volunteer engagement, we ramped up. We learned quickly how to deliver a sense of connection, community and empowerment to women and girls through Zoom and social distancing. Masks did not dampen our greatest moments of the past year.

As we look to the future, challenges and changes will be in our path but one thing we know for sure, our organisation and our team are dedicated, passionate and resilient. As well as compassionate, generous and resourceful. NCJWA Vic comprises women and men who are willing to roll up their sleeves and do what it takes to make our corner of the world a better one for our daughters.

On behalf of the incredible staff of NCJWA Vic, I thank you for your generosity, your support and ask you to stick with us. There is more work to be done and, together, we will continue to rise to the occasion, no matter what challenges, changes or opportunities come our way. We are strong, dedicated, and innovative.

Due to your generous support of time, talent and treasure, women and girls across Victoria can continue to count on NCJWA Vic.

With gratitude,

Alexandra P. Silver





# **VISION**

Jewish values inspire the National Council of Jewish Women of Australia - Victoria (NCJWA Vic) to empower women to achieve their potential and improve the quality of life for all women, girls and their families.

# **MISSION**

We achieve this through our work in the Jewish and broader communities by:

- Empowering women at key points across the lifecycle
- Advancing the status of women and girls
- Promoting social cohesion and human rights
- Supporting the empowerment of women and girls in Israel

HOURS

emotional support to isolated mums



**HOURS** 

training for new **Caring Mums** 

volunteers



**KOSHER MEALS** 

delivered to homebound isolated members **P**G

**ENIORS** 

푦

JAM

PROJ

П

professional supervision for **Caring Mums** volunteers



**MATCHES** 

mums matched with a Caring Mum



VICTORIAN EARLY

YEARS AWARD

for supporting parents to build their capacity and confidence



healthy, homemade meals made by volunteers



**HOURS** 

volunteers at **Caulfield Seniors** Social Club

VOLUNTEERS

**ARING MUMS** 



**HOURS** 

donated by volunteers



10,635 \$411,054

estimated value of the time + talent donated by volunteers



**MEMBERS** 

**Holocaust Survivors +** 

**Russian Speaking** 

**Soviet Union Refugees** 

**HOURS** 

**Buddy and Participant** one-on-one catch-ups



**HAMPERS** 

delivered to

homebound

isolated members

**HOURS** 

professional training + supervision of Buddies



**ATTENDANCE** 

for all Jam Sessions and supervision sessions



**EVENTS** online

attended online events



**MEETINGS** online



quest Keynote Speakers to educate + inspire Participants and Buddies



of The Jam Project Program

MOO





# STORIES OF OUR IMPACT

# Rachelle and Amy

My role as a Caring Mums volunteer has impacted on my life as well as the life of the new mum I was matched with.

By being a good listener, supporter and cheerleader, I know that I have filled a little of the gap Amy has felt being so far from her own family. She knows that I am here for her, without judgement, or wanting anything in return. By feeling less alone, isolated and vulnerable, she is able to be the mother that she wants and needs to be.

We laughed together, shared parenting tips, unveiled her challenges and grew an endearing friendship. Our weekly catch ups were fundamental in empowering Amy to be the best mum she could be. Her confidence, knowledge, emotional state and interaction with Finley grew stronger.

I ponder where our mums would be if we were not here and this is what motivates me weekly to be present for my mum.

## Polina Uevtushenko

I followed my children for a better life in Australia. Now living alone, NCJWA Vic's Golden Age Club (GAC) makes me feel lucky, happy, safe and welcome.

Today, like never before, I treasure being a part of NCJWA Vic for their "family like" approach. During COVID-19 lockdowns, when I could not see my family, neighbours or friends, I waited for the telephone calls connecting me to our Project Coordinator Nellie Khoroshina and my GAC friends. They gave me knowledge, understanding and reassurance of the current situation in my language.

It comforted me to know that together we will get through this. Fruit and vegetable parcels, traditional dishes for hagim individually packed and delivered to my door, Succot celebration via Zoom, newsletters and photos, and messages of being stronger together gave me mental strength, and an amazing feeling of belonging to this great organisation.

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# **PROGRAM HIGHLIGHTS**





"The point of Caring Mums is that they focus on YOU. For once, someone was asking how I was instead of ignoring my needs and focusing on my baby. Someone cared about ME...."

Against the odds of COVID-19 lockdowns, the Caring Mums program continued to meet its objectives. The above quote came from a mother whose volunteer managed to not only sustain the relationship she had with her mum via FaceTime but strengthened it! Our volunteers supported their mums as they anxiously went into lockdown and, then again, as they anxiously emerged from it. New skills were required to do this, and our wonderful volunteers learnt the alien ways of a different communication and connection.

We were thrilled when Caring Mums was awarded the 2020 Victorian Early Years Award. This award recognises the wonderful impact that our volunteers have on supporting mothers as their child's first teacher. Being matched with a Caring Mums' volunteer is part of what enables

these new mothers to increase their confidence and sense of empowerment and gives them a safe space to try new things.

During lockdown we saw a need for online connection beyond the mums already in our program and introduced Extended Reach. This connected new mothers across Victoria with a Caring Mums volunteer via Facetime or Zoom for up to 4 months. Even though we are out of lockdown, we are continuing with our Extended Reach program as the need for emotional support for new mothers across Victoria continues to rise.

None of this would have been possible without our amazingly dedicated and passionate volunteers. The heart and soul that they bring to the program and to each mother with whom they work is what truly creates a difference.







# The Jam Project

"The experience has certainly expanded my communication skills... I was surprised by my capacity to encourage her to open up and speak openly and honestly with me." 2020 Buddy

As you walk through the door of National Council of Jewish Women Victoria you are met with the words 'Women working so than in 2020 has this rung true for The Jam Project.

Despite lockdown, our Jam Sessions maintained a 100% attendance rate. They went ahead via Zoom rather than in person with extra sessions added in to support the group's needs. We hosted a plethora of speakers on topics ranging from **Empowering your Finances led by Irit Harris** from F-Empowered to Lance Picioane the Founder and CEO of Love Me Love You Foundation, educating and empowering the cohort on the importance of mental health and wellbeing. This was a highlight for the entire cohort as both peer levels (Buddies and Participants) gained a great deal of learnings and insight.

Jordana Borensztain joined the group to discuss public speaking skills just in time as many of them were about to deliver their together can achieve anything'. Never more Baron Schnider speech. The year also focused on mindfulness, mental health, and social causes. The Jam Project was fortunate to observe both Buddies and Participants taking the opportunity to thrive and grow during a difficult time.

> During 2020 we completed our external evaluation which highlighted the success of the program and why The Jam Project plays such an integral role in the lives of young

The Jam Project continues to go from strength to strength. 2021 has seen The Jam Project form the largest cohort to date with 20 successful matches. We also had new Buddies join our program due to the encouragement and enthusiasm of alumni Buddies.

# PROGRAM HIGHLIGHTS



## Connect

2020 was a difficult year for the members of Connect (which comprises our Seniors programs and the Golden Age Club) as many of them felt isolated and lonely when COVID-19 impacted their lives and they couldn't meet in person.

However, we continued our commitment to provide connection and support to them by sending cards and making phone calls.

The Golden Age Club (GAC) is a project established 20 years ago by NCJWA Vic, in partnership with Jewish Care, for the Russian speaking Jewish migrants from the former USSR. GAC supports and promotes the independent living of our members and fosters a connection to the community.

During lockdown, we kept the volunteers in touch with each other through weekly Zoom sessions with guest speakers and plenty of time for catching up. Bonding with laughter and joy when sharing isolation experiences was therapeutic and surprisingly comedic.

Once the programs started in person in February 2021, there were tears of joy and virtual hugs. The hall was buzzing with joyful conversations as everyone tried to catch up and reconnect. Soon after our return we celebrated Purim with hamantaschen and then Pesach with chicken soup and matzah balls, dips, matzah and, of course, finishing with macaroon biscuits.

A highlight of the year was a new initiative, the Nordic Walking Group, which promotes physical fitness and mental stimulation whilst walking in the fresh air in local parks and gardens. It was a great success as shown by the mobility improvement of all of its members.

Connect did not let a little pandemic stop us from being the place to be for the young at heart.

# UJEB Bat Mitzvah Program

We were delighted to continue our partnership in 2020 with United Jewish Education Board's (UJEB) Bat Mitzvah Program.

This is a year long program for girls in non-Jewish schools and helps them to develop their emerging identities as young Jewish women. Our component of the program runs in the fourth term of the UJEB Bat Mitzvah Program. We explore influential Jewish women with guest speakers who are making a difference in both the Jewish community and Australian society.

The 2020 Bat Mitzvah cohort communicated via zoom due to COVID-19 restrictions. Each week an inspiring woman from various areas of the community presented about their life and/or work. For example, the groups were fortunate to hear educator and Klezmer singer Freydi Mrocki, a recipient of the Sylvia Gelman Award, share her stories about being a singer, Timmy Rubin speak of her experience as a prison Chaplin and observer of the Mikvah, and Roz Ben Moshe, author and laughter coach, who had

everyone laughing on Zoom – a much needed experience during the pressure times of lockdown.

These sessions provided the girls opportunities to learn from a variety of role models that they may not otherwise have encountered. Needless to say, the sessions were incredibly lively, interesting and entertaining!

A highlight during the eight-week journey was when all the girls were able to come together face-to-face. The joy was evident as they engaged with each other and some of the presenters. A special moment was learning Israeli dancing together for their Bat Mitzvah ceremony with many dancing these steps for the first time.

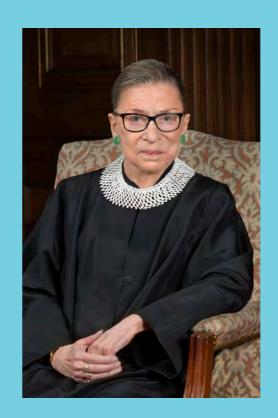
The UJEB Bat Mitzvah Program participants bonded over their shared experience and were able to explore their Jewish identity in a safe and supported environment.

# GENDER EQUALITY



# ADVOCACY

#MakeSpaceForHer



"Women belong in all places where decisions are being made. It shouldn't be that women are the exception."

#### **RUTH BADER GINSBURG**

Since launching the #MakeSpaceForHer campaign in 2019 we are thrilled to report that over 30 organisations have signed our Gender Equality Pledge. The Pledge is a key component of the campaign which aims to increase the representation of Victorian Jewish women in community leadership positions and their participation in community events.

In 2020, we delivered two webinars as part of our Gender Equality Community of Practice. Our Community of Practice enables leaders and change-makers to come together and learn from each other. The webinars allowed attendees to hear from a diverse range of speakers who had experience in implementing change in their organisations to achieve Gender Equality.

Over the year we ensured timely responses to gender related issues and events. We provided media statements and articles on a range of matters including the International Women's Day #ChooseToChallenge campaign, the extradition of Malka Leifer to Australia to face 74 charges of sexual abuse and the passing of the Feminist icon Ruth Bader Ginsburg z'l.

We signed the Fair Agenda Joint Statement supporting the need for action to address sexual and gendered violence. Then on the 15th March we walked at the 'March 4 Justice' to join with the many voices demanding Gender Equality and systemic change. We were there to represent our community, specifically Jewish women, to demonstrate to both the Jewish and the broader community that violence against women and girls is not acceptable and enough is enough!

The Advocacy Committee has also led NCJWA Vic's support for the Uluru Statement from the Heart. Through our submission, we voiced our support for the First Nations Voice to Parliament to be protected by the Constitution.

In the coming months, we are looking forward to launching the database component of our #MakeSpaceForHer campaign. We will create and manage a database of Jewish women qualified to serve on boards and to participate in conferences, panels and public events. We will also continue our efforts to expand the number of Gender Equality Pledge takers and focus on the rollout of gender equality resources.





# **SUPPORT FOR ISRAEL**

Supporting the empowerment of women and girls in Israel has always been an intrinsic part of NCJWA Vic's mission. In November 2020 we were fortunate to host Iris Stern Levi for our Fanny Reading Human Rights Lecture.

Iris is an Israeli social activist focused on issues of women's and human rights. In addition to exposing the work Iris does for the local community, we made a financial donation to Her Academy to support this incredible institution in empowering women who are survivors of prostitution and violence.

We proudly continued our partnership with Zionism Victoria for Yom Hazikaron, participating in their annual commemoration for those who made the ultimate sacrifice and gave their lives to the state of Israel. This year

Sivan Prezma represented NCJWA Vic by reading a testimony in Hebrew about Hadar Cohen z'l who lost her life while preventing a terror attack in Jerusalem.

A new Israel strategy was adopted at last year's National Convention to direct NCJWA's support for Israel to achieving the empowerment of women and girls and improving the status of women in Israeli society. As a result, NCJWA Vic transferred \$3,068.07, received from donors, to the Haifa Rape Crisis Centre (HRCC). The HRCC supports survivors of sexual violence and their families, raises the awareness of the community and professionals to the impact of sexual violence, and works to protect and promote survivors' rights. It facilitates extensive community outreach and educational programs addressing children, young people, parents, teachers and youth at risk. Funds raised in Australia are directed to these educational programs.

# **VOLUNTEERS**

Volunteers are the lifeblood of NCJWA Vic. They are the heart and soul of this organisation and, even through a pandemic, they keep us pumping.

From the volunteers in our kitchen cooking up delicious meals for our Connect Seniors to volunteers who donate time and goods for hampers for the Golden Age Club, our Jam Project Buddies, and our army of Caring Mums volunteers, they all give their time willingly.

Our volunteers always rise to the occasion and show up with passion and commitment to provide our program participants with a sense of community and purpose.

Unlike other organisations, during 2020 when volunteer services slowed down, ours ramped up. Zoom enabled us to keep our programs

going and we even had regular online catch-ups for volunteers to show our appreciation and to keep them connected with each other.

#### **Volunteer Awards**

- Outgoing Treasurer Hannah Greenberg received the President's Award
- Outgoing Vice President Debbie Strauch was awarded an Honorary Life Membership
- The City of Glen Eira presented Dr Alex Borin, Stephanie Klein, Helen Sauler and Henadzi Lavshekvich with Volunteer Recognition awards for the many years and countless hours they have given to our organisation

To our wonderful volunteers, we thank you, we honour you and we appreciate you.

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# **KEY EVENTS**

# Mina Fink Lecture

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Our 2020 Mina Fink lecturer was Phumzile Mlambo-Ngcuka, UN Under-Secretary-General and Executive Director of UN Women. She began her career as a teacher, gaining international experience at the World YWCA, and now focuses on human rights, equality and social justice. She joined us via Zoom to share her journey as an advocate for women and talk about why education is so critical in achieving gender equality.

The Mina Fink Lecture honours the late Mina Fink z'l and addresses topics relevant to women, education, and Israel. We were thrilled to have Mina's grandson, Mark Regev, International Spokesperson, Israel's Ambassador to the United Kingdom 2016 to 2020 and a former Advisor to the Israeli Prime Minister, join us from Israel. As a representative of the Fink Family, he spoke about his relationship with his grandmother and her relationship with Israel.

"Solidarity remains one of the most important values of humanity - we need to build a paradigm of solidarity and work together".

PHUMZILE MLAMBO-NGCUKA

"Over the years I found that if you go to women and talk with them as a sister-to-sister then you discover amazing things. I listen to the strength in each and every woman and I hear about the big ladder she has been climbing just to stay alive"

**IRIS STERN LEV** 

# Fanny Reading Human Rights Lecture

Our Fanny Reading Lecture, named in honour of our Founder, was a special opportunity to hear Iris Stern Levi on Zoom from Israel. Iris, an Israeli social activist, has dedicated her adult life to issues facing women's and human rights. After working for 16 years with victims of sexual abuse, Iris co-founded non-profit organisations Her Academy and Turning the Tables, both of which work to provide occupational training for women who are survivors of prostitution and domestic violence.

Iris Stern Levi was in conversation with Jodi Lee, a journalist and reporter with 7News Melbourne, who has a keen interest in matters of gender equality and Jewish community engagement.



# **KEY EVENTS**

# International Women's Day

International Women's Day (IWD) is an opportunity to reflect on progress made, to call for change, and to celebrate acts of courage and determination by women. This year's global theme was #ChooseToChallenge.

NCJWA Vic's IWD event was an uplifting and insightful conversation between Sarah Grynberg and Luz Restrepo. These impressive women discussed what it means to be challenged and the choices we have in overcoming obstacles, the power of the collective, and the courage to connect.

Sarah Grynberg, a wellness and selfdevelopment speaker, author, podcast host and producer (A Life of Greatness) delved into Luz Restrepo's story. Luz is the founder of SisterWorks and Migrant Women in Business and is a social entrepreneur and leader who inspires and empowers migrant women across Australia.

"If you have a dream inside of you, Choose to Challenge and give it a go. Speak up your truth, with kindness"

**LUZ RESTREPO** 



# **Building Project**

Our building project has reached a major milestone - the Co Ownership Agreement and Contracts for the Sale of Land were formally exchanged on the 17 February 2021. This commences the Joint Venture Agreement between ourselves and the Theodore Herzl Social Club to refurbish the site at 222 Balaclava Rd Caulfield in return for proportional ownership.

Development is now underway and we are very fortunate to have secured the services of well-known Architect, Craig Brown from McIldowie Partners. He is preparing a concept design for the new home for The Eva Besen Centre that will be located at Balaclava Rd.

As this partnership is a new venture for us, we are stepping forward carefully to ensure that all operational requirements, for both us and our partner, are being captured. Craig has been holding a number of meetings with representatives from both sides to gain an in depth understanding of the requirements. We look forward to receiving the detailed plans in the coming months.

This project has been made possible by the generous contributions of Mark and Eva Besen, the Victor Smorgon Charitable Fund; and Phillip Brass and Vivien Brass OAM.

# Litera **Program**

ncjwavic

In 2007 research undertaken by the Helen McPherson Smith Trust examined women's financial literacy. They looked at how women's relationship with money is impacted by gender, cultural stereotypes and systemic barriers, and how this will impede women's financial well-being.

In line with our mission to empower women and improve their status we are excited to announce that we are developing a financial literacy program. The program is being designed to support women and girls by providing opportunities for them to get financially fit and to empower them by becoming financially literate.

We have identified stages in the lifecycle where the need for financial literacy mostly arises. For example, girls in their Bat Mitzvah year when they become conscious of money for the first time as they receive financial gifts, and then later in their 20s when they finish school/university and start working and receiving remuneration for their first job. We also identified an unmet need for women in their middle ages to become financially literate in order for them to manage a financially secure life.

This program will be launched during the 2021-2022 financial year.

you must complete item A1 on page 7.

# Electronic funds transfer (EFT)

We need your financial institution details to pa Write the BSB number, account number and

BSB number (must be six digits)

Account name (for example, JQ Citizen. Do I

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# THE YEAR IN SOCIAL MEDIA





GEORGE FLOYD PROTESTS, HUMAN RIGHTS & COVID-19: AN UPDATE



WED 10 JUNE 2020 11AM

















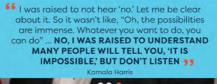
































Back Row (L-R): Arielle Rutman, Lila Raskin, Ann Wollner, Kate Mohr, Anna Serry, Judy Hacker, Justin Greenstein Front Row (L-R): Romy Grace, Karen Stock, Helen Lewin, Sally Davis, Lesley Ber, Danielle Lee



Back Row (L-R): Scindia Annathurai, Naomi Swart, Nellie Khoroshina, Helen Nathan, Alexandra P. Silver, Michele Slatem, Liat Azoulay, Sivan Prezma
Front Row (L-R): Sheryl Salcman, Dorit Jaffe, Michelle Kornberg, Robyn Davis, Shani Ben Hur

# **OUR BOARD**

Helen Lewin
President

Judy Hacker Vice President

Sally Davis Secretary

Lesley Ber Treasurer Romy Grace

Lila Raskin

Anna Serry

Karen Stock

Ann Wollner

Justin Greenstein
Permanent Board Observer

BOARD OBSERVERS,

Kate Mohr

Danielle Lee

Arielle Rutman

**FORMER BOARD MEMBERS** 

Miriam Bass

Immediate Past President

Debbie Strauch

Immediate Past Vice President

Hannah Greenberg Immediate Past Treasurer

**OUR STAFF** 

Alexandra P. Silver CEO

Scindia Annathurai CRM Administrator

Liat Azoulay

Program Assistant, Jam Project

Shani Ben Hur

Development Officer (until April 2021)

**Robyn Davis** 

Program Coordinator, Caring Mums

**Dorit Jaffe** 

Executive Assistant to CEO/Engagement Officer (until May 2021)

Michelle Kornberg

Caring Mums & Jam Project Manager

**Nellie Khoroshina** 

Golden Age Club Coordinator

Helen Nathan

Caulfield Seniors Club Coordinator

Sivan Prezma

Office Administrator

Michele Slatem

Finance Officer

Naomi Swart

Program Coordinator, Caring Mums and Jam Project (until March 2021)

Sheryl Salcman

Volunteer Coordinator (volunteer role)

**FORMER CEO** 

Lee Ann Basser (until August 2020)

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# TREASURER REPORT

The start of our financial year coincided with the beginnings of the COVID-19 pandemic. Despite this being one of the most challenging years that NCJWA Vic has faced, a combination of factors helped us maintain our financial strength. These include:

- · Support from our generous and committed donors
- · Close monitoring of our budget and constant examination of our performance
- · Maintaining an existing strategy that kept focus on our long-term financial health
- Reliance on Government support of approximately \$260 000 in NCJW (Victoria) Community Service's Inc ("Community Services") and \$205 000 in NCJW (Victoria) Social Support Trust ("Social Support Trust") respectively

In addition, the generosity of Sonia Horowitz-Young z'l enabled us to provide financial assistance to others struggling through the pandemic and assistance of \$3,160 was provided to a worthy recipient under the terms of the Sonia Young Bequest.

We are mindful that the financial implications of the COVID-19 pandemic are far from over and will have an impact on the next financial year, as the government support we received will no longer be available. We are constantly exploring opportunities for new funding as well as closely monitoring and curtailing expenditure where possible.

When considering the financial statements for the year ended 31 March 2021 we are cognisance of the accounting concepts and the need to report in accordance with Australian Accounting Standards. It is with this in mind that website expenditure in Community Services of \$14,386, which was previously capitalised as an intangible asset, has been reclassified as an expense in this year's financial statements.

NCJWA Vic continues to improve its accounting techniques. The management team is constantly reevaluating its deployment and allocation of resources to ensure that care is delivered as sustainably as possible and at a level which the community can be proud of. Our budgeting and the examination of our performance is a dynamic practice and the Board and management continue to closely monitor our budget, liquidity and reserves.

I would like to take the opportunity to acknowledge and express our gratitude to our auditors Collins

& Co who have worked on our financial statements and to Peter Hersh of Logicca Chartered Accountants for offering to be our honorary accountant.

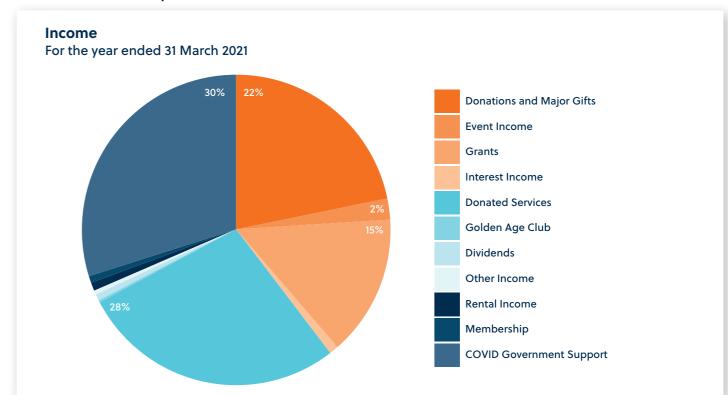
As Treasurer, I am proud to be a member of such a strong and progressive organisation as NCJWA Vic. I look forward to another year of working with a wonderful, professional Board, staff and volunteers.

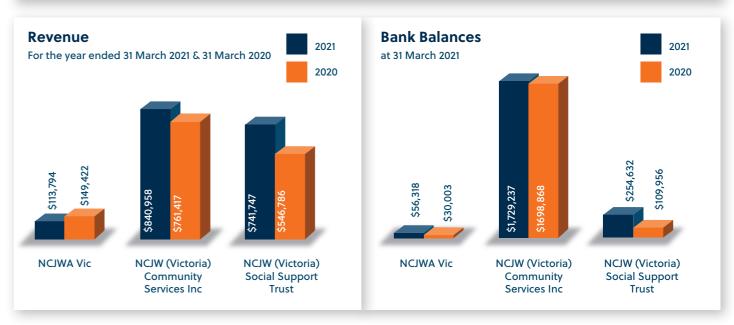




# **FINANCIAL SNAPSHOT**

#### Fiscal Year 1 April 2020 to 31 March 2021





#### **NCJWA Vic**

- Loss of circa \$16 800 compared to \$64,800 previous year
- No events because of COVID- 19
   + an accompanying reduction in
   overall expenditure
- Cash reserves circa \$56,000 (2020: \$30,000)

# NCJW (Victoria) Social Support Trust

- Successfully expanded our Caring Mums program and The Jam Project
- Profit of \$109,000 compared to loss of circa \$23,000 in the previous year
- Cash reserves strong with approx. \$255,000 (2020: \$110,000)
- Increase in profit and cash resources mainly due to Govt COVID support

# NCJW (Victoria) Community Services

- Surplus of \$124 000 decrease of \$15 000 from previous year
- Fewer donations, reduction in rental income from tenant, reclassification of website expenditure of \$14 386; and reduction in admin costs charged by Community Services to NCJWA Vic.
- Expenses decreased our work is predominantly service orientated so main expense remains salaries and wages
- Cash reserves \$1.7 million approx. \$1.57 million is reserved for our new building

# **NCJWA VIC**

	2021	2020
INCOME		
Membership	10,395	12,472
Events income	28,556	65,978
Occupancy income	70,000	70,000
Other income	4,843	972
TOTAL INCOME	113,794	149,422
EXPENDITURE		
Administrative expenses	2,917	3,133
Bequest payment	3,160	-
Depreciation	1,659	1,921
Employee benefit expenses	62,705	90,899
Event expenses	24,609	64,685
Other expenses	35,583	53,613
TOTAL EXPENDITURE	130,633	214,251
Net Surplus (deficit) attributable		
to the Association	(16,839)	(64,829)

CURRENT ASSETS Cash and cash equivalents Trade and other receivables TOTAL CURRENT ASSETS	56,318 3 56,321	30,003 39,682 69,685
NON-CURRENT ASSETS Property, plant and equipment Intangible assets TOTAL NON-CURRENT ASSETS	2,011,063 22,700 2,033,763	•
TOTAL ASSETS	2,090,084	2,105,108
CURRENT LIABILITIES Trade and other creditors Borrowings TOTAL CURRENT LIABILITIES  TOTAL LIABILITIES	2,223 199,655 201,878 <b>201,878</b>	24,284 175,779 200,063 200,063
NET ASSETS	1,888,206	1,905,045
EQUITY Accumulated funds Asset revaluation reserve	613,206 1,275,000	630,045 1,275,000
TOTAL EQUITY	1,888,206	1,905,045

2021

2020

# NCJW (Vic) Community Services Inc For the year ended 31 March 2021

	2021	2020
INCOME		
Donations	283,535	323,432
Donated services	117,256	141,088
Interest received	13,834	38,282
Dividends received	11,148	8,174
Grant revenue	74,698	94,826
Other revenue	64,338	119,629
Rental revenue	15,914	35,986
COVID-19 related government assistance	260,236	-
TOTAL INCOME	840,959	761,417
EXPENDITURE		
Administrative expenses	4,183	4,695
Depreciation	3,934	6,214
Donated services	117,256	141,088
Employee benefit expenses	440,504	320,987
Occupancy expenses	44,000	44,000
Other expenses	106,789	104,800
TOTAL EXPENDITURE	716,666	621,784
Net Surplus (deficit) attributable		
to the Association	124,293	139,633

2021	2020
	1,698,868
•	64,380
•	264,624
	-
2,116,863	2,027,872
214,438	163,285
1,016,462	1,017,319
75,668	88,608
1,306,568	1,269,212
3,423,431	3,297,084
26,084	79,905
43,049	38,327
69,133	118,232
69,133	118,232
3,354,298	3,178,852
3 259 864	3,135,571
	43,281
74,434	43,201
3,354,298	3,178,852
	1,729,237 47,168 335,746 4,712 2,116,863  214,438 1,016,462 75,668 1,306,568  3,423,431  26,084 43,049 69,133  69,133  3,354,298  3,259,864 94,434

**34 35** 3,354,298 3,178,8

# **NCJW (Vic) Social Support Trust**

For the year ended 31 March 2021

# NCOME STATEMENT

INCOME	2021	2020
Donations	57,213	95,506
Donated services	317,465	277,880
Interest received	746	2,335
Grant revenue	155,607	165,000
Other revenue	5,778	6,065
COVID-19 related government assistance	204,938	-
TOTAL INCOME	741,747	546,786
EXPENDITURE		
Depreciation	2,105	3,497
Donated services	317,465	277,880
Employee benefit expenses	223,245	140,406
Occupancy expenses	26,000	26,000
Other expenses	64,010	76,067
TOTAL EXPENDITURE	632,825	523,850
Net Surplus (deficit) attributable		
to the Association	108,922	22,936

# SALANCE SHEET

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	2021	2020
CURRENT ASSETS		
Cash and cash equivalents	254,632	109,956
Trade and other receivables	13,542	11,584
Loans	1,596	37,596
TOTAL CURRENT ASSETS	269,770	159,136
NON-CURRENT ASSETS		
Property, plant and equipment	4,448	5,318
Intangible assets	30,267	30,267
TOTAL NON-CURRENT ASSETS	34,715	35,585
TOTAL ASSETS	304,485	194,721
CURRENT LIABILITIES		
Trade and other creditors	13,301	6,902
Provisions	14,309	11,112
Borrowings	137,687	126,441
Income received in advance	-	20,000
TOTAL CURRENT LIABILITIES	165,297	164,455
TOTAL LIABILITIES	165,297	164,455
NET ASSETS	139,188	30,266
EQUITY		
Accumulated funds	139,178	30,256
Asset revaluation reserve	10	10
, asset is raidation reserve	10	10
TOTAL EQUITY	139,188	30,266

#### TOWARDS A VISION SHARED



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### NATIONAL COUNCIL OF JEWISH WOMEN OF AUSTRALIA (VIC) INCORPORATED ABN 64 175 250 762

NCJW (VICTORIA) COMMUNITY SERVICES INC ABN 76 474 321 252

THE NCJW (VICTORIA) SOCIAL SUPPORT TRUST ABN 41 771 835 817

#### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE NCJW (VICTORIA) GROUP

#### **Qualified Opinion**

I have audited the accompanying financial reports of The NCJW (Victoria) Group (the Associations & Trust), which comprises the balance sheets as at 31 March 2021, and the income statements, statements of changes in equity and cash flow statements for the year ended on that date, summaries of significant accounting policies and other explanatory notes and the statements by the members of the Committee.

In my opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of my report, the financial reports of the Associations & Trust are in accordance with the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012, including:

- giving a true and fair view of the Associations and Trust financial positions as at 31 March 2021 and of its performance for the year ended; and
- ii. complying with Australian Accounting Standards as per Note 1, the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012.

#### **Basis for Qualified Opinion**

As is common in charitable and not-for-profit organisations, it is not practicable for the Associations & Trust to maintain an effective system of internal control over donations and other voluntary income, until their initial entry into the accounting records. Accordingly, my audit on the Associations & Trust income was limited in this regard and therefore I am unable to express an opinion on whether such income including donations and other voluntary income is complete.

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 Associations & Trust in accordance with the ethical 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 reports in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

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

#### **Emphasis of Matter - Basis of Accounting and Restriction on Distribution**

I draw attention to Note 1 to the financial reports, which describes the basis of accounting. The financial reports have been prepared to assist The NCJW (Victoria) Group to meet the requirements of the Australian Charities and Not for Profits Commission Act 2012 and the Associations Incorporation Reform Act 2012. As a result, the financial reports may not be suitable for another purpose. My opinion is not modified in respect of this matter.

#### **Emphasis of Matter - Economic Dependence and Going Concern**

Without further qualification to the opinion expressed above, we draw attention to Economic Dependence and Going Concern Notes in the financial statements regarding the application of the going concern basis in the preparation of these financial statements. The ability of the entity to pay its debts as and when they fall due is dependent on the factors outlined in the note which include prospective activities and events such as voluntary and other variable sources of income. Given the prospective and variable nature of these activities and events, there exists significant and inherent uncertainty as to actual future outcomes, and the effect on the operations and future levels of activity of the Associations & Trust.

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

Management is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the applicable legislation and for such internal control as management determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

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In preparing the financial report, management is responsible for assessing the Associations & Trust ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Associations & Trust financial reporting process.

#### 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 our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

- As part of an audit in accordance with Australian Auditing Standards, 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 registered entity's internal
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the responsible entities.
- Conclude on the appropriateness of the responsible entities 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 registered 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 registered 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 controls that I identify during my audit

Name of Auditor: Frederik R. L. Eksteen

Collins & Co Audit Pty Ltd Address:

127 Paisley Street Footscray VIC 3011

Date: June 2021



State of Victoria, Department of Premier and Cabinet Victorian Multicultural

The Victorian Health Promotion

The Victorian Early Years Awards Lesley Ber, Chair City of Glen Eira

Administered by Jewish Care

South Melbourne Community

**Philanthropic Trusts** 

Besen Family Foundation

Victorian's Womens Trust

Rayah Fund Pittsburgh

Spotlight Foundation

**DEVELOPMENT** 

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Helen Lewin, Chair

Judy Hacker

Anna Serry

Kate Mohr

Lindy Susskind

Sharon Stone

**Current Members** 

City of Kingston City of Port Philip

City of Stonnington City of Yarra City of Boroonadara

Bendigo Bank

Rimma Sverdlin OAM Claims Conference -

# **MAJOR DONO**

Aurora Early Education Barry Fink Holdings Eva & Les Erdi Humanitarian Charitable Foundation

Leo and Mina Fink Fund Reid Malley Foundation

Swan Family Foundation Trawalla Foundation

Australian Philanthropic Foundation

**David Williams** 

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Karen Stock Lilly Harris

Philip and Vivien Brass Charitable Foundation

Roslyn Rogers The MARD Foundation

Vera Finkel z'l

Kellye Hartman Nicole Gandel Raquel Ryan Danielle Rogers Ruth Lew Alexandra P. Silver

#### Miriam Bass, Chair Debbie Strauch

Viv Wollan

Sally Davis Justin Greenstein Michelle Buchanek Lila Raskin Alexandra P. Silver

Miriam Bass, Chair Hannah Greenberg Debbie Strauch Ann Wollner Elaine Jacobs

#### **GOVERNANCE & RISK** COMMITTEE

**Current Members** Sally Davis, Chair Helen Lewin

Lesley Ber Sharon Milner Emma Gerber Allyson Bader Justin Greenstein Alexandra P. Silver

# BUILDING

Miriam Bass

Karen Stock, Chair Miriam Bass Ann Wollner

Russel Casper Bruce Joske Alexandra P. Silver

#### **ADVOCACY** COMMITTEE **Current Members**

Romy Grace, Chair Anna Serry, Past Chair Ann Wollner Lexi Kowal Sharon Milner Courtney Winter-Peters Amy Feiglin Keren Zelwer Alexandra P. Silver Past Members Debi Fleischer, Chair

Ronit Joel Irina Pestun Amie Rochman Jov Lobo Angie Fox



The Circle of Women achieves results through the power of giving together. They help us to continue our important work as a collective voice for the incredible women in our community and to deliver our vital services and programs.

Michelle Baker Adrienne Basser Lesley Ber Rosetta Bloom Vivien Brass OAM Jackie Bursztyn Nicky Carp Suzy Carp AO Annette Chaitman Sue Dascal Sally Davis Debora Faifer Susan Feldman Vera Finkel Rebecca Fried Vivienne Fried Dahlia Fried Sable Helen Gandel Fiona Geminder

Dianne Gringlas Judy Hacker Melma Hamersfeld Lilly Harris Susie Ivany OAM Melinda Jones Julie Kessel Lorelle Krulis Georgie Landau Barbara Landau Tamara Lasky Helen Lewin Helen Liberman Kate Mohr Atida Naphtali Ellie Smorgon **Dorothy Sofer** 

Sharon Stone

Debbie Strauch Ricci Swart AO Simone Szalmuk-Singer Lisa Thurin Vicki Vidor Karen Wayne Ann Wollner

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Romy Grace Lila Raskin Anna Serry Alexandra P. Silver Lindy Susskind

Includes all members who contributed during Financial Year 1 April 2020 - 31 March

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Natalie LeSeur, The Light

International Anne Smyth, Anne Smyth Organisational Consulting

Spotlight Foundation **HONORARY** 

# **SOLICITORS**

Arnold Bloch Leibler

#### HONORARY **ACCOUNTANTS** Logicca Chartered Accountants

Helen Kamer (Purim) Helen Klarberg (By her Granddaughter) Judy Hacker (Purim) Keren Zelwer (In honour of her leadership)

(Birthday)

Alexandra Silver (Purim) Alma Lola Breiman (Birthday) Baby Druker (Birthday) Dassi Herzberg (Purim) Gabriella and Miranda (Birthday)

Louie Eta Leah Blum Dimond

IN KIND DOI

Designed Memorie Photography

Glaze It

KOGO

Kehilat Nitzan

Salad Sister's Café

Australian Jewish Funders

Eshel Fine Kosher Catering

Theodore Herlz Social Club

Gary Peer & Associates

Michelle Kornberg (Birthday) Noa Pearl Zwier Segal Birthday)

Philip and Vivien Brass (50th wedding anniversary) Rachel Jankelowitz (Purim) Rahel Levinsohn (Purim) Rene Herman (Purim) Rysia Rozen OAM (80th Birthday)

S Gersowsky (90th Birthday) Sandra Komesaroff (Birthday) Sandra Levinson (Birthday)

#### **DONATIONS IN MEMORY OF**

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#### AFFILIATES & DELEGATES

JCCV: Miriam Bass, Allyson

Zionism Victoria: Karen Stock National Council of Women (Victoria): Malvina Malinek, Freda Kaufman

UNAA Status of Women Committee: Anna Serry

Ethnic Community Council of Victoria: NA

Stop the Traffik: NA Unchain My Heart: Ann Wollner

Volunteering Victoria: Sheryl

National Council of Jewish Women of Australia LTD: Helen Lewin

Jewish Care The Observership Program UJEB



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Mina Levy
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Mia Komesaroff

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Bette Schmideg Debbie Strauch Joanne Gubieski



03 9523 0535

**WEBSITE** ncjwavic.org.au

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SOCIAL



#### **Acknowledgement of Traditional Owners**

National Council of Jewish Women Australia -Victoria acknowledges the Boonwurrung people of the Kulin Nation as the Traditional Owners and Custodians of the land on which the home of NCJWA Vic at the Eva Besen Centre resides. We pay our respects to their Elders past, present and emerging, and acknowledge and uphold their continuing relationship to this land.

