

We **help** *women*
and **girls** *live better,*
believe in themselves
and *achieve more*
than they thought possible



ncjwaVIC



Presidents of NCJWA Vic
Left to right:

Rimma Sverdlin OAM
Rysia Rozen OAM
Miriam Bass
Susie Ivany OAM
Vivien Brass OAM
Di Hirsh OAM
Helen Lewin
Shirley Glance OAM

Vice President 2006 – 2011
President 1996 – 2002
President 2016 – 2020
President 2006 – 2010
President 2010 – 2014
President 2002 – 2006
President 2020 – Current
President 2014 – 2016

2021 - 2022
Impact Report

“

I think The Jam Project serves as an incubator for female empowerment. It serves as a beautiful place where women band together in strength. When we engage in complex discussions about things that matter that's when strong, empowered, brave females are created. This is the future. And these females together, will truly create unbelievable change.”



**MIA KOMESAROFF
MENTOR, THE JAM PROJECT**



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IMPACT STORIES



Meet Charlotte

"I had a relatively easy time in high school but realised this wasn't the experience for all young women. That is why I decided to become a mentor in The Jam Project. I gained more from the program than I could have ever imagined.

Through opportunities to share experiences, unpack life's challenges and hold space for one another, I discovered so much about myself. I began to see the difficulties in my own life differently.

With a newfound mindset, surrounded by likeminded women and with plenty of time to look inward, change started to reach into every part of my life. I am so grateful for the opportunity to participate in The Jam Project. It truly has changed me forever."

“

I believe Jam has helped me become a better mentor, but also a better friend, employee, sister, daughter and most of all, helped me cultivate a better relationship with myself.” Charlotte

“

My Caring Mum was my advocate. When I was too sleep deprived and depressed, she was my voice. In a nutshell, she saved me. I was in a really dark place and couldn't see my way out and then she appeared.” Jess

Meet Jess *

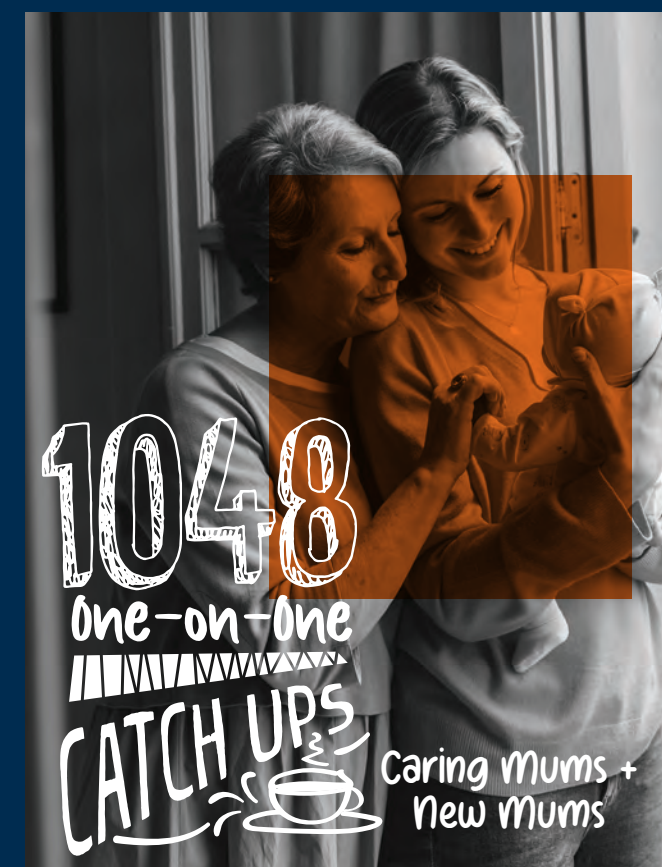
"I am so grateful for the Caring Mums Program. Being matched with Ann* and meeting her every week helped me stay sane through some very difficult times. Just knowing I had someone to talk to, to listen to me, to be present and non-judgemental, really made my transition into motherhood so much easier.

I was hesitant to sign up at first. However, once I had my son, that quickly changed. I knew I couldn't do it alone. I'm still occasionally struggling with anxiety but Ann's perspective and positive attitude really had an impact on my outlook and day to day functioning as a new mum."

* Names have been changed for privacy



IMPACT BY NUMBERS





PRESIDENT + CEO REPORT

This year has presented some of the biggest challenges we have ever had to face and we proved our resilience and strength, resulting in an organisation emboldened!

A short gap between lockdown periods provided an opportunity for us to proudly celebrate the 20-year anniversary of our Golden Age Club. This club caters for women, and some men, who are survivors of violence resulting from the Holocaust or the atrocities imposed by communist regimes of the former Soviet Union. Enormous thanks goes to our Patron, Lady Marigold Southey AC, who provided "Cranlana" for a joyous celebration that was enjoyed by members of the Golden Age Club, VIPs and many guests.

Whilst our office was closed due to lockdowns for most of the year, our staff and volunteers kept going under long and demanding work conditions. Where necessary, they gathered out in the open or delivered programs online. The Board endured many hours of zoom meetings. Through all of this, we didn't drop the ball! We remained focused on our mission to see women and girls in the Jewish and broader community advance, achieve, and thrive.

Our programs, Caring Mums, The Jam Project and Connect, have all proven to be irreplaceable with increased demands for service and participation.

For the coming year, we are exploring inter-generational events and programs. By cross pollinating our programs we anticipate bringing

our various communities together to provide more opportunities for connection and to continue to drive our mission of empowering women.

Our Gender Equity work continued through the #MakeSpaceForHer campaign with over 55 Jewish community organisations having now signed the pledge to ensure Jewish women in Victoria are equally represented in leadership positions and participate equally in community events.

In the coming pages you will read about the impact of NCJWA Vic and how our focus continues to be to empower women to achieve their potential and thrive.

It is only with the generous support of our donors, volunteers, members, and supporters, who all share our mission to see positive change happen for women and girls, that our organisation is able to prosper and grow. This is the power behind our organisation. Thank you to all who have made this happen.

We have now emerged from the fog of the pandemic and a long winter and are seeing green shoots, blossoming into an amazing year ahead of innovation, vitality, and growth.

A magical buzz has returned to the office, with an energy that fills the space when staff, volunteers, members, and participants are working together, connecting, strategising, sharing, laughing, creating a sisterhood and a sense of community.

Helen Lewin
PRESIDENT

Lisa Ezekiel
CEO

WHO WE ARE



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. We are proud to continue this legacy.

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

PROGRAM HIGHLIGHTS

The Jam Project is a program for Year 9 girls (Participants) who are each paired with a young woman in their 20s to support and guide them throughout the year (Mentors).

The program celebrates the importance of surrounding ourselves with likeminded women. Through our hands-on and engaging workshops, the Participants discover so much about themselves. In particular, the strength and empowerment that comes from lifting each other up.

We are fortunate to be able to present high quality speakers to the cohort each year and this year we continued that tradition! In a first for The Jam Project, we offered our Mentors the opportunity to present to the group, sharing their passions and knowledge.

This began with Mia Komesaroff and her brother Jacob, our first brother and sister facilitators. They brought us an engaging and exciting session around social causes and changes. A further four Mentors were

then given the opportunity to run a session for our teens. Topics ranged from disability (Stacey Lubofsky) to food insecurity (Belinda Goldman). These sessions were inspirational, creating deep conversations and learnings within the group.

We enjoyed a year of sessions both on Zoom and in person. We were intrigued to hear from Romy Bursztyn about body nourishment, Chelsea Fisher about women's empowerment, and Irit Harris who imparted her knowledge about financial literacy.

An exciting new addition this year was the introduction of a mentorship program for the Mentors (formerly known as Buddies). This program was a welcome addition and created a great sense of belonging and empowerment as well as providing vital leadership skills for all areas of their lives.

Our Participants found their voices through The Jam Program. They bonded, found a new tribe and created opportunities to be seen and heard.



“

My Caring Mum added a lot of grounding to my life and just being able to chat and keep up with each other or get out of the house has been such a blessing. New Mum



Only teams who had demonstrated a commitment to creating a better future and go above and beyond the everyday demands of their role were able to be nominated.

As we emerged from the final COVID lockdown it was an absolute pleasure to be able to recommence face to face meetings between our Caring Mums and their mums. The joy and excitement was evident on all their faces as they saw each other in person. Whilst our Caring Mums found creative ways to keep in contact during lockdown, nothing can replace the warmth and impact of face to face contact.

This last year we also welcomed 20 new volunteers to the Caring Mums family. The demand for our program across Victoria has grown significantly and these new volunteers allow us to expand our reach.

Caring Mums now operates in seven local council areas and, as awareness of the program and its impact spreads, other organisations are interested to collaborate with us. We are in the process of reviewing potential partnerships that will allow us to expand our reach and meet the growing demand for this service in the coming years.

Caring Mums

The Caring Mums team and volunteers play a pivotal role in providing emotional support to new and expecting mums. Imagine our excitement when the significant impact of the program was recognised and we were chosen as a finalist in the HESTA Impact Awards for 2022.

This was no mean feat when you consider the awards recognise people working in health and community services across Australia who are committed to creating a better future. Being one of only four finalists in the Team Innovation award shows the enormous impact of our Caring Mums program.

Connect

COVID was not going to stop us supporting Connect (our Seniors programs and the Golden Age Club). When we couldn't meet in person, letters were sent, phone calls made and care packages delivered to our participants.

The volunteers continued to hold weekly Zoom sessions and catch ups in the park when they were able to. This was so important in maintaining a vital friendship and support network for those unable to get out.

On Melbourne Cup Day, in celebration of restrictions easing and the spring racing carnival, our Golden Age Club threw a fabulous hat parade in the park. Everybody wore their finest garment to try and win the "best outfit" competition. It was too hard to pick one winner and so they all won.

In conjunction with the City of Port Philip,

we hosted a very successful Nordic Walking event in March. Golden Age Club members, elderly residents of Public Housing in St. Kilda and the members of the wider community of the City of Port Phillip thoroughly enjoyed the event which included a festival of international music, a Nordic Walking lesson and Israeli dancing.

Everyone is so happy to be back together in person again. On the first day back, everyone walked in with big smiles on their faces and there were many tears shed and hugs shared. It was such an emotional and special moment, highlighting the relationships and friendships formed at NCJWA Vic.

Our Seniors gather together every Tuesday and Wednesday for a game of cards, a light lunch and a chat. They are always happy for more people to join for a game of Kaluki or Red Aces. If you don't know the rules, they can teach you.

We are so pleased to be back sharing our time together again.



UJEB Bat Mitzvah Program

NCJWA Vic has a strong, ongoing partnership with United Jewish Education Board (UJEB). Each year the UJEB Bat Mitzvah girls explore their Jewish identity with NCJWA Vic during the fourth term of the program.

The girls learn about strong females in the Torah and discuss the relevance of these women in modern day society. They also get to meet incredibly inspiring women in our community; survivors, creators and leaders, who share their journeys.

The 2021 Bat Mitzvah Program began over Zoom and later moved back to sessions in person. Via Zoom we met with the fashionable and forward-thinking Dee

Goldberg who welcomed us into her world and wardrobe. The session was a truly colourful experience.

Nicole Klooger warmly invited the group into her home where she shared her experience of fostering babies and caring and nurturing for them. The girls were inspired by Nicole's generosity and selflessness. Judy Kolt shared her story as a child Holocaust survivor and talked about her journey to survival and how food became an expression of love in her later years.

Melinda Slonim taught the cohort many self-defence tips and had a very open and provocative discussion with the group about women's strength. Justine Kuran brought her artistic flair to the group sharing her many artworks, her processes and techniques and the impact of her artwork on other people's lives.

The Bat Mitzvah girls came together, amidst lots of laughter, to learn Israeli dancing. This was a first for many of them and it was so pleasing to hear they all performed confidently at their Bat Mitzvah ceremonies.

We are sure these young women will emulate the qualities and values of the strong women they studied and met.

ADVOCACY

Gender Equality

In line with the 2022 International Women's Day theme of 'Breaking the Bias', we are working to overcome the unconscious bias regarding the role of women in our community. This year saw a proliferation of organisations sign our Gender Equality Pledge. An additional twenty-two community organisations demonstrated their commitment to increasing the number of women in leadership roles and in forward facing public events in the Jewish community.

Over the course of the next year we look forward to supporting all of the 55 organisations who have signed the Gender Equality Pledge. We'll provide them with a variety of resources including the database component of the #MakeSpaceForHer campaign. This database will provide organisations with a wealth of choices of talented women for board roles and speaking engagements.

Achieving gender equality will not happen overnight. However, gender equality is a fundamental human right that is necessary for a sustainable world. Whilst we celebrate the progress that has been made we acknowledge the work we, and the community, still need to do.

ACKNOWLEDGEMENT OF TRADITIONAL OWNERS

To highlight the important role of women in both First Nations and Jewish communities, the Advocacy Committee has created a new Acknowledgment of Country. We are grateful to Jane Vadeloo of Children's Ground, our 2021 Fanny Reading Lecturer, for her guidance on this project. The end result is a moving acknowledgement of the vital role that women contribute to their communities.

NCJWA Vic would like to acknowledge the Boon Wurrung and the Wurundjeri people of the Kulin Nations and all traditional owners of the land that is Australia. We recognise the traditional owners' continuing connection to the land, waterways and community. We pay respect to Elders past and present, and we acknowledge their stories, traditions and living cultures. As Jewish women, we specifically honour and acknowledge First Nations' women who, like our matriarchs, are strong, brave, determined and resilient.



WE THANK THE FOLLOWING ORGANISATIONS FOR SIGNING OUR GENDER EQUALITY PLEDGE THIS YEAR





Volunteers

NCJWA Vic is blessed to have volunteers who have patiently waited, on and off for two years of the pandemic, to get back to doing what they love – giving their time, skills and heart to help other women.

Volunteering at NCJWA Vic enriches the lives of both the volunteers and the participants of our programs who they interact with. In turn, this strengthens our organisation.

Between lockdowns in May 2021, we were so pleased to be able to hold a Thank You afternoon tea during National Volunteer Week. This allowed us to honour and thank our dedicated volunteers for their hard work and invaluable support.

Volunteer Awards

- Sheryl Salcman received a 2021 Volunteer Recognition Certificate from Glen Eira City Council in recognition of an amazing 2,000 hours of voluntary service to the community
- Karen Stock was awarded The Caulfield Volunteer Award as a tribute for her incredible contribution to our organisation. The award was presented to her by David Southwick MP
- Our Vice President Judy Hacker received the President's Award in appreciation of her exceptional dedication and unwavering commitment to NCJWA Vic

We are extremely fortunate to have an outstanding group of volunteers who support us. We could not do it without you!



Janet Reid OAM
of the Reid Malley
Foundation

WHY WE GIVE

We give to NCJWA Vic because it is a wonderful place for all women.

"We are long term supporters of NCJWA Vic because we love the wonderful work of the Golden Age Club, which creates a warm, safe, and inviting place, and Caring Mums, which supports new mums in the broader community with a special level of emotional support. The organisation does so much to

support and nurture women and we want to be part of that.

My late mother was a dedicated bridge player who loved to go to NCJWA Vic every Tuesday to play bridge. If she had the opportunity, she would have gone every day of the week!"

“

If you're going to have more women in your organisation, you're hearing different voices, you're hearing different experiences, you're open to different ways of thinking, and ultimately that translates to innovation and performance.”

Elana Rubin AM

Mina Fink Lecture

Our 2021 Mina Fink Lecture "Why Empower Women? In the boardroom, business and beyond" was presented by Elana Rubin AM, former Chair of Afterpay, and a Director of Telstra and Slater & Gordon. Elana is a strong believer in organisations with purpose and has a deep commitment to culture, diversity, social equity, and participation.



Helen Silver AO, Allianz Australia's Deputy General Manager, Corporate Governance and Conduct, led an enlightening and stimulating conversation with Elana. They spoke about gender equality and the importance of empowering women in all aspects of life. Many examples of gender inequality were in the news in 2021 which made our lecture topic particularly relevant.

The Mina Fink Lecture honours the late Mina Fink z'l and addresses topics relevant to women, education and/or Israel.

Fanny Reading Human Rights Lecture

The Fanny Reading Human Rights Lecture is named after our esteemed founder. This annual lecture showcases a dynamic, innovative and inspiring woman who is a true change maker in the area of human rights.

This year we had the privilege to hear Jane Vadeloo, the founding CEO of Children's Ground, speak about 'Promise, Hope and Empowerment - Transforming injustice with First Nations people.'

Jane has a 20-year history leading reform and services provision with communities experiencing extreme disadvantage and trauma. She has worked with children, families, and communities at high risk, establishing strength and justice-based approaches to achieve long term change.

“

My role as a Non-First Nation person is to use my position of power and to compel change in the systems that I have influence in. I truly believe that the issues of equity are to be driven by Non-First Nation people because we have created the inequity.”

Jane Vadeloo



Ruth Barson, a committed human rights lawyer, led the conversation. Ruth is passionate about challenging injustice and advocating

for equality and fairness. This was a special opportunity to hear from two passionate, engaging women about a topic that is so important to shine a light on.



EVENTS

GAC 20th Anniversary

The Golden Age Club (GAC) is a cornerstone of our organisation. In partnership with Jewish Care, funded by The Claims Conference, we support Holocaust survivors and war veterans from the former Soviet Union.

This Russian-speaking program hosts activities in local community centres. It offers members a place to celebrate Jewish festivals throughout the year, engage in light exercise and stimulating activities, and meet and connect with other members of the Jewish community.

This year was the 20th Anniversary of GAC and we were thrilled to hold a beautiful afternoon tea at Cranlana, a garden and a house that breathes history. This event was generously hosted by our patron, Lady Marigold Southey AC, and we thank her for her wonderful support.

The members enjoyed a lovely afternoon of reflecting, singing and dancing in the magnificent Cranlana venue.

NCJWA Vic Patron, Lady Marigold Southey AC, with NCJWA Vic President Helen Lewin



We were honoured to celebrate amongst many former presidents of NCJWA Vic and many affiliates, without whom we could not run this amazing program.

Here's to the next 20 years!



Brainfood: Cocktails at Home



Throughout lockdowns our talented and creative BrainFood volunteers found engaging ways to ensure our community stayed connected. A highlight was a 'Happy Hour' to shake things up and put a smile back on our faces! Over 40 people participated in a cocktail mixing night via Zoom with the expert Shaker and Stirrer at The Big Group, Matthew Broadbent.

Matt was fun, enthusiastic and incredibly knowledgeable. From the comfort of our own kitchens, we juiced lemons and limes, poured vodka and gin and had a much-needed laugh. Matt taught us five famous and fabulous cocktails, including a Spicy Margarita and Espresso Martini, and gave us some insider cocktail making tricks and techniques.

This event undoubtedly lifted everyone's spirits!



Bridge Day

Our 2021 Duplicate Bridge Day, at the Glen Eira McKinnon Bowls Club, was an incredible fundraising event full of good fun and good company for a good cause.

Bridge is the world's most popular card game and offers both intellectual and social stimulation. No matter how many years you play, you'll always find new challenges. That's why it's called "the game for a lifetime" and people become addicted to it. The full room at our Bridge Day certainly proved that.

Whilst taking their bridge game seriously, participants at our Bridge Day also had time to catch up with old friends, make new ones and enjoy a delicious lunch provided by our wonderful volunteers.

We would like to say a special thank you to Director Len Meyer for running this successful event. His time and effort are much appreciated.

JamFest

Our annual JamFest event, celebrating the conclusion of the 2021 Jam Project, was held in November. It was an opportunity to acknowledge the remarkable journey that the 2021 Jam Project cohort had taken. Mentors and participants joined us and told us about their experience of the program and shared their highlights of the year, prompting both laughter and tears.

Prospective participants, mentors and parents for the 2022 cohort were also invited so they could hear the stories of the past year's cohort

and learn more about the incredible impact that the program has in terms of building self-esteem, confidence and leadership skills.

Rita Satch, a wonderful young songwriter and artist, was our guest speaker and she spoke on the topic 'Dreams Can Come True'. Her words were insightful and inspiring and generated a lot of discussion. To top off the evening in style, Rita performed for us.

This was a truly joyous occasion for everyone present.



THE YEAR IN SOCIAL MEDIA

● OUR IMPACT BY NUMBERS


992
MEALS

healthy, homemade meals made by volunteers

The Jam Project
Info Night | 2021

For girls in Year 9 in 2022 and their parents

"It was a great opportunity to meet new people and be guided through Year 9"

Elise Nathan, 2020 Participant

Tues 23rd Nov, 7.00pm
Free via Zoom

REGISTER NOW


THANK YOU TO OUR SUPPORTERS

GANDEL FOUNDATION FOUNDING SUPPORTER

Beken Family FOUNDING SUPPORTER


ncjwaVIC

the jam project



● SHANA TOVA

● OUR NEW WEBSITE IS LIVE!



Day of Giving
1 DEC 2021

We are Live!

Make an IMPACT on the lives of women & girls.
Donate Now.



ncjwaVIC caring mums

Day of Giving
1 DEC 2021



Thank you to everyone for making Day of Giving such a success.
You can still donate today!

● THANK YOU FOR SIGNING OUR GENDER EQUALITY PLEDGE



JEWISH MUSEUM of AUSTRALIA
Gandel Centre of Judaism

● OUR IMPACT BY NUMBERS


585
HAMPERs

delivered to homebound isolated members

Volunteers Needed For Caring Mums



ncjwaVIC caring mums

● CONGRATULATIONS MICHELLE KORBERG CITY OF KINGSTON 2022 CITIZEN OF THE YEAR NOMINEE

Hello Caulfield



Thank you Bendigo Bank - Community Bank Caulfield Park!



ncjwaVIC



ncjwaVIC

Chag Sameach!



ncjwaVIC



Multiple Birth Awareness Week
20th - 27th March

ncjwaVIC caring mums

● THANK YOU FOR SIGNING OUR GENDER EQUALITY PLEDGE





March 8
International Women's Day

ncjwaVIC

JAM FEST 2021

DREAMS can come true

Sunday November 28th, 11.00am - 1.00pm
Kimberly Gardens, This is a Free Event.

Guest Speaker + Performer:
RITA SATCH
Songwriter + Artist

Inviting all current, past and prospective Participants, Buddies + Parents.

REGISTER NOW

THANK YOU TO OUR SUPPORTERS

GANDEL FOUNDATION FOUNDING SUPPORTER

Beken Family FOUNDING SUPPORTER

ncjwaVIC

the jam project

● WANT TO KNOW WHAT IMPACT WE HAVE?

ncjwaVIC

Fanny Reading Human Rights Lecture

Promise, Hope + Empowerment

2021 Fanny Reading Lecturer
Jane Vadiveloo

Tue 30 Nov
7.30pm
Free via Zoom

Book Now!

● OUR IMPACT BY NUMBERS



10,635
HOURS

donated by volunteers



ncjwaVIC

● THANK YOU FOR SIGNING OUR GENDER EQUALITY PLEDGE



OUR BOARD



Front row (L-R): Sally Davis, Helen Lewin, Rebecca Forgasz, Judy Hacker
Back Row (L-R): Anna Serry, Kate Mohr, Lesley Ber, Justin Greenstein
Absent: Karen Stock, Romy Grace, Lila Raskin, Danielle Kamien

- Helen Lewin

President

Judy Hacker

Vice President

Sally Davis

Secretary

Lesley Ber

Treasurer
- Rebecca Forgasz

Romy Grace

Kate Mohr

Lila Raskin

Anna Serry

Karen Stock

Justin Greenstein

Permanent Board Observer

**Board Observer,
The Observership
Program**

 Danielle Kamien

**Former Board
Members**

 Ann Wollner
 Retired August 2021



L-R: Prabha Rajendran, Sivan Prezma, Nellie Khoroshina, Pam Buchanek, Liat Azoulay, Lisa Ezekiel, Michele Slatem, Michelle Kornberg, Robyn Davis, Helen Nathan
Absent: Sheryl Salcman

OUR STAFF

- Lisa Ezekiel

CEO (from March 2022)

Liat Azoulay

The Jam Program Coordinator

Pam Buchanek

Programs Administrator

Robyn Davis

Caring Mums Officer

Nellie Khoroshina

GAC Program Coordinator

Michelle Kornberg

Caring Mums Program Manager

Helen Nathan – Seniors Club

Program Coordinator

Sivan Prezma

Executive Assistant & Event Coordinator
- Prabha Rajendran

Data Administrator

Sheryl Salcman

Volunteer Coordinator (volunteer role)

Michele Slatem

Finance Officer

Former CEO

Alexandra P. Silver

(until August 2021)

Former Staff Members

Shani Ben Hur

(until April 2021)

Dorit Jaffe

(until May 2021)

Scindia Annathurai

(until July 2021)

TREASURER REPORT

It is with great pleasure that I present our financial results for the financial year ended 31 March 2022. Our financial statements have been prepared in accordance with, and comply with, the requirements of the Australian Accounting Standards.

This financial year marked another year of change and challenges. We budgeted cautiously, yet hopefully, however we needed to revise our projections as the pandemic continued. Despite the impact of this on our operations, NCJWA Vic has continued to deliver on its mission, and we were able to attain results that exceeded our budgeted expectations. As anticipated, our financial results reflect a decrease in profits when compared to the prior financial year as the government support received in the prior year was no longer available.

The drivers of our operating results were primarily:

- The negative impact of COVID 19
- The current economic climate
- More competition for grants and a diminishing grant pool relevant to our programs
- An increase in the depreciation expense as our CRM was brought into use this year
- The deferral of \$41,500 of grant income in Community Services, in accordance with accounting standards
- The non-cash value of our volunteers' contribution

The properties held by NCJWA Vic and NCJW (Victoria) Community Services were subject to an independent valuation this financial year. The valuations resulted in an increase in the asset revaluation reserve of \$780,000 in NCJWA Vic and \$250,000 in Community Services. The valuation increment has been disclosed in the carrying value of land and buildings, as well as being reported as an increase in the Reserves account. Thank you to Scott Keck from Charter Keck Cramer for providing these valuations pro bono.

In this current economic climate, we expect another challenging year and financial sustainability, cash management and expenditure control are key priorities. We will maintain prudent stewardship of the organisation's property and finances by ensuring that we have sound financial management and strong financial systems and controls.

I would like to welcome our CEO, Lisa Ezekiel and congratulate the team for enduring a challenging year and focusing on what the future can provide as we all come back together in person. I would also like to thank the Board and Finance Committee members for their support, commitment, and hard work.

I would like to take the opportunity to acknowledge and express our gratitude to our auditors Collins & Co and to Peter Hersh of Logicca Chartered Accountants Limited for offering to be our honorary accountant.

I look forward to another year of working with such a wonderful and professional group of people comprising the Board, staff and volunteers.


Lesley Ber
Treasurer

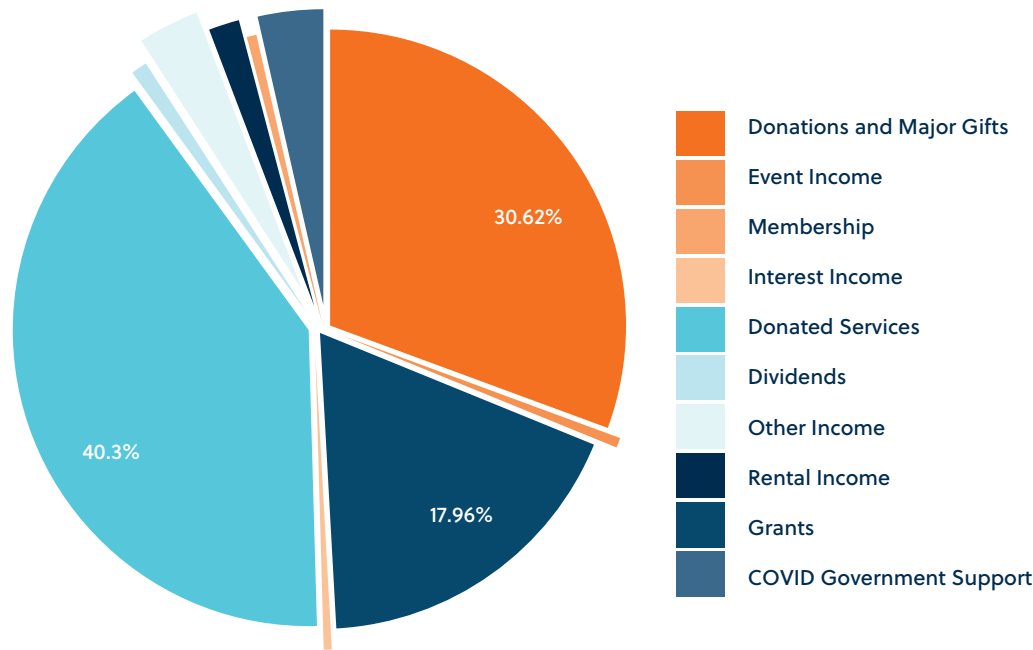


FINANCIAL SNAPSHOT

Fiscal Year 1 April 2021 to 31 March 2022

Income

For the year ended 31 March 2022



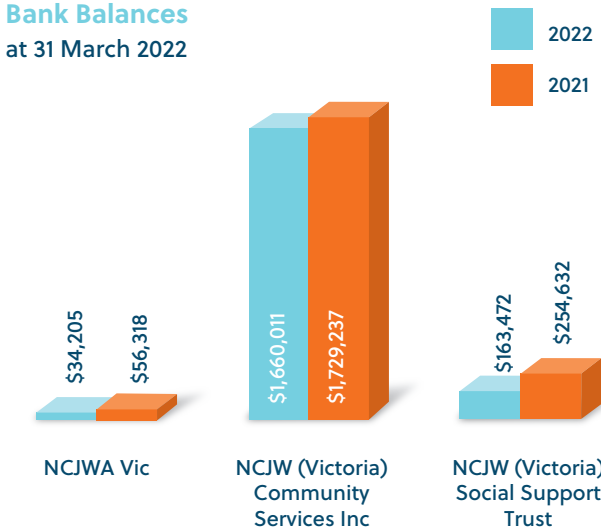
Revenue

For the year ended 31 March 2022 & 31 March 2021



Bank Balances

at 31 March 2022



NCJWA Vic

- Profit of circa \$14,176 compared to loss of \$16,800 in previous year
- Reduction in overall expenditure
- Cash reserves circa \$34,000 (2021: \$56,000)

NCJW (Victoria) Social Support Trust

- Successfully continued Caring Mums + The Jam Project
- Loss of \$92,485 compared to profit circa \$108,000 in previous year. Comparison misleading as prior year incl. Govt COVID support circa \$204,000 which reduced to \$20,000 this year.
- Cash reserves healthy with approx. \$163,000 (2021: \$254,000)

NCJW (Victoria) Community Services

- Loss of \$85,000 compared to surplus of \$124,000 in prior year. Comparison misleading as prior year included Govt COVID support circa \$260,000 - reduced to \$20,000 this year.
- Loss largely due to fewer donations, less rental income from tenant + CRM depreciation expense of approx. \$22,000.
- Expenses decreased - main expense remains salaries and wages
- Cash reserves of \$1.7 million – approx. \$1.5 million reserved for new building

FINANCIALS

NCJWA VIC

For the year ended 31 March 2022

	2022 \$	2021 \$
INCOME		
Membership	5,974	10,395
Events income	1,515	28,556
Occupancy income: Rent	70,000	70,000
Other income: Recovered Overheads	19,138	-
Other income	95	4,843
TOTAL INCOME	96,722	113,794
EXPENDITURE		
Administrative expenses	779	2,917
Bequest payment	-	3,160
Depreciation	5,974	1,659
Employee benefit expenses	31,773	62,705
Event expenses	12,217	24,609
Other expenses	31,803	35,583
TOTAL EXPENDITURE	82,546	130,633
Net Surplus/(Deficit) for the year	14,176	(16,839)

	2022 \$	2021 \$
CURRENT ASSETS		
Cash and cash equivalents	34,205	56,318
Trade and other receivables	373	3
Intercompany loans	30,802	-
Prepayments	1,251	-
TOTAL CURRENT ASSETS	66,631	56,321
NON-CURRENT ASSETS		
Property, plant and equipment	2,789,629	2,011,063
Intangible assets	18,160	22,700
TOTAL NON-CURRENT ASSETS	2,807,789	2,033,763
TOTAL ASSETS	2,874,420	2,090,084
CURRENT LIABILITIES		
Trade and other creditors	2,780	2,223
Borrowings	189,258	199,655
TOTAL CURRENT LIABILITIES	192,038	201,878
TOTAL LIABILITIES	192,038	201,878
NET ASSETS	2,682,382	1,888,206
EQUITY		
Accumulated funds	627,382	613,206
Asset revaluation reserve	2,055,000	1,275,000
TOTAL EQUITY	2,682,382	1,888,206

NCJWA (VIC)
Community Services Inc

For the year ended 31 March 2022

	2022 \$	2021 \$
INCOME		
Donations	230,781	283,535
Donated services	128,679	117,256
Interest received	4,565	13,834
Dividends received	9,909	11,148
Grant revenue	139,827	74,698
Other revenue	37,394	64,338
Rental income	18,832	15,914
COVID-19 related government assistance	20,000	260,236
TOTAL INCOME	589,987	840,959
EXPENDITURE		
Administrative expenses	5,611	4,183
Depreciation	22,187	3,934
Donated services	128,679	117,256
Employee benefit expenses	318,542	440,504
Occupancy expenses: Rent	44,000	44,000
Occupancy expenses: Outgoings	12,766	-
Other expenses	143,204	105,789
TOTAL EXPENDITURE	674,989	716,666
Net Surplus/(Deficit) for the year	(85,002)	124,293

	2022 \$	2021 \$
CURRENT ASSETS		
Cash and cash equivalents	1,660,011	1,729,237
Trade and other receivables	73,266	47,168
Loans	310,771	335,746
Prepayments	8,483	4,712
TOTAL CURRENT ASSETS	2,052,531	2,116,863
NON-CURRENT ASSETS		
Investment in listed shares	239,870	214,438
Property, plant and equipment	1,266,714	1,016,462
Intangible assets	76,996	75,668
TOTAL NON-CURRENT ASSETS	1,583,580	1,306,568
TOTAL ASSETS	3,636,111	3,423,431
CURRENT LIABILITIES		
Trade and other creditors	22,321	26,084
Provisions	27,562	43,049
Revenue received in advance	41,500	-
TOTAL CURRENT LIABILITIES	91,383	69,133
TOTAL LIABILITIES	91,383	69,133
NET ASSETS	3,544,728	3,354,298
EQUITY		
Accumulated funds	3,174,862	3,259,864
Asset revaluation reserve	369,866	94,434
TOTAL EQUITY	3,544,728	3,354,298

FINANCIALS

NCJW (Vic) Social Support Trust

For the year ended 31 March 2022

	2022	2021
	\$	\$
INCOME		
Donations	112,251	57,213
Donated services	324,291	317,465
Interest received	313	746
Grant revenue	61,370	155,607
Other revenue	4,532	5,778
COVID-19 related government assistance	20,000	204,938
TOTAL INCOME	522,757	741,747
EXPENDITURE		
Depreciation	8,638	2,105
Donated services	324,291	317,465
Employee benefit expenses	200,754	223,245
Occupancy expenses	26,000	26,000
Other expenses	55,559	64,010
TOTAL EXPENDITURE	615,242	632,825
Net Surplus/(Deficit) for the year	(92,485)	(108,922)

	2022	2021
	\$	\$
CURRENT ASSETS		
Cash and cash equivalents	163,472	254,632
Trade and other receivables	22,644	13,542
Loans	-	1,596
Prepayments	3,752	-
TOTAL CURRENT ASSETS	189,868	269,770
NON-CURRENT ASSETS		
Property, plant and equipment	11,259	4,448
Intangible assets	24,214	30,267
TOTAL NON-CURRENT ASSETS	35,473	34,715
TOTAL ASSETS	225,341	304,485
CURRENT LIABILITIES		
Trade and other creditors	17,767	13,301
Provisions	8,556	14,309
Borrowings	152,315	137,687
Income received in advance	-	-
TOTAL CURRENT LIABILITIES	178,638	165,297
TOTAL LIABILITIES	178,638	165,297
NET ASSETS	46,703	139,188
EQUITY		
Accumulated funds	46,693	139,178
Asset revaluation reserve	10	10
TOTAL EQUITY	46,703	139,188

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 2022, 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 2022 and of its performance for the year ended; and
- 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 control.
- 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

Address: Collins & Co Audit Pty Ltd
127 Paisley Street
Footscray VIC 3011

Date: 4 July 2022

THANK YOU

One can never underestimate the effect NCJWA Vic has on the women and girls we seek to empower and the positive flow-on effect this can have on society. The generosity of the community is central to realising our vision and for this we would like to thank you.

Donors

We extend our deepest gratitude to all our donors and benefactors for their contributions and continued support. Your generosity is making a difference in the lives of so many.

Staff & Volunteers

We offer our heartfelt appreciation to all our staff and volunteers for the time, energy and commitment that you dedicate to the organisation and program recipients.

Community Partners

We are so grateful to all of the community organisations and individuals who partner with us to help support and grow what we do in the community.

THANK YOU

PATRON

Lady Marigold Southey AC

HONORARY LIFE MEMBERS

Susie Balint OAM
Vivien Brass OAM
Susan Feldman
Vera Freidin
Shirley Glance OAM
Susie Ivany OAM
Malvina Malinek OAM
Rysia Rozen OAM
Debbie Strauch
Rimma Sverdlin OAM
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Barry Fink Holdings
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Roslyn Rogers OAM
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Leo and Mina Fink Fund
Helen & Bori Liberman
Philip & Vivien Brass Charitable Foundation
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Australian Philanthropic Foundation
Tom and Lorelle Krulis Charitable Foundation
The John and Pauline Gandel Foundation
Eva Besen AC zI and Marc Besen AC
Besen Family Foundation
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Lesley Ber

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Ann Wollner
Keren Zelwer
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Lila Raskin
Anna Serry
Alexandra Silver
Lindy Susskind

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State of Victoria, Department of Premier & Cabinet
Victorian Multicultural Commission
The Victorian Health Promotion Foundation
City of Glen Eira

City of Kingston
City of Port Philip
City of Stonnington
City of Boroondara
Impact Philanthropy, Perpetual
National Australia Day Council (NADC)
Claims Conference- Administered by Jewish Care
South Melbourne Community Chest
Bendigo Bank
Inger Rice Foundation
Good Things Foundation Ltd

DONATIONS IN HONOUR OF

Sara Bell (70th Birthday)
Lesley Ber (Special thank you to Helen Lewin)
Rebecca Forgasz (Talk at Irisim)
Melinda Jones (Talk at Irisim)
Marjorie Luno (100th Birthday)
Abe Monester (Birthday)
Denise Monheit (70th Birthday)
Sam & Zarina (Engagement)
Alexandra Silver (Birthday)
Mimi and Stephen Tusak

DONATIONS IN MEMORY OF

William David Rooseboom (For her deceased parents and her brother z"l)
Celia Lederman z"l

HONORARY SOLICITORS

Arnold Bloch Leibler

HONORARY ACCOUNTANT

Peter Hersh, Logicca Chartered Accountants

PRO-BONO DONORS AND IN-KIND DONORS

Romy Bursztyn
Christine Connell - Life & Mind Massage
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Spotlight
The Antique Silver Co
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Zelda Bakery
Gershon Zuker

AFFILIATES & DELEGATES

Ethnic Community Council of Victoria
JCCV: Miriam Bass, Allyson Bader
National Council of Jewish Women of Australia Ltd: Helen Lewin
National Council of Women (Victoria): Malvina Malinek OAM, Freda Kaufman
Unchain My Heart: Ann Wollner
UNAA: Status of Women Committee: Anna Serry
Volunteering Victoria: Sheryl Salcman
Zionism Victoria: Karen Stock

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Jewish Care
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Theodor Herzl Social Club
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Emma Gerber
Danielle Frankel
Allyson Bader
Justin Greenstein
Alexandra Silver (retired)
Sharon Milner (retired)

GET INVOLVED

Together, we can do so much more. You can help us to empower women and girls to achieve their potential and improve the quality of their lives.

JOIN

Become a member and strengthen the voice of Jewish women

DONATE

Make a donation to support our programs and advocacy

VOLUNTEER

Join our valued team of volunteers and contribute to the community

CONNECT

Follow us on social media to stay up to date with our latest news

CELEBRATE

Ask family and friends for donations in lieu of gifts for your simcha




HONOUR

Ask family and friends for donations in honour of a loved one

REMEMBER

Support NCJWA Vic by leaving a bequest in your will

Ways to get involved:

EMAIL office@ncjwavic.org.au
CALL 0468 769 531
WEBSITE ncjwavic.org.au
SOCIAL   



Acknowledgement of Traditional Owners

NCJWA Vic would like to acknowledge the Boon Wurrung and the Wurundjeri people of the Kulin Nations and all traditional owners of the land that is Australia. We recognise the traditional owners' continuing connection to the land, waterways and community. We pay respect to Elders past and present, and we acknowledge their stories, traditions and living cultures. As Jewish women, we specifically honour and acknowledge First Nations' women who, like our matriarchs, are strong, brave, determined and resilient.



ncjwa
VIC

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