



**SAPPHIRE
COMMUNITY
PROJECTS**
INCORPORATED

Supporting community

2020 ANNUAL REPORT

Sapphire Community Projects Incorporated

ABN 88 250 179 039

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Community Pantry Address: 2 Peden Street, Bega NSW 2550

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Cover photo by Peter Buggy – “Wonboyn Regrowth”

What People Say About Us

No-one is ever forgotten about especially when the Sapphire Pantry is concerned. We all feel very welcome at the Pantry when we visit. Your wonderful deed is just one of many things that you all do for our community. If no one has said it lately. Then I will say it again. Thank you again and again for all that you do. The staff are so lovely and help everyone.

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The Bega Women's Resource Centre regularly receives vouchers from the Sapphire Community Pantry which we provide to women and families in need. We and the women we support are so thankful for the wonderful generosity and all the hard work of the Sapphire Community Pantry in providing this fabulous service to our community.

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My sister and I drove from Wyndham for our FIRST shop at the Community Pantry and we were very pleased with the variety and price of the items. We then shopped at Woolworths for the items that we could not get at the Community Pantry. We enjoyed the experience at SCP and helped our food budget stretch a bit further. Many thanks to the hard-working volunteers who make the Pantry happen.

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The Pantry is a safe and friendly place, we are always made to feel welcome

- 0 -

Your volunteers are so kind. They don't make me feel like I'm rubbish, and I'm always treated with respect. Thank you for all that you do.

- 0 -

You all do so much for the community. I lost my house in the bushfires and we are living in a caravan. The Pantry has helped me a lot – free food, bedding, all sorts of things, plus the volunteers listen to me and are patient.

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Thank you for being part of the difference

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You all are absolutely wonderful. Thank you so much for everything

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You guys do an amazing job supporting our community, and especially now, in this time of crisis! Thank you

- 0 -

Thank you to all the amazing volunteers at the Sapphire Panty thru the fires 🧯 and throughout the year. You never fail to try and put a smile on my face which makes my day a little bit better in every way.

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Message from the President

Dear Friends,

We have now been operating for more than three years and are going from strength to strength.

To say that 2019/2020 was a challenging year would be an understatement. The community battled bushfires, then the outcome of the fires, then along came COVID19. Throughout this, SCP kept operating, seeking to help wherever we could, finding gaps and filling them, working with other charities, groups, and government. Throughout this time, our volunteers stood behind us, working hard, supporting our customers, even though they themselves were affected. Thank you – you are outstanding!

In 2019 we expanded our trading hours and employed our first paid staff member – a part-time Operations Coordinator. This change from a fully volunteer-enterprise to employing a person was seen as needed to ensure the long-term survival of the charity and the Pantry.

Our trading days were extended, from two days per week to three days per week, to increase the convenience for our customers.

In 2019 the Pantry travelled out to Quaama setting up a stall at their monthly markets. This has continued in 2020 and provides the local community with access to free and cheap groceries, fruit and vegetables. In 2020, we started visiting Bemboka once a month, setting up in the Memorial Hall. Both initiatives are greatly appreciated by the local community.

In common with the rest of the world, 2020 has been a challenging year for all. In our area, this challenge started at the end of 2019 when bushfires ravaged the NSW coast and many of our customers and communities lost their homes or were affected by the bushfires in many ways. Then came Covid19, further traumatising our communities.

We have worked hard during this time to get food and goods to people affected by the fires and Covid19, including partnering with a number of other charities including GIVIT, Two Good Co, Good360, Foodbank and OzHarvest to source and deliver items such as new mattresses, crockery, kitchens, new clothing, bedding, generators, solar panels, toys and so much more – where there was a need, we worked to fill it.

Our membership numbers continue to climb and as at 30 June 2020 we had reached 1400 members. Pantry membership is not compulsory, but membership has benefits – 5% discount on the shopping plus a gift bag of goodies when joining or renewing membership.

They say that imitation is the highest form of flattery, and in the reporting year **TWO** community pantries opened in the Bega Valley LGA, following our model. The first to open was the St George Uniting Church *Garden of Eden Pantry*, and we were a member of the steering committee to design and establish that pantry. They mainly service the Eden area, and opened late 2019. The second one was opened in early 2020 by the Sapphire Life Community Evangelical Church, and they service the Merimbula area. Their establishment adds to the convenience of customers and they are fortunate to have churches subsidising their activities. The Sapphire Community Pantry does not have that luxury and we continue to rely on cost-recovery and donations to operate and pay our fixed costs such as rent and power.

We continue to have tremendous community support and our reputation is high. Our volunteers are the backbone of everything we do, and it is not an exaggeration to say we could not operate without them. With over thirty volunteers regularly working at the Pantry, and others volunteering when they can, I feel blessed to know such a generous group of people. We also have several people who volunteer to fulfil their Centrelink obligations, and we thank them for choosing us to work with. As well, we also have some people who come with their NDIA carers, and gain confidence and skills by

being at the Pantry. It is wonderful to see the change in many, who arrive with fear and trepidation, and then blossom and grow in confidence. And when a volunteer leaves us to take up paid work – we are sad to see them go, but happy to see them start or continue a paid career.

We will keep making a difference in our community. No-one needs go hungry or do without. If a customer cannot afford to pay for their goods, we can provide them with free food hampers and direct them to other helping agencies. The Pantry provides a meeting place, even with Covid19 restrictions in place.

In the coming year we hope we can get return to normality although we know nothing will ever be the same again. We want to reinstate the activities we have had to put on hold due to Covid19. We will have completed our renovations of the Pantry, turning the loading dock area into a Council-approved food-safe premises, enabling us to run some demonstration cooking programs, and bringing back our coffee nook. We will continue to grow and refine what we do – and always keeping an eye out for areas where we can fill gaps or join in partnership with other helping agencies.

Thank you for your continuing support.

Christine Welsh

President

Our Vision, Mission and Values

Our vision, mission and values guide everything we do – they are the bedrock for our activities and our attitude. They are the **WHY** for our **WHAT**.

Vision

A community where everyone is nourished.

Mission

Supporting people to nourish themselves, their families and their communities

Values

Access to nutritious food is a basic human right. We are committed to responding to the needs of our community through focusing on food access and community connections.

Collaboration: We value all our partners, including members, customers, and volunteers in the mission to end hunger, knowing that working together we are stronger together.

Innovation & creativity: We strive to constantly evolve and evaluate, so we may implement the most effective strategies to achieve our mission.

Compassion & respect: We value and hold in high regard our staff, volunteers, partners, donors, and our community for whom we work.

Integrity: We conduct our work with fairness and transparency.

Passion: We do this work with a shared passion, because no one should face the day hungry.

Volunteer Board (2019-2020)

Thank you to our Board members who give freely of their time and knowledge. The Board meets at least five times per year and sets the strategic direction of the charity. Our board members are:

- Christine Welsh, President
- Peter Buggy, Vice President and Public Officer
- Emilie Bird, Secretary
- Kay Crocker-George
- Rebecca Hardiman
- Reka Upward
- Sharon Champagne

Membership of the charity, Sapphire Community Projects Inc is open to all. This allows you to attend our Board meetings, have input into the direction of the charity and stand for Board membership.

Volunteers

Over 30 volunteers gave 7,537 hours of their time, worth over

\$314,000

Without our volunteers, the work of our charity could not be done. We have a core of dedicated people who have been with us since the start. As well, we have a regular flow of new volunteers, people who are seeking paid employment and want to keep their skills current; others who are new arrivals in Australia, or in the area and seeking to make new friends; new retirees, and people whose circumstances have changed and they now have time they wish to give to the community. We also have several people who volunteer as part of their NDIS plan – being part of the community, gaining skills, socialising and realising their potential. It is wonderful seeing people who were socially isolated blooming and coming out of their shells in the supportive atmosphere at the Pantry.

Our volunteers offer their time and skills for many reasons, but mostly because they want to contribute to their community, helping others, enjoying being with other people.

We have many opportunities such as helping out at the mobile pantry; food rescue; deliveries; showing customers around; pricing and stacking shelves; preparing fruit and vegetables for sale; dealing with membership enquiries; database entry; operating the till; administrative tasks; packing groceries; computer mentoring; serving tea and coffee and socialising with customers; and leading cooking groups.

Over the past 12 months, we estimate that our volunteers have given over 7,537 hours of their time. Using ABS figures, which estimate volunteer time as \$41.72 per hour, our volunteers have donated over \$314,000 worth of labour¹.



¹ Figure based on ABS average hourly earnings estimate for volunteers, published on the Funding Centre." (<https://www.fundingcentre.com.au/grant/help>)

Programs – What we do

Sapphire Community Pantry

Our lead Program is the Sapphire Community Pantry which we established in 2017. At first we operated on Thursdays only, but over the past years we have extended our trading days so that we are now open three days per week – Tuesday, Thursday and Friday. In the next reporting year we will open an extra day. By having more opening days, we increase the convenience for our customers. And it's thanks to our volunteers that we are able to open on these extra days.

Is the food free at the Pantry?

Some people think that all our stock is donated. Sadly not - most of our food is purchased. Some of the food is purchased from another charity, *Foodbank NSW/ACT*; however, we also buy food from local and interstate wholesalers and retailers. To buy in more food, we place a small oncost to most items. This enables us to cover our rent, power, and the other costs of doing business, as well as to raise money for our projects or to cover the cost of giving away food. Even with the small oncost, our prices are incredibly low, often at 50% or less than the price you would pay in a supermarket for the same goods. This allows our customers to purchase good food on a limited budget. At times, we also receive donated food – excess produce from home gardens; excess eggs from commercial producers such as Bega Valley Eggs; delicious greens from Millingandi Greens; home pantry clearouts; and food rescued from supermarkets.

We know there are people who cannot afford to contribute towards our running costs so we provide food at no cost to those in the greatest need.

Food insecurity in Australia

Every year in October, Foodbank (Australia's major food relief charity) releases survey results into food and hunger in Australia. Key facts from the Foodbank Hunger Report 2019²:

- More than 1 in 5 Australians (21%) have experienced food insecurity in the last 12 months
- At least once a week 3 in 10 food insecure people go a whole day without eating at all
- Children represent 22% of all food insecure Australians
- The top 3 immediate causes of food insecurity are:
 - Unexpected bills or expenses (49%)
 - Living on a low income or pension (42%)
 - Having to pay rent/mortgage (34%)

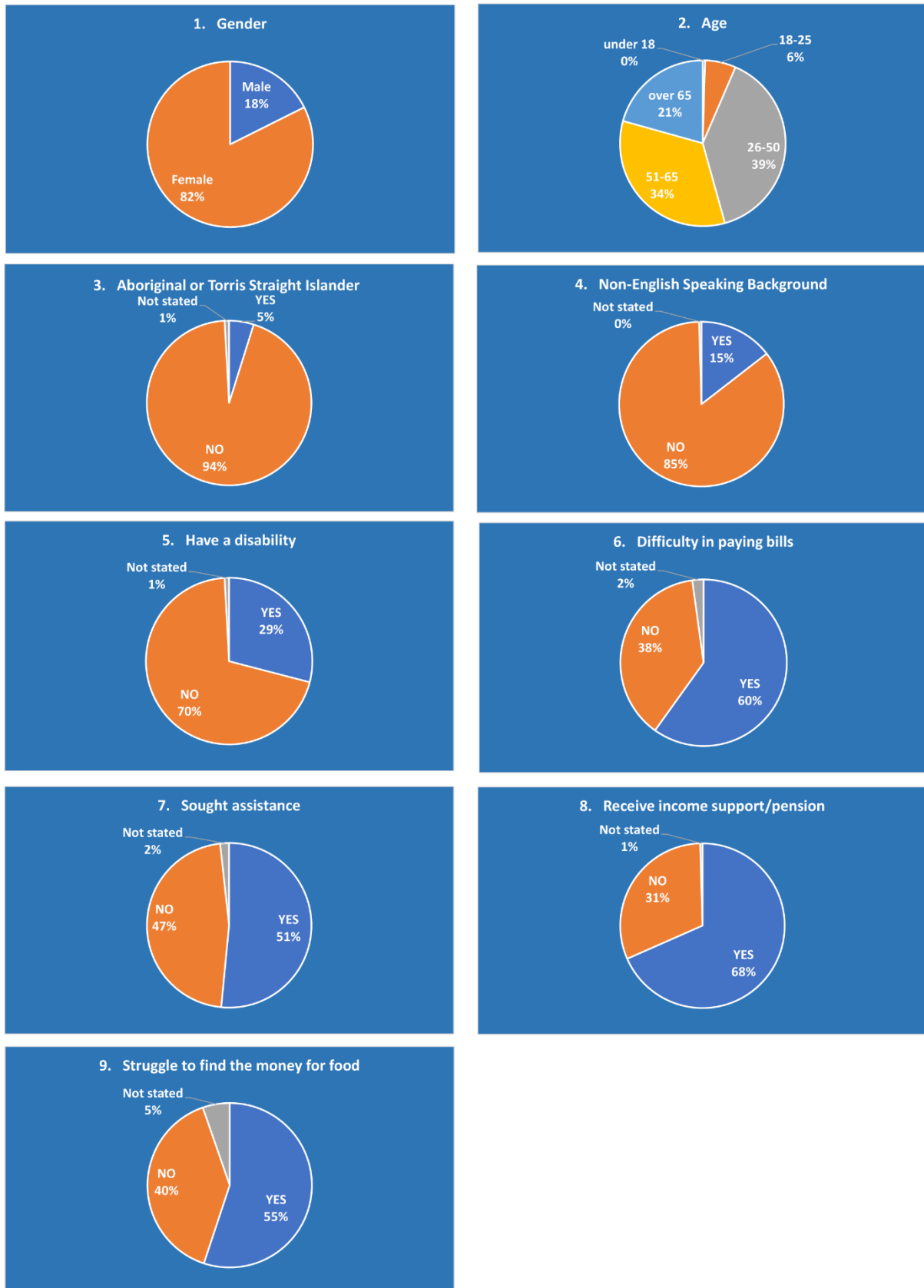
Our customers

Our "primary" customers are people suffering food insecurity, for whatever reason. It could be trying to live on a very low income; it could be a temporary setback with finances; or it could be losing a job. There are many reasons why people suffer food insecurity, but the Pantry has always operated under the principle of not asking questions. If you need cheap or free groceries, you're very welcome here. If people cannot afford to pay for their groceries, we have a mini pantry of donated food that we offer them. As well, we have been using Pantry funds to purchase Foodbank food hampers which we give direct to individuals or distribute through charities and the bushfire relief centres such as those at Quaama and Cobargo. We also have vouchers that we sell to charities to give to their clients. These vouchers cost the charity \$10 each, and the customer gets \$12 worth of pantry shopping. Because our prices are so low, this can mean the customer will end up with

² <https://www.foodbank.org.au/wp-content/uploads/2019/10/Foodbank-Hunger-Report-Infographic-2019.pdf>

groceries which would have cost them over \$40 if they had shopped at a supermarket. As well, all customers have access to free bread and rescued fruit, vegetables, and frozen meat.

Our Customers



Some 68% of our customers receive income support or a pension from the government, and 61% have had difficulty paying for utilities, rent, mortgage, rates, and loans over the past twelve months.

Additionally, more than half of our customers had struggled in the past twelve months to afford basic groceries such as bread, milk, and other food items.

Our customers come from all over the Shire, with 72% from postcode 2550 (Bega and surrounds), followed by 10% from postcode 2548 (Merimbula and surrounds), 5% from postcode 2549 (Pambula and surrounds), 4% from 2551 (Eden and surrounds), and 3% from postcode 2546 (Bermagui and surrounds).

In the 2019/2020 reporting year we had 9,946 transactions, an increase of almost 33% over the previous year (6,418).

When people join the Pantry as members for the first time, they are invited to fill out a small, non-identifying survey which gathers some demographic information. This information is useful for us as it gives us an indication of the profile of our customers – their ages, income source, level of food insecurity. There were a number of interesting changes from last year's statistics:

- An increase in the number of male membership (up 4%)
- An increase in the number of new members aged over 65 (up 3%)
- A decrease by 5% in the number of indigenous members
- A 1% increase in the number of people with a disability
- A significant increase in the number of people having difficulty paying their bills (up 8%).

In trying to draw some conclusions from these figures, one can only guess that due to the bushfires and COVID19 there has been an increase in free food and money available; government financial assistance has increased temporarily; more helping agencies are active in the area; and the resultant publicity has made more people aware of help they can receive. Many of our new customers have been affected by bushfires or COVID-19 and many of these people would not have come from previously disadvantaged groups.

Customer Service

In November 2019 the Pantry's excellent customer service was recognised when we were nominated for, and received a Customer Service Award at the Bega Valley Chamber of Commerce's Awards night. The Awards event was attended by Christine Welsh, President, and Kay Crocker-George, Committee Member and volunteer.

Who can shop at the Pantry?

The Sapphire Community Pantry was established to provide inexpensive and free foods and other items to people suffering from food insecurity. A deliberate choice was made to provide access to all*, without requiring Centrelink or other "proof of need" identification. We felt that people in need should have a stress-free, dignified, and









Pantry member number 1,000.

respectful experience. So, while our target customer group is people in need, we welcome anyone to come shop with us. Doing this enables us to buy more food for our customers.

* While the aim is to provide access to all, there are at times some products and donations provided for specific purposes or groups of people and they are reserved for those people.

We have four main customer groups:

			
<p>THE MAJORITY USER</p>	<p>TEMPORARY FINANCIAL HARDSHIP</p>	<p>ENVIRONMENTAL MEMBERS</p>	<p>SOCIAL CONSCIENCE MEMBERS</p>
<ul style="list-style-type: none"> • Low income earners • Families and individuals in crisis • New residents • Retirees • Single parent families • Unemployed • Homeless • People living with mental illness; disability • Students • Recipients of a government Health Care or Centrelink Card 	<p>Some people, due to a temporary change of circumstances need help. It may be because of reduction in wages; a large bill needing to be paid; unexpected expenses; illness or other reasons. The Pantry welcomes you to come shop with us, to get over that “bump in the road”. We don’t ask for, nor require, any information from you regarding your circumstances – just come in and shop. And when things get better financially for you, you are still welcome to come and shop with us and support our activities with your patronage.</p>	<p>You’re passionate about the environment. You hate seeing food wasted and ending up in landfill. You realise that sometimes the major manufacturers have hiccups in their production lines such as labels not being perfect, external packaging being torn (but the internal contents are still protected) or excess production. And that food that is close to or past its “best before” date doesn’t mean that it is unsafe to eat – it’s just the manufacturers dating system which estimates optimum flavour but it’s still tasty and safe.</p>	<p>You just want to support the Pantry by giving us your patronage. You may not necessarily need to watch your budget, but you like what we do, and realise that the more shoppers we have, the more food that is bought, then in turn, the more food we can buy and programs we can run.</p> <p>And if you want to, you can also donate money to the Pantry when you shop.</p>

Sourcing our food

The food and grocery items are sourced mainly from Foodbank, the nation's largest food rescue charity which obtains its stock from the food and consumable industries' excess or donated stock. It then on-sells this stock at very low prices to charities throughout Australia. We also receive rescued items collected by OzHarvest and SecondBite (such as bread, fruit, vegetables, and grocery items), the local community, local growers, home pantry cleanouts, food drives and community gardens.



In April, we were approached by a Sydney-based social enterprise *Two Good Co*, who work with women escaping domestic violence, providing them with catering and other training, and doing large-batch cooking. *Two Good Co* is supported by such luminary chefs as Neil Perry, Kylie Kwong, Matt Milan, Christine Manfield and Skye Gingell.

Two Good Co wished to provide us with free, quality frozen meals to give to our customers and other charities in the area. Of course we said YES, and up to the end of the reporting year we have distributed over 1500 delicious meals received from them. This relationship will continue over the next reporting year, and we hope, beyond.

"The kids loved the pasta dishes. We've been eating a lot of tinned and frozen food, so these meals, homecooked, really hit the spot. Thank you for what you are doing, and thank you to the people who cooked the meals. They really are delicious and helped us feel better. We've had a hard time since losing our home and belongings to the bushfires, and now this virus thing, it sometimes feels like one thing after another, but this gesture lifted our spirits"



GIVIT

goods for good causes

Just one of the items sought by the SCP and sourced by GIVIT – a complete Ikea kitchen donated to a mother of 6 who lost her home in the bushfires. With the help of numerous organisations including the SCP she is getting back on her feet.



Foodbank

Gerry Andersen, CEO of Foodbank visited the Pantry in January 2020. He's shown here with Tonia, Sue, Christine and Peter.



"Gerry Andersen, CEO of Foodbank NSW & ACT visited the Sapphire Community in Bega, checking out where some of the goods from 5 full semi-trailer loads of donated product have ended, up here on the Far South Coast.

Mr Andersen said "All these loads are brought to the coast by Bobbins Transport, we've seen fresh fruit and vegetables, eggs, and other nutritious food sent here to the Community Pantry, and also to Cobargo, Bega, and many other centres and villages in need."

Bushfire Relief

The Pantry helping out Patrick from Sapphire Coast First Aid Services with a bit of food until supplies can be organised from regular sources.

Patrick is helping care for a number of aged people who have temporary accommodation in the old Casuarina Nursing Home, part of which has been reopened to accommodate bush fire evacuees.

Pictured with Patrick is Jamie, also known as Shrek. Jamie, our gentle giant is too tall to fit in any photograph and his amazing laugh is a joy to hear.



Pericoe Bushfire Support with GIVIT



Sharing the joy. Gift vouchers from the customers of Fitness First Australia with Vicki Redmond representing the people of Pericoe. The vouchers were sourced through GIVIT - Goods For Good Causes via the Bega Valley Shire Council.

Food Rescue with Big W, Bega

The Easter Bunny was impacted by the lockdown caused by COVID19. But the bounty was not wasted – Big W generously gave us pallets of Easter eggs to give to our customers.



Cook and Connect – Chop Chat Chew

Getting together, making a meal, sitting down, and enjoying it are great ways of making connection and building community.

We were very honoured to be able to support a group of home-schooled teens on the autism spectrum with our cooking program. Three of our volunteers – Christine, Jacqui and Pam led the program. We used the Meals on Wheels premises in Bega (thank you MOW), and each week the teens would get together and cook something. They planned what they wanted to make the week before, and dishes ranged from Anzac biscuits, pizza, soups, stews, pasta, pancakes, fritters, to salads.

The cooking group has helped the teens gain confidence, and the parents are delighted to see them cooking at home.

Unfortunately, the second half of the year saw the arrival of Covid19, and we had to temporarily cease the cooking program. Both our volunteers, teens and their families are missing the program, but when safe we will return.

The Pantry will undergo renovations in the second half of 2020, with improvements to flooring, plumbing and equipment. When that is completed, we intend to conduct small cooking groups, at no cost. This will provide not just skill building, but an opportunity to meet, talk and socialise.

Coffee Nook

Last reporting year we received a grant from Uniting Ability Links, and purchased a commercial coffee machine, stainless steel benches and a bar fridge.

We now offer a small sit-down area for people to enjoy a well-made coffee or other beverage, with cake and biscuits. This is free, but we do encourage a gold coin donation if people can afford this.

Again, Covid19 has affected this activity, and because of social distancing, we are not serving sit-down coffees, but providing take-aways. That helps satisfy the need for a beverage, but it reduces the opportunity for people to socialise.

Be Connected

The *Be Connected* program is an Australian Government program to connect senior Australians to the internet. Last year we received a grant to purchase computers for this purpose. We have a computer mentor available to help people, one-on-one to learn how to email, use the internet, scan in photos, online safety, other topics. **Splash Internet** continues to provide free Wi-Fi internet to us and our customers. Again, because of social distancing due to Covid19, this activity has been scaled back.



Be Connected
Every Australian online.



Rural Outreach and Auspicing

BRAS (Bemboka Rural Area Support) is a small community group of women living in the Bemboka area who get together to run social activities and events for their community. Being an unincorporated association, there are many challenges to overcome including the cost of insurance for public events. Sapphire Community Projects is proud to be able to support BRAS, who in turn raise funds and/or donations of dry goods from the generous people of Bemboka for the benefit of the Sapphire Community Pantry and its customers.

We are also auspicing the activities of the Quaama Bushfire Relief Centre located at Quaama School of the Arts. Providing auspicing allows them to access grant opportunities and to use our public liability insurance coverage.



Community and Charity Partnerships

We offer the premises and services of the Pantry to other charities and services. We have hosted meetings, training sessions and other activities, all at no charge. We believe that it is important to share resources, information, and skills for the good of the community.

Community Partnerships

Our links with other organisations help us provide support not available to any single organisation in the Bega Valley. It is the core of “Supporting community”. The following is an example...

Bernie, from **The Disability Trust** rang. She’s supporting a young woman who has been homeless for a number of years – sleeping rough, couch surfing. She has an intellectual disability. Yesterday **Housing** found a house for her, and they only give them 48 hours to move in, or they lose the house. The young woman, let’s call her “Abby” had no food, furniture or household goods, and she didn’t get her pension for 2 days hence. Bernie rang to ask if we could help with food to tide her over, which we did. We also suggested she see the **Womens Resource Centre** for help with household items, and clothes, plus they have a washing machine she could use. We also gave Bernie the number of the **Social Justice Advocates of the Sapphire Coast** who can help with furniture and white goods.

Bushfire and Covid19 Response

The end of 2019 and 2020 have been difficult for everyone, not only in the Bega Valley. People have been stretched and traumatised, and at the time of this report, there appears no end to the Covid19 pandemic. The end of 2019 was disastrous for the people of the Bega Valley, when bushfires swept through the area, destroying homes, properties, livestock, native vegetation and wildlife, and sadly, causing serious injury and death to a number of people. Two-thirds of the Far South Coast was burnt, and eight lives lost.



The Bega Showgrounds Emergency Evacuation Centre - Photo: Josh Shoobridge



The Bega Showgrounds Bushfire Evacuation Centre - Photo: Josh Shoobridge



Captain Rod Parsons, Salvation Army and Christine Welsh, President of Sapphire Community Projects Inc at the Bega Showground Emergency Evacuation Centre

Two of the Pantry volunteers, Sue and Sharon, volunteered in the kitchen of the Bega Evacuation Centre located at the Showgrounds. Over two thousand people plus pets, horses, goats, rabbits, chickens camped there for a number of days during the worst of the fires, and they needed to be fed. Sue, Sharon and other team members worked non-stop, creating three meals a day for the evacuees, under very trying conditions.



The Pantry worked with Foodbank and other organisations to distribute food and groceries to where they were needed. *World Central Kitchen*, an international charity that provides meals at disaster zones, contacted the Pantry to provide its services. They ended up

working out of a commercial kitchen in Bermagui, and supplied delicious cooked meals and salads to people in the various evacuation centres in the Shire.



<https://wck.org/news/wck-in-australia>

After the fires, many people were left homeless, needing food, bedding, tools, housing, all manner of items. We were approached by a national charity *Givit* who offered to source needed items. Pantry customers, many of whom were bushfire victims or knew people who were, advised us what was needed and we passed those requests on to *GIVIT*. This resulted in an amazing array of goods, ranging from new mattresses, kitchen items, furniture, crockery, whitegoods, solar panels, vacuum cleaners, generators, water filters, food vouchers, sporting goods and toys, new clothing, bedding, and towels.





This is Cheryle and her pet lamb roast. Cheryle lives in Bemboka and is both a customer of the Pantry and a volunteer – she helps us when the Mobile Pantry comes out to Bemboka, as well as distributes food and other items to people in need in the Bemboka area. Thank you Cheryle, people like you are real community heroes



Nakayla Rootsey – not only does she volunteer at the Pantry, but she is also a Rural Fire Service volunteer.



The Hayward family –crafty crafters who created and donated oodles of beautiful scarves, beanies, shawls and socks which were given to bushfire victims. Lone (standing in the middle) also volunteers at the Pantry.

Waste Reduction and Recycling

We are very conscious of waste reduction and recycling. Where possible, we do not use plastic bags and we encourage our customers to bring their own shopping bags. If they forget, we have cartons available and multi-use bags for purchase at very low costs. Perishable food that is damaged and rejected by shoppers is taken to Potoroo Palace, a local wildlife refuge for their animals, along with left-over rescued bread.

Diversity, Inclusion and Access

The Pantry should reflect the community in which it lives. We work hard to provide a safe, non-discriminatory, and accessible venue within the constraints of a rented premises. Entry to the Pantry is accessible to people with limited mobility and vision. As the actual shopping area is quite small, we invite and encourage people in wheelchairs, with walking frames and other mobility aids to come

shop before the general public does. We also extend this invitation to people who have health, anxiety, or noise issues, offering them a quiet time to do their shopping.

We have a small area with toys, books and children's table and chairs where children shopping with their carers can play.

We welcome volunteers with all abilities, offering and creating roles to suit their particular skills and interests. We are proud to have several volunteers working with us as part of their NDIS program.

Looking Forward

In the coming year we will seek donors to enable us to purchase a van which we can fit out as a mobile pantry. We will go to Bemboka and Quaama on a regular basis, and to other areas if possible, depending on need and resources.

The bushfires and COVID19 cut short or severely reduced some of our activities. The need for Sapphire Community Projects is there, and we are increasingly being called upon by other organisations and individuals to provide support to the community.

Depending on restrictions caused by the pandemic, we hope to reinstate our cooking programs, training, and coffee nook, as well as being alert and responsive to community needs.

We will continue to provide volunteering opportunities to students, people with disabilities, and those needing to meet their Centrelink requirements. Many people also suffer from social isolation, and volunteering is a way to build and create friendships and connections.



Donate & Volunteer

You can help in several ways –

Giving Time



Not everyone can make a financial contribution. Maybe you could consider volunteering, either regularly or for special projects?

Call the Pantry on 0490 843 518 or email info@sapphirecommunity.org.au to discuss your options.

Giving Money



Every dollar donated helps feed a family. A \$10 donation will provide a food hamper to feed 4 people. To donate, call 0490 843 518 or email info@sapphirecommunity.org.au for more information. Sapphire Community Projects is an approved charity and receipted donations are tax deductible.

Giving Goods



You can help people suffering food insecurity in several ways. Food drives, pantry cleanouts, donating excess fruit and vegetables. Cafes, clubs, and restaurants donating meals or ingredients. Donating good excess or unwanted food helps reduce waste and food insecurity. Call us on 0490 843 518 to arrange pickup or email info@sapphirecommunity.org.au. We can arrange a regular pick up or pick-up on demand service for clubs and corporate commercial organisations.

Thank You to All of Our Donors, Supporters and Volunteers

Donors & Supporters

The Bega Valley is full of generous people and businesses. So many people, businesses and organisations have helped the Pantry be established and continue to operate. We thank you from the bottom of our heart for your continuing support.

- ABIKHAIR B
- Andrea Olson
- Anne Marshall
- Barry Munyard
- Bega District News
- Bega Valley Eggs
- Bega Valley Meats
- Bega Valley Medical Practice
- Bega Valley Shire Council
- Bemboka Lions Club
- Big W
- Bobbins Transport
- Bournda Retreat – Steve Ryan
- Brenda Bernasconi
- Bub’s Early Learning Centre, Bega
- Cherryl Fleming
- Chrisanthi McManus
- Christine Ellis
- Claire Cooper
- Claude & Helene Marmoux
- Coles Bega
- Colleen Stewart
- Corrine Markov
- Darcy Llewellyn
- Deanne Hardwick, Damige Investments
- Debra Gay Cushion
- Erin Threlfall
- Eveline Hofstett
- Foodbank NSW
- Frances Perkins & Gary Potts
- Gabrielle Powell
- GIVIT
- Good360
- Goodyear Autocare, Merimbula
- Graeme Clarke
- H Atkinson & S Lyle
- Inner Wheel Australia
- Isobel Slater
- Jan Morgan
- Jen Severn

- John & Sharon Champagne
- Joseph Zingarelli
- Kellie Wilson
- Kirsty J Keating
- L Pearson
- Leanne Britten
- Liz Curmi
- Lorraine Donne
- Lynette Hearfield
- Maddy Davis
- Mark and Sarah Andrews
- Mary Lightfoot
- Millingandi Greens
- OzHarvest Sapphire Coast
- Pamela George
- Pantry Volunteers
- Peta M Condon on behalf of Welsh prayer group
- Phil
- Philip King
- Quick N Easy Car And Dog Wash
- Rebecca Perry
- Rob Fischer
- Rosalind Falzon
- Ross Ridditt
- Sally Josh
- Sally Raspin
- Salvation Army Bega
- Sandra & Tony Vassallo
- Sangito Carey
- Sharon Grover
- Southern Women's Group
- Susan Bailey
- Susan Bear
- Sylvia Sheehan
- T SMITH
- Tamatha Butler
- Tanya Smith
- Theo's Pambula Fruit Market
- Timothy Begbie
- Two Good Co
- Verna Mackintosh
- Veronica Keating
- Victoria Smith
- Wayne & Angela Keith
- Westpac Banking Corp - Bega
- ... and lots of anonymous donors, backyard growers and food donors

Volunteers

Volunteers – without you we couldn't operate. Throughout the year you have turned up, cheerfully worked, given your time and served our customers. We volunteer for all manner of reasons, but you all share two things in common – you want to give back to the community and do so in a non-judgemental way.

The following generous people gave their time to support the work of Sapphire Community Projects and the Sapphire Community Pantry during the period 1 July 2018 and 30 June 2019. Some have moved on – to paid work, study, family reasons. Thank you. The list might not be perfect so if we have left you off, let us know. We appreciate you just as much.

James	Aulbury	Jacqui	Carter
Stacey	Blundell	Sharon	Champagne
Poppy	Benton	Jamie	Cutajar
Lesley	Bull	Kay	Crocker-George
Peter	Buggy	Sharon	Diamante
Ramona	Curmi	Greg	Dive
Yvonne	Burman	Andrew	Duchesne

Jenny	Foster-Chrome	Noah	Pittolo
Dorothy	Goward	Charlotte	Quennell
Lorna	Glenn	Nadine	Quennell
Brandon	Hardiman	Alan	Rootsey
Kim	Hitchcock	Nakayla	Rootsey
Ione	Hunter	Sue	Rootsey
Geoff	Johnston	Josh	Shoobridge
Leonie	Johnston	Sharon	Smith
Clancy	Kelly	Tonia	Smith
Janet	Kieltyka	Alex	Smith
Pam	McCambridge	Bec	Stevens
Christine	McDowell	Nick	Sticoth
Sue	Mackinnon	Mylyn	Tumanda
Kirsty	Mackinnon	Brett	Upward
Jo	Oastler	Sue	Watson
Penny	Mitchell	Christine	Welsh
Ian	Powell	Sarah	Young



For National Volunteer Week, our bravest volunteers showed off their dancing skills in a short video. Tremendous fun, a triumph of enthusiasm over skill.

Sapphire Community Projects Incorporated Financial Position

The 2019-2020 year is characterised by significant growth, upheaval due to circumstances way out of our control and tremendous change and challenges. From a financial perspective, we have performed well and our small size as an organisation has enabled us to be flexible and adaptable to the changes imposed upon us. The Balance Sheet and Profit & Loss Statements for the year are provided with an explanation of the figures and a brief analysis.

Sapphire Community Projects Inc

Balance Sheet

As at 30/06/2020

Cash basis

	30/06/2020
Assets	
Cash at bank	103,554.05
Cash on hand	250.00
Deposits & Bonds	2,100.00
Fixed assets, accumulated depreciation	(35,327.50)
Fixed assets, at cost	35,327.50
Fuel Cards & Advances to Volunteers	0.98
Inventory (Stock on hand)	8,727.60
Total — Assets	114,632.63
Liabilities	
Grants	
Government Grants accountable	3,600.00
Grants Non-Government accountable	20,000.00
Total — Grants	23,600.00
Payroll Liabilities	
Payroll liabilities (Income Tax & Superannuation)	399.50
Provision for leave	511.97
Total — Payroll Liabilities	911.47
Tax payable	(401.83)
Vouchers Outstanding	2,740.00
Total — Liabilities	26,849.64
Net assets	87,782.99
Equity	
Retained earnings	87,782.99
Total equity	87,782.99

Sapphire Community Projects Inc
Profit and Loss Statement
For the period from 1/07/2019 to 30/06/2020
Cash basis

30/06/2020

Income	
Donations And Bequests	
Donations in	10,189.63
Fundraising	23,179.30
Non-Government Grants (accountable)	35,214.58
Non-Government Grants (not accountable) & Sponsorship	3,500.00
Total — Donations And Bequests	72,083.51
Revenue from Government	
Revenue from government (including grants)	13,764.00
Goods or Services	
Association Fees	38.19
Cost Recovery	121,415.86
Pantry "Membership"	1,129.40
Training	322.45
Vouchers	1,360.00
Total — Goods or Services	124,265.90
Investments	
Interest	59.69
Other Income	
Other income	10,000.00
Total — Income	220,173.10
Less: Expenses	
Employees	
Wages & salaries	25,695.02
Grants and Donations in Australia	
Donations Out	22,467.40
Other	
Advertising & Promotions	445.00
Bank charges	342.23
Equipment	2,084.12
Fittings & Fixtures	243.64
Fixed assets - depreciation	17,090.18
Insurance	2,572.18
Motor vehicle expenses	3,559.15
Operating Costs	10,160.09
Purchases (Stock)	64,717.10
Rent	17,169.60
Training	1,541.24
Utilities	1,144.40
Total — Other	121,068.93
Total — Expenses	169,231.35
Net profit (loss)	50,941.75

Notes regarding 2019-2020 Financial Year

Assets

Fixed assets, accumulated depreciation

Assets have been written down using the Australian Government's/ATO's Instant asset write-off for eligible businesses and represents the taxable value rather than the value should the assets be liquidated.

Inventory (Stock on hand)

The value shown represents an approximate value of stock on hand.

Liabilities

Grants

Government Grants accountable

The value shown (\$3600) represents the 2020 DSS Grant for volunteers which was received on 23 June 2020 but not yet spent. The funds will be used for volunteer fuel costs and volunteer training.

Grants Non-Government accountable

The value shown (\$20,000) represents a grant by Inner Wheel Australia towards the mobile pantry purchase and fit out of a vehicle.

Income

Donations And Bequests

Donations in

"Donations in" are small donations made by customers shopping at the Community Pantry.

Fundraising

The amount shown is for all receipted donations made to Sapphire Community Projects Inc. It includes a donation of \$11,500 made by a donor who does not want their details known and requested the funds be passed onto the unincorporated association, the Quaama Bushfire Relief Community. The Quaama Bushfire Relief Community is partially auspiced by Sapphire Community Projects Inc (insurance and rental agreement) but otherwise operates independently.

Non-Government Grants (accountable)

Grants included:

CCBRF (Cobargo Community Bushfire Relief Fund) - \$5,000.00

Inner Wheel Australia \$20,000.00

Clubs Grant 2018 \$454.58 (Community Cooking unspent and carried over from 2018-2019)

Feed Appeal 2019 \$9,760.00

Non-Government Grants (not accountable) & Sponsorship

Grants included:

Bemboka Lions Club \$500.00

Westpac Bank \$3,000.00

Revenue from Government

Revenue from government (including grants)

BVSC Council EPA Food Donation Education Grant (fridges and freezers) - \$4,418.00

DSS Grant 2019 -\$5,000.00

Note the DSS Grant was received in the 2018-2019 year and \$4,488.50 was carried over into the 2019-2020 year. The amount spent in the 2019-2020 year is shown as part of *Revenue from government (including grants)* although technically, the grant was made in the previous financial year. Our method of tracking grants has been changed for new grants, so they are included as income for the year received rather than the year spent. This means the balance of the 2018-2019 DSS Grant and the whole of the 2020-2021 Grant are shown as part of the value "Revenue from government..."

Get Online Week (GOLW) Event Grant \$1,500.00 plus GST

Be Connected: Community Engagement Grant - Round 2 \$1,500.00 plus GST

Other Income

Boosting Cash Flow for Employers (ATO payment to employers for COVID-19) - \$10,000

Grants and Donations in Australia

Donations Out

Friends of the Quaama Hall - Quaama Bushfire Relief Community \$11,500

The remainder is comprised of:

Donations of food to other organisations and individuals

Donations of goods and gift cards that came into our possession

Donations of food vouchers to other organisations or individuals.

It does not include the value of goods and services which were arranged by Sapphire Community Projects Inc which did not come into our possession or passed through the organisation that were not included in inventory (e.g. some of the bushfire emergency donations). The reason for their exclusion was these items were received on an agency basis and were passed on as soon as practicable after receipt. Organisations such as GIVIT, Good360 and Foodbank were instrumental in providing these goods including household items, generators, toilets, building materials and food. The value of these goods and services is estimated at approximately \$300,000

Net profit (loss)

The "net profit" for 2019-2020 is \$50,941.75; however, this includes unspent grants including \$20,000 towards the purchase of a vehicle for the mobile pantry.

While the net profit represents a significant increase on the previous year, it should be noted that the amount of “Donations And Bequests” (including non-government grants) came to \$72,083.51. In addition, “Revenue from government” for the year was \$13,764.00. This means a total of \$85,847.51 revenue was from donations and grants. Donations in relation to the bushfires and COVID-19 have greatly altered the figures for 2019-2020 and will continue to do so for the coming year.

Compared to the Previous Financial Year

The following table compares our performance to the previous financial year. The categories for Income & Expenses are those used by the ACNC for reporting purposes. In line with ACNC reporting, values for 2019-2020 are rounded to the nearest dollar.

Income	2018-2019	2019-2020	Change	% Change
Total Gross Income From Government Grants	\$8,500.00	\$13,764.00	\$5,264.00	+ 62%
Total Gross Income From Other Revenues	\$0.00	\$10,000.00	\$10,000.00	NA
Total Gross Income From Donations And Bequests	\$16,730.00	\$72,084.00	\$55,354.00	+ 331%
Total Gross Income From Goods or Services	\$110,528.00	\$124,266.00	\$13,738.00	+ 12%
Total Gross Income From Income Investments	\$27.00	\$60.00	\$33.00	+ 122%
Total Income	\$135,785.00	\$220,174.00	\$84,389.00	+ 62%
Expenses				
Total Expenses From Grants and Donations in Australia	\$1,170.00	\$22,467.00	\$21,297.00	+ 1820%
Total Expenses Other	\$102,476.00	\$121,069.00	\$18,593.00	+ 18%
Total Expenses From Employee	\$0.00	\$25,695.00	\$25,695.00	NA
Total Expenses	\$103,646.00	\$169,231.00	\$65,585.00	+ 63%
Net Surplus (Deficit)	\$32,139.00	\$50,943.00	\$18,804.00	+ 59%

Balance Sheet Performance	2018-2019	2019-2020	Change	% Change
Total Assets	\$48,955.00	\$114,633.00	\$65,678.00	+ 134%
Total Liabilities	\$5,851.00	\$26,850.00	\$20,999.00	+ 359%
Net Assets/Liabilities	\$43,104.00	\$87,783.00	\$44,679.00	+ 104%

Analysis

The most important thing to note from the above table is the significant change in revenue from donations and non-government grants. This change is expected to be temporary. This is largely due to the impact of the bushfires and COVID-19. Our increase in surplus is due mainly to non-government grants yet to be spent at the end of the financial year.

The Pantry side of operations is reflected by the “Income from goods and services”. While up 12%, it should be noted that “Other Expenses” which includes the costs of buying good and delivering our services has grown by 18%.

The other point to note is we now have “Expenses from Employees” which we did not have before. This expense was planned and in line with the growth of the Pantry.

Over the first part of the year, the Pantry experienced strong growth. In the second half of the year, while revenue is up, it has been impacted by increased competition with a new player in the community pantry sector impacting on revenue, particularly from the Merimbula & Wyndham areas. It is not possible to quantify this impact as it coincided with the impact of the bushfires, COVID-19 and the temporary supply of free food via a Sydney-based organisation.

To some extent, we have been able to mitigate the impact of this on revenue by operating a “mobile pantry” service in Quaama and Bemboka.

For the 2020-2021 year, it is expected that both revenue and expenses will decline due to an expected fall in both donations and grants; however, the overall Sapphire Community Projects Inc remains in a strong position with an expectation of maintaining our already good financial position. This will give us the flexibility to return more to the community and an opportunity for increasing our ability to respond to a changing operating environment.



Supporting community