

# Welcome to Lake Macquarie Interagency 3 October 2024

**LAKE**  
MACQUARIE  
**CITY**

**9.35 Welcome and Acknowledgement**

**9.40 Guest Speakers**

**10.30 Morning Tea**

**10:50 Guest Speaker continued**

**11:00 General Updates from attendees**

**11.30 Close**



## **Acknowledgment of Country**

*I would like to acknowledge the Traditional Custodians of the land on which we are meeting today, the Awabakal People and acknowledge the Aboriginal and Torres Strait Islander people who now reside in this area. I extend that respect to Elders – past and present – and emerging cultural knowledge holders.*

A scenic coastal landscape featuring a cliffside in the foreground with green vegetation and a large, gnarled tree branch. The ocean stretches to the horizon under a clear blue sky. The text is overlaid on the left side of the image.

# **Hunter Adults Financial Collaborative**



**HUNTER ADULTS FINANCIAL COLLABORATIVE**

**A HELPING HAND FOR INNOVATIVE IDEAS**

**“MISSION STATEMENT“**

**“To provide personalised practical and financial help to set people in need on the path to self-sufficiency through employment”**

**“VISION STATEMENT”**

**H AFC aims to become a specialist provider of employment and business start-up support in the Hunter Region, providing a unique service tailored to the individual needs and goals of disadvantaged adults”.**



## GoldenStar Cleaning

- a) Together we assisted in development of their Business Plan and feasibility studies.
- b) Assisted and arranged applicable legal contracts, partnership etc
- c) Register Company Name, TFN's, Public Liability Insurance, Workers Compensation, set up Business Bank Account, GST etc



- **Resume writing, interviewing skills and basic computer sessions**
- 1) past 12 months we have conducted several of these courses.
- 2) Funding through grants and donations from various entities in Newcastle & Lake Macquarie (including Lake Macquarie Council) allowed us to facilitate these sessions which are necessary & have been incredibly successful



## • ZARAS HOUSE CHALLENGE

- As a small NFP charity we are flexible & prepared to take on any challenge
- We have been able to obtain, through donations and minimal costs
  - 20 fully serviced sewing machines
  - 2 overlockers
  - 2 sewing cabinets
  - 12 pairs of scissors
  - A incredible amount of fabric
  - Total cost to HAFC \$570- helping 20+ families



People are always willing to help.  
NOT always about money!!!!





A scenic view of Lake Macquarie from a cliffside. The water is a vibrant blue-green, and the sky is clear and bright. The foreground shows a rocky cliff with some green vegetation and bare branches. The text is overlaid in a large, bold, black font.

# Lake Macquarie Financial Counselling Service

What is Financial Counselling?

# We are not...

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A Financial Counsellor is not a Financial Planner or a Financial Advisor.

We hold different qualifications, and our areas of expertise also differ greatly.

Planners and Advisors can be commission based and/or charge fees. They are for people who may require financial advice or wealth management.

A Financial Counsellor is government funded and therefore impartial. We are community based and unable to charge a fee for our service.

*Why is this important to know?*  
Creditors know the difference!

A Financial Counsellor can provide a range of support for people experiencing **financial hardship**.

## **A Financial Counsellor can:**

- Help a client gain a clear understanding of their current financial situation.
- Develop budgeting skills.
- Explore options to manage debt.
- Advocate with creditors if appropriate.
- Refer to other services where necessary.

We can provide  
information  
about:

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Credit & debt related matters

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Consumer rights

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Debt collection practices

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Financial hardship assistance

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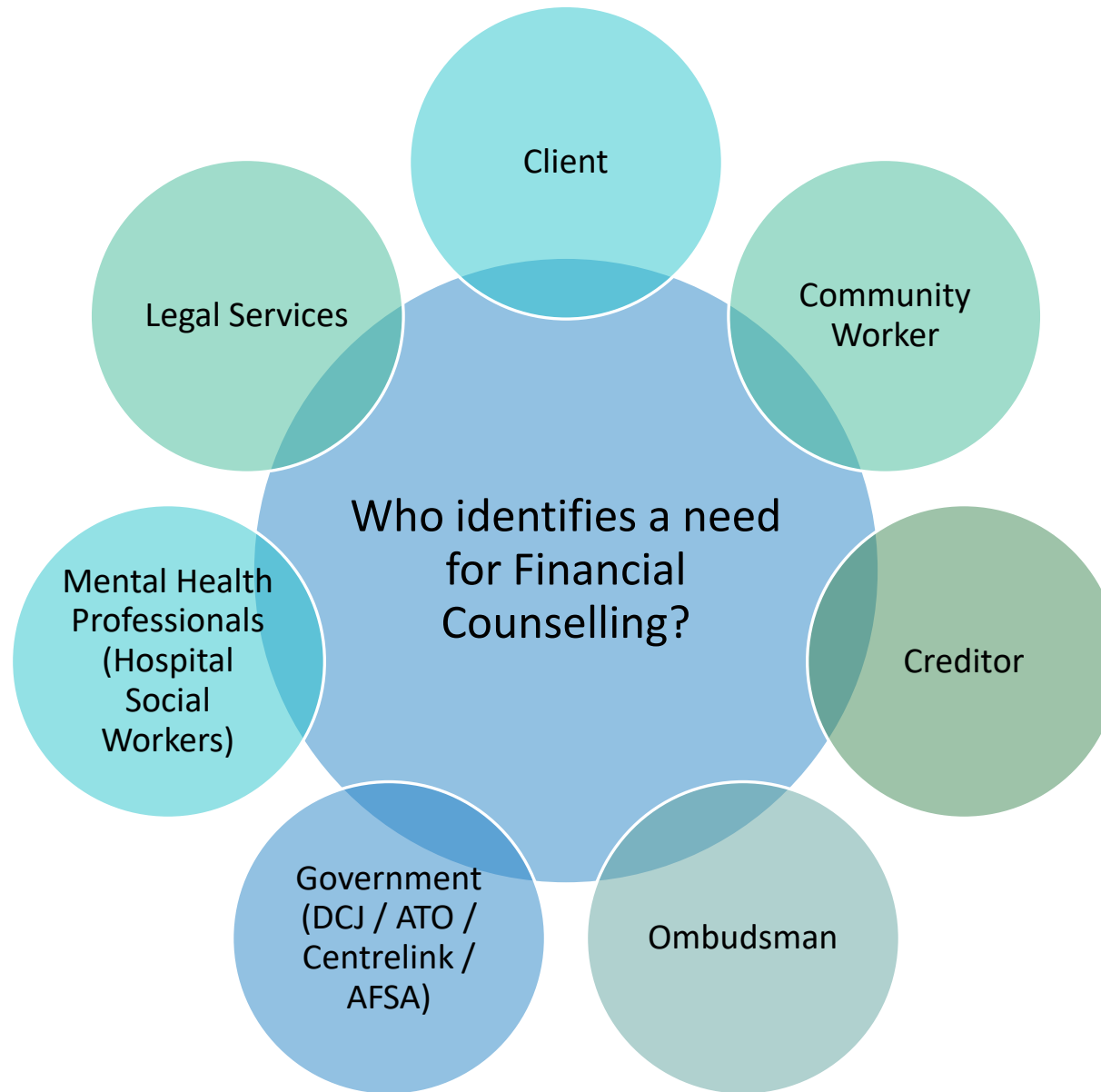
Realistic payment plans for debts

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Pros and cons of bankruptcy

## What issues are we seeing?

- Cost of Living
- Tax Debts
- Mortgage Stress
- Rental Arrears
- Separations
- Domestic Violence (including Financial Abuse)
- Small Businesses \*
- Addiction
- Legal Action has commenced





# What to expect in the first Financial Counselling session

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Often a client will say they feel nervous, emotional and/or shame.

I clarify that whatever we discuss is confidential (but that I am also a Mandatory Reporter) and outline what we are going to do during the session:

- Complete a Statement of Financial Position.
- Discuss options regarding bills and debts.
- Create an Action Plan based on what we discuss.

# Empowering a client

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Acknowledging that finances are private, managing them can be overwhelming and what they are feeling is normal.

The Action Plan:

- Financial Counselling is client-directed. They make the decisions!
- Encourage self-advocacy\* (capacity, individual situation, options).
- Reframe – what can be viewed as less desirable options (like bankruptcy) are still options.

\* Financial Counsellors and advocacy - what we take into consideration.

# HOW TO REFER

## 1. AGENCY EMAILS SERVICE DIRECTLY

Complete referral form OR email and provide client details:

- Full name
- Date of Birth
- Address
- Contact number
- Brief backstory
- “Client consents to being contacted”

## 2. CLIENT DIRECT

# Lake Macquarie Financial Counselling Service

Katie McVie  
Financial Counsellor

80 Hayden Brook Road  
Woodrising  
NSW 2284

(02) 4950 5108  
[financial@woodrisingnc.org.au](mailto:financial@woodrisingnc.org.au)

# Case Study

- Josh & Jane have been together for 7 years.
- They have 2 children aged 1 & 4.
- Josh works full time.
- Jane has been a stay-at-home parent since their 1<sup>st</sup> child was born.
- They have a home with a joint mortgage.
- They have a car each which are secured by loans and both in Josh's name as well as individual debts to Afterpay, Zip, etc.

Josh and Jane separate.

# Presenting Client: Jane

- Josh has vacated the family home and obtained rental accommodation.
- Josh has stopped paying the mortgage, associated bills and car loan payments for the vehicle Jane drives.
- Jane has applied for the Centrelink Single Parenting Pension and Family Tax Benefit.
- Josh has given Jane \$50 for child support “a couple of times”, but it is not regular.
- Jane currently has primary care of the children.
- No formal custody arrangement or financial settlement has been discussed.

## Presenting Client: Josh

- Jane has moved out of the family home and relocated to Sydney with the children to live with her parents.
- Josh has hardly seen his children in several weeks even though he has made repeated requests for shared custody.
- Jane has formally filed for child support, stating she has 100% custody of the children.
- Josh has continued to pay for both vehicles, the mortgage and utility bills but is now starting to fall behind.
- Josh may not be eligible for Legal Aid and is unable to afford legal advice.



# Questions?

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# Bungree Aboriginal Association

A scenic view of a coastline. In the foreground, there is a cliffside with green vegetation and some bare, light-colored branches. The ocean is a clear, vibrant blue, extending to the horizon under a bright, clear sky. The text "Bungree Aboriginal Association" is overlaid on the left side of the image in a large, bold, black font.



# Bungree

ABORIGINAL ASSOCIATION

We wish to **acknowledge** the **custodians** of the land we are meeting on, the **Awabakal people**. We would also like to **acknowledge** and respect their continuing culture and the contribution they make to the life of this region.



# About Bungree Aboriginal Association

*Serving our local community since 1995*

Bungree is a large, multi service Aboriginal community organisation delivering a diverse range of services, programs and products to Aboriginal and non-Aboriginal people through our five (5) operating sections:



Bungree operates and delivers across multiple Local Government Areas including Central Coast, Lake Macquarie, Cessnock, Maitland, Newcastle, and Port Stephens.

Bungree's primary office is located at Gosford on the Central Coast with a office at Cessnock.

# About Bungree Aboriginal Association

*Serving our local community since 1995*

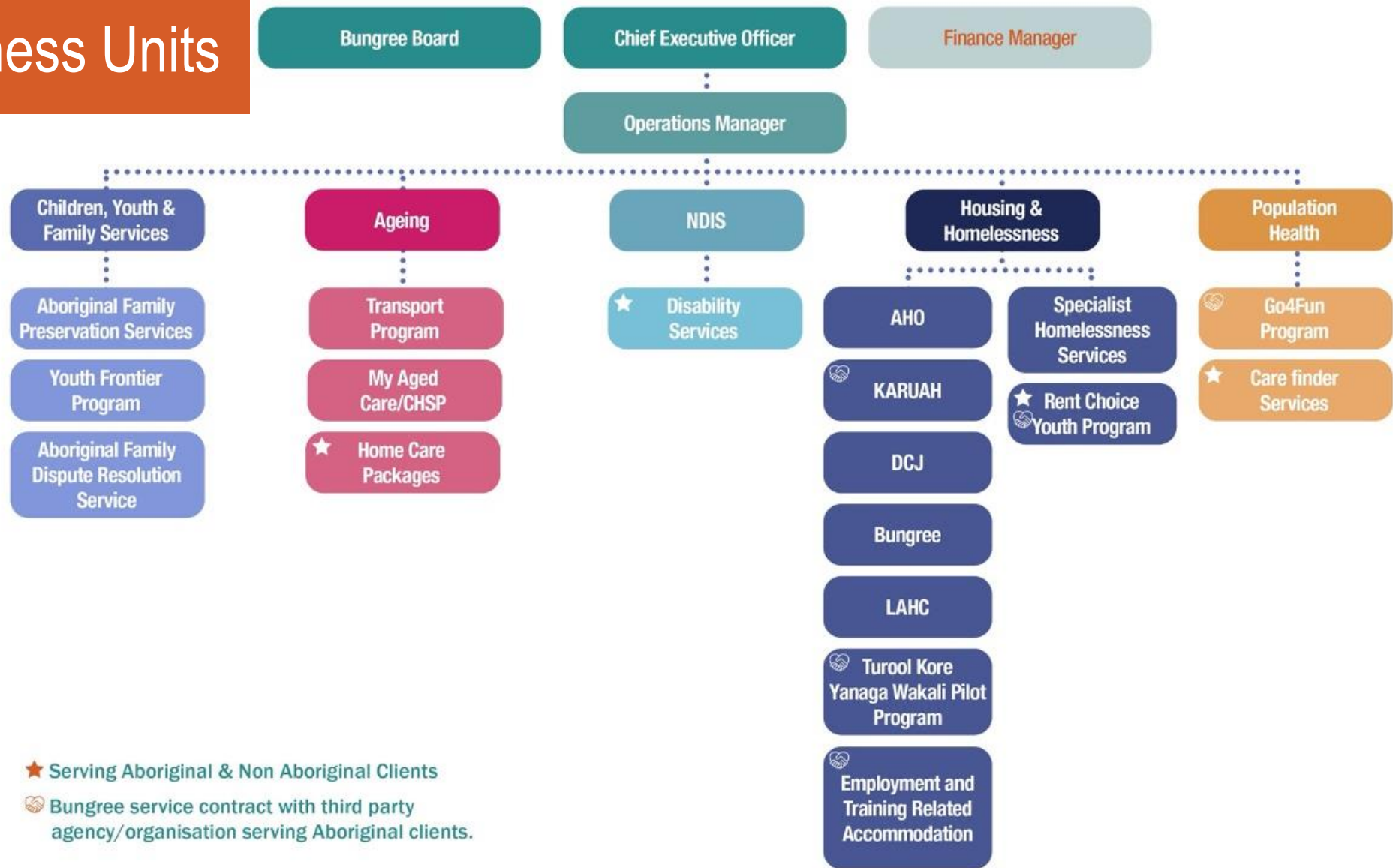
**We strive to improve the lives of our communities through high quality service delivery, fostering meaningful collaborations and influencing positive social impacts.**



# Bungree's Vision



# Bungree Business Units



★ Serving Aboriginal & Non Aboriginal Clients  
 🤝 Bungree service contract with third party agency/organisation serving Aboriginal clients.



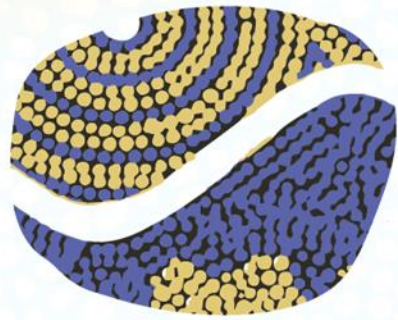


# Bungree's Accreditations and Registrations



**Bungree Staff also hold other qualifications aside from their daily roles as Facilitators and Practitioners.**

**7** Aboriginal Health Practitioners, **11** Name Narrate Navigate Facilitators, **10** Love Bite Facilitators,  
**3** Family Dispute Resolution Practitioners / Family Conferencing Practitioners / Accredited Mediators



Bungree  
CHILDREN, YOUTH & FAMILY SERVICES

# Children, Youth & Family Services



Bungree Children, Youth & Family Services offers a range of support services for children, young people and their families in our community.

## Programs



**Aboriginal Family  
Dispute Resolution**

We are a Team of 3 Family Dispute Resolution Practitioners, registered under the Attorney Generals Department.

Accreditation under the National Mediators Accreditation Scheme (NMAS), Family Group Conferencing Facilitators (FGC), and training as Child Inclusive Practitioners.

Jenelle Iakopo, Amber Cheney & Michelle Schumacher

# Aboriginal Family Dispute Resolution



The Aboriginal Family Dispute Resolution program (AFDR) is a service that provides mediation to support separated families to come to their own agreements in relation to parenting plans, and the division of property and assets.

The program ensures that family disputes are resolved in a culturally safe and appropriate manner and aims to resolve cases outside of court.

Under the recent changes to the Family Law Act 1975, the law now requires families affected by separation who have a dispute about the care of children to make a genuine effort to try to sort it out through Family Dispute Resolution (FDR) prior to filing an application for parenting orders with the courts.

# Finance – supporting financial needs



Separations are a time of big change in all areas of life. The flow on effect to finances can be one of the biggest challenges and causes of stress and conflict for families.

Part of Mediation process is to support families in discussing and reality testing agreements made to ensure that the decisions made are fair, equitable, and in the best interests of the children.

Our role as mediators is to be a neutral party and while we are unable to give our advice or opinions, we can support families with:

- Referrals to services for financial and legal advice and support.
- Referrals to other services that we might identify the family may need.
- Providing links to information such as the:

Family Circuit and Family Court of Australia website:

[Finances and property: Overview | Federal Circuit and Family Court of Australia \(fcfcoa.gov.au\)](https://www.fcfcoa.gov.au/finances-and-property/overview)

Services NSW - :

[Contact Child Support - Accessing our services - Services Australia](https://www.services.nsw.gov.au/contact-child-support)

When decisions cannot be reached in mediation, documentation is provided to families to lodge the matter to the courts, where the judge will ultimately make the decisions.

# How the Court decide financial Cases



**The following information can be found on the Family Circuit and Federal Court of Australia website:**

There is no formula used to divide your property and finances. If you are not able to reach an agreement at dispute resolution, your matter may progress to a hearing. No one can tell you exactly what orders a judicial officer will make, but an experienced family lawyer can, in many cases, predict a range of outcomes based on a given fact scenario.

The decision is made after all the evidence is heard and the judicial officer decides what is just and equitable (fair according to the law) based on the unique facts of your case.

The [Family Law Act 1975](#) sets out the general principles which the Court considers when deciding property settlement cases (see sections 79(4) and 75(2) in relation to marriages, and sections 90SM(4) and 90SF(3) in relation to de facto relationships).

# How the Court decides...



The general principles are the same, regardless of whether the parties were in a marriage or a de facto relationship, and are based on:

1. The assets and liabilities of you and the other party individually and jointly (i.e. what you own, and what you owe), and what they are worth.
2. The direct financial contributions by each party, such as property you each had when you began to live together, and your wage and salary earnings while together.
3. Indirect financial contributions by each party, such as gifts and inheritances from family members.
4. Non-financial contributions to property, such as renovations to a home, management of investments, or running a business
5. Contributions to the welfare of the family, such as caring for children and doing housework.
6. each party's future needs – a court will take into account things like age, health, financial resources, care of children and ability to earn.

# Options for delivery of Mediation & Safety Considerations

There are several ways in which mediation can be delivered and this is decided as result of considering practitioner assessments and clients views.

**Safety and Suitability** is being assessed throughout the whole FDR process, including the intake, pre-mediation assessments and mediations.

## Mediation Delivery

Some of the ways mediation can be delivered are:

- Face to face – in office.
- Online.
- Shuttle – online or face to face.

**60i Certificates** – This is the documentation required for parties to lodge a matter with the courts.

60i Certificates can be issued when:

- A party refuses or does not attend mediation.
- A Practitioner assesses the circumstances as ‘not suitable’ for mediation.
- Mediation was attended by both parties and genuine effort is made to resolve issues but agreement was not reached.
- One party attended and made genuine efforts and the other party did not.
- Mediation was commenced and then reassessed as not suitable by the Practitioner.



# Child Focused Practice

During FDR process, families will discuss the issues in dispute and consider different options while being encouraged to have their child's best interests at the centre of the mediation.

We also have Child Inclusive Practitioners who are able to provide consultations with children. Child Inclusive practice provides an opportunity for children to talk independently with a trained child consultant in a safe supportive and comfortable environment.

This process gives the children and young people the opportunity to have a voice and be present in the mediation without physically being in the room.



# Eligibility

Bungree AFDR service is available to Aboriginal families residing in the Central Coast, Newcastle, Lake Macquarie, Port Stephens, Maitland, & Cessnock Local Government areas.

Currently this is a fee-free service, funded under the Commonwealth Attorney Generals Department.



# How to refer to our FDR

**Phone – 02 4350 0100**

**Email: [AFDRreferral@bungree.org.au](mailto:AFDRreferral@bungree.org.au)**

**In office:**

**-326 Mann Street, Gosford, NSW, 2250**

**-141 Vincent Street, Cessnock, NSW, 2325**

**Service Providers – can email referral form directly to AFDR email.**

**Self- referrals are also welcomed.**



**THANK YOU FOR YOUR TIME**

**Any Questions?**





# Healing Path to Wellness Safe Space



# #thereishope

Thursday October 3, 2024



# TESTIMONIALS

- Client A - 4 year chronic neck pain post car accident - pain induced Anxiety, Depression symptoms resolved
- Client B - Chronic anxiety related chest pain
- Client C - Chronic 20 year PTSD symptoms removed
- Client D - 40 year trigger of epilepsy resolved
- Client E - post DV family art therapy sessions reduced stress significantly.
- Client F - PTSD leading to suicidal ideation – symptoms resolved and now actively helping men in mental wellbeing



# INTRODUCTION

- Health promotion charity with DGR status
- Launched in 2019 in Pelican, Lake Macquarie.
- 2021 we launched second location in Morisset.
- In March 2021 we received the Beneficiary award at Lake Macquarie Mayoral Dinner.
- We launched Lake Macquarie's mental health awareness event called, "Chalkin' About Mental Health."
- WDO registered organisation for state debt reduction.
- Non-for-profit: offer affordable and subsidised services.





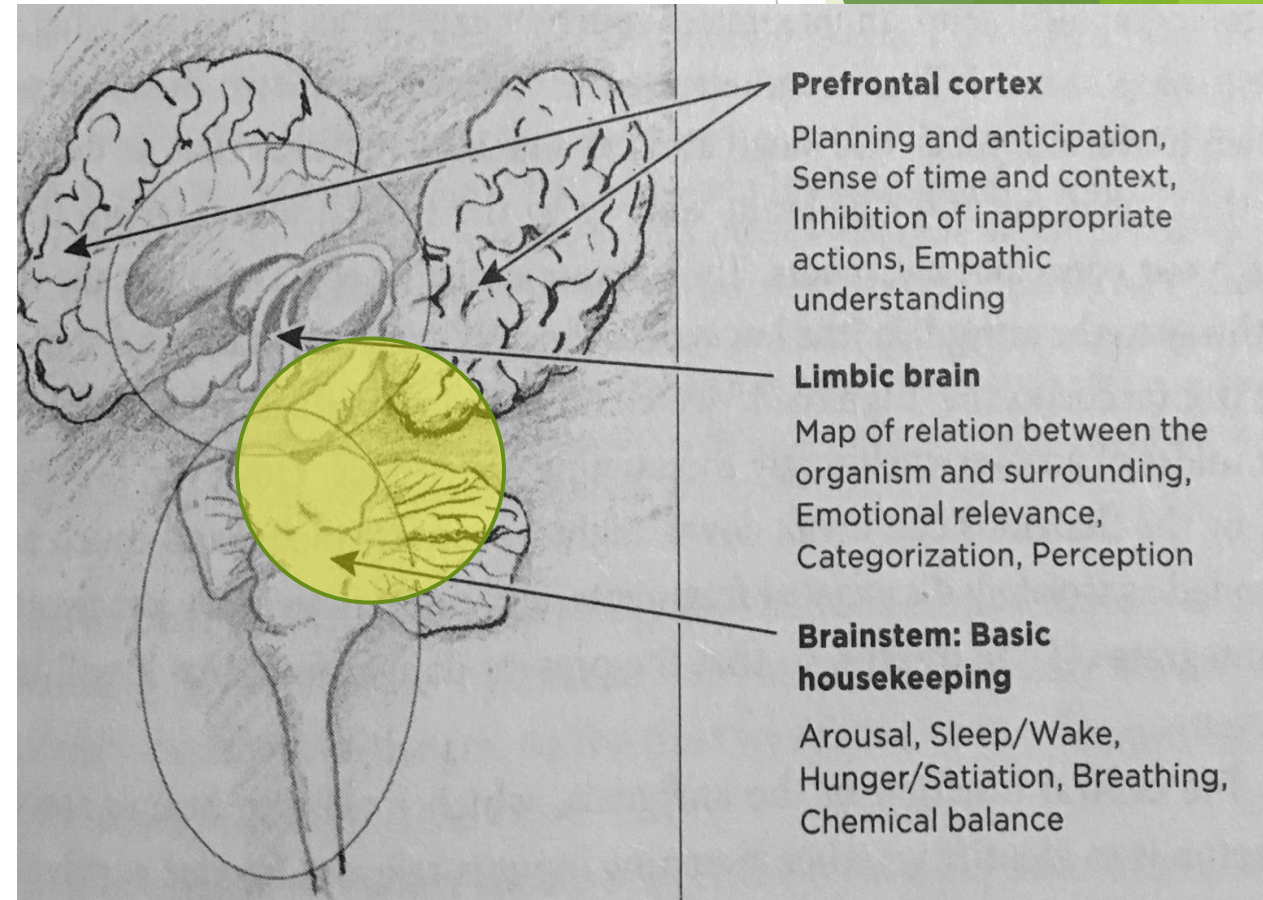
# WHAT DO WE OFFER?

- Offer hope-filled support services for children and adults living with:
  - ✓ MENTAL, EMOTIONAL AND PHYSICAL ILL-HEALTH
  - ✓ TRAUMA RELATED CONDITIONS
  - ✓ CHRONIC PAIN
- Support services include:
  - ✓ Accredited Counselling
  - ✓ Accredited Art Therapy
  - ✓ Accredited Nutritional Therapy
  - ✓ Accredited Fitness Therapy
  - ✓ Accredited Life Coaching
  - ✓ Accredited Healing Therapy
  - ✓ Support Groups for Depression symptoms



# LIMBIC BRAIN:

- is the command post for coping with the challenges of living in society.
- is the area that activates the body's stress response.
- This is a pivotal region we target with therapeutic approaches to reduce the impact of trauma.



**ADDITIONAL SERVICE:**

**Launching October 14:  
Lake Macquarie's  
first non-clinical  
SUICIDE PREVENTION  
SAFE SPACE**



# WHAT IS A NON-CLINICAL SAFE SPACE?

- ✓ Drop-in style space for anyone in situational crisis
- ✓ Staffed by people with a lived experience of suicide offer compassion and empathic care for individuals in suicidal ideation.
- ✓ Out of 16000 presentations to the Psychiatric ED, 10000 were turned away not being admitted.
- ✓ Many people in situational crisis would benefit from a non-clinical environment to seek support and psychosocial pathways of care
- ✓ A drop in style space is a Tier 4 space in the 5 tier National suicide prevention model.



# WHAT IS A NON-CLINICAL SAFE SPACE?

We are:

- A trauma-informed ‘no wrong’ door approach
- A warm welcoming environment
- Non-clinical support that meets the wholistic needs of our peers
- A compassionate and capable peer-led lived experience workforce providing peer support
- Warm connections to other appropriate and reliable supports
- People with Lived Experience who are actively involved in all aspects of the Community-led Safe Space



# WHAT CAN YOU EXPECT IN A SAFE SPACE?

- ✓ Purpose of the safe space is to provide a space where the guest is supported to reduce their emotional distress, identifying their needs and engaging in activities that will provide a safety pathway
- ✓ Multiple rooms including:
  - Lounge room style space for comfort
  - Private Meeting room for discussions with team
  - Quiet sensory room with weighted blankets, calming music and fidget toys for de-escalation
  - Art space for creative expression
  - Hospitality area for relational interaction



# OUR TEAM

All Safe space Team have completed the following:

- Lived experience of suicide (experienced suicidal thoughts, survived an attempt, or supported a loved one through suicidal crisis).
- Completed Roses in the Ocean Peer Companion and Touchpoints training.



# PARTNERSHIPS

- Safe Haven and HNEAH Mental Health Team
- Primary Health Network
- Roses in the Ocean (training and warmline)
- Lake Macquarie and Newcastle Suicide Prevention Network
- Healing Path to Wellness
- Standby - postvention support





satellite internet stations that can provide wi-fi coverage to a roughly 500-metre radius. There are four portable connectivity units on the way that can be combined to cover a larger area. The units will also be available in Service NSW disaster-recovery centres.

according to the Australian Bone Marrow Donor Registry. But registry data reveals that Australia has just 158,000 registered donors, compared to over seven million in Germany.

# Safe space set to help in darkest hours

**Damon Cronshaw**

A SAFE space for suicide prevention will launch in Charlestown next month to give people in distress somewhere to turn for help and support.

The space, which will welcome those facing suicidal thoughts or life crises to drop in, will be led by people with experience of living with mental illness.

Healing Path to Wellness, a health charity, will run the space "in response to the alarming demand for accessible care".

Director Craig Sparrow said the charity "aimed to fill gaps in the mental health system".

"For too long, people in our community have been slipping through the cracks," Mr Sparrow said.

Health data shows 1552 people took their lives in Hunter New England from 2011 to 2022, the most of any district in NSW.

The Hunter district's rate of suicides was 14.9 per 100,000 people, above the state rate of 10.8 and national rate of 12.3

Mr Sparrow said suicide deaths were "often triggered by life crises such as financial pressures, relationship breakdown, separation



Craig Sparrow, director of Healing Path To Wellness, with former police officer and mental health advocate Hugh Boyd in Charlestown. Picture by Peter Lorimer

Hugh Boyd, a former Newcastle police officer, will help those in need at the safe space.

Mr Boyd, who experienced PTSD from his police work, said the safe space would help "people who are really suffering find some peace and small bits of

and good things for the community".

Mr Boyd said everyone's experiences in life, good and bad, "helps acquire wisdom, strength and mental fortitude".

"Sometimes the pits and lows can be longer than others but with help and support

was "unique and beautiful in their own right" and "kindness, respect and non-judgement" were crucial.

"I'm still yet to meet a perfect or normal person. If you find one, let me know," he said.

The safe space, to open on October 14, will operate

"We're committed to making this a long-term initiative."

He said it was crucial to have "an alternative to hospital emergency departments every night of the week".

It was also "astonishing" that two-thirds of mental health presentations at emergency departments

15,000 people presented for mental health-related issues in 2022-23.

Newcastle's state-funded Safe Haven, run by suicide prevention and mental health peer workers, is open from Friday to Sunday from 4pm to 9pm.

A parliamentary inquiry into mental health care in NSW, released in June, recommended the Safe Haven program be made a 24/7 service.

The Minns government is evaluating Safe Havens.

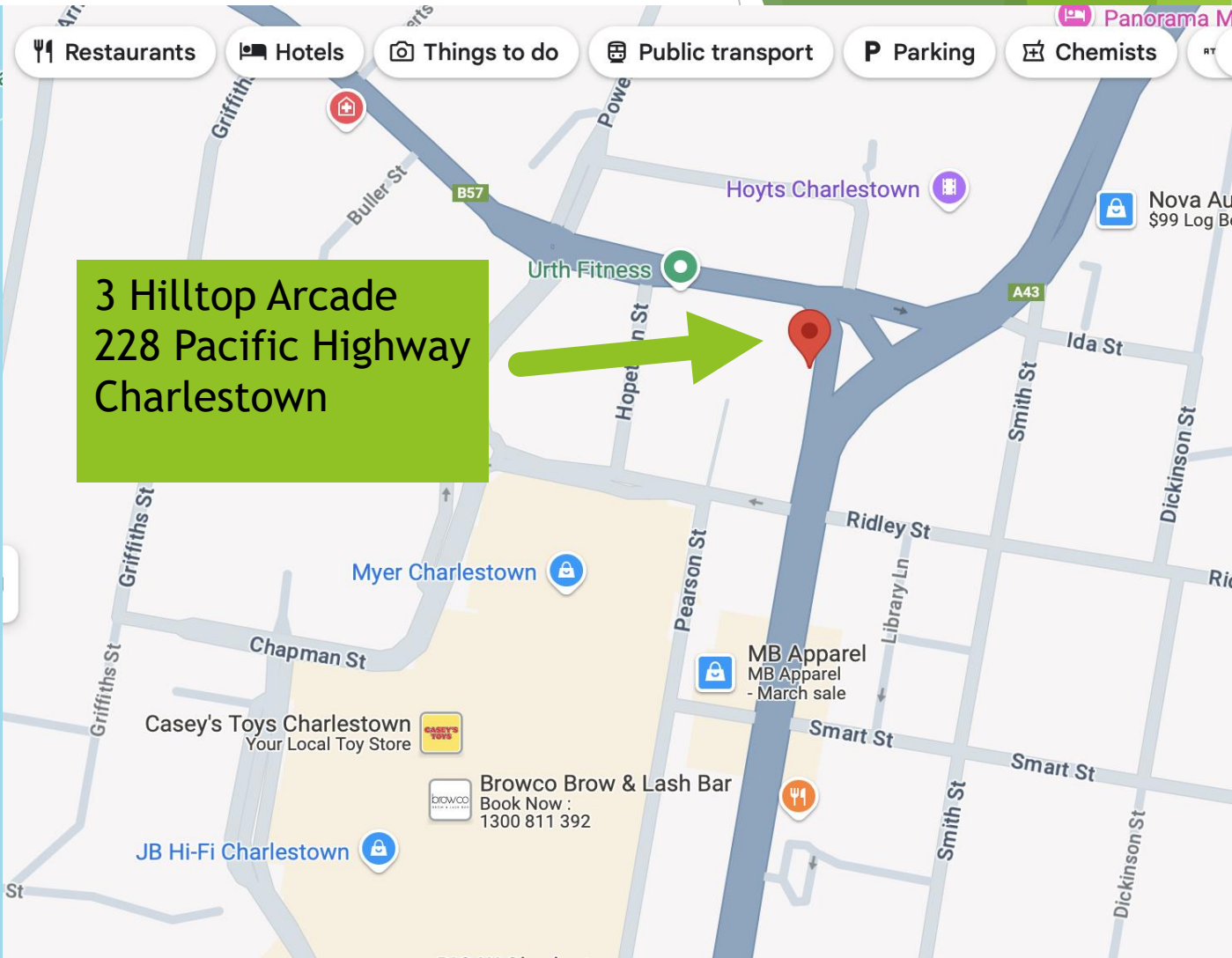
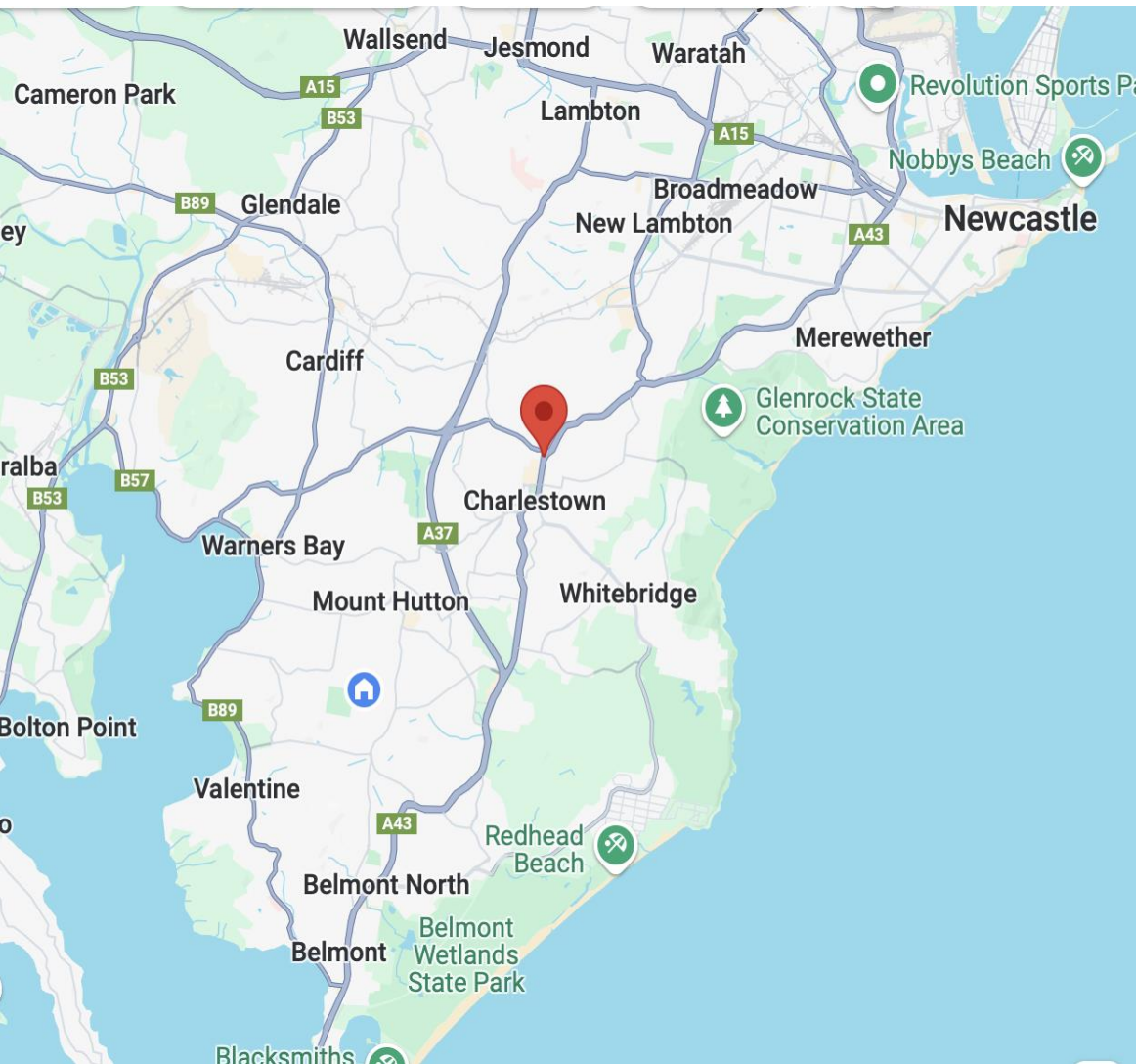
Mr Sparrow said his organisation's safe space would complement the government's Safe Haven at Hamilton.

He said Roses in the Ocean, a national suicide organisation, had provided a \$20,000 grant for the safe space. A further \$56,000 had been raised, but an additional \$35,000 was needed to fully fund its first year.

Healing Path to Wellness is moving from Pelican to Hilltop Arcade in Charlestown for a more central location.

It will open from Monday to Wednesday from 10am to 4pm and Thursdays from 12pm to 7pm, offering mental health support services.

"This safe space is a natural extension of the support



### 3 HILLTOP ARCADE

SAFE SPACE AND HPTW  
SUPPORT SERVICES





# MOBILE SAFE SPACE - BOOKINGS AVAILABLE



# HOURS OF OPERATION

## SUICIDE PREVENTION SAFE SPACE:

Launching Monday October 14  
Every Monday 5.30-9.30pm

## CHARLESTOWN:

Support Services: Mon, Tues, Wed - 10am-4pm  
Support Services: Thurs 12noon-6pm

## MORISSET

Wednesdays 9.30am-1.00pm  
Southlakes Community Centre, 143 Dora Street, Morisset

TELEHEALTH SERVICES AVAILABLE



## CONTACT US WITH ANY QUESTIONS/REFERRALS?

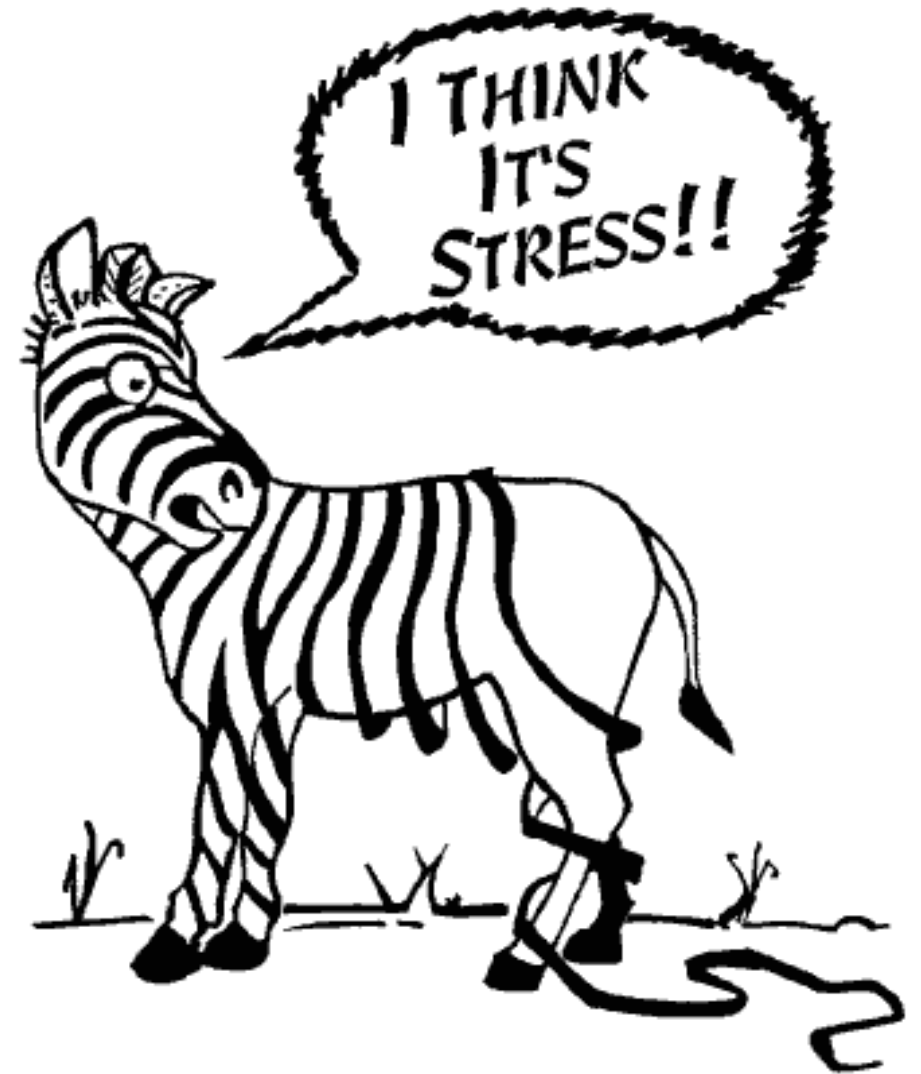
(p) 4081 3800

(e) [booking@hptw.com.au](mailto:booking@hptw.com.au)

(e) [LakeMacSafeSpace@hptw.com.au](mailto:LakeMacSafeSpace@hptw.com.au)

(w) [www.hptw.com.au](http://www.hptw.com.au)

(w) [www.LakeMacSafeSpace.com.au](http://www.LakeMacSafeSpace.com.au)





# **C3 Victory Care Financial Literacy and Wellbeing**



Financial Literacy  
& Wellbeing



VICTORY CARE

A Hope  
For Everyone

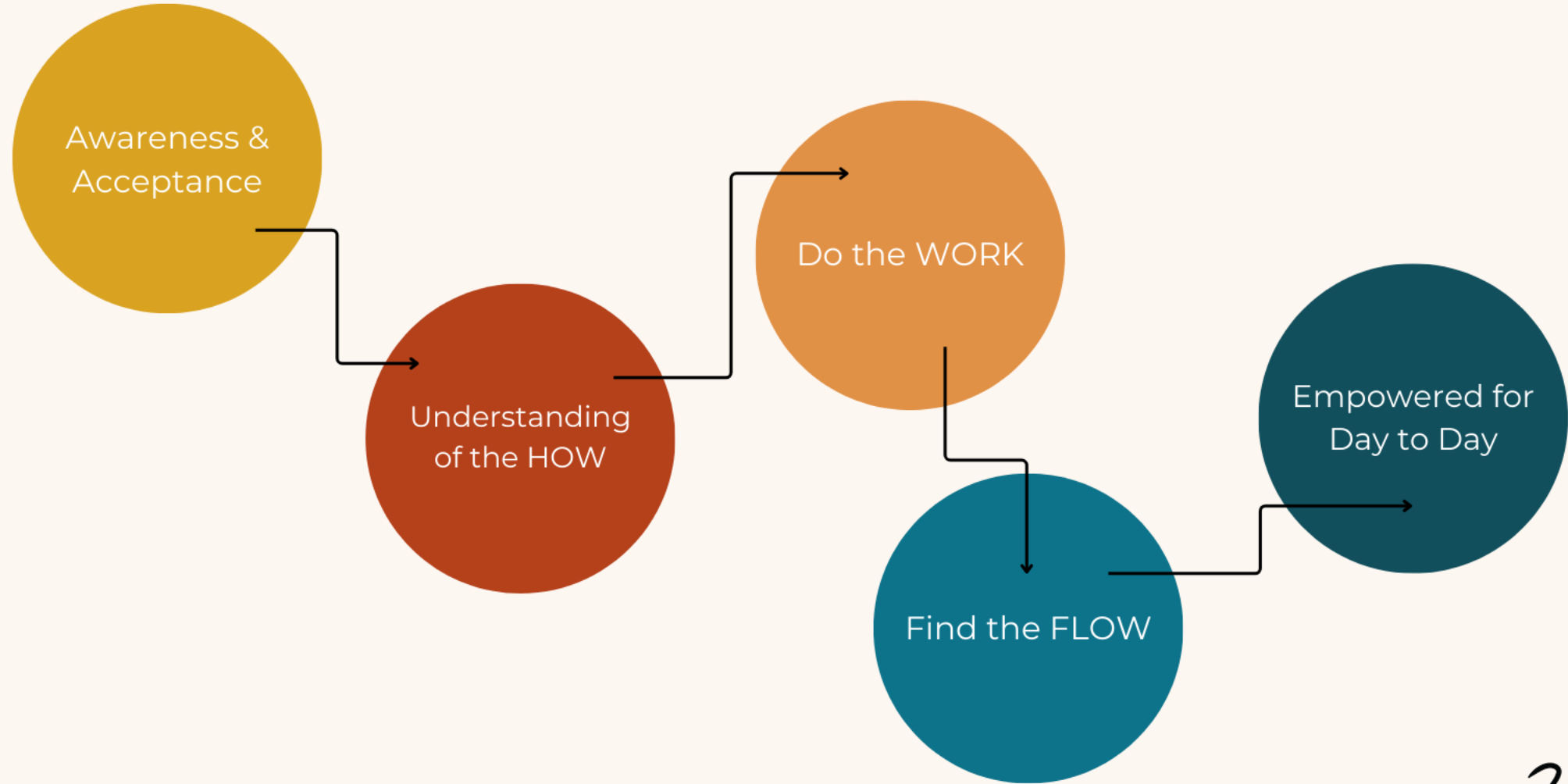


# *Good With Money*

- ✓ Save for what you want
- ✓ Stop being surprised by car rego and Christmas
- ✓ Get ahead on your bills
- ✓ Pay off debt
- ✓ Feel good about money
- ✓ Break up with Afterpay

NOW AVAILABLE AS A COURSE OR ONE-ON-ONE MENTORING

# THE CLIENT PROCESS



# THE TOOLS



LAKE  
MACQUARIE  
CITY

# Comedy for a Cause



**FRIDAY 11 OCTOBER**

**Time:** Doors open 7pm

**Show:** 7.30pm (Ages 15+ only)

**Where:** Rathmines Theatre,  
25 Stilling St, Rathmines



TICKETS FREE: Bookings essential  
TO BOOK: [lakemaccomedy.eventbrite.com.au](http://lakemaccomedy.eventbrite.com.au)

## FEATURING

PETER BERNER



SEAN WOODLAND



FIONA COX



MAT WAKEFIELD



*Local Comic*  
HUW ROGERS



In partnership with  Lake Macquarie & Newcastle  
Suicide Prevention Network



LAKE  
MACQUARIE  
CITY

# Questions

 [LAKEMAC.COM.AU](http://LAKEMAC.COM.AU)  [LAKEMACCITY](https://www.facebook.com/LAKEMACCITY)  [OURLAKEMAC](https://www.instagram.com/OURLAKEMAC)



<b>October 2024 Interagency Attendance List</b>		
Gerard McMinn	Youth Express	Gerard@youthexpress.com.au
Tom SULLIVAN	Calm inc	Thomas@calm.org.au
Jade Tapper	The Canopy	Jadet@thecanopy.org.au
Yvette Callen	Nova for women and children	yvettec@novawomen.org
Matthew Parker	Castle Personnel	Matthew.Parker@castle.org.au
Kerrie Parkinson	TAFE NSW Belmont	Kerrie.parkinson4@tafensw.edu.au
Phillip Atkins	Seniors Rights Service	patkins@seniorsrightsservice.org.au
Marisa Wilson	Hnecc primary health network	Mwilson@thephn.com.au
Rhys	The Place	Youthprograms1@theplacecharlestown.org.au
Michelle Schumacher	Bungree Aboriginal Association	Michelle.Schumacher@bungree.org.au
Jenelle Iakopo	Bungree	Jenelle.iakopo@bungree.org.au
Heather Ritchie	Firstchance	Ritchie.heatherm@gmail.com
Catharina Howman	Firstchance	Catharina.howman@firstchance.org.au
Darren Chapman	C3 Victory Care	client.support@c3victory.org.au
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Olivier Dreyfus	Home Affairs	OLIVIER.DREYFUS@HOMEAFFAIRS.GOV.AU
Angus Perrin	Swansea CC	angus@swanseacc.org.au
Carlos Castro	Brave Foundation	carlos@bravefoundation.org.au
Jessica Marceau	The Smith Family	Jessica.Marceau@thesmithfamily.com.au
Chadai Watts	Hunter Primary Care	ChadaiWatts@hunterprimarycare.com.au
Matthew George	Ability Options	Matthew.George@abilityoptions.org.au