

The Community Underwriting Small Grants Program

An underwater photograph showing three divers exploring a vibrant coral reef. The divers are equipped with scuba tanks and fins, and their bubbles rise towards the surface. The reef is covered in various types of coral, including branching and table corals, in shades of brown, orange, and white. The water is clear and blue, with sunlight filtering through from above.

2020 Grant Recipients

About Us

About Community Underwriting

We are an underwriting agency majority owned by our larger Not for Profit clients. We are dedicated to providing competitive and consistent insurance solutions to the Not for Profit Sector. Community Underwriting Agency was established in 2014 by NSW Meals on Wheel to transform its former CRISP insurance facility into a unique insurance provider for the Not for Profit sector. We have grown since then to be consistently recognised by Australian insurance brokers as the best underwriting agency to provide solutions for the Not for Profit clients.

Our Business Model

We operate under a unique business model in the Australian insurance market. Seventy percent of our surplus each year is returned to our NFP shareholders as donations. For clients that are not large enough to become shareholders of the agency, we set aside an additional 5% to fund our annual small grants program. Our insurer partners also contribute to the grants pool each year.

Since 2014 we have returned more than \$5,100,000 to our Not for Profit shareholders and clients through donations and small grants.

Our Annual Small Grants Program

From humble beginnings, our small grants program has grown each year and today annually assists some fabulous organisations with projects across the sector. Our objective is to continue to grow the program each year to make a real difference to as many clients as possible. COVID has created some significant hurdles in the timing and delivery of projects in 2019 and 2020 but we have worked with recipients to extend the opportunity to deliver projects when safe and appropriate to do so.

Thank you to our clients, brokers, insurer partners, shareholders, current and past employees that have made this possible. Here are the stories from each of the 35 terrific activities and projects that have benefited from the 2020 grants program.

Graeme Berwick

Executive Director



Let the Ladies Go are a family run charity aimed at ending the exploitation of chickens by saving them from slaughter, re-homing & providing a loving retirement from a life of continuous egg laying.

Our grant contributed to a pen for wet weather feeding area and an ICU for injured and sick chickens.



BEYOND

THE ORPHANAGE

Beyond the Orphanage provides hearing impaired or deaf children in Southern Nepal the opportunity to be taught by a skilled sign language teacher.

The Nawajiwan - Covid Care Packages program serves some of the poorest families in rural Nepal who are caring for children with HIV, helping these families meet their basic needs and protect their basic rights. Many families lost their single sources of income during lock downs and struggle to meet rent and buy food.

Our grant contributed to small financial relief packages with the aim to remove the risk of homelessness to 24 vulnerable families.

Over the 3 month period of the project the funding was designed to meet basic needs so that a family member can find new jobs or reskill to obtain new work. A program partner provided training and assisted in the establishment of bank accounts and enrolment in a savings scheme.

The program ensures families can stay together and that the high risk children are able to continue with schooling and be kept safe in their family homes receiving treatment.



Down Syndrome NSW provides support to people with Down Syndrome to achieve their full potential in all life stages.

The Up Up Away Club aims to support young people with Down Syndrome to develop friendships with others through an online social group meeting 10 times a year to help them develop confidence and join with others in community activities.



Leumeah Public School P&C utilised our grant as part of an upgrade to facilities in their Breakfast Club that provides free, nutritious breakfasts for students, whilst providing them the opportunity to learn nutrition, cooking skills, teamwork, empathy and collaboration.

The upgraded area provides a flexible outdoor space with furniture, shade and landscaping to make the space more welcoming and also a functional area for use by volunteers and students.



During the initial COVID-19 lock down, it became apparent to the **Tomaree Public School P&C** that a number of student households did not have access to a computer for home learning. The school resources were already stretched with 360 students and only 80 laptops and having exhausted their annual IT budget replacing aging computers for classroom teachers.

Our grant contributed to overall fundraising to increase the schools inventory of laptops enabling them to be lent to families - with high school students given priority.



‘The Hearing Patient Voices’ – **Chronic UTI** Patient Survey will be a first of its kind in Australia to measure the impacts of chronic urinary tract infections on the lives of sufferers. Being a largely neglected condition in Australia, no information to date has been collected from patients on the impact it has in areas such as physical symptoms, emotional and mental well-being, family, social and intimate relationships, employment, healthcare utilisation, economic burden and access to treatment and support.



Learning Difficulties Coalition addresses the needs of children with learning difficulties and/or disabilities and/or attention difficulties.

They offer a free phone helpline in the Sydney metro area for parents and teachers and provides information about learning difficulties and how they impact learning. Our grant assisted in the promotion of the helpline in approximately 1,400 schools.



Kevin Heinze Garden was established in 1979 as a place where people with disabilities could come together to learn about the value of gardening.

KHG had unexpectedly been gifted a retired Yarra Tram which they will convert to a hospitality training cafe for people with disabilities. The training and experience provides an additional pathway to employment supported by their team of clinical professionals and a wonderful outdoor setting.

Refugee & Migrant Communities Network supports refugee and migrant communities from diverse backgrounds, providing social connections, community and cultural activities that help reduce isolation.

Our grant was used to purchase digital devices and promote digital skills via online learning with bilingual volunteers.

The African Sub-Sahara International Development Agency supports individuals by creating a positive change to their mind, environment and daily life.

Our grant assisted to run a program with unemployed African-Australian youth providing them with motivation, ideas and tools to attack the obstacles to becoming employed as well as supporting them through the employment process. The program includes mentoring, information sessions, contact with employers and agencies, assistance with resumes, job application writing and interview preparation.



Reef Restoration Foundation is establishing a series of ocean-based coral nurseries as part of the solution for a healthy Great Barrier Reef.

The 'Corals of Opportunity Outplanting Blitz' project collects, cuts and plants up to 10,000 coral fragments around Fitzroy Island, that have been disturbed by natural or physical means and thus unable to naturally recover.

The project breathes life back into corals that would otherwise not contribute to a living and thriving coral reef and all the life that coral reefs support.



The **Foundation for Developing Cambodian Communities** gives at risk girls the chance to change their future and lift themselves, their families and their communities out of poverty.

Our grant supported their mobile reading and learning club - a mobile library service offered to children at schools that do not have their own library and therefore limited access to books and other vital learning materials.

Although challenged by Covid, the project utilises the senior students to accompany the van and provide tutoring support which gives them invaluable work experience. The students have presented classes in English and Health & Hygiene to more than 120 primary school students as well as co-ordinating the borrowing of previously unattainable library books.



Dalby Family Support provides local disadvantaged families with resources to send their children to school. They assist families with assistance with food, fuel, household needs, clothing and essential appliances.

Our grant assisted in the purchase of uniforms, shoes, school supplies and book-lists for 70 children from 50 families.

Congenital Melanocytic Naevus is a rare skin growth present at birth that affects around 1 in 20,000 newborns.

The grant to Nevus Support Australia assisted in the creation and sharing of online short videos sharing information about Congenital Melanocytic Naevus and lived experience examples from families and those with the condition. The objective was to raise public awareness and provide information to families and individuals regarding this condition.

Osmond Social Art Group provides its members with guided art lessons from a qualified art teacher.

Our grant was used on a project to source quality art supplies and equipment.



Clayton Bay Nursery and Environmental Group has a major focus on regeneration of eucalyptus trees for the rebuilding of koala habitat.

Our grant was used to purchase a full trailer cage fabricated with shelves for doubling the capacity in order to transport seedlings to their revegetation projects.



Musculoskeletal Australia has been supporting people with arthritis and musculoskeletal conditions for over 50 years. Thirty percent of people with a musculoskeletal condition will also have a mental health condition.

The pandemic has increased the number of callers to the free MSK help line and our grant has provided funding for mental health first aid training to equip volunteers with the skills necessary to triage calls and to keep both callers and volunteers safe.



Barrabaroo Landcare is south of Cobargo township, an area significantly impacted by the 2019/20 bushfires. A particular issue is wildlife being forced to choose lower level breeding sites exposing them to predators such as wild dogs, foxes and cats.

Our grant contributed to the preparation and replacement of 100 nest boxes in suitable trees to provide safe higher breeding hollows out of reach of predators.



Ryde Secondary College has a Special Education Support Unit for students with diagnosed intellectual disabilities, focusing on teaching life skills, literacy and numeracy.

The P & C matched our grant funding to enable the purchase of sensory furniture which allows students to immerse themselves in a physical environment that feels calm and safe, increasing their ability to learn.

Scone Neighbourhood Resource Centre provides assistance to disadvantaged people in the Upper Hunter Shire of NSW by providing information, referral, advocacy and support services.

Our grant provided a free community 'Movie under the Stars' event for families to come together to engage socially after a difficult and isolating year during COVID.





Devoted 2 Dachshunds Rescue is committed to re-homing and rescuing dachshunds, with a massive increase in rescues from 2019-20.

Our grant assisted with the Foster Carer Packs project, an initiative to send dogs to their forever home with an initial pack of food and support items. We also assisted fund specialised resources such as prams that are used by foster carers looking after dogs that are in rehab following surgery.





Where There's a Will works with schools and community in the Upper Hunter region of NSW to improve mental health and well-being through positive education learning initiatives.

The Year 5 Burn Bright Leadership Program was a day long workshop for 150 Year 5 students from 16 primary schools in the Upper Hunter.

The workshop features learning about leadership, teamwork, connecting with others and the students role in making a difference in their schools and communities.

The program was designed to build the students confidence and skills to take on the leadership challenges of their last year in primary school.

Teachers attending on the day also had the opportunity to take the support materials back to their schools and strengthen the leaderships skills of other students unable to attend.



The Robertson Shed is a hub for those who live, work and visit the Southern Highlands of NSW. The Centre provides facilities and workshops in IT, arts, education, business and commerce, social and cultural fields.

The grant was used to purchase laptops and tablets to enable IT for seniors and low income individuals to obtain training in a COVID-safe manner. It provided the added benefit of also being utilised for outreach training and working with other community groups and organisations.



The Go Girls Foundation empowers women through their customised programs, workshops and retreats.

The Work Ready program is a 4 month program assisting financially disadvantaged women from vulnerable and diverse backgrounds, to become work ready, obtain employment and develop long terms career, financial and life plans.

The project focused on women that had lost their jobs during Covid, providing psychological support as well as job skills, coaching, mentoring and networking.

Workshop participants develop skills including organisation, communication, goal setting and planning, evaluating and problem solving.



The WA Youth Theatre Company Open Access Performance Classes are a program of free, low commitment classes for people aged 13-18 teaching performance and theatre skills as well as imparting valuable life and social skills.

Our grant enabled them to deliver a school holiday program targeted at young people who would not normally access theatre and drama training due to the financial, cultural, or physical barriers that they might face. Delivered in a safe and inclusive environment, the classes were designed to impart some of the foundational skills for performance, scene work, voice, movement, and physical theatre.



Friends of the Schoolmasters House used their grant to purchase supplies to sew, knit and store wildlife rescue bedding and materials required by local wildlife rescue groups within the Lower Hunter region of NSW.

These are made and used for small marsupials, possums, flying foxes or injured birds.



**Friends of the
Schoolmasters House Inc.**



Bangalow Koalas' long-term goal is to create a Koala wildlife corridor in Northern NSW, allowing koalas and other threatened species to move safely across the local landscape.

This donation will assist to regenerate the McLeans Ridge koala habitat which was devastated during the drought and bush fires of 2019/2020.

Planting days connect the community, educate both adults and children alike and create a momentum of real change to support and protect Australia's most iconic animal.



Family Support Network operates in the Lismore area of NSW and offers services to families including family work/support, facilitating parenting programs and supported playgroups.

Our grant helped provide financial assistance to local families experiencing financial hardship, providing the opportunity for their children to attend learn to swim lessons, learning water awareness and confidence, safety, improved fitness and most of all fun.



Petaurus Education Group helps schools and community groups to connect with their natural and cultural environment.

Corryong College students and local Corryong community members are re-vegetating a hectare on the school to restore native understorey and ground cover habitats.

Students conduct pre and post-biodiversity surveys, help select appropriate plants, plant vegetation, build nest boxes and undertake site management for long-term sustainability of the area.



Assisted Community Living provides support to people with mild to moderate learning disabilities.

The Gig Buddies project targets the issue of social isolation. Research has shown many adults with disability have limited social networks and often attend events only with parents or support workers and may only attend “disability-only” events.

The project runs in the Sydney metro area and pairs adults with mild to moderate learning disability and/or autism with a volunteer who shares similar interests, so that they can attend events together and form a friendship.

Funds from the our grant were used to contribute to volunteer refreshments, volunteer police checks, travel expenses and “gig” tickets for staff chaperones.



The Agile Project Wildlife Rescue aims to save and protect wallabies and other native species in Cairns and FNQ including rescuing orphaned joeys, relocating the overpopulated Agile Wallabies to safer habitats and raise awareness of the plight of local wildlife.

Safety equipment for their volunteers is their number one priority, with the grant purchasing hi-visibility vests and signage for cars that announces "Wildlife Rescue" to ensure volunteers are seen while conducting their work along busy roads, especially at night or pre-dawn.



Dunedoo Area Community Group

Our grant was used to develop a Seed Library for the storage, lending and return facility for vegetables, herbs and other edible plant seeds as well as local native seeds.

The library supports and encourages the growing of food locally as well as the growing and preserving of local native species.

Horn of Africa Relief & Development Agency

supports migrants and refugees from the Horn of African countries, helping them and their families to successfully settle into and connect with local communities.

The Jobs for African Migrants program assists migrants in Western Sydney to overcome employment barriers and to seek, gain and retain sustainable long-term employment. The program matches each participant with a volunteer mentor and supplements this with targeted workshops. They also work to recruit employers to partner the program.

Veterans Care Association utilised its grant to fund the purchase and installation of accommodation pods. These pods provide crisis accommodation for homeless veterans and their family members in a farm setting where they can also undergo rehabilitation and education in holistic health and organic farming.