

# NATSICC News



The Newsletter of the National Aboriginal and Torres Strait Islander Catholic Council - **SEPTEMBER 2015**

## 2015 NATSICC ASSEMBLY

**KORMILDA COLLEGE, DARWIN 2 - 6 JULY 2015**



The 2015 NATSICC National Assembly was held at Darwin's Kormilda College from 2- 6 July this year. Over 300 registered delegates attended the event titled **The Heart of Jesus beats within us all.**

The NATSICC Assemblies are a unique event that brings together a wide range of people with a common thread – they have a strong passion for their Church and their culture. The council was very pleased to welcome a number of teachers and those working in the area of Indigenous Education and Faith Ministry who used the event as a cornerstone of their professional development and capacity building programs. "There is no other event or avenue in Australia that allows you to connect with such a vast range of Aboriginal and Torres Strait Islander people in such a setting" said one delegate.

30 degree days and mild nights greeted people to the Top End and provided the opportunity to hold workshops and discussions outside in the especially designed Assembly hub. The Assembly hub area was

the focal point of the week's events and hosted open mic nights, music, storytelling and traditional dancing. Grassed areas punctuated by native trees and a view out towards the sea offered the perfect environment for sharing and listening. Market stalls with items handmade in communities all over Australia were continually busy and the dance area seldom empty!

The Youth Assembly attracted 50 young Indigenous Catholics from every State and Territory. It ran separately from the main Assembly with a specific program focused on faith formation, issues facing the youth on a day to day basis and sharing through the medium of music. There were times when the Youth and Main Assemblies came together so that young people can share with the Elders and Elders can listen to the hopes, concerns and visions for the future that only young people can provide. "We had two young people attend the youth assembly that were at a cross road in their lives. They were struck by the openness of the young people at the event and their willingness to discuss their faith and culture. They have

returned from the Assembly with a renewed sense of faith and in their own words ‘a new clear direction in life’” said St Martin de Porres Chairperson Lorraine Tomlins.

Midway through the program the delegates took part in planned day trips. The Adults delegates boarded 5 red double decker buses for a tour of Darwin and its outskirts. A hop on hop off service, it gave people the opportunity to visit the Parap markets, museums and spectacular waterfront precinct at their own pace. The day included lunch and a tour of the beautiful St Mary’s Cathedral in Darwin. It was a perfect day in which the sun brightly illuminated the Cathedral’s Aboriginal Stain glass windows, bathing the pews in blues, ochres and reds.

For the first time, Aboriginal and Torres Strait Islanders from every State and Territory came together to celebrate Aboriginal and Islander Sunday as one people. Drawing from the 1973 Aboriginal Mass in Melbourne, all communities had an opportunity to participate and incorporate their own rituals and symbols into the Liturgy. It was a Mass right in music, culture and spirit and one that will not be soon forgotten.

NATSICC Assemblies also give the community an opportunity to discuss matters that are important to Aboriginal and Torres Strait Islander Catholics. There were extended discussions on the topic of Inculturation and ways to bring Culture and traditional symbolism into the Liturgy. The topic is extremely important to communities throughout Australia and this resulted in some very deep and challenging conversations. For the second time, a New Zealand Maori delegation was in attendance and led by Deacon Dayy Karratea-Goddard. Deacon Danny’s presentation provided an extended ‘world view’ to participants and assisted in the ongoing discussions. “Just a big thank you from the Aotearoa – New Zealand delegation, we returned inspired to New Zealand. The gathering gave us an opportunity to step back from our own reality and recognize a whole host of issues that we are still pondering.” Said Deacon Danny.

As a result, NATSICC feels that the fact that these conversations took place and with such passion

means that we are closer to the Church becoming the Church Jesus wants her to be. Many Bishops, Priests and Religious were in attendance and we were able to share the time to learn from each other and see the challenges we face from a different point of view. NATSICC worked closely with the local communities in the territory who were our hosts for the week. Keynote speakers included:

Miriam Rose Ungunmerr-Baumann, a Wadeye Elder and respected artist who shared her experiences of Inculturation with the group. She explained how Catholic faith works in concert with Traditional beliefs and culture. Additionally, Miriam hosted a very popular workshop on the challenges and successes involved with Aboriginal education in remote areas.

Charlie King, respected Elder, Order of Australia award winner and respected national broadcaster enthralled the delegation with his passionate and engaging key note address. He spoke about the importance of self-determination and standing up for your culture and people. Charlie also spoke about his desire to eliminate Domestic Violence in Aboriginal families. The delegation stood arm in arm in support of Charlie and the need to stand together in facing the issue.

The council would like to thank the following:

- Lorraine Tomlins and Fr Mauri Heading who were our conduit between the council and the local community
- Fr Dan Benedetti, Fr Joseph and the MGL’s for their tireless work during the week
- Catholic Church Insurances and Catholic Mission for their Sponsorship of the event
- All volunteers that helped pack bags, drive people around and a host of other tasks
- Benita De Vincentiis who assisted NATSICC Youth Councillor Sabrina Stevens in hosting the Youth Assembly
- All organisations that supported delegates that attended the events
- Sr Carmel Pilcher for assisting the Liturgy team in preparing Masses
- Jenny Collins-White for recording the ‘Sounds of the Assembly’

***“We had the most wonderful time and you looked after all of us so well. What a wonderful event!!”***

**Sr Kerry McDermott of the ACM in Minto NSW**

# Bishop Saunders appointed Inaugural Chaplain to NATSICC



**Bishop Christopher Saunders served on the Bishops Commission for Relations with Aboriginal and Torres Strait Islander people for well over a decade. Over that time, he was a constant companion on our journey.**

Having stepped down from his role on the Commission in May 2015, NATSICC is very pleased that we will continue that journey together as this month, Bishop Saunders agreed to become our first ever chaplain.

NATSICC Councillors give their time on a voluntary basis, and often in addition to their heavy personal workloads. Each representative has an entire State/Territory to represent and this means many hours on the phone, email and even travelling to meet with communities. This not only places strain on family time, but can also be stressful. A key role of the Chaplain is to provide emotional and spiritual support to the Councillors. The position is self funded.

Other responsibilities of the Chaplain include:

- Offering Spiritual support, advice and guidance to Councilors and the executive
- Participation in NATSICC meetings and events (non voting)
- Being instrumental in the preparation and organization of an annual retreat for Councilors and those working in Ministry with Aboriginal and Torres Strait Islander people

“We need to support our councillors on a National level, and I feel this is a step in the right direction” said NATSICC Chairperson Thelma Parker.

The appointment of a dedicated Chaplain raises the issue of the establishment of an Aboriginal and Torres Strait Islander Ordinariate in Australia. It is a conversation that will need to take place as we move forward, however the appointment of Bishop Saunders as the NATSICC Chaplain is a significant achievement.

## From the Whyalla Parish (SA)



### Acknowledging our Aboriginal people

With the assistance of the National Aboriginal and Torres Strait Islander Catholic Council, the parish now has a simple but beautiful Statement of Acknowledgement of the original custodians of the country upon which our parish stands. The Statement acknowledges the Bungarla people as the traditional owners, and the continued deep spiritual attachment which Aboriginal people have to the land. We also commit ourselves to the ongoing journey of Reconciliation. The photo shows Fr Harold blessing the Statement during NAIDOC Week.

*Fr Harold blessing the Statement of Acknowledgement, with the woven basket donated by Jo Bowie-Perry’s family.*

# GOODES MAKES A STAND AGAINST RACISM



Have you ever been to work and been boo'ed by 50,000 people while trying to do your job? Adam Goodes is facing it every week.

"I am proud of Adam Goodes and what he is facing up to. He is sacrificing his career to stand up for himself and his people" said NATSICC Chairperson Thelma Parker.

"The level of support shown by his peers is indicative that Adam is a great person who deserves to be able to live his life without constant criticism and analysis. For a young Aboriginal man that is a role model at a national level, he should be afforded the respect to continue to share his natural gifts.

He is a being ridiculed for showing pride in his culture. Our young people need to know that they should be proud of who they are" continued Thelma.

The AFL had worked very hard to stomp out racism and, by and large, they have been successful. What they can't change is public opinion and we need to continue to work towards the concept of practical racism.

Practical racism means that Australia's First People have the same opportunities as everyone else on a day to day basis. It means that an Aboriginal man can express his feelings and opinions without being chastised mercilessly. It means that we, as a contemporary modern society accept that Aboriginal and Torres Strait Islander people have different views on issues such as Australia Day and the concept of racism and that is OK.

It is important to remember that there are Aboriginal people facing the same, and sometimes greater, challenges than Adam that don't have a public profile. Let's allow Adam do what he does best and continue to be a proud and inspirational man, but at the same time remember those that are living in third world conditions and suffering domestic violence and a suicide epidemic in our own communities.

We stand in unity with an amazing man and with all of our people as we work towards stamping out the unacceptable concept that is racism.

# Woman reducing Indigenous suicide rates through 'care factor'

A traditional landowner from the Northern Territory, who single-handedly reduced the rate of suicide in her community from the worst in the world to zero, has spoken at the launch of an Indigenous suicide prevention program.

**Gayli Yunupingu**, a member of the Gunyangara community at Galupa in Nhulunbuy, spoke at the launch of the Aboriginal and Torres Strait Islander LifeForce Suicide Prevention Program, which aims to address suicide intervention in a culturally sensitive way.

"My community had the highest rate of suicides, every week, every month, every year ... so one day me and my brothers, my sisters said, 'enough is enough'," she said eight years ago.



Gayli Yunupingu

Since then, Gayli Yunupingu has been voluntarily on call, 24 hours a day, responding to calls for help from people considering taking their own lives and their loved ones. For the past two years, not a single death by suicide has been recorded in the remote community. Her sister-in-law, Sharon Yunupingu, said people in the community knew Gayli Yunupingu was the person to call at the first sign of trouble.

"If there's a problem and people become concerned about somebody, they'll give her a call," she said. "Some of her sisters work on the night patrol so they might see something. Gayli then makes her way to where the person is and deals with them."

Sharon Yunupingu said the key to her sister-in-law's success is the "care factor".

"People are feeling that there's someone out there to help them," she said. With Indigenous suicide rates double that of the rest of the population, the new program was launched by Wesley Mission to try to reduce the number of people taking their own lives.

An average of 5.2 per cent of Indigenous deaths annually from 2009 to 2013 were from suicide, according to the Australian Bureau of Statistics. Wesley Mission chief executive Keith Garner said education about suicide needs to be delivered in a culturally sensitive way.

"It's not from above down. It has to be from beneath up," Dr Garner said.

"It has to be in the community that people are able to shape the particular networks they belong to — that works well in an Indigenous community." He said the major difference between this program and other suicide prevention training programs is the method of delivery.

"Instead of a trainer facilitator standing in front of a room actually saying, 'this is what you should do', it's really much more of a 'yarning circle' where people together sit down and share their experiences and in a much longer way are allowed to tell those stories, feel the pain and know what it is to share together and share the experiences of their community," he said.

# REVISED NATSICC MEDIA STRATEGY

The NATSICC council used the National Assembly in Darwin as an opportunity to talk to people about the way in which we interact with them throughout the year. The 300 people in attendance provided an excellent sample of the community - youth, elders, remote and urban demographics were represented.

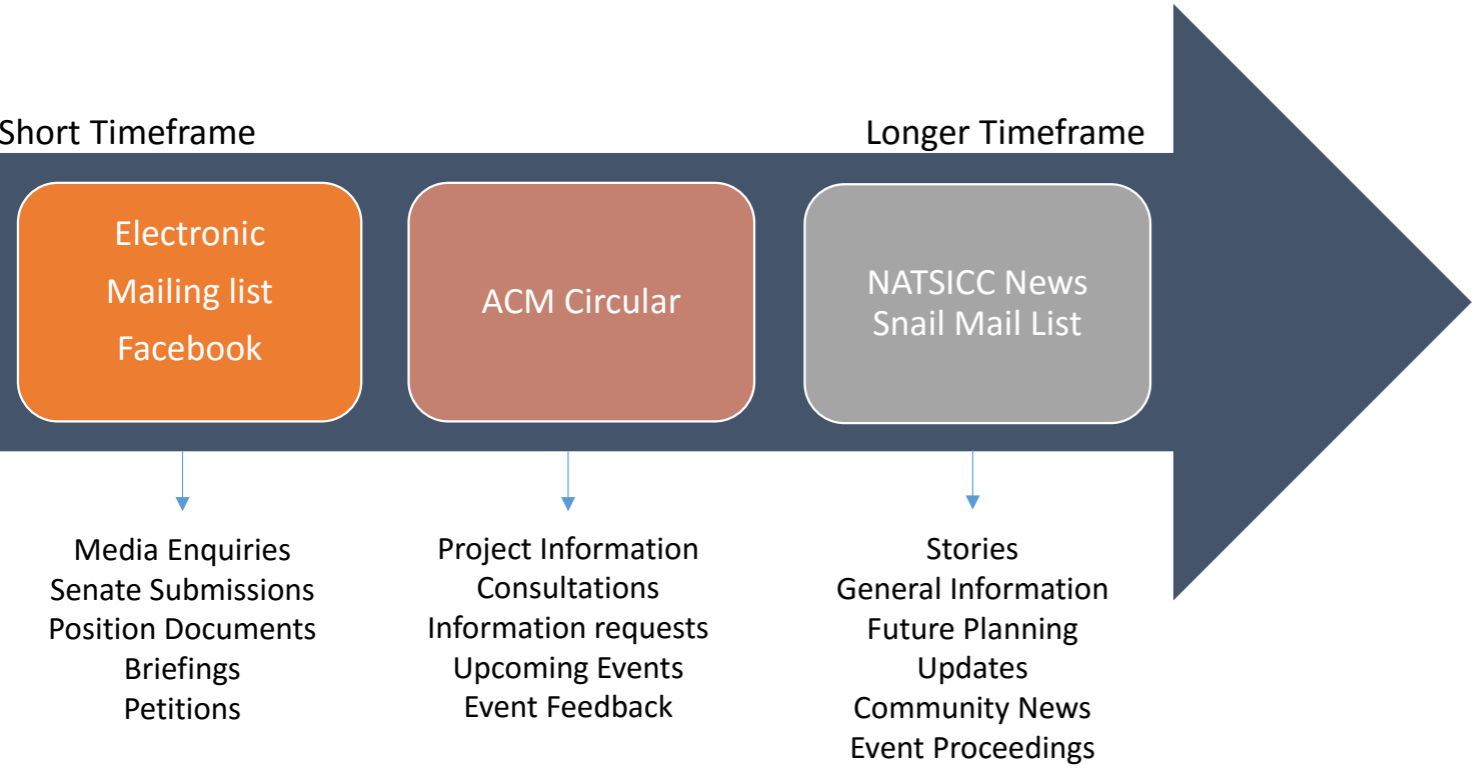
## What did we learn?

- Most people have access to the internet
- Some still prefer a hardcopy newsletter
- Bigger fonts should be used for easier reading
- People are more likely to read and share a newsletter if it has pictures and is in colour
- Current platforms for online reading can be slow and not intuitive for online readers
- People want to see good news stories
- The print version of the NATSICC Newsletter is sometimes out of date due to the printing, mailing and publication timelines

Armed with this information, NATSICC has restructured our list of publications and we are now moving towards a strategy that places stronger emphasis on online platforms without disadvantaging those without internet access. The NATSICC Online News will now be incorporated into Facebook posts and the ACM Circular. A ‘snail mail’ option will be offered to those that require or prefer it.

## 3 Tier Media Strategy

Technology has placed new time frames on distributing news and media to stakeholders. That is a fancy way of saying that we need to get information out to our people in the quickest way possible. Information is power and Aboriginal and Torres Strait Islander people need to be aware of upcoming events, latest news and issues that may affect them. The new media strategy consists of the following:



# New Digital Format NATSICC News!



Thanks to new software, NATSICC is pleased to be able to offer the NATSICC News in the same format in both online and hard copy versions.

Previously, 2 separate versions of the newsletter had to be developed to enable links to websites and videos to work on the electronic versions. From this issue onwards, the newsletter that arrives in the mailbox is exactly the same as the newsletter that arrives in your email inbox.

Better continuity, better format and a better overall experience for those that want to stay up to date with news from NATSICC and local Aboriginal and Torres Strait Islander Catholic ministries. If you are reading this online, we would be interested in your feedback.

# Youth Media Strategy

Most of the youth that attended the National Assembly use Facebook as their primary form of online communication over email and even SMS. Other platforms such as Instagram are also used. The council will increase our presence on the new platforms and take advantage of the exiting popularity and engagement of our young people.

The NATSICC website will act as a portal to all of these sites. We are aware of the issues around young people using technology such as privacy and will consult widely with other catholic organisations that manage these pages. There is currently a NATSICC Facebook page which is being used for all NATSICC related activities.

A separate, dedicated youth Facebook page will be created with a specific youth focus. Overseeing the content will form part of the role of the NATSICC Youth Councillor.

Existing mail and email arrangements will stay in place to ensure that those youth that do not use technology are not excluded.



The NATSICC youth page will act as a portal to Social media



# NATSICC Councillor in profile Sabrina Stevens- Youth

My name is Sabrina-ann Stevens. I am 23 years old and living in Cairns, North Queensland. I identify as a young Catholic Aboriginal lady of Yidinji and Kuku Yalanji decent and I attend Sunday Mass on a regular basis.

I’m currently employed in the Hospitality Industry as a Food and Beverage Attendant, and qualified as a Salon Assistant with a Certificate II in Hairdressing. I am also studying at University.

For the past five years I have been heavily involved with volunteer positions within the Church and Youth Ministry roles, which has been encouraged and supported through the National Aboriginal and Torres Strait Islander Catholic Council (NATSICC).



NATSICC  
 NATIONAL ABORIGINAL TORRES STRAIT ISLANDER CATHOLIC COUNCIL

# National Assembly

*The heart of Jesus beats within us all*

**Darwin, 2 - 6 July 2015**



Photos from the event are available -  
[www.facebook.com/pages/National-Aboriginal-and-Torres-Strait-Islander-Catholic-Council/153619578069022?fref=ts](https://www.facebook.com/pages/National-Aboriginal-and-Torres-Strait-Islander-Catholic-Council/153619578069022?fref=ts)



# DROPPING OFF THE EDGE

In 2007, Jesuit Social Services and Catholic Social Services Australia commissioned ground-breaking research into place-based disadvantage across the nation. The resulting report, Dropping off the Edge, built the work of two previous reports (1999 and 2004) that Jesuit Social Services had engaged Professor Tony Vinson to undertake on its behalf and quickly became a critical resource for governments, service providers and communities attempting to address the challenge of entrenched and often complex geographical disadvantage.

Several NATSICC Councillors were asked by the authors to provide an insight to the statistics in their areas. NATSICC is pleased to have been able to contribute in a small way to this very important report. **The council's comment on the report is below**

NATSICC welcomes the release of the Dropping off the Edge report produced by Catholic Social Services. The report statistically ranks Australian communities on a state and territory basis in order of apparent disadvantage.

Average middle class Australians would be surprised to know learn that 3% of communities are living in distinct disadvantage when ranked on certain factors including incarceration, education, unemployment and more. These communities are in their neighbourhoods, local council areas and perhaps school zones.

Unfortunately, what will be of little surprise is the over representation of Aboriginal communities ranked highly in the report. South Australia's Anangu Pitjantjatjara community is the unfortunate loser in the rankings leading the way in unemployment, education, incarceration, young adult engagement in education or work and juvenile convictions. The result epitomises the situations that First Australian's endure on a day to day basis. Sadly, here are Aboriginal communities that mirror these findings all over Australia.

As Australians, there is a need to look past the paper that these statistics are written on and try to understand how these damning findings translate to everyday lives. Imagine trying to raise a family where there is little hope for jobs, culturally engaging education, or even having a complete family around the table at dinnertime due to incarceration levels.

NATSICC asks why, in this day and age and after millions upon millions of dollars spent is this still the case? The Council believes that not utilising the principle of subsidiarity when dealing with Aboriginal communities harbours most of the blame. It is a cornerstone Catholic Social Justice Principle that calls for the lowest, closest and least centralized authority be empowered to make decisions and in this case, deliver projects.

Subsidiarity infers that as social beings, people from groups on local levels can act as mediating and representative bodies which make informed decisions and, as an offshoot, create links within a community.

Catholic Social Services have concluded that the formation of links within communities leads directly to decreasing disadvantage. The statistics show that people of high disadvantage that are living in areas that are higher on the socio economic scale show less symptoms described as indicators. The reasoning tends to be access to better facilities, stronger community links and organisations and an underlying sense of community as a results of better facilities.

Another facet of Subsidiarity is that it bases itself on the autonomy and dignity of the human being and looks to empower individuals to rise above their current situations and exceed their pre assumed capacity. Programs based in a centralised structure inherently lack the trust and knowledge of local people because they tend to work 'for' rather than 'with' local people. As shown above, there is no more relevant environment to employ the principle of subsidiarity than in remote Aboriginal Communities. There is a latent local workforce ready to serve their people, and a knowledge base of culture and the old ways that worked for thousands of years.

Obviously local people and communities will need help – they cannot do it alone and this is where the principle of Reconciliation comes in. Black and white, young and old, new ways and old ways need to come together and thrive on the strong sense of reciprocity that Aboriginal people have deeply entrenched within themselves and their culture. Something given should always be repaid in some way. In this case it will be trust, sharing of the rich gifts of culture and knowledge of the land and respect for infrastructure that was helped built (both physically and in planning) by Aboriginal people.

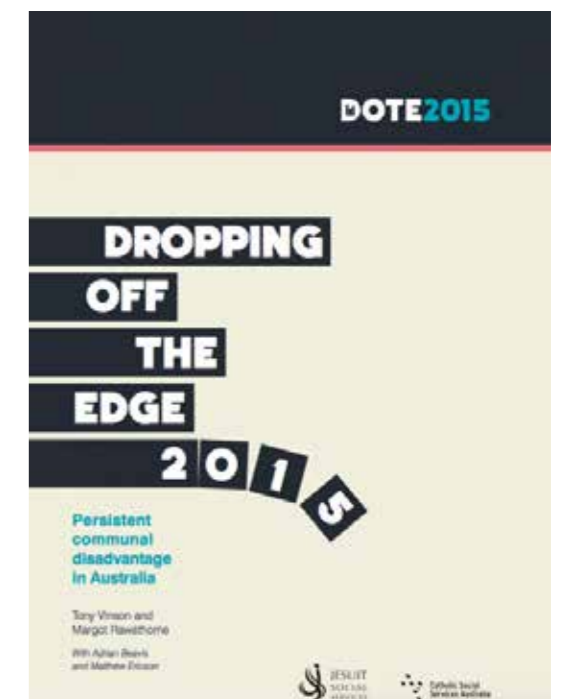
A funding system that works in concert with the application of Subsidiary Governance will also be required. The current funding system experiences duplication of services and employs a complex application and acquittal process which can lead to Aboriginal organisations missing out of funding due to English being a second language in many communities. Those that manage to receive funding can end up labelled with misappropriation of funds allegations because their expertise lays in being able to work with local people, not accounting. This is where Aboriginal people need help – make it clear how funds can be used and have a presence on the ground level that works with organisations to ensure that correct allocations are being made throughout the program delivery process. This will mean that adjustments and improvements can be made during the lifecycle of the project and not at the end when meaningful changes cannot be made.

The concept of a project lifecycle also needs to come under scrutiny. NATSICC feels the standard 3 year finding terms have, on the whole been ineffectual in eliminating long term disadvantage. In our experience, we place string emphasis on consultation and as a result this phase can take some time. If it takes a year to consult with the community, you then have two years to digest the findings and develop a strategy to deliver the project. Add to this the rigorous acquittal requirements – how much time do you have to actually deliver the project? Add to this the insecurity of 3 year terms for staff (which often cannot be funded under current arrangements), you can see why many projects fail.

NATSICC would like to see a funding arrangement that fosters the growth of organisations that are formed to address specific needs in specific communities. Consistent long term funding will result in small, grass root level organisations that are nimble enough to change to emerging community needs and that employ good people as well as rewarding those same people with stability and self esteem.

Again, NATSICC would like to extend our gratitude to Catholic Social Services and Jesuit Social Services for commissioning the report. The Dropping off the Edge report again highlights the disparity in Australia and is an excellent vehicle to drive further conversations on how to bridge this gap. The lack of reasoning behind the figures show an unbiased method in assessing data and now puts the onus on us, as a rich, contemporary western society to fix what has gone on for too long.

The full report and interactive report are available at <http://www.dote.org.au/>



# Aboriginal & Islander Catholic Ministries

## Grassroots workers

**A NEW COLUMN IN THE NATSICC NEWS, WE ARE SHINING THE SPOTLIGHT ON THOSE WORKING ON THE LOCAL LEVEL.**

Meet Kim Hill, who was recently appointed as the new Aboriginal Catholic Ministry Coordinator in Sydney.



### What is your background?

I am a Dhunghutti woman with family ties through my mother's bloodline to the Kempsey and Bellbrook region of the mid north coast of NSW as well as, through my father's bloodline to the Yuin & Kurnai peoples of Bega, Eden and Lake Tyers areas on the far south coast and into Victoria. My background is in Education, Community Development and the Arts. My working career as a teacher and educator has given me opportunities to work across all education sectors from Kindergarten to University as well as TAFE, Community Education and in public and private schools in Australia and England.

### Tell us about your ministry and your role.....

My role in the ACM Archdiocese of Sydney is community engagement first and foremost within the La Perouse and Redfern/ Alexandria areas of Sydney. On another level, community program development to encourage, support and engage Aboriginal and Torres Strait Islander Catholics and other Aboriginal community members to utilise our services. We want to build community based programs that will empower and strengthen the communities in which we serve as well as enhance and encourage our Catholic faith and Aboriginal spirituality in an all encompassing way through the ministry. Further to this my role is to also share Aboriginal Spirituality in a culturally appropriate way with students and adults and I'm grateful that we have a fantastic team to help.

### What is your vision for the future of the Ministry?

With the support of Aunty Elsie Heiss, Ann Weldon, Cate Wallace, John Allen and ACM parishioners, I see our ACM as one that is coherent, vital, exciting and supportive of Aboriginal and Torres Strait Islander Catholics, progressive and dynamic in program development and moving forward in the Archdiocese and NSW.

### Youth are very important, not only for the future of Aboriginal and Torres Strait Islander Ministry but also the present. How do you think we can better encourage them to be active in their faith and their local ministries?

As you say, the youth of today are tomorrow's leaders. For me it's encouraging to speak to youth leaders of other faiths and also to visit other churches where there is a strong young following to see firsthand what they are doing and how they are getting young people activated in their ministries.

I think we have to engage youth on their terms by using social media platforms such as xt3, Facebook, Snapchat and YouTube. In saying that, we also need young people to lead themselves and be given the opportunity to shine; we need to put our faith into their hands and fully support them in doing so. So I guess what I'm saying is that we, need to be strong, supportive, encouraging, engaging mentors open to giving and taking advice to and from our young leaders in a way that makes them feel awesome, supported, needed, valued and courageous in their endeavours.



#### Aboriginal Catholic Ministry Sydney

##### La Perouse

PO Box 396, Matraville, 2036

11 Yarra Rd. Phillip Bay, 2036

Ph: 02 9311 0918

Fax: 02 9311 0953

##### Alexandria

77 Buckland St., Alexandria

Ph: 02 9684 4265

kim.hill@sydneycatholic.org

## CARITAS AUSTRALIA *Project in focus*

### CARING FOR COUNTRY, CARING FOR CLIMATE

#### Sustainable Development of Aboriginal Land



In his encyclical Pope Francis said the following; "The earth is an environment to be safeguarded, a garden to be cultivated." — Pope Francis, 22 April 2015

For many years, Rowan Foley, from the Wondunna clan of the Badtjala people, Traditional Owners of Fraser Island and Hervey Bay in Queensland has asked himself a question:

*"How do you build a sustainable industry on Aboriginal land that is economically viable and good for the land?"*

This question has driven Rowan Foley. He is a ranger by trade, and in this role he has cared for Australia's traditional lands in Uluru-Kata Tjuta National Park in the Northern Territory.

#### Climate change challenges

Today, regions throughout Australia are feeling the effects of climate change. Climate change is making Australia hotter, with more very hot days and with longer and more frequent heatwaves. Seven of the ten warmest years on record have occurred since 2002 and there are more extreme fire risk days each year.

Australia's First Peoples are deeply connected to their traditional lands. But these lands are located in some of the hottest areas of the country. Wildfires are a real threat to the stability of the communities living on country. Fires harm the land, affecting the livelihood, health and wellbeing of the traditional landowners, and the future of their culture.

In 2010 Rowan became the inaugural General Manager of the Aboriginal Carbon Fund, set up to support the sustainable development of Aboriginal lands. The Carbon Fund has attracted significant support in Australia, partnering with Aboriginal organisations, the business community and Caritas Australia.

"The aim was to create a partnership between business and traditional landowners that would reduce climate change effects across the country. We wanted to reduce the amount of carbon in the atmosphere produced by wildfires, which warm the planet.

The Fund has set up a program where landowners undertake carbon farming to reduce national carbon emission levels. They sell these carbon credits to organisations that need to offset their own carbon liability or footprint. Payment for carbon credits gives the remote communities a sustainable livelihood. This program aims at more than just financial gain. It is also intended to help traditional landowners gain cultural, social and environmental benefits.

Carbon farming is an agribusiness that can take the form of a savanna fire management program. We're using our traditional practices. Over the last 40,000 years, the traditional owners in Australia actively managed the land, by making small fires in winter. This prevents very hot late-season fires.

And we're expanding on the same practices now. For example, there's the Oriners Forest Fire Management Program in Kowanyama near Cape York. The rangers have been working with the Kunjen/Olgol traditional owners; every year they burn the country, in the early dry season in June and July. Find out more about the Pope's Encyclical and Caritas's work on climate justice at <http://www.caritas.org.au/act/our-common-home>.

# THE RISK OF PAYDAY LOANS

The past few years have seen the rise of payday lenders. These lenders offer easy, attractive options to those that are short of money. However there are a number of hidden traps that people fall into. Aboriginal Catholic Ministries support our people on many different levels and this includes assist with material needs. Several ministries have raised the issue of people getting caught in a never ending cycle of short term loans with these Payday lenders.

*“We have people come into the ministry in Adelaide that are either on the payday loan or pawn shop treadmill. They have a big mob down from the land and need money to buy food and pawn things that are important to them. They give up not only physical things, but items that have sentimental value as well.*

*We try and help with food etc. but it is only a short term fix. We need to help people learn about managing money so that they don’t get taken advantage of”*

**John Lochowiak (NATSICC Deputy Chair)**

**What are pay day loans?**  
Payday loans are short terms loans that are easy to obtain either online, over the phone or in person. Interest rates are around 20% and there are a number of fees and charges that are incurred each month. The convenience of a payday loans comes at a very high cost.

**Why should we be concerned?**  
Payday loans predominantly prey on the most vulnerable. ASIC (ASIC’s role is to enforce and regulate company and financial services laws to protect Australian consumers, investors and creditors) has concerns around the way in which the loan approval process is handledand found some lenders engaging in conduct that risks breaching responsible lending obligations.

ASIC’s review found particular compliance risks around the tests for loan suitability, which must be considered when the consumer has multiple other payday loans or is in default under a payday loan.





**What is financial exclusion?**  
The Centre for Social Impact defines financial exclusion as a “lack [of] access to appropriate and affordable financial services and products - the key services and products are a transaction account, general insurance and a moderate amount of credit.” Based on this definition, 17.7% of the Australian adult population was considered full or severely excluded in 2012.

**Why is this important?**  
Aboriginal and Torres Strait Islander people occupy the lowest rung on the Socio Economic ladder and the extended family unit can, at times, place even greater strain on finances and therefore emotional wellbeing and levels of stress. **Our ministries walk alongside people everyday as they face emotional, spiritual and social justice challenges.** One study found that 66 per cent of clients that seek assistance have their financial difficulties resolved, 63 per cent feel their mental and emotional wellbeing is improved, and 45 per cent feel physically healthier.

**Who can help?**  
The list of financial resources on the next page contains several points of contact that can assist people that are in need of short term help and on going financial literacy.. Additionally there are a number of financial counselling in each State and Territory including Aboriginal Legal Rights in each State/Territory.

**Crisis support**  
Call Lifeline’s 24-hour crisis support service on 13 11 14

# Useful Financial Resources

	<p><b><u>Financial Counsellors</u></b></p> <p>Financial counselling hotline 1800 007 007</p> <p>The free hotline is open from 9:30am to 4.30pm, Monday to Friday. When you call this number you will be automatically transferred to the phone service in your state (opening hours can differ in different states). Calls from mobile phones may incur a fee from the mobile phone carrier.</p>
	<p><b><u>Payday Loan Calculator</u></b></p> <p>ASIC’s Payday loan calculator will show you the costs of a payday loan - including the Interest, fees and Charges. The link above will take you to the site. The full link to the calcultor is below:</p> <p><a href="https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator">https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/payday-loan-calculator</a></p>
	<p><b><u>Financial Counsellor Online Search</u></b></p> <p>The link above will stake you to an interactive map listing financial counsellors in each State.</p> <p><a href="https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling/find-a-financial-counsellor">https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling/find-a-financial-counsellor</a></p>
	<p><b><u>Good Shepherd Micro Finance</u></b></p> <p>Good Sheperd offer people on low incomes loans and other people-centred financial programs at 650 locations across Australia. We enable people to define and then to realise their own economic wellbeing and to feel valued and in control of their finances and lives. Click on the link above to go to their website or call them on 03 9495 9600</p>

## Other options

If you are in financial difficulty, there are cheaper alternatives to small amount loans:

**Negotiate with your utility provider:** If you’re having trouble paying an electricity, gas or water bill, contact your utility provider. Most companies have hardship officers who can help you work out a plan to pay the bill in instalments or apply for emergency utility bill vouchers - see [problems paying your utility bills \(online\)](#)

**NILS® or StepUP loan:** If you’re on a low income, you may qualify for a [no or low interest loan](#) (online link) to pay for essential household goods or personal services such as medical treatment. Call 13 54 67

**Centrelink advance payment:** If you’re eligible for Centrelink benefits, you may be able to get an advance payment on your benefits, with no interest charges - see the [Department of Human Services website \(online link\)](#)



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