

YINHAWANGKA BENEFITS MANAGEMENT STRUCTURE GUIDE TO DISTRIBUTIONS

DISTRIBUTIONS AVAILABLE TO BENEFICIARIES

A person on the Register of Yinhawangka Beneficiaries does not have an automatic right or entitlement to a Distribution, however there is a right to be **considered** for a Distribution.

Distributions paid from the Direct Benefits Trust and Charitable Trust are outlined below.

DIRECT BENEFITS TRUST (DBT)

Annual Direct Distribution

Distribution amounts and timing of payments are determined by the Decision Making Committee (**DMC**) and must be approved by the Council each financial year (July – June).

Distributions are generally paid twice a year - in December and June.

To receive a Distribution

- You must be a registered beneficiary at the time of the distribution to be eligible to receive the distribution.
- You will need to complete an Annual Personal Plan before payment is released. The Annual Personal Plan was introduced in May 2014 to replace the existing Expenditure Plan. The purpose of the Annual Personal Plan is to assist beneficiaries with financial planning and money management.

Application Distributions

A beneficiary can make an application for assistance for:

- capacity building
- wealth creation
- community purpose
- other specified purpose

Applications must be approved by the DMC before a payment can be made.

Consideration will be given to whether the project/program can be funded through an alternate funding source.

The Trustee may assist to facilitate this process if required.

Quotes/invoices/other information from suppliers must be retained by the applicant and a full acquittal process may be requested.

WEALTH CREATION POLICY

| | |
|------------------------|---|
| Purpose | To provide each registered beneficiary with financial assistance to use for the following wealth creation purposes; <ul style="list-style-type: none"> - superannuation; - set up and, or, improvement of a business; - mortgage payments; - property purchase - home improvement / addition costs; and / or - rent |
| Amount / Limits | Up to \$17,000 per beneficiary per financial year. |
| Requirements | <ul style="list-style-type: none"> - Yinhawangka Wealth Creation Policy Application Form; - Supporting documentation: <p>Note: The supporting documentation required depends on what you intend to use the policy funds for. The supporting documentation required is outlined below;</p> |
| Requirements | <p>Superannuation</p> <ul style="list-style-type: none"> - Current member Superannuation statement; and - Payment details to pay the relevant superannuation fund. <p>Business</p> <ul style="list-style-type: none"> - <i>For New Businesses:</i> Business Plan, ABN, other business registrations / licenses as required. - <i>For Existing Businesses:</i> Financial Statements, ABN, other registrations/licenses. <p>Mortgage</p> <ul style="list-style-type: none"> - Beneficiary must be the owner of the house / property that the mortgage relates to, or complete an assigning Wealth Creation form to assign their available funds to another Beneficiary; - relevant documentation (property details, proof of ownership of property the mortgage relates to); and - Home loan bank account details. <p>Property Purchase</p> <ul style="list-style-type: none"> - offer and acceptance form for the purchase of the property - Finance approval , if applicable - Settlement Agent details including settlement date - <p>Rent/Board</p> <ul style="list-style-type: none"> - Lease agreement showing that the beneficiary making the application is on the lease that the rental payments relate to; - Rental payments will be proportioned depending on the number of tenants listed on the lease agreement. - relevant documentation (invoices, quotes etc.); and - Reimbursements will only be for the previous month and limited to \$3,000 - Pre payments of rent will only be a month in advance - Boarding arrangements must have an agreement in place that all parties sign. These will be confirmed on a month to month basis. - Bond payments will only be a one-off payment. <p>Home Improvement / Addition costs</p> <ul style="list-style-type: none"> - Beneficiary must be the owner of the house / property where the improvements are being carried out; - relevant documentation (invoices, quotes etc.); and - Supplier contact and payment details. |

CHARITABLE TRUST (CT)

CHARITABLE PURPOSES

Application Distributions

A beneficiary can make an application for assistance for a charitable purpose.

Distribution policies are developed by the DMC after consultation with the Council.

Quotes/invoices/other information from suppliers must be retained by the applicant and a full acquittal process may be requested.

AIR CONDITIONING POLICY

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|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance toward the costs for the supply and installation of air conditioning unit / system and/or ceiling fan/s at their registered principal residence, includes fixed wall units and patio heaters. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$5,000 per beneficiary (once off distribution not an annual policy). • Payments are made direct to a supplier or reimbursed upon provision of invoices and receipts. |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Air Conditioning Policy form; • relevant documentation (quotes, invoices etc.); and • Supplier contact and payment details. |

Note:

If the property is a rental, permission and authorisation must be obtained from the homeowner/real estate agent before installation can commence.

COMPANION ANIMAL POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance with the costs associated with caring for animals such as veterinary treatment, shire registration, boarding kennels, sterilization, microchipping, general medications and equipment. |
| | This policy is not available for the purchase of new animals. |
| Amount / Limits | <ul style="list-style-type: none"> • \$1,000 per beneficiary per financial year. • Payments are made direct to a veterinarian or supplier. Reimbursement will only be upon provision of invoices and receipts. • No food expenses will be covered unless it is supplied through the veterinarian. |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Animal Welfare Policy form; • supporting documentation (invoices/quotes); and • Supplier contact and payment details. |

Note:

Payment of fines or impoundment is not allowed under the Charitable Trust.

FINANCIAL PLANNING, ACCOUNTING & TAX PREPARATION POLICY

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|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance for their financial planning, accounting and tax return preparation services, home ownership planning, estate planning and will drafting. |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$3,500 per beneficiary per financial year. Payments are made direct to a supplier or reimbursed upon provision of invoices and receipts. Limit of \$1,000 per annum for tax return preparation and accounting services. |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Financial Planning, Accounting & Tax Preparation Policy form; relevant documentation (quotes, invoices etc.); and supplier contact and payment details. |

FUNERAL ATTENDANCE POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance with the costs associated with attending a funeral (e.g. travel, accommodation, flowers and clothing). |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$8,000 per beneficiary per financial year. Application limit of \$1,000 per beneficiary. If the Beneficiary resides in the same town as the Funeral, then only a maximum of \$500 per funeral per application will be approved. |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Funeral Attendance Policy form; copy of the funeral notice; and indication of what the payment is for, e.g. travel, accommodation and additional living expenses (such as clothing and flowers). |

Note:

Funerals are not restricted to deceased Yinhawangka Beneficiaries.

FUNERAL COSTS POLICY

| | |
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| Purpose | Provides each registered beneficiary with financial assistance to cover reasonable costs incurred in conducting a funeral or reburial service (casket, undertaker, flowers, printing, advertising, wake, transport of deceased, clothing to attend, etc). |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$3,750 per beneficiary per financial year. All payments are made direct to a supplier only. Families can 'pool' funds together to assist in the financial costs. |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Funeral Costs Policy form; funeral notice; relevant documentation (quotes, invoices etc); and supplier contact and payment details If the applicant is not the main organiser of the funeral, the Applicant must obtain a letter from the family of the deceased or the primary organiser of the funeral acknowledging what sort of assistance is being provided. |

Note:

The deceased does not need to be a Yinhawangka Person, but the person making the application must be a Yinhawangka Beneficiary.

The funeral costs incurred by a Funeral Director must be paid in the first instance and no financial assistance will be provided to beneficiaries until the funeral or reburial costs have been paid and finalised. If these costs have been finalised by another person or beneficiary, a confirmation from the Funeral Director stating that all costs incurred in conduction the funeral or reburial have been finalised.

HOME REPAIRS AND MAINTENANCE POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance to assist with the costs associated with only the repair and/or maintenance of their registered principal residence, includes skip bins and garden maintenance. This also includes furniture removal & storage and any protective clothing required while doing these works. |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$5,000 per beneficiary per financial year. Payments made direct to suppliers or reimbursed upon provision of invoices and receipts. Each beneficiary can only access major items and equipment such as a lawn mower, whipper snipper, brush-cutter, etc every two financial years. Does not cover whitegoods |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Home Improvement and Maintenance Policy form; relevant documentation (invoices, quotes etc); and supplier contact and payment details. |

Note:

If the item becomes broken or malfunctions, the beneficiary is to research having the item repaired in the first instance before being replaced. Evidence of this must be supplied.

LORE & CULTURE POLICY

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|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance to attend Lore & Culture meetings and/or events throughout the year. This will also include cultural family camping events. No alcohol or cigarettes will be paid for. |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$8,000 per beneficiary per financial year. Up to \$2,000 per application. Initial application to be paid to the beneficiary in cash. Each subsequent application, in the same financial year, will only be approved once supporting documentation (receipts) accounting for 50% of previous cash allocation is submitted. |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Lore & Culture Policy form; details of Lore & Culture event (date and location of meeting); a break down for what the payment is required for (e.g. food, fuel, camping equipment etc.); all receipts must be kept for future applications. |

COMMUNICATION POLICY (NEW)

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|------------------------|---|
| Purpose | Provides each registered beneficiary with financial assistance with the costs associated with communication services such as mobile phone usage, residential home phones, wifi devices and internet connection at their registered place of residence. This does not include home entertainment packages, for example, Foxtel, Netflix or the purchase of a mobile phone. |
| Amount / Limits | <ul style="list-style-type: none"> Up to \$1,000 per beneficiary per financial year. payments made direct to suppliers or reimbursed upon provision of invoice and receipts. |
| Requirements | <ul style="list-style-type: none"> Yinhawangka Communications Policy form; relevant documentation in the name of the beneficiary (invoices, quotes etc) ; and supplier contact and payment details. |

Note:

- Under the Charitable Trust there will be no advance payments.

EDUCATION, WORK PREP & TRAINING POLICY

Purpose Provides each registered beneficiary (as well as their children) with financial assistance to cover the costs associated with pre-school, primary, secondary and tertiary education e.g. school uniforms, books, stationery, school fees, excursions, payment to a school for school lunches (not to beneficiary), computer/tablet etc. Includes conferences and associated costs. It will include costs associated with work preparation and training in seeking employment.
Also includes the cost of attending an early learning centres, daycares, school camps, tutoring and TAFE fees/special courses.

Amount / Limits

- Up to \$10,000 per beneficiary per financial year.
- Where the beneficiary has obtained a quote from a supplier who cannot be paid via direct bank deposit or credit card, \$500 may be paid directly to the beneficiary. The balance must be paid direct to suppliers or reimbursed upon provision of invoices and receipts.
- Each student/child can only access a computer and equipment every financial year.
- A letter from the school is to be obtained advising of the minimum computer requirements for the student.
- Each child must have an attendance rate of 70% to receive a computer/tablet, unless extenuating circumstances.

Requirements

- Yinhawangka General Education Policy form;
- Confirmation of enrolment;
- relevant documentation (invoices, quotes etc.); and
- supplier contact and payment details.

Note:

Where a beneficiary is using the funds to assist with the cost of their dependant's education, the Beneficiary does need to advise of the relationship to the child.
If the Applicant is not the Primary Carer, the Applicant must have some financial responsibility for the Beneficiary.

If the item is stolen, then a Police Report will need to be provided to have the item replaced.

If the item becomes broken or malfunctions, the beneficiary is to research having the item repaired in the first instance before being replaced. Evidence of this must be supplied.

SPECIAL EDUCATION POLICY

Purpose Provides each registered beneficiary (as well as their children) with financial assistance to cover the costs incurred in educating their dependants with special needs (e.g. autism, ADHD). Applications will be considered on a case by case basis.

Amount / Limits

- Up to \$10,000 per beneficiary per financial year.
- Payments must be made direct to suppliers or reimbursed upon provision of invoices and receipts.

Requirements

- Yinhawangka General Education Policy form;
- documentation from a health care professional confirming recipient has special education requirements;
- confirmation of enrolment;
- relevant documentation (invoices, quotes etc); and
- supplier contact and payment details.

Note:

Where a beneficiary is using the funds to assist with the cost of their dependant's education, the Beneficiary must be the primary carer of the child.

MEDICAL FUND POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance toward general medical costs, including but not limited to dental, optical and preventative medicine and medical equipment upon referral by medical practitioner. Also assists with costs incurred when attending medical appointments, such as travel and accommodation. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year. • Payment for flights and accommodation must be made direct to suppliers or reimbursed upon provision of invoices and receipts. • A daily ATO rate will be available for each day away from home (when attending medical appointments) to cover travel, food and incidental costs. • A beneficiary can apply for assistance under this policy to cover general medical costs of their dependants and/or spouse. • Medicare and Private Health rebates will be deducted before payment is made |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Medical Fund Policy form; • documentation from a health care professional confirming details of the medical appointment and any associated requirements; • relevant documentation (invoices, quotes etc.) for the treatment/appointment/costs incurred in attending the appointment; and • supplier contact and payment details. |

Note:

Beneficiaries must source local medical treatment first unless that service is not available or specialised treatment is required. Otherwise treatment must be sourced at the nearest regional centre.

Financial assistance with travel, accommodation and incidental costs will be paid at the ATO rate.

MEDICAL SUPPORTER POLICY

| | |
|------------------------|---|
| Purpose | Provides each registered beneficiary with financial assistance when providing support to a person attending a medical appointment away from their ordinary place of residence. The person seeking support must be either; old/frail/critically ill/ a minor or have a severe medical condition that requires a supporter. This will also include any medications that the non-Yinhawangka person may require. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$10,000 per beneficiary per financial year. • A beneficiary can use the policy to assist with the costs of supporting a patient who is not a family member. • Either the patient OR supporter must be a Yinhawangka Person to access the policy. • Limited to 2 supporters per person |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Medical Supporter Policy form; • documentation from a health care professional confirming details of the medical appointment and relevant supporter requirements; • breakdown of what the funds are required for and relevant supporting quotes and invoices; and • supplier contact and payment details. |

Note:

Financial assistance with travel, accommodation and incidental costs will be paid at the ATO rate.

HOME PALLIATIVE / FRAIL / DISABLED CARE FUND

| | |
|------------------------|---|
| Purpose | Provides each registered beneficiary with financial assistance with the costs associated in caring for terminal, frail, aged or disabled persons, including cost of home care. Provides financial assistance to visit a person who is terminally ill, frail, aged or disabled. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$10,000 per beneficiary per financial year. • A beneficiary can apply for assistance under this policy to cover costs of their dependants and/or spouse. |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Home Palliative / Frail / Disabled Care Assistance Form; and • documentation from a health care professional confirming details of the medical state / appointment and any associated requirements; • relevant documentation (invoices, quotes etc.) for the treatment/appointment/costs incurred in attending the appointment; • a breakdown of what the funds are required for (e.g. hospital beds, customised vehicle modification, accommodation, travel etc.); and • supplier contact and payment details. |

Note:

Financial assistance with travel, accommodation and incidental costs will be paid at the ATO rate.

PREVENTATIVE HEALTH POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance to cover the costs associated with preventative health services or products limited to only gym memberships, sports & gym equipment, sports club associations & membership No clothing or camping equipment. Will only include sporting shoes. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$2,500 per beneficiary. • Payments made direct to suppliers or reimbursed upon provision of invoices and receipts. |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Preventative Health Policy form; • relevant documentation (invoices, quotes etc.); and • supplier contact and payment details. |

PRIVATE HEALTH POLICY

| | |
|------------------------|--|
| Purpose | Provides each registered beneficiary with financial assistance for the costs associated with obtaining private health cover for a beneficiary, their spouse and dependants. |
| Amount / Limits | <ul style="list-style-type: none"> • Up to \$5,000 per beneficiary. • Payments must be direct to the supplier or reimbursed upon provision of invoices, receipts and/or bank statement showing the private health cover was paid by the beneficiary. |
| Requirements | <ul style="list-style-type: none"> • Yinhawangka Preventative Health Policy form; • relevant documentation (invoices, quotes, bank statement, pay slips etc.); and • supplier contact and payment details. |

SOLAR POWER / SOLAR HOT WATER INSTALLATION POLICY

Purpose Provides each registered beneficiary with financial assistance for the cost of the supply and/ or installation of Solar Power / Solar Hot Water system, including portable panels, at their registered principle place of residence.

Amount / Limits

- Once off payment of up to \$7,000 per beneficiary;
- Payments made direct to suppliers or reimbursed upon provision of invoice and receipts.

Requirements

- Yinhawangka Solar Power / Solar Hot Water Policy form;
- relevant documentation (invoices, quotes etc.); and
- supplier contact and payment details.

Note:

If the property is a rental, permission and authorisation must be obtained from the homeowner/real estate agent before installation can commence.

UTILITIES POLICY

Purpose Provides each registered beneficiary with financial assistance to assist with the costs associated with utility services such as electricity, water, gas, gas bottles and Council/Shire rates at their registered principal residence.

Amount / Limits

- up to \$10,000 per beneficiary per financial year.
- payments made direct to suppliers or reimbursed upon provision of invoice and receipts.

Requirements

- Yinhawangka Utilities Policy form;
- relevant documentation (invoices, quotes etc) ; and
- supplier contact and payment details.

Note:

Under the Charitable Trust there will be no advance payments.

SUMMARY OF DISTRIBUTION POLICIES

All amounts are per beneficiary per financial year (July to June) unless otherwise stated.

| Direct Benefits Trust | Per application | Max per year |
|-----------------------|-----------------|--------------|
| Wealth Creation | \$17,000 | \$17,000 |

| Charitable Trust | Per application | Max per year |
|--|------------------|------------------|
| FUNERAL / DEATH BENEFITS | | |
| Funeral Attendance | \$1,000 | \$8,000 |
| Funeral Costs | \$3,750 | \$3,750 |
| MEDICAL / HEALTH | | |
| Companion Animal | \$1,000 | \$1,000 |
| Home Palliative / Frail Aged / Disability Care | \$10,000 | \$10,000 |
| Medical Fund | \$15,000 | \$15,000 |
| Medical Fund (Supporters) | \$10,000 | \$10,000 |
| Preventative Health | \$2,500 | \$2,500 |
| Private Health Insurance | \$5,000 | \$5,000 |
| EDUCATION | | |
| General Education | \$10,000 | \$10,000 |
| Special Education | \$10,000 | \$10,000 |
| OTHER | | |
| Air Conditioner Installation | \$5,000 once-off | \$5,000 once-off |
| Communications (NEW) | \$1,000 | \$1,000 |
| Financial Planning, Accounting & Tax preparation | \$3,500 | \$3,500 |
| Home Repairs and Maintenance | \$5,000 | \$5,000 |
| Lore & Culture | \$2,000 | \$8,000 |
| Solar Power / Solar Hot Water Installation | \$7,000 once-off | \$7,000 once-off |
| Utilities | \$10,000 | \$10,000 |

Please contact MFCo to request the relevant forms:

Phone: (08) 9230 7700

Fax: (08) 9230 7701

Email: perthadmin@mfc0.com.au

Mail: PO Box 307, Claremont WA 6910

Please note: This fact sheet provides a summary of all application policies available as at 20 March 2017. For specific policy rules, please contact MFCo, speak to a DMC or Council member, or refer to the policy application form.