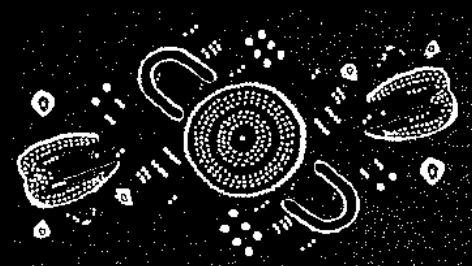


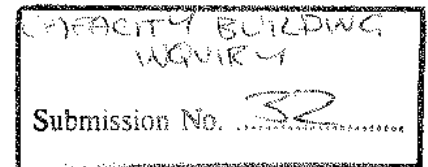
TANGENTYERE COUNCIL

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September 16, 2002

The Committee Secretary
House of Representative Standing Committee on Aboriginal and Torres Strait
Islander Affairs
Parliament House
CANBERRA ACT 2600



Dear Sir/Madam

Re: Submission to Parliamentary Inquiry- Capacity Building in Indigenous Communities

Attached is Tangentyere Council's submission to the inquiry into Capacity Building in Indigenous Communities.

We welcome the fact that the House of Representatives has decided to undertake this inquiry and we would be pleased to have the opportunity to address the committee if this were possible at some point of time in the future.

There are two attachments to our submission. They are two speeches presented at conferences:

Attachment 1: "ABORIGINAL & TORRES STRAIT ISLANDER EXPERIENCES WITH UMBRELLA ORGANISATIONS"

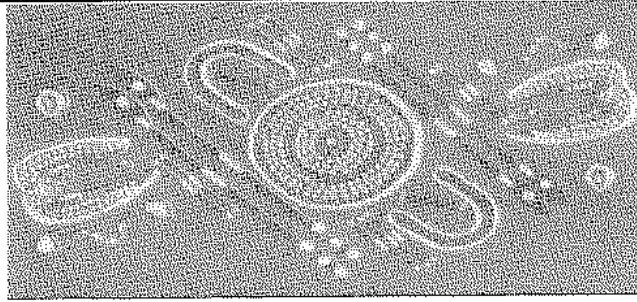
Presented by Commissioner Geoff Shaw "Indigenous Australians Shelter Conference 1-3 November 1993 Brisbane: "Building a Partnership", ATSI, 1993

Attachment 2: ISSUES OF ECONOMIC INDEPENDENCE FOR INDIGENOUS AUSTRALIANS

Presented by William Tilmouth to the Reconciliation Australia Banking Workshop, Sydney, May 8 & 9 2002

Yours sincerely


William Tilmouth
Executive Director



Submission to Parliament

Capacity Building

In

Indigenous Communities

Tangentyere Council Inc. 2002

The Aboriginal community has leaders who have fought throughout their lives to improve the conditions for their people. Efforts by Aboriginal people must be supported by Government.

Tangentyere Council core services include:

- Housing Services – supporting 18 independent Housing Associations to hold regular committee meetings and Annual General Meetings, as well as providing repair and maintenance to the 182 houses and numerous dwellings on the Town Camps
- Old People's Services
- CDEP – 230 placements
- Financial Counselling
- Social Services Division which consists of the following Departments and programs:

YOUTH SERVICES DEPARTMENT

- Yarrenyty Altere Learning Centre
- Families In Crisis Program
- Youth Activity Services and Family Liaison Worker
- After School Hours Care/Vacation Care
- Sport and Recreation Program
- Youth Link Up Service

SOCIAL JUSTICE DEPARTMENT

- Night Patrol
- Day Patrol
- Wardens
- Remote Area Night Patrol
- Four Corners Council
- Senior Women's Council

COMMUNITY DEVELOPMENT AND WELL BEING DEPARTMENT

- Family Well Being Program
- Community and Health Development
- Research

Tangentyere Council has developed services to respond to the needs of our consumers. By having the consumer as the executive governing body the organisation ensures that it is relevant and responding to the visions and aspirations of the community. Access to services continues to be a single most important factor contributing to Indigenous disadvantage.

Employment and Economic Development

As stated earlier, Tangentyere Council was established by Town Camp Communities to be the 'umbrella' organisation to ensure the provision of housing, community development, CDEP, transport, training, environmental health and other services.

While providing these services continues to be the Council's core activities, in more recent years the Council has increasingly been involved in three additional and inter-related activities namely:

- The provision of services to Aboriginal people on a regional basis;
- The development of partnership arrangements with a wide range of local and national organisations;
- The successful establishment of a number of enterprises under the aegis of Tangentyere Council.

These developments have been driven by a number of factors including declining levels of direct funding from the Federal Government agencies such as ATSIC and an increasing trend for government services to be contracted out and mainstreamed.

An example of this has been the cessation of the direct funding for employment and training for Aboriginal people. For instance the cessation of the former Training for Aboriginal People (TAP) program, the associated with the closure of the Commonwealth Employment Service, followed by the contracting of employment services and the establishment of Job Network has directly impacted on Indigenous organisations in terms of how they provide these services.

In the case of Tangentyere Council this has led to substantial changes. These have included:

a) The establishment of a Job Network Provider at Tangentyere Council.

Tangentyere Council's Job Network Provider (Tangentyere Job Shop Pty. Ltd.) was established in February 2000. Its establishment meant that Tangentyere Council immediately became a regional employment service provider to the Alice Springs region (as opposed to providing services to its traditional constituency).

While there have been many benefits in establishing Tangentyere Job Shop, the downside of this development is that Tangentyere Council is no longer directly funded to provide the range of comprehensive training activities, previously possible under the TAP program.

Tangentyere Council sees considerable opportunities for a wide range of partnership arrangements to be established and would encourage further the Government support in this area.

d) Increasing demand for services to Aboriginal people on a regional basis.

As mentioned above, Tangentyere Council is increasingly playing a stronger role within the Alice Springs region as a result of changes in Government funding arrangements.

Another important factor in this change is our perception that throughout regional Australia remote area Aboriginal people moving to regional centres or travelling and staying in them for longer periods of time.

This trend is placing significant demands on the Council as a service provider, including:

- Pressure on housing within Aboriginal Town Camps associated with increasing visitor levels. There are increasing problems associated with alcohol abuse, petrol sniffing (which is being transported from remote communities), over-crowding in houses, and disputes (at times requiring police and/or night patrol intervention) between town camp residents and visitors.
- Increasing problems (particularly involving out of town youth) in the town centre leading to increasing levels of property damage and requiring increased levels of policing.
- Including demands on services provided by town based Aboriginal organisations. In the case of Tangentyere Council this includes increasing demands being placed on services such as banking, night patrol, housing support and youth activities.

In addition we believe that there will be an increasing role and opportunity for major organisations such as Tangentyere Council to play an increasing role in working with remote communities in areas such as:

- Housing construction and maintenance
- Banking services
- Employment services
- Provision of business services such as financial and human resources management
- Addressing issues (such as inhalant substance abuse) on a regional basis

While their trends offer opportunities for organisations such as Tangentyere Council they also place increasing demands particularly in terms of physical infrastructure and management.

e) Physical Infrastructure demands

Although Tangentyere Council is now providing an ever-increasing range of programs and services, we have been unable to secure funding to adequately physically house these programs. Despite applications through ATSIC for infrastructure funding for the past 8 years, no funding has been forthcoming. In addition, the level of funding available through programs such as the Regional Solutions Program is inadequate to meet our needs.

We believe these issues are not isolated to Tangentyere Council and that similar problems exist throughout regional Australia. In our view there is an urgent need to undertake a detailed examination of the impact of increased mobility of Aboriginal people between remote and regional communities and to assess how this mobility is likely to impact on the delivery of services in regional communities. We believe these issues are urgent and if not adequately addressed will have profound implications for these communities in the future.

In the short term increased funding needs to be made available in regional centres to enable service organisations to provide adequate office accommodation for staff and to provide adequate client facilities.

Tangentyere's enterprise development strategy.

Tangentyere Council has made very significant steps in terms of its overall enterprise development strategy. We have established four successful businesses, namely:

- **Tangentyere Job Shop**

This business is a member of Job Network as a specialist Indigenous provider. In addition, (through funding provided by the Indigenous Housing Authority of the Northern Territory (IHANT) has established a builder/trainer project involving six remote communities. Four Aboriginal apprentices have been employed in each community (under the supervision of an Indigenous Builder trainer) to construct a remote area house as a training project

- **Tangentyere Construction**

This is a building company that has traditionally built houses in Alice Springs Town Camps. However in the past twelve months it has successfully tendered to construct houses in several remote communities.

- **Indigenous landscapes**

This business is an organic recycling and a landscaping business. It has recently established a green waste recycling business in association with the Alice Springs Town Council.

- **Tangentyere Design**

This is Tangentyere council's longest standing business (23 years) and is architectural business, which specialises in Aboriginal housing and remote area buildings.

Tangentyere Council has recently received funding through the Indigenous Small Business fund to seed fund a business aimed at providing business services (financial administration and human resources management) to its other business units and to other Aboriginal organisations in Central Australia.

Finally Tangentyere Council CDEP program has successfully constructed or serviced local government projects involving footpath construction, removing introduced species from the Todd river and development of bush tucker on several Town Camps.

These enterprises are currently employing in excess of 30 people (20 of who are local Aboriginal people. This represents an increase from only four staff in 1999. While we believe that there will be opportunities to expand our enterprise activities there are several factors that will limit our capacity to do so. They are:

- **The availability of suitable office accommodation.**

The accommodation needs of organisations such as Tangentyere Council have traditionally been met by allocations from ATSIC and have been provided on the basis of its funded program requirements. This has meant there has been a long lead-time between the identification of our needs and the subsequent provision of funding and construction of the facilities.

The accommodation needs of enterprises are much more immediate. For instance the lead-time between successfully tendering to becoming a Job Network provider and the actual start-up of the business was only a few months.

In our view the issue of accommodation needs of emerging businesses is a major factor which limits the capacity of Indigenous organisations pursuing new enterprise opportunities.

- **Project Management costs of new businesses**

Related to the issue of accommodation needs is the issue of the up front costs of establishing new businesses. These costs include the costs of feasibility studies, preparation of tender documents, initial set-up costs and cash flow issues associated with the initial establishment of the business and the receipt of income. For many Indigenous organisations these costs alone will be a major consideration in determining whether or not to proceed with a business opportunity.

While many Indigenous organisations may appear to be in receipt of substantial income from a range of grant funding bodies almost invariably the use of such funds is strictly proscribed. As such Indigenous organisations have little or no capacity to provide up-front funding to support entrepreneurial activity.

- **Isolation**

Many Indigenous organisations operate in isolated or remote areas or in labour markets where it is difficult to place Aboriginal people in employment. In addition many Aboriginal people (through cultural factors and/or geographic isolation) find the transition to paid work difficult to achieve. This therefore means that enterprises that have a focus on the skill development and employment of Aboriginal people will necessarily incur additional employment costs.

Summary

While the establishment of programs such as the Indigenous Small Business Fund have been of significant benefit, we believe that there is a need to examine the full range of factors that inhibit Indigenous economic development and to consider a more broadly focussed economic development funding program. We believe this applies particularly to potential Indigenous Job Network providers. In our view the factors we have outlined above may be a significant inhibiting factor in Indigenous organisations not tendering for Job Network services.

We recognise that the issue of funding for Indigenous economic development has had a checkered past. However there have been examples) including our recent experience where there successful outcomes have been achieved. It is important to identify and understand why successful enterprises have succeeded and to build funding programs around these success stories.

Attachment 1

**"Indigenous Australians Shelter Conference 1-3 November 1993 Brisbane:
"Building a Partnership", ATSIIC, 1993**

"ABORIGINAL & TORRES STRAIT ISLANDER EXPERIENCES WITH UMBRELLA ORGANISATIONS"

**Commissioner Geoff Shaw
General Manager, Tangentyere Council, NT.**

The thing that concerns me is that we are always talking about aims, goals and objectives but there are practically no positive outcomes. People are not informed about outcomes after particular conferences occur. On a personal note, as a Commissioner, ATSIIC has been canned in the last couple of days. We Commissioners found it difficult to make any headway in our term of office because the amalgamation of ADC and DAA was extremely time-consuming and costly and tended to override many other initiatives.

I have been working as General manager of Tangentyere Council since its inception. Tangentyere Council is a support organisation assisting 18 housing associations in Alice Springs.

We are looking at 170 or more houses on town camps, accommodating about 1200 people, with fluctuations during holidays, ceremonies and so on. Fringe camps have existed throughout Australia since James Cook dropped anchor in Sydney Harbour, and we are still living on the outskirts of white society.

The meaning of Tangentyere comes from the word Tangen, meaning altogether as one and, hopefully, throughout this conference and later years, we will practice what that work means, altogether as one. Those 18 town camps select people to go on the Tangentyere Council and the Council selects executives to assist in running the organisation, of determining policy and so on, and my staff and I have to implement those policies.

Camps are located and people get permission to live where they do. Most of these camps are set all around on the outskirts of Alice Springs. They relate to particular language groups so the determining factor where people live is up to the executive. If you come from one language group, you live in one area, if you come from another language group, you live in another area. The design process, integration of landscaping and housing amenities, are implemented to suit Aboriginal people's needs.

I think we are better off than some of these other housing associations around the countryside. In the past we had a design documentation section that was funded by previous funding agencies but now is self-supporting. They go out and get jobs and maintain their position in the organisation. The other thing that has to be taken into consideration too, that you don't build a

house on a clay pan without looking at other alternatives like landscaping and so on.

In a particular town camp, you consider how that extended family group relates to other relatives within the community and how the design process and the house has to be documented on the lease.

The Tangentyere Council released a book called *Housing Design Assessment for Bush Communities*, in conjunction with the NT Govt. & the Dept of Lands and Houses, office of Local Government. Hopefully everybody who is going to deal with Aboriginal housing will read this book.

The importance of Aboriginal Control must be one of the single most contributory factors when determining how you go about dealing with Aboriginal housing. If they are individual housing associations, they are incorporated and so we, the Council, are only a support organisation. They determine the tenancies, who comes in there.

We have several housing office staff. We don't call them housing officers any more, we call them community housing officers, and their job is to arrange meetings and so on with each individual housing association and assist them in preparing budgets for the forthcoming financial year. To minimise rental arrears, we are now a Westpac bank agency, and we've employed a bank officer, who is a white Australian, as well as Aboriginal people who have been trained to become bank officers. Some of the rent money goes into an account that can be utilised for bringing in young Aboriginal people to work on a day to day basis sometimes, or can be utilised in purchasing buses if they want for people who live on town camps.

Having an Aboriginal organisation means we can provide a whole range of services and programs: old people's, youth recreation, after-school care, land care, women's CDEP and so on. So these are the kind of things that are occurring in this organisation. We've got an old people's service; we deal with youth that don't attend school; we carry out after-school recreation programs for kids; after they leave school, they go back to the camps, go back to the house, so we've got these people running around picking them up and making sure that they're doing something from after they leave school in the afternoon until they come home for supper.

There are nearly 500 people working in this organisation (2002 340), and out of that, 360 are CDEP participants (230 now 2002), so it's one of the largest CDEP around Australia. And there's a lot of involvement on the women's CDEP; they've started their own women's committee and so on.

The other town camper initiatives were Yeperenye School started off from Tangentyere Council, and it's a well-run bilingual school, even to the extent that Tangentyere assisted in the design (of the buildings).

There are a lot of problems in Alice Springs with alcohol, and I think it's a serious national problem for Aboriginal people. 300 Aboriginal women marched in Alice Springs against alcohol, because they needed support in setting up an Aboriginal social club, so people could learn how to drink properly. We have an organisation called Four Corners, consisting of Aboriginal men from all these camps; they're elders, they're older than me. Some of them are my relatives and so on, and they're the ones who, if there are problems on these camps, will get together and determine whether to use a white man's way of telling people off who are practising anti-social behaviour, or the customary Aboriginal way.

We're adapting new ways of using the blackfella way of telling people off, with a mixture of the whitefella's way, and have to make decisions regarding whether you send them back to the community, or this place they call Greenwoods, which is a 95% Aboriginal jail.

There are constant funding battles and reviews. Tangentyere Council has been in operation now for 16 odd years (25 in 2002/3) and every year there's been a review undertaken of the organisation, and some people here have been part of that whole review process. The programs suffer, and others like training get lost. We have to make sure that besides the initial capital outlay, there's a certain amount of additional money set aside to provide for maintenance of our homes. Inequity of housing policy for Aboriginal organisations versus mainstream public housing exists. Things are starting to change with the assistance of ATSIC & Dept of Lands and Housing and the realisation that capital must be allocated to management and maintenance to insure our housing investment against decline. We need to advocate independent regional housing organisations as a step towards solving these problems. By letting housing associations decide how to solve the problem with due consideration for their particular cultural requirements.

ATSIC should play a role in helping this happen. The National Aboriginal Housing Strategy needs and information process so people can understand important issues. We should be regional in focus and link with other strategies. Tangentyere Council and Julalikari, which is another organisation situated in Tennant Creek, have excellent models. These two organisations have also been universally supported by the Royal Commission into Deaths in Custody.

Another part to the Royal Commission finding covered the issues of suitability of housing and living conditions of the Aboriginal population, as this was considered a vital component of the eventual decline of behaviour, and also the reason for the inability to cope with total confinement, imposed upon offenders in the prisons.

Attachment 2

Issues of Economic independence for Indigenous Australians

WILLIAM TILMOUTH SPEECH TO THE RECONCILIATION AUSTRALIA BANKING WORKSHOP, SYDNEY, MAY 8 & 9 2002

Good Afternoon – as always I acknowledge the traditional owners of this country.

I must admit to feeling somewhat jaded about conferencing – I have given so many speeches for no result - that I feel like an empty can rattling in the wind.

So today I am going to be quite upfront and make a plea that we make history at this conference. You give me what I ask for.

Seriously, I am here because Neil Westbury wrote in his report for ATSIC: - *'Indigenous people's access to, and understanding of, banking and other financial services lies at the heart of their ability to participate in the cash economy, thereby improving their general quality of life and, in the longer term, assisting in the reduction of welfare dependence'*

The need for Indigenous people to access banking and other financial services is acute and it is the reason that Tangentyere Council has been providing financial services to town campers for over 18 years. I have to say, I am not sure I agree with the bit about welfare dependency – surely any definition of welfare dependency applies to those who actually receive welfare – which is not the case for many Aboriginal people in Central Australia, who have no income for all or part of the year.

Let me tell you there are bloody great holes in the welfare safety net when it comes to Aboriginal people and in Central Australia about 60% of the Indigenous population have fallen through it. How come there is no outrage about this – how come I can cite these figures ad nauseam and nothing happens. How come all those journalists fascinated by violence in Aboriginal Communities miss this important fact and fail to make the link between hunger and violence?

Do you realise that because of the combination of

- difficulty accessing welfare payments,
- the lack of financial services,
- the high prices of goods in remote community stores,
- the sheer inability of people to understand financial transactions because of language barriers
- & the rip-offs that subsequently occur .

That the majority of Aboriginal families in Central Australia enjoy one meal per day.

To those Indigenous people who espouse the notion that 'welfare dependency' is the root of all our problems – I say look at Central Australia - we are the living example that your argument is fallacious. Certainly we want to move beyond welfare, to have real jobs that earn real money, but this is not going to be achieved, simply by removing welfare benefits or making them harder to access. People are hungry they have no income but they still can't get work. They survive because in Aboriginal law our emphasis is on sharing – we all have people that we cannot deny – we share what scarce economic resources there are – it is not uncommon for elderly pensioners to support entire families on their meagre incomes.

No our problems arise from the combined forces of state neglect, exclusion, social bigotry, discrimination and exploitation.

As you heard in the introduction I am the Executive Director for Tangentyere Council, which is the resource agency for the 18 'Town Camp' Housing Associations of Alice Springs. Each town camp is autonomous, with their own governing committee, that send delegates to the Council – my governing body.

Although this means each year we organise at least 19 Annual General Meetings and numerous ordinary meetings – an enormous workload in anyone's language. It adheres to the principal of autonomy and cooperation that is at the heart of our law and is embedded in the meaning of our name, Tangentyere – an Arrernte word that means 'working together'

Tangentyere was formed in 1977 by the groups of people that camped in and around Alice Springs. They were considered by Governments to be illegal campers, a status that justified providing no services – not even water. Alice Springs was a prohibited area for Aboriginal people between the years 1928 and 1964 - during this time there were at least four official round-ups and forced relocation of town campers. However, they persisted, primarily for three reasons:-

- because the camps provided freedom from the cultural destruction programs being carried out in the Missions and Settlements,
- because Aboriginal traditional owners were committed to protecting their sites that were under threat because of the non Indigenous development of Alice Springs
- And because kids were being taken away and placed at the Bungalow in Alice Springs causing concerned families to follow.

The majority of town campers are fluent in a number of the Central Australian languages of Arrernte Warlpiri, Anmatjere, Kaytej, Pitjantjatjara, Luritja, Alyawarre and Pintubi.

As a general rule these different language groups live according to the direction of their home countries and their songlines, in accordance with Aboriginal law.

The internal planning of different camps also adheres to Aboriginal culture – camp planning constraints include the need to provide discrete areas for different family groups, temporary accommodation for people who have to leave houses following a death, the need for visitor camping, ceremonial area and sacred site protection.

In essence Tangentyere provides actual and cultural space for Aboriginal people. The town camps and the resource centre itself, provides space where people can be Aboriginal. A space, where our law, culture and languages dominate. A space where they won't face the discrimination and racism that continues to be a sad, but very real daily experience, for Indigenous language speakers in Alice Springs.

As a result of providing Aboriginal space – Tangentyere camps and services are often utilised by the continual flow of visitors from the surrounding communities – some of the 15,000 odd people for whom Alice Springs is their service centre.

At the Tangentyere Resource Centre people can access the following services:-

- The Housing Office where people pay rent, report repairs and maintenance needs and collect their mail
- The Job Shop – which is a registered Job Network Provider
- A Centrelink Office
- Old Peoples Service
- Family Wellbeing
- Youth Services
- Financial Counselling
- Emergency Relief
- Return to Country

On the town camps we have

- Community Schools
- CDEP
- Bush Tucker production
- Nursery
- Night Patrol and Wardens

These services have been developed in response to the self-defined needs of our clients and they are very well utilised, as will be verified by anyone visiting our premises in Elder Street. We service huge numbers of people everyday, in extremely cramped premises – however the services are achieving their objectives and we have seen the numbers of town campers not receiving income diminish, with problems more easily rectified, as a result of having a fully staffed, on-line, Centrelink office within the grounds of Tangentyere Council. This was an acknowledgment by Centrelink of the special needs of Aboriginal language speakers and I thank Centrelink for this service.

However, they need to look at the way that they are servicing remote communities. The agency arrangements they have made with remote community councils do not meet the costs of providing such services. Many communities do not even have agency arrangements, with the result that people still have no income for all or part of the year – as I discussed earlier. For the families concerned poverty becomes contagious as they struggle to support others from their own low incomes.

FACs needs to sit down with the Regional Councils and Communities to negotiate improved Centrelink service arrangements for remote communities. They need to do this to ensure that people actually get their welfare entitlements and also to assist in preventing Aboriginal people being trapped on the book-down merry go round. The lack of Centrelink services in remote communities' leaves a vacuum that stores and hawkers fill and some fill this vacuum in deliberately exploitative ways.

The lack of services in remote communities of Central Australia has a direct impact on Tangentyere – because in general visitors from these communities seek our assistance when confronted by the discrimination in the mainstream of Alice - a situation that is most apparent to anybody visiting the Central Business District. There are an abundance of private security guards at supermarkets, shopping centres and at the banks. These security guards can be seen questioning people, encouraging them to move on, or denying access. Those who do gain entry are routinely subject to an array of petty humiliations.

Now banking in general is a difficult matter for most people. But for many Aboriginal people it is virtually impossible. In remote communities there are no banking services. Not because the banks closed– they never opened. In Alice Springs banking problems result from language barriers, limited financial literacy coupled with the routine discrimination referred to above.

Our financial counsellor has assisted many Aboriginal people who have problems arising from holding cheque accounts and other high fee products that mainstream bank staff have assisted them to open. These products are clearly inappropriate with the result that fees consume a large portion of meagre balances.

Given this environment it is not surprising that people choose to use the Westpac bank agency we operate at our premises in Elder St. This agency is staffed with a Bank Supervisor and 3 Bank Finance Officers and costs Tangentyere \$185,000 per annum to operate. ATSIIC provides funding of \$86,000 while Westpac pays an agency commission of \$4,000 per annum. Tangentyere Council covers the annual shortfall of \$95,000 and this is our catch 22 situation. Because we are a grant-funded resource agency we have to spend funding we receive according to Government guidelines. Thus rental income is to be spent on repairs and maintenance to housing – but we can't collect rents if people have no income and no access to financial services therefore we need the bank agency and so on. Let me tell you the worry about our annual shortfall is the reason I am grey and one of the outcomes I am seeking from participating in this conference is an increase in our agency commission. So if there is someone here from Westpac – can we talk?

Because our agency does provide a valuable service and I imagine that it significantly reduces the operating costs of Westpac's Todd Mall branch. Our clients take approximately half an hour at the counter as they organise bill paying and food vouchers as well as normal banking transactions, and because our bank agency staff must ensure that people are informed and understand these transactions. We currently service 712 permanent accounts and assist numerous visitors that are stuck in town.

The bank agency is located in a cramped space. To improve the service we provide to our clients we would like to redevelop the bank agency premises. ATSIIC has granted us \$11,202 to draw up plans for this redevelopment and the Regional Solutions program will provide the \$104,00 required to carry them out. The Rural Transaction Centre program was unable to fund the redevelopment because our agency is not geographically remote – such are the ways we fall into gaps created by policy definitions that fail to recognise the reality of cultural isolation. -

I also find it disturbing that none of the remote communities in Central Australia have a Rural Transaction Centre yet – because it is the separation of financial services from stores that will prevent the rorts but will give people the capacity to develop financial literacy and also to save. I have a vision of Rural Transaction Centres on major communities online with Tangentyere's bank agency so that the movement of resources can be as fluid as the mobility of people. This vision is shared by the Central Remote Regional Council who have nominated hub communities for the placement of such services. Ideally, agencies such as Centrelink, Australia Post, the Tax Office, and Banks could contribute to the recurrent costs through equitable agency arrangements with Community Councils and training plans to develop the skills of the local populations.

After all, every society has required transport and communication networks to promote economic development. The mind boggles on the possibilities we would create.

Such arrangements would ensure that Aboriginal people develop financial literacy and have the capacity to save – even if the extent of savings just means that they can actually eat everyday. The importance of this capacity is demonstrated by Tangentyere food voucher system.

The food voucher system is the Tangentyere Executives response to the 'feast and famine' cycle experienced by welfare recipients – a poverty that results in people being captured on the book-up. The other primary reason is that holding a food voucher instead of cash provides clients some protection from their obligations arising from family and skin relationships. Tangentyere reclaims the value of the food vouchers when the client cash their next cheque at the bank agency. Under new arrangements established because of electronic banking, clients with keycards elect to have a portion of their entitlement, using the Centrepay deduction facility, paid into a trust account. Everybody who signs up for food vouchers is helped through a budgeting process to see how much they get from Centrelink, what deductions they have, their cash needs and the amount they wish to set aside for food vouchers.

The essential difference under the new arrangements is that people are not debtors – they are using this system as a method of saving - to ensure they have food for the week. A service that remote communities desperately need.

Tangentyere Council has also recently been successful in convincing Government to trail weekly payments for our welfare recipient's to assist with their budgeting.

Therefore whilst we have ongoing concerns about electronic banking, particularly as there are numerous instances on remote communities where peoples keycards and pin numbers are held by store-keepers and - some people are paying high fees when they use ATM's to see if there welfare payments have been debited - we also see potential in electronic banking to assist Indigenous people.

In order to explore this potential, Tangentyere nominated to pilot the shift from payment by cheque to direct debit. This opportunity was provided as a result of recommendations flowing from the Westbury Report, initiated by the ATSIIC and Centrelink Regional Offices; at the time we were negotiating for the opening of the Centrelink agency at our premises. Essentially, the trial involves providing training, in language, to people who want to open keycard accounts. People are taught how the ATM and key card operates and are assisted to fill in forms by the Aboriginal liaison officers. They are also educated on the dangers of giving their pin numbers and key cards to anyone else, particularly stores and taxi drivers.

The Department of Family and Community Services funded Tangentyere \$109,000 for the employment of the four Aboriginal Bank Liaison Officers – these Officers were selected for their ability to speak a range of Aboriginal languages. Centrelink funded their training, and the preparation of training materials. Westpac supplied our agency with an ATM free of charge and waived the transaction fees on this machine, for a period of 12 months. As there are a low level of transactions being performed, the costing for the first 5 months was \$8,750.

Tangentyere have been granted \$25,000 by ATSIIC to have an independent evaluation of the project conducted. So far, the BLO's have opened bank accounts for 579 people, 368 of whom requested keycards. The main problems encountered have been lost or damaged cards – 35 in total. This arises primarily from the problem of an acute housing shortage for Aboriginal people on both Town Camps and in remote communities. Tangentyere has 180 houses and 70 tin sheds for a population of 1800 people. In remote communities only 35% of people are housed, with the majority residing in tin sheds or makeshift shelters. As you can imagine – the safe storage of personal items is very difficult in such an environment. To assist clients the Tangentyere bank agency holds cards – without the pin numbers of course.

During the course of the pilot we have also found some people who have ordered a keycard, but have been unable to learn to operate the ATM. These problems arise primarily because of blindness from diabetes that is rampant in our communities. People who have ongoing problems in this regard are advised to cancel their card and access their account over the counter. We also keep our ATM stocked with \$20 notes rather than 50s, to make it easier for our clients to meet their cultural obligations.

The importance of culturally appropriate financial services, such as our bank agency and food voucher system, cannot be overstated. Our experience suggests, that while electronic banking has some significant benefits it cannot replace culturally appropriate face to face service delivery. The loss of financial services, tailored to the needs of local Aboriginal people, would be a travesty.

As things stand the FACs funding that employ's the four BLO's is due to run out in August – which leaves me with a greater shortfall problem – or I terminate 4 very effective town camp staff. Sometimes I despise pilot programs.

In conclusion I want to make a genuine plea to all Banks & Government Agencies represented here. Aboriginal people who are geographically and culturally remote need access to income and financial services. The difficulties of distance and cost can be overcome if resources are pooled in creative service delivery arrangements. And the difficulties of language and cultural barriers can be resolved if Aboriginal organisations operate the system and local people are trained to run these services.

Aboriginal people are worth the investment. Any culture that has lasted in your terms for 40,000 and in ours since the beginning of time must be a strong and resilient one.

Thank you