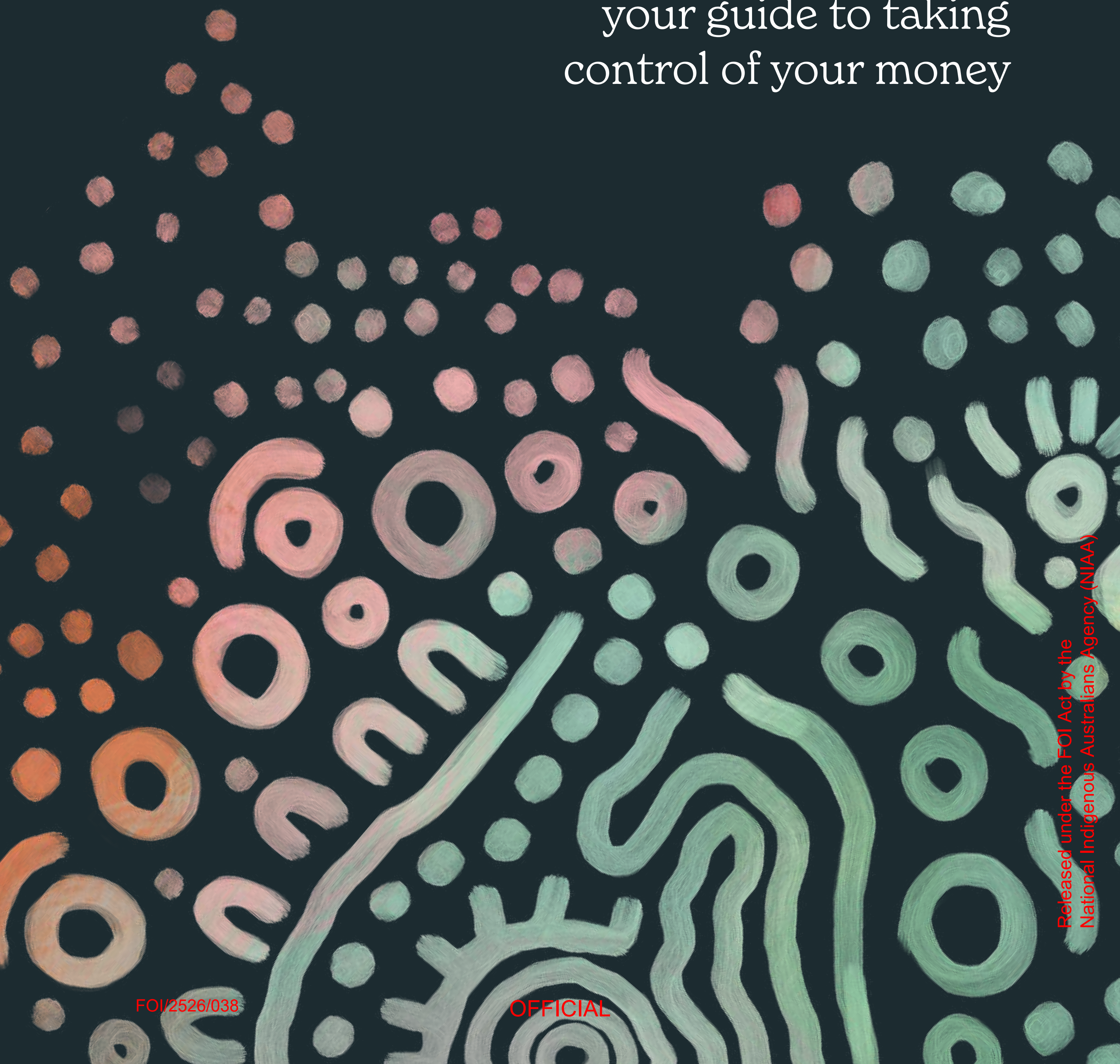
for Mob, by Mob

Empowerment through knowledge

your guide to taking control of your money



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Acknowledgment of Country

We acknowledge the traditional owners and custodians of the land on which we work and live, and recognise their continuing connection to land, water and community. We also pay our respects to elders past, present and emerging.

The critical role

of financial assistance for Aboriginal and Torres Strait Islander Peoples

In today's economic climate, financial assistance is not just beneficial—it is essential for the wellbeing and advancement of Aboriginal and Torres Strait Islander communities. According to the Australian Institute of Health and Welfare (AIHW), income and financial stability are linked to improved health outcomes, reduced stress, and greater access to essential services such as housing, education, and healthcare.

Despite progress, significant disparities remain. The 2021 Census data reveals that the median weekly equivalised household income for Aboriginal and Torres Strait Islander households is still substantially lower than that of non-Indigenous Australians.

Employment continues to be the primary source of income, yet employment rates among First Nations people are consistently lower, with many facing systemic barriers to stable and meaningful work.

In 2025, Australian families are facing unprecedented financial pressure as the cost-of-living crisis deepens, with housing at the heart of the struggle. The relentless rise in rental prices and property values, particularly in urban centres, has forced many households to make an impossible choice between paying rent and putting food on the table.

These economic challenges are compounded by higher rates of financial stress and a greater reliance on income support payments. In this context, targeted financial assistance programs—including housing subsidies, education support, and culturally appropriate financial counselling—are not only necessary but urgent. They serve as a bridge toward economic participation, self-determination, and long-term community resilience.

Financial support mechanisms must be strengthened and tailored to meet the unique needs of Aboriginal and Torres Strait Islander peoples. It's not just a matter of equity—it is a national responsibility.

*Data sourced from Australian Institute of Health and Welfare (**aihw.gov.au**), Australian Bureau of Statistics and* **truebluelife.com**

Consultation and participation

Empowerment through knowledge: your guide to taking control of your money is a culturally grounded and practical resource designed to support Aboriginal and Torres Strait Islander people to navigate their everyday financial journey with confidence, dignity, and self-determination.

This guide was developed through extensive community engagement with Aboriginal and Torres Strait Islander individuals, families, and communities across Australia. We have worked closely with the Aboriginal and Torres Straight Community Controlled Housing Sector to ensure the content reflects lived experiences, cultural values, and the challenges faced by our people.

We believe that reaching out for help is the first and most powerful step toward financial freedom. This guide is here to walk alongside you, offering tools, knowledge, and culturally safe support to help you make informed decisions and protect your financial wellbeing.

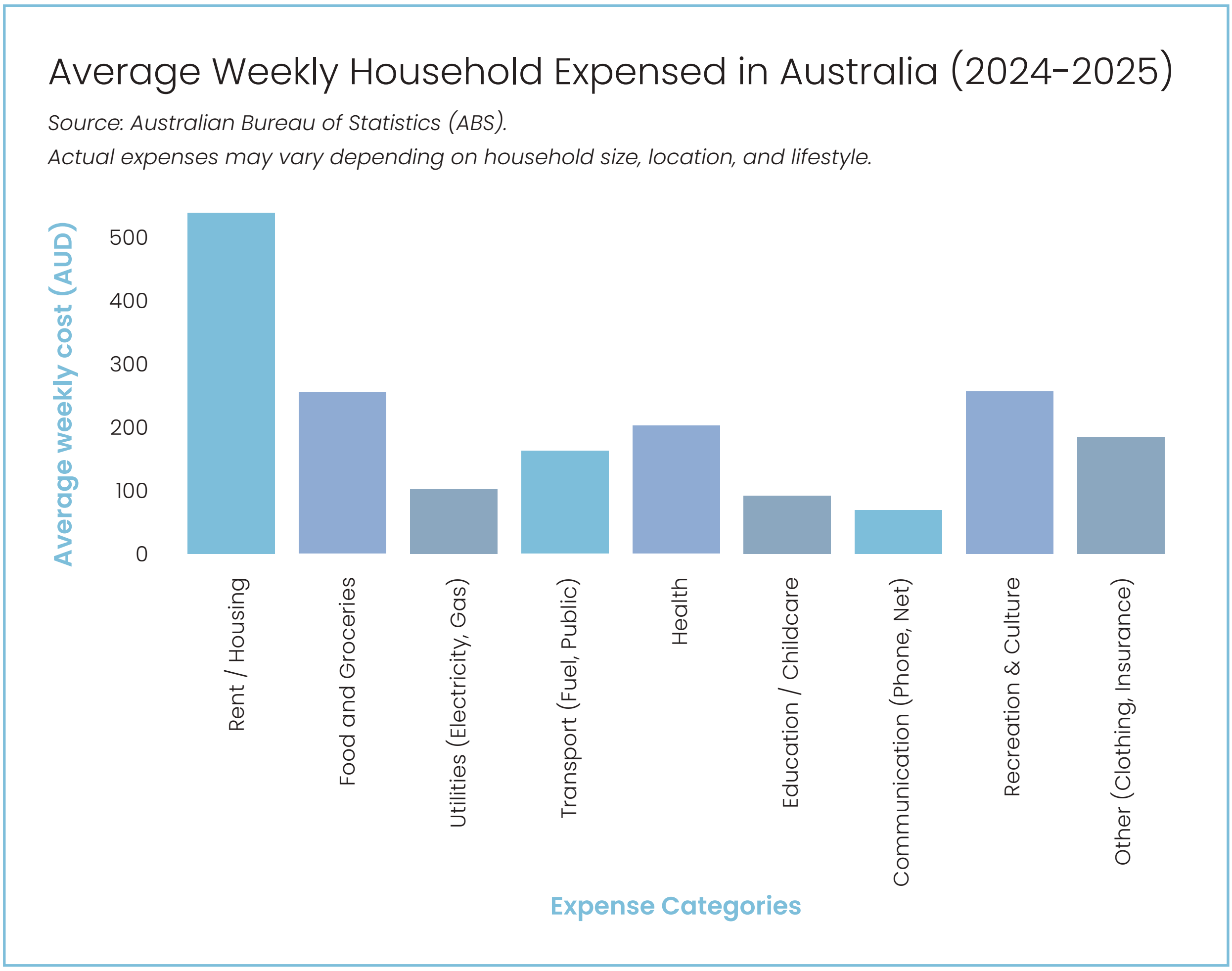
NATSIHA National Aboriginal & Torres Strait Islander Housing Association

First Nations FOUNDATION

natsiha.org.au

firstnationsfoundation.org.au

National data



The chart above the average weekly spending across major categories, based on national data from 2024-2025:

Key pressures on families:

- Soaring rent costs: With limited housing supply and high demand, rental prices have surged, consuming over 40–50% of income for many low-income earners.(1)
- Home ownership out of reach: Despite government initiatives, such as the Help to Buy shared equity scheme, home ownership remains a distant dream for many, especially younger Australians and single-parent households.(2)
- Stagnant wages: As living costs rise, wage growth has remained sluggish, eroding purchasing power and leaving families with shrinking disposable income.(1)
- Food vs. shelter dilemma: Community organisations report a growing number of families seeking food relief because their income is entirely absorbed by rent and utilities.(1)

Sources: 1, truebluelife.com.au; 2. realestate.com.au


"There is no shame in asking for help, only strength in taking that first step."

Asking for help: the first step toward financial freedom

For many Aboriginal and Torres Strait Islander people, talking about money can feel overwhelming, shameful, or even taboo. But asking for help is not a weakness; it is a courageous act of strength and self-determination.

Financial stress doesn't just affect your wallet; it can also affect your mental health, your relationships, and your sense of control over your life. When we stay silent, the burden becomes heavier. However, when we speak up, we open the door to support, healing, and empowerment. It's important to notice when financial stress is becoming too much and take steps to reduce it. This might include talking to a financial counsellor or a financial advisor, creating a budget, or seeking professional help.

A financial counsellor can advocate free of charge on your behalf if you have debt with banks, telecommunications companies, utilities providers, and much more (i.e. if you have debt with a credit card company and are having trouble paying it back, a financial counsellor can also advocate on your behalf with the creditor to put an affordable payment plan in place). You can reach out to a financial counsellor through the **National Debt Helpline** on **1800 007 007** or **Mob Strong Debt Help** on **1800 808 488**.

Breaking the stigma around money starts with one simple yet powerful step: reaching out. Whether it's speaking to a trusted family member, a financial counsellor, or a community organisation, seeking help can:

- Relieve emotional stress and reduce anxiety or shame.
- Build confidence in managing money and making informed decisions.
- Connect you to resources that can prevent debt, eviction, or financial abuse.
- Strengthen your future by setting goals and creating a pathway to stability and home ownership.

This guide was created with the voices of community at its heart. We understand the cultural, historical, and systemic barriers that can make financial conversations difficult. That's why we're here to say: you are not alone. There is no shame in asking for help, only strength in taking that first step. Together, we can break the cycle of financial hardship and walk a path toward freedom, dignity, and choice.

Smart budgeting

Smart budgeting is about making informed decisions with your money so you can meet your needs, plan for the future, and reduce financial stress.

How budgeting can help:

- You can take control of your money by making sure your bills are paid on time.
- You can make sure you don't miss a rent payment, helping to avoid debt or rental arrears.
- It can help make sure you have money for everyday essentials, such as for transport and food.
- It can help to put money aside for cultural obligations.
- It can create a snapshot of where your money is going to.

Looking at your transaction account statement can show what you are spending and help to think hard about which expenses are necessary or not. When making your budget, allow for costs that may only come once a year, for example, car registration or school fees. An easy way to do this is to divide the bill by 52 weeks and work out how much you'll need to put away each week for that bill.

In this example, let's say my car registration costs are $700/year. I would need to save $13.50/week to cover this (700 divided by 52 weeks) and add the amount with other transport costs, such as fuel and maintenance, into the transport section of the budget.

According to recent data (Average Weekly Household Spending in Australia 2024–2025), the average Australian household spends approximately $2,546 per week.

Here's a breakdown of typical weekly expenses:

Category	Average Weekly Cost (AUD)	Notes
Rent / housing	$536	Largest expense for most households.
Food and groceries	$253	Includes supermarket and takeaway food.
Utilities (electricity, gas)	$96	Varies by region and household size.
Transport (fuel, public transport)	$160	Includes car costs, fuel, and public transport.
Health	$202	Includes medical, dental, and prescriptions.
Education / childcare	$90	For families with children.
Communication (phone, internet)	$70	Mobile phones, internet, and subscriptions.
Recreation and culture	$257	Includes entertainment, sports, and hobbies.
Other (clothing, insurance)	$182	Includes personal care, clothing, insurance.
Total	$2,546	Based on national average.

Note: These figures are national averages from ABS 2024-25 and may differ in remote or regional communities. Controlled housing tenants may have lower rent but higher transport or food costs due to location. For more information on budgeting and saving, sign up to **mymoneydream.com.au**

My Money Dream

Your turn: Income and expenses budget table

Here's a guide on using your income and expenses budget table, designed to help people track their finances effectively. This is especially useful for individuals or families managing weekly, fortnightly, monthly, or yearly income and expenses.

1. Income Section

Income	**$**	**Frequency (W/F/M/Y)**
Wages		
Other Income		
Total Income		

2. Expenses section

Expenses	**$**	**Frequency (W/F/M/Y)**
Home/utilities *Rent, electricity, water, gas.*		
Transport *Fuel, public transport, car maintenance.*		
School lunches *Weekly school or work meal costs.*		
Insurance *Car, home, health, or life insurance.*		
Phone and internet *Mobile plans, internet bills.*		
Food and drink *Groceries and takeaway meals.*		
Lifestyle *Entertainment, gym, hobbies.*		
Children *School supplies, clothing, activities.*		
Health *Medications, doctor visits, dental.*		
Other *Anything not listed above.*		
Loans *Personal, car, credit card, payday loans.*		
Total		

How to use this budget table

This table is divided into two main sections: income and expenses. Each row allows you to record the amount and how often that income or expense occurs: weekly (W), fortnightly (F), monthly (M), or yearly (Y).

- **Wages:** Enter your regular pay from employment.
- **Other Income:** Include Centrelink payments, child support, family tax benefits, or any other income sources.
- **Tip:** Convert all income to a weekly amount for easier comparison with weekly expenses.

Tips for using the table

- **Be honest:** Record actual amounts to get a true picture of your finances.
- **Use weekly totals:** Convert all amounts to weekly values to compare income vs. expenses.
- **Review regularly:** Update the table weekly or fortnightly.
- **Look for gaps:** If expenses are more than income, look for areas to reduce spending.
- **Plan:** Use the "other" section to plan for upcoming bills or events.

Aligning to principles: planning your money

A simple way to share your money wisely

Managing money doesn't have to be complicated. One helpful way to stay in control is to divide your income into clear, purposeful parts. This method helps you cover your needs, enjoy life, and prepare for the future—all at the same time.

Here's a guide to how you might split your income:

Purpose	What it's for	Example share
Everyday living	Rent, food, bills, transport—your regular, must-pay expenses.	60%
Future goals	Saving for big things—like a car, house, or education.	10%
Emergency support	Paying off debt, unexpected bills, or helping family in tough times.	20%
Enjoyment	Fun stuff—like entertainment, going out, hobbies.	10%

Why this model can work:

- **It's balanced:** You're not just surviving—you're also saving, enjoying, and planning ahead.
- **It's flexible:** You can adjust the percentages to suit your situation.
- **It's empowering:** You stay in control of your money, instead of it controlling you.

How to start:

1. Work out your total income (weekly, fortnightly, or monthly).
2. Use the table to divide that amount into the four areas.
3. Track your spending to see how close you are to your plan.
4. Adjust as needed—life changes and your budget can too.

Learn with us: example of our plan

As of 2025, the projected national minimum wage in Australia is approximately **$25.20** per hour, which equates to **$957.60** per 38-hour week, or **$3,830.40** per month before tax.

Using the budget breakdown you provided, here's a mock monthly budget table, based on this minimum income:

Purpose	What it's for	Example share	Monthly amount (AUD)
Everyday living	Rent, food, bills, transport—your regular, must-pay expenses	60%	$2,298.24
Future goals	Saving for big things—like a car, house, or education	10%	$383.04
Emergency support	Paying off debt, unexpected bills, or helping family	20%	$766.08
Enjoyment	Fun stuff—like entertainment, going out, hobbies	10%	$383.04
Total		100%	$3,830.40

Figures based on My New Australian Life:
mynewaustralianlife.com/working-in-australia/2025-minimum-wage-in-australia

My New Australian Life

Your turn: Align your current budget with this principle and challenge yourself to stay on task every pay cycle.

Your turn:
Making your money plan

Having a money plan (budget) helps you decide if you have enough money to do the things you need and want to do.

Financial needs are expenses that are essential for you to live and work. They're the recurring expenses that likely take up a large chunk of your pay.

Financial wants are choices or desires that are not essential. They help you live more comfortably, as well as adding fun into your life. Wants are things you can live without, but you enjoy life more when you have them.

Use the template below and your budget to complete your own monthly money plan.

My money plan

Purpose	What it's for	Example share	Monthly amount (AUD)
Everyday Living	Rent, food, bills, transport—your regular, must-pay expenses	60%	
Future Goals	Saving for big things—like a car, house, or education	10%	
Emergency Support	Paying off debt, unexpected bills, or helping family	20%	
Enjoyment	Fun stuff—like entertainment, going out, hobbies	10%	
Total		100%	

Protecting your pocket: know your rights, secure your finances

Knowing your rights as a tenant can help you avoid unexpected costs, prevent disputes, and ensure that your money is being spent on a home that is safe, secure, and properly supported. Whether it's requesting essential repairs, understanding your privacy rights or avoiding unfair treatment, being informed puts you in a stronger financial position.

At the same time, fulfilling your responsibilities—like paying rent on time and reporting maintenance issues early—can help you avoid penalties, keep a good rental history, and reduce the risk of costly problems down the track.

This section is designed to help you make smart, confident decisions about your home—because financial wellbeing starts with housing security.

Tenant rights:

- You have the right to a safe and habitable home.
- You have the right to privacy; your landlord must give notice before entering your home.
- You cannot be discriminated against based on race, gender or background.
- You have the right to request modifications to your rented home for accessibility if needed.

Tenant responsibilities:

- You need to pay your rent on time.
- It's up to you to keep your home clean and report maintenance issues to your landlord.
- You must respect your neighbours and follow community rules.

To request modifications or maintenance to your home speak to your landlord or housing office as soon as possible. You can do this in person, over the phone or via email. Please note that you will need to provide information like:

- Your personal details.
- Documentation from a health care provider or doctor.
- Details about the repairs needed.

Once you have provided the necessary details, you may respectfully request a timeline for the completion of the repairs. Please note that formal approval may be required before proceeding, and it is advisable to work collaboratively with your landlord or housing provider to ensure all necessary permissions are obtained.

Staying on track

Managing rental arrears with confidence

Falling behind on rent can feel overwhelming—but it's important to remember that you have options, and support is available. Rental arrears, or missed rent payments, can put your housing at risk and lead to financial stress. But with early action and the right resources, you can take control of the situation and protect your financial wellbeing.

Whether you're facing a temporary setback or ongoing challenges, understanding how to manage rental arrears can help you avoid eviction, keep a positive rental history, and reduce long-term financial strain. From setting up payment plans to accessing no-interest loans and emergency support, there are practical steps you can take to stay secure.

This section is here to guide you through those steps, because financial resilience starts with knowing where to turn and what to do next.

Rental arrears occur when you do not pay your rent on time. This can lead to eviction.

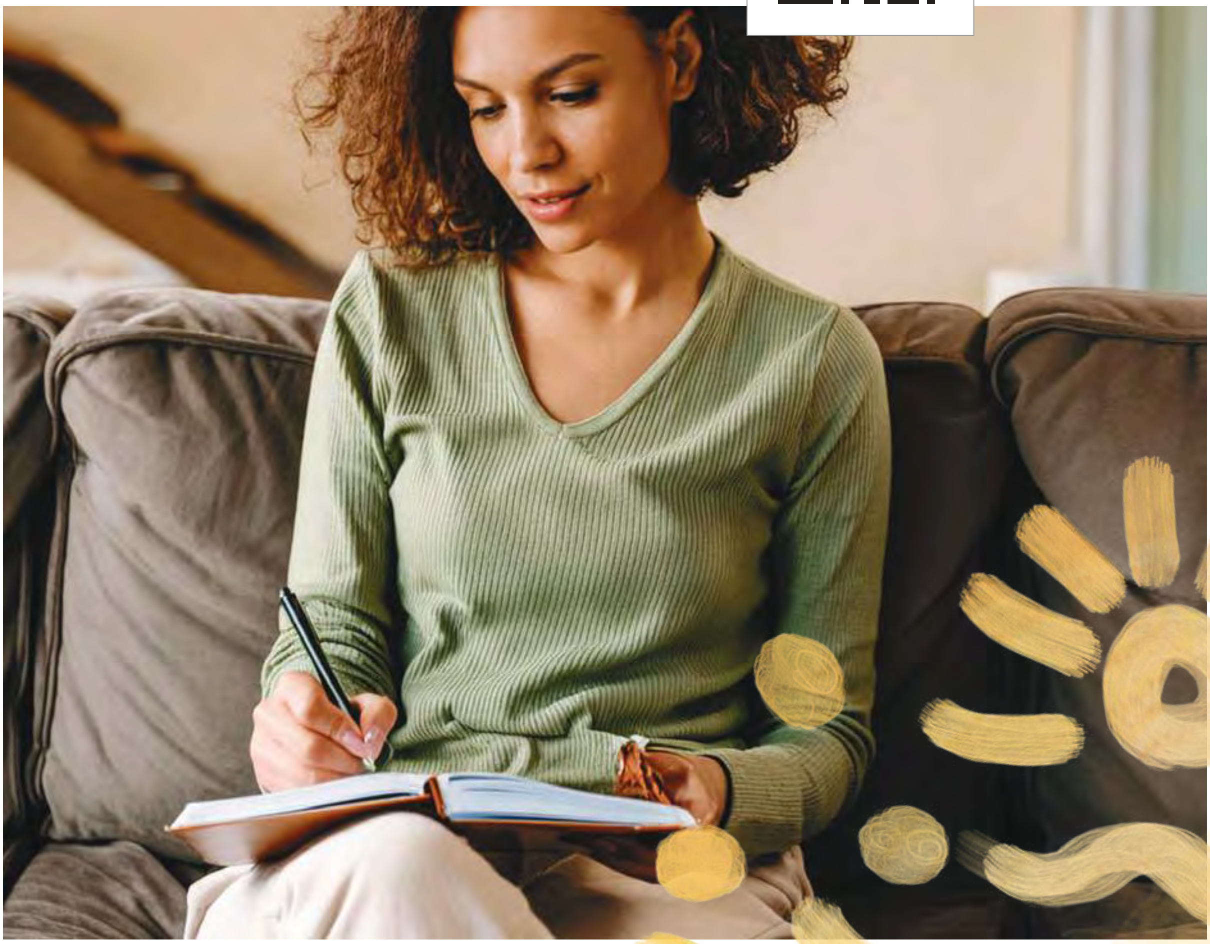
Steps to take:

- Communicate early with your landlord or housing office if you're having trouble paying rent.
- Discuss options, such as setting up a payment plan.
- Seek financial assistance from local services or charities.

Resources for help:

- Contact local organisations that provide emergency financial assistance: AskIzzy: **askizzy.org.au**

Ask Izzy



Stay strong with your money

Let's talk about humbugging

In our communities, sharing is part of our culture. But sometimes, humbugging—when someone keeps asking for money or things—can make it hard to stay on track. Humbugging can cause stress, financial hardship, relationship breakdowns and lead to forms of financial abuse. It's important to talk about it openly and respectfully.

It's okay to say:

- "I can't help right now; I've got bills to pay."
- "Let me check my budget first."
- "I'm saving for something important."

Setting boundaries helps you and your family stay strong.

Tips to stay in control

1. Limit carrying cash - Carrying large amounts of cash can make you a target for humbugging or theft. It also makes it harder to track your spending.
2. Use a bank card or digital wallet where possible.
3. Keep only a small amount of cash for essentials.
4. Set up automatic payments for bills, so you don't need to withdraw large sums.
5. Be consistent - follow through with what you say you're going to do, as this can encourage others to do the same.

How to raise awareness in the community about humbugging

- Start conversations in your family or community groups about healthy boundaries and financial respect.
- Hold yourself accountable as well as others - sometimes we might be the ones humbugging others.
- Share stories and strategies for saying "no", in a kind but firm way.
- Encourage young people to learn about money management and self-reliance.

Know your money

- Write down what you earn and what you spend.
- Use a budget app or talk to a financial counsellor.

Plan for big times

- Save a little each week for sorry business, ceremonies, or travel.

Use smart banking

- Set up separate accounts: one for bills, and one for spending.
- Use direct debits to ensure timely payment of rent and bills.

Get support

- Talk to a local financial counsellor —it's free and private.
- Call the National Debt Helpline on **1800 007 007**.

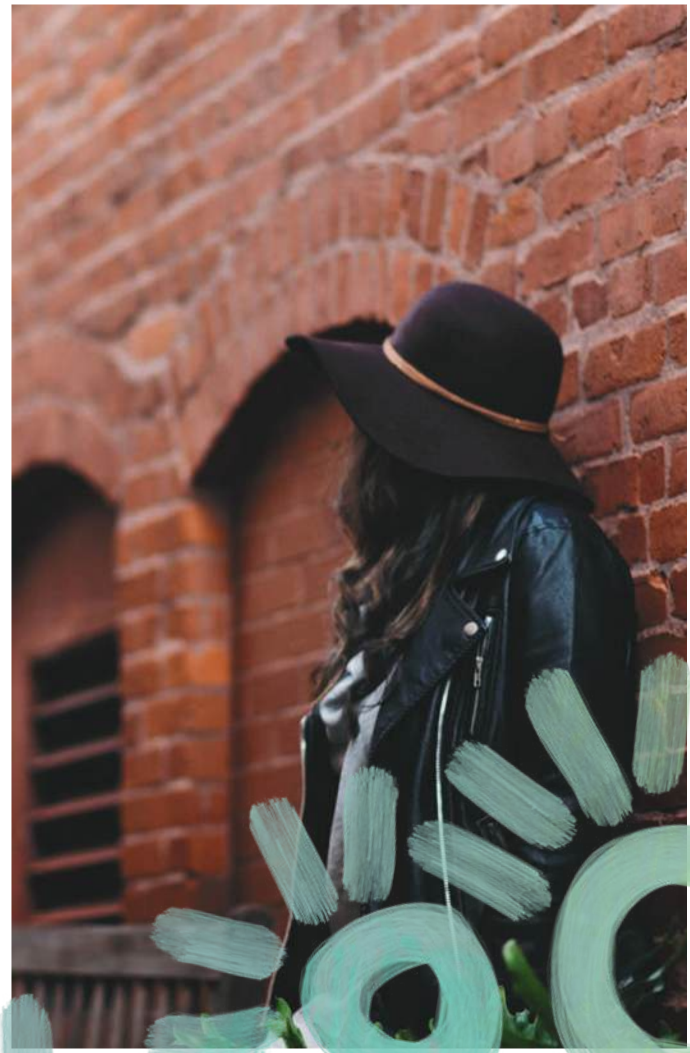
You're not alone

Looking after your money is looking after your Mob. It's not about being mean—it's about being strong, smart, and ready to stay on track of being financially fit.

How To spot and stop financial abuse

Financial abuse is when someone controls another person's access to money or resources. This might include deciding on how money is spent or taking another person's money away from them. We see financial abuse happen in intimate partnerships, but it can also happen in different types of relationships, like parent/child relationships, grandparent/child relationships or friendships. It can also happen in a broader family by several people who've learnt the behaviour from others.

It can be hard to recognise financial abuse because the abuser may be sneaky or malicious and use forms of manipulation like tricks, lies and pressure to get what they want.



Here are just a few examples of financial abuse:

- Someone may 'check' how much money someone is spending, such as looking in their wallet or at receipts and questioning their purchases.
- One person may control all the household money and only give their partner an allowance.
- A person may gamble away their family's money.
- Someone may tell another family member, such as an Elder, to take out a loan for them.
- A partner may not contribute towards the household at all.
- Someone may get you to bail them out of difficult financial situations.
- Someone may interfere with your job or not allow you to go to work or work in a field of work that you want to work in.

These situations are not normal, they are not OK, and help is available.

If you're experiencing financial abuse, it's not your fault! It can happen to anyone and help is available. If you're in a financially abusive relationship and are planning to leave it, one of the first steps people often take is preparing the right information and documents.

Documents to prepare:

Identity documents—this may include your:

- [ ] Driver's licence
- [ ] Birth certificate
- [ ] Passport
- [ ] Medicare card
- [ ] Other important cards including a Seniors, Centrelink or Pension card, if you have one.

Financial documents and cards:

- [ ] Bank, debit and credit cards
- [ ] Loan documents, if you own your property/car
- [ ] Rental agreements, if you rent your property/car
- [ ] Household rates, if you own your property
- [ ] Car registration papers
- [ ] Car insurance papers
- [ ] Home insurance documents
- [ ] Court orders or protection orders, if applicable
- [ ] Marriage documents
- [ ] Any letters to debt collection agencies
- [ ] Tax returns
- [ ] Superannuation fund information
- [ ] Sentimental items or valuables or photographs.

Other:

- [ ] Phone numbers of police, support services and friends
- [ ] A record of your phone messages
- [ ] A record of emails.

Elder financial abuse

When we get older, we all become a bit more vulnerable. Often this means we must rely on other people—sometimes to do things like pay our bills or buy our groceries. Unfortunately, in some circumstances, people take advantage of this vulnerability. Sadly, research tells us that Elder abuse is often committed by someone who is trusted by the Elder. It's important to know that Elders have rights and abuse can be dealt with.

Examples of Elder Abuse:

1. Taking money from the bank accounts of an older person.
2. Asking an older person to change their Will.
3. Taking jewellery or other expensive items from an older person.
4. Gaining power of attorney—which is control of someone's financial decision making—when the older person is still capable of making their own decisions.
5. Removing cash from an older person's wallet.
6. Not paying bills of an older person when trusted to do so.
7. Not properly caring for an older person. For example, they may not have clean washing or proper meals when in someone else's care.

How to Support Elders Experiencing Financial Abuse

1. Raise Awareness in the community

- Talk openly about what financial abuse looks like.
- Share stories (with permission) and examples to help others recognise the signs.
- Use culturally appropriate materials and language.

2. Listen and believe

- If an Elder shares concerns, listen without judgment.
- Believe their experience and reassure them that help is available.

3. Know the signs

- Unexplained loss of money or possessions.
- Sudden changes in banking or legal documents.
- Isolation from family or community.
- Fear, anxiety, or confusion about finances.

4. Connect Elders to trusted support

- Refer to **Aboriginal and Torres Strait Islander Community Controlled Housing Organisations (ATSICCHOs)** that specialise in Eldercare and legal support.
- Contact services, such as:
- **1800 ELDERHelp** (**1800 353 374**) – **National Elder Abuse Helpline**
- Legal Aid or community legal centres.
- Financial counselling services.

5. Encourage financial independence

- Help Elders set up secure banking arrangements.
- Support them in understanding their rights and managing their money safely.

6. Advocate for stronger protections

- Work with housing providers, community leaders, and policymakers to ensure Elders are protected in rental agreements and financial matters.

7. Create safe spaces

- Ensure Elders have access to safe, private environments where they can speak freely.
- Promote culturally safe services that respect their identity, history, and connection to Country.

Pathways to home ownership

Owning a home is a big step and can bring a lot of benefits, like stability and building wealth. Here's a guide to understanding the steps to home ownership, such as saving for a deposit, covering extra costs and finding support.

To buy a home you'll need a deposit, which is a percentage (usually 20%) of the home price. Some lenders allow a smaller deposit, but keep in mind there will be extra costs involved like lenders mortgage insurance (LMI).

Other costs to consider:

- **Stamp duty:** a tax on property purchases, where the amount can differ depending on the price of your home and the state you live in.
- **Legal fees:** Hiring a lawyer or conveyancer can cost between $1500 - $3000.
- **Inspections:** Building and pest inspections can cost between $400 - $1000.

Support: Getting help with home ownership can be effective when you're looking to buy your own place. There are lots of grants and support out there, especially for first home buyers. These can help cover the costs of your deposit, legal fees and stamp duty. Below are some grant and support options to help you take those important steps.

Here's what you'll need to save:

Price: $400,000

+

Deposit (20%):
$80,000
Cost = $80,000

+

Stamp Duty:
$10,000 - $20,000
Cost = $90,000 - $100,000

+

Legal fees:
$1,500 - $3,000
Cost = $91,500 - $103,000

+

Inspection fees:
$400 - $1,000
Cost = $91,900 - $104,000

=

Total estimated cost = $91,900 - $104,000

National support:

Organisation	Website	QR code
Indigenous Business Australia (IBA)	**iba.gov.au**	
Moneysmart mortgage calculator	**moneysmart.gov.au/home-loans/mortgage-calculator**	

State-based support:

	Organisation	Website	QR code
ACT	Aboriginal and Torres Strait Islander housing service	**act.gov.au/directorates-and-agencies/community-services-directorate/aboriginal-service-development**	
NT	Indigenous Home Ownership Program	**nt.gov.au/property/home-owner-assistance**	
TAS	Homes Tasmania	**homestasmania.com.au/housing-and-homelessness/Aboriginal-Housing**	
SA	Government of South Australia	**housing.sa.gov.au/affordable-housing/affordable-homes**	
WA	Government of Western Australia	**wa.gov.au/service/community-services/grants-and-subsidies**	
VIC	State Revenue Office of Victoria	**sro.vic.gov.au/homebuyer**	
NSW	Aboriginal Housing Office	**aho.nsw.gov.au/tenants/home-ownership**	
QLD	Queensland Government	**qld.gov.au/housing/buying-owning-home**	

Balancing home, family and finances in crowded living spaces

A home should be a place of comfort, connection, and calm—but when too many people share a space, it can strain not only relationships but also your finances. Overcrowding, often caused by rising housing costs and limited affordable options, can lead to increased wear and tear on your home, higher maintenance needs, and emotional stress within the household.

High-traffic living—where multiple family members share bedrooms, bathrooms, and common areas—can result in more frequent damage to fixtures, faster deterioration of appliances, and greater utility usage. These issues can lead to unexpected repair costs or disputes with landlords, especially if the wear is seen as beyond "fair use".

At the same time, limited personal space can make it harder for children to study, for adults to rest, and for families to enjoy peaceful time together. This can lead to tension, conflict, and emotional fatigue—further impacting your overall wellbeing and financial stability.

Understanding the signs of overcrowding and knowing where to seek help can make a big difference. Whether it's accessing local housing support, exploring more suitable housing options, or getting legal advice, there are resources available to help you create a more stable and financially secure home environment.

Effects of overcrowding:

- **Health risks:** it can lead to health issues like respiratory infections and stress due to lack of personal space.
- **Safety concerns:** overcrowded homes may be unsafe, especially during emergencies like fires.
- **Impact on children:** children may struggle with education in overcrowded environments.

Signs of overcrowding:

- More people living in a home than there are bedrooms.
- Lack of personal space for rest or study.
- Increased arguments or conflicts due to living closely.

Community organisations:
Community organisations may offer support with housing stability and help individuals find affordable housing options.

1. **Local housing services:** contact local housing services for assistance and resources for families facing overcrowding.
2. **Community organisations:** community organisations may offer help with housing stability and finding homes affordable options.
3. **Legal aid services:** if overcrowding is due to landlord issues seek help from legal aid or tenancy rights organisations in your state.
4. **Homeless Hotline:** **1800 474 753.**

Managing utilities

With the cost of living rising, here's a few tips that might help you when it comes to managing your utility bills.

What bills can you compare and negotiate a better deal on?

- **Mobile phone and internet:** you can visit comparison sites, such as **finder.com.au** and compare the costs of internet and mobile bundles or switch to prepaid.
- **Gas:** depending on where you live, you may be able to lower your gas bill with a comparison quote from another provider.
- **Electricity:** depending on where you live, you may be able lower your electricity bill with a comparison quote from another provider.

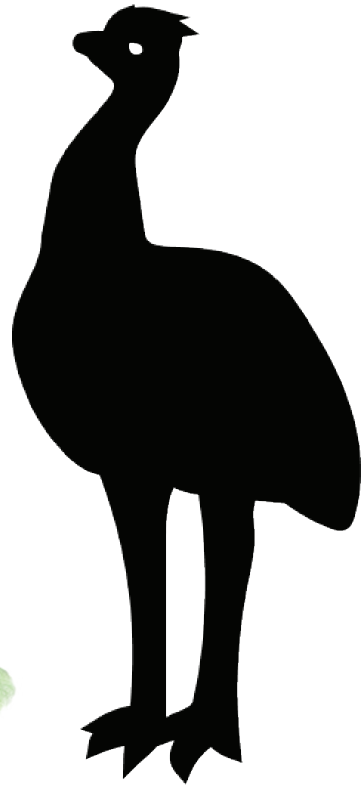
If there are multiple providers in your state or territory, call your current provider and enquire about matching a competitor's quote. If they won't, you can choose to change your account over to the new provider. Visit websites like **finder.com.au** to compare prices and services to make the best choice for yourself.

White goods

If your washing machine or fridge breaks down, you may be able to apply for a No Interest Loan to buy a new one. Visit the Good Shepherd website via the QR code below **(goodshep.org.au/services/nils)** for further information. Or alternatively, if this is not an option you can buy second-hand white goods on internet platforms like Marketplace or Gumtree.

Finder

Good Shepherd



Protecting yourself from scams

Scams are not just a personal inconvenience—they are a growing financial threat to households across Australia. In 2024 alone, Australians lost over $3 billion to scams, with many victims being everyday individuals simply trying to manage their finances and support their families.

Scammers can be very convincing and target people of all ages, income levels and ethnicities. Being scammed doesn't mean you're not smart.

Common scams:

- **Dating and romance scams:** scammers often use fake social media profiles, dating apps or websites to try and convince people to send them money.
- **Investment scams:** these often sound too good to be true. For example, a scammer might offer you a big return on investing your money.
- **Online shopping scams or website scams:** scammers might make an online website look like a popular brand to influence you into buying.
- **Jobs & employment scams:** a scammer may offer you a "guaranteed way" to make money with little effort and involves you spending money in some way.
- **Identity theft:** scammer may use your personal information for things like credit and utility accounts.
- **Threats to life, arrest and false billing:** scammers may use serious threats to try and scare you into paying for made up bills.
- **Door knockers or in-person scams:** scammers might knock on your door to ask you to buy their goods or service, ask you to complete a survey or ask for donations for a charity.

For more information on different types of scams and a downloadable 'Do not knock' door sign, visit **scamwatch.gov.au/types-of-scams**

How to protect yourself:

1. **Don't trust caller ID:** Scammers can fake numbers to look like they're from a local business, government agency, or even your bank.
2. **Never share personal information:** Don't give out your:
   - Bank details.
   - Medicare number.
   - Tax File Number (TFN).
   - Passwords or PINs.
3. **Don't open text messages or emails if they look suspicious:** If you're unsure, you can do a Google search of the person or company that the message claims to be from and call the number you see on the website you've searched.
4. **Register with 'Do Not Call':** In Australia, you can register your number with the Do Not Call Register to reduce telemarketing calls.
5. **Take time to think and talk to friends about offers:** If someone offers you a deal, don't immediately accept it. Talk it over with friends and do a bit more research.
6. **Never send money or credit card details to people you don't know and trust:** Be aware of the scams that are circulating – You can find more information and examples of scams on the Your Rights Mob Facebook page.
7. **Report suspicious calls:** If you think you may have been scammed or have seen a scam, you can report it to:
   - **Scamwatch: scamwatch.gov.au**
   - **ACCC Indigenous Info Line** on **1300 303 143**
   - Your phone provider
   - The police (if you've lost money and feel comfortable talking to the police).

Scamwatch

This guide is more than just information—it's about empowerment through knowledge, helping you build a strong foundation for yourself, your family, and your community. Financial literacy is not just about money—it's about freedom, dignity, and choice.

Get support

13 YARN

13 92 76

National crisis support line for Mob feeling overwhelmed or having difficulty coping. Lifeline-trained Crisis Supporters are available 24/7.

National Debt Helpline

1800 007 007

Trained financial counsellors offering free advice. Live chat available.

Mob Strong Debt Help

1800 808 488

Free nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people.

Lifeline

13 11 14

National charity offering personal crisis support & suicide prevention. Available 24/7 via SMS on **0477 131 114** or live chat.

NATSIHA
National Aboriginal & Torres Strait Islander
Housing Association

First Nations
FOUNDATION

This resource was created with the support of the National Indigenous Australians Agency (NIAA).

We thank you for your continued dedication to the wellbeing of Aboriginal and Torres Strait Islander peoples. Your support enabled the collaboration between First Nations Foundation and NATSIHA to create this resource, designed to empower individuals to confidently navigate their financial journeys with dignity and self-determination.

NIAA

From: [redacted]
Sent: Wednesday, 6 August 2025 4:51 PM
To: Benjamin Thompson; [redacted] [redacted]
Cc: GMU Canberra; Zachariah Matysek; Simone PERSSON
Subject: RE: NATSIHA Financial Auditing - Request for Extension [SEC=OFFICIAL]

OFFICIAL

Hi Ben

NIAA approves your request for an extension on your Financial Audited Statements to 30 October 2025.

[redacted]

[redacted] | Director
National Housing Policy | Housing and Infrastructure Branch
National Indigenous Australians Agency
[redacted]
Ngunnawal Country
Charles Perkins House | 16 Bowes Place Phillip ACT 2606
w. niaa.gov.au w. indigenous.gov.au

OFFICIAL

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 6 August 2025 3:13 PM
To: [redacted]@niaa.gov.au>; [redacted]@niaa.gov.au>; [redacted]@niaa.gov.au>
Cc: GMU Canberra <GMUCanberra@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: NATSIHA Financial Auditing - Request for Extension

Dear NIAA Team,

I'm writing on behalf of the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) regarding the due date for submission of our audited financial statements.

Due to a recent transition within our finance function and the additional internal review work required to support our audit process, we are requesting an extension of the submission deadline from 30 September 2025 to 30 October 2025.

We remain committed to delivering high-quality and accurate financial reporting and are taking all necessary steps to ensure compliance. We appreciate your consideration of this request and are happy to provide any further information if required.

Kind regards, Ben

NATSIHA
National Aboriginal & Torres Strait Islander
Housing Association

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] | **E** s47F [redacted]@natsiha.org.au

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION

ABN: 70 646 448 142

FINANCIAL REPORT
FOR THE YEAR ENDED 30 JUNE 2025

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED

FINANCIAL REPORT
FOR THE YEAR ENDED 30 JUNE 2025

ABN: 70 646 448 142

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NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
DIRECTORS' REPORT FOR THE YEAR ENDED 30 JUNE 2025

Information on directors

The names of each person who has been a director during the year and to the date of this report are:

- **Tom Slockee (Chairperson)**
- **Mary Doctor**
- **Tina Ugle**
- **Darren Smith**
- **Charlie Trindall**
- **Debra Buckskin (resigned 11 December 2024)**
- **Skye Thompson (resigned 31 December 2024)**
- **Darrien Bromley (appointed 29 January 2025)**
- **Leeanne Caton (appointed 29 January 2025)**

Company Secretary

The position of Company Secretary for FY2024/25 was held by Mark Langan (Company Matters) to 30 June 2025. Caroline Davidson (NATSIHA) was appointed Company Secretary on 1 July 2025.

Operating results

The surplus/(deficit) of the Company for the year ended 30 June 2025 was $nil (2024: $nil).

Review of operations

During the year, NATSIHA continued to deliver its principal activities and programs across all jurisdictions, with a focus on sector leadership, member engagement, policy advocacy, research and evidence translation, and secretariat support for national ref orm forums. Operational performance and financial results are set out in the attached financial statements and notes.

Principal activity

The principal activity of the Company during the year was to act as the national peak body for Aboriginal and Torres Strait Islander housing, advancing culturally safe, community-controlled housing policy and practice. This includes:

- advocating for national policy and funding settings;
- supporting and coordinating state/territory peaks and member organisations;
- leading research and data initiatives to inform evidence-based solutions; and
- providing secretariat services to sector governance and reform bodies.

There was no significant change in the nature of these activities during the year.

Objectives

NATSIHA's objectives are to:

- improve housing outcomes for Aboriginal and Torres Strait Islander peoples through culturally appropriate, community-controlled approaches;
- strengthen sector capability and leadership across jurisdictions;
- influence systemic and structural reform in policy, funding and delivery; and
- promote evidence-informed practice through research, data and partnerships.

Strategy for achieving the objectives

NATSIHA pursues its objectives by:

- leading policy development and advocacy at the national level, including engagement with Commonwealth agencies and sector partners;
- building capacity of member organisations and peaks through governance, leadership and workforce initiatives;
- progressing research, data and evaluation projects to inform practice and investment; and
- convening partnerships, forums and roundtables that support coordinated reform and delivery.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
DIRECTORS' REPORT FOR THE YEAR ENDED 30 JUNE 2025

Significant changes in state of affairs

There were no significant changes in the state of affairs of the Company during the financial year other than those disclosed in these financial statements.

Events after the reporting date

Following year end, NATSIHA's operational funding has been consolidated under a DSS grant agreement (the NIAA agreement ceased on 30 June 2025). Further funding remains subject to Commonwealth approvals. No other matters or circumstances have arisen since the end of the financial year which significantly affected or could significantly affect the operations of the Corporation, the results of those operations or the state of affairs of the Corporation in future financial years.

Likely developments

The Company will continue to pursue its objectives through national advocacy, member support and program delivery. In FY2025/26 NATSIHA will work with DSS on multi -year funding proposals (including through the Commonwealth Budget/MYEFO process) to support core operations, programs and sector reform initiatives.

Meetings of Directors

The number of ordinary meetings of the Board and each Director's attendance during the year were:

Director	No. eligible to attend	No. attended
Tom Slockee	6	6
Tina Ugle	6	6
Mary Doctor	6	6
Darren Smith	6	4
Charlie Trindall	6	4
Debra Buckskin	2	2
Skye Thompson	2	2
Darrien Bromley	3	1
Leeanne Caton	3	2

Members's guarantee

NATSIHA is a company limited by guarantee. Under the Constitution, if the Company is wound up each member is required to contribute a maximum of $10 towards meeting any outstanding obligations. As at 30 June 2025, the maximum amount is $10 per member.

Auditor's Independence Declaration

The lead auditors' independence declaration for the year ended 30 June 2025 has been received.

Signed in accordance with a resolution of the Board of Directors:

s47F [redacted]

Thomas Slockee
Director

22 October 2025

Date

s47F [redacted]

Director

22 October 2025

Date

Andersens Assurance

Andersens Audit (NSW) Pty Ltd
Suite 7, Level 5, 5 Celebration Drive
Bella Vista NSW 2153

AUDITOR'S INDEPENDENCE DECLARATION UNDER AUSTRALIAN CHARITIES AND NOT-FOR-PROFIT COMMISSION ACT 2012 AND ACNC REGULATION 2022 TO THE DIRECTORS OF NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2025, there have been no contraventions:

(i) no contraventions of the auditor independence requirements as set out in the Australian Charities and Not-For-Profit Commission Act 2012 and ACNC Regulation 2022 in relation to the audit; and

(ii) no contraventions of any applicable code of professional conduct in relation to the audit.

s47F [redacted]

s47F [redacted] - Director Audit Services
Registered Company Auditor

Dated at Sydney, this 22 day of October 2025

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2025

	Note	2025	2024
		$	$
Revenue - Grant Funding		**4,632,493**	2,267,887
Other Income-Interest		**204,980**	92,437
Workshops & Conference		**(221,955)**	(41,132)
Meeting Expense		**(2,778)**	(2,913)
Travel		**(684,555)**	(401,578)
Consulting		**(1,230,474)**	(250,400)
Interest		**(6,671)**	(4,190)
Amortisation and Depreciation		**(66,103)**	(104,108)
Accounting		**(66,555)**	(49,530)
Board remuneration		**(20,470)**	(30,000)
Audit Fee		**(18,900)**	(14,300)
Wages & Super (including consultants)		**(2,193,593)**	(1,221,048)
Insurance		**(13,501)**	(10,263)
Rent		**(103,591)**	-
Recruitment		**(65,317)**	(125,014)
Office Expenses		**(34,973)**	(3,293)
Telephone and Printing		**(34,672)**	(10,106)
Other expenses		**(73,365)**	(92,449)
Profit before income tax		**-**	-
Income tax expense		-	-
Profit after income tax		**-**	-
Other comprehensive income for the year		**-**	-
Total comprehensive profit for the year		**-**	-

The accompanying notes form part of these financial statements.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2025

	Note	2025 $	2024 $
CURRENT ASSETS			
Cash and cash equivalents		**3,606,528**	5,511,285
Other assets		**-**	18,982
Prepayments		**429,989**	10,890
TOTAL CURRENT ASSETS		**4,036,517**	5,541,157
NON-CURRENT ASSETS			
Property plant and equipment	**2**	**136,781**	-
Right-of-use Assets	**3**	**145,772**	115,144
Rental bonds		**12,375**	31,000
TOTAL NON-CURRENT ASSETS		**294,928**	146,144
TOTAL ASSETS		**4,331,445**	5,687,301
CURRENT LIABILITIES			
Trade and other payables	**4**	**957,853**	217,079
Funding in advance	**1(i)**	**3,122,022**	5,314,783
Lease liabilities		**35,000**	82,984
Provision - leave entitlements		**102,027**	42,147
TOTAL CURRENT LIABILITIES		**4,216,902**	5,656,993
NON-CURRENT LIABILITIES			
Lease liabilities		**114,543**	30,308
TOTAL LIABILITIES		**4,331,445**	5,687,301
NET ASSETS		**-**	-
EQUITY			
Accumulated profits		**-**	-
TOTAL EQUITY		**-**	-

The accompanying notes form part of these financial statements.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2025

	Retained Earnings	Total
	$	$
Balance at 1 July 2023	-	-
Profit for the year	-	-
Balance at 30 June 2024	-	-
Profit for the year	-	-
Balance at 30 June 2025	-	-

The accompanying notes form part of these financial statements.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2025

	Note	2025 $	2024 $
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest received		**204,980**	92,437
Receipts from grants		**2,644,714**	4,460,649
Payments to suppliers and employees		**(4,469,641)**	(2,535,035)
Net cash (used in)/provided by operating activities		**(1,824,927)**	1,925,614
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of property, plany & equipment		**(98,454)**	-
Bond refunds		**18,625**	-
Net cash used in investing activities		**(79,829)**	-
Net (decrease)/ increase in cash and cash equivalents held		**(1,904,756)**	1,925,614
Cash and cash equivalents at beginning of financial year		**5,511,284**	3,585,670
Cash and cash equivalents at end of financial year		**3,606,528**	5,511,284

The accompanying notes form part of these financial statements.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED

ABN: 70 646 448 142

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

Note 1 Summary of Significant Accounting Policies

(a) Basis of Preparation

These general purpose financial statements have been prepared in accordance with Australian Accounting Standards - Simplified Disclosure of Australian Accounting Standards Board and the Australian Charities and Not-for-profit Commission Act 2012. The company is a Not-for-profit entity for financial reporting purposes under Australian Accounting Standards.

The financial statements were authorised for issue on 22/10/2025 by the directors of the Company. Australian Accounting Standards set out accounting policies that the Australian Accounting Standards Board has concluded would result in financial statements containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of the financial statements are presented below and have been consistently applied unless stated otherwise.

The financial statements, except for the cash flow information, have been prepared on an accrual basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements are in Australian Dollars and have been rounded to the nearest dollar.

(b) Information about the company

The National Aboriginal and Torres Strait Islander Housing Association Limited is a public company limited by guarantee and incorporated in Australia under the Corporations Act 2001 and registered as a charity with the ACNC.

The registered office and principal place of business of the company is:

Suite 3/59 Spence Street, Cairns City QLD 4870

(c) New Australian Accounting Standards and Interpretations not yet mandatory or early adopted

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory have not been early adopted by the Company for the annual reporting period ended 30 June 2025. The Company's assessment of the impact of these new or amended Accounting Standards and Interpretations, most relevant to the Association, is considered not significant.

(d) New and Amended Accounting Standards Adopted by the Entity

There are no new or amended accounting standards that had an impact on the Entity during this reporting period.

(e) Basis of accounting

The financial statements have been prepared on the basis of historical cost, except for financial instruments that are measured at fair values at the end of each reporting period, as explained in the accounting policies below. Historical cost is generally based on the fair values of the consideration given in exchange for goods and services.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

(f) Income tax

The Company is exempt from income tax under Division 50 of the Income Tax Assessment Act 1997.

(g) Revenue and other income

Government grants are recognised at fair value where there is reasonable assurance that the grant will be received and all grant conditions will be met. Grants relating to expense items are recognised as income over the periods in which the related costs are incurred to match the grant to the costs they compensate. Grants provided to acquire or construct a specific non-financial asset are initially recognised as a liability on receipt and recognised as income progressively as the related obligation is fulfilled; the asset is recognised separately at cost (grants are not offset against the asset value).

Grants relating to future periods are deferred and recognised as “funding in advance” (unearned income) in the balance sheet until the associated conditions are met and the income is earned.

(h) Current versus non-current classification

The Company presents assets and liabilities in the statement of financial position based on current/non-current classification.

An asset is current when it is:

- Expected to be realised or intended to be sold or consumed in the normal operating cycle;
- Held primarily for the purpose of trading;
- Expected to be realised within twelve months after the reporting period; or
- Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period

All other assets are classified as non-current.

A liability is current when:

- It is expected to be settled in the normal operating cycle;
- It is held primarily for the purpose of trading;
- It is due to be settled within twelve months after the reporting period; or
- There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period

The Company classifies all other liabilities as non-current.

(i) Plant and equipment

Plant and equipment funded by grants are written off in the year of acquisition by way of depreciation.

(j) Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payables are stated inclusive of GST.

The net amount of GST recoverable from, or payable to, the ATO is included as part of receivables or payables in the statement of financial position.

Cash flows in the statement of cash flows are included on a gross basis and the GST component of cash flows arising from investing and financing activities which is recoverable from, or payable to, the taxation authority is classified as operating cash flows.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

(k) Fair value of assets and liabilities

The Company measures some of its assets and liabilities at fair value on either a recurring or non-recurring basis, depending on the requirements of the applicable Accounting Standards.

Fair value is the price the Company would receive to sell an asset or would have to pay to transfer a liability in an orderly transaction between independent knowledgeable and willing market participants at the measurement date.

When estimating the fair value of an asset or liability, the company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

Inputs to valuation techniques used to measure fair value are categorised into three levels according to the extent to which the inputs are observable:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the company can access at the measurement date;
- Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

As fair value is a market-based measure, the closest equivalent observable market pricing information Is used to determine fair value. Adjustments to market values may be made having regards to the characteristics of the specific asset or liability. The fair values of assets and liabilities that are not traded in an active market are determined using one or more valuation techniques. The valuation techniques maximise to the extent possible, the use of observable market data.

For non-financial assets, the fair value measurement also takes into account a market participant's ability to use the asset in its highest and best use or to sell it to another market participant that would use the asset In its highest and best use.

The fair value of liabilities and the entity's own equity instruments may be valued, where there is no observable market price in relation to the transfer of such financial instruments, by reference to observable market information where such instruments are held as assets. Where this information is not available, other valuation techniques are adopted and, where significant, are detailed in the respective note to the financial statements.

(l) Employee benefits

A liability is recognised for benefits accruing to employees in respect of wages and salaries, annual leave, long service leave and termination benefits when it is probable that settlement will be required and they are capable of being measured reliably.

Liabilities for short-term employee benefits (as defined in AASB 119 *Employee Benefits*) and termination benefits which are expected to be settled within twelve months of the end of reporting period are measured at their nominal amounts. The nominal amount is calculated with regard to the rates expected to be paid on settlement of the liability.

Other long-term employee benefits which are expected to be settled beyond twelve months are measured as the present value of the estimated future cash outflows to be made by the Company in respect of services provided by employees up to reporting date.

Payments to defined contribution retirement benefit plans are recognised as an expense when employees have rendered service entitling them to the contributions.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

(m) Leases

The Company assesses whether a contract is or contains a lease, at inception of the contract. The Company recognises a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets (such as tablets and personal computers, small items of office furniture and telephones). For these leases, the Company recognises the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the rate implicit in the lease. If this rate cannot be readily determined, the Company uses its incremental borrowing rate.

Lease payments included in the measurement of the lease liability comprise:

- Fixed lease payments (including in-substance fixed payments), less any lease incentives receivable
- Variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date
- The amount expected to be payable by the lessee under residual value guarantees
- The exercise price of purchase options, if the lessee is reasonably certain to exercise the options
- Payments of penalties for terminating the lease if the lease term reflects the exercise of an option to terminate the lease.

The lease liability is presented as a separate line in the statement of financial position. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made.

The Company remeasures the lease liability (and makes a corresponding adjustment to the related right-of-use asset) whenever:

- The lease payments change due to changes in an index or rate or a change in expected payment under a guaranteed residual value, in which case the lease liability is remeasured by discounting the revised lease payments using an unchanged discount rate (unless the lease payments change is due to a change in a floating interest rate, in which case a revised discount rate is used).

- A lease contract is modified, and the lease modification is not accounted for as a separate lease, in which case the lease liability is remeasured based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Company did not make any such adjustments during the periods presented.

(n) Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an Insignificant risk of change in value.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

(o) Financial instruments

Recognition, initial measurement and derecognition

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions of the financial instrument, and are measured initially at fair value adjusted by transaction costs, except for those carried at fair value through profit or loss, which are measured initially at fair value. Subsequent measurement of financial assets and financial liabilities is described below.

Financial assets are derecognised when the contractual rights to the cash flows from the financial asset expire, or when the financial asset and all substantial risks and rewards are transferred. A financial liability is derecognised when it is extinguished, discharged, cancelled or expires.

Classification and subsequent measurement of financial assets

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial recognition, these are measured at amortised cost using the effective interest method, and less provision for impairment. Discounting is omitted where the effect of discounting is immaterial. The entity's trade and most other receivables fall into this category of financial instruments.

Individually significant receivables are considered for impairment when they are past due or when other objective evidence is received that a specific counterparty will default. Receivables that are not considered to be individually impaired are reviewed for impairment in groups, which are determined by reference to the industry and region of a counterparty and other shared credit risk characteristics. The impairment loss estimate is then based on recent historical counterparty default rates for each identified group.

Classification and subsequent measurement of financial liabilities

The Company's financial liabilities include borrowings and trade, other payables and deferred income.

Financial liabilities are measured subsequently at amortised cost using the effective interest method, except for financial liabilities held for trading or designated at fair value through profit or loss (FVTPL), which are carried subsequently at fair value with gains or losses recognised in profit or loss.

All interest-related charges and, if applicable, changes in an instrument's fair value that are reported in profit or loss are included within finance costs or finance income.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

(p) Trade and Other Payables

Trade and other payables represent the liabilities for goods and services received by the Company during the reporting period that remain unpaid at the end of the reporting period. The balance is recognised as a current liability, with the amounts normally paid within 30 days of recognition of the liability.

(q) Provisions, contingent liabilities and contingent assets

Provisions are measured at the estimated expenditure required to settle the present obligation, based on the most reliable evidence available at the reporting date, including the risks and uncertainties associated with the present obligation. Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. Provisions are discounted to their present value, where the time value of money is material.

Any reimbursement that the entity can be virtually certain to collect from a third party with respect to the obligation is recognised as a separate asset. However, this asset may not exceed the amount of the related provision.

No liability is recognised if an outflow of economic resources as a result of present obligation is not probable. Such situations are disclosed as contingent liabilities, unless the outflow of resources is remote in which case no liability is recognised.

(r) Critical accounting estimates and judgments

The Company evaluates estimates and judgements during the preparation of these financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the Company.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

Key judgements

Performance obligations under AASB 15

To identify a performance obligation under AASB 15, the promise must be sufficiently specific to be able to determine when the obligation is satisfied. Management exercises judgement to determine whether the promise is sufficiently specific by taking into account any conditions specified in the arrangement, explicit or implicit, regarding the promised goods or services. In making this assessment, management includes the nature/type, cost value, quantity and the period of transfer related to the goods or services promised.

Note 2 Plant and equipment

	2025	2024
	$	$
Cost - leasehold Improvements	**138,404**	39,950
Accumulated depreciation	**(1,623)**	(39,950)
Total plant and equipment	**136,781**	-

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

Note 3 Right-of-use

		2025	2024
		$	$
(a)	Capitalised value	**174,926**	251,744
	Accumulated amortisation	**(29,154)**	(136,600)
	Total right-of-use	**145,772**	115,144
(b)	Interest expense on lease liabilities	**-**	4,190

Note 4 Trade and other payables

	2025	2024
	$	$
CURRENT		
Trade payables	**526,030**	62,273
Accrued expense	**544,883**	154,903
GST payable	**(113,060)**	(97)
	957,853	217,079

Note 5 Remuneration of auditor

	2025	2024
	$	$
Audit of financial report	**16,300**	13,000
Other services	**2,600**	1,300
	18,900	14,300

Note 6 Financial Risk Management

(i) Financial Instrument composition and maturity analysis

The Company's exposure to interest rate risk, which is the risk that a financial Instruments value will fluctuate as a result of changes in market interest rates and the effective weighted average Interest rates on classes of financial assets and financial liabilities, is as follows:

	2025	2024
	$	$
Financial Assets		
Financial assets at amortised cost:		
Cash and cash equivalents	**3,606,528**	5,511,285
Total financial assets measured at amortised cost	**3,606,528**	5,511,285

	2025	2024
	$	$
Financial Liabilities		
Financial liabilities at amortised cost:		
Trade and other payables	**957,853**	217,079
Total financial liabilities measured at amortised cost	**957,853**	217,079

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED

ABN: 70 646 448 142

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

Note 7 Fair value measurement

The Company has the following assets, as set out in the table below, that are measured at fair value after initial recognition. The Company does not subsequently measure any liabilities at fair value.

	Carrying Amount **2025** **$**	Fair Value 2024 $
Financial Assets		
Cash and cash equivalents	**3,606,528**	5,511,285
Total	**3,606,528**	5,511,285

All other financial and non-financial assets are measured at level 1 of the fair value hierarchy.

Note 8 Member's guarantee

The Company is incorporated under the Corporations Act 2001 as a company limited by guarantee. Under the Constitution, if the Company is wound up each member undertakes to contribute up to $10 towards meeting any outstanding obligations of the Company. As of 30 June 2025, the Company had 9 members; the maximum total amount that members may be required to contribute is $90.

Note 9 Contingencies

In the opinion of the Directors, the Company did not have any contingencies at 30 June 2025.

Note 10 Related Party Transactions

(a) Directors

The persons who were Directors during the year are listed in the Directors' Report. Other than the remuneration disclosed below, there were no related party transactions.

Total remuneration paid to Directors during the year was $20,470 (2024: $30,000).

(b) Key management personnel

Any person{s) having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise) of that entity are considered key management personnel.

The total remuneration paid to the Acting CEO during the year was $243,000 (salary plus super).

Note 11 Economic dependency

The continued existence of the Company in its present form and with its present services is dependent upon the ongoing funding from the Federal Government. At the date of this report, the directors have no reason to believe that this financial support will not continue.

Note 12 Subsequent events

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.

NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED
ABN: 70 646 448 142

DIRECTORS' DECLARATION

In the opinion of the Responsible Persons of National Aboriginal and Torres Strait Islander Housing Association Limited:

1. The accompanying f inancial statements and notes comply with Australian Accounting Standards – Simplified Disclosures and the Australian Charities and Not-for-profits Commission Act 2012, and give a true and fair view of the Company's financial position as at 30 June 2025 and of its performance for the year then ended.

2. There are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.

s47F [redacted]

Thomas Slockee
Chairperson

Dated this 22 day of October 2025

Andersens Assurance

Andersens Audit (NSW) Pty Ltd
Suite 7, Level 5, 5 Celebration Drive
Bella Vista NSW 2153

INDEPENDENT AUDIT REPORT TO THE MEMBERS OF NATIONAL ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING ASSOCIATION LIMITED

Report on the Audit of the Financial Report

Opinion

I have audited the financial report of National Aboriginal and Torres Strait Islander Housing Association Limited, (the Company), which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, note comprising a summary of significant accounting policies and other explanatory notes, and the directors' declaration.

In my opinion:

a. the accompanying financial report of the Company is in accordance with the Australian Charities and Not-for-profits Commission Act 2012 and ACNC Regulation 2022, including:

   (i) giving a true and fair view of the Company' financial position as at 30 June 2025 and of its financial performance for the year then ended; and

   (ii) complying with Australian Accounting Standards - Simplified Disclosure Requirements and the Australian Charities and Not-for-profits Commission Act 2012 and ACNC Regulation2022

b. the financial report also complies with International Financial Reporting Standards as disclosed in Note 1.

Basis for Opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of my report. I am independent of the Company in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: Code of Ethics for Professional Accountants (the Code) that are relevant to my audit of the financial report in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of the Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Simplified Disclosure Requirements and the Corporations Act 2001 and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial report. I am responsible for the direction, supervision and performance of the Company audit. I remain solely responsible for my audit opinion.

I communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

s47F [redacted]

s47F [redacted] - Director Audit Services
Registered Company Auditor

Dated at Sydney, this 22 day of October 2025

[redacted]

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Friday, 31 October 2025 12:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Good morning [redacted]

Please find attached NATSIHA's 2024–25 Financial Declaration, signed by our external auditor.

As noted by the auditor, a variance of **$21,567.86** exists due to differences in account allocation, specifically relating to the capitalisation of building improvements following the completion of the year-end audit. The financial data remains accurate, and this allocation adjustment has been clearly documented in the auditor's note within the report.

We have revisited the Forecast & Actuals Statement to reflect this clarification and have also updated the current year's forecast to account for the unexpended funds and ensure consistency moving forward.

Kind Regards, Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M [redacted] **| E** [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Tuesday, October 28, 2025 5:33 PM
To: Benjamin Thompson [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Thankyou Ben for these audit qualifications. We still need the income and expenditure report for the acquittal. Could you please send these through.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Monday, 27 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Good afternoon [redacted]

Please find attached the 2024–25 FY Independent Audit Report, provided in line with the reporting requirements and consistent with previous years' submissions.

Should you require any additional information, please don't hesitate to reach out.

Kind regards,
Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Monday, October 20, 2025 9:36 AM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

As previously advised, the activity end date remains 30 June 2025. NIAA are currently assessing the performance report and the deliverables and will have a response shortly.

The submission of the reports you mention below are reporting on the activity after its end date and it is standard practice for all NIAA contracts.

We look forward to receiving your financial acquittal next week.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson <[redacted]@natsiha.org.au>
Sent: Wednesday, 15 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Dear [redacted]

Thank you for your email.

NATSIHA appreciates the opportunity to clarify our position and wishes to emphasise that our approach throughout this process has been guided by transparency, integrity, and good faith. However, we do not agree with the interpretation outlined in your correspondence below.

It would not be reasonable or appropriate for the NIAA to retrospectively alter or narrow the intent of a decision that was clearly communicated in writing (in the attached email) and actioned by both parties. The correspondence from Ms [redacted] dated 11 August 2025 was explicit — it approved NATSIHA to finalise and submit the deliverables, which necessarily required reasonable administrative work to complete this process.

An extract from this approval, attached for reference, states:

"Please see below comments on the draft documents that were provided over the last few weeks. As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit. Please respond if you agree to submit final reports no later than COB Thursday 21 August 2025."

As you are aware, there are agreed activities scheduled until 31 October 2025 **under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below).** These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Our question is this: Given the contract clearly outlines activity to continue through to **30 October 2025**, how do you see this work being delivered, if your current position is that **all activity** must cease as of **30 June 2025?** This in of itself is highly contradictory.

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

A strengths-based partnership recognises that collaboration, quality assurance, and alignment with Commonwealth expectations often require iterative work. It is entirely reasonable to understand that finalising, reviewing, and amending deliverables in line with Commonwealth feedback involves legitimate administrative costs — particularly where NATSIHA continues to respond constructively and in good faith, to ensure outcomes of the highest standard.

To reiterate, NATSIHA has confirmed that the funds remain available to the NIAA for this purpose, and that a proposed budget has been formally submitted for NIAA consideration. These actions demonstrate sensible financial management, and a commitment to accountability and best practice.

We trust that this clarification helps reaffirm a shared understanding of the intent and good-faith implementation of the August 2025 approval. NATSIHA remains committed to maintaining a positive and solutions-focused partnership with the NIAA, and will await the outcome of your consideration of our underspend proposal.

Kind regards,
Ben

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: 14 October 2025 14:35
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

The approval provided by s47F [redacted] on 11 August 2025 was in relation to the submission of the deliverables and expressly provided for NATSIHA to consider and update the documents. Refer Annexure 1, specifically clause 1.1, inserted clause 135A into the Head agreement states

'*The commonwealth may, by notice, advise the provider of changes to a Project Agreement that are minor or of an administrative nature, such as change of contact details, payment of indexation amounts or a change of a reporting date, provided that any such changes do not increase the provider's obligations under the Project Agreement. Such changes, while legally binding, are not variations for the purpose of clause 139 of the Head Agreement*'.

Clause 139 of the Head Agreement states that '..*Head Agreement and any Project Agreements may only be varied in writing, signed by both parties*'. Further, clause 4.5 states '*...the terms of any such extension are to be documented by way of a deed of variation on terms acceptable to the Agency and such extension will only be effective upon the formal execution of the deed of variation by the Commonwealth and Provider*'.

NIAA has not offered or approved an extension to the end date and therefore, the 30 June 2025 remains the end date of the activity – Part 3, clause 4 of the Project agreement refers. There should be no additional expenditure past this end date.

The extension to submit your deliverables on 21 August 2025 has now been met. We are assessing these deliverables and will provide our feedback in the coming weeks.

Regards
s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 1 October 2025 11:02 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Thank you for your email.

To reconfirm with the NIAA, and consistent with standard accounting practice, we have allocated costings within our internal system while ensuring the funds remain available to give back to the NIAA if you choose to seek reimbursement. We are now seeking an answer from the NIAA as to confirm whether or not you believe the remaining funds can be committed to supporting Indigenous staff salaries, as we progressed the final amendments you requested from us.

For clarity, I've re-attached the NIAA's written confirmation of support for an extension of activities through to Thursday 21 August 2025. As per the in writing approval, this extension was to allow NATSIHA to complete and finalise important deliverables, including SPOKEN, Governance Training, the National Indigenous Housing Employment Strategy, and the National Indigenous Housing Standards.

For clarity and transparency, I have included the exact wording provided by the NIAA in your correspondence to NATSIHA on 7 August 2025, where the NIAA confirmed an extension of activities until 21 August 2025 (which NATSIHA accepted). Your words were:

"As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit." This written approval is attached for your reference.

regards, Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Wednesday, October 1, 2025 9:37 AM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben
As previously advised, the contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**
The other dates you refer to are reporting dates only.

Thankyou for the additional information relating to expenses. We will assess and advise.

Regards
s47F [redacted]

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 17 September 2025 11:50 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Please see NATSIHA responses below in **red** with the additional information requested.

NIAA: I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**.

NATISHA: To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

It is important to highlight that NIAA **formally approved in writing, via email (attached),** the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

NIAA: Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

NATSIHA: Please see the attached Forecast Funding Proposal for the 25/26 FY for NIAA Underspent Funds, noting that NATSIHA has committed these funds toward the completion of the projects, auditing and reporting – all of which are **contractual obligations** and the **NIAA has approved extensions of these activities in writing** (details can be found below).

It is important to highlight that NIAA also formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

Further the NIAA approved **(in writing via email and attached)** the extension of our Audited Financial Report to 30 October 2025 – activity which NATISHA is required to complete with our external auditor, and is a contractual obligation to this grant agreement.

As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Drawing on our experience across multiple Commonwealth contracts, it is standard and best practice that any remaining funds are fully and effectively utilised through to the contract end date, in this case **31 December 2025**, ensuring maximum value and impact from the investment.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity **was appropriately approved by NIAA, in writing**, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

NIAA: We are now assessing the financial declaration you provided and are seeking additional information:

- NIAA: Please provide a breakdown of salary and related expenditure by position and amount

NATSIHA: Please see a breakdown attached in tab 1 of the attached Excel spreadsheet. To note overall expenditure is in line with the 24/25 FY budget approved by the NIAA on **24 February 2025** (approval attached).

- NIAA: Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line item

NATSIHA: Please refer to Tab 2 of the attached Excel spreadsheet for a detailed breakdown of Conferences and Workshops (including Travel) across the two relevant line items, which also incorporates the reported interest. This expenditure is consistent with the 2024/25 financial year budget approved by the NIAA on 24 February 2025 (approval attached), and is consistent with our contractual obligations as it relates to reporting the use of any interest generated from NIAA grant monies.

- NIAA: Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

NATSIHA: No Payments to the Board of Directors were made from the NIAA funds during this financial year

NIAA: Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

NATSIHA: Noting information supplied on due date

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps.

Kind Regards, Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] | **E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Sent: Friday, September 12, 2025 11:11 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>

Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Hi [redacted]

Thank you for your email. I'd like to take the opportunity to provide some clarity on my earlier message.

To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

I also want to acknowledge and support your assessment regarding the requirement for an underspend proposal for NIAA's consideration. We had already commenced drafting this and will now provide it to you as requested by **17 September 2025.**

We value the opportunity to work closely with you on this matter and will ensure you receive the proposal and all other requested updates by **17 September 2025.**

For context, and drawing on our experience across multiple Commonwealth contracts, it is both expected and appropriate that funds are utilised through to the contract end date, which in this case is **31 December 2025.** As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities reflect the significant effort required to complete the projects and associated reports as part of our latest performance report, as well as to meet contractual obligations such as the engagement of an external auditor.

It is important to highlight that NIAA formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity was appropriately approved by NIAA, in writing, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps and we will come back to you by **17 September 2025 as requested**.

Kind regards,

Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M [redacted] **| E** [redacted] @natsiha.org.au

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Thursday, September 11, 2025 1:46 PM
To: Benjamin Thompson [redacted] @natsiha.org.au>
Cc: [redacted] @niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi Ben

Please accept our apologies for the delay in responding to you on this. The contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**

4. Duration of Project

4.1 The Project must be delivered from the Project Start Date until the Project End Date:

Project dates	Details
Project Start Date	01 March 2022
Project End Date	~~30 June 2024~~ 30 June 2025 or earlier termination date

The project agreement end date is 31 December 2025, which allows for submission of remaining deliverables ie. Financial acquittal, performance report and statement of compliance.

I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**. Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

We are now assessing the financial declaration you provided and are seeking additional information:

- Please provide a breakdown of salary and related expenditure by position and amount
- Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line items
- Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

Regards

s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Thursday, 21 August 2025 3:53 PM
To: [redacted]@niaa.gov.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Subject: NATSIHA Financial Reporting 2024-25 FY - Declaration

Good afternoon [redacted] and Team,

Please see NATSIHA's Financial Reporting 2024-25 FY- Declaration

Below are some additional comments within the attached.

Explanatory Note on remaining funds within the NIAA Contract:

As of 30 June 2025, the remaining funds from the NIAA contract held by NATSIHA was $226,232.12.

Noting our existing contract is open until 31 December 2025, NATSIHA has been expending the remaining funding against both Salary and Related and Rental and Property

(including Repairs and Maintenance).

This is aligned to the conditions and deliverables specified in the contract committed by the NIAA to NATSIHA, within the existing contract timeframes (up to 31 December 2025).

We expect all remaining funds from the NIAA contract to be expended by 30 September 2025.

NATSIHA will provide an updated financial declaration as of 30 September 2025 alongside the Audited Financial Statements we will be providing to the NIAA.

We welcome any feedback in relation to this matter, and advice on how you would like this captured within the NIAA (ie: would you like us to do an underspend proposal, or do you have another approach for consideration).

Hope to converse soon.

Kind regards, Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

2025-2026 FINANCIAL FORECASTING and ACTUALS

Income		
(delete categories in italics if not applicable)	Budgeted Amount (Excl GST)[1] 2025-26 Financial year	Actual Amount (Excl GST)[11] 2025-26 Financial year
Grant funds received[2]		
Unexpended Funds received in previous financial year approved for carryover[3]	$226,232.12	
Estimated Interest income derived from grant funds[4]	$	
Other activity generated income:	$	
Fees from service users (grant related only)	$	
Sale of goods (grant related only) Other[5] Add rows to list additional expenditure items	$	
Total income	$	
Expenditure		
(delete categories in italics if not applicable)	Budgeted Amount (Excl GST)[1] 2025-26 Financial year	Actual Amount (Excl GST)[11] 2025-26 Financial year
Category 1: Operational[6] Directly related to the Grant		
○ Salary and related	$	
Operational Administration[8]: Only administration costs directly related to the grant		
○ Travel and motor vehicle	$	
○ Information technology and minor equipment (non-capital)[7]	$	
○ Consultants and contractors	$	
○ Rental and property (including repairs and maintenance)	$	
General administration [8]		
○ Professional costs e.g. Practicing Certificates, Professional Indemnity Insurance		
○ Accreditation		
○ Accounting and audit	$ 15,000	
○ Conferences & Workshops (incl Travel)	$	
○ Governance	$	
○ Other Add rows as needed to list additional expenditure items	$	
Category 2: Overheads [6] Incurred centrally and allocated to this grant		
○ Salary and related	$211,232.12	
Overheads Administration[8]		
○ Rental and property (including repairs and maintenance)	$	
○ Insurance and utilities	$	
○ Other attributed administration cost [8] Add rows as needed to list additional expenditure items	$	
Category 3: Capital Costs[7]		
○ Vehicles	$	
○ Building purchase and construction	$	
○ Major equipment purchase and installation	$	
Category 4: Other[9]		
○ List expenditure line items if required	$	
Total expenditure	$226,232.12	
Grant Underspend/ (Overspend)		
Underspend[10]/Overspend amount	$	

Submit the 2025-26 Budget to your Agreement Manager. The budget must be agreed by the Commonwealth.
2025-26 FINANCIAL REPORTING[11]
When completing the 2025-26 financial report, complete the 'Actual Amount[11]' column and attach this document to the submitted Financial Reporting.

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Family Name	First Name	Position/Description	Commencement Date	Gross Amount	Super Liability	Paid Leave	Workers Compensation	Uniforms	
Shumack	Emma	Executive Director Communications and Engagement	5/10/2023	131,538.44	16,851.90	15,000.01			
Cora	Cavel	Project Officer	6/01/2025	45,634.60	5,665.92	3,634.62			
Thompson	Benjamin	Executive Director /Acting COO	2/10/2023	157,153.87	18,736.09	5,769.23			
Pratap	Bhan	Finance Manager	27/05/2025	2,783.60	320.12				
Barlow	Rashana	Administration Officer	16/12/2024	34,892.31	4,331.06	2,769.23			
Macfarlane	Robert	CEO	10/01/2023	200,000.06	23,000.12				
Jose	Phillip	Senior Project Officer	26/02/2024	105,776.53	13,547.50	12,027.95			
Matysek	Zachariah	COO/Acting CEO	4/09/2023	166,416.50	25,379.73				
Davidson	Caroline	Executive Director – Office of the CEO	3/02/2025	48,134.63	5,535.44				
Wilson	Leroy	Senior Project Officer	15/01/2025	53,076.87	6,369.24	2,307.70			
Secondments				**945,407.41**	**119,737.12**	**41,508.74**	**2,856.84**	**1,819.91**	**1,111,330.02**
BC Cox Advisory Pty Ltd		Governance training lead							28,479.78
First Nations Foundation		4 staff (Financial literacy)							200,208.86
Growrs Australia		5 staff (Housing standards)							149,284.67
Fifty Acres		2 Staff Strategic communications							48,070.29
Bloom HR		2 Staff Human resources							36,610.00
								Total Salary & Related	**1,573,983.62**

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Category	Amount
Conference - Accommodation	49,185.45
Conference - Travel	28,860.48
Conference Catering	7,086.28
Conference Hosting Costs	94,563.80
Conference Registration Fees	909.09
Conference Supplies	1,171.09
Conference Technical Support	452.10
Conference Venue Hire	1,500.01
Welcome to Country	1,232.72
Workshop Catering	1,274.49
Workshop Registration Fees	9,350.84
Travel - Accommodation	86,160.64
Travel - Agent Fees	2,369.79
Travel - Car Hire	8,517.12
Travel - Flights	226,200.34
Travel - Fuel	2,184.09
Travel - Incidentals	530.03
Travel - Meal	6,422.50
Travel - Transporation	23,474.79
	551,445.65

[redacted]

s22(1)

[redacted]

s22(1)

[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson <s47F [redacted]@natsiha.org.au>
Sent: Friday, 31 October 2025 12:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@aa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Good morning [redacted]

Please find attached NATSIHA's 2024–25 Financial Declaration, signed by our external auditor.

As noted by the auditor, a variance of **$21,567.86** exists due to differences in account allocation, specifically relating to the capitalisation of building improvements following the completion of the year-end audit. The financial data remains accurate, and this allocation adjustment has been clearly documented in the auditor's note within the report.

We have revisited the Forecast & Actuals Statement to reflect this clarification and have also updated the current year's forecast to account for the unexpended funds and ensure consistency moving forward.

Kind Regards, Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M [redacted] **| E** [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Tuesday, October 28, 2025 5:33 PM
To: Benjamin Thompson [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Thankyou Ben for these audit qualifications. We still need the income and expenditure report for the acquittal. Could you please send these through.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Monday, 27 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Good afternoon [redacted]

Please find attached the 2024–25 FY Independent Audit Report, provided in line with the reporting requirements and consistent with previous years' submissions.

Should you require any additional information, please don't hesitate to reach out.

Kind regards,
Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Monday, October 20, 2025 9:36 AM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

As previously advised, the activity end date remains 30 June 2025. NIAA are currently assessing the performance report and the deliverables and will have a response shortly.

The submission of the reports you mention below are reporting on the activity after its end date and it is standard practice for all NIAA contracts.

We look forward to receiving your financial acquittal next week.

Regards
s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Sent: Wednesday, 15 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Dear s47F [redacted]

Thank you for your email.

NATSIHA appreciates the opportunity to clarify our position and wishes to emphasise that our approach throughout this process has been guided by transparency, integrity, and good faith. However, we do not agree with the interpretation outlined in your correspondence below.

It would not be reasonable or appropriate for the NIAA to retrospectively alter or narrow the intent of a decision that was clearly communicated in writing (in the attached email) and actioned by both parties. The correspondence from s47F [redacted] dated 11 August 2025 was explicit — it approved NATSIHA to finalise and submit the deliverables, which necessarily required reasonable administrative work to complete this process.

An extract from this approval, attached for reference, states:

“Please see below comments on the draft documents that were provided over the last few weeks. As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit. Please respond if you agree to submit final reports no later than COB Thursday 21 August 2025.”

As you are aware, there are agreed activities scheduled until 31 October 2025 **under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below).** These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Our question is this: Given the contract clearly outlines activity to continue through to **30 October 2025**, how do you see this work being delivered, if your current position is that **all activity** must cease as of **30 June 2025?** This in of itself is highly contradictory.

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

A strengths-based partnership recognises that collaboration, quality assurance, and alignment with Commonwealth expectations often require iterative work. It is entirely reasonable to understand that finalising, reviewing, and amending deliverables in line with Commonwealth feedback involves legitimate administrative costs — particularly where NATSIHA continues to respond constructively and in good faith, to ensure outcomes of the highest standard.

To reiterate, NATSIHA has confirmed that the funds remain available to the NIAA for this purpose, and that a proposed budget has been formally submitted for NIAA consideration. These actions demonstrate sensible financial management, and a commitment to accountability and best practice.

We trust that this clarification helps reaffirm a shared understanding of the intent and good-faith implementation of the August 2025 approval. NATSIHA remains committed to maintaining a positive and solutions-focused partnership with the NIAA, and will await the outcome of your consideration of our underspend proposal.

Kind regards,
Ben

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: 14 October 2025 14:35
To: Benjamin Thompson s47F [redacted] @natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted] @niaa.gov.au>; Zachariah Matysek s47F [redacted] @natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

The approval provided by s47F [redacted] on 11 August 2025 was in relation to the submission of the deliverables and expressly provided for NATSIHA to consider and update the documents. Refer Annexure 1, specifically clause 1.1, inserted clause 135A into the Head agreement states

'*The commonwealth may, by notice, advise the provider of changes to a Project Agreement that are minor or of an administrative nature, such as change of contact details, payment of indexation amounts or a change of a reporting date, provided that any such changes do not increase the provider's obligations under the Project Agreement. Such changes, while legally binding, are not variations for the purpose of clause 139 of the Head Agreement*'.

Clause 139 of the Head Agreement states that '..*Head Agreement and any Project Agreements may only be varied in writing, signed by both parties*'. Further, clause 4.5 states '*…the terms of any such extension are to be documented by way of a deed of variation on terms acceptable to the Agency and such extension will only be effective upon the formal execution of the deed of variation by the Commonwealth and Provider*'.

NIAA has not offered or approved an extension to the end date and therefore, the 30 June 2025 remains the end date of the activity – Part 3, clause 4 of the Project agreement refers. There should be no additional expenditure past this end date.

The extension to submit your deliverables on 21 August 2025 has now been met. We are assessing these deliverables and will provide our feedback in the coming weeks.

Regards
s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted] @natsiha.org.au>
Sent: Wednesday, 1 October 2025 11:02 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted] @niaa.gov.au>; Zachariah Matysek [redacted] @natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Thank you for your email.

To reconfirm with the NIAA, and consistent with standard accounting practice, we have allocated costings within our internal system while ensuring the funds remain available to give back to the NIAA if you choose to seek reimbursement. We are now seeking an answer from the NIAA as to confirm whether or not you believe the remaining funds can be committed to supporting Indigenous staff salaries, as we progressed the final amendments you requested from us.

For clarity, I've re-attached the NIAA's written confirmation of support for an extension of activities through to Thursday 21 August 2025. As per the in writing approval, this extension was to allow NATSIHA to complete and finalise important deliverables, including SPOKEN, Governance Training, the National Indigenous Housing Employment Strategy, and the National Indigenous Housing Standards.

For clarity and transparency, I have included the exact wording provided by the NIAA in your correspondence to NATSIHA on 7 August 2025, where the NIAA confirmed an extension of activities until 21 August 2025 (which NATSIHA accepted). Your words were:

"As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit." This written approval is attached for your reference.

regards, Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Wednesday, October 1, 2025 9:37 AM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben
As previously advised, the contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**
The other dates you refer to are reporting dates only.

Thankyou for the additional information relating to expenses. We will assess and advise.

Regards
s47F [redacted]

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 17 September 2025 11:50 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Please see NATSIHA responses below in **red** with the additional information requested.

NIAA: I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**.

NATISHA: To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

It is important to highlight that NIAA **formally approved in writing, via email (attached),** the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

NIAA: Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

NATSIHA: Please see the attached Forecast Funding Proposal for the 25/26 FY for NIAA Underspent Funds, noting that NATSIHA has committed these funds toward the completion of the projects, auditing and reporting – all of which are **contractual obligations** and the **NIAA has approved extensions of these activities in writing** (details can be found below).

It is important to highlight that NIAA also formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

Further the NIAA approved **(in writing via email and attached)** the extension of our Audited Financial Report to 30 October 2025 – activity which NATISHA is required to complete with our external auditor, and is a contractual obligation to this grant agreement.

As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Drawing on our experience across multiple Commonwealth contracts, it is standard and best practice that any remaining funds are fully and effectively utilised through to the contract end date, in this case **31 December 2025**, ensuring maximum value and impact from the investment.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity **was appropriately approved by NIAA, in writing**, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

NIAA: We are now assessing the financial declaration you provided and are seeking additional information:

- NIAA: Please provide a breakdown of salary and related expenditure by position and amount

NATSIHA: Please see a breakdown attached in tab 1 of the attached Excel spreadsheet. To note overall expenditure is in line with the 24/25 FY budget approved by the NIAA on **24 February 2025** (approval attached).

- NIAA: Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line item

NATSIHA: Please refer to Tab 2 of the attached Excel spreadsheet for a detailed breakdown of Conferences and Workshops (including Travel) across the two relevant line items, which also incorporates the reported interest. This expenditure is consistent with the 2024/25 financial year budget approved by the NIAA on 24 February 2025 (approval attached), and is consistent with our contractual obligations as it relates to reporting the use of any interest generated from NIAA grant monies.

- NIAA: Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

  NATSIHA: No Payments to the Board of Directors were made from the NIAA funds during this financial year

NIAA: Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

NATSIHA: Noting information supplied on due date

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps.

Kind Regards, Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] | **E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Sent: Friday, September 12, 2025 11:11 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>

Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Hi s47F [redacted]

Thank you for your email. I'd like to take the opportunity to provide some clarity on my earlier message.

To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

I also want to acknowledge and support your assessment regarding the requirement for an underspend proposal for NIAA's consideration. We had already commenced drafting this and will now provide it to you as requested by **17 September 2025.**

We value the opportunity to work closely with you on this matter and will ensure you receive the proposal and all other requested updates by **17 September 2025.**

For context, and drawing on our experience across multiple Commonwealth contracts, it is both expected and appropriate that funds are utilised through to the contract end date, which in this case is **31 December 2025.** As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities reflect the significant effort required to complete the projects and associated reports as part of our latest performance report, as well as to meet contractual obligations such as the engagement of an external auditor.

It is important to highlight that NIAA formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity was appropriately approved by NIAA, in writing, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps and we will come back to you by **17 September 2025 as requested**.

Kind regards,

Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Thursday, September 11, 2025 1:46 PM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi Ben

Please accept our apologies for the delay in responding to you on this. The contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**

4. Duration of Project

4.1 The Project must be delivered from the Project Start Date until the Project End Date:

Project dates	Details
Project Start Date	01 March 2022
Project End Date	~~30 June 2024~~ 30 June 2025 or earlier termination date

The project agreement end date is 31 December 2025, which allows for submission of remaining deliverables ie. Financial acquittal, performance report and statement of compliance.

I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**. Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

We are now assessing the financial declaration you provided and are seeking additional information:

- Please provide a breakdown of salary and related expenditure by position and amount
- Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line items
- Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

Regards

[redacted] s47F

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Thursday, 21 August 2025 3:53 PM
To: [redacted]@niaa.gov.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Subject: NATSIHA Financial Reporting 2024-25 FY - Declaration

Good afternoon [redacted] and Team,

Please see NATSIHA's Financial Reporting 2024-25 FY- Declaration

Below are some additional comments within the attached.

Explanatory Note on remaining funds within the NIAA Contract:

As of 30 June 2025, the remaining funds from the NIAA contract held by NATSIHA was $226,232.12.

Noting our existing contract is open until 31 December 2025, NATSIHA has been expending the remaining funding against both Salary and Related and Rental and Property

(including Repairs and Maintenance).

This is aligned to the conditions and deliverables specified in the contract committed by the NIAA to NATSIHA, within the existing contract timeframes (up to 31 December 2025).

We expect all remaining funds from the NIAA contract to be expended by 30 September 2025.

NATSIHA will provide an updated financial declaration as of 30 September 2025 alongside the Audited Financial Statements we will be providing to the NIAA.

We welcome any feedback in relation to this matter, and advice on how you would like this captured within the NIAA (ie: would you like us to do an underspend proposal, or do you have another approach for consideration).

Hope to converse soon.

Kind regards, Ben

NATSIHA
National Aboriginal & Torres Strait Islander
Housing Association

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] | **E** s47F [redacted]@natsiha.org.au

Income		
(delete categories in italics if not applicable)	Budgeted Amount (Excl GST)[1] 2024-25 Financial year	Actual Amount (Excl GST)[11] 2024-25 Financial year
Grant funds received[2]		
Unexpended Funds received in previous financial year approved for carryover[3]	$2,968,427.03	
Estimated Interest income derived from grant funds[4]	$	$129,137.59
Other activity generated income:	$	
Fees from service users (grant related only)	$	
Sale of goods (grant related only) Other[5] Add rows to list additional expenditure items	$	
Total income	$2,968,427.03	$129,137.59
Expenditure		
(delete categories in italics if not applicable)	Budgeted Amount (Excl GST)[1] 2024-25 Financial year	Actual Amount (Excl GST)[11] 2024-25 Financial year
Category 1: Operational[6] Directly related to the Grant		
o Salary and related	$ 1, 750, 000	$1,573,983.62
Operational Administration[8]: Only administration costs directly related to the grant		
o Travel and motor vehicle	$	
o Information technology and minor equipment (non-capital)[7]	$ 38,427	$30,730.41
o Consultants and contractors	$350,000	$328,418.31
o Rental and property (including repairs and maintenance)	$ 270,000	$199,570.59
General administration [8]		
o Professional costs e.g. Practicing Certificates, Professional Indemnity Insurance		
o Accreditation		
o Accounting and audit	$ 40,000	$42,567.50
o Conferences & Workshops (incl Travel)	$ 400,000	$422,308.06
o Governance	$ 80,000	$129,137.59
o Other Add rows as needed to list additional expenditure items	$ 40,000	$15,478.80
Category 2: Overheads [6] Incurred centrally and allocated to this grant		
o Salary and related	$	
Overheads Administration[8]		
o Rental and property (including repairs and maintenance)	$	
o Insurance and utilities	$	
o Other attributed administration cost [8] Add rows as needed to list additional expenditure items	$	
Category 3: Capital Costs[7]		
o Vehicles	$	
o Building purchase and construction	$	
o Major equipment purchase and installation	$	
Category 4: Other[9]		
o List expenditure line items if required	$	
Total expenditure	$2,968,427	$2,742,194.88
Grant Underspend/ (Overspend)		
Underspend[10]/Overspend amount	$	$226,232.15

Submit the 2024-25 Budget to your Agreement Manager. The budget must be agreed by the Commonwealth.
2024-25 FINANCIAL REPORTING[11]
When completing the 2024-25 financial report, complete the 'Actual Amount[11]' column and attach this document to the submitted Financial Reporting.

We confirm:

1 The details shown above represent a complete, true and correct summary of transactions that took place during the reporting period.
2 Funds were spent on activities and initiatives to achieve the outcomes/targets indicated in the agreed conditions of the funding agreement.

Declaration of Financial Accuracy

I, Zachariah Matysek, Acting Chief Executive Officer of the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA), hereby declare that all expenditure for the financial year 2024–2025, including both forecasted and actual amounts, is true and correct to the best of my knowledge and belief.

Signed: _____[redacted] s47F

Date: 21 August 2025

This statement pertains to the 2024-25 Financial Reporting and specifically addresses the NIAA contract requirements for the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA).

I have conducted a financial audit of NATSIHA for the 2024-25 period in accordance with Australian Auditing Standards. The audit included an examination of financial statements, internal controls, and compliance with applicable accounting standards and regulatory requirements. The figures reported to the National Indigenous Australians Agency (NIAA) are consistent with the audited financial data. However, a variance of $21,567.86 exists due to differences in account allocation, specifically relating to the capitalization of building improvements. This variance does not affect the accuracy or integrity of the financial statements and is disclosed for transparency in relation to the NIAA contract reporting requirements.

Based on the audit procedures performed, I can confirm that the financial report gives a true and fair view of the Company's financial position and financial performance for the year ended 30 June 2025 in accordance with relevant reporting standards and requirements.

Name: [redacted] s47F **Date: 31 October 2025**

[redacted] s47F

Signature: ________________________

Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Monday, 3 November 2025 1:26 PM
To: Zachariah Matysek s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>; Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>; Caroline Davidson s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Thanks Zac. We will assess and advise the outcome.

Regards
s47F [redacted]

OFFICIAL: Sensitive

From: Zachariah Matysek s47F [redacted]@natsiha.org.au>
Sent: Monday, 3 November 2025 11:46 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>; Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>; Caroline Davidson s47F [redacted]@natsiha.org.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Hi s47F [redacted]

Thank you for your email. Please find attached, as requested, the 2024–25 Financial Statements for NATSIHA. I've also reattached Ben's earlier correspondence, noting that NATSIHA also engaged the External Auditor to audit and formally sign off on the NIAA-specific actual expenditure for the 2024–25 financial year on top of the audited financial statements as a company.

For your reference, I've also included below the Board resolution from 22 October 2025, confirming NATSIHA's approval of the financial statements prior to the External Auditor's final sign-off.

The following motion was put to the Board.

That the Board:

1. *Adopt the FY2024/25 Financial Report*
2. *Authorise:*
    a. *Mr Slockee to sign the Directors' Declaration (at adoption);*
    b. *Ms Ugle and Mr Matysek to sign the Management Representation Letter;*
    c. *the Company Secretary to obtain the final signed Auditor's Report and lodge the ACNC AIS & financials by 31 December 2025; and*
    d. *Management to provide the signed financials as part of NATSIHA's NIAA/DSS reporting once signed.*

Moved: *Mr Trindall*
Seconded: *Ms Caton*
Motion carried Unanimously

Thanks,

Zac

Regards

Zachariah Matysek
Acting Chief Executive Officer
Co-chair National Housing Policy Partnership
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3/59 Spence Street, Cairns City QLD 4870
E s47F [redacted]@natsiha.org.au

Executive Director (Office of the CEO) - Caroline Davidson
M s47F [redacted] **E** s47F [redacted]@natsiha.org.au

NATSIHA would like to acknowledge the Traditional Owners and Custodians of the land in which we work, live, and meet.
We acknowledge our work impacts and supports every country of our First Nations peoples. We pay our deepest respects to their Elders past, present, and emerging leaders.
We would also like to acknowledge that the foundation and work delivered by NATSIHA is because of the hard work of our strong First Nations men and women that came before us.

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Friday, 31 October 2025 1:17 PM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Thanks for sending this through Ben.

We still need the full audited financial statement for 2024/25. I have attached what you submitted last year for the 2023/24 year. We require the complete Financial Report for the year ending 30 June 2025. This will include the Directors report, auditor's declaration, the Statement of profit or loss, Statement of financial position, statement of changes in equity, statement of cash flow and notes to the financial statements.

Regards
s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Sent: Friday, 31 October 2025 12:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Good morning s47F [redacted]

Please find attached NATSIHA's 2024–25 Financial Declaration, signed by our external auditor.

As noted by the auditor, a variance of **$21,567.86** exists due to differences in account allocation, specifically relating to the capitalisation of building improvements following the completion of the year-end audit. The financial data remains accurate, and this allocation adjustment has been clearly documented in the auditor's note within the report.

We have revisited the Forecast & Actuals Statement to reflect this clarification and have also updated the current year's forecast to account for the unexpended funds and ensure consistency moving forward.

Kind Regards, Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Tuesday, October 28, 2025 5:33 PM

To: Benjamin Thompson [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Thankyou Ben for these audit qualifications. We still need the income and expenditure report for the acquittal. Could you please send these through.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Monday, 27 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Good afternoon [redacted]

Please find attached the 2024–25 FY Independent Audit Report, provided in line with the reporting requirements and consistent with previous years' submissions.

Should you require any additional information, please don't hesitate to reach out.

Kind regards,
Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Monday, October 20, 2025 9:36 AM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

As previously advised, the activity end date remains 30 June 2025. NIAA are currently assessing the performance report and the deliverables and will have a response shortly.

The submission of the reports you mention below are reporting on the activity after its end date and it is standard practice for all NIAA contracts.

We look forward to receiving your financial acquittal next week.

Regards
[redacted]

OFFICIAL: Sensitive

From: [redacted]@natsiha.org.au>
Sent: Wednesday, 15 October 2025 3:18 PM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Dear [redacted]

Thank you for your email.

NATSIHA appreciates the opportunity to clarify our position and wishes to emphasise that our approach throughout this process has been guided by transparency, integrity, and good faith. However, we do not agree with the interpretation outlined in your correspondence below.

It would not be reasonable or appropriate for the NIAA to retrospectively alter or narrow the intent of a decision that was clearly communicated in writing (in the attached email) and actioned by both parties. The correspondence from [redacted] dated 11 August 2025 was explicit — it approved NATSIHA to finalise and submit the deliverables, which necessarily required reasonable administrative work to complete this process.

An extract from this approval, attached for reference, states:

“Please see below comments on the draft documents that were provided over the last few weeks. As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit. Please respond if you agree to submit final reports no later than COB Thursday 21 August 2025.”

As you are aware, there are agreed activities scheduled until 31 October 2025 **under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below).** These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Our question is this: Given the contract clearly outlines activity to continue through to **30 October 2025**, how do you see this work being delivered, if your current position is that **all activity** must cease as of **30 June 2025?** This in of itself is highly contradictory.

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

A strengths-based partnership recognises that collaboration, quality assurance, and alignment with Commonwealth expectations often require iterative work. It is entirely reasonable to understand that finalising, reviewing, and amending deliverables in line with Commonwealth feedback involves legitimate administrative costs — particularly where NATSIHA continues to respond constructively and in good faith, to ensure outcomes of the highest standard.

To reiterate, NATSIHA has confirmed that the funds remain available to the NIAA for this purpose, and that a proposed budget has been formally submitted for NIAA consideration. These actions demonstrate sensible financial management, and a commitment to accountability and best practice.

We trust that this clarification helps reaffirm a shared understanding of the intent and good-faith implementation of the August 2025 approval. NATSIHA remains committed to maintaining a positive and solutions-focused partnership with the NIAA, and will await the outcome of your consideration of our underspend proposal.

Kind regards,
Ben

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: 14 October 2025 14:35
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: s47F [redacted]@niaa.gov.au>; Zachariah Matysek s47F [redacted]@natsiha.org.au>
Subject: RE: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben

The approval provided by [redacted] on 11 August 2025 was in relation to the submission of the deliverables and expressly provided for NATSIHA to consider and update the documents. Refer Annexure 1, specifically clause 1.1, inserted clause 135A into the Head agreement states

'*The commonwealth may, by notice, advise the provider of changes to a Project Agreement that are minor or of an administrative nature, such as change of contact details, payment of indexation amounts or a change of a reporting date, provided that any such changes do not increase the provider's obligations under the Project Agreement. Such changes, while legally binding, are not variations for the purpose of clause 139 of the Head Agreement*'.

Clause 139 of the Head Agreement states that '..*Head Agreement and any Project Agreements may only be varied in writing, signed by both parties*'. Further, clause 4.5 states '*...the terms of any such extension are to be documented by way of a deed of variation on terms acceptable to the Agency and such extension will only be effective upon the formal execution of the deed of variation by the Commonwealth and Provider*'.

NIAA has not offered or approved an extension to the end date and therefore, the 30 June 2025 remains the end date of the activity – Part 3, clause 4 of the Project agreement refers. There should be no additional expenditure past this end date.

The extension to submit your deliverables on 21 August 2025 has now been met. We are assessing these deliverables and will provide our feedback in the coming weeks.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 1 October 2025 11:02 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek[redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Thank you for your email.

To reconfirm with the NIAA, and consistent with standard accounting practice, we have allocated costings within our internal system while ensuring the funds remain available to give back to the NIAA if you choose to seek reimbursement. We are now seeking an answer from the NIAA as to confirm whether or not you believe the remaining funds can be committed to supporting Indigenous staff salaries, as we progressed the final amendments you requested from us.

For clarity, I've re-attached the NIAA's written confirmation of support for an extension of activities through to Thursday 21 August 2025. As per the in writing approval, this extension was to allow NATSIHA to complete and finalise important deliverables, including SPOKEN, Governance Training, the National Indigenous Housing Employment Strategy, and the National Indigenous Housing Standards.

For clarity and transparency, I have included the exact wording provided by the NIAA in your correspondence to NATSIHA on 7 August 2025, where the NIAA confirmed an extension of activities until 21 August 2025 (which NATSIHA accepted). Your words were:

"As I mentioned, NIAA would like to offer a 2-week extension in order for you to consider this feedback and update documents as you see fit." This written approval is attached for your reference.

regards, Ben

NATSIHA
National Aboriginal & Torres Strait Islander
Housing Association

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M [redacted] **| E** [redacted]@natsiha.org.au

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Wednesday, October 1, 2025 9:37 AM
To: Benjamin Thompson [redacted]@natsiha.org.au>
Cc: [redacted]@niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hello Ben
As previously advised, the contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**
The other dates you refer to are reporting dates only.

Thankyou for the additional information relating to expenses. We will assess and advise.

Regards
[redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Wednesday, 17 September 2025 11:50 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi [redacted]

Please see NATSIHA responses below in **red** with the additional information requested.

NIAA: I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**.

NATISHA: To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

It is important to highlight that NIAA **formally approved in writing, via email (attached),** the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

NIAA: Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

NATSIHA: Please see the attached Forecast Funding Proposal for the 25/26 FY for NIAA Underspent Funds, noting that NATSIHA has committed these funds toward the completion of the projects, auditing and reporting – all of which are **contractual obligations** and the **NIAA has approved extensions of these activities in writing** (details can be found below).

It is important to highlight that NIAA also formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

Further the NIAA approved **(in writing via email and attached)** the extension of our Audited Financial Report to 30 October 2025 – activity which NATISHA is required to complete with our external auditor, and is a contractual obligation to this grant agreement.

As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities require significant administrative work to complete as part of our agreed contractual obligations, such as for example, the engagement of an external auditor, and the completion of the audited financial report.

Drawing on our experience across multiple Commonwealth contracts, it is standard and best practice that any remaining funds are fully and effectively utilised through to the contract end date, in this case **31 December 2025**, ensuring maximum value and impact from the investment.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity **was appropriately approved by NIAA, in writing**, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

NIAA: We are now assessing the financial declaration you provided and are seeking additional information:

- NIAA: Please provide a breakdown of salary and related expenditure by position and amount

NATSIHA: Please see a breakdown attached in tab 1 of the attached Excel spreadsheet. To note overall expenditure is in line with the 24/25 FY budget approved by the NIAA on **24 February 2025** (approval attached).

- NIAA: Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line item

NATSIHA: Please refer to Tab 2 of the attached Excel spreadsheet for a detailed breakdown of Conferences and Workshops (including Travel) across the two relevant line items, which also incorporates the reported interest. This expenditure is consistent with the 2024/25 financial year budget approved by the NIAA on 24 February 2025 (approval attached), and is consistent with our contractual obligations as it relates to reporting the use of any interest generated from NIAA grant monies.

- NIAA: Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

NATSIHA: No Payments to the Board of Directors were made from the NIAA funds during this financial year

NIAA: Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

NATSIHA: Noting information supplied on due date

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps.

Kind Regards, Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M [redacted] **| E** [redacted]@natsiha.org.au

OFFICIAL: Sensitive

From: Benjamin Thompson [redacted]@natsiha.org.au>
Sent: Friday, September 12, 2025 11:11 AM
To: GMU Canberra <GMUCanberra@niaa.gov.au>
Cc: [redacted]@niaa.gov.au>; Zachariah Matysek [redacted]@natsiha.org.au>
Subject: Re: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

Hi [redacted]

Thank you for your email. I'd like to take the opportunity to provide some clarity on my earlier message.

To confirm, **NATSIHA has not expended the NIAA underspend. Staff salary has simply been allocated against it in our internal system for tracking purposes**. This does not constitute a breach, as the funds remain available should NIAA determine that staff salaries are not an appropriate commitment.

I also want to acknowledge and support your assessment regarding the requirement for an underspend proposal for NIAA's consideration. We had already commenced drafting this and will now provide it to you as requested by **17 September 2025.**

We value the opportunity to work closely with you on this matter and will ensure you receive the proposal and all other requested updates by **17 September 2025.**

For context, and drawing on our experience across multiple Commonwealth contracts, it is both expected and appropriate that funds are utilised through to the contract end date, which in this case is **31 December 2025.** As you are aware, agreed activities are scheduled until 31 October 2025 under point 7 (Reporting and Site Visits) of Annexure A – Deed of Variation 1 (excerpt below). These activities reflect the significant effort required to complete the projects and associated reports as part of our latest performance report, as well as to meet contractual obligations such as the engagement of an external auditor.

It is important to highlight that NIAA formally approved, via email (attached), the extension of activities and the finalisation of deliverables and associated reporting through to **21 August 2025.** During this period, NATSIHA has continued to work in strong partnership with NIAA on the final amendments to the National Housing Standards, the Employment Strategy, and related reporting.

This ongoing collaboration reflects our shared commitment to achieving high-quality outcomes and provides clear assurance that activity was appropriately approved by NIAA, in writing, to continue well beyond **30 June 2025.**

Performance Report covering the period 01 January 2025 to 30 June 2025	15 July 2025
Audited Expenditure Report covering the period 01 July 2024 to 30 June 2025	30 September 2025
WWVP and WHS Statement of Compliance	31 October 2025

We look forward to continuing our collaboration and appreciate your guidance as we work through these next steps and we will come back to you by **17 September 2025 as requested**.
Kind regards,

Ben

Benjamin (BJ) Thompson
Executive Director
Housing Sector Strengthening
NATSIHA – National Aboriginal & Torres Strait Islander Housing Association
Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217
M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au

From: GMU Canberra <GMUCanberra@niaa.gov.au>
Sent: Thursday, September 11, 2025 1:46 PM
To: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Cc: s47F [redacted]@niaa.gov.au>
Subject: FW: NATSIHA Financial Reporting 2024-25 FY - Declaration [SEC=OFFICIAL:Sensitive]

OFFICIAL: Sensitive

Hi Ben

Please accept our apologies for the delay in responding to you on this. The contract specified the project end date is 30 June 2025 (refer Item 4.1, Part 3 of the schedule). **This means all activity and expenditure ends at this date.**

4. Duration of Project

4.1 The Project must be delivered from the Project Start Date until the Project End Date:

Project dates	Details
Project Start Date	01 March 2022
Project End Date	~~30 June 2024~~ 30 June 2025 or earlier termination date

The project agreement end date is 31 December 2025, which allows for submission of remaining deliverables ie. Financial acquittal, performance report and statement of compliance.

I note your advice that NATSIHA has been expending this money however, **this is a breach of the agreement**. Please submit a proposal for our consideration for this underspend to be expended from 1 July 2025. Your urgent attention to this would be appreciated.

We are now assessing the financial declaration you provided and are seeking additional information:

- Please provide a breakdown of salary and related expenditure by position and amount
- Please provide a breakdown of expenditure of Conferences & Workshops (incl Travel) for the two-line items
- Please provide details on payments to Board of Directors – this information is not itemised in what was provided.

Grateful if this could be provided by cob 17 September 2025 for us to finalise our assessment.

Regards

s47F [redacted]

OFFICIAL: Sensitive

From: Benjamin Thompson s47F [redacted]@natsiha.org.au>
Sent: Thursday, 21 August 2025 3:53 PM
To: s47F [redacted]@niaa.gov.au>; GMU Canberra <GMUCanberra@niaa.gov.au>
Subject: NATSIHA Financial Reporting 2024-25 FY - Declaration

Good afternoon s47F [redacted] and Team,

Please see NATSIHA's Financial Reporting 2024-25 FY- Declaration

Below are some additional comments within the attached.

Explanatory Note on remaining funds within the NIAA Contract:

As of 30 June 2025, the remaining funds from the NIAA contract held by NATSIHA was $226,232.12.

Noting our existing contract is open until 31 December 2025, NATSIHA has been expending the remaining funding against both Salary and Related and Rental and Property

(including Repairs and Maintenance).

This is aligned to the conditions and deliverables specified in the contract committed by the NIAA to NATSIHA, within the existing contract timeframes (up to 31 December 2025).

We expect all remaining funds from the NIAA contract to be expended by 30 September 2025.

NATSIHA will provide an updated financial declaration as of 30 September 2025 alongside the Audited Financial Statements we will be providing to the NIAA.

We welcome any feedback in relation to this matter, and advice on how you would like this captured within the NIAA (ie: would you like us to do an underspend proposal, or do you have another approach for consideration).

Hope to converse soon.

Kind regards, Ben

Benjamin (BJ) Thompson

Executive Director

Housing Sector Strengthening

NATSIHA – National Aboriginal & Torres Strait Islander Housing Association

Suite 3.01, L3, 24 Montgomery Street, Kogarah NSW 2217

M s47F [redacted] **| E** s47F [redacted]@natsiha.org.au