



**PACIFIC LINK  
HOUSING**

*Home & Community*

# ANNUAL REPORT 2017





**PACIFIC LINK  
HOUSING**

*Home & Community*

## ACKNOWLEDGEMENT

Pacific Link Housing acknowledges the traditional owners of the country throughout Australia and their continuing connection to land and community. We pay our respect to them and their cultures, and to the elders both past and present.

# TABLE OF CONTENTS

PLH 2017

MESSAGE FROM OUR CHAIRMAN

04

PROPERTY STATISTICS

06

CHIEF EXECUTIVE OFFICER REPORT

08

OUR BOARD OF DIRECTORS

12

OUR PARTNERS

16

PLH STAFF & TENANT SURVEY

18

TENANT PROFILES

20

TENANT SUPPORT PROGRAMS

22

HOUSING SUPPLY

24

FINANCIAL REPORTS

26

# CHAIRMAN MESSAGE

DAVID BACON



I am pleased to report that this has been a year of achievement, growth and the affirmation of Pacific Link Housing's mission: to play an even more significant role in the provision of affordable and social housing for those in need.

Having recently transitioned from property management to management and supply, the company has now completed its first major project by delivering 31 units for affordable and social housing at Woy Woy – one of three projects we are undertaking with our JV partners, Evolve Housing.

This has allowed us to approach another milestone: more than 1,000

properties now under management with continuing delivery of additional affordable and social housing assured through our development pipeline.

With \$20 million now committed to new developments, I am also pleased to report a surplus of \$4.01 million for the year. This has been achieved through the effective management of our day-to-day endeavours and a history of conservative accounting policies that have now matured and have been brought to account.

Our annual operating surplus of \$795,000 – excluding certain non-operational transactions – is again a credit to our management and staff. Their work in support of the company's mission continues to receive high recognition and we thank them for their commitment and contribution through their outstanding work.

Adding new housing, maintaining existing housing stock and helping our tenants build better lives are our core

responsibilities and I am pleased to acknowledge the success of initiatives reported in the CEO's statement in these critical areas of responsibility.

The provision of maintenance and other services has also seen significant improvement through enhanced connectivity provided by the introduction of our new mobile device App and Portal for tenants, which allows tenants to request services and review essential documents such as rental statements in real time online. Engineering the App for use in Australia is a significant innovation and is now being taken up by others in the community housing sector.

Pacific Link has received regular recognition for its tenant support program in the past, and these have again been extended this year. More than 600 scholarships and life-building assistance awards have now been made by the company during the past 6 years - helping tenants pursue their education, gain their driver's

licence, connect with the digital world, play weekend sport, take up training towards employment and maintain their gardens. These programs will continue with additions and adjustments as required through the coming year.

As we strive to help our tenants through the provision of sustainable housing and support programs, our more than 1800 residents have again had the opportunity to take part in our Annual Tenant Survey. I'm pleased to report participation rates as high as 37 percent through the addition of on-line surveys. In all, and for the eighth consecutive year, our tenants have again given Pacific Link a satisfaction rating above 90 per cent.

## NOTABLE CHANGES

The decision to affirm our mission as a provider of new housing, offering outstanding tenant services, follows a number of significant events during the year, including the appointment of Daphne Wayland as CEO following the departure of Keith Gavin, whose stewardship made a major contribution to the company's progress over many years. As a long-time staffer and pivotal senior management executive, Daphne was able to quickly assume this key leadership position and we welcome her to the role of CEO. Her appointment from within points to the depth of management we have been able to attract to Pacific Link in recent years.

To maintain good governance practices, we have also chosen to change our auditors and this year appointed PKF Australia. PKF is a national, award winning mid-tier accounting and business advisory firm. I would like to thank our previous auditors Fortunity and audit partner Tim Davidson for the services and guidance they have provided in the past.

## OUR MISSION

Our mission was confirmed this year through our careful consideration of the NSW government's Social Housing Management Transfer Program – a program that will see the management of 18,000 existing social housing properties transferred from government to Community Housing Providers like Pacific Link. The program offered the Company the opportunity to compete for the management of approximately 2,000 properties in our region which, had we been successful, would have tripled the number of dwellings we currently manage. After careful consideration, the Board decided not to participate in this program because of the potential risks associated with rapid expansion and the cost of assuming responsibility for the maintenance of the transferred housing both, immediately and in the future. It was also noted that the transfer of existing social housing stock would not impact on waiting lists or provide additional housing to meet pent-up demand in our region. We therefore chose, in line with our mission, to concentrate our efforts on the provision of new housing to mitigate existing shortfalls.

## DRIVING OUTCOMES

The confirmation of our mission was followed by the implementation of a management restructure to better align our resources to meet government policy objectives and driving outcomes under the NSW Government's Future Directions social housing policy. These changes will position our resources to better meet the challenges and requirements of the policy laid out by FACS, which we expect will measure the performance of community housing providers, like Pacific Link, on a broader range of criteria, criteria we aim to exceed in the years ahead.

## ADVOCACY

Pacific Link continues to actively participate with community housing representative bodies including PowerHousing Australia, NSW Federation of Housing Associations and the Australasian Housing Institute. Through this participation, we have had increased access to policymakers both in the NSW and Commonwealth governments, to highlight proactive measures through which the community housing sector can be part of the solution to address the unmet demand for social and affordable rental housing.

## LOCAL GOVERNMENT

Local government can play a major role in facilitating and developing affordable housing, through innovative projects involving private and community partners.

A number of councils, including Waverley Council, Canada Bay Council, Randwick Council and Clarence Valley Council are now responding to the pressing need for more affordable housing by facilitating projects in their LGAs.

Pacific Link looks forward to working with the new Central Coast Council and other councils in our region to develop similar projects in the year ahead.

## THANKS

Finally, I would like to take this opportunity to thank the Board and staff of Pacific Link for the terrific progress we have made this year.

We look forward to pursuing our mission in the year ahead.



**DAVID BACON**

Chairman, Pacific Link Housing.



# PROPERTY STATISTICS



# PROPERTY STATS 2017

1033

TOTAL NUMBER OF  
PROPERTIES

1631

HOME VISITS

197

NEW TENANCIES

5123

COMPLETED  
MAINTENANCE

1836

RESIDENTS  
HOUSED

93

SUPPORT  
REFERRALS

77

DWELLINGS UNDER  
DEVELOPMENT

31

NEW  
CONSTRUCTIONS



## CEO REPORT

DAPHNE WAYLAND

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## WITH DAPHNE WAYLAND

This has been another year of achievement that began with Pacific Link and Evolve Housing being jointly named Housing Provider of the Year and came to an end with the successful completion of our first joint venture development - the new studio apartment complex in Woy Woy on the Central Coast.

Initiated by the state government through partial funding grants from FACS, the Woy Woy project provides a mix of affordable, social and disability housing in a managed unit block.

Now fully tenanted, it responds to the need for smaller, more affordable dwellings located close to transport, retail and local services that help build community engagement and participation.

The first of three similar projects to be undertaken by Pacific Link and Evolve Housing it will be followed by two more studio apartment projects planned for Canton Beach on the Central Coast and Roselands in Sydney.

Together they demonstrate the positive outcomes now being achieved as new policy initiatives in NSW lead to closer collaboration between government and the Community Housing sector.

All three studio apartment projects have been jointly funded with Pacific Link and Evolve Housing taking on the development, long term management and provision of tenancing and tenant support services for the future.

Together, these projects will add more than 80 studio apartments across the three developments.

# 2017 CHIEF EXECUTIVE OFFICER REPORT



*Home & Community*

## 93%

OF TENANTS ARE  
SATISFIED WITH  
PACIFIC LINK  
HOUSING, OUR  
SERVICE AND  
PROGRAMS.

Acting in our own right, Pacific Link is also working with government under the Communities Plus program to undertake a mixed development of 21 units at Glendale, Lake Macquarie. This mixed development will include a number of apartments for private sale, plus additional affordable and social housing for the region.

A third initiative to purchase under-utilised housing properties for possible future redevelopment is also currently under negotiation with NSW Land and Housing Corporation; as is a separate government pilot project to evaluate the efficacy of building secondary dwellings or 'granny flats' on 20 pilot sites around the state, two of which are in our region.

As in the past, we remain committed to working closely with government to increase supply and this year has been no exception, with Pacific Link being awarded the management of a 36 unit-development at The Entrance, acquired by the Land and Housing Corporation.

We are also building our own housing portfolio to boost supply, adding 40 more homes to bring the total we now manage to 1,033 – with approximately one third of the remainder leased from private owners and two thirds managed on behalf of government agencies including the Department of Family and Community Services and its agencies including Community, Housing and Pathways and the NSW Land and Housing Corporation.

## PARTNERSHIPS

As part of our efforts to remediate the critical undersupply of appropriate social housing in our region, Pacific Link works in partnership with other not-for-profits like the Tiny Homes Foundation and Summer Foundation.

The Tiny Homes Foundation is a Sydney-based not-for-profit dedicated to providing socially, environmentally and economically sustainable housing solutions and support for people experiencing homelessness.

The Foundation's first pilot project – to build four Tiny Homes in Gosford – is nearing completion with Pacific Link partnering to manage tenancing and the provision of support services for tenants as required.

The pilot project has been widely supported, first through the provision of a lease on land owned by Gosford City Council in 2015, and subsequently by a wide range of specialist advisors and development professionals who have made their time and expertise available.

We are also partnering with The Summer Foundation, the Melbourne-based lead organisation in disability housing design, which has built 10 demonstration units in a new 110-apartment complex in the Hunter. This is a leadership project of significant importance in the context of the NDIS, and we are proud to be part of it.

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# 2017 CEO REPORT



## TENANT SERVICES

Pacific Link has been recognised through awards for the range and quality of tenant services provided.

These services have now again been extended through the development of a new tenant portal and a corresponding App for tenants – the first of its kind in Australia.

Called My Home & Community, the new portal allows Pacific Link tenants to securely access their rent statements, tenancy forms and documents online. It also allows them to make rent payments, log repair or maintenance request, and provide and retrieve information in real time from a complete range of devices.

Adapted for Pacific Link by its UK-based developers, the App was extensively tested by a tenant focus group before being launched in June this year. Take-up has strong with passwords issued for 1100 users and others in the sector now using the Australian version to develop similar Apps of their own.

## TENANT PROGRAMS

Our self-funded tenant support programs have again been extended this year through the addition of two garden maintenance programs. The first of these gives tenants access to low-cost funding to allow them to purchase lawnmowers, while the second give them free access to a range of tools and equipment on a share program.

Those programs aimed at creating opportunity, education and employment already in place continue to provide support for Learner Drivers, Education, Laptops and Sports and Recreation. More than 600 individual support packages have now been funded and provided since their inception.

## TENANT SATISFACTION

Our annual Tenant Survey has been well supported with 93% of respondents indicating their satisfaction with Pacific Link Housing, our service and programs.

This is the eighth consecutive year in which the tenant survey has returned a satisfaction rating of 90% per cent or higher – a tribute to our hard-working and committed staff who bring their passion for helping people to work every day. However, we continue to strive to improve our service delivery and implement best practice methods.

## ORGANISATION

A number of changes occurred during the year – leading to a restructure that has seen the elevation of staff internally and the recruitment of highly experienced professionals from outside the organisation. I'd like to acknowledge my predecessor Keith Gavin's contribution over his eight years' leadership role in growing the Company. I congratulate all staff in new roles and would like to welcome those who have now joined our organisation.

# CEO REPORT

DAPHNE WAYLAND

# 90%

THE EIGHTH  
CONSECUTIVE YEAR  
IN WHICH THE  
TENANT SURVEY  
HAS RETURNED  
A SATISFACTION  
RATING OF 90%  
PERCENT OR  
HIGHER.

## FINANCIAL

Our financial performance for the year has again been solid, with an operating surplus of \$795,000 to the June year end. In addition, our asset balance has improved significantly as various assets forms have matured. Amongst those items taken to our balance sheet this year are funds derived from:

### GRANT FUNDING

The \$7 million Grant Funding received from FACS for the Woy Woy apartment development. Our share (after accounting for the joint venture with Evolve Housing) of \$1.287 million, previously retained as monies received in advance, can now with the completion of the project be taken to account.

### SOCIAL HOUSING SUBSIDY

A second significant impact has come from the NSW Government's Social Housing Subsidy Program, a 20-year program to which Pacific Link made quarterly contributions. With the completion of this program our equity has been re-valued and confirmed

by government at approximately \$1 million. This will now be allocated to fund additional land purchases from government, boosting future housing supply programs undertaken by Pacific Link.

### INVESTMENT PROPERTIES

Finally, we have this year adopted the Investment Properties accounting standard on the advice of our auditors PKF. This has resulted in an independent revaluation of our owned properties in East Gosford, Cessnock, and Woy Woy adjacent to the new studio apartment building. The new valuations show an increase for these properties of over \$1 million. The impact of these transactions is a \$3.2 million increase in our net assets – in addition to our operating surplus of \$795k for the year.

This means our balance sheet is now stronger by over \$4million, so that under our leveraging policy – which is conservative – our borrowing capacity to fund new developments has now substantially increased.

Grounded on our conservative and compliant accounting methods, this increase is a good result that will allow us to keep driving our development pipeline and fulfil our mission of increasing supply and funding programs to build tenant capacity.

It remains only for me to thank the Board, our management and our staff for their ongoing support and assistance. For a group of just 25 people they deserve our congratulations for a job well done! Many thanks to you all.



**DAPHNE WAYLAND**

CEO PACIFIC LINK HOUSING.



## OUR BOARD

### PLH BOARD OF DIRECTORS

The Board is the custodian of the mission statement and purposes of PLH and is accountable to members for the pursuit of those purposes and the performance of PLH.

Under PLH's continuous improvement ethos, all directors have completed professional development with the Australian Institute of Company Directors (AICD) or equivalent bodies, and participate in an ongoing program of development and training.

PLH's Governance policy is derived from the ASX's Corporate Governance Council Principles of Good Corporate Governance that provides a robust framework for governance. Governance tools employed by the Board include a targeted Board committee structure with approved terms of reference (refer Directors' Report on page 27), director protocol and code of ethical conduct, delegation authorities and active management of conflicts of interest through a directors' interests register.

#### DAVID BACON FAICD CHAIRMAN

With 20 years in board and executive roles in UK and Australia, David has extensive experience in the private and public sectors, including media, regional economic development, social housing and consumer goods sectors. David is Chairman of Coast Community Broadcasters Inc, operators of country music community radio station, "todayscountry94one". A past President of Gosford Rotary and a Director of Gosford City Rotary, he was awarded a Paul Harris Fellowship in 2010. He was honoured in 2007 with the NSW Premier's Award for Community Service.



PICTURED LEFT TO RIGHT:

Alan Bennell,  
David Simmons,  
Daphne Wayland,  
Stephen Brahams,  
David Bacon,  
Cliff Innes,  
Deb Howe,  
Leoni Baldwin,  
Kim McLoughry,  
Wal Edgell.

## DAPHNE WAYLAND

CEO

Daphne qualified as a Chartered Accountant with Deloitte in London and subsequently in Sydney. Daphne began her career in Australia with an ASX-listed financial services company. Daphne later co-founded a corporate superannuation consulting business and then moved to the Central Coast where she worked as practice manager at a leading firm of chartered accountants before joining Pacific Link as Compliance Manager, in 2011. Daphne has lived on the Central Coast for more than 20 years.

## WAL EDGELL

DIRECTOR

Wal is a semi-retired banking and property executive with extensive experience and past director roles in property, fund management and commercial finance following a 45 year career with Commonwealth Bank of Australia and Colonial First State Global Asset Management. A past President of the Narara Valley Progress Association, Wal has a strong commitment to a sense of community belonging and supports the Wayside Chapel, Youth Off the Streets and Multiple Sclerosis Australia.

## DAVID SIMMONS FAICD

DIRECTOR

Elected as the Federal Member for Calare from 1983-96, David served in a number of roles in the House of Representatives including four years as a Minister in various portfolios from 1989-93.

Formerly CEO of the Hunter Business Chamber, David is currently a non-executive director of the Western Health Alliance Ltd and Chairman, Asthma Council Australia.

In 2001, David was awarded the Order of Australia Medal (OAM) for services to the community of the Hunter and the Central West of NSW.

**STEPHEN BRAHAMS** FAICD  
DIRECTOR

Stephen brings to the Board more than 35 years' experience in property development, asset management and property investment. Stephen has worked in Australia, Europe, the UK and the USA on many projects including the development of social housing. He is currently a director and shareholder of a London based company and is on the board of the Central Coast Grammar School.

**ALAN BENNELL** GAICD  
DIRECTOR

Alan is a practising Chartered Accountant and Associate Member of the Institute of Chartered Accountants in Australia. Alan runs his own accounting practice and previously worked for a large firm of international accountants in the UK and Australia. A fellow of the Taxation Institute of Australia and a Chartered Tax Advisor, Alan has been a long-time volunteer with the Rural Fire Service until recently, and a voluntary carer for people living with HIV.

**LEONI BALDWIN** MAICD  
DIRECTOR, DEPUTY CHAIRMAN

Leoni joined the Board in 2012 following an outstanding career in the NSW Public Service where she held the position of Central Coast Regional Coordinator, Department of Premier and Cabinet. Leoni was awarded the Director General's Medal for her services to the community in 2007 and Central Coast Woman of the Year and Women in Public Service Award in 2011.

## ORGANISATION CHART



**BOARD OF DIRECTORS**



**CHIEF EXECUTIVE OFFICER**

Daphne Wayland



**MANAGER, COMPLIANCE & BUSINESS SYSTEMS**

Linda Cooper



**CHIEF FINANCIAL & CORPORATE SERVICES OFFICER**

Ian Lynch



**MANAGER, ASSETS & PROPERTY**



**MANAGER, HOUSING & TENANT OUTCOMES**

**DEB HOWE** GAICD

DIRECTOR

Deb has worked in mental health for more than 30 years and is Service Manager, Central Coast Children and Young People's Mental Health. In 2015, Deb was seconded as a Senior Advisor at the NSW Mental Health Commission. Deb has achieved recognition through a number of awards including the 2011 Gosford City Australia Day Community Award for Business.

**KIM MCLOUGHRY** MAICD

DIRECTOR

Kim has been a member of the Australian Institute of Company Directors since 2013 and recently won the BPW Central Coast 2017 Woman of the Year "Entrepreneur Award". Also the CEO of Regional Youth Support Services (RYSS), the organisation recently won the 2017 "Excellence in Innovation" Award from Gosford/Erina and Coastal Chamber of Commerce July 2017.

**CLIFF INNES** GAICD

DEPUTY CHAIRMAN

Cliff has over 30 years' experience as a Chartered Accountant including 17 years as the principal of his own practice on the Central Coast. A member of the Institute of Chartered Accountants, Cliff has been a partner in several Sydney-based chartered firms since 1985.

**PROJECT OFFICER**

Rebecca

**ADMINISTRATION COORDINATOR**

Lynn

**FINANCE COORDINATOR**

Cindy

**ASSET & MAINTENANCE TEAM LEADER**

Ben

**CLIENT OUTCOMES COORDINATOR**

Brooke

**HOUSING TEAM LEADER**

Larissa

**ADMIN OFFICERS**

Michelle, Kochie

**ACCOUNTS SUPERVISOR & PAYROLL OFFICER**

Rowena

**ASSET OFFICERS**

Rod, Jason

**CLIENT SUPPORT OFFICER**

Melinda

**HOUSING MANAGERS**

Aaron, Brett, James, Jenny, Michelle, Toni

**PATHWAYS COORDINATOR**

Lorraine

**ACCOUNTS PAYABLE OFFICER**

Coralie

**ACCOUNTS RECEIVABLE OFFICER**

Kathy

## OUR PARTNERS

Pacific Link Housing is a dynamic regional housing provider that now partners with more than 20 local support agencies and a further 25 through referral arrangements.

These arrangements are driven through a shared commitment to helping those in need.

One of our longstanding partner relationships connects Pacific Link with Coast Shelter, while one of our newest is the Tiny Homes Foundation, with its first project to provide four homes on Council land in Gosford is nearing completion.

Coast Shelter has been operating on the Central Coast for over 25 years and is dedicated to transforming the lives of homeless adults, families and young people – believing that every individual should be able to live in safe, secure, affordable housing.

Pacific Link and Coast Shelter now partner on 10 programs, and a new program to help people experiencing domestic violence has recently been added.



PICTURED LEFT TO RIGHT:  
Tracey Nyatsanza  
Michelle Guerin  
Nicole Harvey  
Larissa Llowarch

### RONDELEY PROGRAM

Behind its scenic beauty, the Central Coast is plagued by the scourge of domestic violence with some of the highest reporting rates in the state.

Five of Coast Shelter's refuges now specifically provide crisis accommodation and support for women and children "who are brave enough to leave a violent home". All are supported by Pacific Link.

The most recent partnership is with the Rondeley Women and Children's refuge in

the Wyong region, one of the worst affected areas on the Central Coast, where the number of referrals for accommodation to escape domestic violence can be as high as four or five per day.

Recognising the need for enhanced response mechanisms, the NSW Government made additional funding available for a new program that provides practical and moral support to women and children escaping violence at any time.

This is the first 24/7 crisis accommodation and support service in the region – and

no women or families escaping domestic violence are turned away.

Pacific Link provides access to, and manages four of the eight properties utilised for the program – which is specifically designed to provide immediate, but relatively short term accommodation.

Pacific Link also assists with transitioning women and their children into longer term accommodation and, where possible, a return to full independence in the private rental market.

## SUPPORT PARTNERS

Aboriginal Mental Health

Allambie Youth Hope

Benevolent Society

Brighter Futures Central Coast

Brighter Futures Newcastle

Bungree Aboriginal Association

Carries Place

Catholic Care

Catholic Community Services

Central Coast Disability Network

Central Coast Family Support

Central Coast Local Health District Mental Health

Central Coast Primary Care

Centrelink Support Team

Challenge Disability Services

Coast Community Connections

Coast Shelter

Coimba Refuge

Elandra Refuge

Kara Refuge

Maya Refuge

Neleh House

Rondelay

Rumbalara Youth Refuge

Woy Woy Youth Refuge

Wyong Youth Refuge

Youth Angle

Department of Ageing Disability and Home Care

Department of Family and Community Services Gosford

HASI Central Coast – Uniting Church

Horizons Family Support

House With No Steps

Hunter Partners In Recovery

Life Without Barriers

Meals on Wheels

Narara Neighbourhood Centre

Neami Hunter Valley

New Horizons

New Horizons Boarding House Project

Nova Women and Children

NSW Health Assertive Outreach Team

Oasis Centre Wyong

Options Disability Support

Port Stephens Family Support Service

Regional Youth Support Services

Safe Pathways

Samaritans Early Intervention Family Service

Toukley Neighbourhood Centre

Ungooroo Aboriginal Corporation

Uniting

Wesley Mission Central Coast Family Support Service

Wyong Neighbourhood Centre



PICTURED LEFT TO RIGHT:  
Kellie Parkin  
Ian Lynch  
Larissa Llowarch

## TINY HOMES PILOT PROJECT

The Tiny Homes Foundation has selected Pacific Link Housing to manage tenancing for its first project, which

provides four dwellings and communal facilities to help alleviate homelessness on the Central Coast.

Covering just 14.4 square metres, each of the architect-designed tiny homes has its own bedroom area, bathroom and kitchen and deck. Design features, including

cathedral ceilings, make the homes feel much larger than their footprint.

“We believe we can make a difference one tiny home at a time,” said Co-founder and CEO of the Tiny Homes Foundation, David Wooldridge.

Pacific Link Chairman David Bacon welcomed the Foundation’s contribution to housing supply. “Having additional housing provided by a partner like the Tiny Homes Foundation – which we can then manage in the long term on their behalf – is very positive for those facing homelessness.”

The construction phase of the project, located on land provided by the Central Coast Council adjacent to Gosford Hospital gave work for the dole and TAFE students the opportunity to gain new skills through training and hands-on participation.

Pacific Link Housing will now proceed to tenant and manage the project for the future.



OUR  
STAFF

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# TENANT SURVEY RESULTS



93%

OVERALL TENANT  
SATISFACTION

94%

FIND IT EASY TO  
CONTACT PLH STAFF

94%

SATISFACTION WITH  
INSPECTIONS AND  
HOME VISITS

90%

SATISFIED WITH  
VALUE FOR MONEY  
FOR RENT PAID

89%

SATISFIED WITH  
RESPONSE TO  
QUESTIONS

88%

SATISFACTION WITH  
PLH STAFF HELP

89%

SATISFIED WITH  
RESPECT TO TENANT  
RIGHTS

80%

SATISFACTION WITH  
HOME CONDITION



## BIG COMMITMENT TO A BIG FUTURE

Brad's just back from the gym. He's in Year 11, and he goes to the gym most days on his way back from school.

At school, he's doing Advanced Maths, Advanced English, Physics, Engineering, Business Studies and Multimedia.

He looks more like a rugby player – his second love – but was last year picked as one of a small group from more than 90 applicants to spend a week on campus at the University of Newcastle – to get a taste of what advanced maths and physics at university is like.

It was, he says, an amazing experience. And though he once thought of becoming a school teacher, he's now set his sights on engineering. Last year, Brad got some help with his studies through a Pacific Link scholarship which saw him receive a brand new laptop.

When he's not studying, Brad's building his fitness and his strength to make the most of his ability as a rugby player.

"There's no point going off anyone else's shadow," he said. "I need to do the work myself".

Now that's determination!

## BANJO'S TERRIFIC WORLD

For some reason, I missed the wave on TV's Doctor Who. So to me ... it looks like a blue telephone box. But not to Banjo...

Banjo KNOWS it's the Tardis. Perhaps, being autistic, he has an even better appreciation of the possibilities of time and space. That the Tardis might look like a blue phone box but inside, it's a techno-castle of spell-binding complexity and ability.

By far the most articulate 12-year-old I've met, Banjo's just built a model of the Tardis and, as he patiently explains: "It's both a time machine and a spaceship. It goes around the galaxy and travels through time and comes across evil and defeats it."

Dr Who he adds, can change his own appearance at will. Well then. That it explains it. Pacific Link assisted Banjo by providing a laptop through the Pacific Link laptop program.

Banjo's knowledge of Dr Who and Thomas the Tank Engine is encyclopaedic. He's also a Lego ace, and he loves his new school. He's Mum – a sole parent and Banjo's carer – beams on as we talk the afternoon away...

The perfect team. Go Banjo!



# TENANT PROFILES



## NELL

Here's Nell. When she gets up every day she thinks: "It's another day. I'm another day older... and I don't care!" Why? Because Nell's always be a doer and she's nowhere near quitting yet.

At 89, Nell still lives close to the town where she was born when the coal mines in the Hunter were still known as pits. She married her sweet-hearted coal mining husband Keith in 1946, and when the pit he worked in closed she retrained to become a House Mother, and moved with Keith to Orange, where they became the house parents at the Beuna Vista Boys home. 18 boys, all under 16.

Nell breathing enthusiasm. Encouraging. Defending. Building her boys for better futures over many years. Some still call by her home in the Hunter – their own hair greying too now.

A widow at the age of 58 in 1986, Nell got cracking on 28 years of community service as everything from the first person to drive the local community bus to being president of an organisation serving senior citizens, civilian widows, retired miners, the local hospital and Aboriginal groups.

She's been recognised in the Premier's Awards and has a stack of other accolades including being named as a Hidden Treasure – which she is!

"Don't grumble about being old," she says, "Just be pleased you still have it!" Nell has been a Pacific Link tenant for 14 years.

## VIVIAN'S ROAD AND HIGH DISTINCTIONS

Vivian came to Australia from Thailand – with minimal English – in 2014. Now she's in her second year of a four-year Software Engineering Degree at UNSW and helping support herself by teaching high-school classes in the same subject, empowering girls in a male dominated industry.

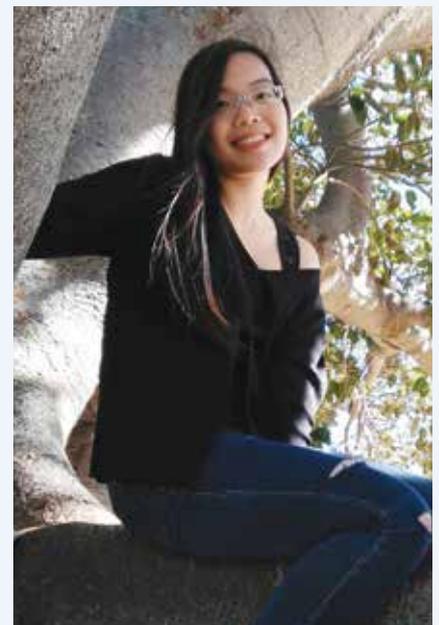
"I had some English vocabulary before we came to Australia... But I had never actually spoken a single word of English to anyone. I learnt my English here."

Pacific Link provided a high performance laptop and mobile broadband so she could study on the train.

Not only did she learn English, but she found a couple of free courses on coding on the internet. "It was like – OK, why not – so I stayed up all night, programmed a simple game in four days and thought: This is so cool!"

Vivian has never looked back. Her skills won her an Internship with Google between her first and second year's study. "It was great to be working in such a huge corporation". Now she's working for a start up which involves spreading her experience and knowledge to the younger generations.

Is University difficult? "It's really hard, but in the end I want to remember these as years of opportunity rather than simply study. It's not about how many high distinctions you get at University. It's about living a full and useful life."





## TENANT PROGRAMS

88%

SATISFACTION WITH PLH STAFF HELP

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### BUILDING RESIDENTS' CAPACITY

Pacific Link Housing is uniquely positioned as a 'community anchor' in the neighbourhoods in which we operate. We invest in self-funded programs aimed at building social cohesion, skills and capacity and helping residents stay connected with the digital world, each other and their communities.

Programs are developed in response to identified needs, including feedback from tenants through our annual survey, which in 2017 found that 86% of tenants feel we keep them well informed on programs and support services.

Last year we enhanced our youth engagement strategy filming a series of #cominghome videos (available on our website) and began offering access to certificate training programs as stepping stones to full-time employment, including trade apprenticeships through our construction partners. We are delighted to have assisted over 500 tenants since the programs' inception in 2011.

Of course, investment in these programs means a commitment of both resources and funds. This investment is regularly reviewed both in terms of the amounts budgeted compared with other business objectives (such as housing supply) and the effectiveness and relevance of the programs to tenants' needs.

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### SHEILA ASTOLFI EDUCATION SCHOLARSHIP

The Sheila Astolfi Education Scholarships honour the legacy of our founder by encouraging eligible tenants of all ages to achieve their educational objectives and fulfil their potential. More than 150 scholarships have so far been awarded. They typically include the provision of laptop computers and software packages; private tuition, course costs, excursions and study camps; textbooks, study guides or specialist equipment; and assessments and programs for particular learning needs.

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## LEARNER DRIVER PROGRAM

Our Learner Driver Program helps young drivers through a three-part program that includes 10 lessons with a professional driving instructor; attendance at a Safe Driving Program; and \$100 towards the cost of their driving test and provisional licence. The program is open to Pacific Link tenants who are in good standing, between 16 and 19 years of age and are Australian citizens or permanent residents.

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## LAPTOP LOAN PURCHASE PROGRAM

To help residents stay connected in a world where essential services are increasingly delivered online, Pacific Link allows tenants in good standing to purchase laptop computers with communications software at favourable rates. The Laptop Loan Purchase Program provides tenants with brand new, state-of-the-art laptop computers at a cost of \$499, available on loan agreements for a minimum of \$20 per fortnight. Around 196 laptops have been purchased under this scheme with tenants maintaining a 100% full loan repayment record— not one default!

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## SPORTS, HEALTH, EDUCATION, WELLBEING PROGRAM

Research shows children from disadvantaged families miss out on the social and physical benefits of sport and other well-being programs because their parents can't afford the cost of club membership, uniforms and equipment. Our SHEW program provides funds of up to \$250 per year to help cover the cost of sporting clubs' registration, dance classes, swimming lessons, cultural arts and other physical activity or sporting activities. By promoting physical activity, Pacific Link aims to encourage healthy growth and development, new friendships, improved levels of self-esteem and ongoing life-long participation. More than 130 families have been assisted by this program.

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## TENANT EMPLOYMENT PROGRAM

With construction work now underway on several housing projects, Pacific Link's employment program requires building contractors to collaborate with employment providers in offering apprenticeships to young residents aiming for TAFE and Certificate qualifications leading to employment. Further projects with local youth employment co-ordinators are currently in planning to develop Work for the Dole projects give tenants the opportunity to gain work experience in landscaping, garden and maintenance work.

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## CONTINUOUS IMPROVEMENT EVALUATION & REVIEW

To capture tenants' feedback on the effectiveness of our programs, we surveyed tenants and found that:

- 100% of participants said they would recommend the programs to other tenants.
- Of our education scholarship recipients, five completed Certificates and two completed Degrees. Ninety-five per cent said they would not have completed their course without the assistance, and 50% said their employment potential had improved.
- 100% of SHEW recipients said their child's participation had increased confidence and wellbeing while 83% said their child would not have participated in the activity without the funding support.

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## RECOGNITION

Our Tenant Programs have twice been recognised through the PowerHousing Australia 2016 Award for Excellence in Tenant Engagement and Social Inclusion and the regional NSW Business Chamber Award for Excellence in Innovation. They have also been recognised through case studies published by the NSW Registrar of Community Housing.



## HOUSING SUPPLY

Pacific Link Housing has rapidly transitioned from housing management to management and supply – moving from a zero base to more than \$20 million invested in retention and supply projects over recent years.

We are building a broad supply pipeline to deliver housing covering the full continuum of social, affordable, disability and private housing through a range of projects in Sydney, the Central Coast and Hunter regions.

### DUNBAR WAY REFURBISHMENT

In 2015 we completed the refurbishment of the 100-home Dunbar Way estate in North Gosford – a project we initiated, funded and managed to ensure the ageing estate will continue to provide essential social housing for many years to come.

Originally built by the NSW Government in the 1960s the estate was under split management, with around half the homes managed by government and the remainder by Pacific Link.

As part of the agreement ahead of the refurbishment, the Government agreed to transfer management of its homes on the site to Pacific Link – allowing for the whole of the estate to be refurbished by Pacific Link as on-going whole-of-site managers.

A survey of residents revealed overwhelming support for the agreement and the refurbished estate was officially opened by the Premier, the Hon Mike Baird in December at a ceremony to mark Pacific Link's 30th Anniversary as a not-for-profit housing provider.

### SOCIAL HOUSING AND AFFORDABLE STUDIO APARTMENTS

Working with Sydney-Based Evolve Housing, Pacific Link is currently planning and developing studio apartment blocks to provide social and affordable housing in Roselands and Canton Beach, following completion of the Woy Woy apartments in June. The apartments at Chambers Place, Woy Woy are now fully tenanted and are managed by Pacific Link on behalf of the joint venture. Leveraging one-off NSW Government grants totalling \$7 million by the Pacific Link/Evolve Housing partnership has resulted in a doubling of investment in these projects to increase housing supply.

Construction on the King Georges Road, Roselands site, which will provide 26 studio apartments, will commence in late 2017, with completion expected in the second half of 2018. Planning for a third building at Canton Beach to provide 30 units is well advanced.



94%

SATISFACTION WITH  
INSPECTIONS AND  
HOME VISITS

## AFFORDABLE AND DISABILITY HOUSING

In 2016, Pacific Link funded and completed a green fields project to provide four villas for affordable housing in Cessnock, following research that indicated there was no affordable housing available in the region. Two of the four units were designed and built for conversion to disability housing as required.

## PRIVATE HOUSING FOR SALE AND RE-INVESTMENT

Making the most of an attractive opportunity to participate in the private housing market, Pacific Link also in 2016 completed the development of two family homes at Raymond Terrace. These were sold to private buyers with retained earnings to be re-invested in future social and affordable housing projects as opportunities arise.

## FUTURE DIRECTIONS - COMMUNITIES PLUS

The NSW Government's Future Directions for Social Housing in NSW strategy provides the blueprint for the Land and Housing Corporation's (LAHC) role to support the State's social housing system. Under the strategy, LAHC are delivering the Communities Plus program, one of the Government's key initiatives to grow the social housing portfolio.

Communities Plus aims to redevelop Land and Housing Corporation property by engaging private sector developers and community housing providers like Pacific Link to design, fund and build affordable, social and private housing.

Pacific Link successfully tendered in 2016 for the design and delivery of a Communities Plus project to be developed at Glendale in Lake Macquarie – some 15km from Newcastle. Following completion of contractual and financing terms, the Glendale development planning for a total of 21 new apartments, to be known as Pacific Gateway, is well

advanced, with construction scheduled to commence mid-2018. To ensure projects are self-sustaining, a number of units are for private sale to provide funds to retire debt, with the remainder for use as social and affordable housing.

## DISABILITY SECTOR

With the continuing roll-out of the National Disability Insurance Scheme in New South Wales, Pacific Link is working with providers and others in the sector to pursue opportunities to partner in development of specialist disability accommodation.

# FINANCIAL REPORT

FOR THE YEAR ENDING  
30 JUNE 2017



## TABLE OF CONTENTS

Your directors present their report on Pacific Link Housing Limited ("the company") for the year ended 30 June 2017.

The following Financial Report is abridged and full financial statements, including notes, are available on the Pacific Link Housing website at [www.pacificlink.org.au](http://www.pacificlink.org.au)

### DIRECTORS' REPORT

27

### AUDITOR'S INDEPENDENCE DECLARATION

30

### STATEMENT OF COMPREHENSIVE INCOME

31

### STATEMENT OF FINANCIAL POSITION

32

### STATEMENT OF CHANGES TO MEMBERS FUNDS

33

### STATEMENT OF CASH FLOWS

34

### DIRECTORS' DECLARATION

35

## DIRECTORS

The following persons were directors of the company during the whole of the financial year and up to date of this report, unless otherwise stated:

NAME	QUALIFICATIONS AND PERIOD OF DIRECTORSHIP
<b>David Bacon</b>	<b>Chairman</b>
Qualifications	Director
Years Service	8 years
Special Responsibilities	Attends any committee meeting in ex-officio capacity
<b>Leoni Baldwin</b>	<b>Director, Deputy Chairman</b>
Qualifications	Consultant & Mediator
Years Service	5 years
Special Responsibilities	Governance, Tenant Opportunity Programs and Social Enterprises Committees
<b>Alan Bennell</b>	<b>Director</b>
Qualifications	Chartered Accountant
Years Service	9 years
Special Responsibilities	Finance, Risk & Audit Committee
<b>Stephen Brahams</b>	<b>Director</b>
Qualifications	Director
Years Service	8 years
Special Responsibilities	Finance, Risk and Audit and Project Committees
<b>Wal Edgell</b>	<b>Director</b>
Qualifications	Banking and Property Executive
Years Service	3 years
Special Responsibilities	Finance, Risk and Audit, Project & Tenant Opportunity Programs & Social Enterprises Committees
<b>Deborah Howe</b>	<b>Director</b>
Qualifications	Public Service Manager
Years Service	8 years
Special Responsibilities	Governance & Tenant Opportunity Programs & Social Enterprises Committees

## DIRECTORS

The following persons were directors of the company during the whole of the financial year and up to date of this report, unless otherwise stated:

NAME	QUALIFICATIONS AND PERIOD OF DIRECTORSHIP
<b>Cliff Innes</b>	<b>Director</b>
Qualifications	Chartered Accountant
Years Service	8 years
Special Responsibilities	Finance, Risk & Audit and Governance Committees
<b>Kim McLoughry</b>	<b>Director</b>
Qualifications	General Manager
Years Service	8 years
Special Responsibilities	Tenant Opportunity Programs & Social Enterprise Committee
<b>David Simmons</b>	<b>Director</b>
Qualifications	Director
Years Service	7 years
Special Responsibilities	Governance and Finance, Risk & Audit Committees

## MEETINGS OF DIRECTORS

During the financial year, 12 meetings of directors were held. Attendances by each director were as follows:

BOARD MEETINGS		
DIRECTOR	NUMBER ATTENDED	NUMBER ELIGIBLE TO ATTEND
Alan Bennell	10	15
Cliff Innes	13	15
David Bacon	15	15
David Simmons	14	15
Deborah Howe	12	15
Kim McLoughry	12	15
Leoni Baldwin	14	15
Stephen Brahams	13	15
Wal Edgell	14	15

## PRINCIPAL ACTIVITIES

The principal activity of the company during the financial year was the provision of low cost subsidised housing to clients on low incomes.

No significant change in the nature of this activity occurred during the year.

## SHORT-TERM AND LONG-TERM OBJECTIVES

### The company's short term objectives are to:

- Work with Government to increase the supply of housing;
- Build property development capacity, through social and affordable housing developments with environmental and sustainability credentials;
- Build strategic alliances with relevant partners and benchmark and evaluate the success of joint projects;
- Develop our state of readiness to take advantage of sector changes;
- Continue our thought leadership strategy through our evidence-based research program and advocacy to stakeholders and lead innovation;
- Maintain tenant focus and quality of services;
- Recruit, train and retain our employees and remain an employer of choice;
- Establish and maintain effective and efficient systems;
- Continue to enhance board development and governance;
- Maintain housing stock to a good standard; and
- Maintain a focus on continuous improvement.

### The company's long-term objective:

- Pacific Link Housing Limited aims to continue to provide affordable and secure housing solutions for those in the community who are in the greatest need. We assist those who are able to develop new lives and skills to be able to return to the mainstream housing market. The Company operates within a culture of social justice, fairness and transparency and remains accountable to all stakeholders.

## STRATEGIES

### To achieve these objectives, the Company has adopted the following strategies:

- By using stronger relationship channels, Pacific Link's aim is to effectively advocate and promote the needs of the community housing sector with all levels of government. The Company will seek to change the traditional perspective of community housing as a permanent solution and will take a leading role in highlighting the potential for tenants to transition through, and exit from, social housing given focused and appropriate support programs.
- Pacific Link aims to grow expertise to access opportunities to develop, build or acquire more properties in our area of operation in order to meet social housing demand.
- Pacific Link will further strengthen the business's revenue base and will seek opportunities for alternative government and private funding streams. The Company will broaden and diversify our service offering, and will pursue potential for horizontal integration with other complementary service providers.
- Pacific Link will continue to offer a range of participatory methods of tenant involvement and provide programs to assist in building residents' skills and capacity, social inclusion and community engagement.
- Pacific Link will continue to maintain its properties to a good standard to conform with its asset management strategies and conduct pilot programs that seek to improve the properties so that utility costs are minimised.
- The organisation has a skilled and professional team who are committed to continuous improvement. Pacific Link will promote and offer appropriate training opportunities to ensure that the highest levels of practice and procedure continue to reflect quality service provision for clients. Pacific Link is committed to a culture of continuous improvement in all aspects of operation and will make every endeavour to meet the highest standards as set down by the Communities, Housing and Pathways Directorate of the Department of Family and Community Services.

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## STRATEGIES

Pacific Link is well positioned to look forward to an exciting future. One that includes initiatives to enhance the lives of tenants, contribute to a more sustainable approach, grow the number of properties available and contribute to the raising of the community housing sector's profile and reputation.

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## MEMBERS' GUARANTEE

Pacific Link Housing Limited is a Company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up, is limited to \$ 2 subject to the provisions of the Company's constitution.

**At 30 June 2017 the collective liability of members was \$ 11 0 (2016: \$ 116).**

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## AUDITOR'S INDEPENDENCE DECLARATION

The lead auditor's independence declaration in accordance with section 307C of the Corporations Act 2001, for the year ended 30 June 2017 has been received and can be found on page 5 of the financial report.

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

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



**David Bacon**  
Director

**Cliff Innes**  
Director

**Dated:** 21 September 2017

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## AUDITOR'S INDEPENDENCE DECLARATION

### **Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the Directors of Pacific Link Housing Limited**

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2017, there have been:

- (i) no contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

### **PFK CHARTERED ACCOUNTANTS**



**CLAYTON HICKEY**  
Partner

**Dated:** 25 September 2017

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Year Ended 30 June 2017

	2017	2016
<b>Revenue from Continuing Operations</b>		
Revenue from government and other grants	3,394,791	3,106,779
Other income	12,885,207	9,659,897
	<b>16,279,998</b>	<b>12,766,676</b>
Employee benefits expense	(2,226,438)	(2,122,170)
Depreciation and amortisation expense	(144,871)	(257,098)
Bad and doubtful expense	(158,739)	(160,015)
Training expenses	(38,631)	(45,533)
Audit, legal and consultancy expenses	(381,526)	(215,150)
Finance costs	(9,636)	(1,120)
Insurance expense	(212,380)	(192,941)
Property repairs and maintenance	(1,425,181)	(1,632,929)
Council and water rates	(972,395)	(782,885)
Rental expense	(5,851,263)	(5,668,130)
Repairs, maintenance and vehicle running expense	(44,819)	(50,313)
Other operating expenses	(804,550)	(876,476)
	<b>4,009,569</b>	<b>761,916</b>
<b>Profit before income tax</b>		
Income tax expense	-	-
	<b>4,009,569</b>	<b>761,916</b>
<b>Other comprehensive income for the year</b>		
Items that will not be reclassified subsequently to profit & loss		
Other comprehensive income	-	-
<b>Total comprehensive income for the year</b>	<b>4,009,569</b>	<b>761,916</b>

## STATEMENT OF FINANCIAL POSITION

As at 30 June 2017

	2017	2016
<b>Assets</b>		
<b>Current Assets</b>		
Cash and cash equivalents	3,497,166	2,895,444
Trade and other receivables	1,461,464	598,731
Other financial assets	7,323,390	8,262,901
Other assets	77,091	85,053
<b>Total Current Assets</b>	<b>12,359,111</b>	<b>11,842,129</b>
<b>Non-Current Assets</b>		
Property, plant and equipment	319,535	350,996
Investment property	8,594,050	5,088,881
<b>Total Non-current Assets</b>	<b>8,913,585</b>	<b>5,439,877</b>
<b>Total Assets</b>	<b>21,272,696</b>	<b>17,282,006</b>
<b>Current Liabilities</b>		
Trade and other payables	1,853,065	1,183,505
Financial liabilities	665,771	-
Employee benefits	108,309	143,107
Other liabilities	2,221,985	3,500,000
<b>Total Current Liabilities</b>	<b>4,849,130</b>	<b>4,826,612</b>
<b>Non-current Liabilities</b>		
Trade and other payables	60,000	60,000
Employee benefits	60,245	101,642
<b>Total Non-Current Liabilities</b>	<b>120,245</b>	<b>161,642</b>
<b>Total Liabilities</b>	<b>4,969,375</b>	<b>4,988,254</b>
<b>Net Assets</b>	<b>16,303,321</b>	<b>12,293,752</b>
<b>Members' Funds</b>		
Retained earnings	16,303,321	12,293,752
<b>Total Members Funds</b>	<b>12,293,752</b>	<b>16,303,321</b>

## STATEMENT OF CHANGES IN MEMBERS FUNDS

For the year ended 30 June 2017

	RETAINED EARNINGS	TOTAL
<b>Balance at 1 July 2016</b>	12,293,752	12,293,752
Profit for the year	4,009,569	4,009,569
Total comprehensive income for the year	-	-
<b>Balance at 30 June 2017</b>	<b>16,303,321</b>	<b>16,303,321</b>
<b>Balance at 1 July 2015</b>	11,531,836	11,531,836
Profit for the year	761,916	761,916
Total comprehensive income for the year	-	-
<b>Balance at 30 June 2016</b>	<b>12,293,752</b>	<b>12,293,752</b>

## STATEMENT OF CASH FLOWS

For the year ended 30 June 2017

	2017	2016
<b>Cash flows from operating activities</b>		
Receipts from tenants & other persons	11,932,673	9,324,510
Payments to suppliers and employees	(14,501,520)	(11,668,927)
Interest received	237,822	295,907
Receipts from government sources	3,734,270	3,317,702
Interest and other charges	(9,636)	(1,120)
Net cash provided by operating activities	<b>1,393,609</b>	<b>1,268,072</b>
<b>Cash flows from investing activities</b>		
Payments for property, plant & equipment and investment property	(3,200,169)	(2,814,838)
Proceeds from sale of assets	803,000	20,000
Net cash used in investing activities	<b>(2,397,169)</b>	<b>(2,794,838)</b>
<b>Cash flows from financing activities</b>		
Repayment of finance lease	-	(8,314)
Proceeds from borrowing	665,771	-
Net cash provided / (used) by financing activities	<b>(665,771)</b>	<b>(8,314)</b>
<b>Net increase(decrease) in cash held</b>	<b>(337,789)</b>	<b>(1,535,080)</b>
<b>Cash at the beginning of the financial year</b>	<b>11,158,345</b>	<b>12,693,425</b>
<b>Cash at the end of the financial year</b>	<b>10,820,556</b>	<b>11,158,345</b>

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## DIRECTORS' DECLARATION

### For The Year Ended 30 June 2017

In accordance with a resolution of the directors of Pacific Link Housing Limited, the directors declare that:

1. The financial statements and notes are in accordance with the Corporations Act 2001 and:
  - (a) comply with Australian Accounting Standards - Reduced Disclosure Requirements; and
  - (b) give a true and fair view of the financial position as at 30 June 2017 and of the performance for the year ended on that date of the Company.
2. In the directors' opinion, 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.



**David Bacon**  
Director

**Cliff Innes**  
Director

**Dated:** 21 September 2017



*Home & Community*

# GET IN TOUCH



**PACIFIC LINK  
HOUSING**

*Home & Community*

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**ABN** 82 074 394 648

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17