

**scoaaustralia**

*Advocating for a secure retirement*

**SCOA Australia Incorporated  
2016/17 Annual Report**

Published by SCOA Australia Incorporated  
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## **Contents**

	Page
Executive summary	3
General management and administration	4
Members	4
2016 Annual General Meeting	7
Financial arrangements	9
Financial statements	9
How to contact SCOA Australia	10

## **Attachments**

- A. CSS Pension update newsletter, June 2017
- B. Draft final minutes of Annual General Meeting held 29 November 2016
- C. SCOA Australia Committee Register
- D. SCOA Australia Rules adopted 15 March 2017
- E. SCOA Australia Statement of Objects and Purposes Amended 29 November 2016
- F. Minutes of SCOA Australia General Meeting held 15 March 2017
- G. Sample "Delegation" letter
- H. SCOA Australia Local Committees Register

## **EXECUTIVE SUMMARY**

This report details the operations and activities of SCOA Australia during the 2016/17 financial year.

Key highlights during the period:

- SCOA Australia became the new unified national organisation, SCOA Australia, on 16 May 2017 after Federal Council was dissolved on 15 May 2017
- Alan Raftery and Lance Garraway resigned from the Committee
- Bob Steins was co-opted as a member of the Committee
- A National Executive was established
- BPAY was offered as a payment option for members
- SCOA Australia created a page on Facebook
- Further development of excellent relationship with Commonwealth Superannuation Corporation.

SCOA Australia continues to operate in a sound financial position.

SCOA Australia Incorporated  
Canberra  
8 August 2017

## **1) General management and administration**

### **a) National Committee**

SCOA Australia is managed by an Executive Committee (from 15 May 2017 known as the National Committee).

The Executive Committee was elected at the association's Annual General Meeting held in Melbourne on 29 November 2016. During the relevant period, there have been some changes to the composition of the Executive and National Committees. See item 3 a) Annual General Meeting and Special General Meeting for further details.

During the relevant period, The Executive Committee has met seven times. This includes the first meeting of the new National Committee on 16 May 2017 following the dissolution of Federal Council effective 15 May 2017.

At the meeting on 16 May 2017, the National Committee agreed to the establishment of a National Executive, mirroring the administrative structure of the former Federal Council/Federal Executive. The National Executive consists of the President, Vice President, Treasurer and Ex Officio Secretary as well as National Committee member Bob Steins, who was co-opted as a member of the National Committee in accordance with SCOA Australia Rule 13.7. The National Executive has been given identical powers as the former Federal Executive in accordance with Rule 14.

It is envisaged that the National Committee will meet twice during the next financial year in accordance with SCOA Australia Rule 22.1, and that National Executive will meet up to four times during the relevant period, or as necessary.

### **b) General administration**

SCOA Australia is administered by the two part-time staff in Federal/National Office.

With the imminent dissolution of Federal Council, Anne Willenborg's contract with Federal Council was terminated as at 31 March 2017. Effective 1 April 2017, Anne Willenborg was employed by SCOA Australia as the Executive Officer. In this role, she also acts as SCOA Australia National Committee Ex Officio Secretary (see also item 4b) A new set of Rules for SCOA Australia).

Former Federal Office Manager, Peter Hocking, resigned in late February and was replaced by Arlene Wilkinson who was employed in a similar role by SCOA Australia as of 1 March 2017. In addition to her role as Office Manager, Arlene Wilkinson also acts as SCOA Australia's membership secretary.

## **2) Members**

During its first two to three years of operation, SCOA Australia avoided the decrease in membership experienced by the remaining Branches, intermittently holding steady or showing a slight increase in members. This trend appears to have been arrested with the membership now decreasing albeit not at the alarming rates experienced by the former Branches.

As usual, SCOA saw a large number of members renewing their membership when renewal invoices were sent to them with the November 2016 SuperTime. Unfortunately, the inflow tapered off in early January. At the end of March 2017 it was estimated that approximately 75% of members had renewed their membership for 2017.

A "reminder letter" was sent to 1,100 "outstanding" members in mid-April 2017. At the time of preparing this report, only approximately 350 had renewed their membership for 2017. Although this response rate was disappointing, compared to the response rate of previous years, it allowed National Office staff to identify deceased members and update the database accordingly.

In November 2016, following the transfer of members from the Victorian and Tasmanian and NSW branches, and in anticipation of members from the ACT Branch also being transferred, the membership database capacity was increased to be able to include the records of up to 10,000 members.

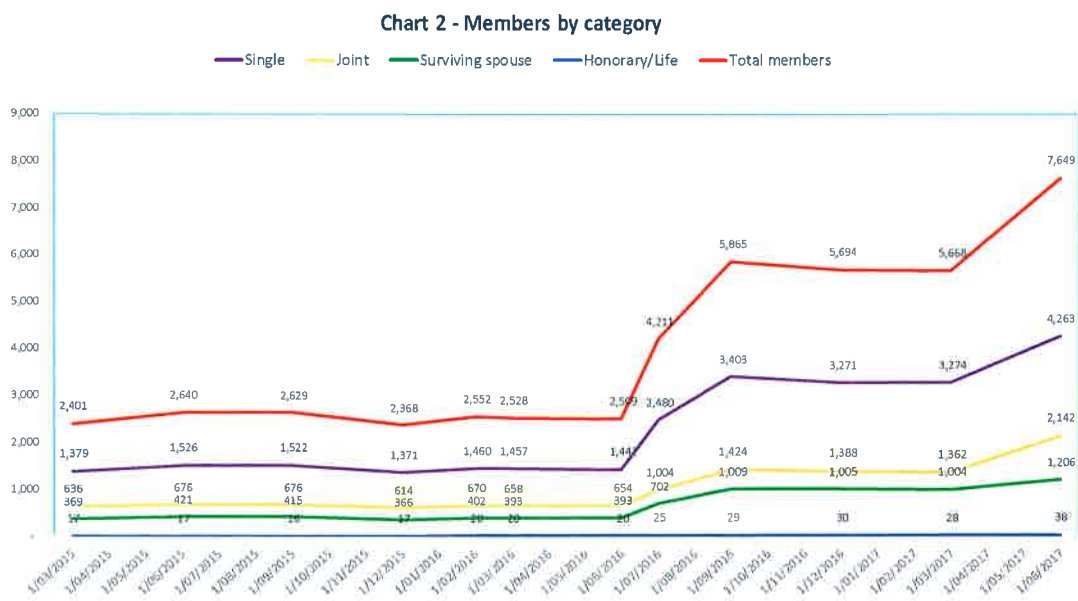
All members of the former ACT Branch were transferred to SCOA Australia as of 1 May 2017. As at 30 June 2017, SCOA Australia had a total membership of 7,649 members.

The following charts show the total membership, members by category, and members by State and Territory as at 30 June 2017.

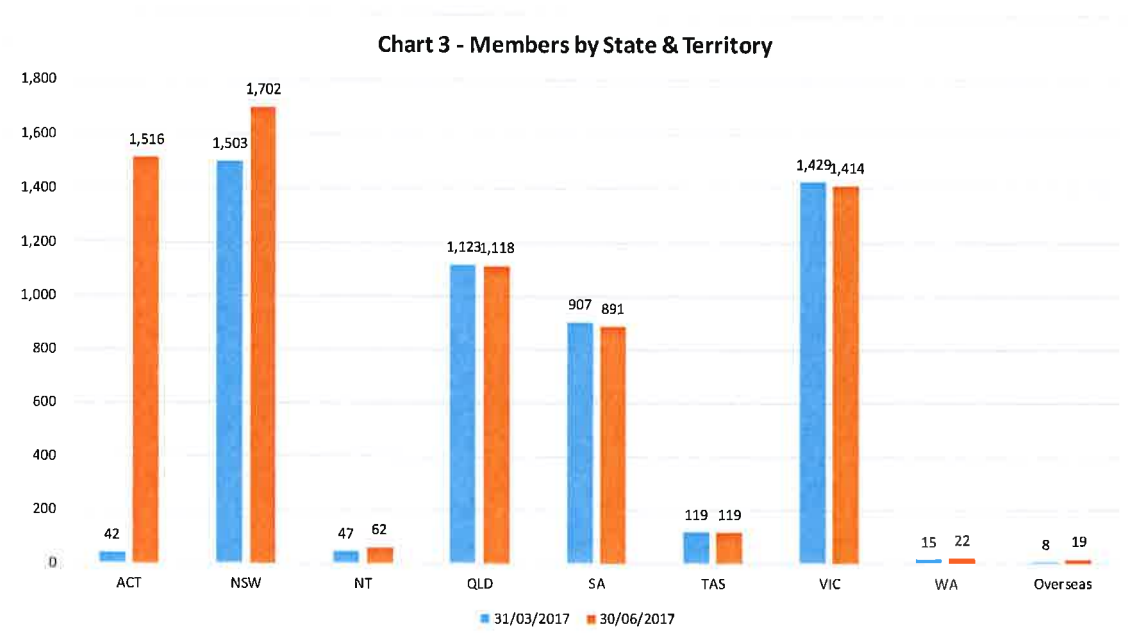
**Chart 1 – Total membership**



**Chart 2 – Members by category**



### Chart 3 – Members by State and Territory



The membership of the former ACT Branch was spread across all jurisdictions. As a result of the members being transferred to SCOA Australia, the membership in Western Australia, Northern Territory and New South Wales has increased significantly, as has the number of honorary/life members (see Chart 1).

#### Note

- It is only now that SCOA Australia is one national organisation that we can begin to track any movement (downward or otherwise) in the membership numbers.
- Many members have not disclosed their gender. Of those that have done so, about two thirds are male and about one third female.

### 3) Member benefits

#### a) The Bereavement Book

The sale of the Bereavement Book has continued during the relevant period, with no signs of abating. The continued success of this publication is attributed foremost to the effect of the enhanced advertisement for the publication in the CSC's Pensioner Update newsletter (Attachment A). This newsletter is published in late December/early January and late June/early July, and SCOA experiences high volumes of phone calls and order forms during these periods.

It is also believed that the order form which is available on the SCOA website helps to maintain strong sales as it is easier for members to order their free copy and for the general public to buy a copy of the booklet.

SCOA Australia members can receive the publication free of charge although they are asked to contribute \$5 towards postage. Non-members can purchase the booklet at the cost of \$15 including postage, however this price is likely to increase later in 2017.

#### b) Union Shopper

SCOA Australia continues to offer members access to the Union Shopper discounts. It is not known how much business SCOA members generate, however it is believed to be a modest amount.

### **c) SCOA Qantas Club corporate scheme**

SCOA Australia continues to offer members access to significantly reduced cost of joining the Qantas Club or renew their membership via the SCOA Qantas Club corporate scheme. The scheme is administered by Alan Raftery.

Initially, the scheme attracted some interest and approximately one hundred members became party of the scheme during the first six months of operation. This figure has not changed.

SCOA Australia wishes to express its gratitude to Alan Raftery for his commitment to and management of the scheme.

### **d) SCOA Australia on Facebook**

SCOA Australia now has a page on Facebook. The National Committee agreed to create the page as a platform for engaging members in discussion about relevant retirement topics, spreading the word about SCOA and hopefully recruiting new members.



The page will be monitored continuously to ensure that any discussion is conducted at a civilised level and that only relevant (i.e. non-political) material is posted. A member of the former ACT Branch, Bruce Pittard, has volunteered to assist in this task as well as scouring the constant feeds of posts from other groups and pages to identify relevant material, and inviting people to Like the page and to promote or boost posts.

Its effect, if any, will be reviewed by SCOA Australia's National Committee at its meeting in September 2017.

The page is at <https://www.facebook.com/scoaaustralia/>.

## **4) Annual General Meeting and Special General Meeting**

### **a) Annual General Meeting**

SCOA Australia held its 2016 Annual General Meeting (AGM) on 29 November 2016 in Melbourne. The AGM was combined with a Victorian members' general meeting. The Notice of AGM had been sent to members with the August 2016 issue of SuperTime together with a proxy form, a nomination form and details of the Special Resolutions.

The AGM received reports from the President, who also tabled the 2015/2016 audited financial statements and the 2016 Annual Report on behalf of the Treasurer. Copies of the reports were made available to members attending the meeting.

A number of Special Resolutions to amend the SCOA Australia Rules and Statement of Objects and Purposes (to reflect those of Federal Council) were moved and accepted unanimously by members present at the meeting. The details of the amendments are in the draft Minutes of the AGM at Attachment B. Further amendments were made at a Special General Meeting in Sydney on 15 March 2017.

A new Committee was elected at the AGM.

Ewan Hazell, one of the founding members of SCOA Australia, stepped down from the Committee on 20 July 2016 due to illness. Sadly, Ewan Hazell passed away in November 2016.



Former Office Manager, Peter Hocking, stepped down from the Committee immediately prior to the Annual General Meeting to make way for representatives from other jurisdictions. This allowed Barry Schafer (Victoria) and John Blount (ACT) to be elected.

Nominations were received from all existing Committee members as well as Pam Frost (who subsequently withdrew her nomination immediately prior to the AGM), Barry Schafer (who nominated from the floor) and Lance Garraway.

Lance Garraway stepped down from the Committee on 20 January 2017; Alan Raftery announced that he was also resigning from the Committee on 23 January 2017.

At its meeting on 10 April 2017, the Committee agreed to co-opt Bob Steins as a member of the Committee.

As at 10 April 2017, the Committee members are:

- Annette Barbetti, President
- Peter Illidge, Vice President
- Tom Dent, Treasurer
- Anne Willenborg, Secretary
- Barry Schafer, Member
- Bob Steins, Member
- George Szykarski, Member
- John Blount, Member

The Committee Register as at 10 April 2017 is at Attachment C.

The Committee will serve until the 2017 Annual General Meeting.

#### **b) Special General Meeting – A new set of Rules**

A Special General Meeting was held on 15 March 2017 in Sydney to make further amendments to the SCOA Australia Rules in preparation for the association taking on the roles and functions of the former Federal Council.

A new set of Rules for SCOA Australia was approved unanimously. The new Rules removed all references to the former Federal Council and inserted a number of rules from the former Federal Council allowing SCOA Australia to operate (nationally) in a similar way of Federal Council.

The new Rules are at Attachment D.

The Statement of Objects and Purposes were amended at the Annual General Meeting on 29 November 2016. They are at Attachment E.

The Minutes of the Special General Meeting on 15 March 2017 were adopted as a true and accurate record of the meeting at the National Committee's meeting on 10 April 2017; at Attachment F.

#### **5) Local Committees**

By the end of financial year 2016/17, local committees were established in all jurisdictions, except the Northern Territory. Following Alan Raftery's resignation from the National Committee and as the convener of the SCOA Australia SA local committee, former Federal Councillor James Vandenberg took over the role as the local convener for SCOA Australia SA.

All local committees have been properly delegated to exercise certain powers under SCOA Australia Rule 23 (a sample delegation letter is at Attachment G).

Members' meetings were hosted by the QLD, VIC, SA and WA local committees. The Tasmanian local committee did not arrange any members' meetings. The NSW local committee co-hosted the Special General Meeting in Sydney in March 2017. The ACT local committee became operational on 1 May 2017 and held its first members' meeting in early June 2017.

A local committee register has been established showing the personal and contact details of all local committee members (Attachment H).

## **6) Financial arrangements**

### **a) General arrangements**

SCOA Australia's main source of income is annual membership fees.

The association has two bank accounts with the St George Bank; an Everyday Account and a Business Saver Account. The latter holds funds in reserve. Funds are transferred to the Everyday Account as needed.

The President, Annette Barbetti as well as the Treasurer, Tom Dent, the Office Manager, Arlene Wilkinson and the Executive Officer (ex officio Committee Secretary), Anne Willenborg, are all authorised to operate both accounts.

Tom Dent and Anne Willenborg are authorized to approve expenses.

SCOA Australia also has a contract with St George Merchant Bank to allow members to make payments by credit card (MasterCard and VISA only). Approximately one third of members use this form of payment, although this is on the rise. The remainder use cheques or direct deposit.

### **b) Introducing BPAY as a payment option**

At its meeting on 6 February 2017, it was agreed that BPAY should be offered as a payment option to members. The recommendation was made partly due to the cost compared with that of receiving and depositing cheques; partly as it is easier to identify the person making the payment based on the person's Customer Reference Number. BPAY became available in early June 2017.

The BPAY facility is only offered by four banks in Australia. Westpac Banking Corporation was chosen as the preferred provider as SCOA Australia's current preferred bank, St George, is a subsidiary of Westpac.

SCOA Australia has been issued with a BPAY Biller Code and all members have been allocated a CRN in the database, in accordance with the format required and approved by Westpac.

A transaction account has been established with Westpac into which funds received through BPAY are deposited. The funds are transferred to SCOA Australia's St George bank account as needed. Anne Willenborg and Arlene Wilkinson are authorised to operate the Westpac account.

Due to June being a "quiet" period in terms of renewals, at the time of preparing this report, there are no data to show the take-up rate of this payment option.

## **7) Financial statements 2015/16**

### **a) Revenue and expenses**

The 2016/17 financial year was a truly "abnormal and transitional" period, as it involved the closure of Federal Council and the incorporation of the former Victorian, Tasmanian, NSW and ACT branches into one national organisation. Significant funds were transferred from these closed organisations to SCOA Australia during the year.

SCOA Australia assumed responsibility for the payment of Federal Office salaries and all major expenses from March 2017 onwards.

As a consequence of the above "transitional" financial activities during 2016/17, an audited surplus of \$268,188 was recorded for the year, which was around my earlier budgetary estimates. As indicated above, this result represented a series of mainly very large positive transactions and increased normal expenses. It should also be noted that SCOA Federal Council recorded an audited loss of around \$181,000, which was more than offset by the large surplus produced by SCOA Australia.

#### **b) Auditor's report**

A full audit of all financial information was conducted on 17 July 2017.

The audited financial statements and auditor's report are at Attachment I.

### **8) Contact SCOA Australia**

#### **a) Postal address**

SCOA Australia Incorporated  
PO Box 107  
MAWSON ACT 2607

#### **b) Phone contact**

At its meeting in May, the National Committee agreed to upgrade the existing telephone system by moving the internet and phone lines being carried via the Internet to Telstra's regular phone network. As part of the reconfiguration, the 1300 phone number, which had been introduced in 2013 in order to separate the cost between the then Federal Council and SCOA Australia, will be phased out.

SCOA Australia can be contacted by phone 02 6286 7977.

The implementation of the new platform is currently underway.

#### **c) SCOA Australia emails**

Following the closure of the former Federal Council and the creation of a new national organisation, it was necessary to make a few changes to some SCOA specific email accounts.

All former Federal Council email accounts have been terminated; automatic messages appear to inform the sender that the account no longer exists and redirect the sender to the new emails. A new, slightly revised email account format has been implemented as shown in the following.

#### **National Office**

Anne Willenborg, Executive Officer  
Arlene Wilkinson, Office Manager  
SCOA Australia member inquiries

[executive@scoa.asn.au](mailto:executive@scoa.asn.au)  
[nationaloffice@scoa.asn.au](mailto:nationaloffice@scoa.asn.au)  
[scoaustralia@scoa.asn.au](mailto:scoaustralia@scoa.asn.au)

The general inquiry email [info@scoa.asn.au](mailto:info@scoa.asn.au) has been terminated.

## National Committee

Members of the National Committee have been given unique email addresses as follows:

Annette Barbetti, President	<a href="mailto:president@scoa.asn.au">president@scoa.asn.au</a>
Peter Illidge, Vice President	<a href="mailto:vicepresident@scoa.asn.au">vicepresident@scoa.asn.au</a>
Tom Dent, Treasurer	<a href="mailto:treasurer@scoa.asn.au">treasurer@scoa.asn.au</a>
Anne Willenborg, Ex Officio Secretary	<a href="mailto:executive@scoa.asn.au">executive@scoa.asn.au</a>
Barry Schafer, Member	<a href="mailto:barry.schafer@scoa.asn.au">barry.schafer@scoa.asn.au</a>
Bob Steins, Member	<a href="mailto:bob.steins@scoa.asn.au">bob.steins@scoa.asn.au</a>
George Szykarski, Member	<a href="mailto:george.szykarski@scoa.asn.au">george.szykarski@scoa.asn.au</a>
John Blount, Member	<a href="mailto:john.blount@scoa.asn.au">john.blount@scoa.asn.au</a>

## Local committees

Unique email accounts have also been created for SCOA Australia local committees as follows:

ACT local committee (John Blount)	<a href="mailto:scoa.act@scoa.asn.au">scoa.act@scoa.asn.au</a>
NSW local committee (Terry Fawl)	<a href="mailto:scoa.nsw@scoa.asn.au">scoa.nsw@scoa.asn.au</a>
QLD local committee (George Szykarski)	<a href="mailto:scoa.qld@scoa.asn.au">scoa.qld@scoa.asn.au</a>
SA local committee (James Vandenberg)	<a href="mailto:scoa.sa@scoa.asn.au">scoa.sa@scoa.asn.au</a>
TAS local committee (Bernie Herrington)	<a href="mailto:scoa.tas@scoa.asn.au">scoa.tas@scoa.asn.au</a>
VIC local committee (Chris Baulch)	<a href="mailto:scoa.vic@scoa.asn.au">scoa.vic@scoa.asn.au</a>
WA local committee (Peter Illidge)	<a href="mailto:scoa.wa@scoa.asn.au">scoa.wa@scoa.asn.au</a>

## Additional SCOA specific emails

National Committee member, Bob Steins, is responsible for all Comcare matters. A dedicated Comcare email account has been created for this purpose at [comcare@scoa.asn.au](mailto:comcare@scoa.asn.au)

Alan Raftery is responsible for all Qantas Club matters. A dedicated Qantas Club email account has been created for this purpose at [qantas@scoa.asn.au](mailto:qantas@scoa.asn.au)

## Lync accounts

SCOA Australia has implemented the use of the Lync video conferencing platform when holding National Committee or National Executive meetings. Each member of the National Committee and all local committee representatives use their own unique email accounts (as shown above) to log into the Lync platform.

### d) Website

SCOA Australia has its own page on the main SCOA website at [www.scoa.asn.au/scoa/australia](http://www.scoa.asn.au/scoa/australia)

Following the dissolution of Federal Council and the creation of local committees, work is underway for a major revision and rewriting of the content to reflect the new structure. This work is expected to be completed in the second half of 2017.

## 9) Summary

The idea of moving from a federation to a national organisation had been discussed for many years, starting with Dominic Kelly (SA) in 1999, but progress was slow until James Vandenberg and Merv Hazell presented papers to Federal Council in 2011. Further papers by Peter Illidge, Anne Willenborg and Tom Dent the following year led to the formation of SCOA Australia and the unified national database.

Special thanks to Anne Willenborg, Tom Dent, Peter Hocking, Arlene Wilkinson, John Blount, Bob Steins, Annette Barbetti and all the members of this organisation's executive, for the orderly and successful completion of a long and complex financial/administrative operation during the last twelve months.

The association's financial position is healthy and the future looks positive.



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President  
8 August 2017



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Secretary  
8 August 2017