

Money Management
Service

Newsletter



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[A message from the General Manager](#)

What a busy year it has been! We have received notification that the program will continue until 30 June 2018. I would like to thank all Government Departments and NGO's for their ongoing support this year. I wish you all a Merry Christmas, a prosperous 2017 and look forward to working with you all in the New Year!

We can't believe it's that time of year again already! *Our office will be closed from 12:30pm 23 December—8am 9 January. Everyone at HK wishes you a safe and Merry Christmas and a happy, prosperous 2017*



On 1 September 2000 HK Training & Consultancy commenced business in a small room under Kate's house.

From day one HK has been committed to providing quality services to all our clients and our philosophy has not changed, we still believe in:

- the right of people to make choices in their own lives;
- the right of people to dignity, respect, privacy and confidentiality;
- the right of people to be valued as individuals;
- the right of people to have the services they need.

16 years on and we are still going strong and look forward to continuing to work with you and your community.

Community News

Good News Story!

Over the past three months we've done a lot of work at the crèche in Gunbalanya with the Family as First Teachers (FAFT) Mums to help them get birth certificates for their babies. Veronica has assisted the Mums with filling in the forms, getting their correct ID, explaining to them about getting ID certified and getting them to go to the police station to get them certified. We have also helped the CDP participants do the same. Both are a great example of working collaboratively with other organisations in the community and we look forward to working with more organisations and continuing to support, empower and advocate for clients in 2017.



Hints for Christmas Shopping

- Give a gift of food - If you're creative in the kitchen, why not make something to give and create a personal, tasty gift.
- Create a coupon - If you have a knack for massage, babysitting, or even hugs, give your family member or friend a coupon they can redeem at a later date.
- Give an experience - Take someone on a picnic, a driving tour, or plan a dinner date at home.
- DIY it - Get crafty and make a personalised gift using stuff you already have - there are heaps of ideas online.
- Save on wrapping - Buy brown paper and string to wrap your gifts instead of shelling out for pricey Christmas wrapping, then you can use any excess throughout the year. If you have kids, get them involved and use their paintings or drawings as wrapping paper.
- Set a present limit - Suggest to your family or friends that you all set a limit on how much you will spend on gifts for each other to keep your gift budget at a sensible level.
- Re-think your Christmas card - Rather than spending money on buying Christmas cards, record a family Christmas video greeting with your phone and email it to your friends and loved ones. It will be much more fun and add a personal touch.

Money Management Information Sessions

Does your Community want any **training or information sessions** on budgeting, payday lending, rental contracts, superannuation or other money management issues?

If so, give us a call at the office or ask one of the Money Management Workers when they're in your Community next.

8927 2499

Budget Friendly Recipes



Cheesy Damper

- 3 cups self-raising flour
- 1.5 teaspoons sea salt
- 1 tablespoon rosemary
- 100g grated cheese
- 90g butter, melted, cooled
- 2/3 cup milk

Wrap dampers in a clean tea towel to keep them warm for up to 30 minutes. You could replace the sea salt with cracked pepper, and the grated tasty cheese with camembert.

1. Preheat oven to 210°C. Lightly grease 2 baking trays. Sift flour and 1 teaspoon salt into a large bowl. Stir in pepper and camembert. Make a well in the centre.

2. Combine butter, 1/2 cup milk and 1/2 cup water in a jug. Pour into well. Using a flat-bladed knife, mix until just combined. Turn out onto a lightly floured surface. Knead gently until dough comes together.

3. Divide dough into 8 portions. Roll each portion into a ball and flatten slightly. Place on baking trays, allowing room for spreading. Brush tops with remaining milk. Using a small, sharp knife, make 3 slits in the top of each damper.

4. Bake dampers for 12 to 15 minutes, swapping trays after 8 minutes, or until golden and a skewer inserted into the centre comes out clean. Serve warm.

Upcoming Visits

Community Visits:

We visit our communities every month. Subscribe to our mailing list to find out when, or keep an eye on our Facebook page!

<https://www.facebook.com/HKTrainingConsultancy/>

- Jabiru
- Gunbalanya
- Minjilang
- Warruwi

Outstations

- Mudginberri
- Mamukala

Come in and see us in your community for any Money Management or Financial Counseling needs.

Remote Community Visits: January & February 2017

16 - 20 Jan	Gunbalanya and Jabiru - Veronica and Neil
30 - 3 Feb	Warruwi and Minjilang - Veronica
20 - 24 Feb	Gunbalanya and Jabiru - Veronica and Neil



View from the flight
back to Darwin
from Minjilang



Mumma pig and
her piglets in
Minjilang



View from the flight
back to Darwin
from Warruwi



Photo from our tour
around Warruwi

Staff News

WELCOME

In August we welcomed a new Money Management Worker Veronica and in November we welcomed new Money Management Worker Neil. They both bring a wealth of knowledge and skills to our team, we are lucky to have them!

Veronica

My name is Veronica Johnson I grew up in Darwin but moved to Central Australia many years ago, I have worked in many remote communities in Central Australia and I am now really enjoying remote communities in the Top End as I really missed the ocean.

My background is in Community Development and Money Management and I am really enjoying working for HK and travelling to the different Islands and meeting lots of people, I have a lot of skills which puts me in a really good position to help build capacity in all the remote communities. I'm really looking forward to building relationships with all the communities in the next few months, and helping people to become money smart. Getting to experience the diverse cultures from Central Australia to the Top End and our wonderful country is a really great learning experience for myself and it keeps me developing personally and professionally.

Neil

My name is Neil Gray, I have worked in Community Services for 15 years now. I worked at the St. Kilda Bridge Alcohol and Other Drugs program as their network Chaplain for nearly six years. We started a Mission House and outreach program for the working girls and the homeless people of St. Kilda, and provided support for people who were coming out of drug and alcohol rehabilitation, and assistance for people who wanted to go into drug and alcohol rehabilitation. We moved to Bendigo in Victoria where we ran a Church for a year and worked with school kids, running breakfast programs before school and music therapy and reading clubs after school.

We then came back up to Darwin, and I worked for The Salvation Army Top End Alcohol and Other Drugs services. I was a Chaplain there for two years before stepping out of Ministry and starting work with Correctional Services as a Probation and Parole Officer.

Then I worked for the St. Vincent de Paul Society for three and a half years developing and facilitating post rehabilitation programs for people coming out of rehabilitation, hospital and prison.

I have studied consistently and have a few diplomas in Community Services to my name, plus my Theology studies behind me. I have Diplomas in Business Management and Mental Health as well as Alcohol and Other Drugs. In the next year and a bit, I should pop out of university with my Bachelor of Social Science (Psychology), and once I've finished that I hope to continue on to Masters and PhD level.

I enjoy Community Services work, and love working with people who want to help themselves. I come into Money Management work with an open mind and a willingness to learn about remote communities in the West Arnhem region of the NT.

Contact Us

Need a hand with budgeting, payday lending, rental contracts, loans, superannuation or other money issues?

Come in and visit us when we're in your Community or at our office if you're in Darwin or you can give us a call.

Our office is located at 3/17 Scaturchio St, Casuarina and is open 8am to 4pm Monday to Friday each week, or you can call the team on 8927 2499.

HAVE YOU VISITED OUR WEBSITE?

Head over to www.hktc.com.au for information on our services ranging from Money Management, Consultancy Services and our Registered Training Organisation department. We share Good News Stories, useful websites, and provide access to the Aboriginal and Torres Strait Islander Ages Care Training Resources.

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