NGARLUMA CHARITABLE TRUST

MEMBER SERVICES HANDBOOK

DISTRIBUTION POLICY

Current at 19 October 2026

 Disclaimer: This booklet has been prepared as a general guide. It contains generalisations and statements that are not necessarily comprehensive, complete or up-to-date. Some statements in the booklet are subject to legal uncertainty.

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1. INTRODUCTION

Each year the Trustee and the Professional Trustee Advisory Committee sets a yearly budget for the Member Service Unit. This handbook provides guidelines as to how to apply for benefits.

Its important to remember that member benefits will always depend on the amount of funds in the Trust. There may be times when the budget has been spent and benefits will need to be reduced.

This Handbook has been drafted in consultation with members, the Professional Trustee Advisory Committee (**PTAC**), the Member Services Unit (**MSU**) operated by the Ngarluma Aboriginal Corporation (**NAC**) and the NAC Board.

Applicants should note that any application for assistance is subject to the discretion of the Member Services Unit and the Trustee and no applicant has an immediate entitlement to Trust Funds.

Abusive or threatening behaviour directed at NAC / MSU staff will not be tolerated and will result in NAC MSU staff not accepting your phone calls, as well as NAC MSU staff not processing your applications and potentially (ultimately) your MSU funding being suspended for a period ranging from 3 months, up to 12 months.

Behaviour that is offensive, intimidating or disruptive is not acceptable. Examples of unacceptable behaviour include:

- Verbal abuse or harassment
- Threats of violence
- Acting dishonestly or misrepresenting
- Abusive remarks on social media ('trolling')

2. WHAT IS A CHARITABLE TRUST?

The Charitable Trust has been established for the promotion and the advancement of Charitable Purposes to the benefit of the current and future generations of Community members.

"Charitable Purposes" means any purpose that is charitable at law including:

- The relief of poverty; or
- The relief of the needs arising from old age; or
- The relief of sickness or distress; or
- The advancement of education; or
- Other purposes beneficial to the community such as the promotion and advancement of Aboriginal law and culture.

The following purposes are NOT Charitable Purposes, unless merely incidental to a purpose that is otherwise charitable:

- To confer private benefit; or
- Sporting, recreational or social; or
- Illegal or against public policy; or
- The purpose is political or lobbying; or
- The purpose is commercial; or
- The purpose is governmental; or
- The purpose is vague or has insufficient value for the Community.

3. AVAILABLE BENEFITS

3.1 CATEGORIES OF BENEFITS

There are 3 Categories of Benefits –

- Category A – all members can access benefits for these categories
    - General Charitable Allocation
    - Sickness and medical
- Category B – Elders only
- Category C – members who satisfy additional criteria can access these categories
    - Education
    - Chronic Diseases
    - Funeral Assistance
    - Lore
    - Dental
    - Perth Medical Accommodation
    - Special Projects –
        - Culture
        - Community
        - Education
        - Emergency

3.2 AMOUNT OF BENEFITS

Each financial year the Trustee will determine the budget for the MSU and will announce it before the start of that financial year. The Trustee will determine the Individual Amount for use in Category A and B, and a budget for the Category C benefits.

- An ***Individual Amount*** will be allocated to all Members to spend on Category A (or Category B – if an Elder) benefits.
- A ***Program Budget*** will be set for the Category C benefits and managed by the PTAC and Trustee.

	Category A - General Charitable Allocation - Sickness/Medical	Category B - Elders	Category C - Education - Chronic Sickness - Funeral Assistance - Lore - Dental - Special Projects
Members under 55	Individual Amount **$5,000**	N/A	Program allocation
Members over 55	Individual Amount **$5,000**	Individual Amount **$1,750**	Program allocation
Ngarluma Entities	N/A	N/A	Special Projects only

3.3 ROLLOVER OF FUNDS AND SHARING

If Members do not access all of their individual amounts (Category A & B only) in that financial year, their entitlement **cannot** be rolled over to the next financial year.

Members may share **up to 50%** of their individual entitlement with other members. Sharing requests must be provided in writing and verified by the NAC MSU team.

4. HOW DO YOU APPLY?

An application needs to be made in writing to the Trust (Refer to Project Application Form). Note that these are:

- MSU Application Forms
- Education Projects Application Forms
- Project Application Forms

Please Note:

Invoices or bills received direct from a supplier will not be processed unless the member has made an application or contacted the MSU to authorise.

Same day processing of applications cannot be guaranteed.

MSU Applications to NAC, received by close of business on any day will be processed the following day. Please allow 5 business days for all payments to complete.

Project Applications are approved by NAC first then PTAC. Please allow time for your application to be processed.

Hire cars **cannot** be funded via any of the funding Categories within this MSU Handbook.

5. CATEGORY A

All Members can allocate all or part of their ***Individual Allocation*** to these benefits.

5.1 GENERAL CHARITABLE ALLOCATION

This category is to provide benefit to members lacking the resources to obtain a modest standard of living in the Australian community. To relieve poverty is to assist those people that are not able to alleviate the difficulties themselves.

What funding assistance is there?

Eligible members may apply for funds to the limit of their personal allocation.
Members must provide evidence that they are eligible to receive relief

- Maximum of $400 for food & $200 fuel per person per day.
- Maximum accommodation allowance of $300 per night. Higher amounts may be considered where required, subject to availability and approval

NOTE: Payments are made to suppliers ONLY – NO CASH PAYMENTS.

INCLUSIONS	

• Property rates (principle place of residents only)
• Utility Bills
  ○ Water
  ○ Gas
  ○ Electricity
  ○ Phone
  ○ Internet – up to $115 per month (no add on subscriptions e.g. Foxtel / Netflix)
• Essential groceries –
  ○ Food
  ○ Clothing
  ○ Baby items
• Everyday travel expenses
  ○ fuel voucher
  ○ bus fares
  ○ Airfares – emergency situations i.e. visiting sick family / sorry business
• Accommodation –
  ○ Temporary accommodation (max $300 per night - members to source accommodation, no Air BnB or Stays). Accommodation security bonds are to be paid by members direct. Note: photo identification will be required.
  ○ Rent assistance
• Emergency relief –
  ○ Cyclone assistance – food, water, torches, baby formula, gas cookers
	• Vehicle Assistance – includes drivers license renewals, registrations, repairs & maintenance
	• Essential whitegoods
	  ○ fridge freezer
	  ○ washing machine
	  ○ dryer
	  ○ microwave oven
	  ○ kettle
	  ○ toaster
	  ○ air con
	  ○ television *
	  ○ mobile phone *
	  ○ Radio / CD player *
	  ○ laptop ^
	• Basic furniture
	  ○ bed
	  ○ mattress
	  ○ bed linen
	  ○ dining table
	  ○ chairs
	  ○ lounge
	  ○ essential homewares
	• Funeral attendance, flowers, fuel etc.
	• Skip bins

* x1 television can be purchased per financial year (funding year).
* x1 mobile phone can be purchased per financial year (funding year).
^ A laptop can be purchased every two years, up to a maximum cost of $1,500.00

5.2 SICKNESS AND MEDICAL

Members **may** allocate all or part of their ***Individual allocations*** to assist with general health and medical assistance.

In the event of a **chronic or critical** illness or injury, eligible members may receive **additional assistance** from the Category C "Chronic Diseases".

The program is for medical, dental and health-related expenses **NOT covered by Medicare or NDIS**.

Payments are made directly to suppliers.

No cosmetic procedures will be covered.

Applicants must first access government support through Medicare and/or PATS.
Applicants must supply supporting documents such as:

- Confirmation of their appointment with the supplier;
- Evidence of their medical condition

Where a member suffers a critical illness or injury the program MAY cover the travel costs with up to 3 immediate family members or kinship family members to provide them with support.

INCLUSIONS	

• Medical care and treatment
• General medical costs –
  ○ Appointment fees (not covered by Medicare/NDIS)
  ○ Scans
  ○ Xrays
• Dental care
  ○ emergency
  ○ chronic
• Prescription glasses
  ○ Glasses
  ○ Contacts
  ○ Sunglasses
• Prescription medications (more than government subsidy)
• Dietary supplements – for the purpose of weight loss i.e. weight loss shakes
	• Private Health Insurance
	• Ambulance cover
	• Health-related services
	  ○ podiatry
	  ○ physiotherapy
	  ○ mental health
	  ○ counselling
	• Medical related travel costs (not covered by PATS)
	  ○ airfares
	  ○ accommodation (members to source accommodation, no Air BnB or Stays) - accommodation security bonds are to be paid by members direct. Note: photo identification will be required.
	  ○ fuel/taxi
	  ○ Carparking
	• Specialist medical equipment (not covered by government)
	  ○ CPAP machines
	  ○ Crutches
	• Supervised preventative health measures

6. CATEGORY B

Members over the age of 55 can allocated all or part of their *Individual Allocation* to these benefits.

6.1 ELDERS – RELIEF OF THE NEEDS ARISING FROM OLD AGE

The purpose of this fund is to care for and support older Ngarluma People. Funding under this category is only for eligible members OVER 55 years of age.

Eligible members may apply for funds to the limit of their personal allocation.

- Payments are made directly to suppliers.

INCLUSIONS – Health & Wellbeing	INCLUSIONS - Housing	INCLUSIONS - Services
• Prescription glasses • Dental & Dentures • Incontinence products • Emergency travel • Transport • Car license renewal • Electric wheelchairs • Doctor visits • Hearing aids • Groceries	• Disability access – ramps, rails etc. • Utility bills • Essential whitegoods • Bedding & furniture • Bills – Power, water, phone etc. • Rental assistance	• Repairs & maintenance • House cleaning • Garden services

7. CATEGORY C

7.1 ADVANCEMENT OF EDUCATION

The Trust supports the advancement of education for the Ngarluma Community. If members require additional funds for the advancement of education, then they need to apply for Education Projects funding. Guidelines can be found on page 15.

What do I need to provide to access the funding?

- A Letter of support to be provided by the Educational Institution for the following Applications:
  - for computers (including monitors);
  - iPads; and
  - Extra curricula activities
- School attendance records;
- School reports / enrolment packages – required every semester
- Certificate or other evidence of completion of a Trust-funded course, if applying for funding for another course (refer to PTAC if cannot provide evidence of completion).
- Birth certificate of the child that Education funding is relevant too.

Note: grandparents that have the primary care of their grandchildren can access Education (Early Years, Kindergarten, Pre-Primary, Primary & Secondary) for their grandchildren provided that the parent hasn't and doesn't access Education for the same child.

The Trustee will consider applications in consultation with the Professional Trustee Advisory Committee for distributions more than the above limits on a case by case basis.

Please Note:

- No CASH to be issued to the Applicant. PAYMENT IS TO SUPPLIER ONLY.
- No accommodation will be paid outside of school boarding fees.
- No airline travel is permitted.
- Members can only apply for replacement IT equipment **once every 2 years**.
- Members must provide **proof of completion** of any course funded by the Trust, to be eligible for future course funding, or assistance/support for a subsequent course. If the member cannot provide evidence of completion of the previous course, their application will be referred to PTAC for a decision.
- Members can only access one school program of funding per child per financial year. The applicable school program will be set as at 1 July.
- The MSU may request additional information from members before processing applications.

What funding assistance is there?

SCHOOL PROGRAM	AMOUNT PER YEAR	INCLUSIONS
Early Years (day care) Kindergarten Pre-Primary	Up to $1,500	• School Fees • Uniforms - incl. shoes, hats, water bottles, backpacks and lunch boxes/bags (up to $800) ^^ • Stationary • Swimming Lessons • Breakfast Program • Prescription glasses
Primary	Up to $2,000	• School fees • Uniforms - incl. shoes, hats, water bottles, backpacks and lunch boxes/bags (up to $800) ^^ • Booklists/stationary • Boarding Fees • Canteen accounts • Swimming lessons • Camps

		• Tutors • Computers & Repairs (up to $1,000) • Excursions • Incursions • Prescription glasses • Internet access – up to $115 per month (no add on subscriptions e.g. Foxtel / Netflix)
Secondary (High School)	Up to $3,000	• School fees • Uniforms - incl. shoes, hats, water bottles, backpacks and lunch boxes/bags (up to $800) ^^ • Booklists/stationary • Boarding Fees • Canteen accounts • Swimming lessons • Camps • Tutors • Computers & Repairs (up to $1,500) • Excursions • Incursions • Driving lessons • Prescription glasses • Internet access – up to $115 per month (no add on subscriptions e.g. Foxtel / Netflix)
Tertiary (TAFE, University, Undergraduate / Postgraduate)	Up to $3,000	• Computers & Repairs (up to $1,500) • Tools of the trade • Books • Resources • Driving lessons • Prescription glasses • Internet access – up to $115 per month (no add on subscriptions e.g. Foxtel / Netflix)

^^ water bottles, backpacks and lunch boxes/bags can only be purchase at maximum twice per school year.

7.2 CHRONIC DISEASES

Members or their children (under 18 years) suffering from a "chronic disease" may be able to access an additional $2,000 to assist with their medical-related costs.

The Australian Institute of Health and Welfare (AIHW) defines 12 major groups of "chronic diseases", being:

- Arthritis;
- Asthma;
- Back problems;
- Cancer;
- Cardiovascular disease;
- Chronic obstructive pulmonary disease;
- Dementia
- Diabetes;
- Chronic kidney disease;
- Endometriosis;
- Mental health conditions; &
- Osteoporosis

https://www.aihw.gov.au/reports-data/health-conditions-disability-deaths/chronic-disease/overview

The AIHW definition of "chronic diseases" will apply to this policy.

To be eligible for such assistance, Members need to apply for funding with the following attached:

- **A letter from a Medical Practitioner**, confirming:
  - the **diagnosis of the chronic disease** of the member;
  - that the request for additional **assistance is directly associated** with the chronic disease.
- An acknowledgement from the member that **all other available assistance has been exhausted** (Medicare, NDIS, PATS and any other government funded health assistance).

INCLUSIONS	

• Medical care and treatment
• General medical costs –
  ○ Appointment fees (not covered by Medicare)
  ○ Scans
  ○ Xrays
• Prescription medications (more than government subsidy)
• Specialist medical equipment (not covered by government)
  ○ CPAP machines
  ○ Wheelchairs
• Home disability modifications
• Gym membership, excludes PT sessions (supporting medical letter required)
	• Private Health Insurance
	• Health-related services
	  ○ podiatry
	  ○ physiotherapy
	  ○ mental health
	  ○ counselling
	• Medical related travel costs (not covered by PATS)
	  ○ airfares
	  ○ accommodation (members to source accommodation, no Air BnB or Stays) - accommodation security bond are to be paid by members direct. Note: photo identification will be required.

Note:

- **Pharmacy accounts for goods obtained by members before MSU approval and payment will not be paid for by the MSU. Approval by the MSU of all goods to be purchased is required before members obtain goods via Chronic Disease funding.**

- **Fuel cards can not be access via Chronic funding. .**

7.3 ABORIGINAL LORE

The aim of this program is to support Ngarluma lore custom.

1. $500 for each male Ngarluma lore participant; or
2. $5,000 for Ngarluma Lore Families (per family – Mum or Dad of the Ngaluma lore participant – who must be a Ngarluma Member).
3. $500 for Ngarluma Elder taking male Ngarluma lore participants through lore.
4. A senior Ngarluma Elder must confirm lore participants.
5. Payments will be directed by one representative from the family.
6. No cash payments will be made – payments are made directly to the service provider or retail outlet.

Note: funds can't be used after lore has completed.

INCLUSIONS	
• Food • Fuel • Generators	• Camping supplies (swags, cooking equipment, bedding, mosquito nets) • Tyre repairs

7.4 FUNERAL ASSISTANCE

Funeral assistance is provided to alleviate the expenses associated with arranging and attending funerals and to pay respect to ***deceased Ngarluma members*** or their children.

Note: one application per funeral.

In some circumstances, the funerals of spouses or partners of Ngarluma people who are not entitled to access any other Trust benefits (e.g. from a different group), may be considered, though approval will be at the discretion of the PTAC.

- The applicant (or their family) MUST PROVIDE PRIOR to the request being processed: written confirmation of the funeral (e.g. death notice, funeral notice which includes the date and location of the service)
- The family of the Ngarluma Member MAY receive **UP TO $10,000 towards the deceased person's funeral expenses.**
- One family applies (who does not need to be a NAC member) and speaks for the money

INCLUSIONS
• Undertaker costs • Purchase of a coffin • Transport of the deceased • Burial costs • Flowers & craft items • Cost of wake – (i.e. Food) • Accommodation - Accommodation security bond are to be paid by members direct. Note: photo identification will be required. • Headstone – production, transport & installation (headstones must be arranged within 12 months after the funeral date).

7.5 DENTAL

Eligible members may be able to access up to an additional $2,000 of **assistance** from Category C 'Dental' to contribute to expenses associated with dentistry work.

The program is for dental related expenses **NOT covered by Medicare** and is only available to eligible members, NOT their children.

Members with children requiring dental work are referred to the school dental system, and advised they may have access to $1,000 per child from Centrelink to assist.

Members are required to contact the MSU before any dental works are undertaken to ensure they are eligible for Category C 'Dental'.

Members can only make 1 application per financial year for dental assistance via Category C.

Payments are made directly to suppliers.

No cosmetic dental procedures will be covered.

7.6 PERTH MEDICAL ACCOMODATION

The Perth Medical Accommodation program will help to contribution support to eligible members for accommodation costs in Perth whilst the eligible member is not at home for medical reasons.

Up to $2,000 is available to help cover up to 7 days accommodation in Perth - extensions are possible with additional medical certificates / confirmation from an appropriate health professional. Extensions will be assessed and are at the complete discretion of the PTAC and Trustee.

Up to $250 of the up to $2,000 Medical Accommodation limit can be used for food. Food vouchers will be arranged for food and accommodation payments will be made direct to suppliers.

The Perth Medical Accommodation program funding can be used in addition to any PATS accommodation funds to fund the gap in accommodation costs.

Eligibility:

Only one person can apply (e.g.one application) per medical episode.

- a NAC member patient or dependent child patient.
- a NAC member acting as a patient support person for an ill / injured child or family member.
- a patient support person for an ill / injured NAC member.

Requirements:

- All requests under Medical Accommodation require referral by a registered doctor, medical evidence and/or other evidence.
- Support person assistance requires a supporting letter outlining the need for a support person(s) from an appropriate health professional.
- Members MUST apply for Patient Assisted Travel Scheme (PATS - WA Country Health) and other support (Medicare, private health etc) and show evidence of what PATS will cover or if they are not eligible.
- Extensions beyond 7 nights will require confirmation from an appropriate health professional.

Supporting documents:

- MSU application form.
- Medical referral and appointment documents.
- PATS documentation.
- Private insurance documents (if applicable).
- Supplier invoices / quotes.

Items NOT covered:

- Cosmetic procedures (including weight loss programs, unless medically related).
- Hotel bonds and any damage caused by the member. Members are responsible for these items.
- Travel costs – flights, buses, taxis or fuel.

7.7 SPECIAL PROJECTS

PTAC and the Trustee MAY consider applications for funding from members of the Community for "Eligible Projects". Decisions of funding under these categories, are within the complete discretion of the PTAC and Trustee.

An Eligible Project is a scheme, plan, project, arrangement, undertaking, proposal, action, course of action or course of conduct that is to be carried out for a Charitable Purpose and must meet a certain as outlined below.

Eligible Projects can be any type of the projects below:

- **Cultural Projects** – project submissions for the advancement of culture within the community, not related to lore custom.
- **Community Projects** – project submissions for the benefit of a group of Ngarluma members;
- **Education Projects** – funds up to $15,000 available to assist Members' children access private education;
- **Emergency Projects** – funds available on an exception basis, at the discretion of the PTAC and Trustee, for emergencies and other critical situations.

More details about how you can apply for these project funds is below.

In assessing project applications, the PTAC and Trustee determines that a project is an "Eligible Project" they may, in their absolute discretion (subject to the terms of the Trust Deed) allocate funds for distribution subject to appropriate terms and conditions and having regard to:

- The priorities for that financial year;
- Other applications and Eligible Projects; and
- The value of the trust in each financial year.

Project money from the Trust may be paid out in instalments at the discretion of the Trustee.

(i) CULTURAL PROJECTS

Cultural project funding can be accessed by Ngarluma members (or organisations) for projects that promote the development, learning, experience and preservation of Ngarluma culture that is not specifically lore business.

The criteria to be used by the PTAC and Trustee for these projects are:

- how many members of the Community will benefit.
- Has provided all the necessary information as detailed below;
- Partnership money from Government, private or other sources, so that Ngarluma Project money goes further.
- Any approved Trust project funding for $10,000 and over, requires a Funding Agreement, the terms of which will be settled between the Trustee and the Applicant.
- On completing a project delivered under a Funding Agreement, a report and acquittal of money must be supplied to the Trust.
- Applications are considered on a case by case basis.

What do I need to provide to access the funding?

- Full details of the project
- A detailed budget
- The amount of money the project is asking from the Trust
- If money has or will be coming from other places

- How the money will be used
- Details of where the money should be paid to
- A project timeline
- Details of who will benefit from the project
- Detail the project outcomes
- Any other information that is useful
- Small projects will only need a short application. Larger request for funds will require more details.

For Projects over $10,000, the Trust Deed requires an Expenditure Plan. If you need help with your Expenditure Plan let MSU know and the Trustee can arrange for someone to help you.

(ii) COMMUNITY PROJECTS

Community project funding can be accessed by Ngarluma members (or organisations) for projects with a charitable purpose that will benefit groups of Ngarluma members.

The criteria to be used by the PTAC and Trustee for these projects are:

- how many members of the Community will benefit
- Has provided all the necessary information as detailed below;
- Partnership money from Government, private or other sources, so that Ngarluma Project money goes further.
- Any approved Trust project funding for $10,000 and over, requires a Funding Agreement, the terms of which will be settled between the Trustee and the Applicant.
- On completing a project delivered under a Funding Agreement, a report and acquittal of money must be supplied to the Trust.
- Applications are considered on a case by case basis.

  Examples include:

  - Aboriginal art and culture activities
  - Cultural mapping
  - Research
  - Other unforeseeable emergencies – i.e. cyclone relief

What do I need to provide to access the funding?

- Full details of the project
- A detailed budget
- The amount of money the project is asking from the Trust
- If money has or will be coming from other places
- How the money will be used
- Details of where the money should be paid to
- A project timeline
- Details of who will benefit from the project
- Detail the project outcomes
- Any other information that is useful
- Small projects will only need a short application. Larger request for funds will require more details.

For Projects over $10,000, the Trust Deed requires an Expenditure Plan. If you need help with your Expenditure Plan let MSU know and the Trustee can arrange for someone to help you.

(iii) ADVANCING EDUCATION

The Trust supports high quality education for Ngarluma People, particularly those who suffer disadvantage because they reside in regional or remote locations. It recognises that in some circumstances the cost of high quality education may cost more than the amounts set out under the Advancement of Education allowance on page 9.

BY APPLICATION UNDER THIS SECTION MEMBERS MAY APPLY FOR UP TO AN ADDITIONAL $15,000.

Many charitable organisations and foundations offer support for Aboriginal children undertaking secondary and tertiary studies. Ngarluma Aboriginal Corporation has negotiated agreements and ILUA's with developers which include funding a Ngarluma person's education.

NAC will keep a list of possible sources of funds including agreements where education funds are available and will assist members to access external funds.

Where the Trust provides more than $5,000 per year for the education of a Ngarluma member or their child it expects that the member will also contribute to the education expenses from their own resources.

There is also an expectation that, upon graduation from a tertiary institute, the graduate will work for a period of a minimum of three months in the community via a cadetship, internship or employment. As a condition of the receipt of a Special Projects – Education funding the applicant must agree to this condition.

Note: Education Projects are not available to tertiary students, tertiary students are expected to use Government funding options such as HELP loans.

What do I need to provide to access the funding?

- An expenditure plan which sets out the annual cost of the course, boarding etc., declaring and deducting funds which are obtained from other sources (Abstudy, other charitable organisations such as NYFL and Murujuga etc)
- Evidence of applications and responses must be provided to NAC with your application to the trust.
- The Applicant must apply for Abstudy or Austudy (as appropriate). If the applicant is not eligible for Abstudy or Austudy they must show in the expenditure plan that they are contributing the amount they would've received had they been eligible. Evidence of applications and responses must be provided to NAC with your application to the trust.
- The Applicant must show that they have endeavoured to source funds from other sources Murajuga, NYFL, Australian Indigenous Education Foundation.
- The Applicant must show that they have endeavoured to source other scholarship funds from agreements negotiated by NAC.[1]
- If parents or adult applicant are not on a means tested government benefit, then parents must financially contribute the amount which Abstudy would've paid had the applicant been eligible or 25% of the total eligible costs (as set out in the Expenditure Plan).
- Letter of support from the school must be provided for computers, iPads, and extra curricula activities.
- Applicants must provide attendance records (at minimum 80% attendance required), school reports and enrolment packages in support of applications – these must be provided at the end of each semester.
- Applicants must outline why private schooling is required and how private schooling will benefit Ngarluma people.
- Invoice will be paid. No cash will be paid to the Applicant.

(iv) EMERGENCY APPLICATIONS

PTAC and the Trustee MAY consider individual members applications for funding:

- Applications are considered on a case by case basis and are accessible for Members only in extraordinary cases.

  Examples include:

  - Emergency – medical
  - Emergency – cyclone relief
- The Applicant is encouraged to exhaust their General Charitable allocation before accessing project funds.
- The applicant must have exhausted all other options including government support through Medicare, PATS and/or The Disaster Recovery Funding Arrangements Western Australia (**DRFAWA**).
- The Applicant must note the PTAC may consider requiring an Applicant to make a contribution toward a Project Application in exercising their discretion.

The granting of Individual Applications is at the absolute discretion of PTAC.

What do I need to provide to access the funding?

Full details of the application, including:

- The amount of money the application is asking from the Trust
- If money has or will be coming from other places
- How the money will be used
- Details of where the money should be paid to
- A timeline
- Details of who will benefit from the application
- Any other information that is useful

8. DECISION MAKING PROCESSES

Discretion in funding from Categories A, B and C (with the exception of Special Projects) will be made by the MSU.

Applications for funding for Special Projects will be collected by the MSU, but subject to the PTAC and Trustee's decision making processes.

8.1 WHEN WILL I FIND OUT IF MY APPLICATION HAS BEEN APPROVED?

The Trustee and the PTAC discusses Special Project applications at each meeting. You will be notified in writing of the outcome of your application after the meeting.

8.2 WHAT IF MY APPLICATION IS NOT APPROVED?

An applicant may request a review of an unfavourable decision in relation to their request to receive assistance under the MSU. Any request for a review is made as follows:

- The applicant must firstly talk with the member service officer involved in order to clarify the reason(s) why the application was not approved.
- If the applicant is not happy with the explanation provided by the member services officer, the member may forward their application and concerns to the PTAC.
- Once the applicant has exhausted the review process as outlined above and is still dissatisfied with the outcome of their request for assistance that applicant may write to the Trustee to present their concerns and request a reconsideration of their request.
- Decisions of the Trustee are final and cannot be appealed.