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## An INF Self-Help Group in Rolpa plans ways to tackle poverty in their community.

COVER PHOTO A woman who is part of INF's POWER program in Mugu sits on her roof

INF Australia is a Christian mission serving the physical and spiritual needs of Nepali people. We are part of an international family of organisations, and work in partnership with INF Nepal and a small number of other groups and organisations.

#### OUR VISION

Life in all its fullness for Nepal's poor and disadvantaged people and communities.

#### OUR MISSION

To share and support our partners' work to demonstrate God's love for all through transformational medical, disaster response and community development with poor and marginalised people in Nepal.

#### OUR VALUES

Love	्रम
Service	सेवा
Compassion	करुणा
Forgiveness	क्षमा
Equality	समानता
Justice	न्याय
Reconciliation	मेलमिलाप
Honesty	इमानदारीता
Excellence	उत्कृष्टता
Joy	आनन्द
Hope	आशा

In the last days the mountain of the Lord's temple will be established as the highest of the mountains; it will be exalted above the hills, and peoples will stream to it.

Micah 4:1

## chair and ceo

#### RAVI UNDERWOOD INF AUSTRALIA CHAIR



The year gone has been one of transition and development for INF Australia, and an exciting time to serve on INF Australia's Board. In the last year, INF Australia has taken on a new CEO, **Ben Thurley**, as well as new staff, and we are adopting new approaches to meet some new, and ongoing, challenges.

As a Board, we have always sought to hold INF Australia to high standards of transparency and accountability. In the past year, we have participated in a rigorous self-assessment of INF Australia's compliance with the highest professional and ethical standards – ACFID's Code of Conduct. I am pleased that this affirmed the strength of our principles and policies, and also identified ways to improve our policies and practices to be more transparent, accountable and effective.

I wish to express my gratitude to two people who have helped steer INF Australia but are moving on to different roles. Richard Groves completed his term as Board Chair in April and has been a wise leader and friend of the organisation. **Phil Morris** stepped down as CEO in October 2018 and has become – along with **Elle**, **Evie**, **Jude** and **Isaac** – INF Australia's newest volunteer workers in Nepal, with Phil in the role of INF International Nepal Country Director in Kathmandu.

And, of course, my thanks go to the supporters around Australia whose generosity and prayers uphold INF and contribute to the remarkable and ongoing individual and community transformation you will read about in this report.

#### CEO BEN THURLEY INF AUSTRALIA



It is a privilege and an honour to be following in the footsteps of Phil Morris who so wisely and faithfully guided INF Australia over the last nine years. I am grateful for the year in which we worked together – which provided many opportunities for learning, planning and sharing – before I stepped fully into the role.

I am overjoyed to be steering INF Australia's life-saving and life-transforming work with poor and marginalised people and communities in Nepal, yet I am mindful of the challenges we face both in Nepal and here in Australia to raise awareness and support for that work. Over the past year, we have launched our new *Journey with Jumla* program, seeking to connect Australians with our work in remote, rural Nepal. The stories which come from these communities are humbling, challenging and inspiring.

Our major partner, INF Nepal, has been undergoing a significant organisational change over the last year. INF is a large and complex organisation, with hospitals and diverse community work, so this was always going to be challenging. But I am grateful for the clarity and direction set by new Executive Director **Krishna Adhikari**, and firmly believe that these changes will enable INF to be an even more efficient and effective organisation.

I am also encouraged by the growth in maturity, vision and unity of the Nepalese Christian community in Australia, with whom we have mutual sharing and support. I am grateful to all our supporters, and for the always present faithfulness of God, over the last year and look forward to carrying our work forward in the year to come.

#### **OUR PURPOSE & STRATEGY**

INF Australia is a small organisation, with a big heart, driven by an expansive vision and serving a wonderful God. We work to raise awareness and support for the work of INF Nepal and our other partners in Nepal. Through this work, we aim to see transformation for individuals and communities – people working together to claim their rights, experiencing hope and healing physically and spiritually, and overcoming the effects and the causes of poverty and marginalisation. We do this by:

- **1.** Being an **effective partner**. We seek to be an engaged, accountable, responsive and effective partner supporting the transformational work, and strengthening the capacity, of our Christian partners in Nepal, particularly in the areas of:
  - Care and rehabilitation for people with disability, helping them to be recognised as made in the image of God and accepted, participating members of their communities,
  - Empowering women and children in rural communities, helping them to recognise their strengths and achieve their ambitions, and promoting the role of women in leadership and decision making, and
  - Building resilience in communities and disadvantaged households in the face of disaster risk and climate change.
- Nurturing deeper fellowship among churches and community in Australia with Nepalese communities and churches – primarily in Nepal, but also in Australia. We aim to facilitate meaningful and holistic responses to poverty and injustice in Nepal and to develop and strengthen relationships among individuals and communities that contribute to "life in all its fullness" for everyone who supports and participates in our work.
- **3.** Being a **learning organisation**. In humble collaboration with our partners, we aim to ensure that we are able to develop & share knowledge of what works and to innovate effectively to meet current and future challenges.

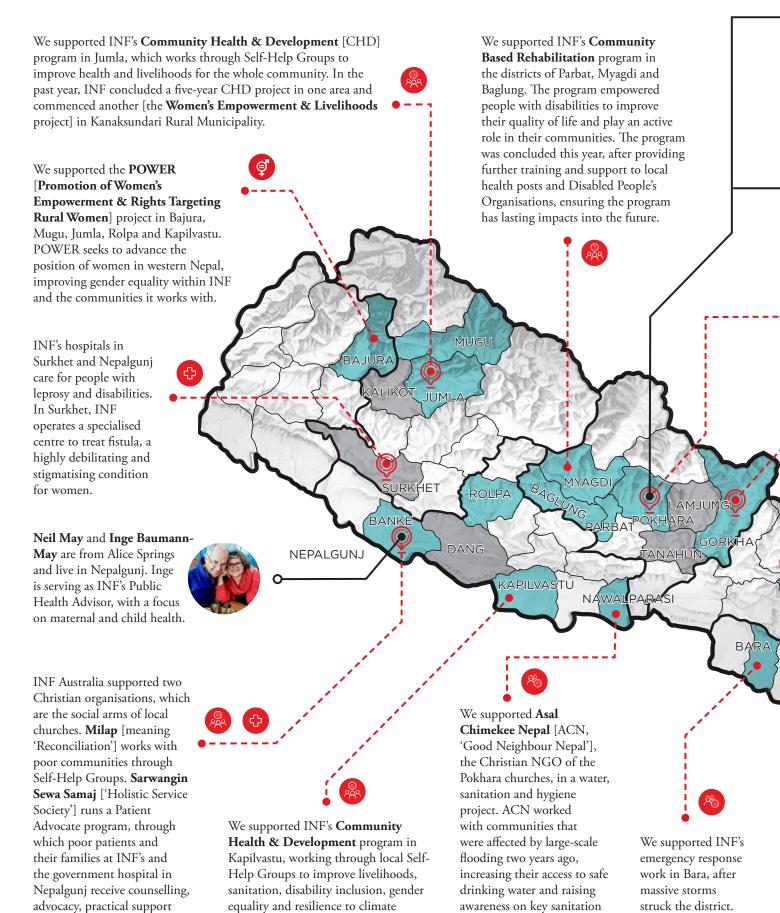
"... I pray that you, being rooted and established in love, may have power, together with all the Lord's holy people, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge—that you may be filled to the measure of all the fullness of God."

Ephesians 3:17-19



INF's Green Pastures Hospital provides holistic and compassionate care for patients with disabilities.

INF works across Nepal to empower communities, provide health care and prepare for disasters. INF Nepal working areas are highlighted below. Areas that INF Australia supported over the last year are shaded in blue.



change in poor communities.

and hygiene issues.

and financial assistance.

Terry and Julie Steven [with Daniel and Micah] are from Adelaide and live



in Pokhara. Terry is serving as INF's Finance Advisor, training and supporting Nepali finance staff and strengthening INF's financial management capacity.

#### Yuek Ming Poon is from

Hong Kong and is serving as INF's Leprosy Nursing Advisor, training nursing and other staff in best practice leprosy care.

We concluded our support for INF's **GRACE** project in communities affected

by the 2015 earthquake. The project

provided particular support for people

with disabilities. It included rebuilding

homes and other public infrastructure, as well as improving the livelihoods, health, education, inclusion and empowerment

105 accessible and disaster resilient

of people with disabilities.



We continued to support Green Pastures Hospital, which provides life-changing care for people affected by disability, leprosy and spinal cord injury. This year, Green Pastures has been constructing a Pastoral Care Centre – now completed – to fulfil their goal of providing holistic care.

INF Nepal Central Office provides leadership, technical support and central finance functions. We provided funding for INF Nepal's Monitoring & Evaluation system, helping strengthen their ability to monitor the progress of their work and assess its impact. We also supported INF Nepal through an organisational change process, to improve the efficiency and effectiveness of all INF Nepal's programs.

> **INF International Office** coordinates liaison with the Nepal government, supports the transfer of funds, and helps recruit and support expatriate volunteers.



Sam and Sharmila Budhathoki live in Kathmandu, where Sam serves with a Nepali Christian students organisation.



Jill is serving as school counsellor and helping to develop counselling policies and procedures for the school.

## SUSTAINABLE **DEVELOPMENT GOALS**

Our work contributes to the Sustainable Development Goals - the global blueprint for a better and more sustainable future for all.



Kyle and David Colville [with George, Oscar and Bronte] are from Gladstone, Queensland, and live in Kathmandu. David teaches at Kathmandu International Study Centre [KISC], the international Christian school.

KATHMANDU



Chris and Jill Palmer [with Cosette, Sophie, Toby, Oliver and Banjo] are from Perth and live in Kathmandu. Chris teaches at KISC, while

# OUR WARKERK

Nanju Chunara lives in Rolpa district and participates in our POWER program, which promotes gender equality in rural communities.



#### IN 2018-19, WE REACHED A TOTAL OF OVER 63,000 PEOPLE. YOUR SUPPORT HAS HELPED TO:



#### **6500 PEOPLE**

Improve confidence, income & health for more than 6,500 people through Self-Help Groups



#### **310 FEMALE HUMAN RIGHTS DEFENDERS**

*Identify 310 women to be Human Rights Defenders in their communities* 



#### **36000 PATIENTS**

Treat over 36,000 patients with leprosy, spinal cord injuries and other disabilities



#### **295 PEOPLE WITH DISABILITIES**

Train 295 people with disabilities in rural communities in home-based physical therapy



**300 FAMILIES** *Provide 300 families with hygiene kits after a disaster* 



#### **6 CHRISTIAN VOLUNTEERS**

Support six expatriate workers and their families who provide training and support in areas like education, health and financial management





INF Australia acknowledges the support of the Australian Government through the Australian NGO Cooperation Program [ANCP] for its CHD and POWER programs.

Recognising that all people are made in the image of God, we work to overcome poverty and exclusion by bringing people together to take collective action in their communities.

This year, your support has enabled us to support these life-changing INF programs:



### Community Health & Development [CHD]

INF's CHD programs empower communities so that they can act and advocate to tackle challenges in health, education, sanitation, livelihoods, sustainability and rights. By providing support and training to local Self-Help Groups [SHGs]– the majority of whose members are women – INF equips people to increase family incomes, improve health outcomes, advance gender equality, and hold local authorities accountable to delivering effective services.

#### 202 Self-Help Groups meeting

- 104 households installed irrigation with government support
- 125 households increased access to drinking water



The POWER program seeks to advance the status, rights and leadership of women in western Nepal. Working through Self-Help Groups, the program trains a network of women from marginalised communities as Human Rights Defenders, encourages SHG members to conduct campaigns for gender equality [including on issues of violence against women], and works alongside groups and local government to increase the proportion of government resources that benefit women. The program also improves organisational gender equality practices within INF, for example through its policies and female staff representation.

- **1** Gender Officer recruited to support gender equality outcomes across INF
- **310** Female Human Rights Defenders selected in rural communities
- 36 advocacy campaigns organised promoting women's rights



#### Community Based Rehabilitation [CBR]

INF's CBR programs empower people with disabilities to improve their quality of life and play an active role in their communities. INF provides treatment, physiotherapy and assistive devices to help people with disabilities, and helps train them and their carers. INF also educates communities and local authorities about upholding the rights and dignity of people with disability.

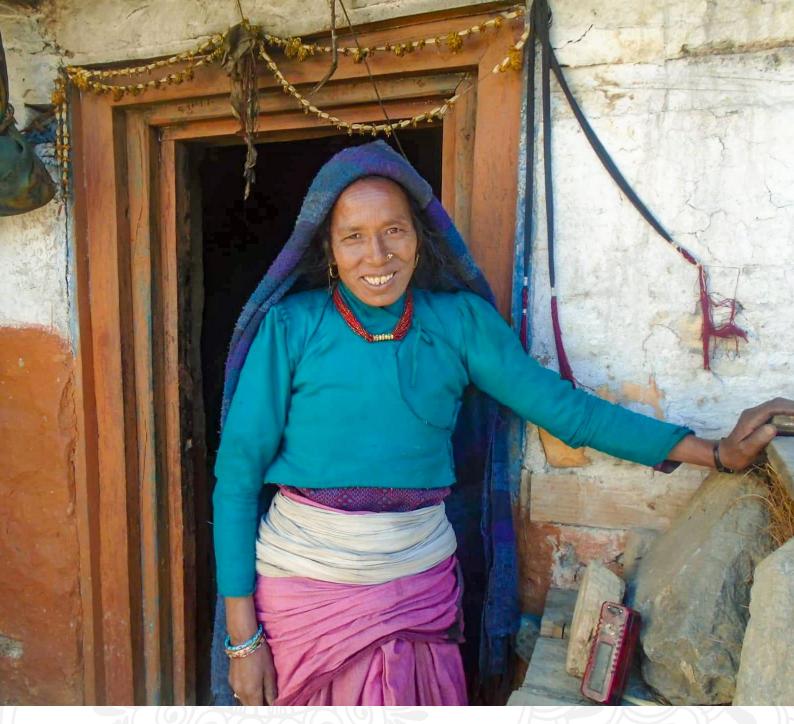
63 Self-Help Groups meetings for people with disabilities & their carers
18 trainings for local health workers on primary rehabilitation therapy
3 primary rehabilitation clinics supported



#### Monitoring & Evaluation [M&E]

Ongoing monitoring and evaluation of projects is vital for accountability, learning and improvement of outcomes for poor communities. This year we supported INF Nepal to improve their Monitoring, Evaluation & Learning [MEL] system, which has been implemented across all community development projects. This has included providing technology that enables field staff to collect and report data straight from the field, increasing efficiency and accuracy.

- 74 staff trained in new MEL framework
- 69 staff trained in new data collection technology
- 78 staff joined a learning & sharing workshop



## MAYA's STORY

**Maya**\* [44] lives in a farming village in the remote, mountainous district of Jumla. Married at a very young age, it was some time before she and her husband realised that she could not conceive a child. Because of this, Maya experienced great shame and disrespect in her community.

Eventually Maya's husband married another woman in order to have children. However, Maya was forced to remain in her husband's family's home. Women are generally not allowed to live by themselves, and she had nowhere else to go. Maya endured regular physical abuse from her husband. She was not provided with adequate food or clothes, and was treated as an outsider by the family. Life became so unbearable for Maya that at one point she even contemplated suicide. INF began working in Maya's village in 2018 through the Women's Empowerment & Livelihood project, as well as the POWER program. Maya was initially sceptical, having seen many organisations come and go in her village. Despite this, she joined a Self-Help Group and began attending monthly meetings, along with twenty other people from her community. Through the group she has discovered how powerful and important it is to meet together to support each other and effect change.

Recognising her dire situation, members of Maya's group recommended that she receive income-generating support. INF provided her with four goats so she could begin goatrearing to increase her income. She was really happy to receive this support and plans to raise and sell goats to support her livelihood.

"After participating in group meetings women are becoming more socialised and have been helping each other," says Maya. "I want to thank INF for making change in my life and my community."

## our work HEALTH

We work for the physical and spiritual health of all Nepali people, especially poor or disadvantaged patients, by supporting INF's Green Pastures Hospital in Pokhara, the largest leprosy and rehabilitation hospital in western Nepal.

This year, your support has enabled us to support these critical areas of INF's clinical work:



#### Leprosy

INF treats and rehabilitates patients affected by leprosy by providing multi-drug therapy, necessary surgery, counselling, and self-care training. With over fifty years of experience, we are continuing to work for the complete eradication of leprosy from Nepal.





#### **Spinal Cord Injury**

INF is a national leader in providing rehabilitation services to people with spinal cord injuries so that they can regain some independence and reintegrate into their communities.

26	surgeries	conducted
20	Julgenes	conducted

physiotherapy sessions provided 581

Wheelchairs & other assistive 168 devices given



#### **General Physical Rehabilitation**

We continue to provide medical and social support for people with a range of disabilities, so that they are included in the community and can reach more of their potential.

#### 33,833 outpatients treated



11.293 physiotherapy sessions provided



#### **Outreach/Camps**

For over twenty-five years, INF has conducted medical outreach/camps for people with stigmatising conditions so that they can access the specialised treatment and training they need to live a life of dignity in their communities.



#### reconstructive surgery camps held for leprosy and other patients

32

#### children with cerebral palsy attended specialised camps with their families

#### **Palliative Care**

INF is leading the development of palliative care policy and treatment in Nepal. The palliative care service provides holistic care to people with life-limiting illnesses and their families.

- community-based patients cared 26 for per month on average
- trainings for health workers & 12 community groups

### **Pastoral Care**

Caring for patients' spiritual needs remains at the heart of everything we do. We care for the whole person, and their family.

peer counselling sessions provided 680

counselling sessions with patients 867

## **Plastic Surgery**

There is tremendous unmet need for plastic surgery in western Nepal. Plastic surgery can restore and prevent disability, improving quality of life and reducing stigma for patients. We support the salary of a Nepali Christian plastic surgeon.





## BAL KRISHNA's STORY

**Bal Krishna** [19] is a student from Banke district. Three years ago, he noticed small patches on his left knee. When he went to the local hospital, he was diagnosed with leprosy and began multi-drug therapy.

Despite regularly taking his medication, Bal Krishna's fingers began to claw on one hand. He was extremely worried that this visible sign of leprosy would mean his peers would discriminate against him. This year, in conjunction with the Nepal Government's Department of Health, Green Pastures Hospital held a reconstructive surgery camp for people affected by leprosy. Reconstructive surgery services are extremely limited in western Nepal, but have life-changing potential for patients with stigmatising conditions.

Bal Krishna attended the camp and had his hand corrected. He went on to stay at the hospital for over three weeks, where he received health education, counselling, healthy food and follow-up care. With this kind of holistic support, he left the hospital with a new level of confidence and strong sense of dignity.

## our work DISASTER RESPONSE AND RESILIENCE

Since the devastating 2015 earthquakes, INF has developed a specialist disaster response and resilience team to respond to emergencies, work with communities to recover in the longer-term, and prepare for future disasters.

This year, your support has enabled us to support these critical areas of disaster response and resilience work by INF and other local Christian partners:



#### **Disaster Preparedness**

INF continues to work with local authorities and community groups, including churches, to prepare them for disasters and train them in effective response. INF has also been strengthening its own preparedness for disasters so that in the event of a disaster, harm to patients, beneficiaries and staff is minimised, and INF is able to respond rapidly and effectively.

4 church associations in working areas trained in emergency shelter preparation

3 Hospital Disaster Management Plans developed



INF responds to emergencies, particularly when they occur in its working areas where they have existing, long-term relationships with communities. They work in coordination with local government and other organisations, providing food, shelter, hygiene products and health care to address immediate needs, prevent the spread of disease and promote safety.

**300** hygiene kits provided to victims of storms



#### **Recovery & Resilience Building**

INF works with communities to recover from disasters, assisting them to rebuild their homes and lives, and working with government to rebuild local services that are resilient and accessible. We have supported INF's Gorkha Rehabilitation & Community Empowerment [GRACE] project in Gorkha district, the epicentre of the 2015 earthquakes, which provided particular support for people with disabilities. INF also works with communities to prepare for and build resilience to disasters before they happen, to reduce their impact.

67 self-governing Self-Help Groups for people with disabilities affected by 2015 earthquakes

- 67 Self-Help Groups provided disaster risk reduction training & disaster survival safety kits
- 60 resilient houses rebuilt for people with disabilities

335	people with disabilities engaged in income-generating activities
1	accessible public toilet built in Gorkha district
295	people with disabilities trained in home-based physical therapy
1238	people reached with water, sanitation & hygiene education post-flooding in Nawalparasi district
350	women and children provided hygiene education & kits
30	toilets constructed/improved in flood-affected communities



## JAGIYA DEVI's STORY

In March 2019, massive storms ripped through the districts of Bara and Parsa in southern Nepal. The Nepal Government recorded it as the first ever tornado to hit Nepal. Tragically, twenty-seven people were killed, and twelve hundred families were displaced.

**Jagiya Devi** [28] lives in Bara. During the terrifying storms her family's home – a small hut – was completely destroyed. In the picture above, she sits where her house used to be.

Her husband is working overseas, leaving her to care for their children and her parents-in-law alone.

Jagiya Devi's family was one of three hundred to receive a hygiene kit from INF, which contributed to the emergency response in coordination with government and other organisations. These kits contained vital items such as toothpaste & toothbrushes, soap, sanitary items and towels, to prevent the spread of disease and ease families' burden as they recovered from the disaster.

## our **PEOPLE**

Our expatriate workers offer their gifts and experience voluntarily in Nepal to play their part in seeing life in all its fullness for Nepal's poor and disadvantaged people and communities.

They work to build the capacity and effectiveness of INF Nepal, and seek to live as salt and light as followers of Jesus.



### Neil May & Inge Baumann-May

Neil & Inge live in Nepalgunj. Inge is serving as INF's Public Health Advisor, with a focus on Mother & Child Health. She has also played a key advisory role in INF Nepal's restructure this past year and is a champion for increasing women's leadership in INF. Neil has been helping INF develop a self-care program, and is working on developing suicide prevention work in Nepal, an area of critical need.

## Terry & Julie Steven with Daniel & Micah

The Stevens live in Pokhara, where Terry is serving as INF's Finance Advisor, training and supporting INF's Nepali finance staff. In the past year he has helped INF Nepal transition to new accounting software for improved accuracy and efficiency. Julie is an enthusiastic volunteer at another local Christian organisation working with young women.





### Chris & Jill Palmer with Cosette, Sophie, Toby, Oliver & Banjo

The Palmer family live in Kathmandu. Both Chris and Jill are working at the Kathmandu International Study Centre [KISC], an internationally accredited primary and secondary Christian school. Chris teaches Maths and Chemistry, while Jill is the school counsellor. KISC enables the families of around two hundred expatriate children to live and serve in Nepal.

### David & Kylie Colville with George, Oscar & Bronte

The Colville family live in Kathmandu, where David teaches at KISC, which George, Oscar and Bronte also attend. This year David has taken on the role of Head of the Humanities Department. In the past year Kylie concluded her role helping to establish a local NGO that repatriates and restores Nepali survivors of sex trafficking, passing on to all Nepali staff.





## Sam & Sharmila Budhathoki

Sam and Sharmila live in Kathmandu, where Sam works with a Nepali Christian students' organisation. Both Sam and Sharmila are also very involved in their local church. In December 2018 we concluded our support for them, and they transitioned to another sending agency.

### Yuek Ming Poon

Ming lives in Pokhara and is serving as INF's Leprosy Nursing Advisor. She trains and coordinates nursing and other staff to provide the best possible care to leprosy patients, in all three of INF's hospitals.

"Nurses receive minimal training on leprosy in college," says Ming. "I work with staff to empower them so they can care for patients well." This has involved creating care guidelines, offering training, and organizing other INF staff to provide training.

In the past year Ming has also worked to improve record-keeping systems at Green Pastures Hospital, which is essential for staff to be able to provide high quality, well-coordinated care.



## our activities

In Australia we share and support our partners' work as they demonstrate God's love for all through transformational medical, disaster response and community development with poor and marginalised people in Nepal.

We encourage, challenge and support Australians to support this work in prayer, through donations, and by using their skills and gifts to serve in Nepal and among the Nepali community in Australia. We are deeply grateful for this faithful support.

#### **2018 Fundraising Trek**

**Phil Morris**, former INF Australia CEO, led a fundraising trek to Macchapucchre Base Camp, high in the Annapurna range during November 2018. With participants' ages spanning a five decade difference, this trek demonstrated that age is no barrier when it comes to getting behind a cause as important as INF's health programs in Nepal. As well as being exhilarated by the experience, the trekkers raised around \$7,000 for the life-saving work of INF's Green Pastures Hospital.

#### 2018 Vision Trip

**Peggy Franks**, former INF Nursing Advisor, led a group on a two-week vision trip in Nepal to experience INF's work firsthand. The group were inspired by the community development and medical work of INF and our other Christian partners in Nepal, seeing in them a powerful expression of faith. All were impressed with the commitment and dedication of INF staff in the hospitals and in the community.

#### **Called - INF's Annual Gathering**

Our annual gathering toured [parts of] the country – with gatherings held in Sydney and in Alice Springs. It was a wonderful opportunity to reflect on being called to follow Jesus, called into the church and into relationship with people who are poor and marginalised, and called to love and serve the world as Jesus loves and serves. It was a great privilege to hear the teaching, and learn about the work of **Ramesh Regmi** and **Prema Roka** [Regmi]. Ramesh is the pastor of Smyrna Church in Nepalgunj and INF Australia's Small NGO Support Officer. Prema is the Senior Community Facilitator with Milap ['Reconciliation'], a community development organisation established by Smyrna Church and one of INF Australia's partners.

It was exciting to see so many people moved and inspired by the profound and challenging work of Prema and the Milap team – who are transforming communities and restoring hope and dignity among extremely poor and marginalised communities. Attendees also experienced a slice of life in Nepal, participating in INF's simulation event, Seasons. We were blessed to develop the events in fellowship with Nepalese communities in Sydney and in Alice Springs who shared about their experiences in Australia and graced us with contributions of Nepali dance, music and food.



Father and daughter duo David and Selena trekked together to raise funds for GPH



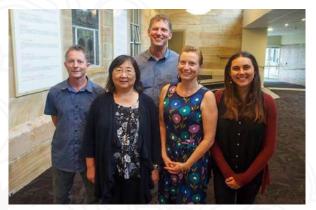
Exploring Nepal on an INF vision trip



Nepali Christian leaders Ramesh & Prema inspired Called Conference attendees

#### **New Staff**

In late 2018, INF Australia CEO, Phil Morris, stepped down from this role, with **Ben Thurley** [formerly Relationships Manager] moving into the CEO role. Phil, Elle and the Morris family have moved to Kathmandu, where Phil has taken on the role of Nepal Country Director for INF International. INF Australia is excited about the contribution Ben will make as CEO, given his experience working in Nepal with our sister mission, United Mission to Nepal, and his extensive experience serving with Christian mission and justice organisations in Australia. INF Australia also welcomed **Steve Barnett** [Australian Programs Manager] onto the team to lead our engagement with churches, Christian groups and the wider community in support of our vision.



INF Australia staff team 2019 [excluding Russ Hancock]

#### **Other Australian Events**

At our 'Voices from Nepal' event, we were excited by the chance to hear from three Nepali Christian leaders in their fields: Pastor **Grishma Parajuli** [Nayagaun Church, Pokhara], **Dr Deepak Maharjan** [INF's Medical Director] and **Bishnu Giri** [INF Kaski Community Cluster Manager]. Together, these three people helped us reflect on the church and faith in Nepal, medical and public health challenges the country faces, and the transformative power of INF's work with people with disabilities.

INF Australia also engaged the wider Australian community through festivals such as Surrender and Beyond, Micah Australia's Voices for Justice, and through our own local and regional events such as the 'Mountains & Valleys' event in Adelaide.

#### **Prayer and Promotion**

Volunteer groups and individual supporters around Australia continue to pray for the work of INF and to raise awareness and support faithfully and creatively. We are so grateful. These partnerships of prayer, promotion and financial contribution uphold our mission and the impact of our work. INF local ambassadors raise awareness in churches and schools and encourage others to get involved. Our State and Regional Representatives also make a wonderful contribution to promote INF's work to a wider audience.

We acknowledge the faithful work of: Joy and Barry Payne [Queensland] Nicola and Tom McGunnigle-Hilder [South Australia] Helen Ridley [Tasmania] Phil Lindsay and Toni Law [Western Australia]

### HOW YOU CAN GET INVOLVED

Join us in the coming year to help bring about life in all its fullness for Nepal's poor and disadvantaged people and communities.

#### PRAY

Prayer is at the heart of all our work. Visit an INF prayer group, host your own, or sign up online for regular news and prayer updates.

#### DONATE

Donate to our life-saving and lifetransforming work through regular giving, a one-off donation, or by naming INF in your Will. Volunteer your skills, time or talents to raise vital funds [all donations to INF Australia are tax-deductible].

#### JOIN US

Experience Nepal for yourself on a two-week vision trip or fundraising trek. Use your gifts and skills to contribute to our work by serving short-term or long-term in Nepal.

#### SHARE

Share our story with your friends, family and colleagues by becoming an INF Ambassador, or State/Regional Representative. Invite one of INF Australia's passionate speakers to inspire and inform your church, school or group, and/or run our experiential activity *Seasons* which simulates life in rural Nepal.

If you'd like to find out more about any of the above, please don't hesitate to contact the INF Australia office at 02 9411 1195 or ausoffice@au.inf.org.

#### WWW.INF.ORG.AU

#### FINANCE SNAPSHOT

Along with prayer and practical service, raising funds to support the work of INF and other partners in Nepal is a key part of our mission in Australia. We are grateful to all who have contributed towards this work – individuals, families, churches, schools, community groups, businesses and government. Thank you.

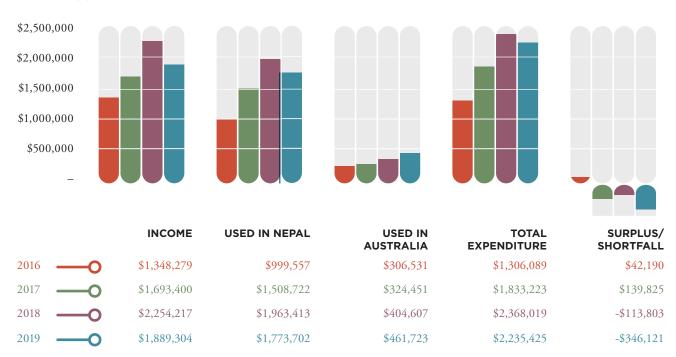
Supporters have continued to be faithful and generous. Our accounts for the 2019 show a loss of \$83,257, which is largely a result of transition costs – as Phil Morris transitioned from CEO in late 2018/early 2019 including a three month overlap with incoming CEO, Ben Thurley – and investment in new strategies and capacity to more effectively engage churches and community in Australia.

Total expenditure directly related to our work in Nepal last year was \$1,402,252 [2018: \$1,636,963] and we are glad to be able to continue funding life-saving and community-transforming work to this level. Income received in 2019 was \$1,889,304 [2018: \$2,254,217]. Support through regular donations remain relatively constant, while last year's income was boosted by an extremely generous bequest.

These pages provide a simple overview of our finances. More detail follows and our full audited financial report is available online [www.inf.org.au] or on request [02 9411 1195 / ausoffice@au.inf.org].

#### INF AUSTRALIA INCOME AND EXPENDITURE 2016-2019

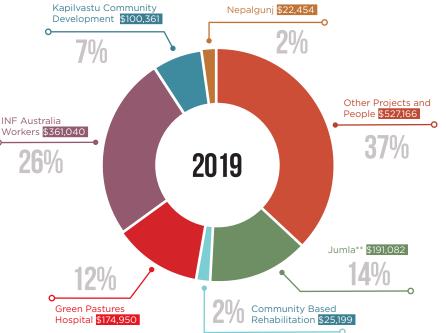
The following graph shows the funds we received and how they were used.



#### HOW THE MONEY WAS USED IN NEPAL

This graph breaks down how money expended in Nepal was allocated. Details of the impact of the projects and people supported by INF Australia are found throughout this report.

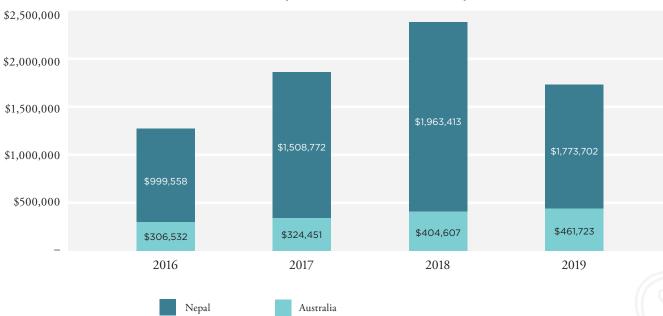
EXPENDITURE*	2019
Community Based Rehabilitation	\$25,199
Green Pastures Hospital	\$174,950
INF Australia Workers	\$361,040
Kapilvastu**	\$100,361
Nepalgunj	\$22,454
Other Projects and People	\$527,166
Jumla**	\$191,082
Total	\$1,402,252



\* Excludes non-monetary expenditure \*\*Recipients of DFAT funds in 2019

#### RESERVES

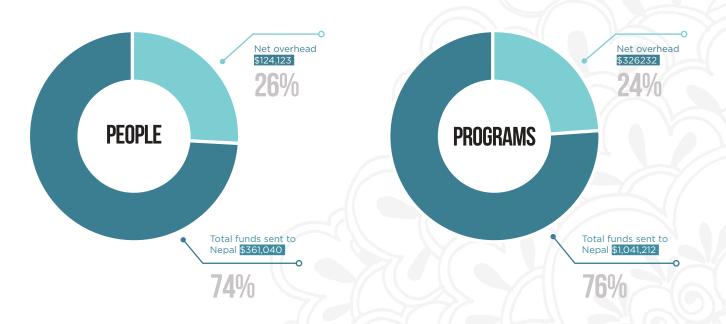
All donations we receive are allocated to the purpose for which they are given – whether support for our workers in Nepal, contribution to a particular project, operational costs, or to wherever the need is greatest. Funds retained until needed are known as designated funds and they allow us to make long-term commitments to supporting people and projects in Nepal. The graph below shows the funds we are holding in our reserves and what those funds are reserved for.



Funds spent in Australia and Nepal

#### **INDIRECT COSTS**

In order to sustainably support people and projects in Nepal, we invest resources in accountability and organisational capacity. This includes tracking the receipt and acquittal of funds; supporting project design, monitoring and evaluation; equipping and supporting our workers to thrive in Nepal, complying with all government and regulatory requirements, and communicating clearly with supporters about the progress and impact of our work. A portion of each donation contributes to this, in order to ensure that our work can continue sustainably into the future. The following graphs show estimates of the indirect costs involved in supporting people and projects.



\*Includes total INF Australia office support costs less attributable revenue to people/program initiatives \*\* % represents portion of overall People/Program initiatives spent on INF Australia overheads

#### 2018 – 19 SUMMARY FINANCIAL REPORT International Nepal Fellowship [Australia] Ltd [ABN 75 090 528 500]

This Financial Report has been derived from the full audited accounts of the International Nepal Fellowship [Australia] Ltd and complies with the ACFID Code of Conduct [www.acfid.asn.au].

For a full copy of our audited financial report, please contact INF Australia via [02] 9411 1195 or ausoffice@au.inf.org. All figures in AUD[\$].

#### STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019

	2019			2018		
REVENUE	GENERAL SUPPORT	DESIGNATED SUPPORT	TOTAL	GENERAL SUPPORT	DESIGNATED SUPPORT	TOTAL
Donations and Gifts						
Monetary	120,572	959,673	1,080,245	128,059	1,074,468	1,202,527
Non–Monetary	11,368	371,450	382,818	66,722	326,450	393,172
Bequests and Legacies	42,243	-	42,243	200,000	100,000	300,000
Grants						
Department of Foreign Affairs and Trade	26,000	124,000	150,000	26,000	124,000	150,000
Other Australian Grants	100,000	50,000	150,000	-	100,000	100,000
Interest Income	1,045	5,716	6,761	5,083	17,166	22,248
Project Management Fees	38,543	-	38,543	42,056	-	42,056
Volunteer Program Contributions	35,846	-	35,846	41,842	-	41,842
Other Income	2,848	-	2,848	2,371	-	2,371
Total Revenue	\$378,465	\$1,510,839	\$1,889,304	\$512,133	\$1,742,084	\$2,254,217
		2019			2018	

EXPENDITURE	GENERAL SUPPORT	DESIGNATED SUPPORT	TOTAL
International Programs			
Funds to development programs	-	892,049	892,049
Funds to welfare and service programs	-	484,802	484,802
Program support costs	146,084	-	146,084
Sub-Total	146,084	1,376,851	1,522,935
Community Education	50,653	-	50,653
Fundraising Costs – public	46,909	-	46,909
Fundraising Costs – government	6,734	-	6,734
Accountability and Administration	148,895	-	
Non-Monetary Expenditure	11,368	371,450	148,895
Total International Aid and Development Programs Expenditure	410,643	1,748,301	382,818
Domestic Programs Expenditure	51,080	25,401	76,481
Total Expenditure	\$461,723	\$1,773,702	\$2,235,425
Excess of revenue over expenditure	(83,258)	(262,863)	(346,121)
Other Comprehensive income	-	-	-
Total Comprehensive income for the year	(83,258)	(262,863)	(346,121)

	2018	
GENERAL SUPPORT	DESIGNATED SUPPORT	TOTAL
-	1,057,308	1,057,308
-	553,680	553,680
105,095	-	105,095
105,095	1,611,368	1,716,463
46,631	-	46,631
38,913	-	38,913
4,068	-	4,068
103,609	-	103,609
66,722	326,450	393,172
365,038	1,937,818	2,302,856
39,569	25,595	65,164
\$404,607	\$1,963,413	\$2,368,020
φ101,007	<i><i><i></i></i></i>	<i>\</i> 2,500,020
107,526	(221,329)	(113,803)
-	-	-
107,526	(221,329)	(113,803)

#### NON-FINANCIAL INCOME AND EXPENDITURE

INF Australia's work is supported by a large number of volunteers each year. The donated services of specific volunteers have been valued using DFAT guidelines and are recognised in the financial report as "Donations and Gifts – non monetary".

During the last year 438 volunteer hours were provided to INF Australia at a commercial value of \$11,368.

The value of non-financial contributions provide by INF Australia's Volunteer Workers in Nepal, serving in advisory and technical capacity building roles, amounts to a commercial value of \$371,450.

	2019
Non-financial contribution in Australia	11,368
Non-financial contribution in Nepal	371,450
Total	\$382,818

#### STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019

STATEMENT OF THRANCIAE POSITION AS A	AT 30 JUNE 201		
		2019	2018
CURRENT ASSETS			
Cash and Cash Equivalents	3	850,496	1,202,974
Trade and Other Receivables		14,405	9,891
Inventories		1,698	246
Other Financial Assets	5	-	297
Other Current Assets		37,014	1,475
Total Current Assets		903,613	1,214,882
NON-CURRENT ASSETS			
Property, Plant and Equipment	9	201	2,316
Total Non-Current Assets		2,316	2,817
Total Assets		\$903,814	\$1,217,199
CURRENT LIABILITIES			
Trade and Other Payables	7	20,519	21,465
Current Tax Liabilites	8	6,441	4,942
Current Provisions	6	32,735	8,245
Total Current Liabilities		59,695	34,652
Non-current provisions	6	22,494	14,802
Total Non-Current Liabilities		22,494	14,802
Total Liabilities		82,189	49,453
Net Assets		\$821,625	\$1,167,745
ACCUMULATED FUNDS AND RESERVES			
General Fund		352,814	530,188
Designated Reserves		468,811	637,557
Total Funds		\$821,625	\$1,167,745

#### STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2019

	GENERAL FUND	DESIGNATED FUNDS	TOTAL EQUITY
Balance at 30 June 2017	422,662	858,886	1,281,548
Comprehensive Income			
Excess of revenue over revenue	107,526	(221,329)	(113,803)
Other amounts transferred to/[from] reserves	-	-	-
Balance at 30 June 2018	530,188	637,557	1,167,745
Balance at 30 June 2018	530,188	637,557	1,167,745
Comprehensive Income			
Excess of revenue over expenses	(83,257)	(262,863)	(346,120)
Other amounts transferred to/[from] reserves	(94,117)	94,117	-
Balance at 30 June 2019	\$352,814	\$468,811	\$821,625

#### CASH MOVEMENTS FOR DESIGNATED PURPOSES

DESIGNATED SUPPORT	AVAILABLE AT START OF YEAR	RAISED DURING YEAR	DISBURSED DURING YEAR	AVAILABLE AT END OF YEAR
Domestic Projects	17,677	17,703	(25,400)	9,980
Development				
Community Health & Development	323,149	317,795	(622,795)	18,149
Disaster Relief	16,507	3,100	(404)	19,203
Volunteers	69,467	69,321	(75,012)	63,776
Service				
Healthcare	9,791	12,061	(11,429)	10,423
Disaster Relief	-	-	-	-
Other projects	5,105	6,695	(11,364)	436
Volunteers	109,265	37,345	(138,643)	7,967
Welfare				
Healthcare	50,532	185,191	(176,331)	59,392
Other projects	-	1,503	(383)	1,120
Volunteers	66,758	197,752	(147,381)	117,129
Total Designated Support	668,251	848,466	(1,209,142)	307,575
Memorial Fund	77,548	3,029	-	80,574
Development Fund	79,059	3,471	-	82,530
General Funds	378,116	512,425	(510,724)	379,817
Cash Total	\$1,202,974	\$1,367,391	(\$1,719,866)	\$850,496

#### FUNDRAISING RATIOS

	2019		2018	
Total Costs of Fundraising	53,644	40/	42,982	20/
Gross Income from Fundraising	1,196,878	4%	1,586,425	3%
* Of what comes in from public donated sources, we spend 4% on fundraising.				
Net Surplus from Fundraising	1,143,234	96%	1,543,443	97%
Gross Income from Fundraising	1,196,878		1,586,425	
* Of all donations received from the public, we use 96% in serving the people of Nepal.				
Total Cost of Services	2,021,518	90%	2,154,707	91%
Total Expenditure	2,235,425		2,368,019	
* 90% of all costs are directly incurred in aiding Nepal projects and programs.				
Total Cost of Services	2,021,518	107%	2,154,707	96%
Total Income Received	1,889,304		2,254,616	
* 100% of all income received are directly assisting Nepal projects and programs.				

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## auditor's

## INF Australia's accounts are audited each year to ensure they are accurate and comply with accounting standards. We are very grateful to our Auditor, **Lawrie Green** [MBS, BBus] of Shedden and Green, and to our Treasurer, Matthew Johnson, for their help.

The full audit letter can been found in our full audited financial statement and provides that our financial report:

- 1. has been prepared in accordance with Division 60 of the Australian Charities and Not for Profits Commission Act 2012, including:
  - giving a true and fair view of the Company's financial position as at 30 June 2019 and of its financial performance and cash flows for the year ended on that date; and
  - complying with Australian Accounting Standards Reduced Disclosure Requirements [including Australian Accounting Interpretations] and Division 60 of the Australian Charities and Not for Profits Commissions Regulation 2013.
- 2. The financial reports and associated records have been properly kept in accordance with the Charitable Fundraising Act and its regulations.
- 3. Monies received as a result of fundraising appeals conducted during the year have been properly accounted for and applied in accordance with the NSW Charitable Fundraising Act and its regulations.

#### **Director's Declaration**

In the opinion of the Directors of The International Nepal Fellowship [Australia] Ltd, the financial statements and notes are in accordance with the Australian Charities and Not-for-Profits Commission Act 2012, including the following:

- Giving a true and fair view of the financial position as at 30 June 2019 and of its performance for the financial year ended on that date.
- Complying with Australian Accounting Standards Reduced Disclosure Requirements [including the Australian Accounting interpretations]; and the Australian Charities and Not-for-Profits Commission Regulation 2013.
- There are reasonable grounds to believe that The International Nepal Fellowship [Australia] Ltd will be able to pay its debts as and when they become due and payable.
- The provisions of the Charitable Fundraising Act 1991 and the conditions attached to the Authority to Fundraise have been complied with.
- Internal Controls exercised by the Organisation are appropriate and effective in accounting for all income received and applied from any fundraising appeals.

Signed in accordance with subsection 60.15[2] of the Australian Charities and Not for Profits Commission Regulation 2013.

On behalf of the board

Undewood

**Ravi Underwood** Chatswood 16 September 2019

## INF FAMILY & PARTNERSHIPS

INF is an interdependent, worldwide family of Christian organisations with a common vision of 'life in all its fullness for Nepal's poor and disadvantaged people and communities.'

Here is an overview of the INF family.

#### **INF** Nepal

Our implementing partner in Nepal, based in Pokhara. INF Nepal employs over three hundred Nepali staff and several expatriate volunteers. This year, they recruited a new Executive Director, Krishna Adhikari.

As well as providing direct financial support for some of INF Nepal's hospitals and community projects, we are delighted to have contributed to their far-reaching organisational change and development process this year [largely completed but still ongoing]. We continued to support the strengthening of INF's capacity and resources through training, support for project monitoring and evaluation, funding of some key technical roles and, of course, through the contribution of our volunteer workers serving in advisory and support roles within INF. We also provided funding for their Communications Team, who provide communications services for the INF family.

#### **INF International**

With a small office in Kathmandu, INF I facilitates the recruitment and care of expatriate workers, the international transfer of funds to INF Nepal, and contributes leadership services to the INF family. It is registered in Australia. INF Australia provides Company Secretary and bank account management services to INF I.

#### **INF** Australia

In addition to raising prayer and financial support in Australia, we communicate to INF's supporters in America, with INF USA having been wound up.

#### **INF New Zealand**

INF NZ raises awareness of INF's work in Nepal and primarily seeks to identify and support volunteers to serve in Nepal.

#### **INF** Canada

INF Canada have a volunteer Board and raise prayer & financial support for INF's work in Nepal.

#### **INF UK**

INF UK are a strong and active member of the INF family, encouraging prayer and raising funds to support INF's work in Nepal.



INF Australia is accredited by the Department of Foreign Affairs and Trade [DFAT], responsible for managing the Australian Government's aid program. We receive support through the Australian NGO Cooperation Program [ANCP].



INF Australia is a member of the Australian Council for International Development, the peak body for Australian charities involved in international development, and a signatory to their Code of Conduct.



INF Australia is also a member of Missions Interlink, a network of Australian Christian agencies actively engaged together in effective cross-cultural and global mission.



INF Australia is a member of Micah Australia. Micah Australia is a movement of Australian Christians raising a powerful voice for justice and a world free from poverty.

## GOVERNANCE

INF Australia is committed to honesty, integrity and transparency. This is established through our culture and values, and overseen by our Members, Board and committees. We are thankful to all those who use their gifts and skills, time and resources to serve with INF Australia.

#### **Our Members**

Members play a key role in our constitution, appointing Board Members, approving our financial report and holding our organisation to account, as well as praying for INF and supporting in other ways. At 30 June 2019, we had 106 Members.

#### BOARD

The Board are responsible for governance, that is, ensuring we operate lawfully and are run in an accountable and responsible way.

Current members are **Ravi Underwood** [Chair], **Matthew** Johnson [Treasurer], **William Hood** [Deputy Chair], **Richard Groves, Rudra Paudel, Kerrie Worboys, Catherine Clark, Nicola McGunnigle** and **Richard Reeve.** 

We are thankful to Richard Groves, who held the position of Chair until April 2019.

#### **Project Committees**

The **Community Development Partnerships Committee** oversees the development projects we support, reviewing proposals and reports, monitoring the use of DFAT funds and making recommendations to the Board. Ensuring the separation of development and non-development activities is a key part of their role.

Current Members are **Russ Hancock** [Secretary], **Cherry Mawson**, **Hannah Ireland**, **Zoe Cleasby**, **Ming WTY** and **Kylie Colville**.

The Service and Welfare Partnerships Committee oversee the welfare and service activities that we support, including Green Pastures Hospital and our volunteer expatriate workers. Current Members are **Russ Hancock** [Secretary], Kerrie Worboys, Glen Hadfield, Peggy Franks and Catherine Clarke.

#### **Finance and Risk Committee**

The Finance and Risk Committee review our accounts and risk register, making recommendations to the Board. Current Members are **Richard Groves**, **Richard Reeve**, **Matthew Johnson** [Chair], **Ravi Underwood** and **Ben Thurley**.

#### **Our Staff**

Ben Thurley [CEO], Jin Sim Lee [Office Manager / Company Secretary], Russ Hancock [Nepal Programs Manager], Steve Barnett [Australian Programs Manager], Cherry Mawson [Australia & Nepal Programs Officer] and Alex Barwick [Media & Communications Advisor].

#### **Comments & Complaints**

We welcome feedback on our work. Comments can be sent to ausoffice@au.inf.org.

If you would like to make a complaint, you can find our Complaints Handling Policy at www.inf.org.au.

If you believe we have breached the ACFID Code of Conduct, information about how to make a complaint can be found at www.acfid.asn.au.

#### **Evaluations**

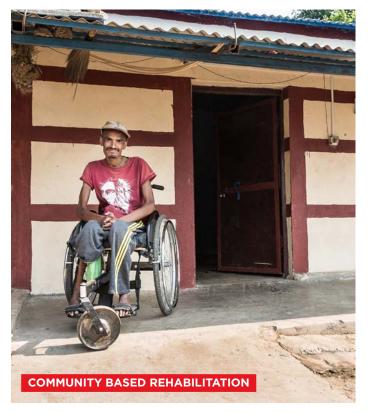
This year we co-funded [with Jersey Overseas Aid] a final evaluation of our five-year CHD project in Jumla. The evaluation found that the Self-Help Groups the project had established were very effective at mobilising communities and boosting members' confidence. They had enabled members to complete significant projects within their communities that improved access to water, local health services and infrastructure.

The evaluation also identified areas for improvement, such as the creation of stronger networks among Self-Help Groups in the final years of the project to enhance sustainability, the need to improve the quality of technical projects, and to ensure that local staff [Community Mobilisers] receive more regular training.

These recommendations have been reviewed by the ongoing team at Jumla and incorporated into their current project [the Women's Empowerment & Livelihood project]. They are also partly being addressed through the organisation's restructure this year. Finally, the evaluation has been shared at higher levels within INF to promote inter-project learning. The full report is available on request.







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JOYFUL PATIENTS AFTER SUCCESSFUL RECONSTRUCTIVE SURGE







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INF's peer counsellor **Seeta Gurung** cares for Green Pastures Hospital patients' emotional and spiritual needs. Through her words of encouragement and lived example, Seeta provides patients with disability and their families hope for a meaningful future.



a Christian mission serving the physical and spiritual needs of Nepali people

#### **INF AUSTRALIA**

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